opportunities (*e.g.*, incentives, card reissuance policies, *etc.*). Doing so may help realize the revenue opportunities, cost benefits, and operational efficiencies associated with receiving up to date insights focused on important cardholders and the current transactions being performed.

The present inventors have recognized that there is a need for methods and/or systems to provide an analytics rules engine to facilitate the processing of payment card transactions.

SUMMARY

According to a first aspect of the present disclosure, there is provided a method for providing an analytics rules engine to facilitate the processing of payment card transactions, the method comprising receiving, at a computer processor of a payment system authorization platform, authorization messages from an acquirer platform; determining, by the computer processor of the payment system authorization platform, that authorization requests meet a pre-determined condition; responsive to the determinations, transmitting information about the authorization messages to an analytics rules engine; and receiving, at the processor of the payment system authorization platform, information from the analytics rules engine, including indications that each authorization message is assigned to a segmentation dimension category.

According to a second aspect of the present disclosure, there is provided a payment system authorization platform comprising a first input to receive authorization messages from an acquirer platform; a determination component to determine that the authorization requests meet a pre-determined condition; responsive to the determination, an output to transmit information about the authorization messages to an analytics rules engine; and a second input to receive information from the analytics rules engine, including indications that each authorization message is assigned to a segmentation dimension category.

According to a third aspect of the present disclosure, there is provided a non-transitory, computer readable medium having stored therein instructions that, upon execution, cause a computer to perform a method, the method comprising receiving, at a payment system authorization platform, an authorization message from an acquirer platform; determining, by the payment system authorization platform, that

the authorization request meets a pre-determined condition; responsive to the determination, transmitting information about the authorization message to an analytics rules engine; and receiving, at the payment system authorization platform, information from the analytics rules engine, including an indication that each authorization message is assigned to a segmentation dimension category.

According to a fourth aspect of the present disclosure, there is provided method for providing an analytics rules engine to facilitate the processing of payment card transactions, the method comprising receiving, at an analytics rules engine from a payment system authorization platform, information about an authorization message; analyzing, by the analytics rules engine, the information about the authorization message in accordance with at least one rule to generate a result; automatically assigning the authorization message to a segmentation dimension category; and responsive to the result, transmitting 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.

According to a fifth aspect of the present disclosure, there is provided an analytics rules engine, comprising an input to receive, from a payment system authorization platform, information about an authorization message; an analyzer to: (i) analyze the information about the authorization message in accordance with at least one rule to generate a result, and (ii) automatically assign the authorization message to a segmentation dimension category; and responsive to the result, an output to 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.

According to yet another aspect of the present disclosure, there is provided a non-transitory, computer readable medium having stored therein instructions that, upon execution, cause a computer to perform a method, the method comprising receiving, at an analytics rules engine from a payment system authorization platform, information about an authorization message; analyzing, by the analytics rules engine, the information about the authorization message in accordance with at least one rule to generate a result; automatically assigning, by the analytics rules engine, the authorization message to a segmentation dimension category; and

responsive to the result, transmitting information about the authorization message to the payment system authorization platform, including an indication of the segmentation dimension category.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 illustrates a typical payment card system.

FIG. 2 is a block diagram view of a system in accordance with some embodiments.

FIG. 3 is a payment system authorization method that may be performed in accordance with some embodiments.

FIG. 4 is an analytics rules engine method that may be performed in accordance with some embodiments.

FIGS. 5, 6A, and 6B illustrate transaction flows according to some embodiments.

FIG. 7 represents an analytics rules engine in accordance with some embodiments.

FIG. 8 is a payment system authorization platform that may be provided in accordance with some embodiments.

FIG. 9 is a payment system authorization database that may be provided in accordance with some embodiments.

FIG. 10 is an analytics rules engine that may be provided in accordance with some embodiments.

FIG. 11 is an analytics rules engine database that may be provided in accordance with some embodiments.

FIG. 12 is a high level block diagram of a decision management profiling system according to some embodiments.

FIG. 13 is a segmentation method that may be performed in accordance with some embodiments.