

Abstract

SYSTEMS AND METHODS FOR GENERATING USER CUSTOMIZED MESSAGES

A transaction data processing server for generating a user customized message, the server comprising a processor, a data storage device and a database is described. The database stores a plurality of cardholder profiles, each of the plurality of cardholder profiles comprising a payment card identifier, a plurality of indicators, and a score associated with each of the plurality of indicators, each indicator being dependent on at least one payment card transaction attribute. The data storage device stores computer program instructions operable to cause the processor to: (i) receive transaction data associated with a payment card transaction, the transaction data comprising a payment card identifier of a payment card associated with the payment card transaction and transaction attributes of the payment card transaction; (ii) update a score of a cardholder profile corresponding to the payment card associated with the payment card transaction according to the transaction attributes of the payment card transaction; (iii) receive a message generation trigger; (iv) extract a target cardholder profile from the database based on the message generation trigger; (v) generate a customized message for a target cardholder corresponding to the target cardholder profile using the message generation trigger; and (vi) generate a message payload comprising the customized message and an indication of the payment card identifier associated with the target cardholder profile.

[Figure to print with the abstract: Fig. 3]