Claims

1. A computerized system for providing product recommendations to one or more providers of products at a travel destination, the computer system including a computer processor and a data storage device storing program instructions, the program instructions being operative, when implemented by the computer processor, to cause the computer processor:

for at least for a set of consumers for whom travel data indicates that they will in the future travel to the travel destination, to use transaction level data relating to payment transactions made to merchants, to obtain product preference data which statistically characterizes products the set of consumers prefer by:

(i) analyzing transaction data for a plurality of consumers in a database to generate a product preference model,

(ii) determining the set of consumers who will travel to the travel destination, and

(iii) using the product preference model to generate the product preference data in respect of the determined set of consumers, and

to transmit the product preference data to the one or more product providers.

2. A computer system according to claim 1 in which the program instructions are operative to cause the processor to generate the product preference data at intervals in relation to respective time periods, the product preference data in respect of each time period being based on a set of consumers who are determined to be going to travel to the travel destination during that time period.

3. A computer system according to claim 1 or claim 2, in which the program instructions are operative to cause the processor to:

use the transaction data to group the consumers in the database into a plurality of consumer clusters, the product preference model including, for each of the consumer clusters, a respective set of product preferences;

identify one or more of the consumer clusters to which the set of consumers belong;

generate the product preference data according to the set of product preferences associated with the identified clusters.

4. A computer system according to any preceding claim, in which the program instructions are operative to cause the processor to use the transaction data, and a database of the prices of products sold by the merchants, to, probabilistically estimate the products purchased in the payment transactions, and generate the product preference model using the estimated products.

5. A computer system according to any preceding claim, in which the computer server is arranged to receive the transaction data in association with additional data specifying the corresponding purchased products, the product preference model being generated using the additional data.

6. A computer system according to any preceding claim, which is arranged to transmit the product preference data to restaurants in the travel destination, the products being dishes offered by restaurants.

7. A computer system according to claim 6 which arranged to access a database of ingredients included in dishes, the product preference data comprising ingredient preference data.

8. A computer system according to any preceding claim in which the program instructions are operative to cause the processor to generate the travel data by recognizing transaction data for payments relating to enterprises providing goods or services at the travel destination.

9. A computer system according to any preceding claim in which the program instructions are operative to calculate a respective score for each of a number of products, and determine one or more of the products with the highest respective score.

10. A computer system according to any preceding claim in which the program instructions are operative to cause the processor to generate the product preference data using duration data characterizing the time that the set of consumers will spend in the travel destination.

11. A computer-implemented method for providing product recommendations to one or more providers of products at a travel destination, the method comprising a computer server performing the steps of:

for at least for a set of consumers for whom travel data indicates that they will in the future travel to the travel destination, using transaction level data relating to payment transactions made to merchants, to obtain product preference data which statistically characterizes products the set of consumers prefer by:

(i) analyzing transaction data for a plurality of consumers in a database to generate a product preference model,

(ii) determining the set of consumers who will travel to the travel destination, and

(iii) using the product preference model to generate the product preference data in respect of the determined set of consumers, and

to transmit the product preference data to the one or more product providers.

12. A computer-implemented method according to claim 11 which comprises generating the product preference data at intervals in relation to respective time periods, the product preference data in respect of each time period being based on a set of consumers who are determined to be going to travel to the travel destination during that time period.

13. A computer-implemented method according to claim 11 or claim 12, in which:

the step of generating the product preference model includes using the transaction data to form a plurality of consumer clusters, each consumer cluster being associated with a respective set of product preferences; and

the step of using the product preference model comprises identifying one or more of the consumer clusters to which the set of consumers belong, and generating the product preference data according to the set of product preferences associated with the identified clusters.

14. A computer-implemented method according to any of claims 11 to 13, in which the step of generating the product preference model includes using the transaction data, and a database of the prices of products sold by the merchants to, probabilistically estimate the products purchased in the payment transactions.

15. A computer-implemented method according to any of claims 11 to 14 further comprising the computer server receiving the transaction data in association with additional data specifying the corresponding purchased products, the step of generating the product preference model using the additional data.

16. A computer-implemented method according to any of claims 11 to 15 in which the product are food products, and the product providers are restaurants.

17. A computer-implemented method according to claim 16 further comprising accessing a database of ingredients included in dishes, the product preference data comprising ingredient preference data.

18. A computer-implemented method according to any of claims 11 to 17 further including generating the travel data by recognizing transaction data of payments relating to enterprises providing goods or services at the travel destination.

19. A computer-implemented method according to claim 18 in which the enterprises are hotels located at the travel destination.

20. A computer-implemented method according to claim 18 or 19 in which the enterprises are recognized using addendum data included in the transaction data.

21. A computer-implemented method according to any of claims 11 to 20 in which the step of generating the product preference data includes calculating a respective score for each of a number of products, and determining one or more of the products with the highest respective score.

22. A computer-implemented method according to any of claims 11 to 21, in which the step of generating the product preference data uses duration data characterizing the time that the set of consumers will spend in the travel destination.