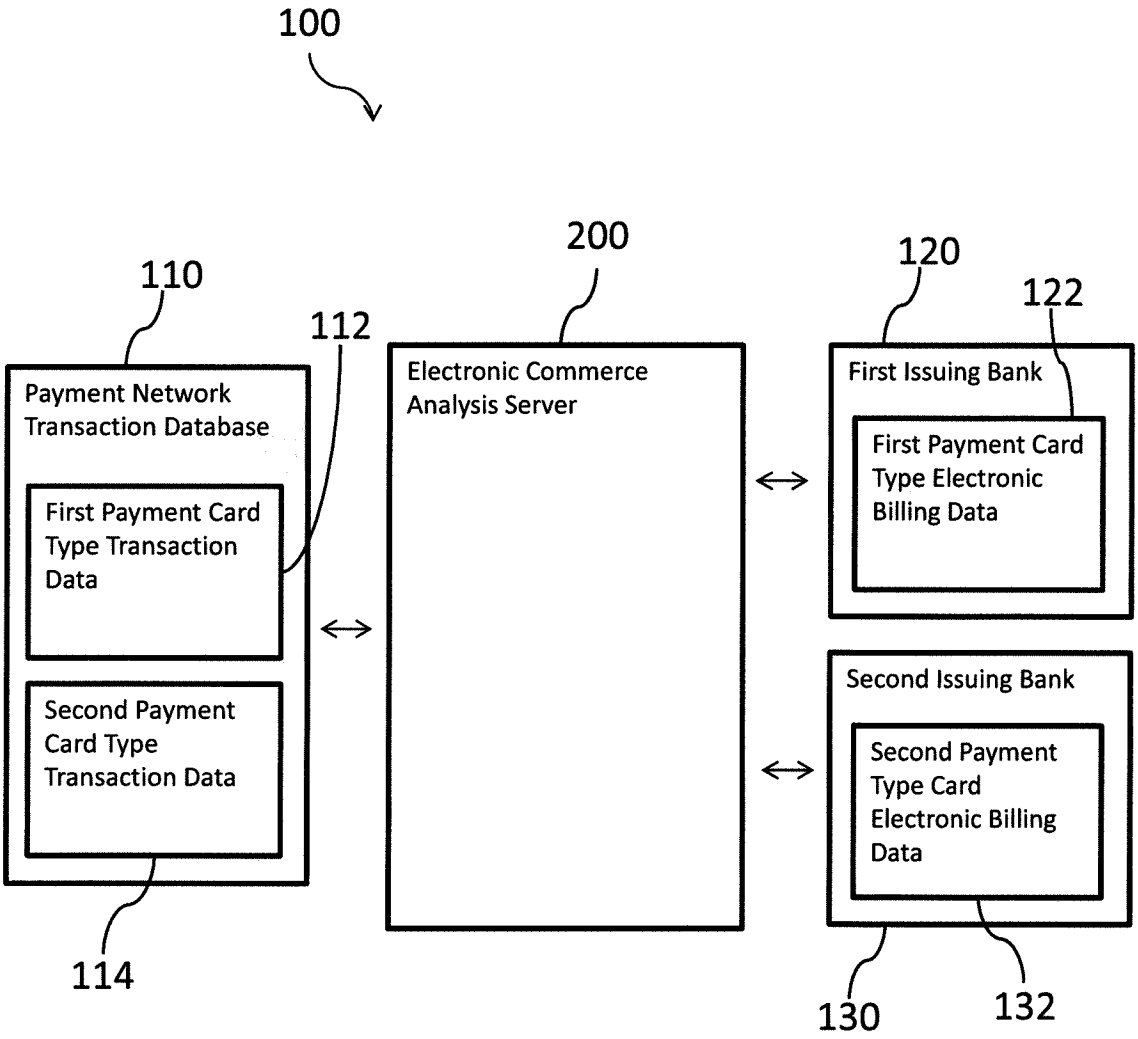

100
110
112
200
120
122
Payment Network Transaction Database
First Payment Card Type Transaction Data
Second Payment Card Type Transaction Data
Electronic Commerce Analysis Server
First Issuing Bank
First Payment Card Type Electronic Billing Data
Second Issuing Bank
Second Payment Type Card Electronic Billing Data
114
130
132

Figure 1

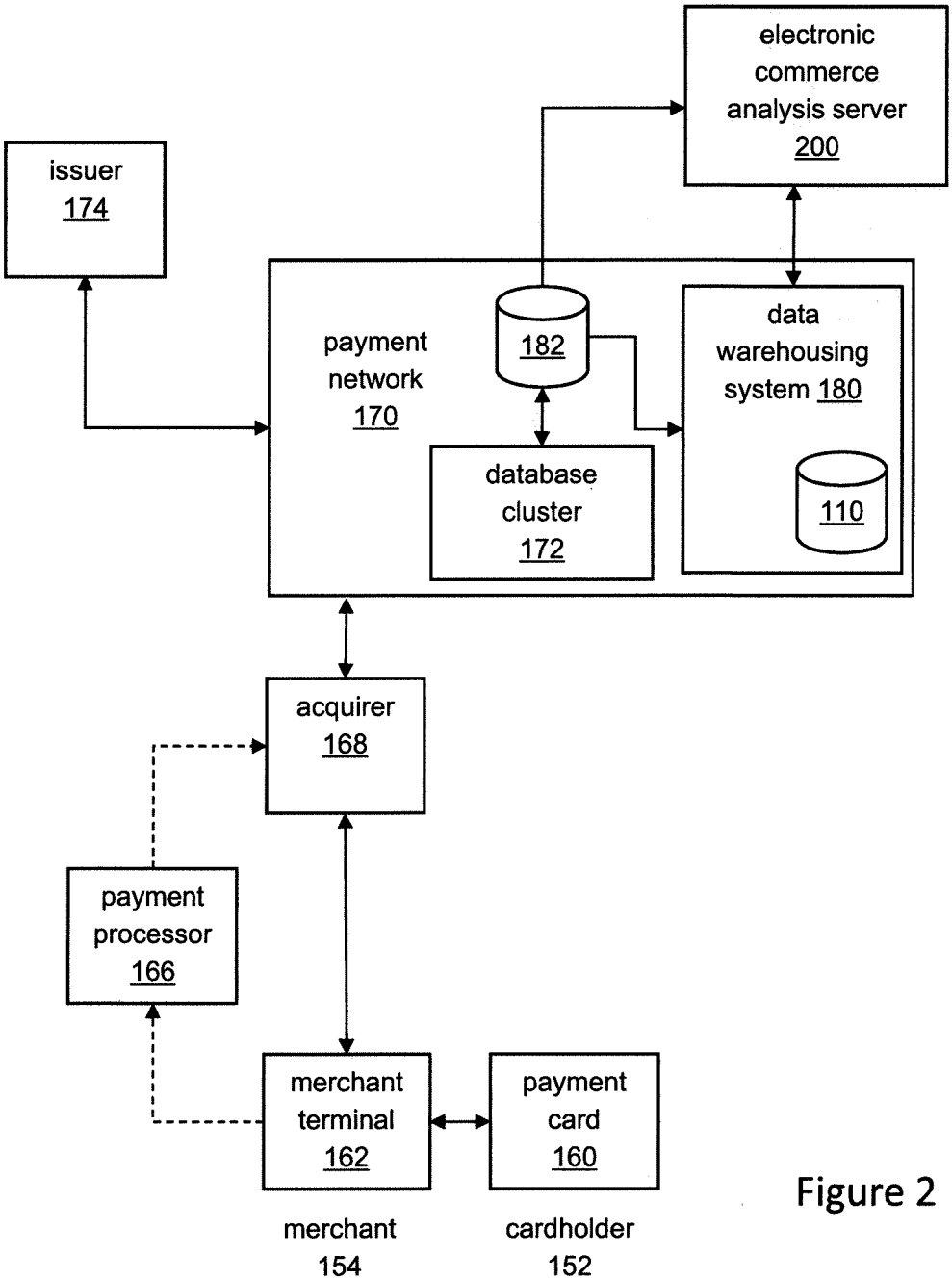

electronic commerce analysis server 200
issuer 174
payment network 170
182
data warehousing system 180
110
database cluster 172
acquirer 168
payment processor 166
merchant terminal 162
payment card 160
merchant 154
cardholder 152

Figure 2

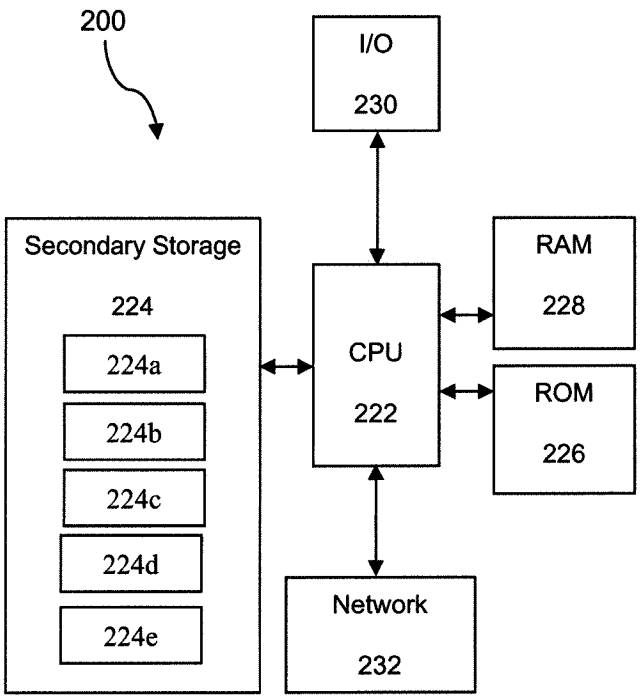

200
I/O
230
Secondary Storage
224
224a
224b
224c
224d
224e
CPU
222
RAM
228
ROM
226
Network
232

Figure 3

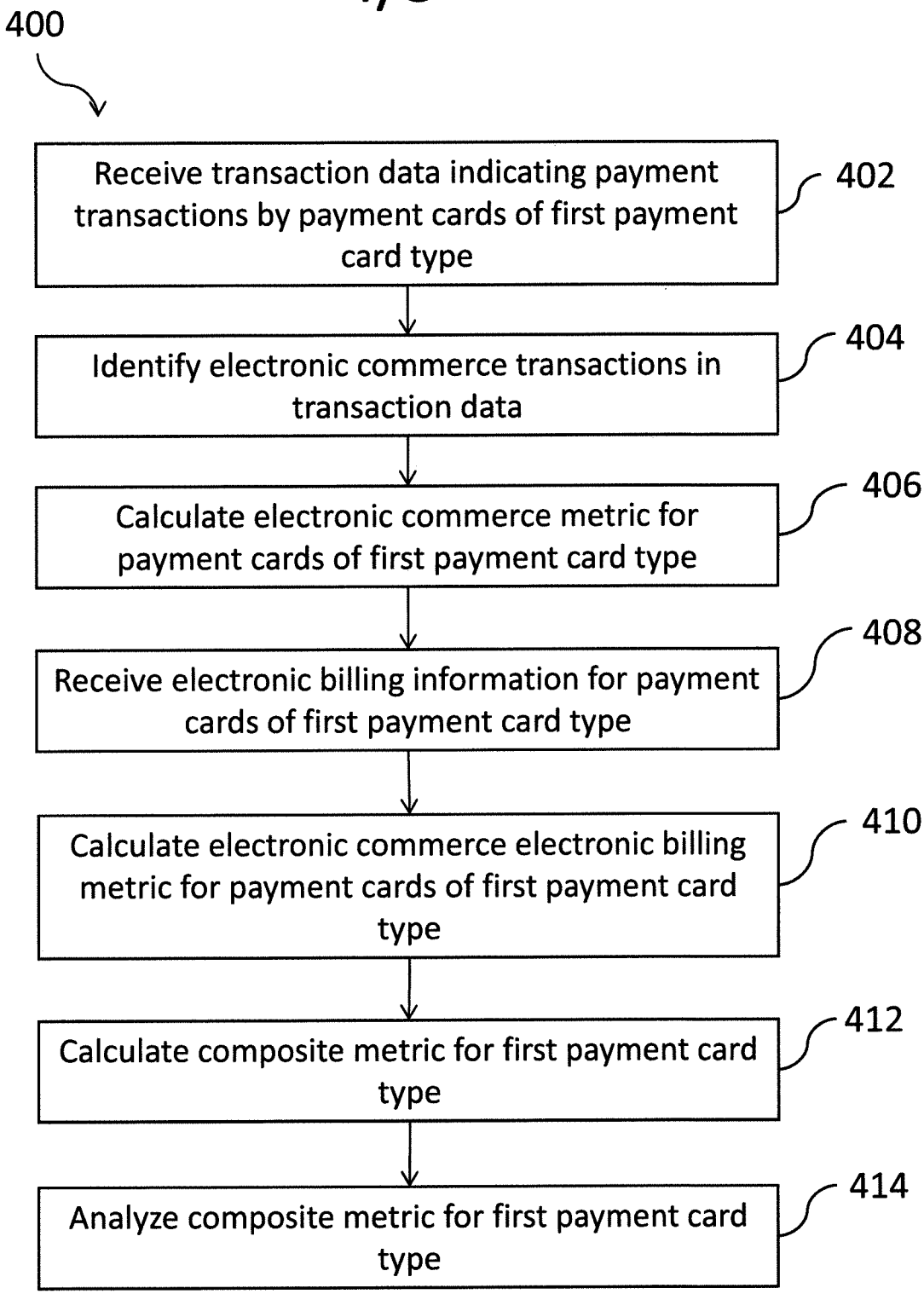

400
Receive transaction data indicating payment transactions by payment cards of first payment card type
402
Identify electronic commerce transactions in transaction data
404
Calculate electronic commerce metric for payment cards of first payment card type
406
Receive electronic billing information for payment cards of first payment card type
408
Calculate electronic commerce electronic billing metric for payment cards of first payment card type
410
Calculate composite metric for first payment card type
412
Analyze composite metric for first payment card type
414

Figure 4

Payment Card Type	Electronic Commerce Metric	Electric Billing Metric	Composite Metric Calculation	Composite Metric
A	30%	15%	= (W1*30%+W2*15%) / (W1+W2)	X1
B	40%	25%	= (W1*40%+W2*25%) / (W1+W2)	X2
C	50%	45%	= (W1*50%+W2*45%) / (W1+W2)	X3
D	60%	35%	= (W1*60%+W2*35%) / (W1+W2)	X4

Figure 5

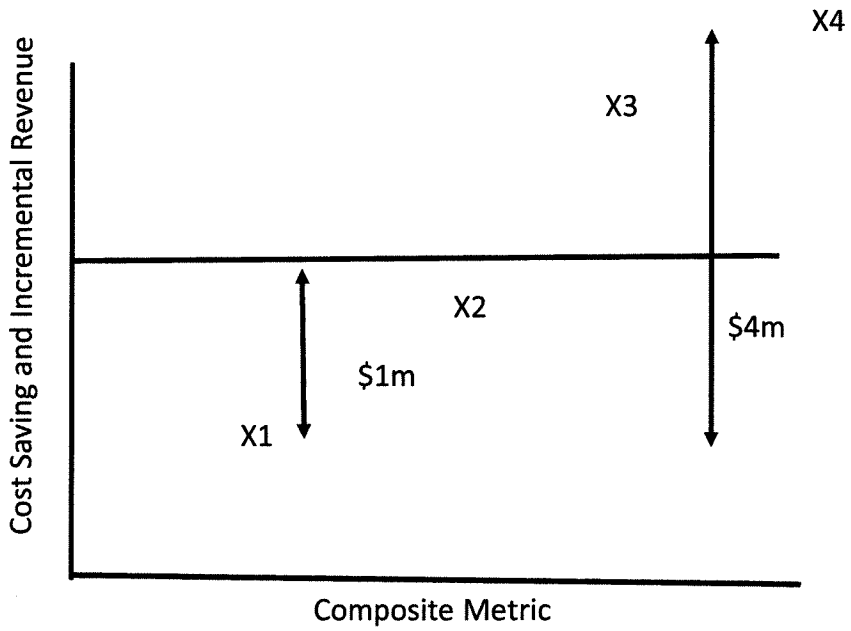


Figure 6