



US008083137B2

(12) **United States Patent**
Tannenbaum

(10) **Patent No.:** **US 8,083,137 B2**

(45) **Date of Patent:** ***Dec. 27, 2011**

(54) **ADMINISTRATION OF FINANCIAL ACCOUNTS**

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 98 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **12/472,177**

(22) Filed: **May 26, 2009**

(65) **Prior Publication Data**

US 2009/0234766 A1 Sep. 17, 2009

Related U.S. Application Data

(60) Division of application No. 11/567,044, filed on Dec. 5, 2006, now Pat. No. 7,540,411, which is a division of application No. 10/192,426, filed on Jul. 10, 2002, now Pat. No. 7,254,548, application No. 12/472,177, which is a division of application No. 11/567,032, filed on Dec. 5, 2006, now Pat. No. 7,870,027, application No. 12/472,177, which is a division of application No. 11/767,246, filed on Jun. 22, 2007, which is a continuation-in-part of application No. 10/192,426, filed on Jul. 10, 2002, now Pat. No. 7,254,548, application No. 12/472,177, which is a division of application No. 11/567,069, filed on Dec. 5, 2006, which is a continuation of application No. 10/192,426, filed on Jul. 9, 2002, now Pat. No. 7,042,830.

(51) **Int. Cl.**
G06K 5/00 (2006.01)

(52) **U.S. Cl.** **235/380; 235/382**

(58) **Field of Classification Search** 235/380,
235/382, 381, 382.5, 375, 492, 493
See application file for complete search history.

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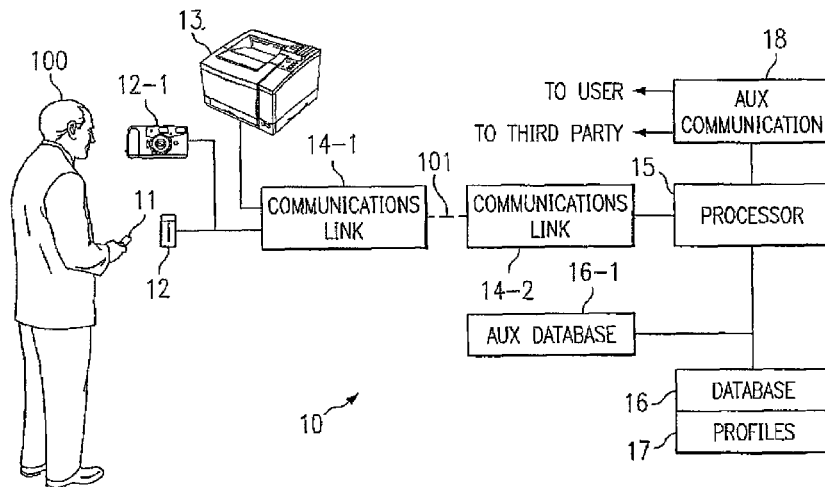
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(57) **ABSTRACT**

A credit facility for controlling financial transactions is arranged with the ability of users to establish self-imposed limits on a category by category basis. The processing system provides messages and other information to the user, both on-demand and at the point of sale, based upon the category of the transaction and the limit set for that category. In one embodiment, both the user and, if desired, third parties, can obtain or be notified, of account balances on a category by category basis. Also, the main user can assign category limits, or prohibitions, on sub-users of the same account. In one embodiment, information pertaining to a specific transaction is communicated to a third party.

24 Claims, 7 Drawing Sheets



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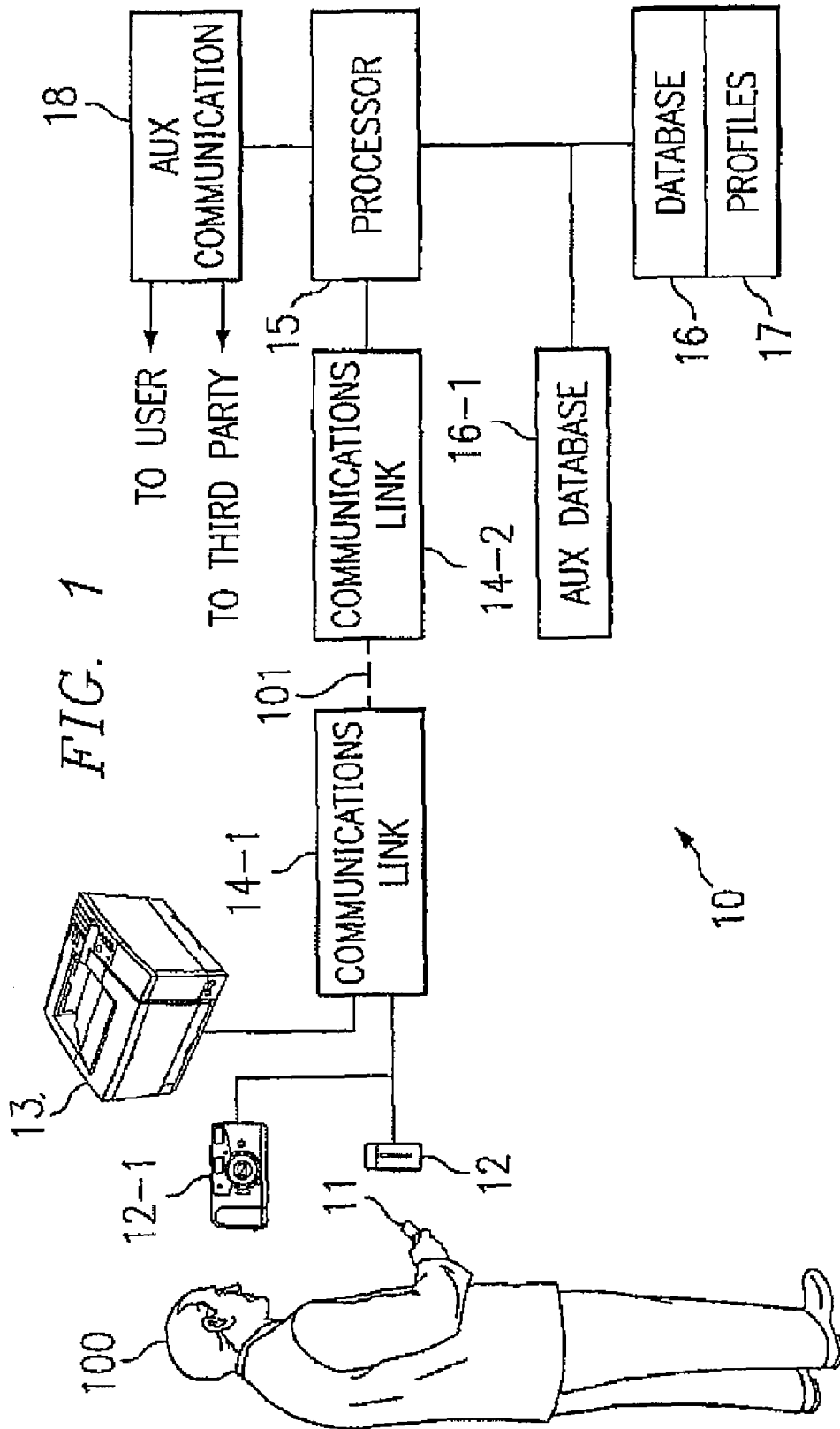
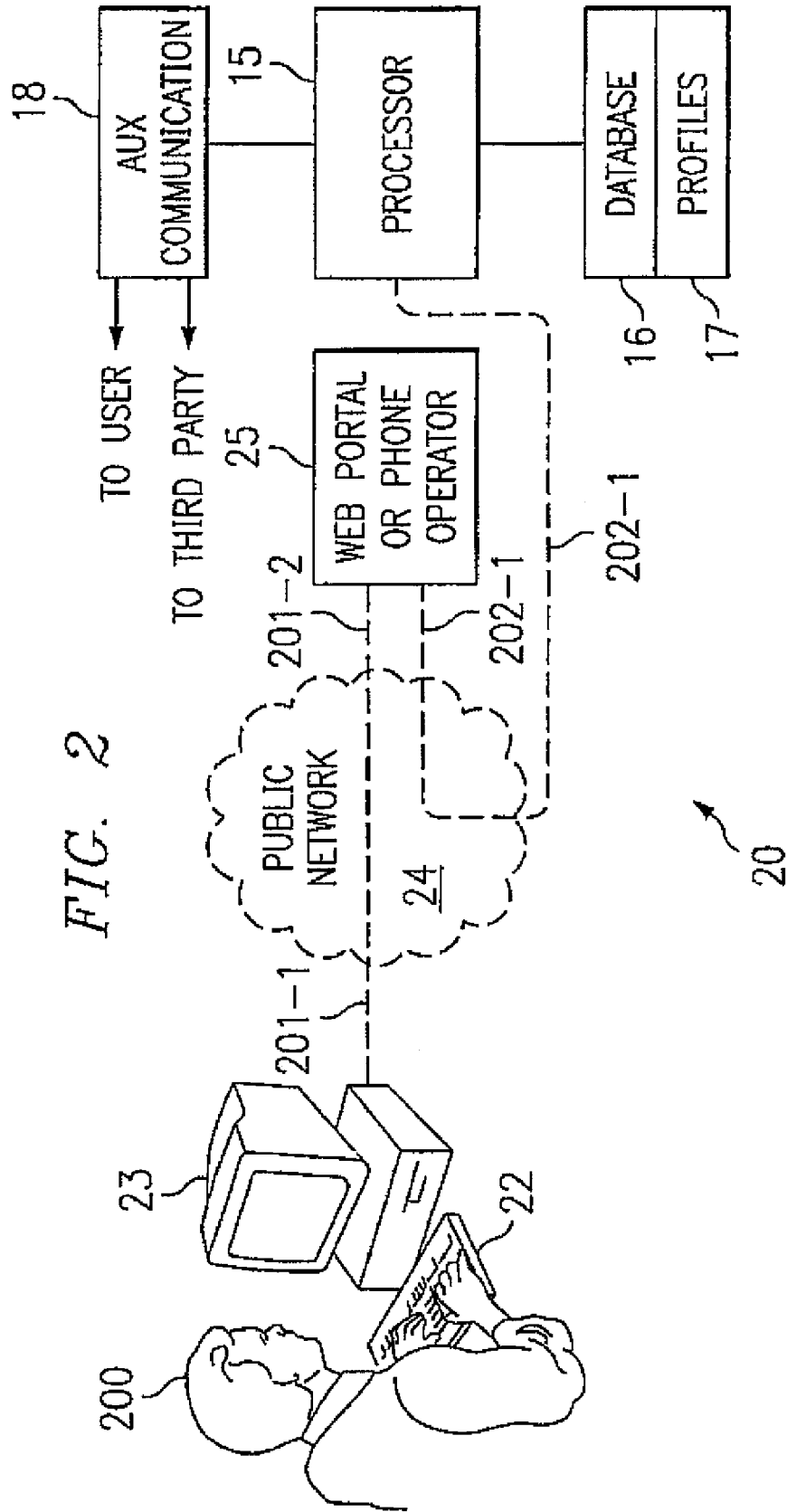
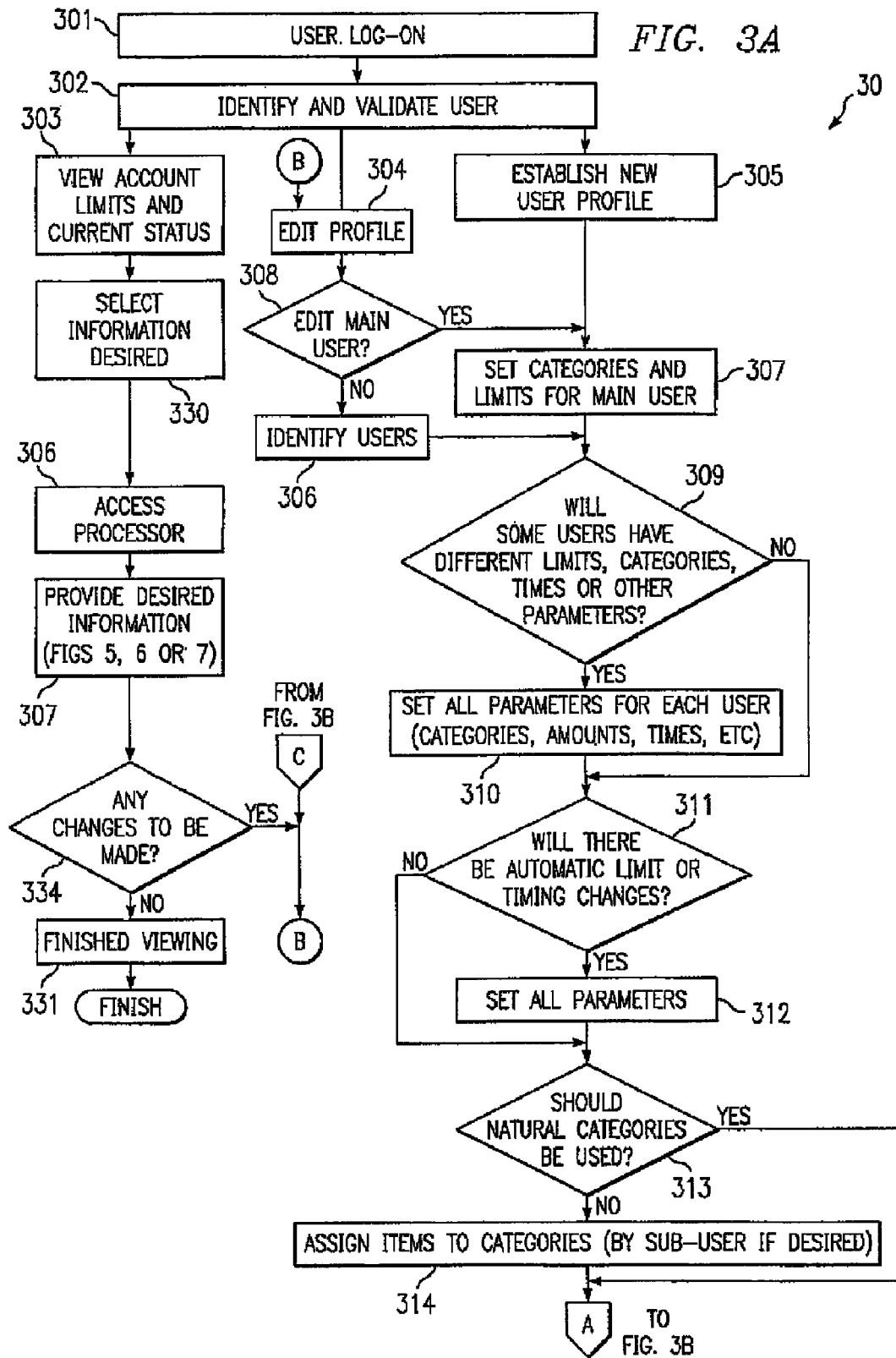


FIG. 1





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