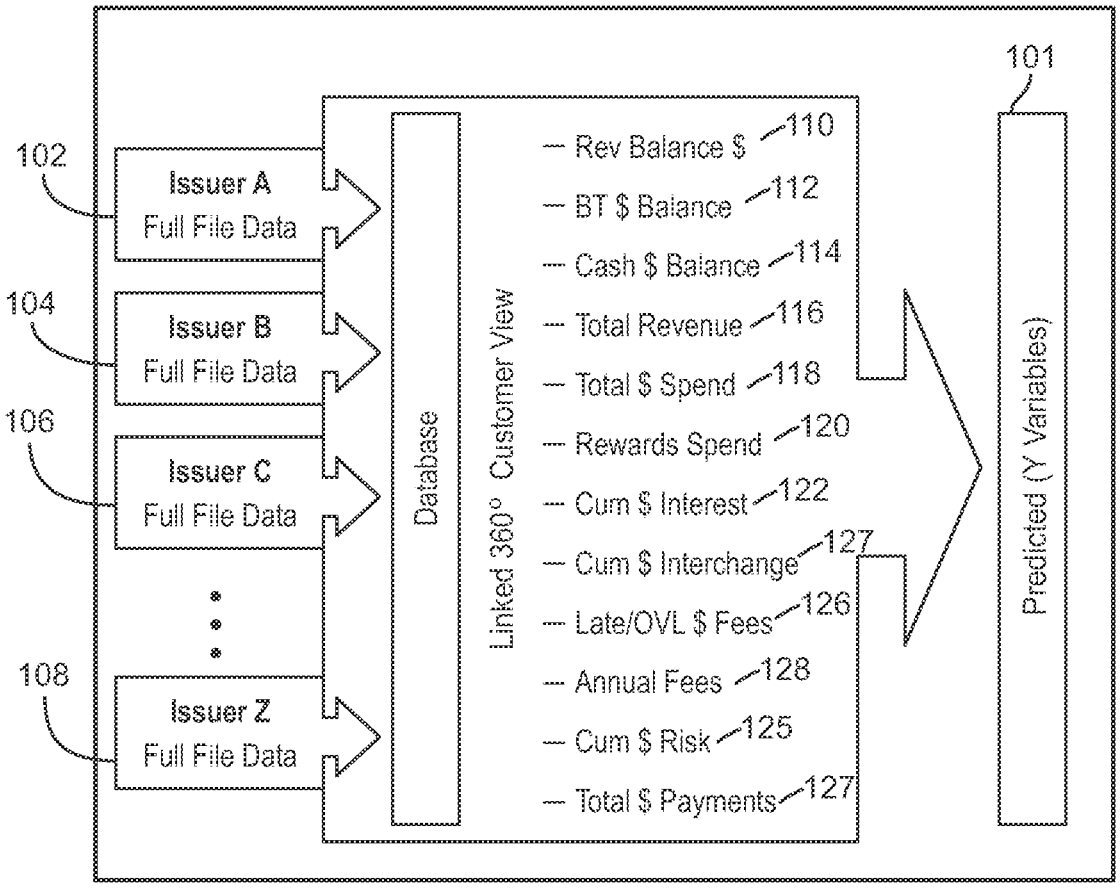

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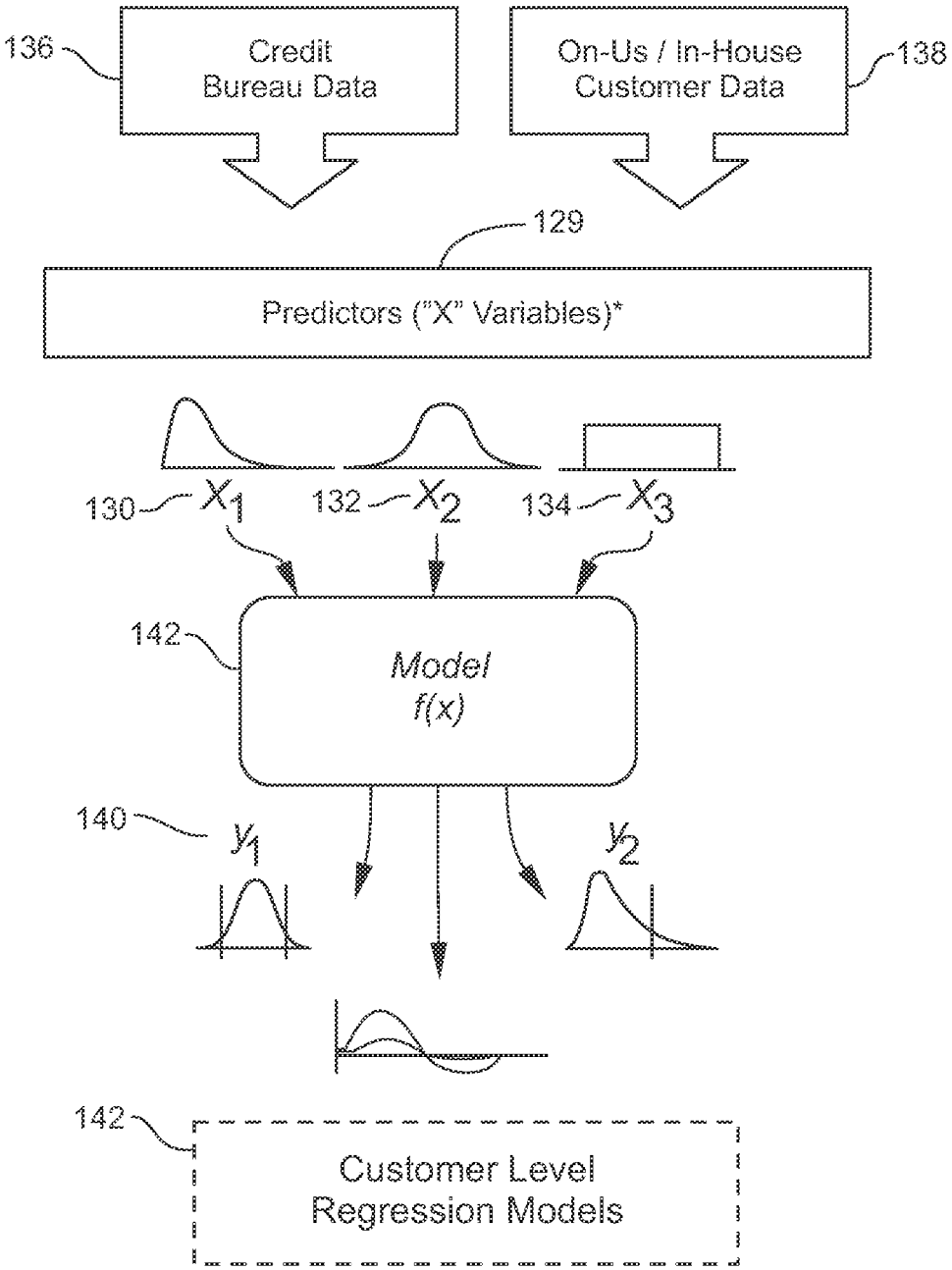

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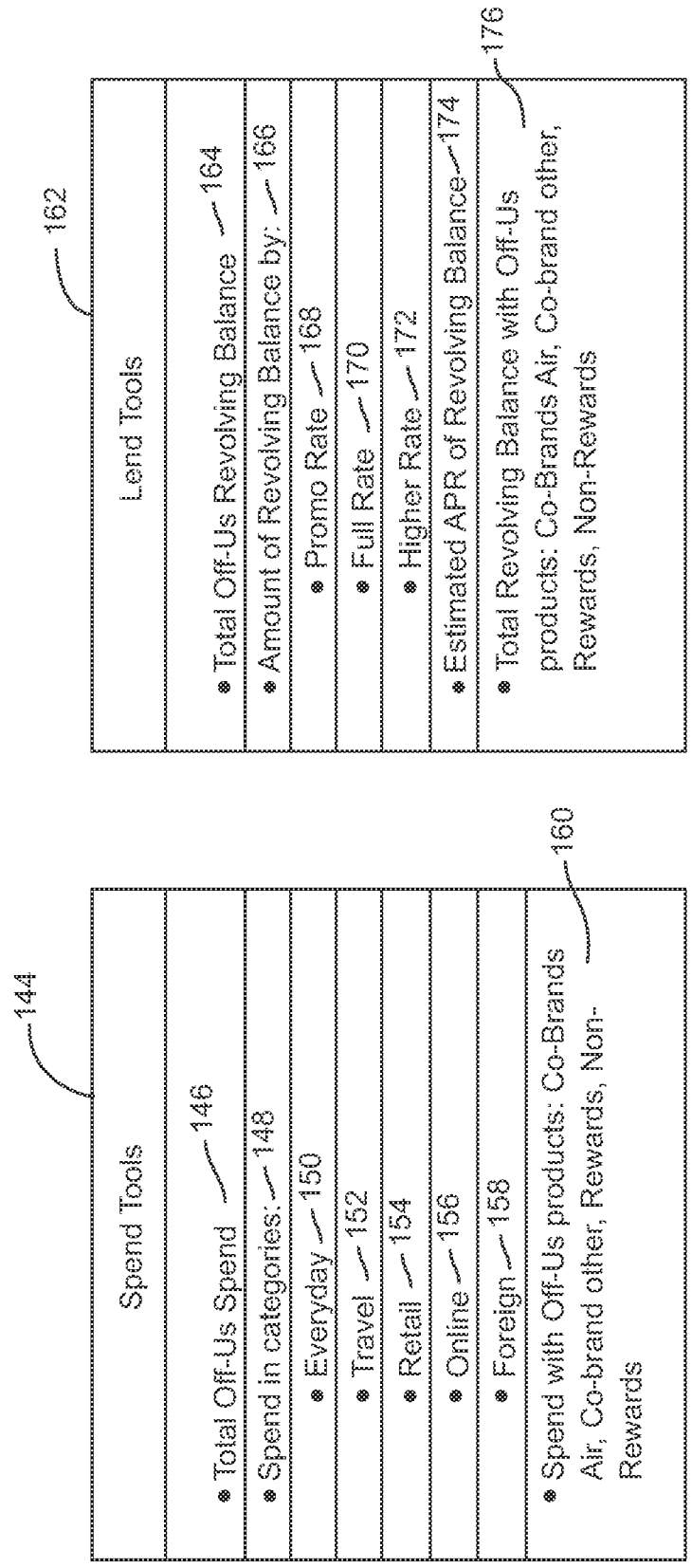

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Fig. 4

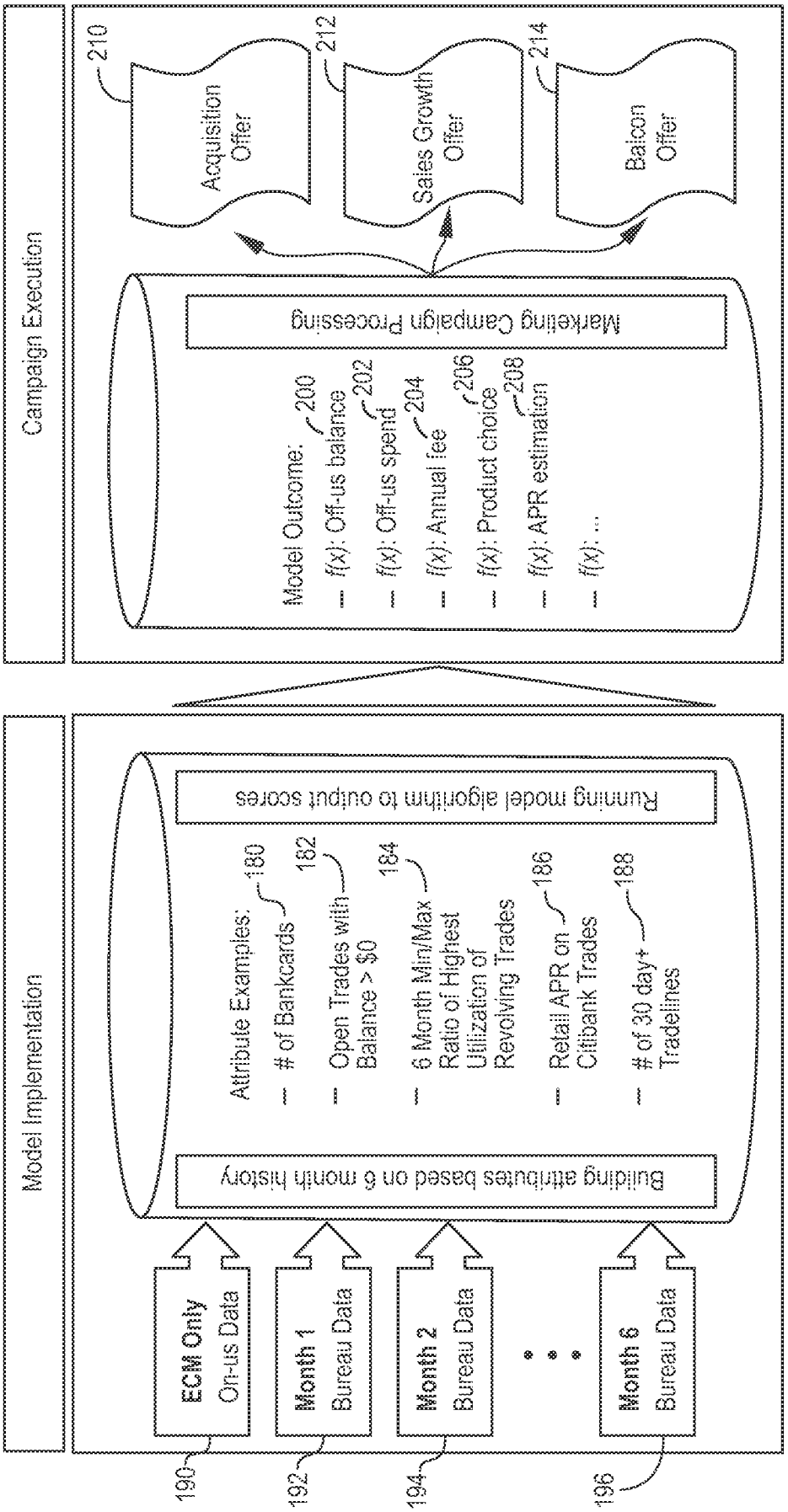

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Fig. 5

Fig. 6

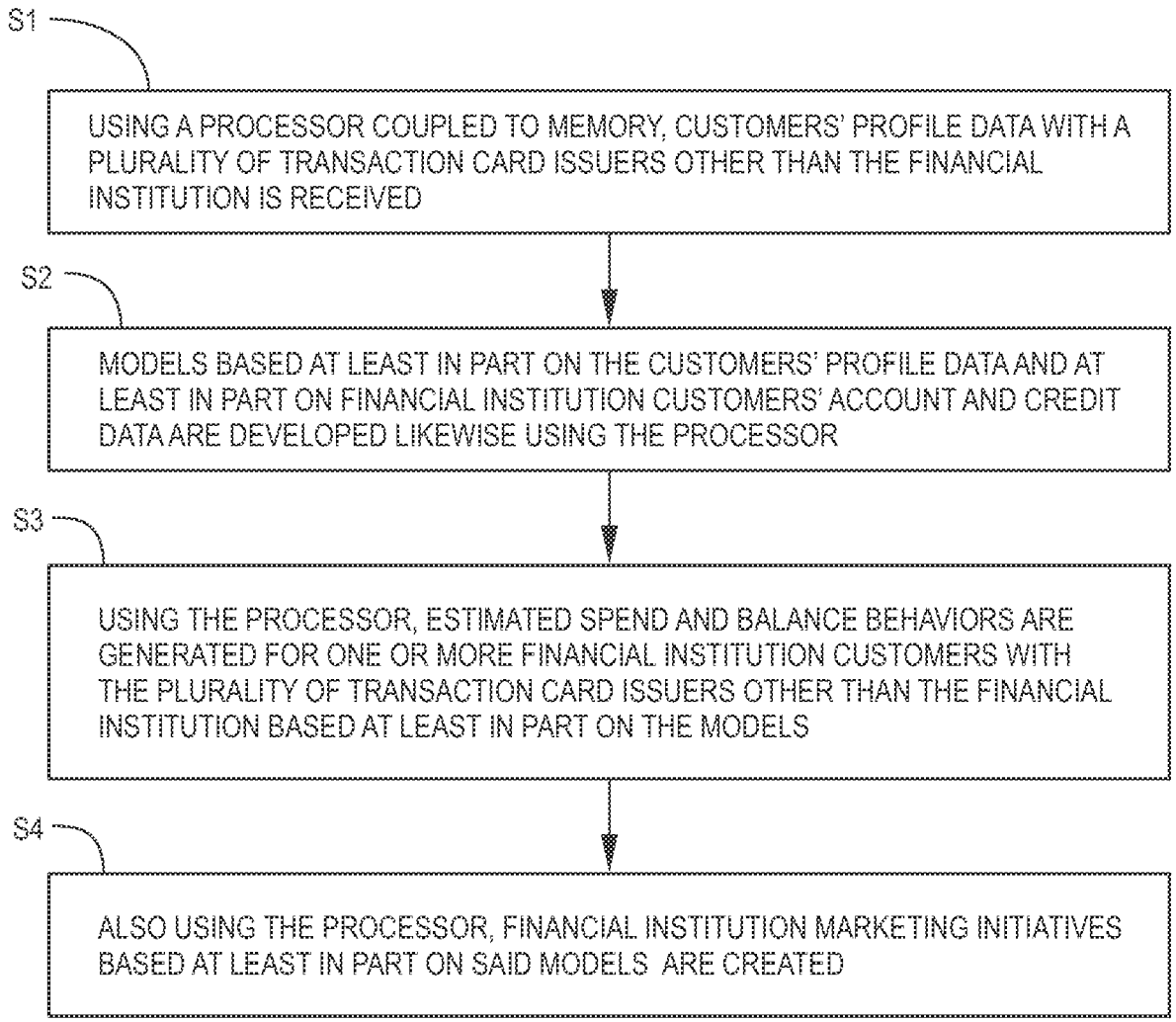

S1
USING A PROCESSOR COUPLED TO MEMORY, CUSTOMERS' PROFILE DATA WITH A PLURALITY OF TRANSACTION CARD ISSUERS OTHER THAN THE FINANCIAL INSTITUTION IS RECEIVED
S2
MODELS BASED AT LEAST IN PART ON THE CUSTOMERS' PROFILE DATA AND AT LEAST IN PART ON FINANCIAL INSTITUTION CUSTOMERS' ACCOUNT AND CREDIT DATA ARE DEVELOPED LIKEWISE USING THE PROCESSOR
S3
USING THE PROCESSOR, ESTIMATED SPEND AND BALANCE BEHAVIORS ARE GENERATED FOR ONE OR MORE FINANCIAL INSTITUTION CUSTOMERS WITH THE PLURALITY OF TRANSACTION CARD ISSUERS OTHER THAN THE FINANCIAL INSTITUTION BASED AT LEAST IN PART ON THE MODELS
S4
ALSO USING THE PROCESSOR, FINANCIAL INSTITUTION MARKETING INITIATIVES BASED AT LEAST IN PART ON SAID MODELS ARE CREATED

Fig. 7