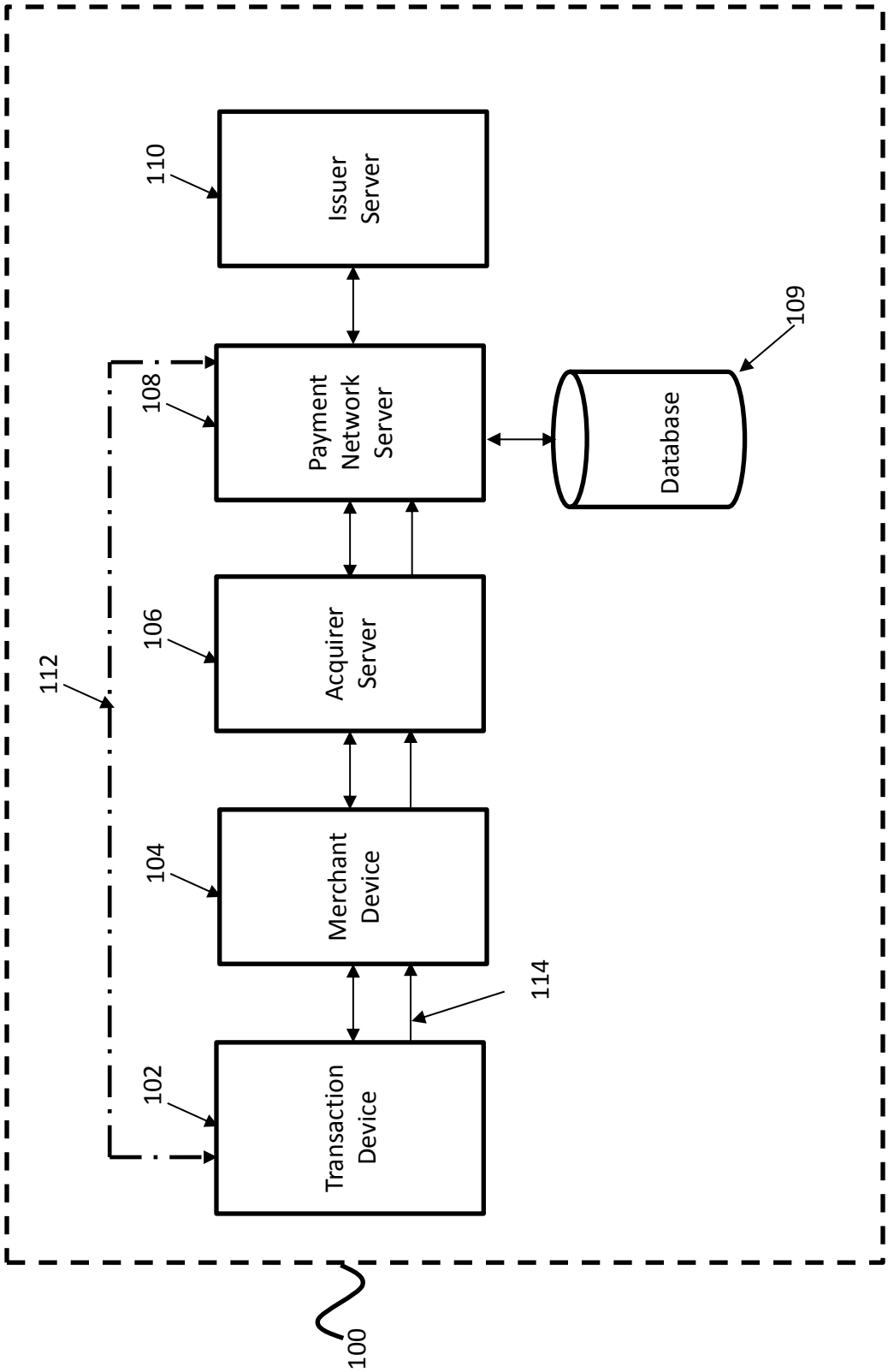

110
Issuer Server
109
108
Payment Network Server
Database
106
Acquirer Server
112
104
Merchant Device
114
102
Transaction Device
100

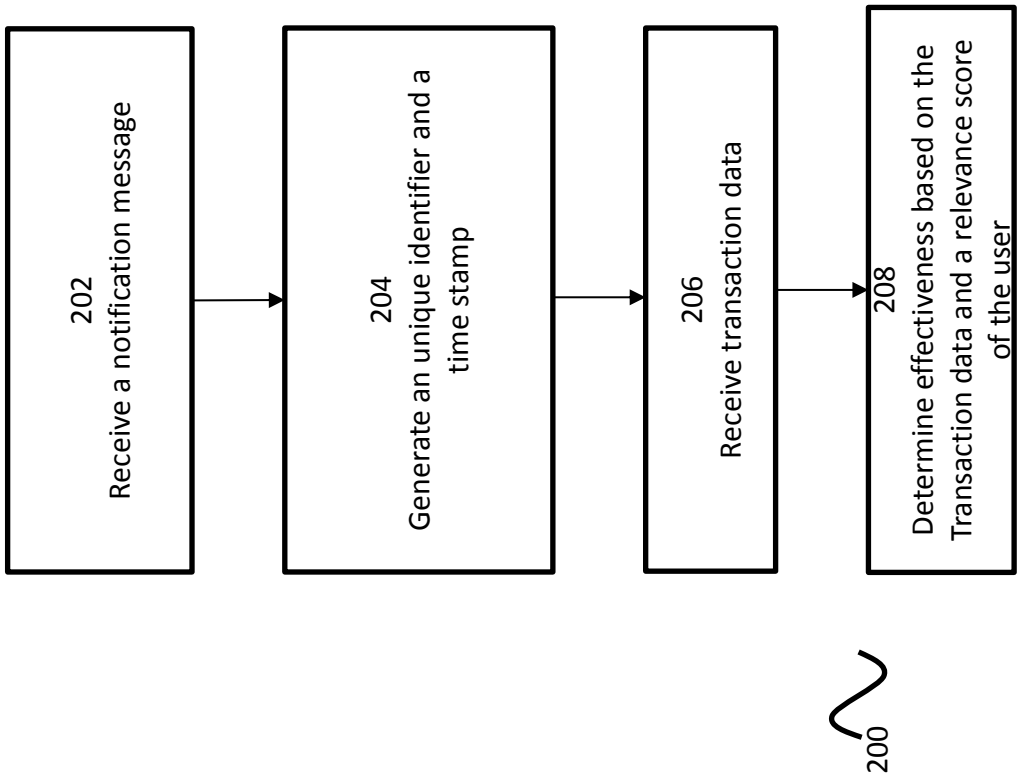

202
Receive a notification message
204
Generate an unique identifier and a time stamp
206
Receive transaction data
208
Determine effectiveness based on the Transaction data and a relevance score of the user
200

FIGURE 2

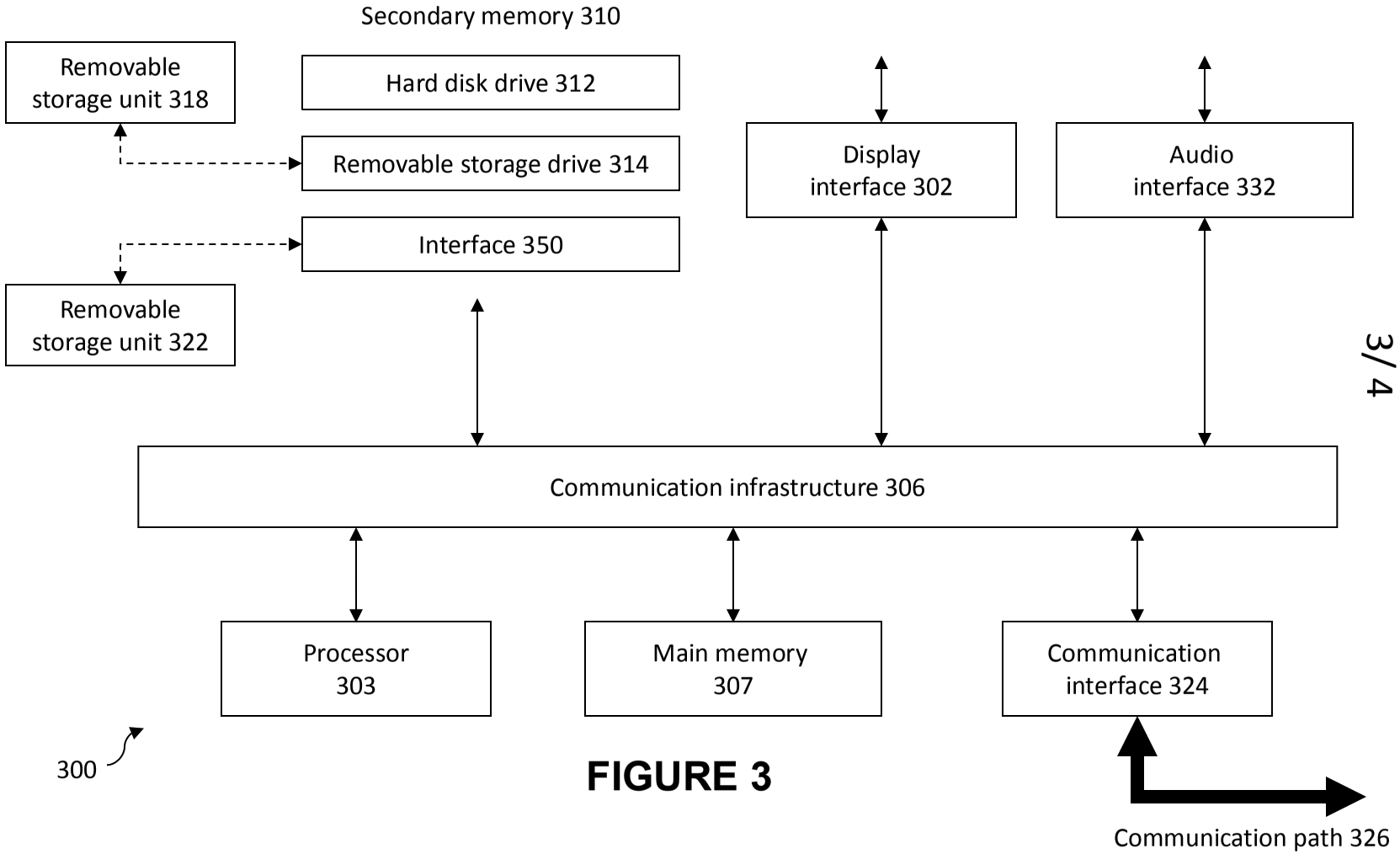

Secondary memory 310
Removable storage unit 318
Hard disk drive 312
Removable storage drive 314
Interface 350
Removable storage unit 322
Display interface 302
Audio interface 332
Communication infrastructure 306
Processor 303
Main memory 307
Communication interface 324
300
Communication path 326

FIGURE 3

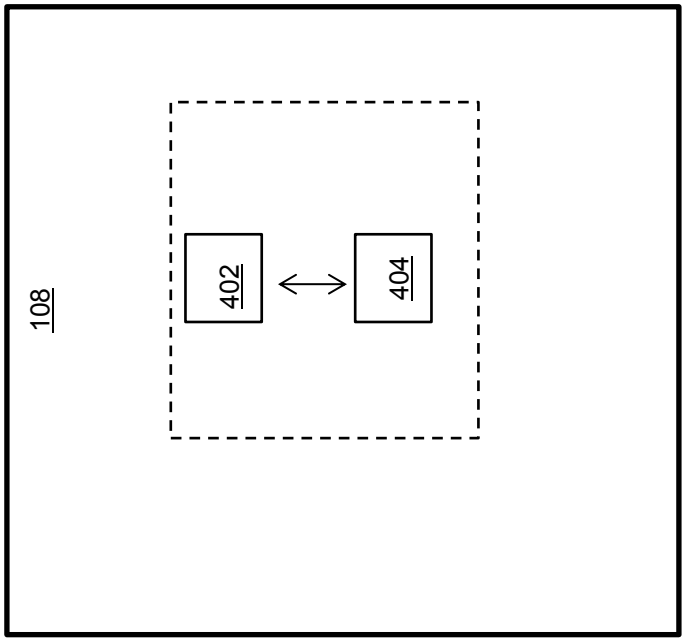


FIGURE 4