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(54) Title: METHODS AND SYSTEMS FOR OPTIMIZING MARKETING STRATEGY TO CUSTOMERS OR PROSPECTIVE CUSTOMERS OF A FINANCIAL INSTITUTION

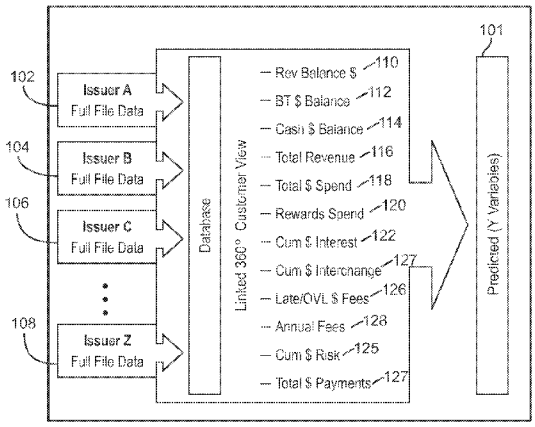


Fig. 1

(57) Abstract: Methods and systems for optimizing marketing strategy to financial institution customers or prospective customers employ a processor coupled to memory and other computer hardware and software components for receiving customer profile data with a plurality of transaction card issuers other than the financial institution, developing models based at least in part on the customer profile data and at least in part on financial institution customer account and credit data, and generating estimated spend and balance behaviors for at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on said models. Based at least in part on the estimated spend and balance behaviors, financial institution marketing initiatives are created.