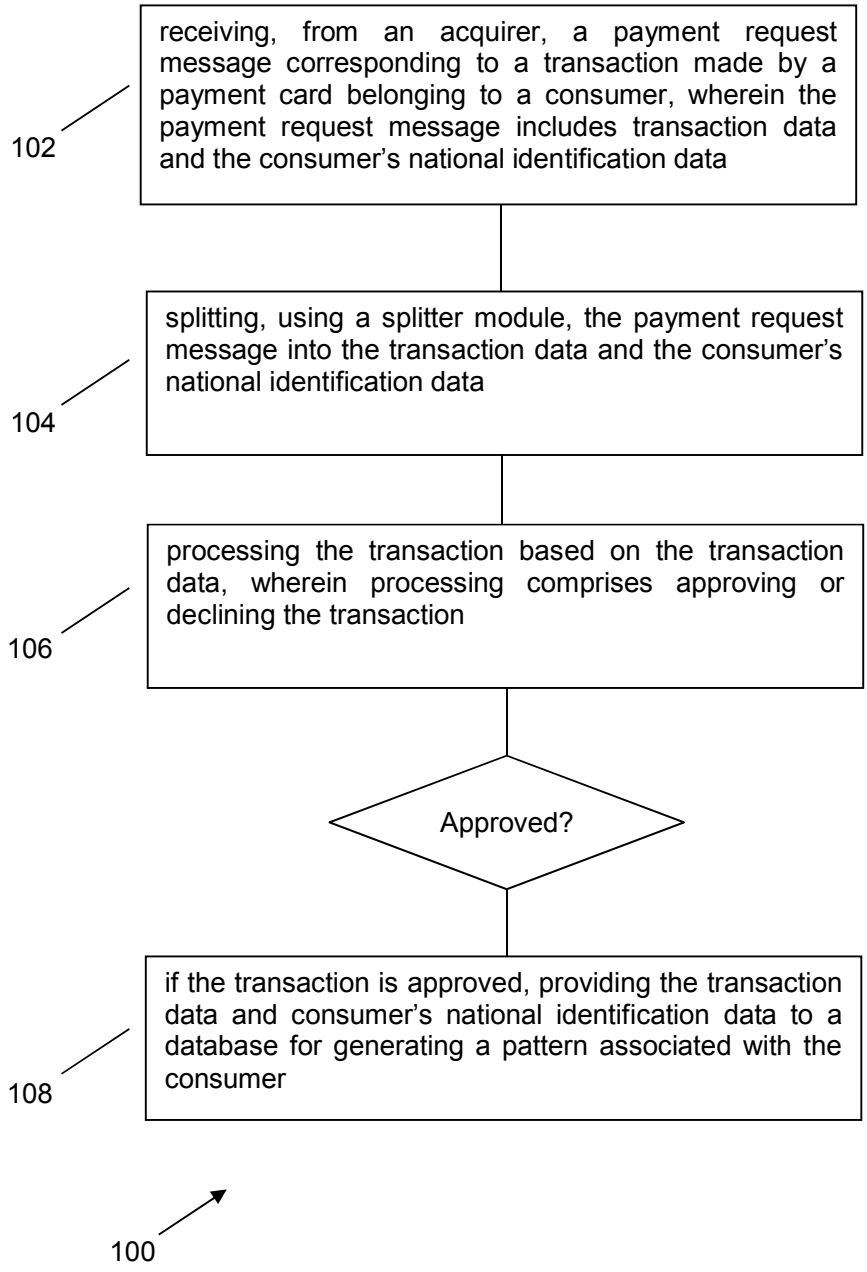

receiving, from an acquirer, a payment request message corresponding to a transaction made by a payment card belonging to a consumer, wherein the payment request message includes transaction data and the consumer's national identification data
102
splitting, using a splitter module, the payment request message into the transaction data and the consumer's national identification data
104
processing the transaction based on the transaction data, wherein processing comprises approving or declining the transaction
106
Approved?
if the transaction is approved, providing the transaction data and consumer's national identification data to a database for generating a pattern associated with the consumer
108
100

Figure 1

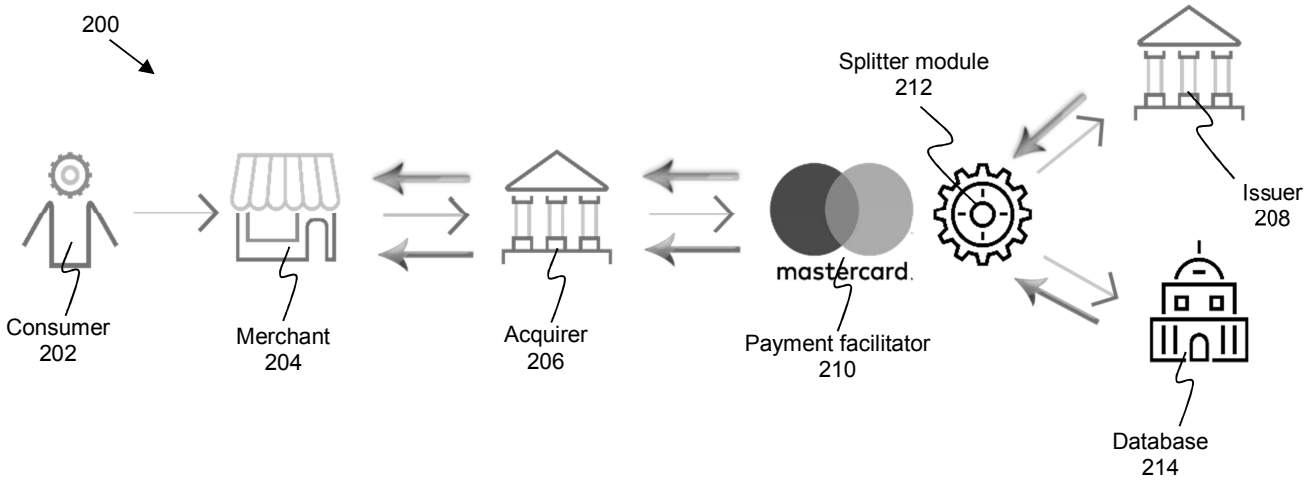

200
Consumer
202
Merchant
204
Acquirer
206
Payment facilitator
210
mastercard
Splitter module
212
Issuer
208
Database
214

Figure 2

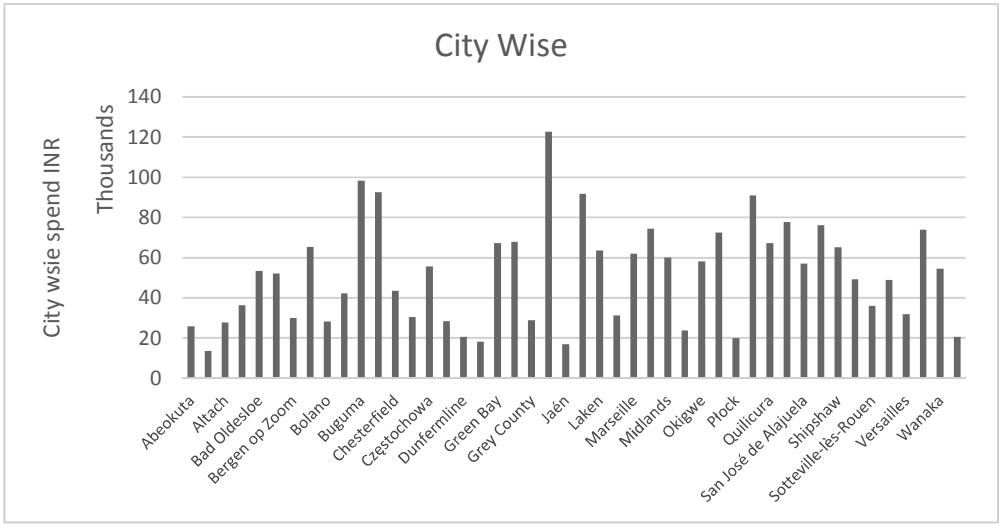


Figure 3

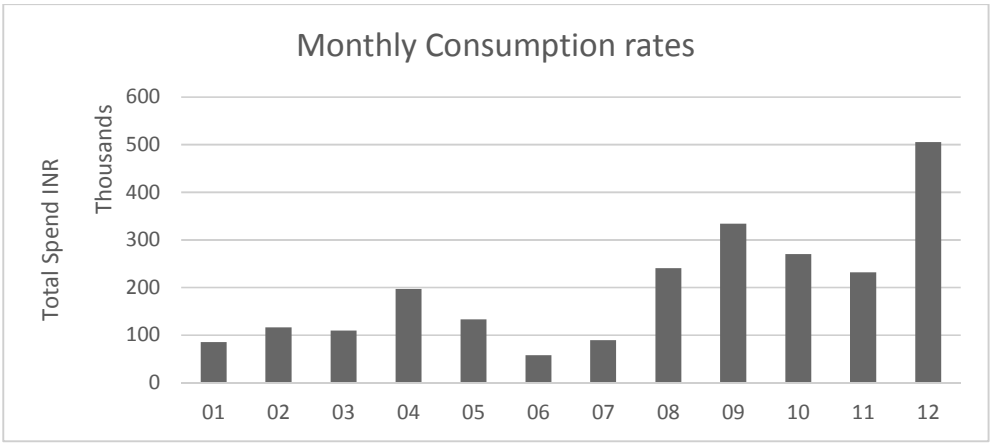


Figure 4

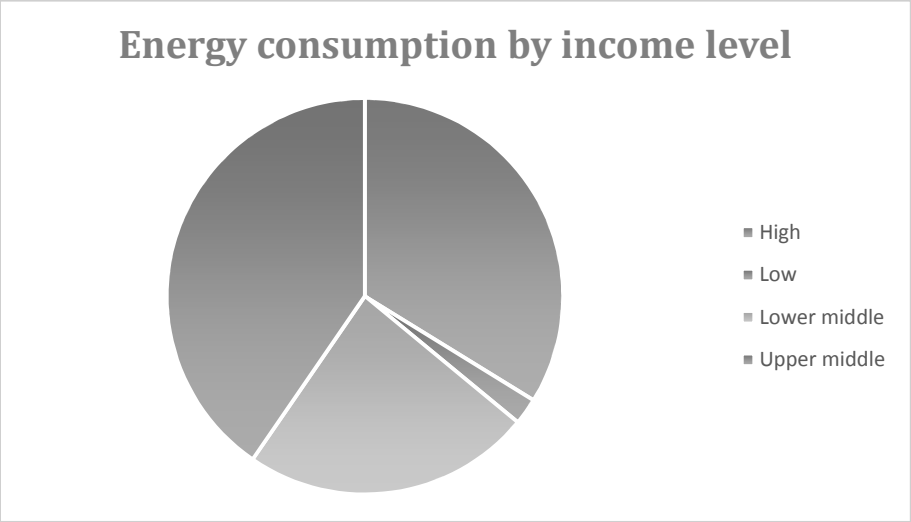

Energy consumption by income level
High
Low
Lower middle
Upper middle

Figure 5

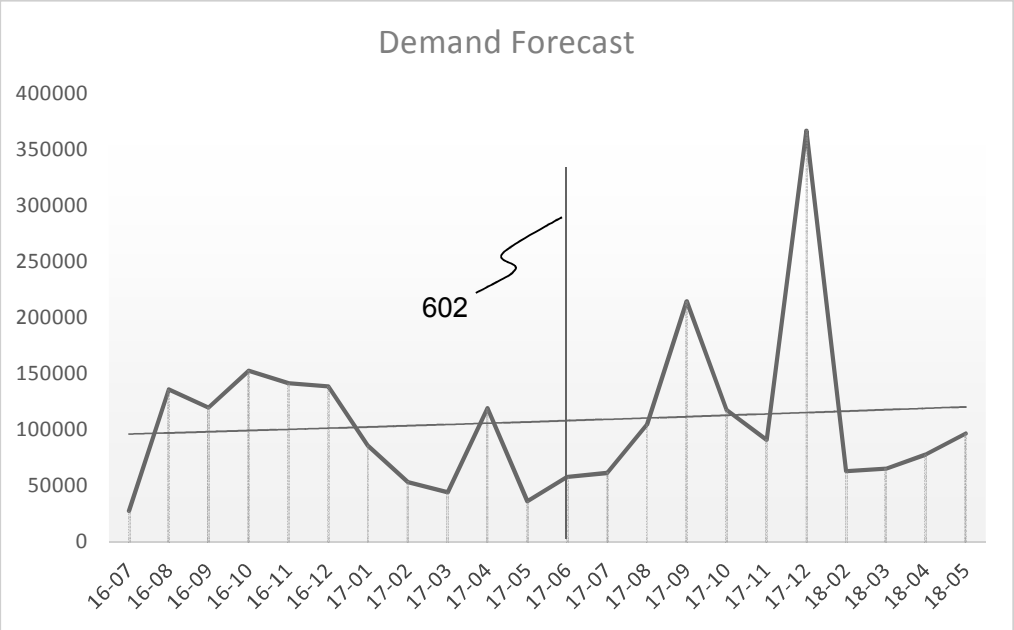


Figure 6A

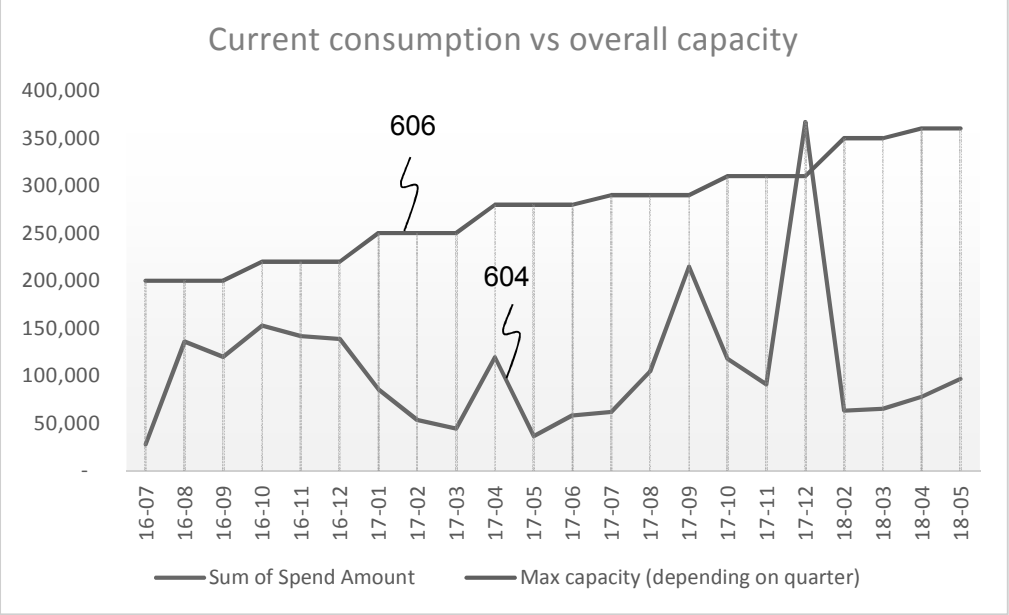


Figure 6B

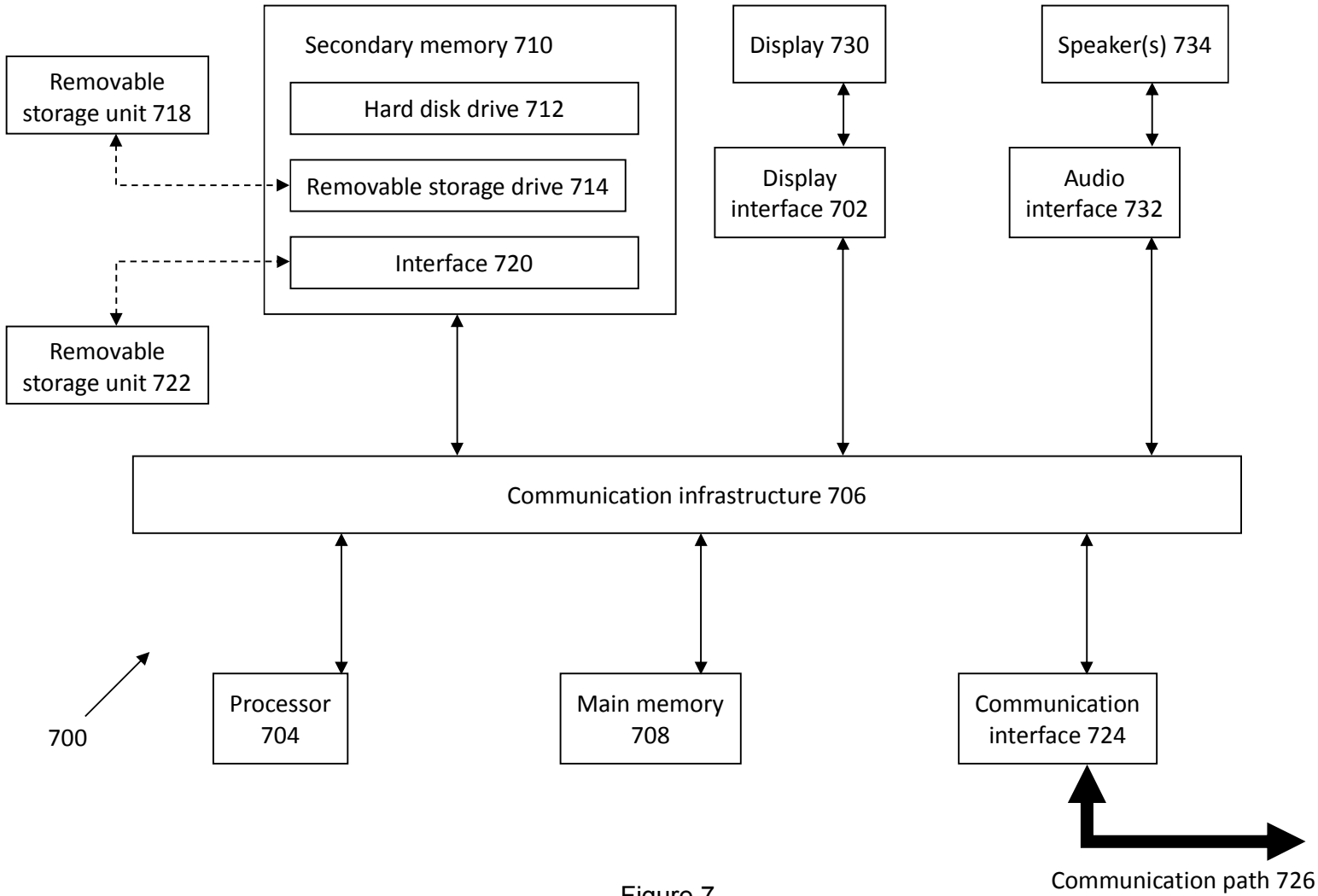

Secondary memory 710
Hard disk drive 712
Removable storage drive 714
Interface 720
Removable storage unit 718
Removable storage unit 722
Display 730
Display interface 702
Speaker(s) 734
Audio interface 732
Communication infrastructure 706
Processor 704
Main memory 708
Communication interface 724
700
Communication path 726

Figure 7