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**Tannenbaum**

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(54) **ADMINISTRATION OF FINANCIAL ACCOUNTS**

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**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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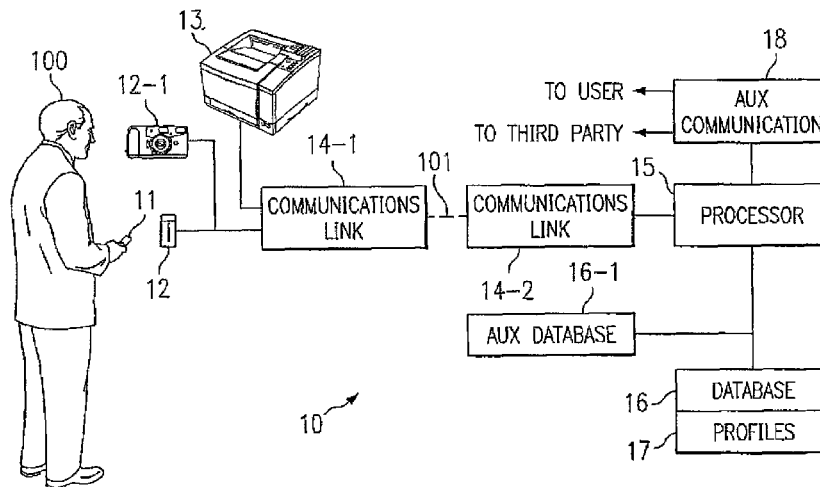
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(57) **ABSTRACT**

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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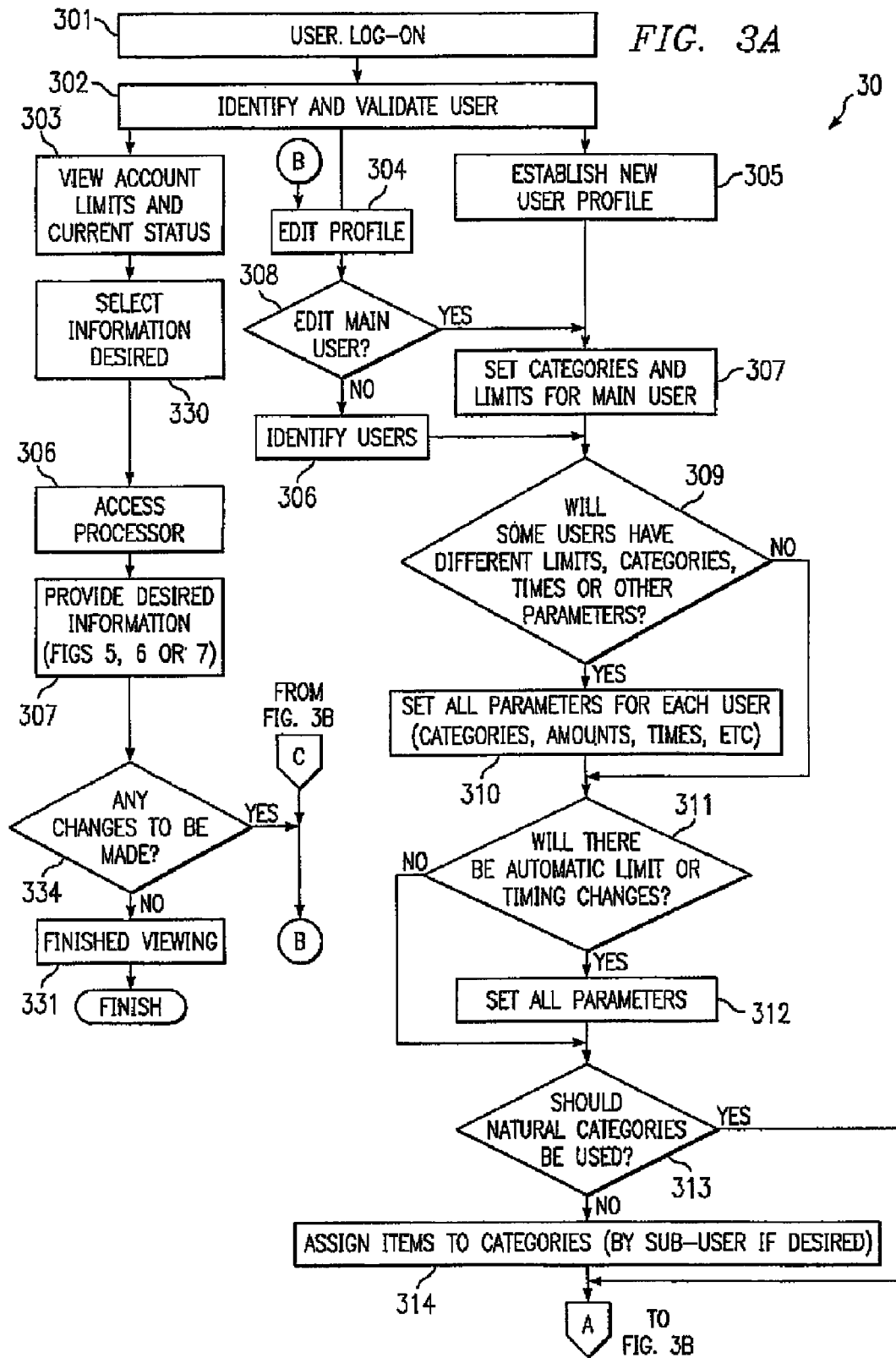
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