

ABSTRACT

TRANSACTION DATA PROCESSING SYSTEMS AND METHODS FOR ESTIMATING A GEOLOCATION OF A MERCHANT

Systems and methods for processing transaction data to estimate a geolocation of a target merchant are disclosed. A data processing method for estimating a geolocation of a target merchant using transaction data comprises: extracting target merchant transaction data indicative of a set of transactions made at the target merchant from a transaction database; for each transaction of the target merchant transaction data, identifying a payment card associated with the respective transaction and thereby identifying a set of payment cards used by customers at the target merchant; for each payment card of the set of payment cards used by customers of the target merchant, identifying transactions within a time period including the respective transaction made at the target merchant, and thereby identifying transactions made as part of a customer journey including the target merchant; for each transaction made as part of a customer journey including the target merchant, identifying a geolocation associated with the corresponding transaction and thereby identifying a set of potentially neighboring merchant geolocations; and estimating the geolocation of the target merchant using geolocations from the set of potentially neighboring geolocations.

[FIG.6]