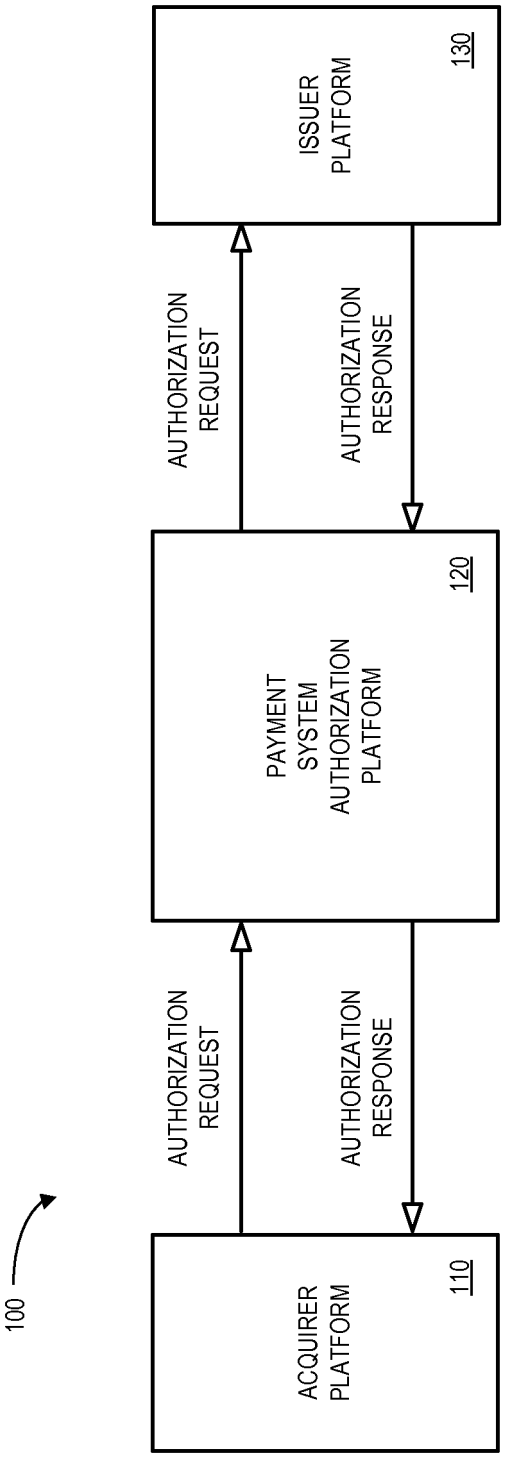

100
ACQUIRER PLATFORM
110
AUTHORIZATION REQUEST
AUTHORIZATION RESPONSE
PAYMENT SYSTEM AUTHORIZATION PLATFORM
120
AUTHORIZATION REQUEST
AUTHORIZATION RESPONSE
ISSUER PLATFORM
130

FIG. 1

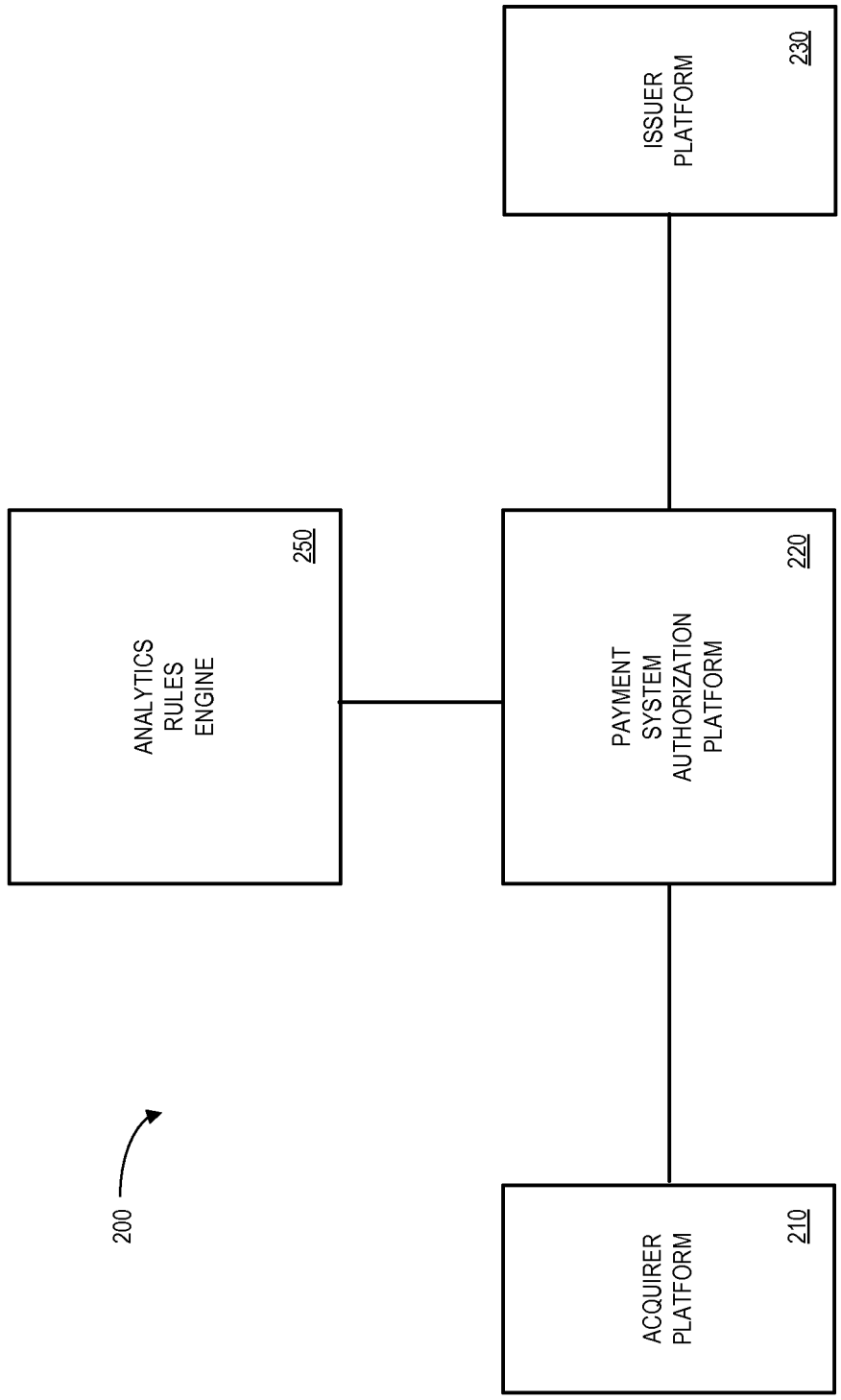

ISSUER PLATFORM
230
ANALYTICS RULES ENGINE
250
PAYMENT SYSTEM AUTHORIZATION PLATFORM
220
ACQUIRER PLATFORM
210
200

FIG. 2

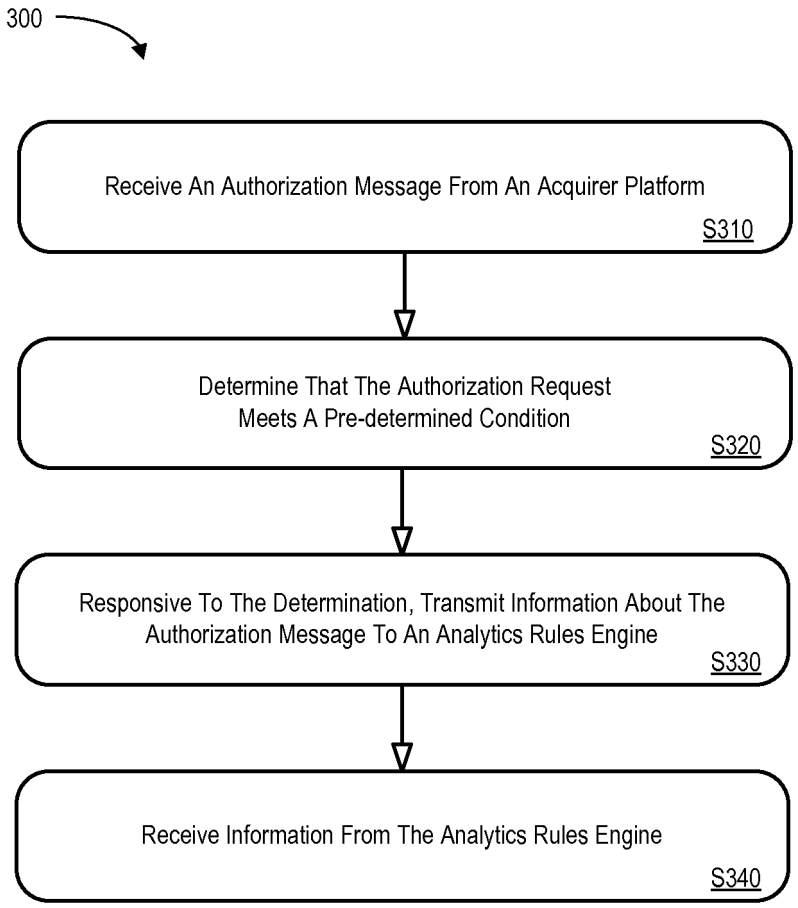

300
Receive An Authorization Message From An Acquirer Platform
S310
Determine That The Authorization Request Meets A Pre-determined Condition
S320
Responsive To The Determination, Transmit Information About The Authorization Message To An Analytics Rules Engine
S330
Receive Information From The Analytics Rules Engine
S340

FIG. 3

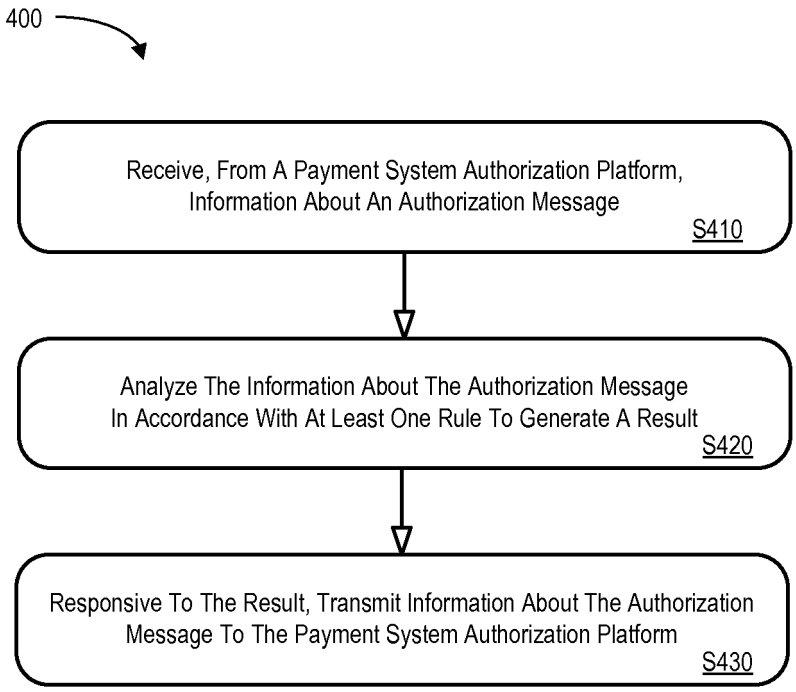

400
Receive, From A Payment System Authorization Platform, Information About An Authorization Message
S410
Analyze The Information About The Authorization Message In Accordance With At Least One Rule To Generate A Result
S420
Responsive To The Result, Transmit Information About The Authorization Message To The Payment System Authorization Platform
S430

FIG. 4

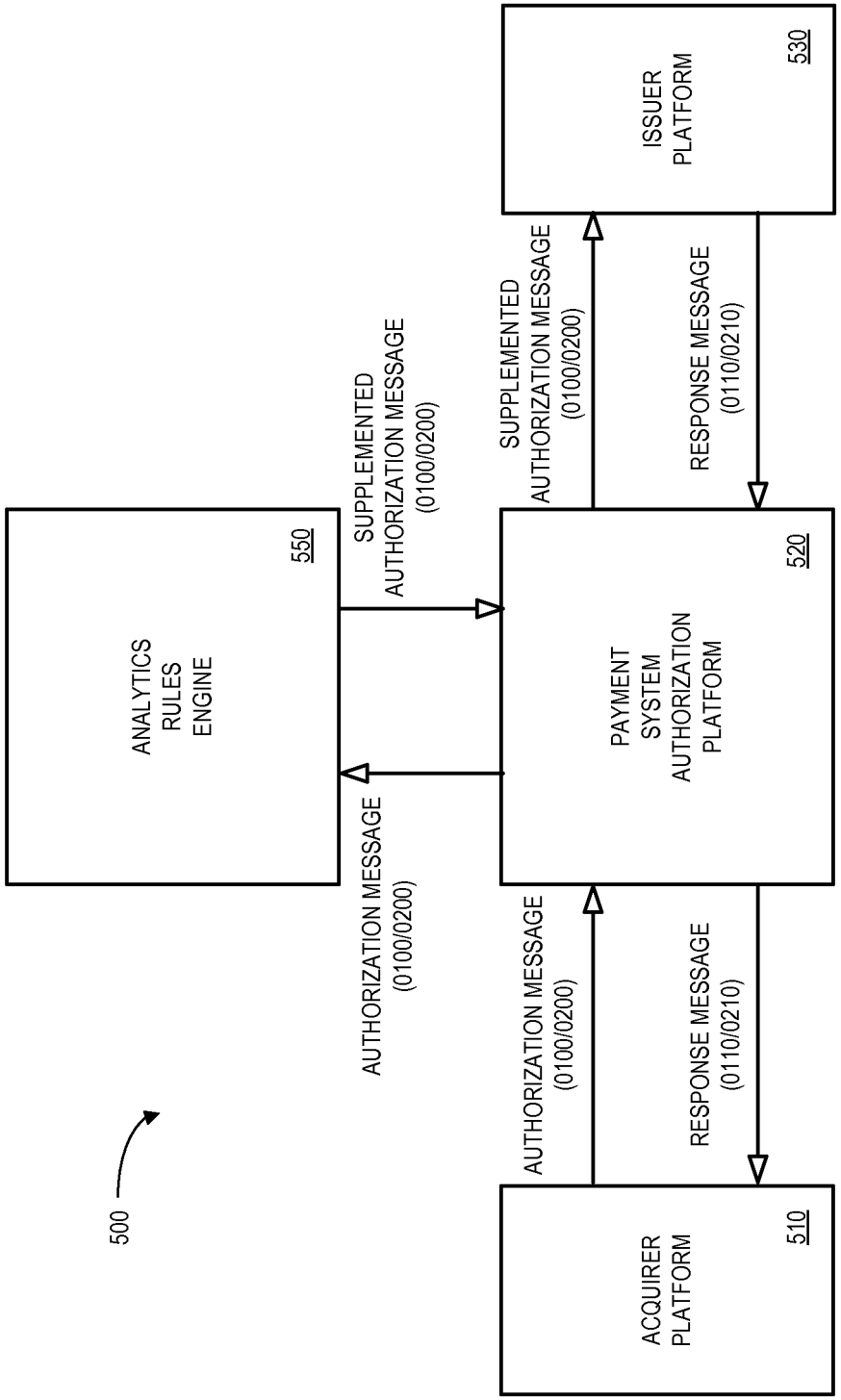

500
ANALYTICS RULES ENGINE
550
ACQUIRER PLATFORM
510
PAYMENT SYSTEM AUTHORIZATION PLATFORM
520
ISSUER PLATFORM
530
AUTHORIZATION MESSAGE (0100/0200)
RESPONSE MESSAGE (0110/0210)
SUPPLEMENTED AUTHORIZATION MESSAGE (0100/0200)
SUPPLEMENTED AUTHORIZATION MESSAGE (0100/0200)
RESPONSE MESSAGE (0110/0210)

FIG. 5

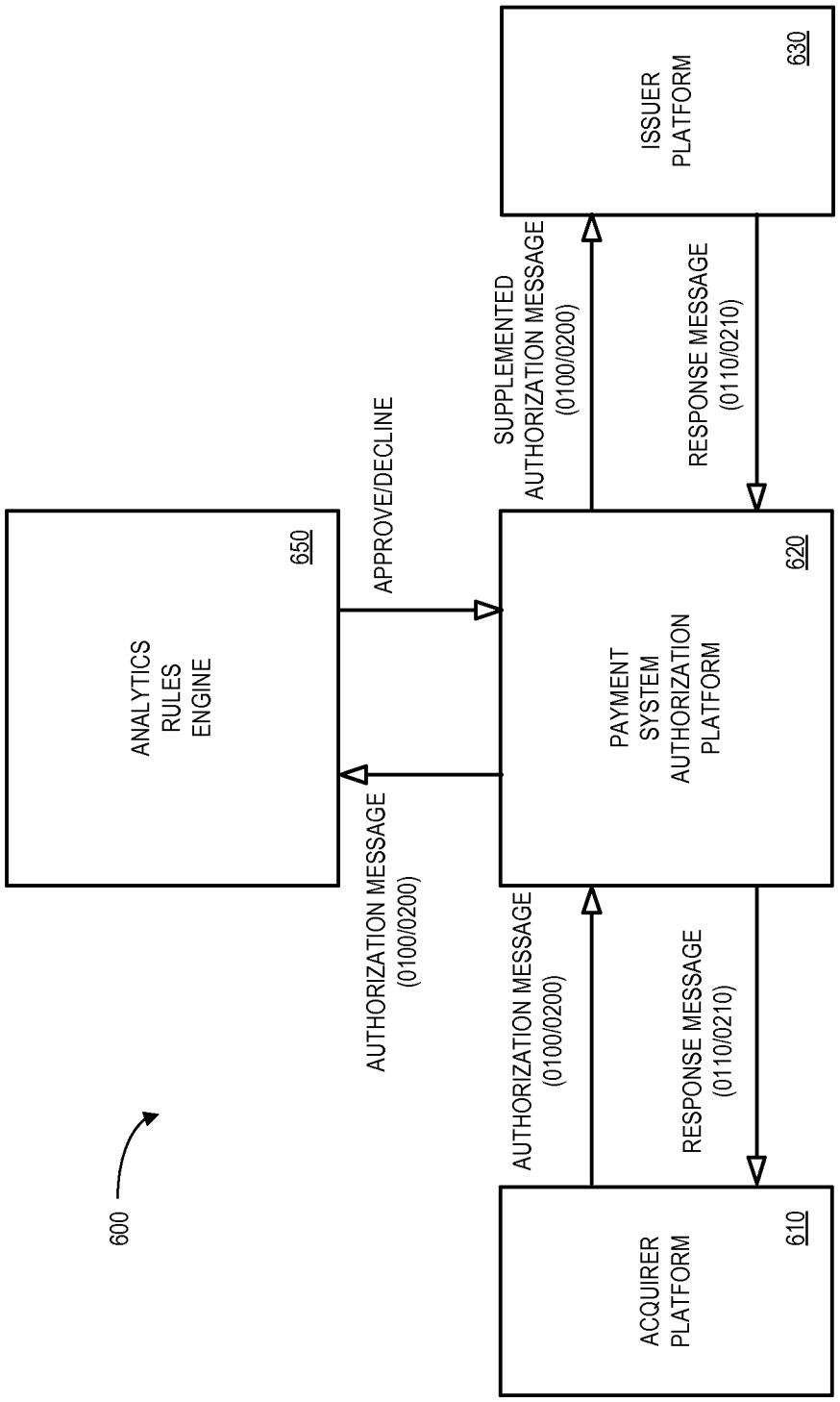

600
ACQUIRER PLATFORM
610
ISSUER PLATFORM
630
PAYMENT SYSTEM AUTHORIZATION PLATFORM
620
ANALYTICS RULES ENGINE
650
AUTHORIZATION MESSAGE (0100/0200)
APPROVE/DECLINE
AUTHORIZATION MESSAGE (0100/0200)
RESPONSE MESSAGE (0110/0210)
SUPPLEMENTED AUTHORIZATION MESSAGE (0100/0200)
RESPONSE MESSAGE (0110/0210)

FIG. 6A

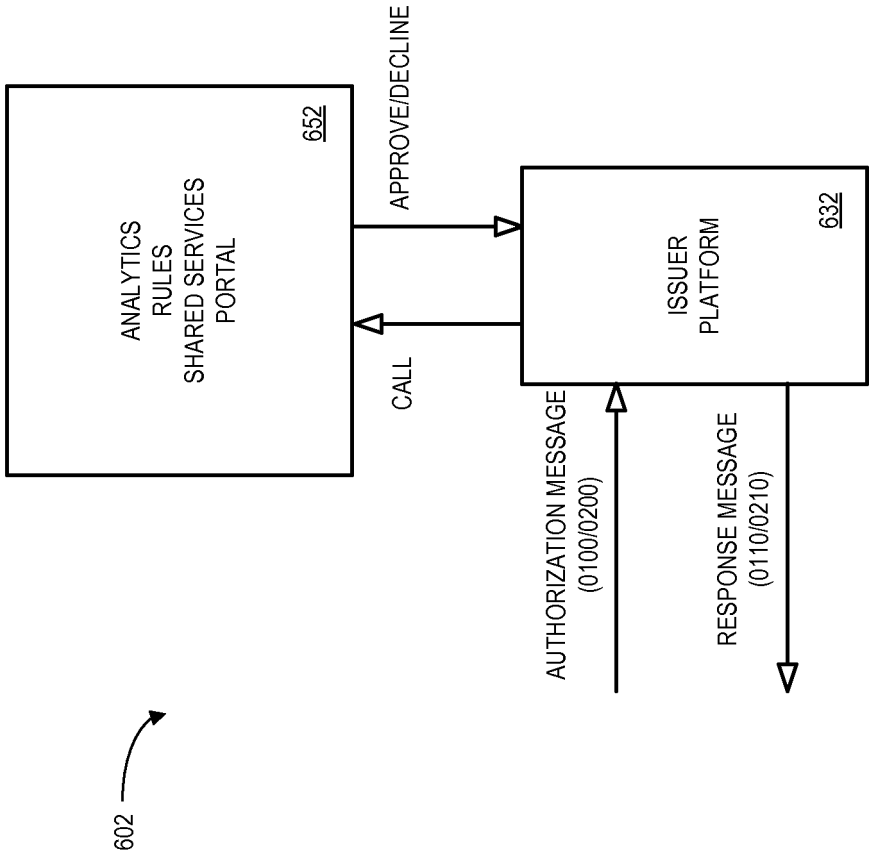

ANALYTICS
RULES
SHARED SERVICES
PORTAL
652
APPROVE/DECLINE
CALL
ISSUER
PLATFORM
632
AUTHORIZATION MESSAGE
(0100/0200)
RESPONSE MESSAGE
(0110/0210)
602

FIG. 6B

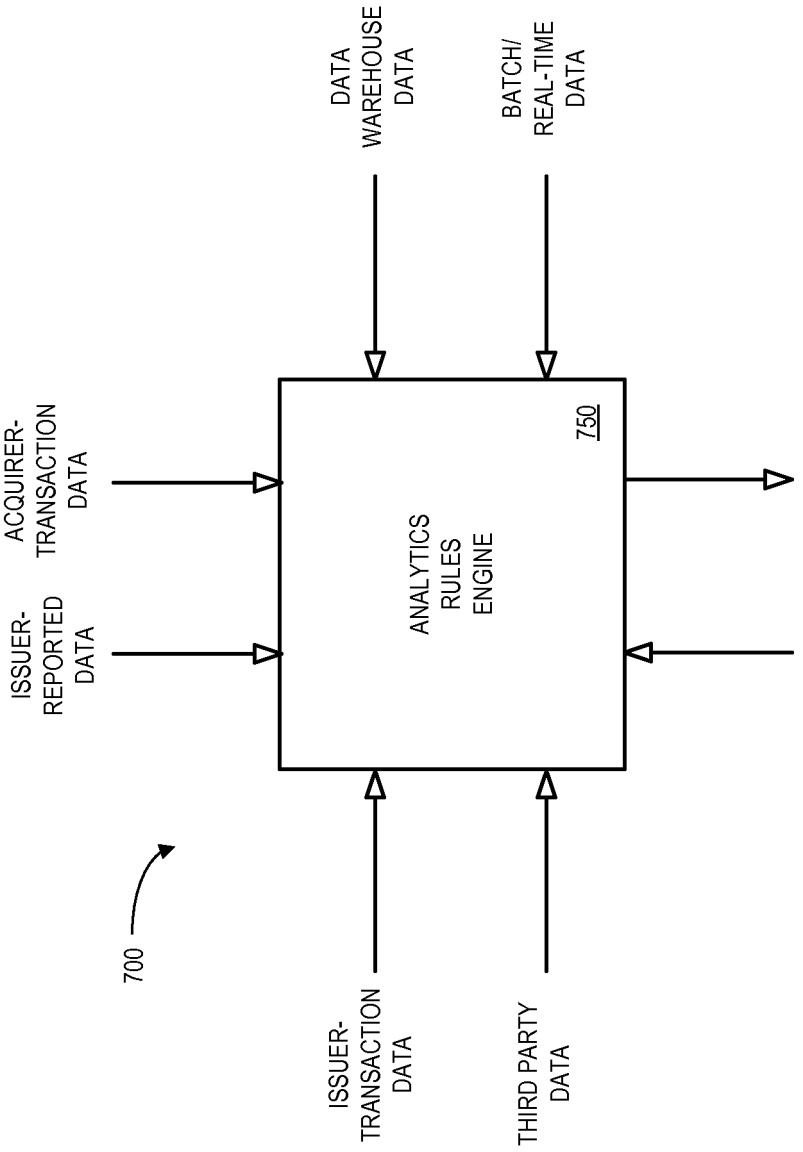

DATA WAREHOUSE DATA
BATCH/ REAL-TIME DATA
ACQUIRER-TRANSACTION DATA
ISSUER-REPORTED DATA
ANALYTICS RULES ENGINE
750
RESULT
AUTH MESSAGE
700
ISSUER-TRANSACTION DATA
THIRD PARTY DATA

FIG. 7

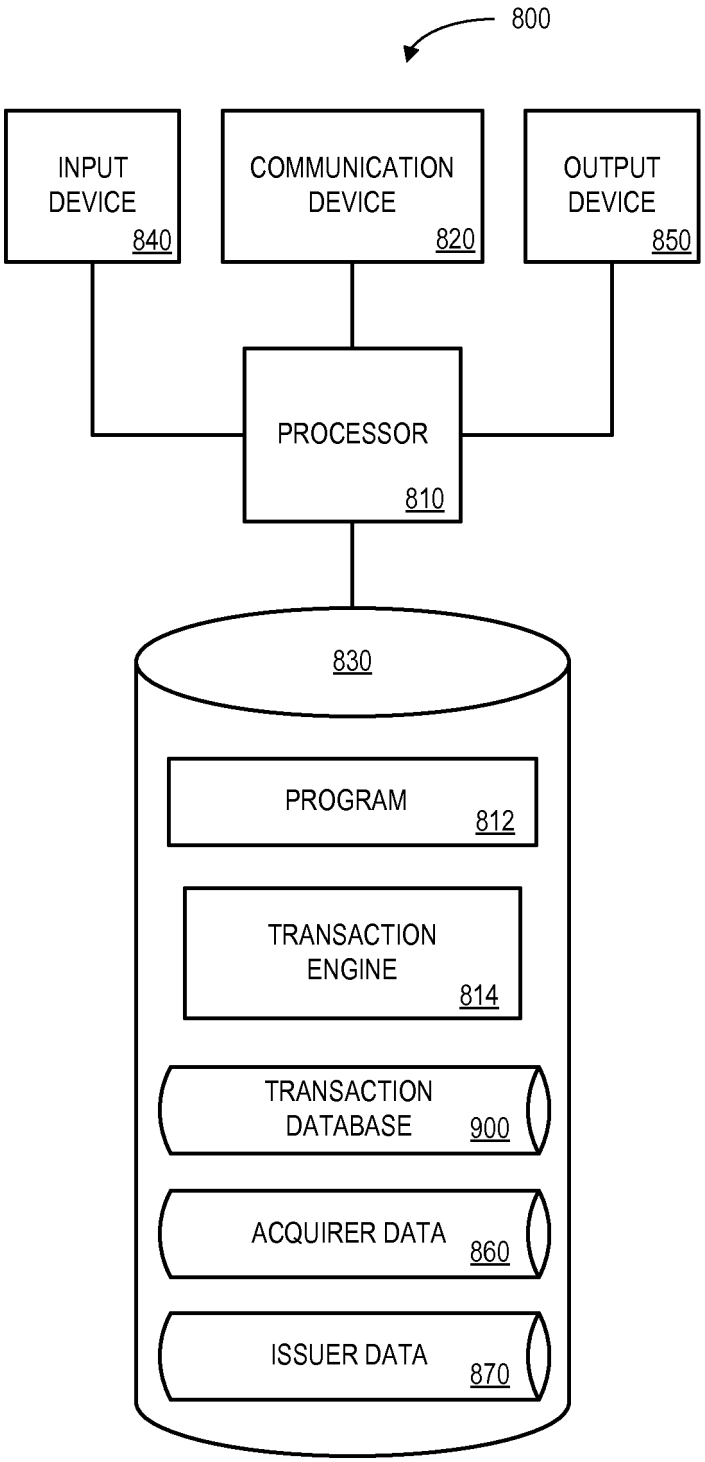

800
INPUT DEVICE 840
COMMUNICATION DEVICE 820
OUTPUT DEVICE 850
PROCESSOR 810
830
PROGRAM 812
TRANSACTION ENGINE 814
TRANSACTION DATABASE 900
ACQUIRER DATA 860
ISSUER DATA 870

FIG. 8



TRANSACTION IDENTIFIER 902	AUTHORIZATION MESSAGE 904	SUPPLEMENTAL AUTHORIZATION MESSAGE 906
T_1001		
T_1002		
T_1003		
T_1004		

FIG. 9

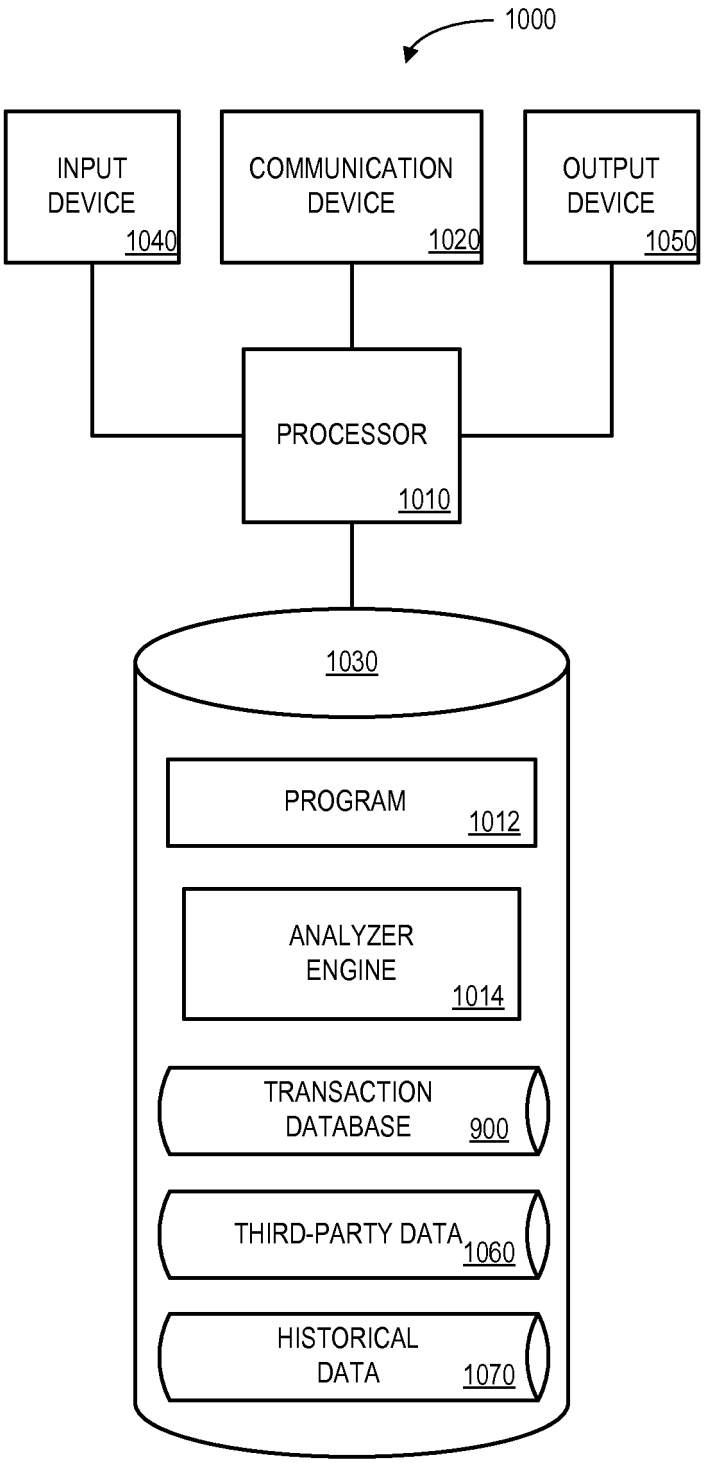
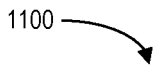

1000
INPUT DEVICE 1040
COMMUNICATION DEVICE 1020
OUTPUT DEVICE 1050
PROCESSOR 1010
1030
PROGRAM 1012
ANALYZER ENGINE 1014
TRANSACTION DATABASE 900
THIRD-PARTY DATA 1060
HISTORICAL DATA 1070

FIG. 10



TRANSACTION IDENTIFIER 1102	AUTHORIZATION MESSAGE 1104	SUPPLEMENTAL AUTHORIZATION MESSAGE 1106
T_1001		
T_1002		
T_1003		
T_1004		

FIG. 11

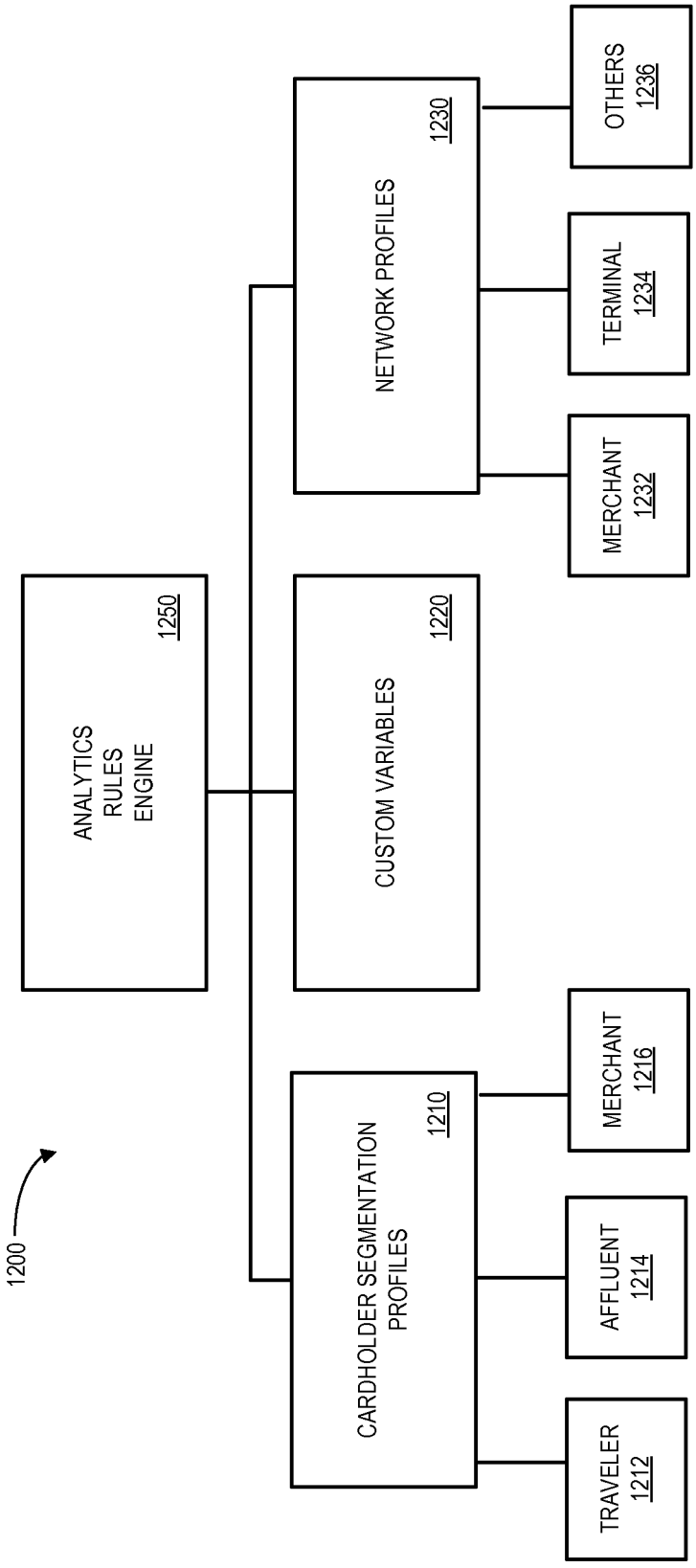

1200
ANALYTICS RULES ENGINE 1250
CARDHOLDER SEGMENTATION PROFILES 1210
TRAVELER 1212
AFFLUENT 1214
MERCHANT 1216
CUSTOM VARIABLES 1220
NETWORK PROFILES 1230
MERCHANT 1232
TERMINAL 1234
OTHERS 1236

FIG. 12