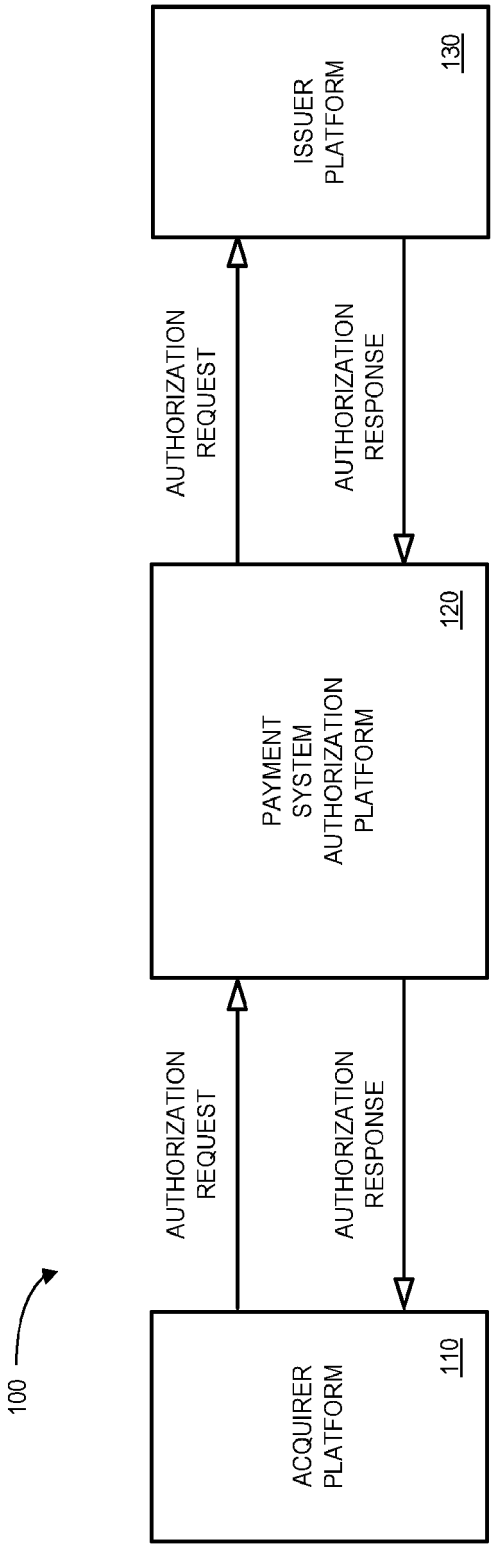

ISSUER PLATFORM
130
AUTHORIZATION REQUEST
AUTHORIZATION RESPONSE
PAYMENT SYSTEM AUTHORIZATION PLATFORM
120
AUTHORIZATION REQUEST
AUTHORIZATION RESPONSE
ACQUIRER PLATFORM
110
100

FIG. 1

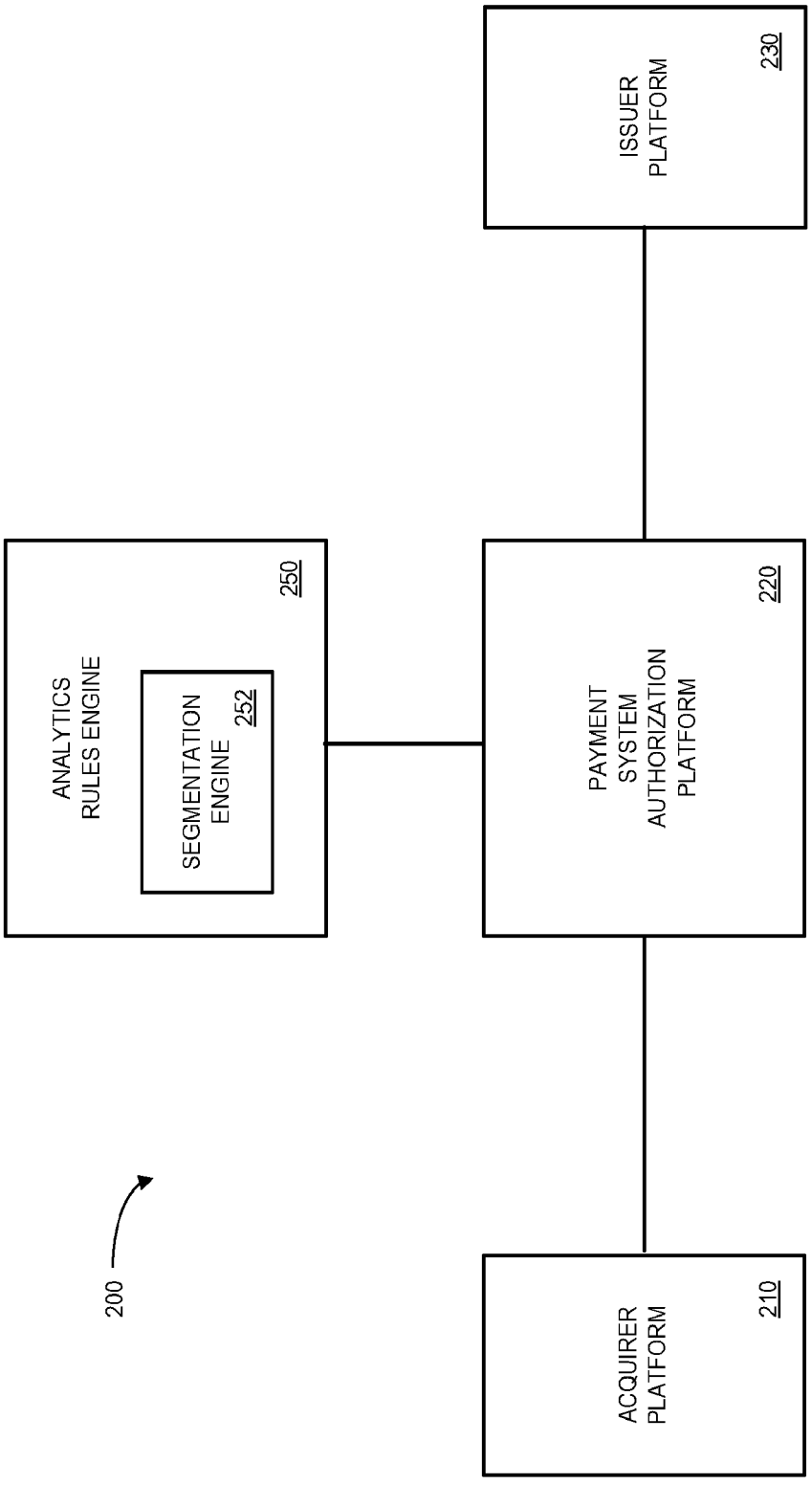

ISSUER PLATFORM
230
ANALYTICS RULES ENGINE
250
SEGMENTATION ENGINE
252
PAYMENT SYSTEM AUTHORIZATION PLATFORM
220
ACQUIRER PLATFORM
210
200

FIG. 2

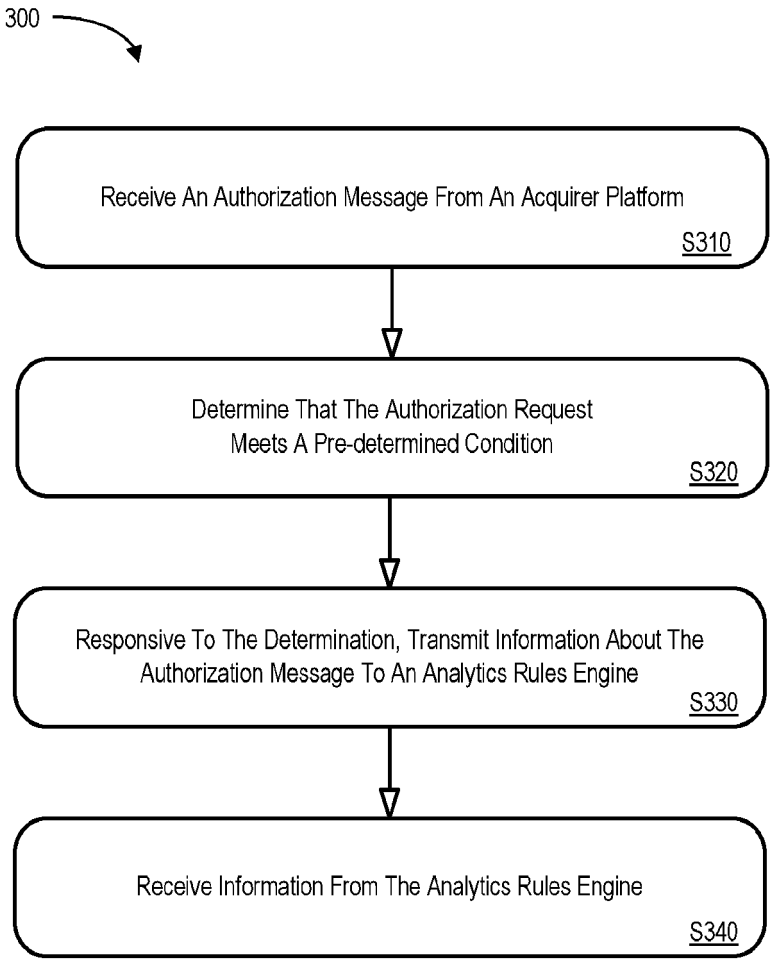

300
Receive An Authorization Message From An Acquirer Platform
S310
Determine That The Authorization Request Meets A Pre-determined Condition
S320
Responsive To The Determination, Transmit Information About The Authorization Message To An Analytics Rules Engine
S330
Receive Information From The Analytics Rules Engine
S340

FIG. 3

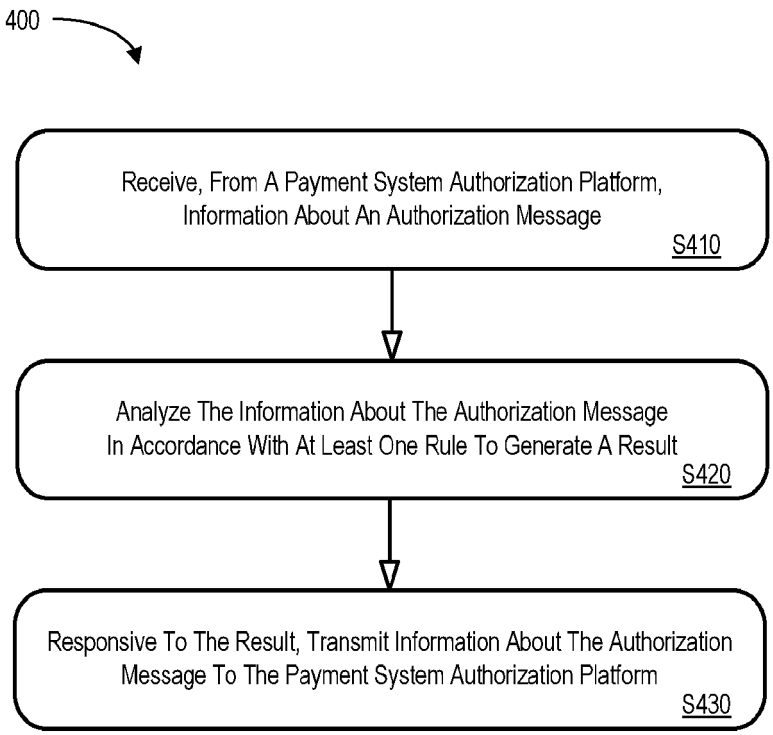

400
Receive, From A Payment System Authorization Platform, Information About An Authorization Message
S410
Analyze The Information About The Authorization Message In Accordance With At Least One Rule To Generate A Result
S420
Responsive To The Result, Transmit Information About The Authorization Message To The Payment System Authorization Platform
S430

FIG. 4

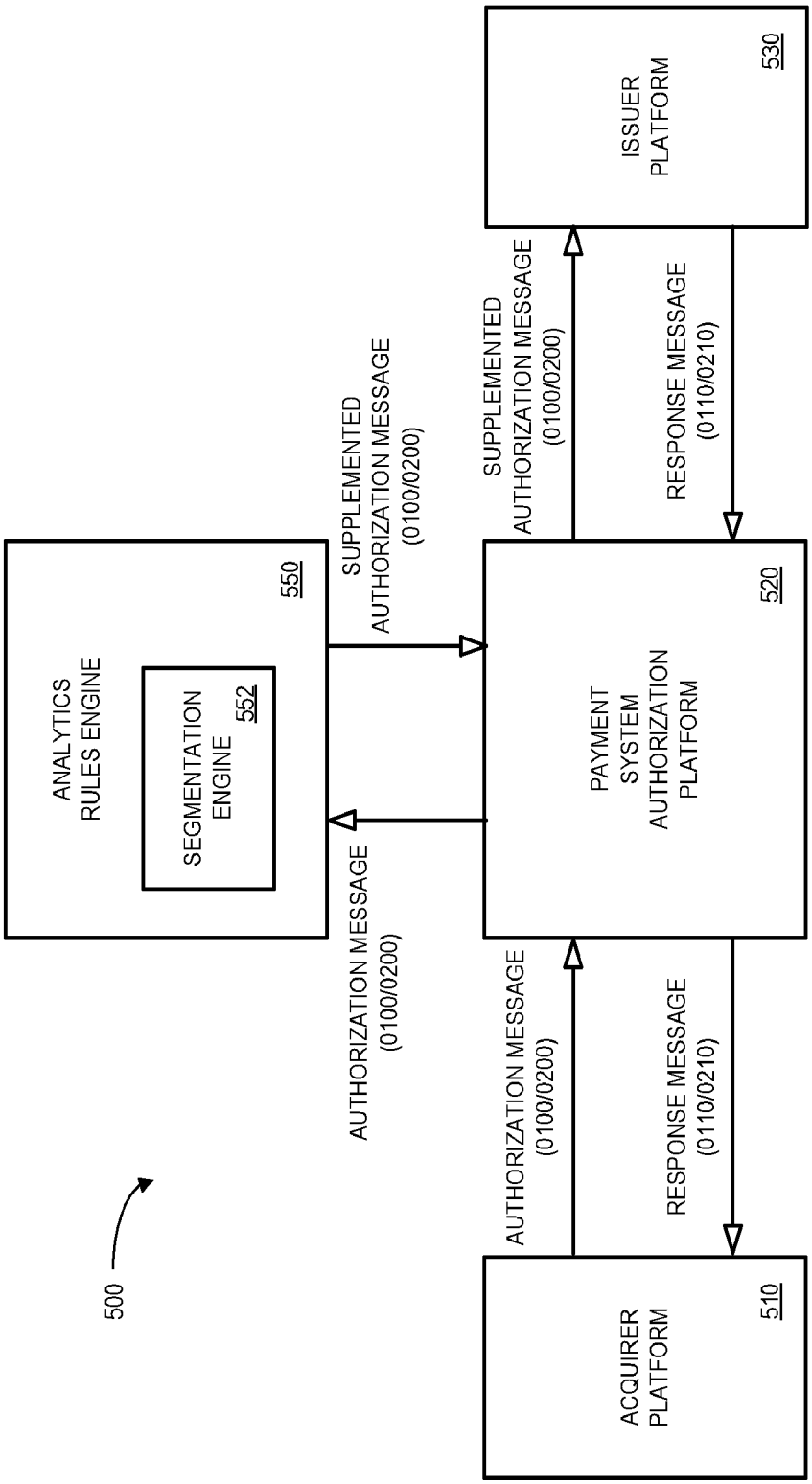

ISSUER PLATFORM
530
SUPPLEMENTED AUTHORIZATION MESSAGE (0100/0200)
RESPONSE MESSAGE (0110/0210)
SUPPLEMENTED AUTHORIZATION MESSAGE (0100/0200)
ANALYTICS RULES ENGINE
550
SEGMENTATION ENGINE
552
PAYMENT SYSTEM AUTHORIZATION PLATFORM
520
AUTHORIZATION MESSAGE (0100/0200)
AUTHORIZATION MESSAGE (0100/0200)
RESPONSE MESSAGE (0110/0210)
ACQUIRER PLATFORM
510
500

FIG. 5

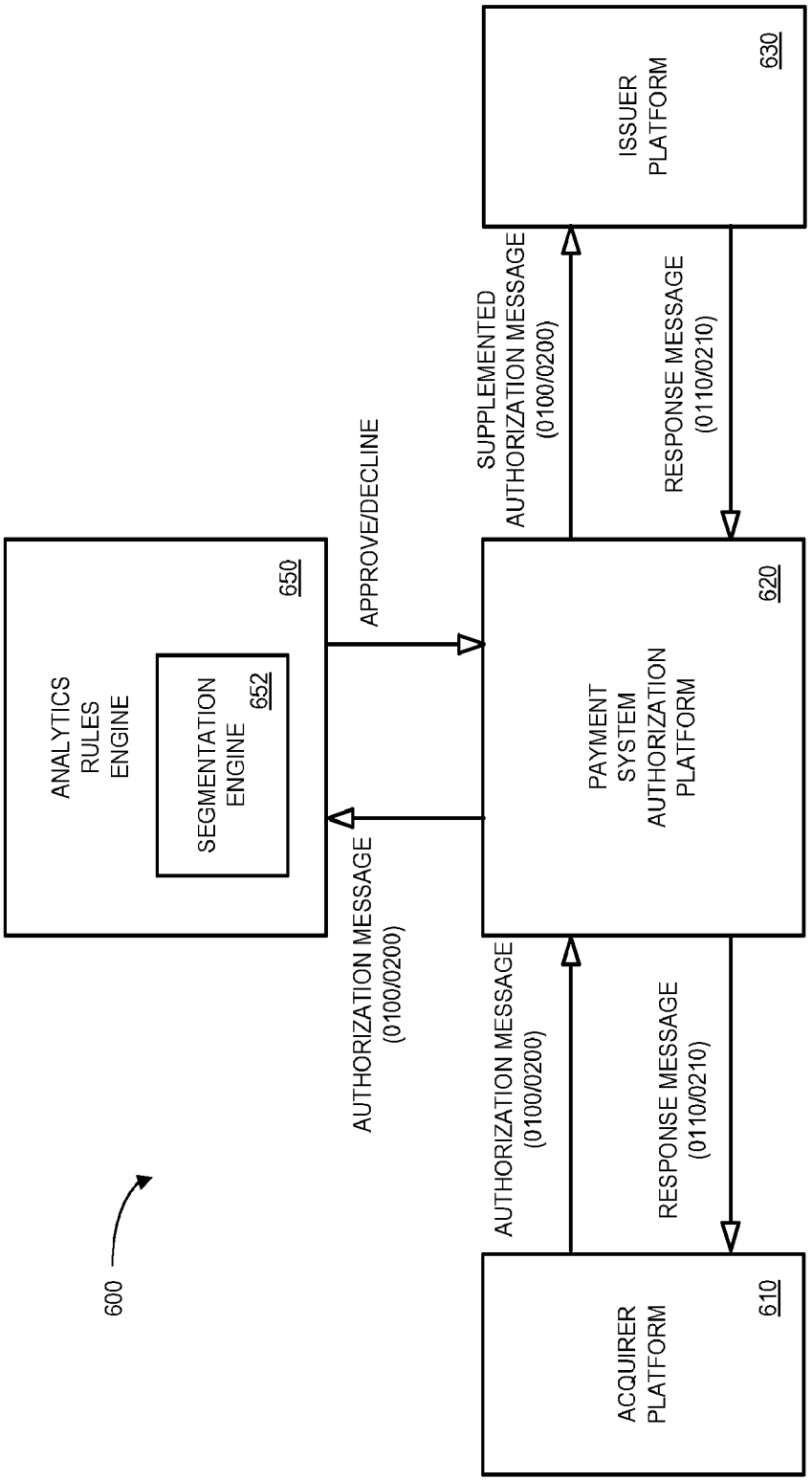

600
ACQUIRER PLATFORM
610
ISSUER PLATFORM
630
PAYMENT SYSTEM AUTHORIZATION PLATFORM
620
ANALYTICS RULES ENGINE
650
SEGMENTATION ENGINE
652
AUTHORIZATION MESSAGE (0100/0200)
APPROVE/DECLINE
AUTHORIZATION MESSAGE (0100/0200)
RESPONSE MESSAGE (0110/0210)
SUPPLEMENTED AUTHORIZATION MESSAGE (0100/0200)
RESPONSE MESSAGE (0110/0210)

FIG. 6A

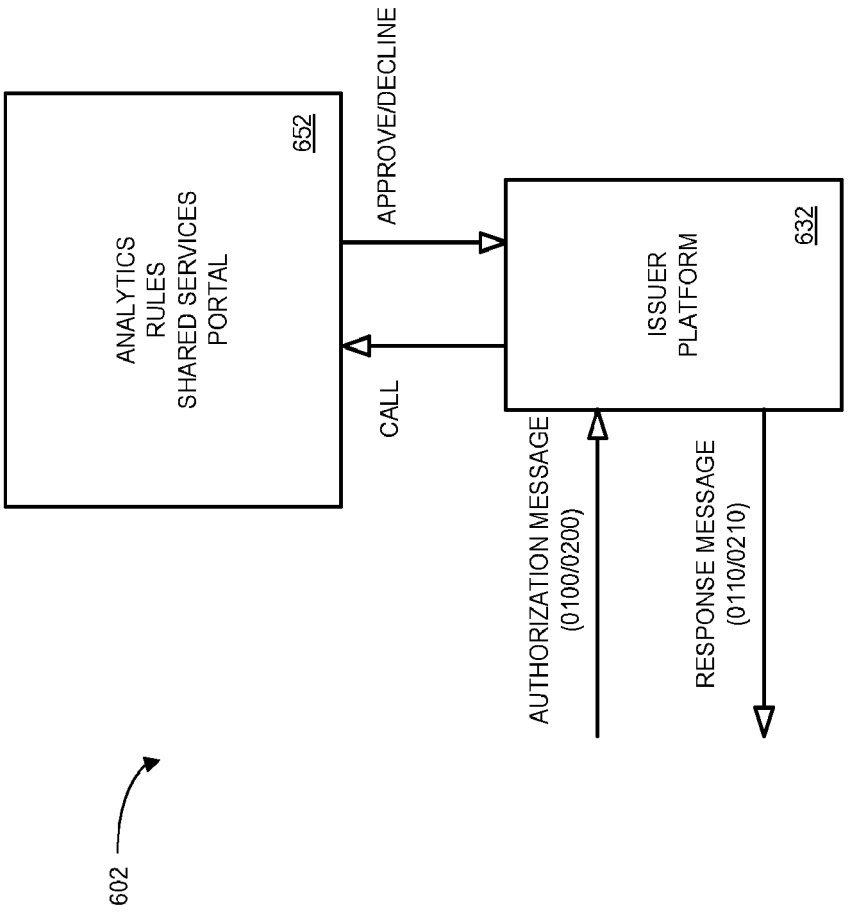

ANALYTICS
RULES
SHARED SERVICES
PORTAL
652
APPROVE/DECLINE
CALL
ISSUER
PLATFORM
632
AUTHORIZATION MESSAGE
(0100/0200)
RESPONSE MESSAGE
(0110/0210)
602

FIG. 6B

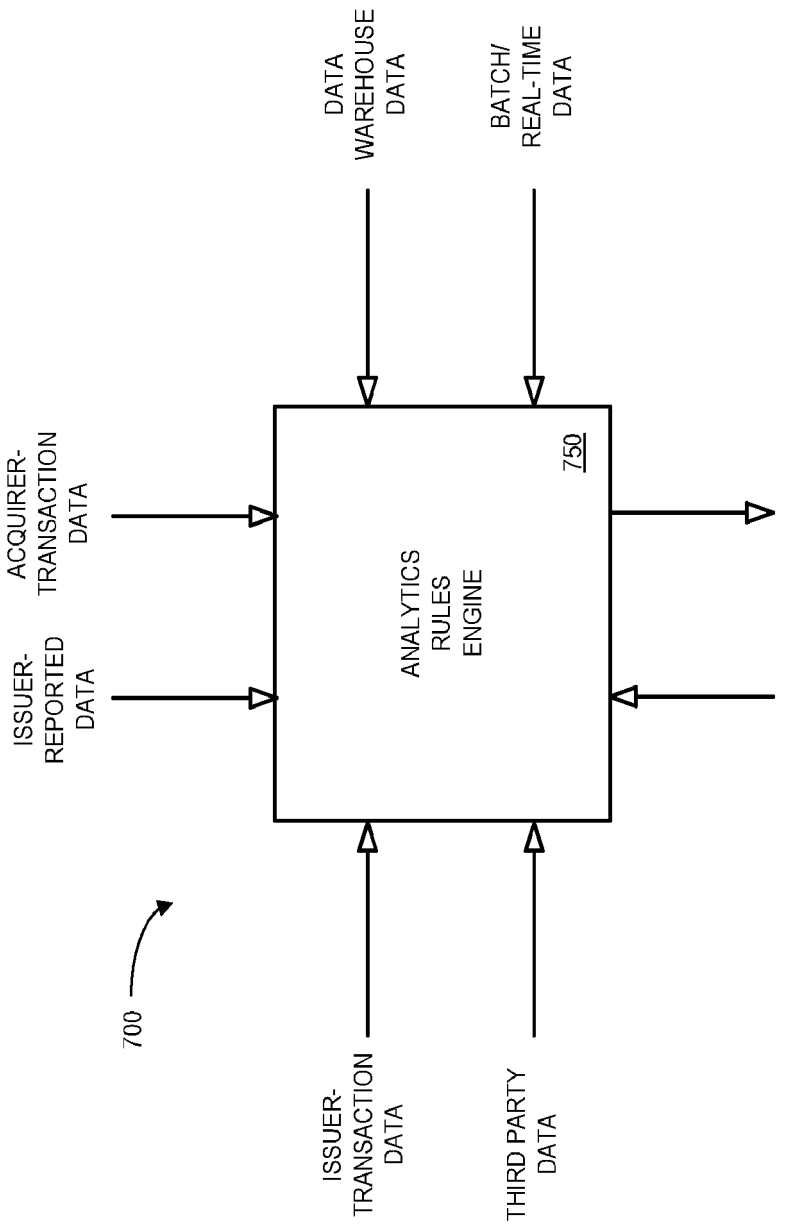

DATA WAREHOUSE DATA
BATCH/ REAL-TIME DATA
ACQUIRER-TRANSACTION DATA
ISSUER-REPORTED DATA
ANALYTICS RULES ENGINE
750
RESULT
AUTH MESSAGE
700
ISSUER-TRANSACTION DATA
THIRD PARTY DATA

FIG. 7

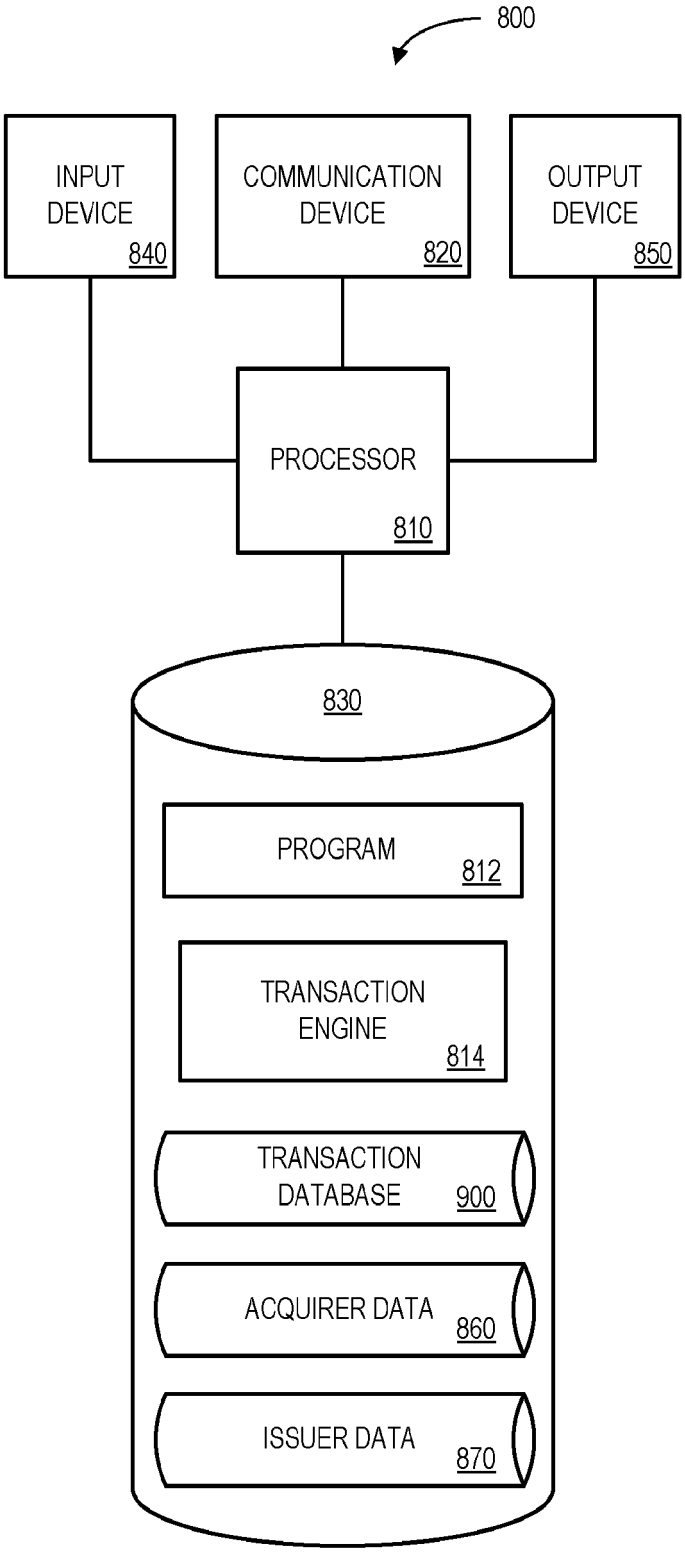

800
INPUT DEVICE 840
COMMUNICATION DEVICE 820
OUTPUT DEVICE 850
PROCESSOR 810
830
PROGRAM 812
TRANSACTION ENGINE 814
TRANSACTION DATABASE 900
ACQUIRER DATA 860
ISSUER DATA 870

FIG. 8

900

TRANSACTION IDENTIFIER 902	AUTHORIZATION MESSAGE 904	SUPPLEMENTAL AUTHORIZATION MESSAGE 906
T_1001		
T_1002		
T_1003		
T_1004		

FIG. 9

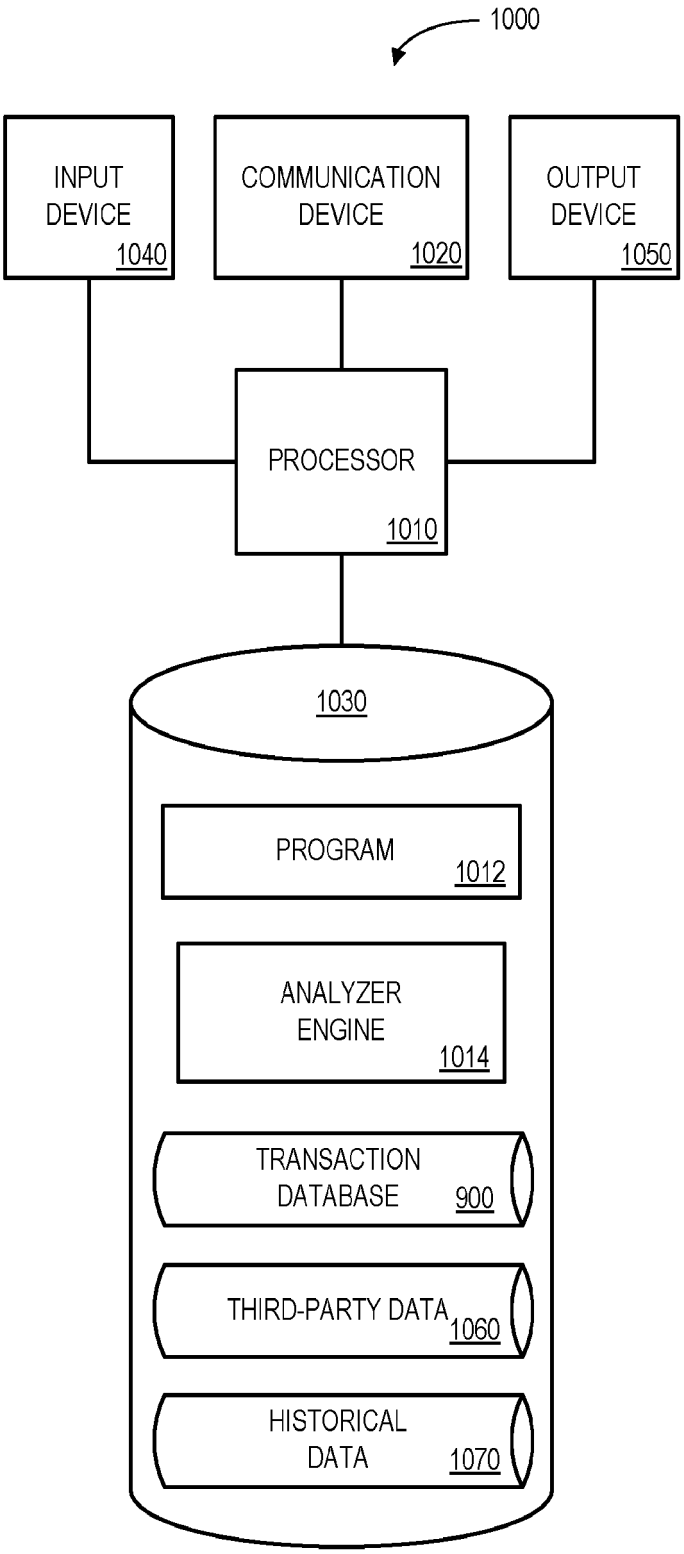
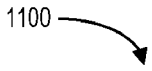

1000
INPUT DEVICE 1040
COMMUNICATION DEVICE 1020
OUTPUT DEVICE 1050
PROCESSOR 1010
1030
PROGRAM 1012
ANALYZER ENGINE 1014
TRANSACTION DATABASE 900
THIRD-PARTY DATA 1060
HISTORICAL DATA 1070

FIG. 10



TRANSACTION IDENTIFIER 1102	AUTHORIZATION MESSAGE 1104	SUPPLEMENTAL AUTHORIZATION MESSAGE 1106
T_1001		
T_1002		
T_1003		
T_1004		

FIG. 11

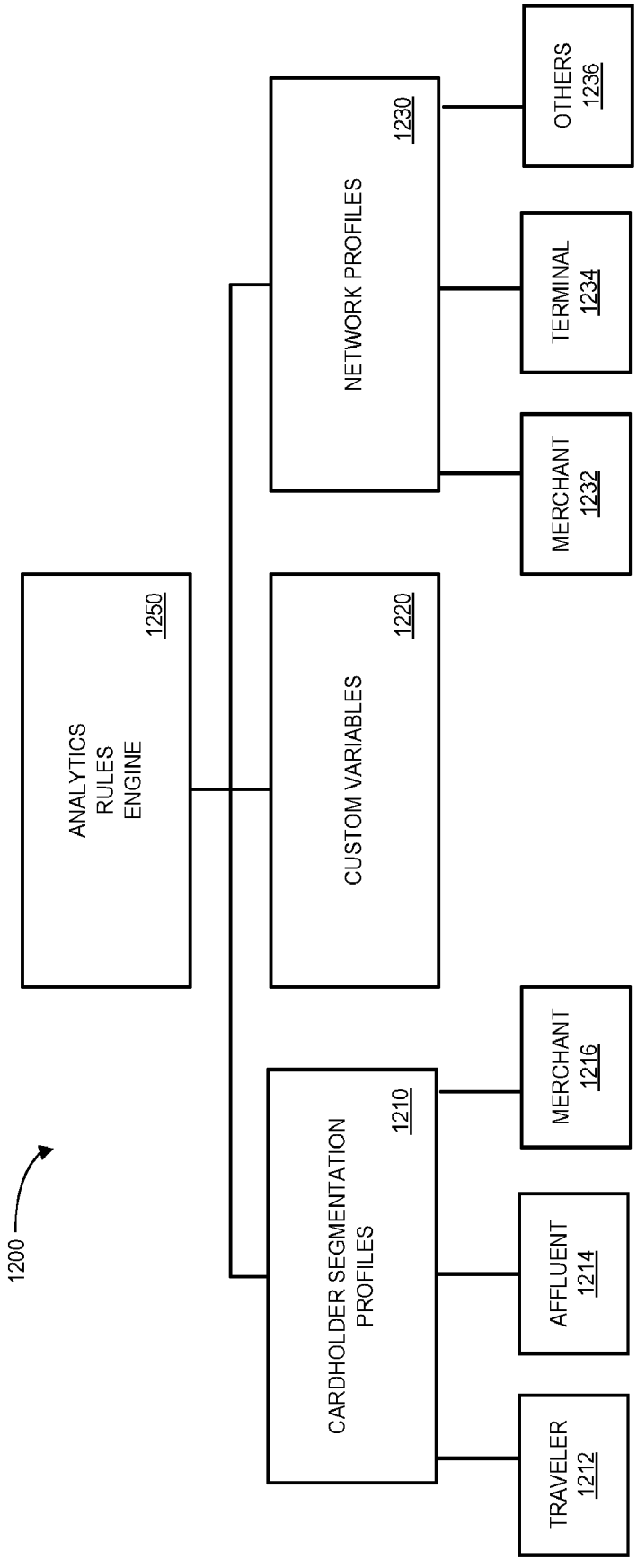

1200
ANALYTICS RULES ENGINE 1250
CUSTOM VARIABLES 1220
CARDHOLDER SEGMENTATION PROFILES 1210
NETWORK PROFILES 1230
TRAVELER 1212
AFFLUENT 1214
MERCHANT 1216
MERCHANT 1232
TERMINAL 1234
OTHERS 1236

FIG. 12

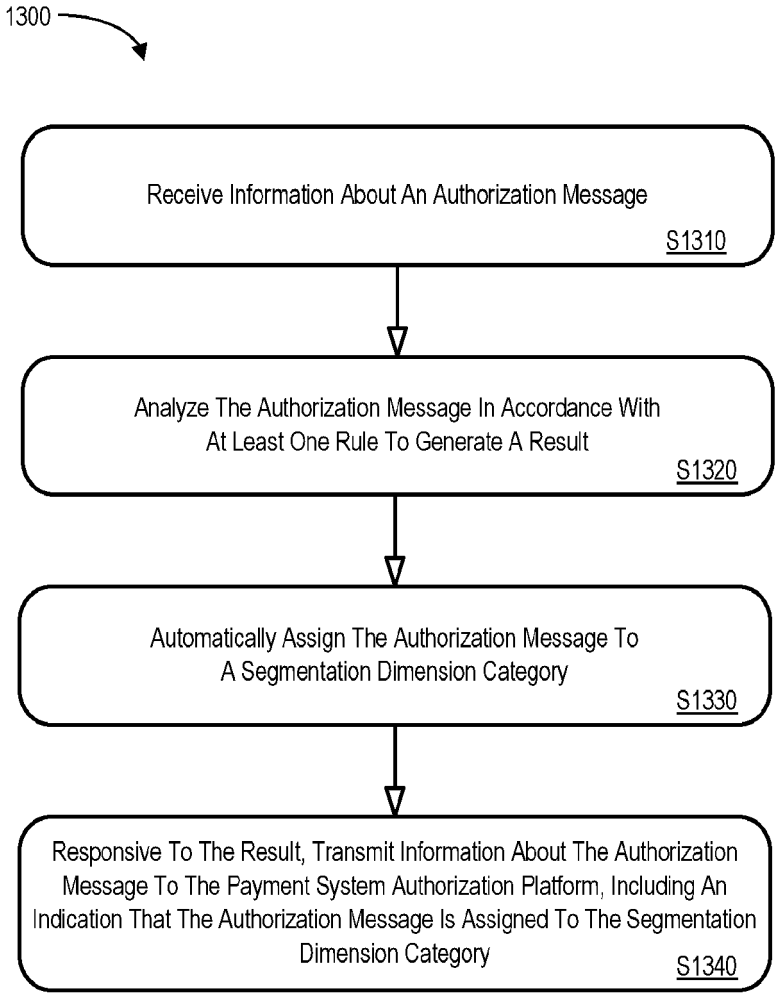

1300
Receive Information About An Authorization Message
S1310
Analyze The Authorization Message In Accordance With At Least One Rule To Generate A Result
S1320
Automatically Assign The Authorization Message To A Segmentation Dimension Category
S1330
Responsive To The Result, Transmit Information About The Authorization Message To The Payment System Authorization Platform, Including An Indication That The Authorization Message Is Assigned To The Segmentation Dimension Category
S1340

FIG. 13

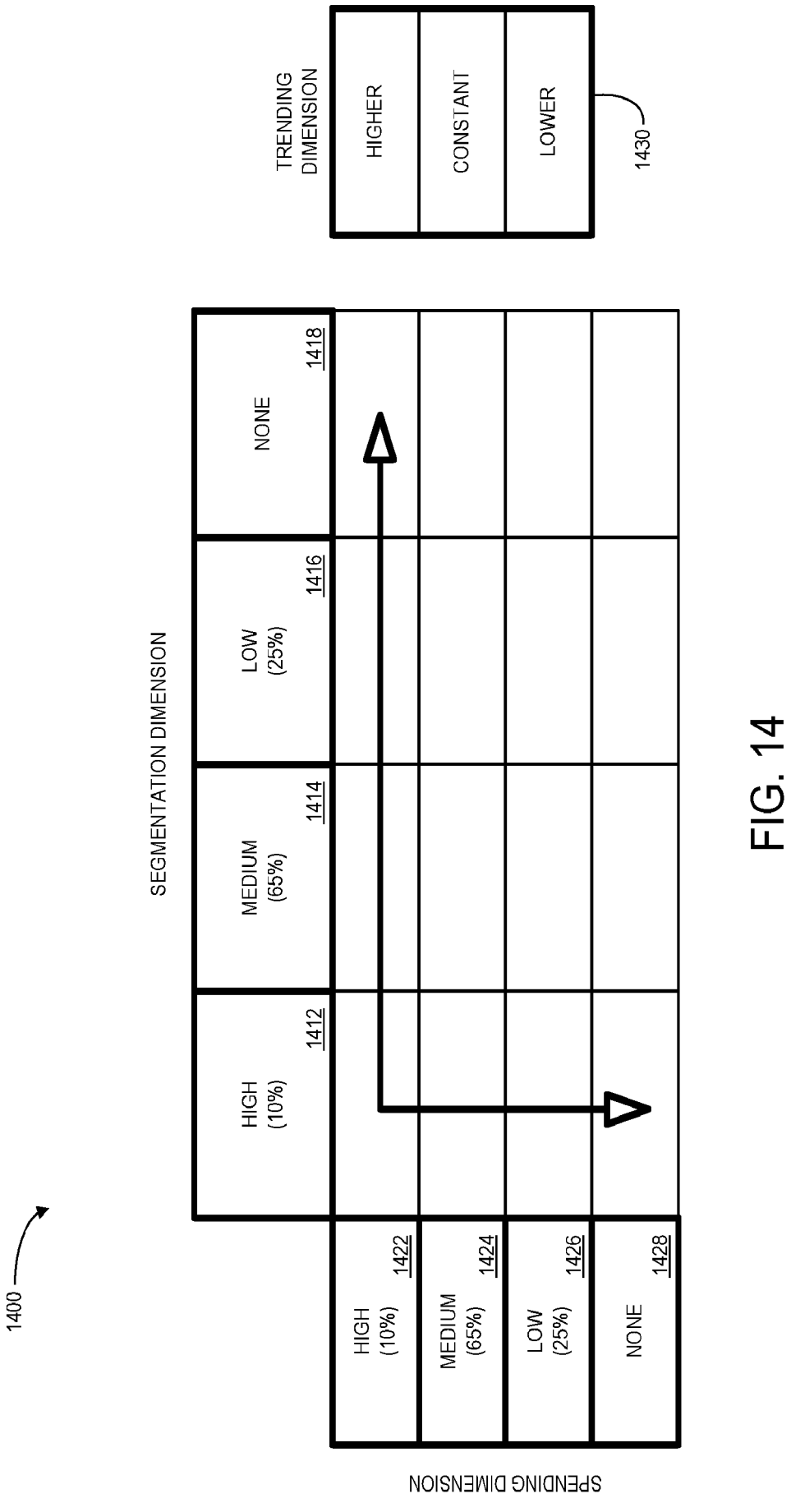

1400
SEGMENTATION DIMENSION
HIGH (10%) 1412
MEDIUM (65%) 1414
LOW (25%) 1416
NONE 1418
SPENDING DIMENSION
HIGH (10%) 1422
MEDIUM (65%) 1424
LOW (25%) 1426
NONE 1428
TRENDING DIMENSION
HIGHER
CONSTANT
LOWER
1430

FIG. 14

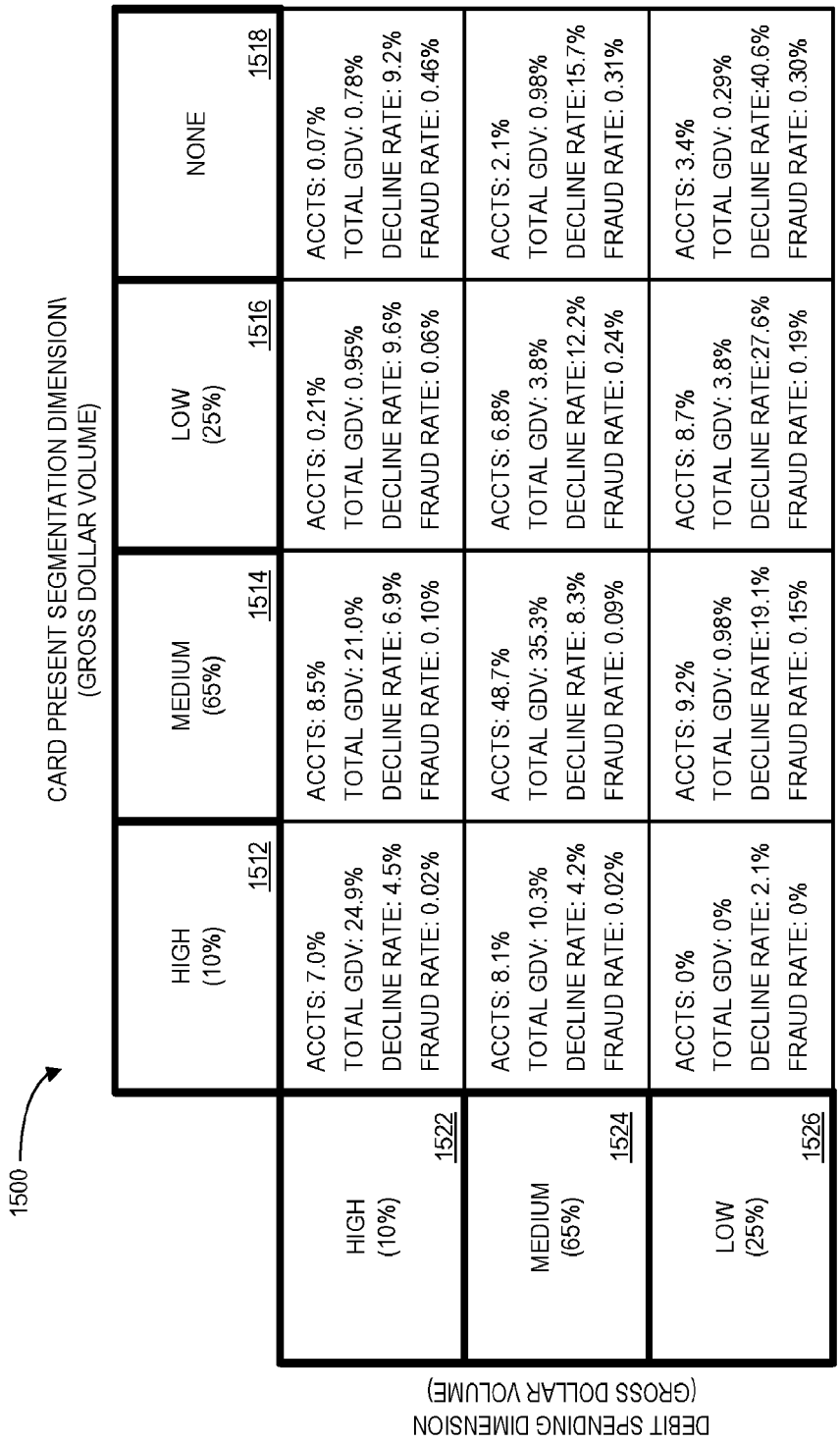

1500
CARD PRESENT SEGMENTATION DIMENSION
(GROSS DOLLAR VOLUME)
HIGH (10%) 1512
MEDIUM (65%) 1514
LOW (25%) 1516
NONE 1518
HIGH (10%) 1522
ACCTS: 7.0%
TOTAL GDV: 24.9%
DECLINE RATE: 4.5%
FRAUD RATE: 0.02%
ACCTS: 8.5%
TOTAL GDV: 21.0%
DECLINE RATE: 6.9%
FRAUD RATE: 0.10%
ACCTS: 0.21%
TOTAL GDV: 0.95%
DECLINE RATE: 9.6%
FRAUD RATE: 0.06%
ACCTS: 0.07%
TOTAL GDV: 0.78%
DECLINE RATE: 9.2%
FRAUD RATE: 0.46%
MEDIUM (65%) 1524
ACCTS: 8.1%
TOTAL GDV: 10.3%
DECLINE RATE: 4.2%
FRAUD RATE: 0.02%
ACCTS: 48.7%
TOTAL GDV: 35.3%
DECLINE RATE: 8.3%
FRAUD RATE: 0.09%
ACCTS: 6.8%
TOTAL GDV: 3.8%
DECLINE RATE:12.2%
FRAUD RATE: 0.24%
ACCTS: 2.1%
TOTAL GDV: 0.98%
DECLINE RATE:15.7%
FRAUD RATE: 0.31%
LOW (25%) 1526
ACCTS: 0%
TOTAL GDV: 0%
DECLINE RATE: 2.1%
FRAUD RATE: 0%
ACCTS: 9.2%
TOTAL GDV: 0.98%
DECLINE RATE:19.1%
FRAUD RATE: 0.15%
ACCTS: 8.7%
TOTAL GDV: 3.8%
DECLINE RATE:27.6%
FRAUD RATE: 0.19%
ACCTS: 3.4%
TOTAL GDV: 0.29%
DECLINE RATE:40.6%
FRAUD RATE: 0.30%
DEBIT SPENDING DIMENSION
(GROSS DOLLAR VOLUME)

FIG. 15

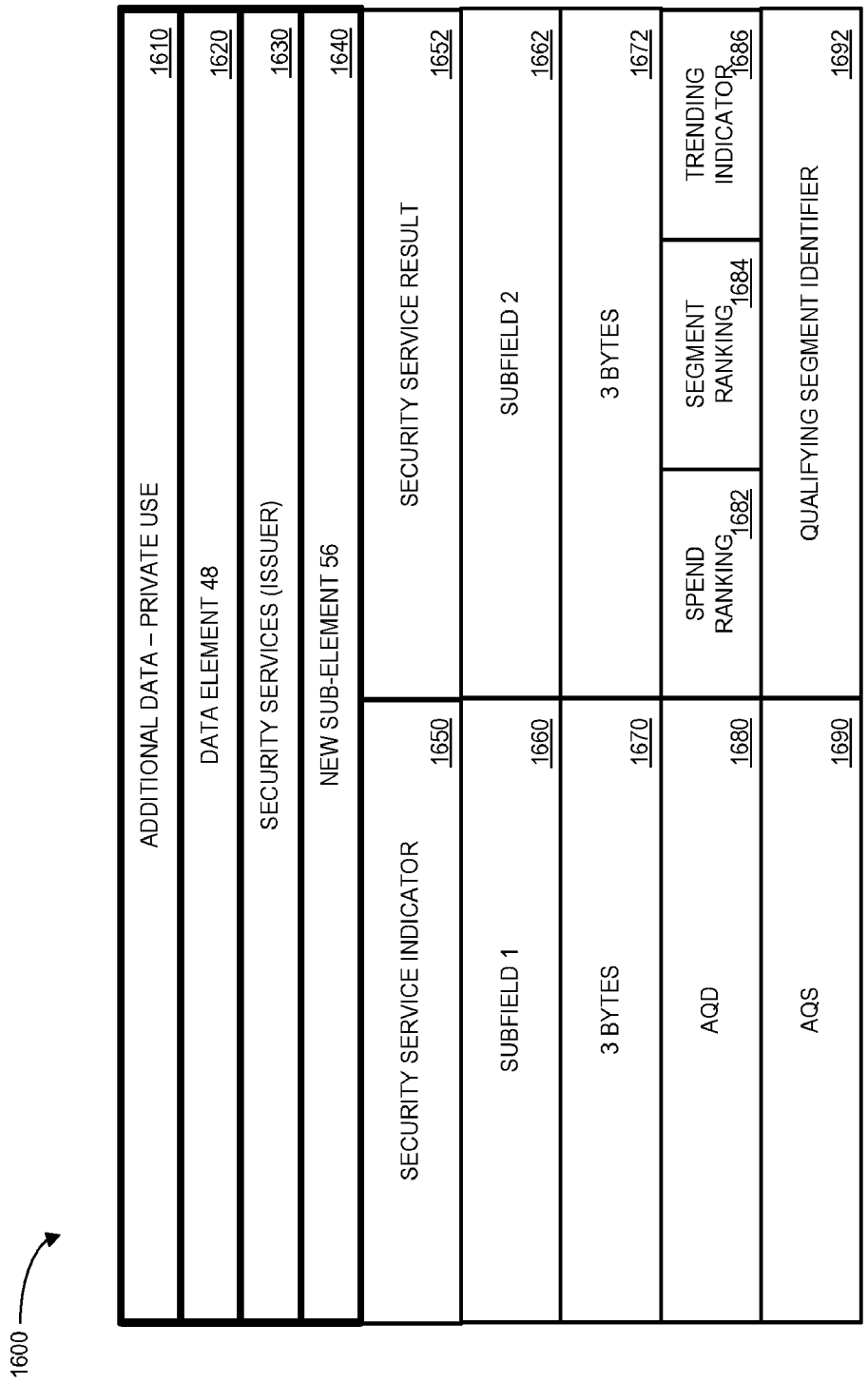

1600
ADDITIONAL DATA – PRIVATE USE 1610
DATA ELEMENT 48 1620
SECURITY SERVICES (ISSUER) 1630
NEW SUB-ELEMENT 56 1640
SECURITY SERVICE INDICATOR 1650
SECURITY SERVICE RESULT 1652
SUBFIELD 1 1660
SUBFIELD 2 1662
3 BYTES 1670
3 BYTES 1672
AQD 1680
SPEND RANKING 1682
SEGMENT RANKING 1684
TRENDING INDICATOR 1686
AQS 1690
QUALIFYING SEGMENT IDENTIFIER 1692

FIG. 16