CLAIMS

1. A system for processing payment card transactions, comprising:

a user database configured to store a plurality of user profiles, each user profile comprising a mapping from a payment card identifier to at least one credit card number;

a bill processing component in communication with the database which is configured to:

receive, from a credit card issuer system, credit card bill data representing at least a credit card number, a total payable amount and a minimum payable amount;

query the user database to match one of the user profiles to the credit card number; and

store, in the matched user profile, the credit card bill data; and

a bill payment component which is configured to:

generate, from the credit card bill data and the payment card identifier of the matched profile, a transaction authorisation request for a payment transaction from an account associated with the payment card to a credit card account linked to the credit card number, the transaction authorisation request comprising the payment card identifier of the matched profile, the credit card number, and a payment amount; and

transmit, to a payment network via the credit card issuer system, the transaction authorisation request.

2. A system according to claim 1, wherein the payment amount is the total payable amount.

3. A system according to claim 1, wherein the payment amount is the minimum payable amount.

4. A system according to any one of the preceding claims, further comprising a scheduling component which is operably coupled to the bill payment component, and which is configured to transmit the transaction authorisation request at a user-defined time stored in the matched profile.

5. A system according to any one of the preceding claims, further comprising a card registration component which is configured to: receive, from a user device, a payment card identifier and one or more credit card numbers; generate a new user profile

associating the payment card identifier and the one or more credit card numbers; and store the new user profile in the user database.

6. A system according to any one of the preceding claims, wherein the bill payment component is configured to: receive, from the payment network, an authorisation response; and to transmit, to a user device associated with the matched profile, a status message indicating success or failure of the authorisation request.

7. A system comprising:

a user database comprising a plurality of user profiles, each user profile comprising a mapping from a payment card identifier to a plurality of credit card numbers;

a payment network configured to process transactions initiated by a payment card associated with said payment card identifier;

a transactions database which is operably coupled to said payment network and which is configured to store a plurality of transaction records, the plurality of transaction records comprising the transactions initiated by the payment card; and

a transaction analysis component which is operably coupled to the user database and the transactions database, and which is configured to:

identify, by querying the transactions database, transactions made using credit cards associated with the plurality of credit card numbers linked to one of the plurality of user profiles.

8. A system according to claim 7, wherein the transaction analysis component is further configured to compute at least one aggregate quantity from the identified transactions.

9. A system according to claim 8, wherein the aggregate quantity is a total number of transactions per credit card, and/or a total value of transactions per credit card.

10. A computer-implemented method, comprising:

storing a plurality of user profiles in a user database, each user profile comprising a mapping from a payment card identifier to at least one credit card number;

receiving, by a bill processing component from a credit card issuer system, credit card bill data representing at least a credit card number, a total payable amount and a minimum payable amount;

querying the user database using the bill processing component to match one of the user profiles to the credit card number, and storing the credit card bill data in the matched user profile;

generating, by a bill payment component from the credit card bill data and the payment card identifier of the matched profile, a transaction authorisation request for a payment transaction from an account associated with the payment card to a credit card account linked to the credit card number, the transaction authorisation request comprising the payment card identifier of the matched profile, the credit card number, and a payment amount; and

transmitting, by the bill payment component to a payment network via the credit card issuer system, the transaction authorisation request.

11. A computer-implemented method according to claim 10, wherein the payment amount is the total payable amount.

12. A computer-implemented method according to claim 10, wherein the payment amount is the minimum payable amount.

13. A computer-implemented method according to any one of claims 10 to 12, further comprising transmitting, by a scheduling component which is operably coupled to the bill payment component, the transaction authorisation request at a user-defined time stored in the matched profile.

14. A computer-implemented method according to any one of claims 10 to 13, further comprising receiving, by a card registration component from a user device, a payment card identifier and one or more credit card numbers; generating, by the card registration component, a new user profile associating the payment card identifier and the one or more credit card numbers; and storing, by the card registration component, the new user profile in the user database.

15. A computer-implemented method according to any one of claims 10 to 14, further comprising receiving, by the bill payment component from the payment network, an authorisation response; and transmitting, by the bill payment component to a user device associated with the matched profile, a status message indicating success or failure of the authorisation request.

16. A non-transitory computer-readable medium having machine-readable instructions stored thereon which, when executed by at least one processor, cause the at least one processor to:

store a plurality of user profiles in a user database, each user profile comprising a mapping from a payment card identifier to at least one credit card number;

receive, from a credit card issuer system, credit card bill data representing at least a credit card number, a total payable amount and a minimum payable amount;

query the user database using the bill processing component to match one of the user profiles to the credit card number, and storing the credit card bill data in the matched user profile;

generate, from the credit card bill data and the payment card identifier of the matched profile, a transaction authorisation request for a payment transaction from an account associated with the payment card to a credit card account linked to the credit card number, the transaction authorisation request comprising the payment card identifier of the matched profile, the credit card number, and a payment amount; and

transmit, to a payment network via the credit card issuer system, the transaction authorisation request.

17. A non-transitory computer-readable medium according to claim 16, wherein the payment amount is the total payable amount.

18. A non-transitory computer-readable medium according to claim 16, wherein the payment amount is the minimum payable amount.

19. A non-transitory computer-readable medium according to any one of claims 16 to 18, wherein the machine-readable instructions further comprise instructions which, when executed by the at least one processor, cause the at least one processor to transmit the transaction authorisation request at a user-defined time stored in the matched profile.

20. A non-transitory computer-readable medium according to any one of claims 16 to 19, wherein the machine-readable instructions further comprise instructions which, when executed by the at least one processor, cause the at least one processor to: receive, from a user device, a payment card identifier and one or more credit card numbers; generate a new user profile associating the payment card identifier and the one or more credit card numbers; and store the new user profile in the user database.

21. A non-transitory computer-readable medium according to any one of claims 16 to 19, wherein the machine-readable instructions further comprise instructions which, when executed by the at least one processor, cause the at least one processor to: receive, from the payment network, an authorisation response; and transmit, to a user device associated with the matched profile, a status message indicating success or failure of the authorisation request.