METHODS AND SYSTEMS FOR PROCESSING A TRANSACTION AND GENERATING A CONSUMER PATTERN

ABSTRACT

Methods and systems for processing a transaction and generating a consumer pattern are disclosed. The method for processing a transaction includes receiving, from an acquirer, a payment request message corresponding to a transaction made by a payment card belonging to a consumer. The payment request message includes transaction data and the consumer's national identification data. The method also includes splitting, using a splitter module, the payment request message into the transaction data and the consumer's national identification data, and processing the transaction based on the transaction data. Processing includes approving or declining the transaction. If the transaction is approved, the method further includes providing the transaction data and consumer's national identification data to a database for generating a pattern associated with the consumer.

FIG. 1