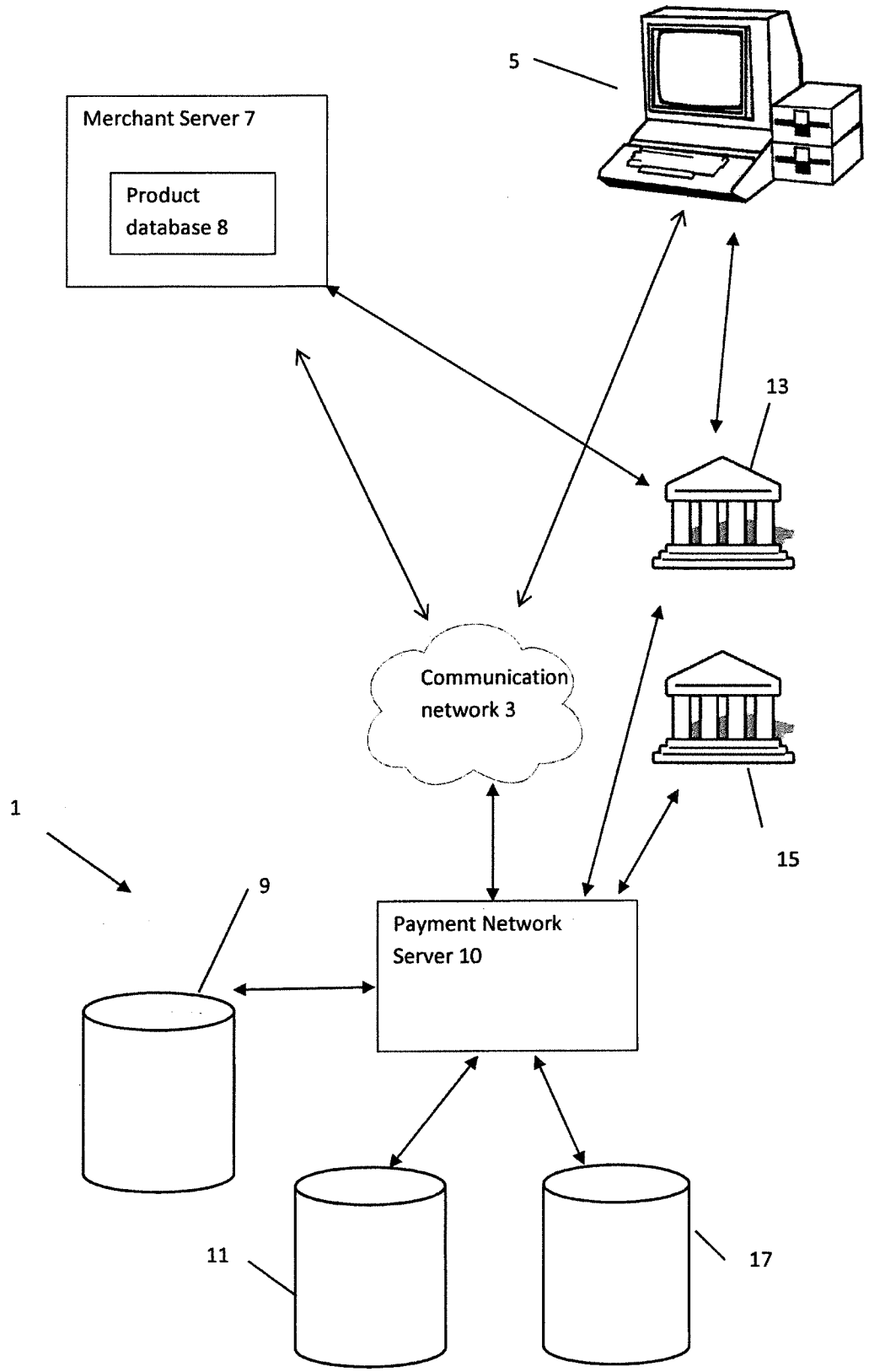

5
Merchant Server 7
Product database 8
13
Communication network 3
15
1
9
Payment Network Server 10
11
17

FIG. 1

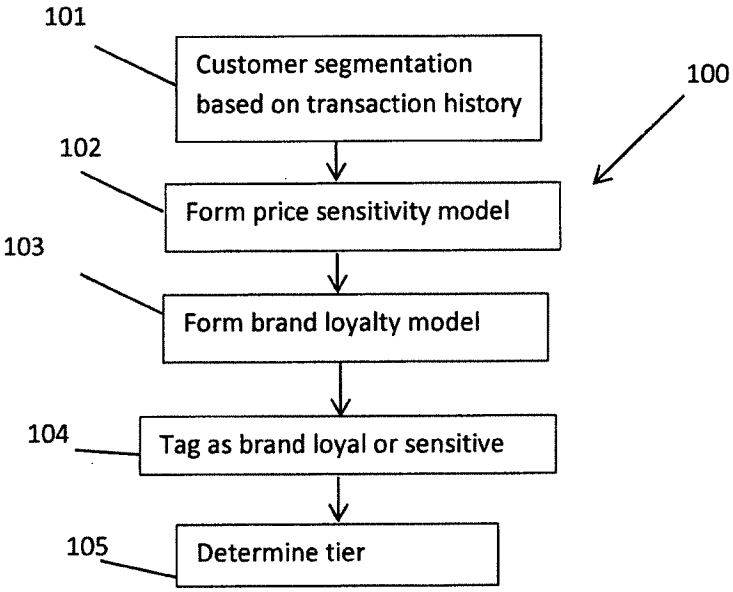

101
Customer segmentation based on transaction history
100
102
Form price sensitivity model
103
Form brand loyalty model
104
Tag as brand loyal or sensitive
105
Determine tier

FIG. 2

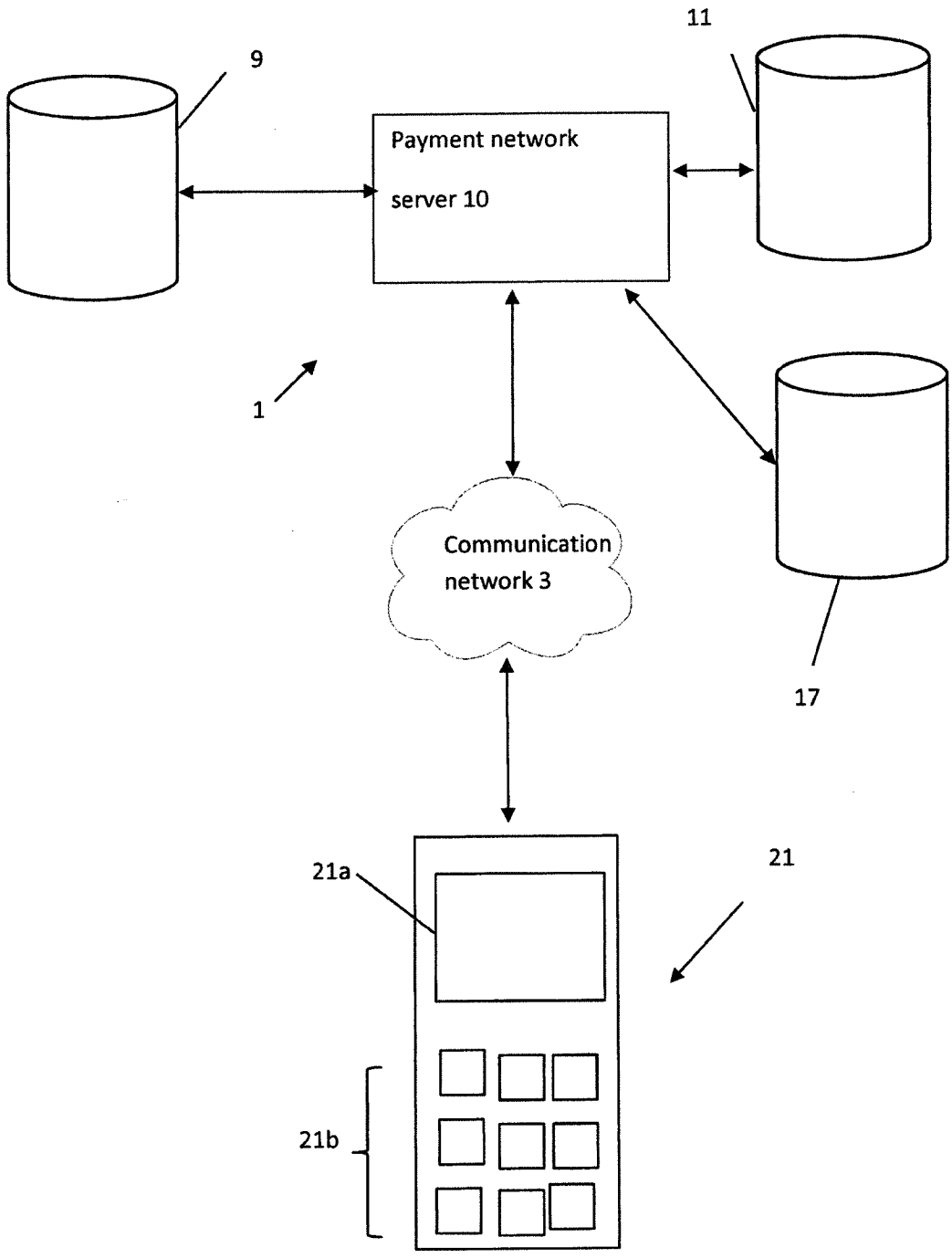

11
9
Payment network
server 10
1
Communication
network 3
17
21a
21
21b

FIG. 3

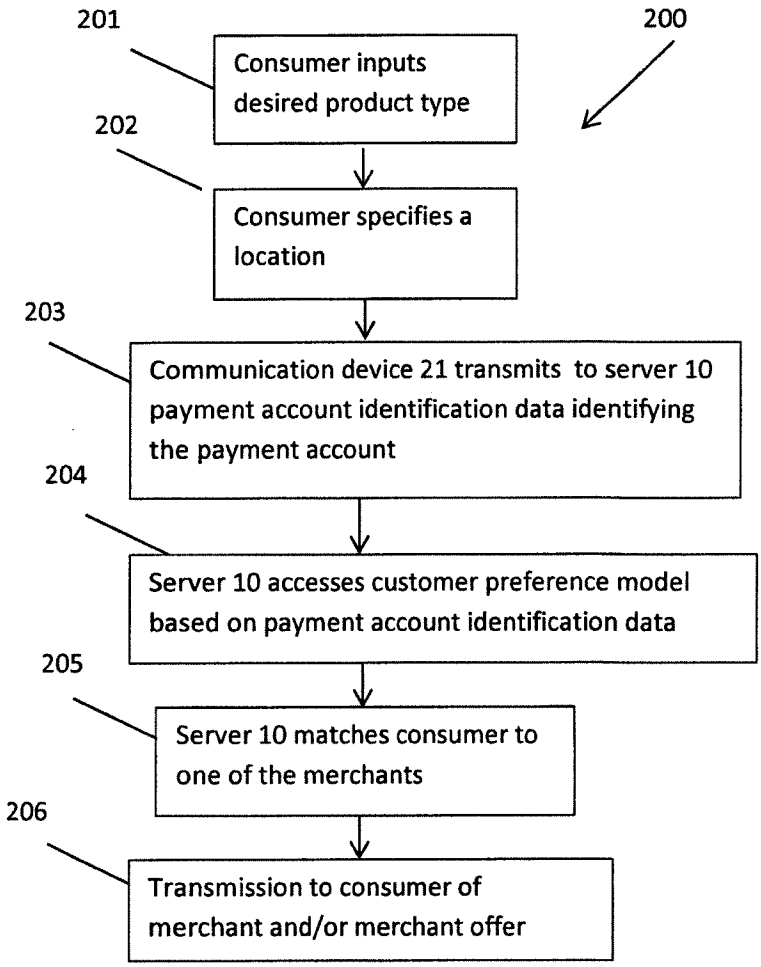

201
200
Consumer inputs desired product type
202
Consumer specifies a location
203
Communication device 21 transmits to server 10 payment account identification data identifying the payment account
204
Server 10 accesses customer preference model based on payment account identification data
205
Server 10 matches consumer to one of the merchants
206
Transmission to consumer of merchant and/or merchant offer

FIG. 4

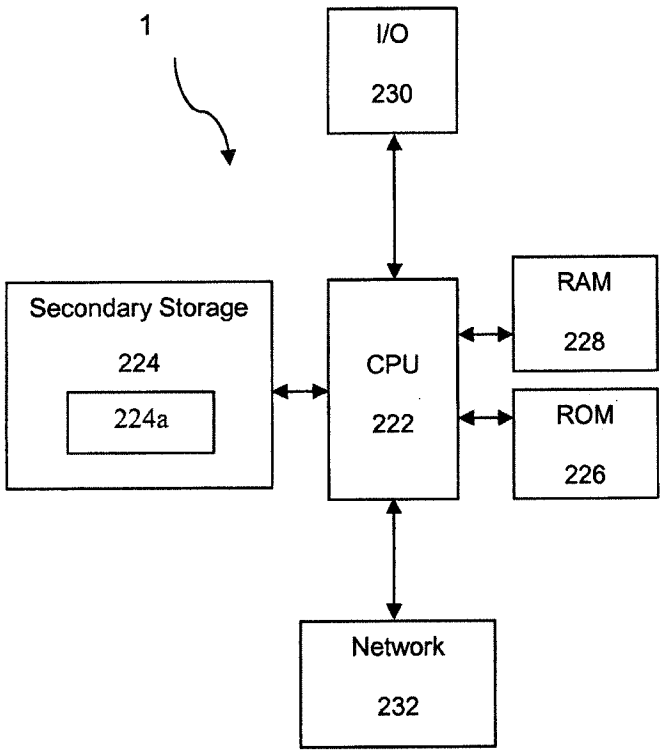

1
I/O
230
Secondary Storage
224
224a
CPU
222
RAM
228
ROM
226
Network
232

FIG. 5

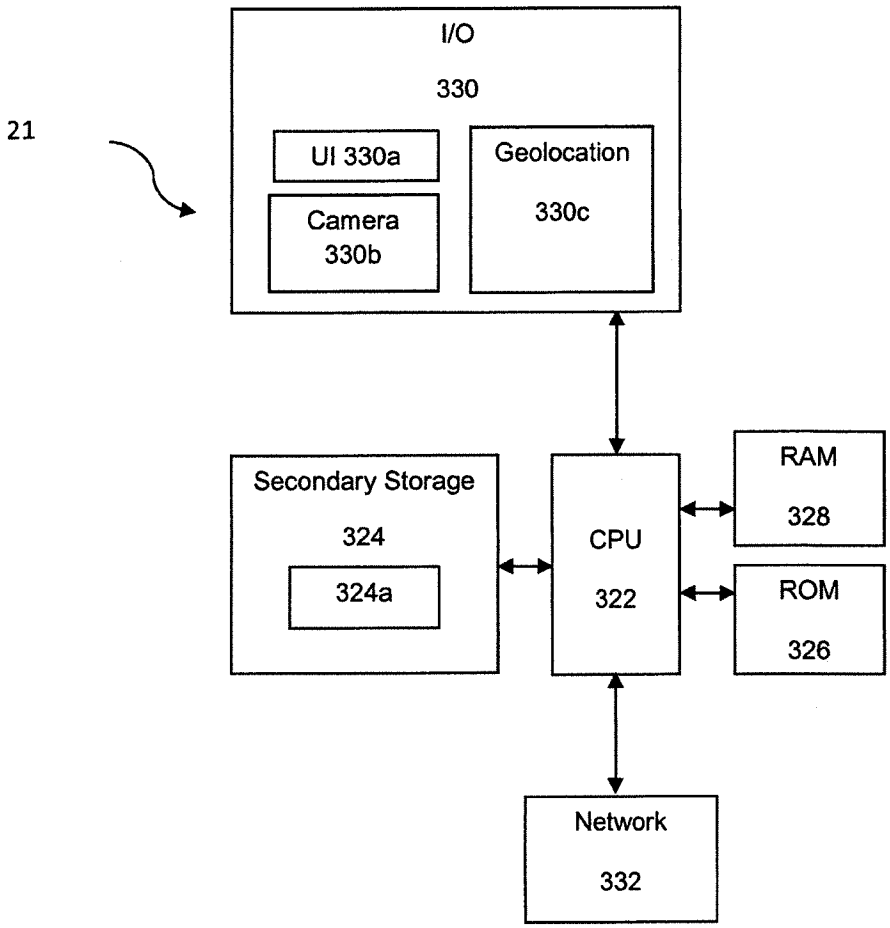

21
I/O
330
UI 330a
Camera
330b
Geolocation
330c
Secondary Storage
324
324a
CPU
322
RAM
328
ROM
326
Network
332

FIG. 6

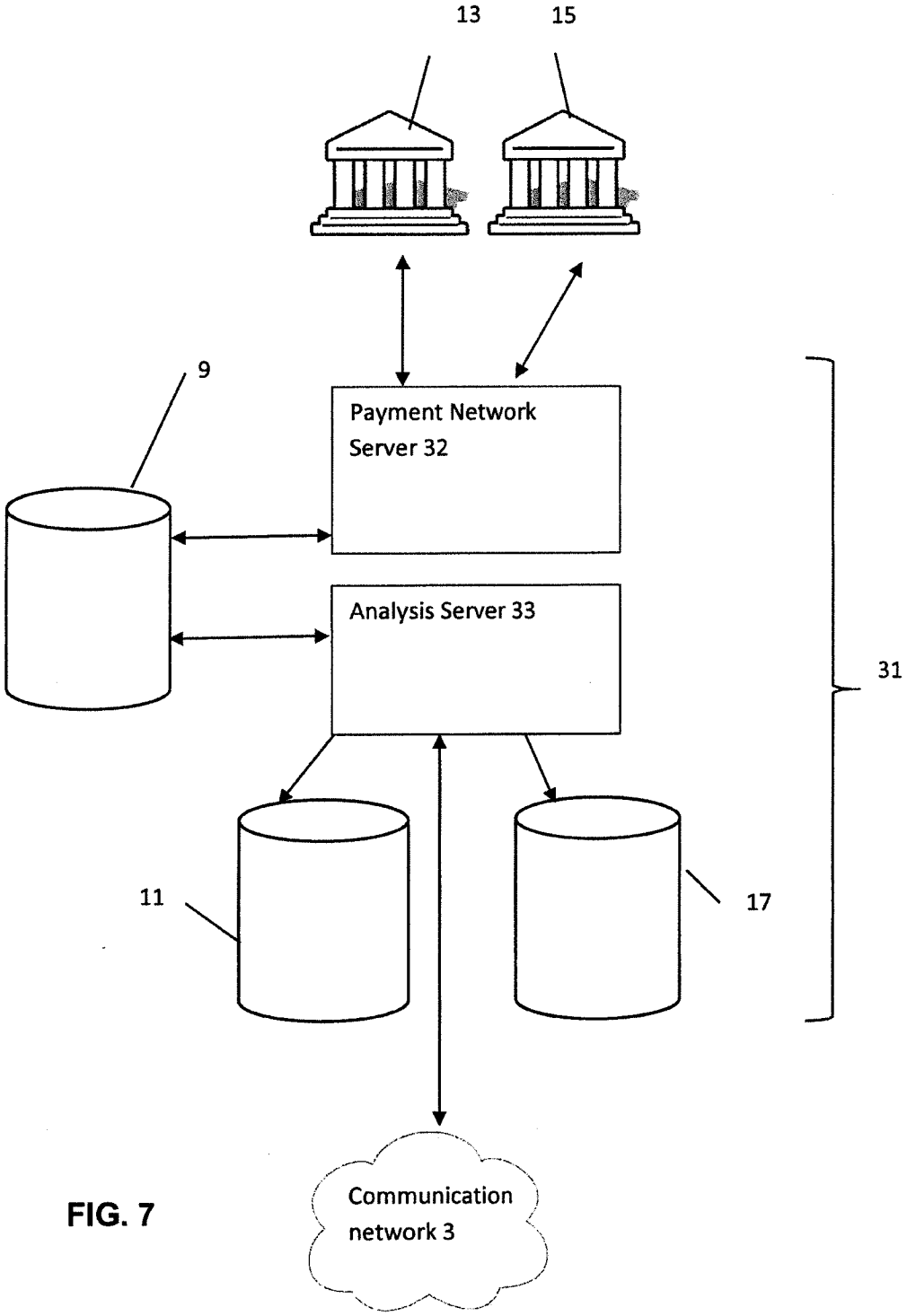

13
15
9
Payment Network
Server 32
Analysis Server 33
31
11
17
Communication
network 3

FIG. 7