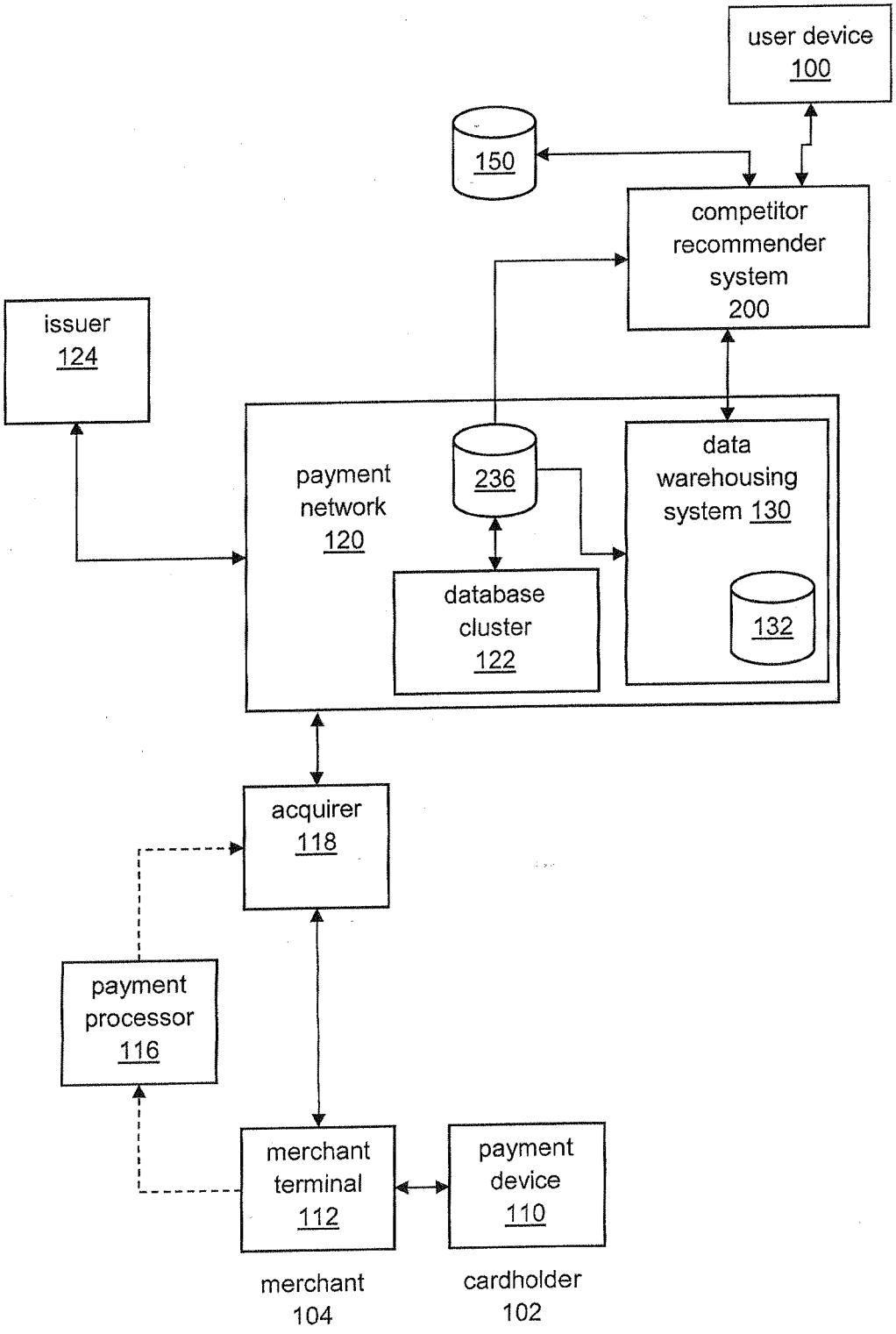

user device
100
150
competitor
recommender
system
200
issuer
124
payment
network
120
236
data
warehousing
system 130
database
cluster
122
132
acquirer
118
payment
processor
116
merchant
terminal
112
payment
device
110
merchant
104
cardholder
102

FIG. 1

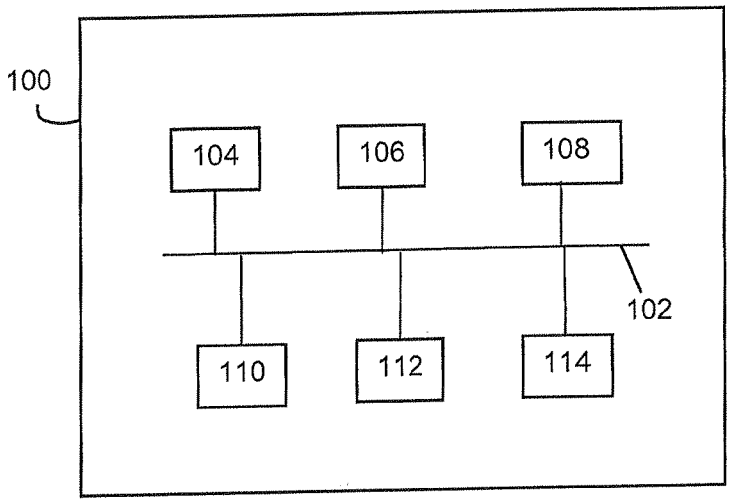


FIG. 2

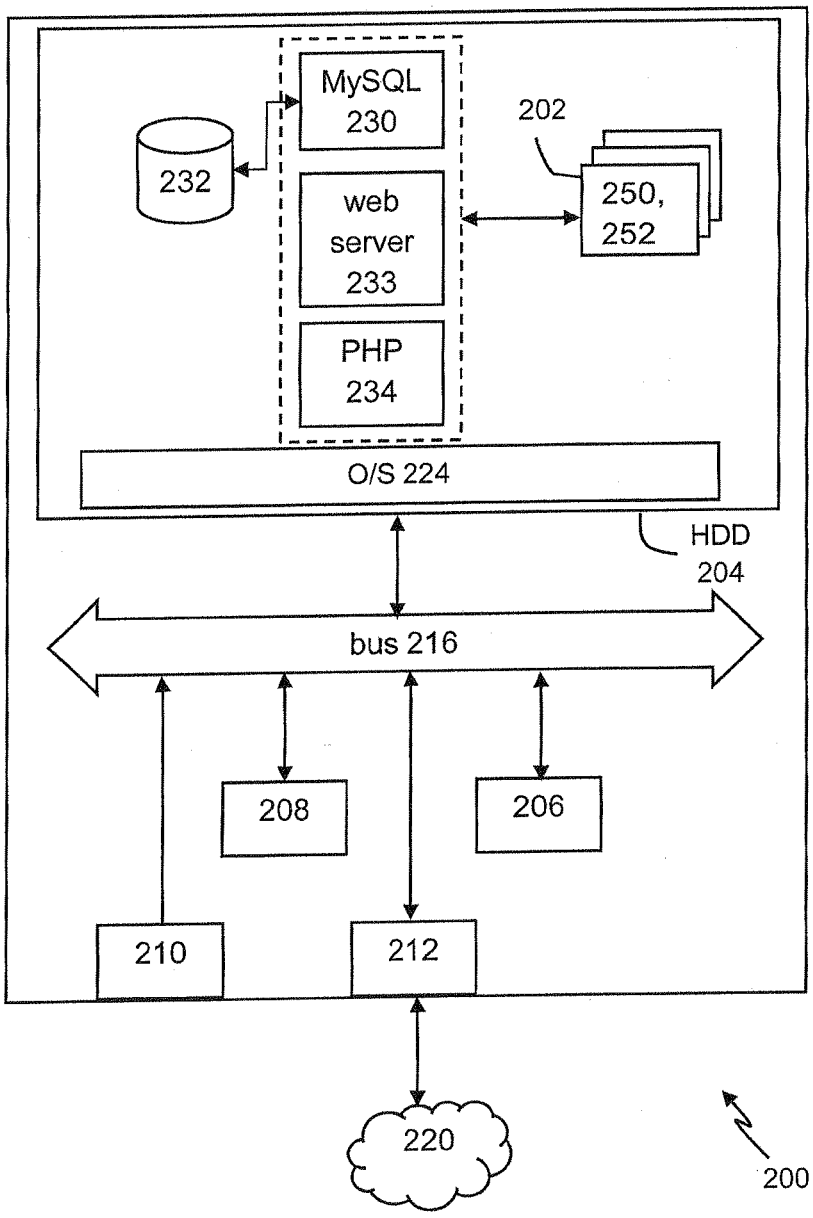

MySQL
230
232
web
server
233
PHP
234
202
250,
252
O/S 224
HDD
204
bus 216
208
206
210
212
220
200

FIG. 3

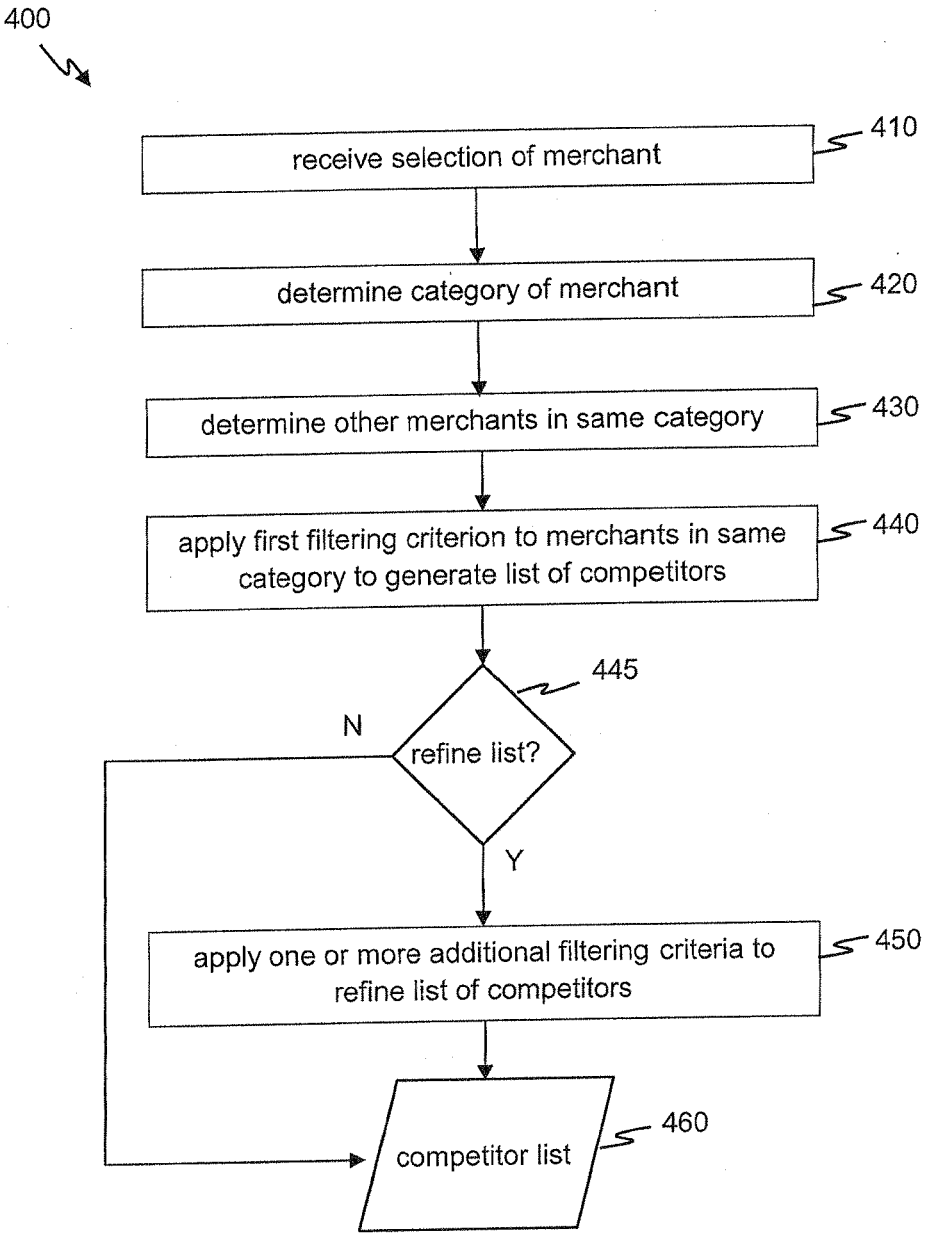

400
receive selection of merchant
410
determine category of merchant
420
determine other merchants in same category
430
apply first filtering criterion to merchants in same category to generate list of competitors
440
445
refine list?
N
Y
apply one or more additional filtering criteria to refine list of competitors
450
competitor list
460

FIG. 4

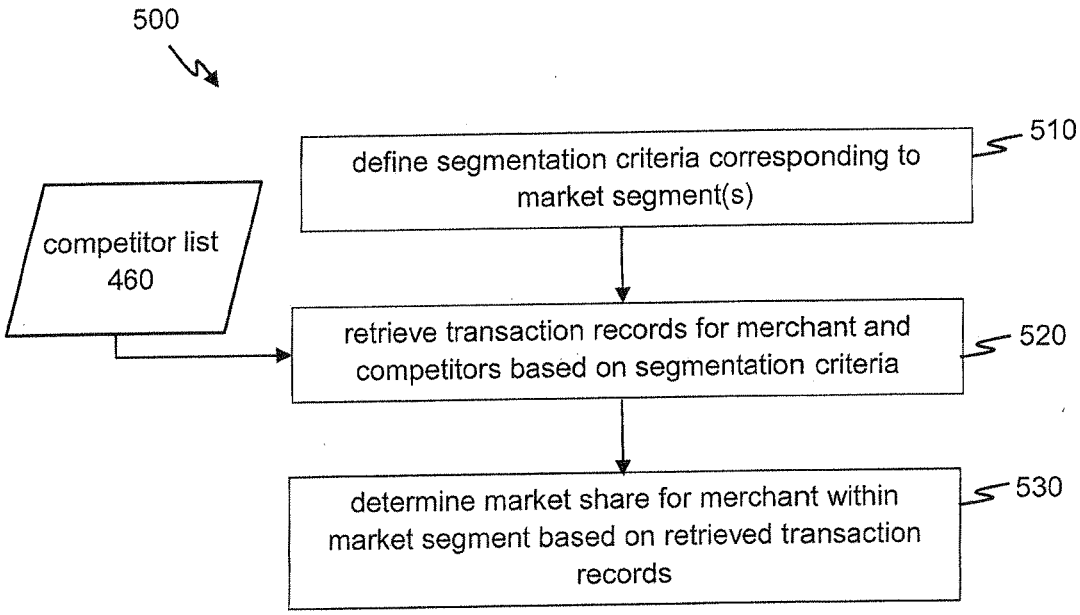

500
define segmentation criteria corresponding to market segment(s)
510
competitor list 460
retrieve transaction records for merchant and competitors based on segmentation criteria
520
determine market share for merchant within market segment based on retrieved transaction records
530

FIG. 5