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(54) Title: METHODS, SYSTEMS AND COMPUTER PROGRAM PRODUCTS FOR DETERMINING MODELS FOR PREDICTING REOCCURRING TRANSACTIONS

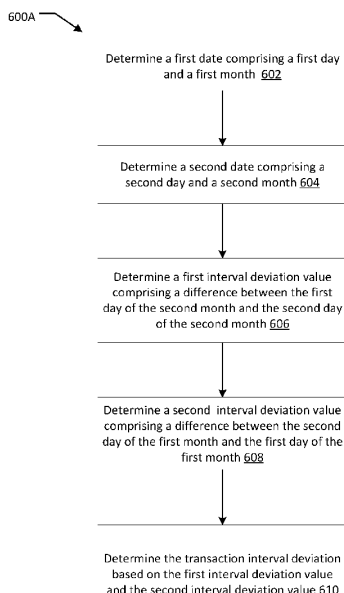


FIG. 6A

(57) Abstract: A computer-implemented method for generating a model of periodic transactions based on the cluster of transactions is disclosed. The method comprises determining a dataset of transactions occurring during a first time period, and determining a subset of related transactions from the dataset of transactions. The method further comprises selecting a first transaction interval pattern, selecting a first clustering criteria, wherein the first clustering criteria comprises a threshold deviation from the first transaction interval pattern, and based on the first transaction interval pattern and the first clustering criteria, identifying a cluster of transactions from the subset of related transactions. Identifying the cluster of transactions comprises: determining an interval difference between the dates of at least one pair of transactions in the subset of related transactions; and determining the cluster of transactions as the transactions of the subset of related transactions that comply with the first transaction interval pattern and the threshold deviation from first transaction interval pattern.

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