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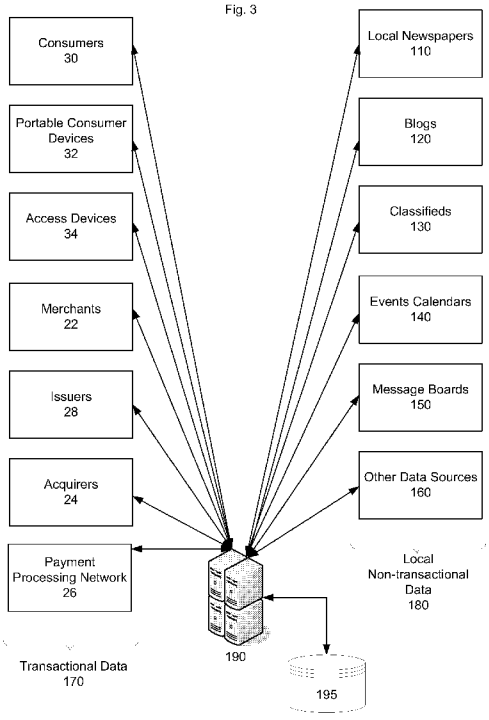
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[Continued on next page]

(54) Title: ANALYZING LOCAL NON-TRANSACTIONAL DATA WITH TRANSACTIONAL DATA IN PREDICTIVE MODELS

Fig. 3



(57) Abstract: Systems and methods are provided that empowers various parties to combine transactional data and local non-transactional data using the collective intelligence gathered from a variety of sources to help the parties make more intelligent decisions relating to consumers. For example, the system can help select consumers based on the probability that the consumers will take advantage of an offer, coupon, or other item. In some embodiments, the present invention can be deployed as a part of a system that processes transactions. In this system, information associated with the transactions is analyzed in conjunction with non-transactional data in order to probabilistically determine whether a further action should be taken with the consumer.

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