



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**

(75) Inventor: **Mary C. Tannenbaum**, Dallas, TX (US)

(73) Assignee: **Niaco Data Mgmt. II, LLC**,
Wilmington, DE (US)

(*) 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.

(56) **References Cited**

U.S. PATENT DOCUMENTS

5,194,472 A 3/1993 Wilson et al.
5,444,616 A 8/1995 Nair et al.
5,513,272 A 4/1996 Bogosian, Jr. et al.
5,708,422 A 1/1998 Blonder et al.
5,764,789 A 6/1998 Pare et al.

(Continued)

FOREIGN PATENT DOCUMENTS

EP 0150428 7/2001

(Continued)

OTHER PUBLICATIONS

"Non Final Office Action", U.S. Appl. No. 11/767,246, (Jun. 25, 2009), 17 pages.

(Continued)

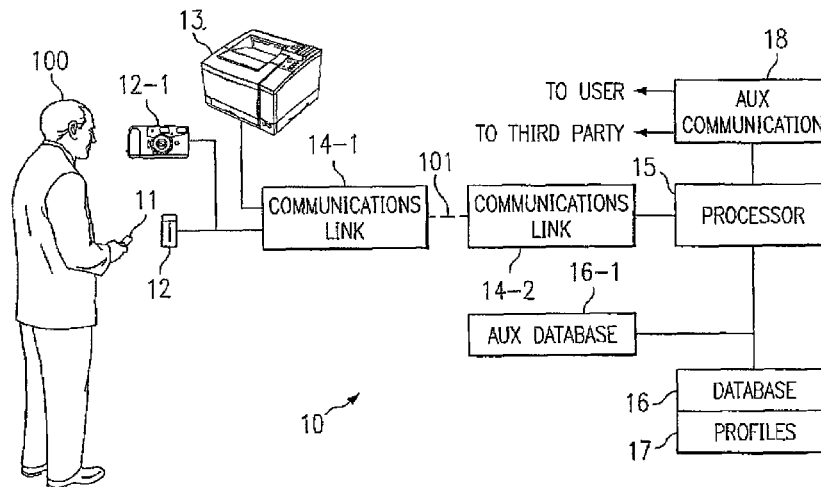
Primary Examiner — Thien M Le

(74) *Attorney, Agent, or Firm* — Snell & Wilmer L.L.P.

(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



U.S. PATENT DOCUMENTS

| | | | | |
|--------------|-----|---------|----------------------|---------|
| 5,790,668 | A | 8/1998 | Tomko | |
| 5,845,260 | A | 12/1998 | Nakano et al. | |
| 5,857,079 | A | 1/1999 | Claus et al. | |
| 5,870,723 | A | 2/1999 | Pare, Jr. et al. | |
| 5,914,472 | A | 6/1999 | Foladare et al. | |
| 5,953,710 | A | 9/1999 | Fleming | |
| 5,991,750 | A | 11/1999 | Watson | |
| 5,999,596 | A | 12/1999 | Walker et al. | |
| 6,006,205 | A | 12/1999 | Loeb et al. | |
| 6,026,370 | A | 2/2000 | Jermyn | |
| 6,045,039 | A | 4/2000 | Stinson et al. | |
| 6,070,141 | A | 5/2000 | Houvener et al. | |
| 6,173,269 | B1 | 1/2001 | Solokl et al. | |
| 6,213,395 | B1 | 4/2001 | Dejaeger et al. | |
| 6,224,109 | B1 | 5/2001 | Yang | |
| 6,243,689 | B1 | 6/2001 | Norton | |
| 6,308,887 | B1 | 10/2001 | Korman et al. | |
| 6,325,285 | B1 | 12/2001 | Baratelli | |
| 6,349,290 | B1 | 2/2002 | Horowitz et al. | |
| 6,353,811 | B1 | 3/2002 | Weissman | |
| 6,726,094 | B1 | 4/2004 | Rantze et al. | |
| 6,728,397 | B2 | 4/2004 | McNeal | |
| 6,796,497 | B2 | 9/2004 | Benkert et al. | |
| 7,024,563 | B2 | 4/2006 | Shimosato et al. | |
| 7,039,221 | B1 | 5/2006 | Tumey et al. | |
| 7,152,042 | B1 | 12/2006 | Arkes | |
| 7,231,068 | B2 | 6/2007 | Tibor | |
| 7,246,243 | B2 | 7/2007 | Uchida | |
| 7,254,548 | B1* | 8/2007 | Tannenbaum | 705/18 |
| 7,444,305 | B2 | 10/2008 | Cotten et al. | |
| 7,540,411 | B1* | 6/2009 | Tannenbaum | 235/380 |
| 7,571,139 | B1 | 8/2009 | Giordano et al. | |
| 7,631,193 | B1 | 12/2009 | Hoffman | |
| 7,676,435 | B1 | 3/2010 | Berstis | |
| 2001/0000535 | A1 | 4/2001 | Lapsley et al. | |
| 2001/0011680 | A1 | 8/2001 | Soltesz et al. | |
| 2001/0034720 | A1 | 10/2001 | Armes | |
| 2001/0053239 | A1 | 12/2001 | Takhar | |
| 2002/0016740 | A1 | 2/2002 | Ogasawara | |
| 2002/0062279 | A1 | 5/2002 | Behrenbrinker et al. | |
| 2002/0073416 | A1 | 6/2002 | Ramsey | |
| 2002/0191816 | A1 | 12/2002 | Maritzen et al. | |
| 2002/0194124 | A1 | 12/2002 | Hobbs et al. | |
| 2002/0194137 | A1 | 12/2002 | Park et al. | |
| 2003/0061111 | A1 | 3/2003 | Dutta et al. | |
| 2003/0078849 | A1 | 4/2003 | Snyder | |
| 2003/0154163 | A1 | 8/2003 | Phillips | |
| 2003/0163708 | A1 | 8/2003 | Tang | |
| 2003/0195859 | A1 | 10/2003 | Lawrence | |
| 2003/0220841 | A1 | 11/2003 | Maritzen | |
| 2004/0030654 | A1 | 2/2004 | Walker et al. | |
| 2004/0039694 | A1 | 2/2004 | Dunn | |
| 2004/0088221 | A1 | 5/2004 | Katz | |
| 2004/0138958 | A1 | 7/2004 | Watarai | |
| 2009/0083156 | A1 | 3/2009 | Cotten et al. | |
| 2009/0234766 | A1 | 9/2009 | Tannenbaum | |

FOREIGN PATENT DOCUMENTS

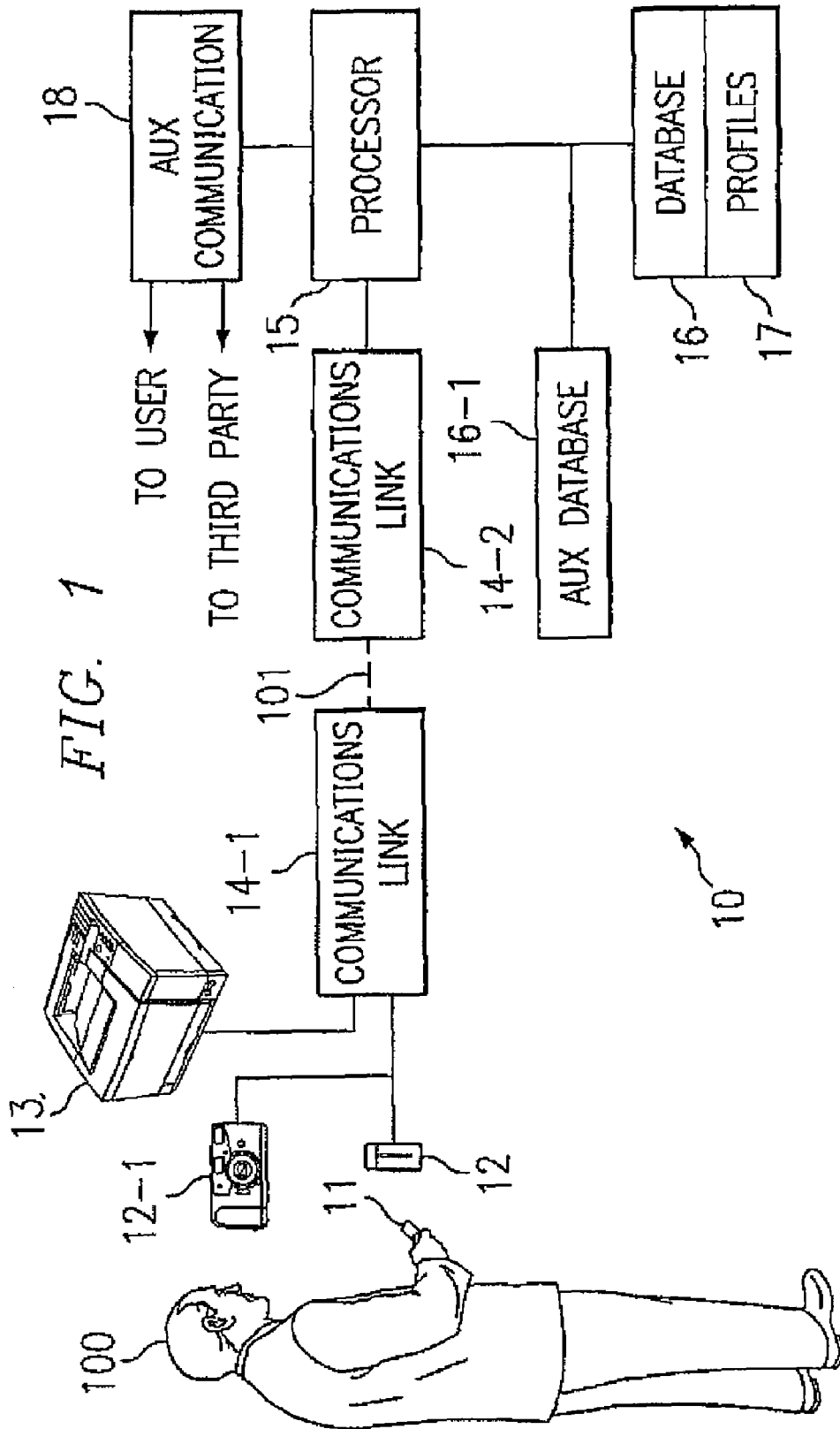
WO WO01/73575 10/2001

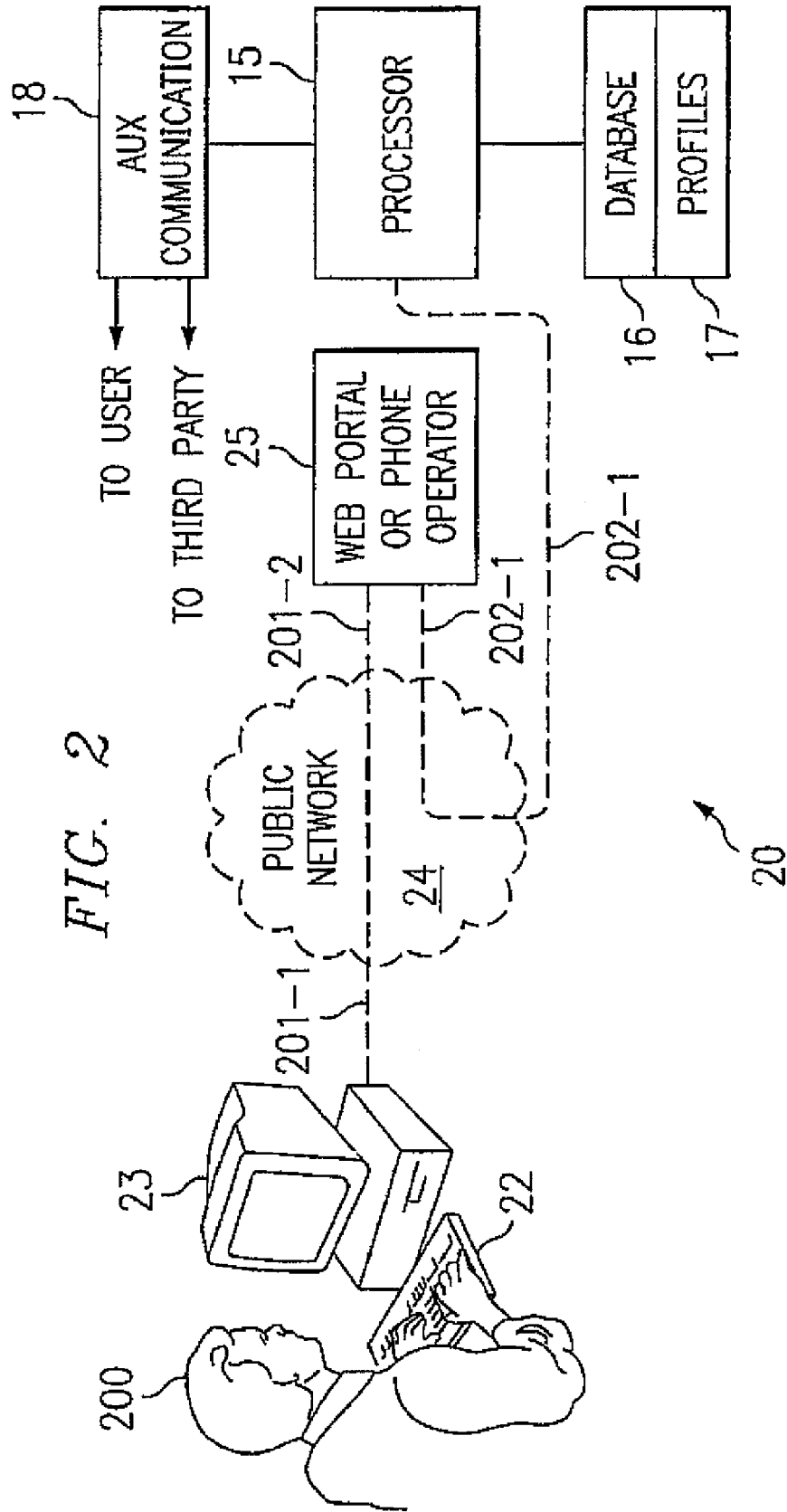
OTHER PUBLICATIONS

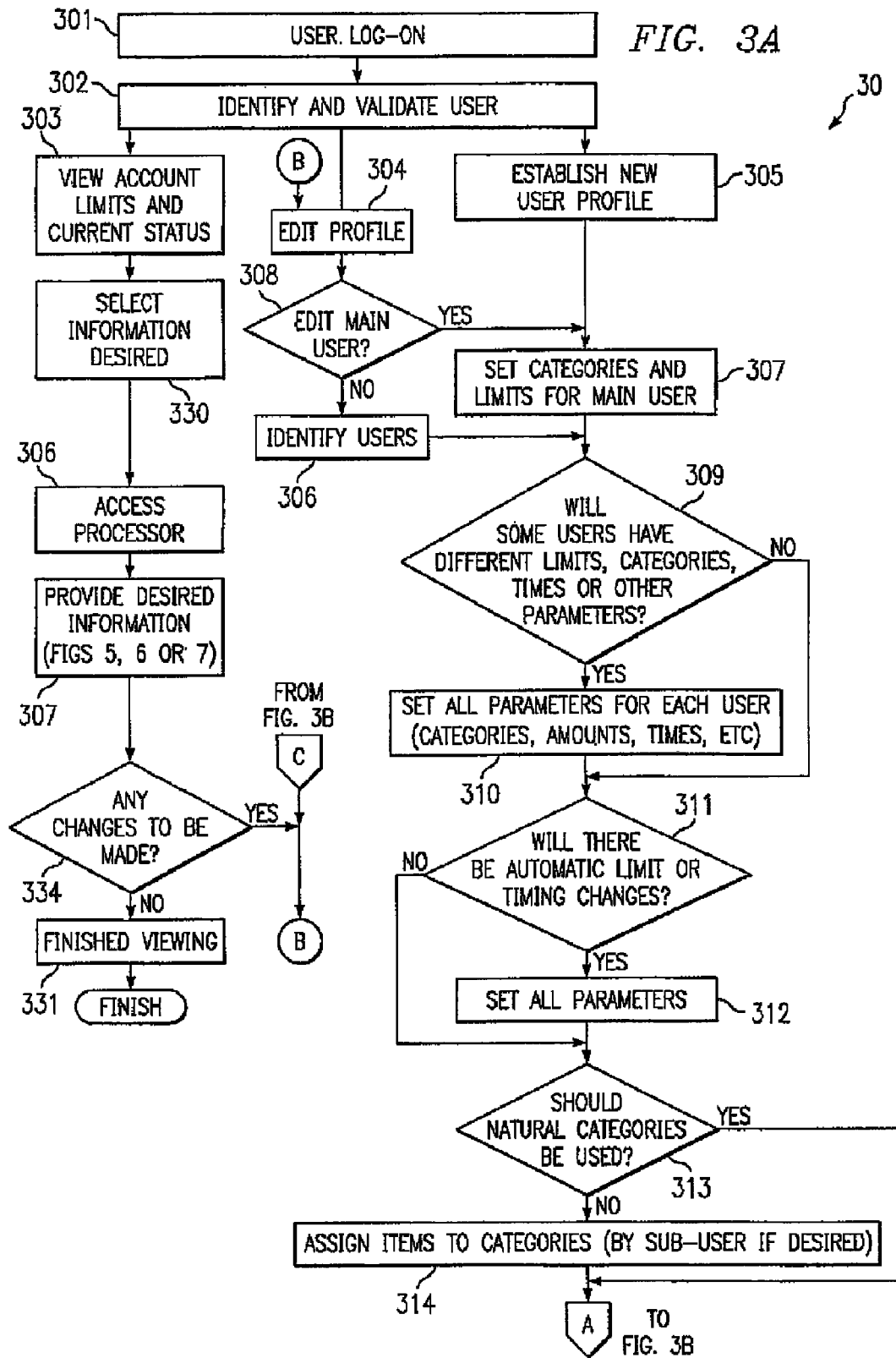
“Manager”, Retrieved from <<http://www.credoreference.com/entry/chambdict/manage>>, Chambers 21st Century Dictionary. London Chambers Harrap,(2001),2 pages.

“Advisory Action”, U.S. Appl. No. 11/567,032, (Jul. 7, 2009),3 pages.
 “U.S. Appl. No. 10/155,332”, filed May 23, 2002,31 pages.
 “U.S. Appl. No. 60/294,107”, filed May 29, 2001, 11 pages.
 “U.S. Appl. No. 60/458,096”, filed Mar. 27, 2003, 13 pages.
 “Restriction Requirement”, U.S. Appl. No. 11/567,069, (Jun. 24, 2010), 6 pages.
 “Non Final Office Action”, U.S. Appl. No. 11/767,246, (Jun. 28, 2010), 24 pages.
 “Notice of Allowance”, U.S. Appl. No. 11/567,032, (Aug. 24, 2010), 8 pages.
 “Non Final Office Action”, U.S. Appl. No. 11/567,069, (Aug. 31, 2010), 9 pages.
 Flaherty, Richard M., et al., “A New Twist on Credit for College Students”, *Card News*, vol. 15, No. 16, (Aug. 9, 2000),3 pages.
 “Final Office Action”, U.S. Appl. No. 11/767,246, (Feb. 17, 2009),311 pages.
 ““Fraud””, *Chambers 21st Century Dictionary*. London: Chambers Harrap, Credo Reference, <<http://www.credoreference.com/entry/2691119>>.,(Feb. 4, 2009), 1 page.
 ““Secure””, *Collins English Dictionary*. London: Collins, 2000, Credo Reference <<http://www.credoreference.com/entry/2691119>>.,(Feb. 4, 2009), 1 page.
 “The Bank Credit Card Business”, American Bankers Association, (1996),246 pages.
 “Final Office Action”, U.S. Appl. No. 11/567,032, (Apr. 2, 2009),20 pages.
 “Non-Final Office Action”, U.S. Appl. No. 11/567,032, (Nov. 24, 2009),16 pages.
 “Final Office Action”, U.S. Appl. No. 11/767,246, (Jan. 26, 2010),16 pages.
 “Account”, *Chambers 21st Century Dictionary*. London: Chambers Harrap, 2001, Retrieved from: <<http://www.xreferplus.com/entry/chambdict/account>> on Jan. 15, 2010,(2001), 2 pages.
 “Final Office Action”, U.S. Appl. No. 11/767,246, (Oct. 28, 2010), 23 pages.
 USPTO; Office Action Restriction dated Oct. 27, 2005 in U.S. Appl. No. 10/192,426.
 USPTO; Office Action dated Jan. 30, 2006 in U.S. Appl. No. 10/192,426.
 USPTO; Office Action Restriction dated May 9, 2006 in U.S. Appl. No. 10/192,426.
 USPTO; Final Office Action dated Oct. 23, 2006 in U.S. Appl. No. 10/192,426.
 USPTO; Office Action dated Mar. 2, 2007 in U.S. Appl. No. 10/192,426.
 USPTO; Notice of Allowance dated Jun. 18, 2007 in U.S. Appl. No. 10/192,426.
 USPTO; Final Office Action dated May 2, 2011 in U.S. Appl. No. 11/567,069.
 USPTO; Office Action dated Sep. 8, 2008 in U.S. Appl. No. 11/567,032.
 USPTO; Office Action dated Apr. 8, 2008 in U.S. Appl. No. 11/567,044.
 USPTO; Final Office Action dated Oct. 16, 2008 in U.S. Appl. No. 11/567,044.
 USPTO; Notice of Allowance dated Jan. 28, 2009 in U.S. Appl. No. 11/567,044.
 USPTO; Office Action dated Oct. 22, 2008 in U.S. Appl. No. 11/767,246.

* cited by examiner







Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.