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(54) Title: SYSTEM AND METHOD FOR REWARD DISTRIBUTION BASED ON PURCHASE PATTERN RECOGNITION

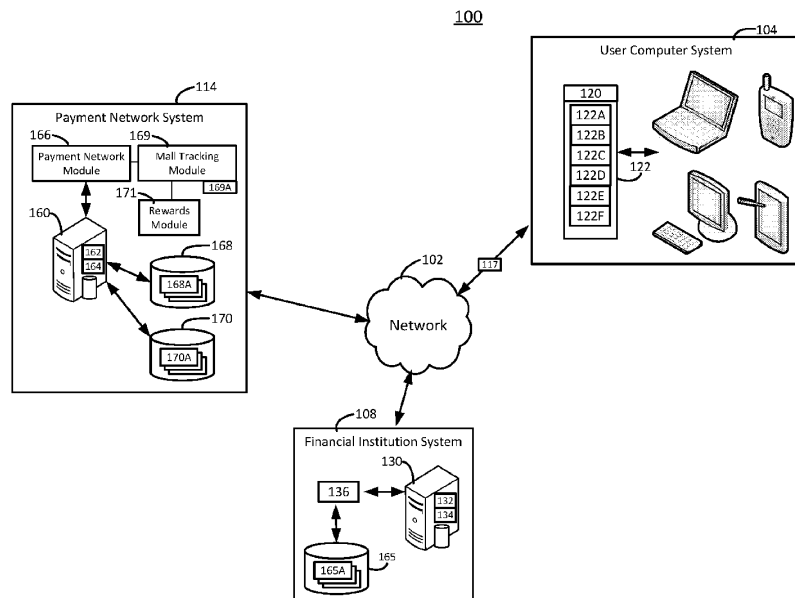


FIG. 1

(57) Abstract: A system and computer-implemented method distributes rewards and loyalty points in a payment network based on purchase patterns. The system and method may receive purchase data corresponding to a plurality of purchases where the purchase data includes a merchant, a purchase location, and a purchase time. The system and method may then determine a shopping pattern based on the purchase data. The shopping pattern may indicate a probability that a first purchase transaction beginning at a first store will proceed to a second purchase transaction at a second store. The system and method may also receive further purchase data corresponding to a user computer system and compare it to the shopping pattern. The system and method may then send, to the user computer system, one or more of rewards and loyalty points corresponding to the second store when the further purchase data includes the first store.

[Continued on next page]

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