

SYSTEM AND METHOD FOR ADAPTIVELY TRACKING A PATTERN OF A TRANSACTION

Abstract

The present disclosure relates to payment technology. In one aspect, the present disclosure provides a method of managing a transaction. The method comprises adaptively tracking a pattern of a transaction initiated by a transaction request, the transaction request including at least one data, the method comprising: querying, from a database, a predetermined data; the predetermined data is one that is determined from historical transactions conducted over a period of time by the user; determining if data from the transaction request corresponds to the predetermined data; and adaptively tracking a spending pattern of a user in response to an outcome of the determination of the data from transaction request.

Fig. 2