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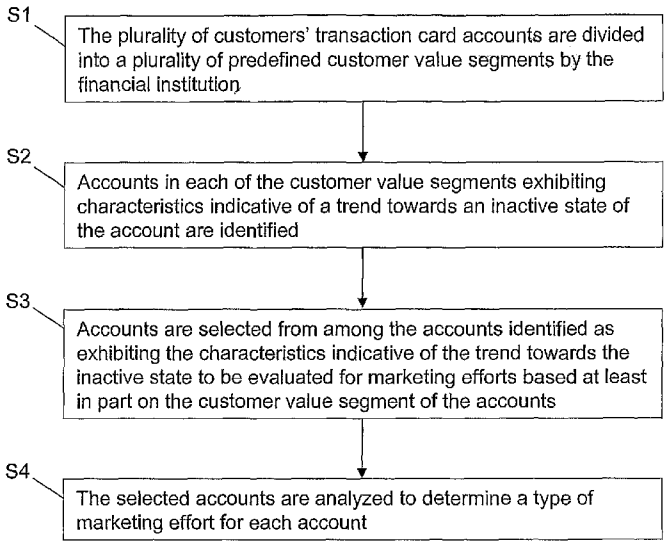
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(54) Title: METHODS AND SYSTEMS FOR MANAGING TRANSACTION CARD CUSTOMER ACCOUNTS



(57) Abstract: Methods and systems for managing transaction card customer accounts provided by a financial institution for a plurality of customers involves dividing the plurality of accounts into a plurality of predefined customer value segments by the financial institution and identifying accounts in each of the customer value segments that exhibits characteristics indicative of a trend towards an inactive state of the account. Thereafter, accounts are selected from among the accounts identified as trending towards the inactive state to be evaluated for marketing efforts based at least in part on the customer value segment of the accounts, and the selected accounts are then analyzed to determine a type of marketing effort for each account.

WO 2007/050472 A2