Claims

1. A transaction data processing server for generating a user customized message, the server comprising a processor, a data storage device and a database, the database storing a plurality of cardholder profiles, each of the plurality of cardholder profiles comprising a payment card identifier, a plurality of indicators for tracking attributes of the cardholder profile, 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 storing computer program instructions operable to cause the processor to:

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;

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;

receive a message generation trigger;

extract a target cardholder profile from the database based on the message generation trigger;

generate a customized message for a target cardholder corresponding to the target cardholder profile using the message generation trigger; and

generate a message payload comprising the customized message and an indication of the payment card identifier associated with the target cardholder profile.

2. The server of claim 1, wherein the message generation trigger comprises an indication of a location and an indication of the target payment card, the computer program instructions operable to cause the processor to extract the target cardholder profile from the database comprise instructions to extract the target cardholder profile using the indication of the target payment card, and the data storage device further stores computer program instructions operable to cause the processor to:

identify a recommendation category based on the target cardholder profile;

transmit, to an offer depository, a recommendation request for an offer associated with the recommendation category within a vicinity of the location; and

receive, from the offer depository, a recommendation response comprising the offer,

wherein the message payload further comprises an indication of the offer.

3. The server of claim 1, wherein the message generation trigger comprises an indication of a monitoring indicator, an indication of a monitoring time period and an indication of a

monitoring range, the data storage device further stores computer program instructions operable to cause the processor to:

identify a monitoring score associated with the monitoring indicator for the monitoring time period in relation to each of the plurality of cardholder profiles; and

determine if the monitoring score is within the monitoring range,

wherein the computer program instructions operable to cause the processor to extract the target cardholder profile from the database comprise instructions to extract the target cardholder profile from the database if it is determined that its monitoring score is within the predetermined range.

4. The server of claim 1, wherein the message generation trigger comprises an indication of a reward criterion for rewarding a cardholder, the data storage device further stores computer program instructions operable to cause the processor to:

identify a reward score associated with the reward criterion for each of the plurality of cardholder profiles; and

determine if the reward score satisfies the reward criterion,

wherein the computer program instructions operable to cause the processor to extract the target cardholder profile from the database comprise instructions to extract the target cardholder profile from the database if it is determined that its reward score satisfies the reward criterion.

5. The server of any one of the preceding claims, wherein the computer program instructions operable to cause the processor to update the score of the cardholder profile comprise instructions to increase the score by one for each payment card transaction performed in relation to an indicator associated with the score.

6. The server of any one of the preceding claims, wherein the data storage device further stores computer program instructions operable to cause the processor to analyze transaction data associated with a plurality of payment card transactions performed in relation to the cardholder profile to derive a derivative attribute using transaction attributes of the plurality of payment card transactions.

7. A transaction data processing method of generating a user customized message, the method comprising:

receiving 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;

updating 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;

receiving a message generation trigger;

extracting a target cardholder profile from a database based on the message generation trigger, the database storing a plurality of cardholder profiles, each of the plurality of cardholder profiles comprising a payment card identifier, a plurality of indicators for tracking attributes of the cardholder profile, and a score associated with each of the plurality of indicators, each indicator being dependent on at least one payment card transaction attribute;

generating a customized message for a target cardholder corresponding to the target cardholder profile using the message generation trigger; and

generating a message payload comprising the customized message and an indication of the payment card identifier associated with the target cardholder profile.

8. The method of claim 7, wherein the message generation trigger comprises an indication of a location and an indication of a payment card, extracting the target cardholder profile from the database comprises extracting the target cardholder profile using the indication of the target payment card, and the method further comprises:

identifying a recommendation category based on the target cardholder profile;

transmitting, to an offer depository, a recommendation request for an offer associated with the recommendation category within a vicinity of the location; and

receiving, from the offer depository, a recommendation response comprising the offer,

wherein the message payload further comprises an indication of the offer.

9. The method of claim 8, wherein the message generation trigger is received in response to the payment card transaction performed by the target cardholder.

10. The method of claim 7, wherein the message generation trigger comprises an indication of a monitoring indicator, an indication of a monitoring time period and an indication of a monitoring range, the method further comprises:

identifying a monitoring score associated with the monitoring indicator for the monitoring time period in relation to each of the plurality of cardholder profiles; and

determining if the monitoring score is within the monitoring range,

wherein extracting the target cardholder profile from the database comprises extracting the target cardholder profile if it is determined that the monitoring score is within the predetermined range.

11. The method of claim 7, the message generation trigger comprises an indication of a reward criterion for rewarding a cardholder, the method further comprising:

identifying a reward score associated with the reward criterion; and

determining if the reward score satisfies the reward criterion,

wherein extracting the target cardholder profile from the database comprises extracting the target cardholder profile if it is determined that its reward score satisfies the reward criterion.

12. The method of any one of claims 7 to 11, wherein the message payload is in the form of a batch file comprising a plurality of customized messages and a plurality of indications of payment card identifiers associated with target cardholder profiles.

13. The method of any one of claims 10 to 12, wherein the message generation trigger is received in response to a scheduler, the method further comprises receiving the message generation trigger from the scheduler for every pre-set period of time.

14. The method of claim 13 further comprising resetting the monitoring score when it is dependent on claim 10 or resetting the reward score when it is dependent on claim 11 for each of the pre-set period of time according to the scheduler.

15. The method of claims 7 to 14, wherein the message generation trigger is received from an external request from an application interface (API).

16. The method of claims 7 to 15, wherein the step of updating the score comprises increasing the score according to a number of payment card transactions performed in relation to an indicator associated with the score.

17. The method of claims 7 to 16, wherein the transaction attributes include at least one of: a merchant attribute, a transaction amount and a transaction nature.

18. The method of claims 7 to 17, further comprising receiving feedback associated with the customized message.

19. The method of claims 7 to 18, further comprising analyzing transaction data associated with a plurality of payment card transactions performed in relation to the cardholder profile to derive a derivative attribute using transaction attributes of the plurality of payment card transactions.

20. A non-transitory computer-readable medium having stored thereon program instructions for causing at least one processor to perform the method according to any one of claims 7 to 19.