

ABSTRACT

Methods, systems, and computer program products for learning continuous embedding space of real time payment (RTP) transactions are provided. A method may include receiving RTP data including a plurality of attributes, including a sender and a receiver. One attribute is selected as a target attribute. The remaining attributes are input into a first machine learning model (e.g., NLP model), including at least one embedding layer and one hidden layer, which is trained to predict the target attribute. After the model is trained, each of the remaining attributes are converted to a first vector using the at least one embedding layer of the machine learning model to form a first set of vectors. The first set of vectors are stored and subsequently input into a second machine learning model to perform at least one second task different than the first task.

< Figure 2>