What is claimed is:

1. A method of optimizing marketing strategy to financial institution customers or prospective customers, comprising:

receiving, using a processor coupled to memory, customer profile data with a plurality of transaction card issuers other than the financial institution;

developing, using the processor, models based at least in part on the customer profile data and at least in part on financial institution customer account and credit data;

generating, using the processor, estimated spend and balance behaviors for at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on said models; and

creating, using the processor, financial institution marketing initiatives based at least in part on said estimated spend and balance behaviors,

wherein developing the models further comprises modeling values of customer behaviors in the customer profile data as a function of the financial institution customer account and credit data,

wherein modeling the values of the customer behaviors further comprises modeling values of customers' spend and lend behaviors with the plurality of transaction card issuers other than the financial institution, and

wherein modeling the values of the customers' spend behaviors further comprises modeling the values of the customers' spend behaviors consisting of customers' total spend with the plurality of transaction card issuers other than the financial institution, customers' spend in categories consisting of everyday, travel, retail, online, and foreign spend with the plurality of transaction card issuers other than the financial institution, and customers' spend with airline co-branded products, other co-branded products, reward products, and non-reward products with the plurality of transaction card issuers other than the financial institution.

2. The method of claim 1, wherein receiving the customer profile data further comprises receiving estimated values of customer behaviors with a plurality of transaction card issuers other than the financial institution.

3. The method of claim 2, wherein receiving the estimated values of customer behaviors further comprises receiving estimated values of customer overall and category level spend behaviors and revolving balances by annual percentage rate behaviors with a plurality of transaction card issuers other than the financial institution.

~~4. The method of claim 1, wherein developing the models further comprises modeling values of customer behaviors in the customer profile data as a function of the financial institution customer account and credit data.~~

~~5. The method of claim 4, wherein modeling the values of the customer behaviors further comprises modeling values of customers' spend and lend behaviors with the plurality of transaction card issuers other than the financial institution.~~

~~6. The method of claim 5, wherein modeling the values of the customers' spend behaviors further comprises modeling the values of the customers' spend behaviors consisting of customers' total spend with the plurality of transaction card issuers other than the financial institution, customers' spend in categories consisting of everyday, travel, retail, online, and foreign spend with the plurality of transaction card issuers other than the financial institution, and customers' spend with airline co-branded products, other co-branded products, reward products, and non-reward products with the plurality of transaction card issuers other than the financial institution.~~

~~7~~4. A method of optimizing marketing strategy to financial institution customers or prospective customers, comprising:

receiving, using a processor coupled to memory, customer profile data with a plurality of transaction card issuers other than the financial institution;

developing, using the processor, models based at least in part on the customer profile data and at least in part on financial institution customer account and credit data;

generating, using the processor, estimated spend and balance behaviors for at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on said models; and

creating, using the processor, financial institution marketing initiatives based at least in part on said estimated spend and balance behaviors,

wherein developing the models further comprises modeling values of customer behaviors in the customer profile data as a function of the financial institution customer account and credit data,

wherein modeling the values of the customer behaviors further comprises modeling values of customers' spend and lend behaviors with the plurality of transaction card issuers other than the financial institution, and

~~The method of claim 5,~~ wherein modeling the values of the customers' lend behaviors further comprises modeling the values of the customers' lend behaviors consisting of customers' total revolving balance with the plurality of transaction card issuers other than the financial institution, customers' amount of revolving balance by promotional rate, full rate, and higher rate with the plurality of transaction card issuers other than the financial institution, customer' estimated annual percentage rate of revolving balance with the plurality of transaction card issuers other than the financial institution, and customers' total revolving balance with airline co-branded products, other co-branded products, rewards products, and non-rewards products with the plurality of transaction card issuers other than the financial institution.

~~8~~5. The method of claim 1, wherein generating the estimated spend and balance behaviors further comprises generating estimated spend, lend, and value proposition behaviors for said at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on said models.

~~9~~6. The method of claim 1, wherein generating the estimated spend behaviors further comprises generating the estimated spend behaviors at category and value proposition level for said at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on said models.

~~10~~7. The method of claim 1, wherein generating the estimated balance behaviors further comprises generating estimated lend behaviors by price point and value proposition for said at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on said models

~~11~~8. The method of claim 1, wherein generating the estimated spend and balance behaviors further comprises generating the estimated spend and balance behaviors for said at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on modeling attributes derived from said at least one customer's current month and time-series credit data.

~~12~~9. The method of claim ~~11~~8, wherein generating the estimated spend and balance behaviors based at least in part on said modeling attributes derived from the customer's time-series credit data further comprises generating the estimated spend and balance behaviors for said at least one financial institution customer with the plurality of said issuers other than the financial institution based at least in part on modeling attributes derived from said at least one customer's time-series credit data across a six months period.

~~13~~10. The method of claim ~~12~~9, wherein generating the estimated spend and balance behaviors based at least in part on said modeling attributes derived from said at least one customer's current month and time-series credit data further comprises generating the estimated spend and balance behaviors based at least in part on modeling attributes consisting of said at least one customer's number of bankcards, open trades with balance greater than zero, six month minimum to maximum ratio of highest utilization of revolving trades, retail annual percentage rate on trades, and number of tradelines exceeding thirty days.

~~14~~11. The method of claim 1, wherein creating financial institution marketing initiatives further comprises creating an individual marketing initiative tailored for said at least one customer based at least in part on said estimated spend and balance behaviors.

~~15~~12. The method of claim 1, wherein creating the individual marketing initiative further comprises creating the individual marketing initiative for each one of a plurality of customers based at least in part on said estimated spend and balance behaviors for each one of said customers.

~~16. A system for optimizing marketing strategy to financial institution customers or prospective customers, comprising:~~

~~a processor coupled to memory, the processor being programmed to:~~

~~receive customer profile data with a plurality of transaction card issuers other than the financial institution;~~

~~develop models based at least in part on the customer profile data and at least in part on financial institution customer account and credit data;~~

~~generate estimated spend and balance behaviors for at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on said models; and~~

~~create financial institution marketing initiatives based at least in part on said estimated spend and balance behaviors.~~

~~17. A computer implemented method of communicating to customers based on a marketing initiative which is created, comprising:~~

~~receiving, using a processor coupled to memory, customer profile data with a plurality of transaction card issuers other than the financial institution;~~

~~developing, using the processor, models based at least in part on the customer profile data and at least in part on financial institution customer account and credit data;~~

~~generating, using the processor, estimated spend and balance behaviors for at least one financial institution customer with the plurality of transaction card issuers other than the financial institution based at least in part on said models; and~~

~~creating, using the processor, financial institution marketing initiatives based at least in part on said estimated spend and balance behaviors.~~