Abstract

Computerized Methods and Computer Systems for Matching Customers with Merchants

For each of multiple customers, a computer system constructs a customer preference model using transactional level data relating to purchases the customers have made using respective payment cards. The computer system has access to a database with merchant data, including profiles of merchants. Upon the customer contacting the computer system in respect of a specific product, the computer system (or an application running on a communication device of the customer which is able to access the customer's preference model and the database of merchant data) uses the customer preference model to match the customer to merchants who offer the product and who have profile matching the customer's preference model. The customer may provide details of his/her payment card identify the customer to the computer system.

[Figure to print with the abstract: Fig. 4]