

ABSTRACT

Systems, methods, and computer program products for detecting merchant data shifts may identify a shift in transaction volume of a merchant system across Merchant Category Codes (MCCs) using a combination of time series analysis and machine learning; wherein obtaining, with at least one processor, historical transaction data associated with a time series of a plurality of historical transactions at a merchant system over a historical period of time, the historical transaction data including a plurality of merchant category codes (MCCs) associated with the plurality of historical transactions; applying, with the at least one processor, a difference transform to the historical transaction data to generate transformed data.

< Figure 3A>