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(54) **METHOD AND APPARATUS FOR IMPROVED FINANCIAL INSTRUMENT PROCESSING**

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(57) **ABSTRACT**

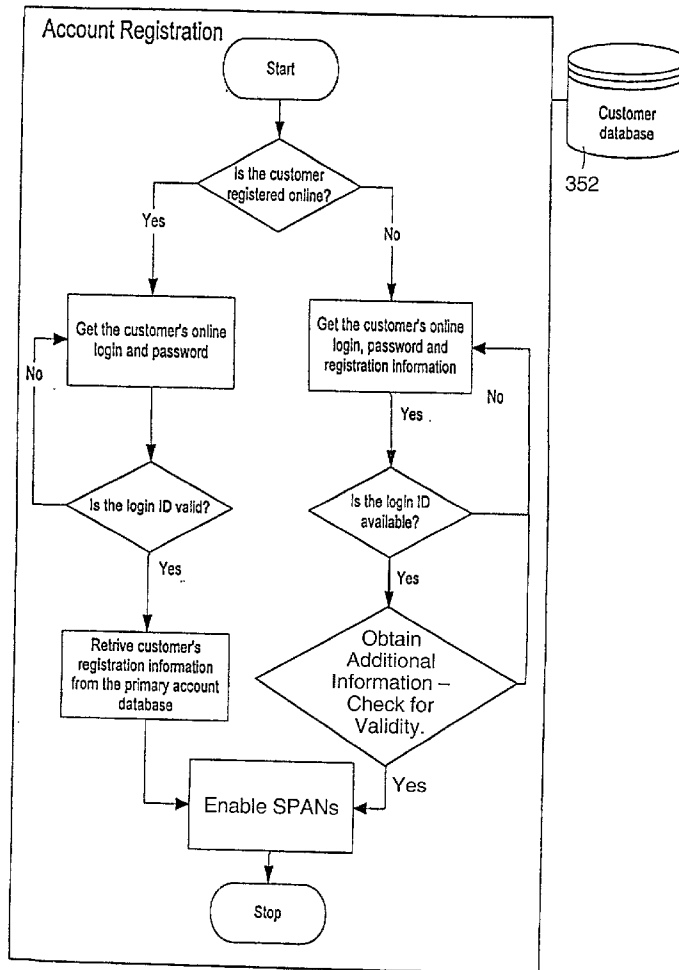
A method and apparatus are provided for issuing secondary programmable account numbers (SPANs) to a customer or customer-designated party, each of which SPANs is associated with a customer primary account or other financial instrument, and each of which SPANs has selected usage parameters assigned thereto. SPANs may be issued as a book, with usage parameters assigned to the book in addition to or instead of individual SPANs. When a SPAN is presented to a merchant for payment, the SPAN, including compliance with usage parameters, is verified and appropriate action taken based on either verification or failure of verification.

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(63) **Non-provisional of provisional application No. 60/170,031, filed on Dec. 10, 1999.**



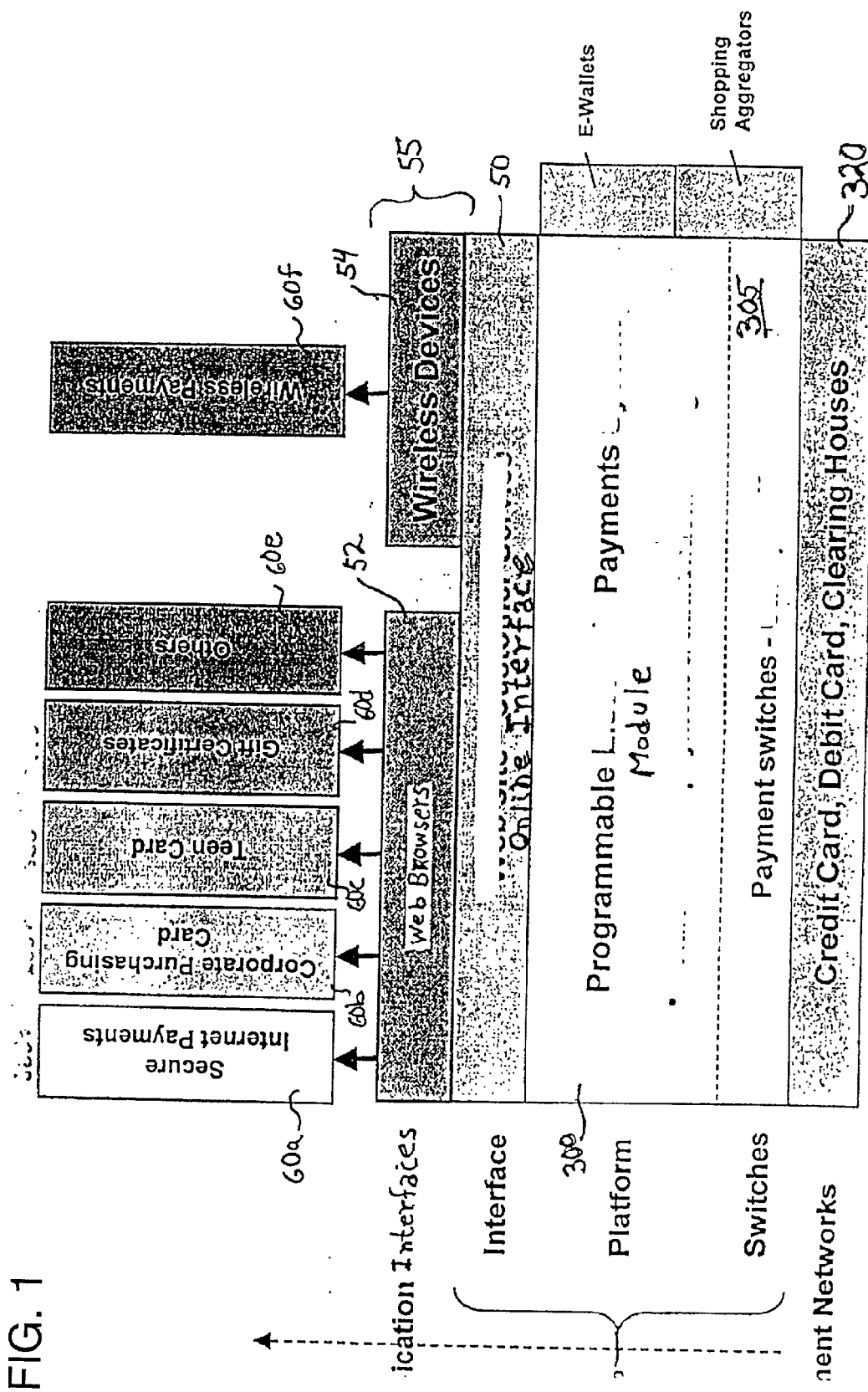
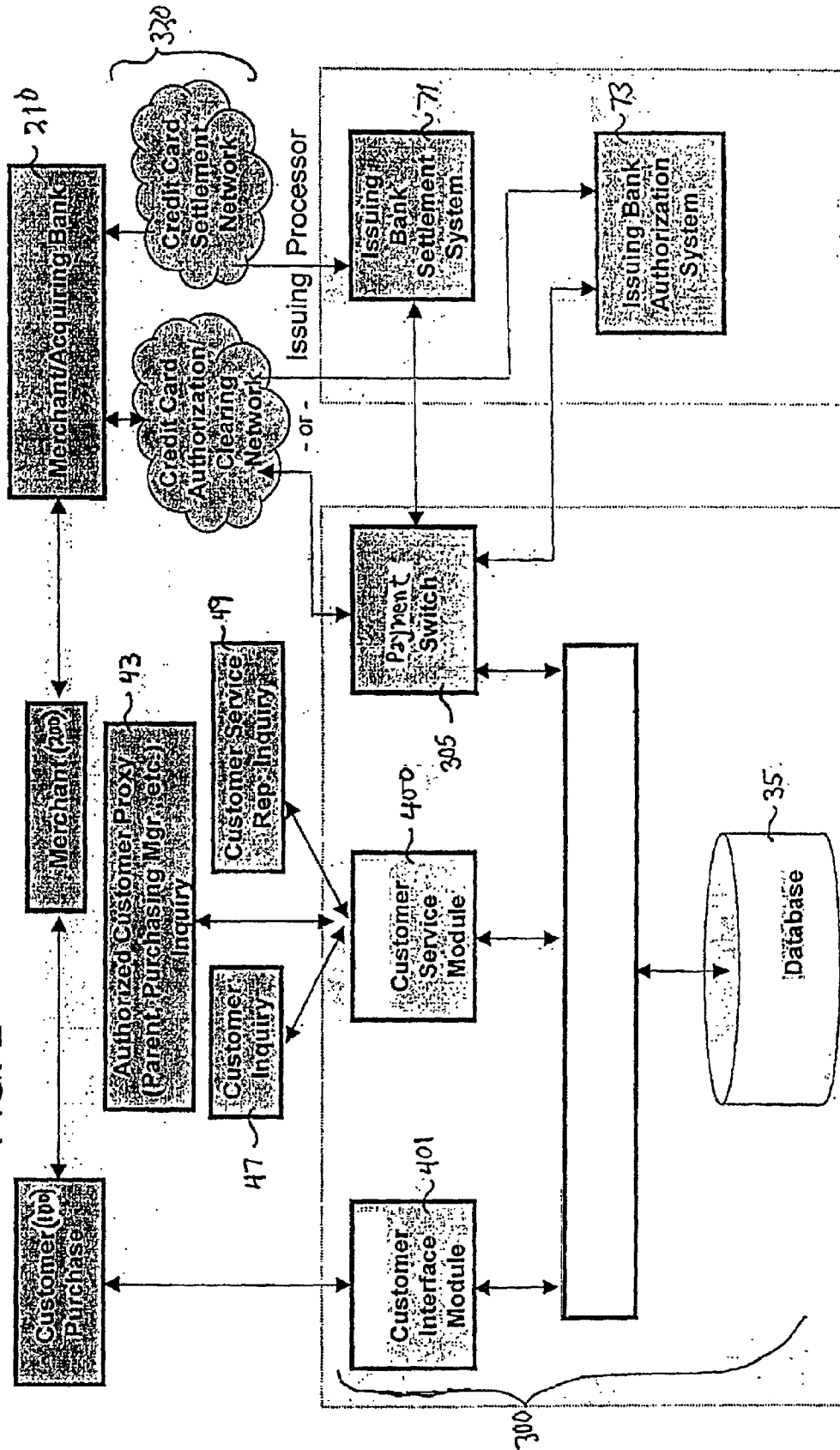


FIG. 1

FIG. 2



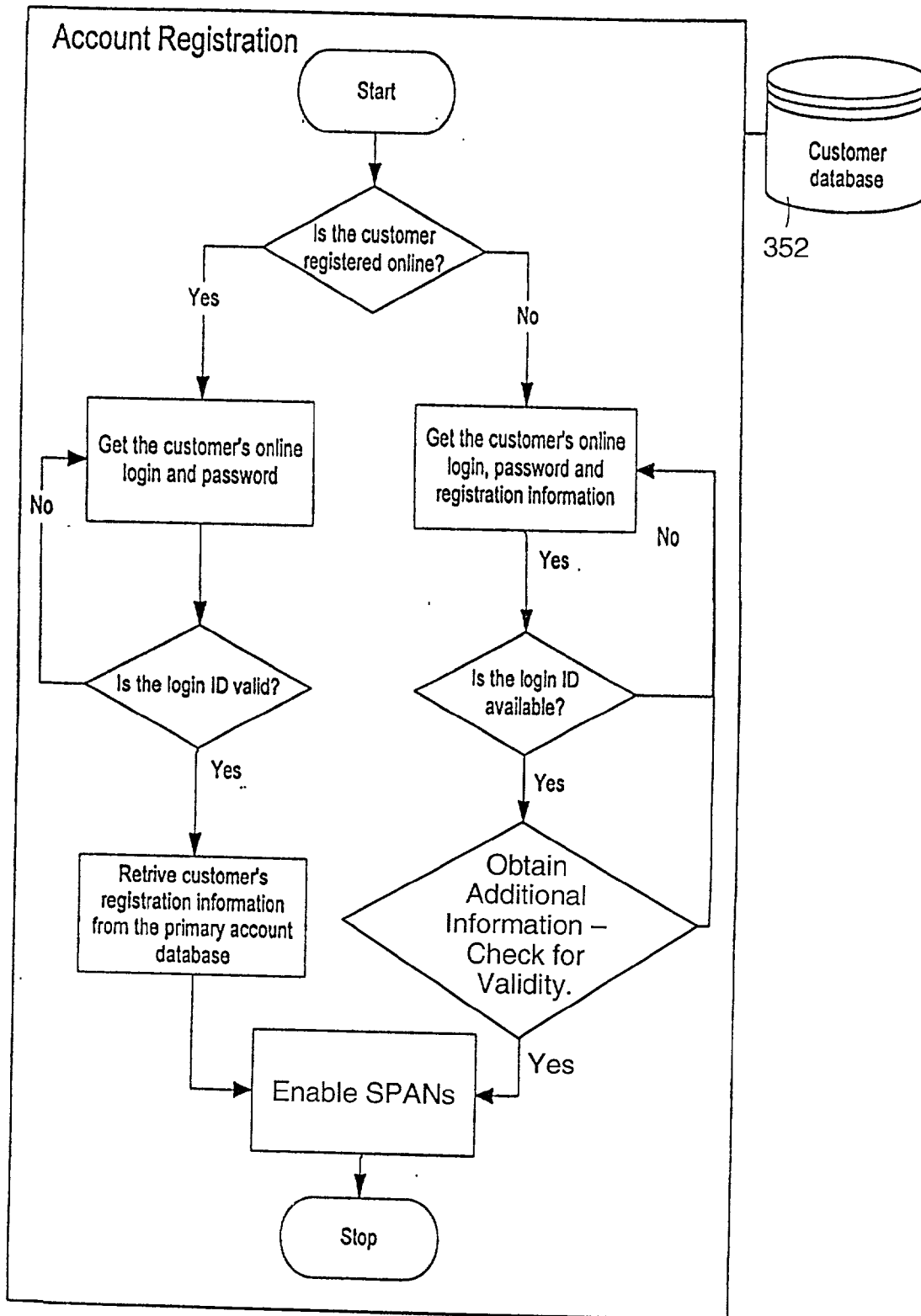


FIG. 3

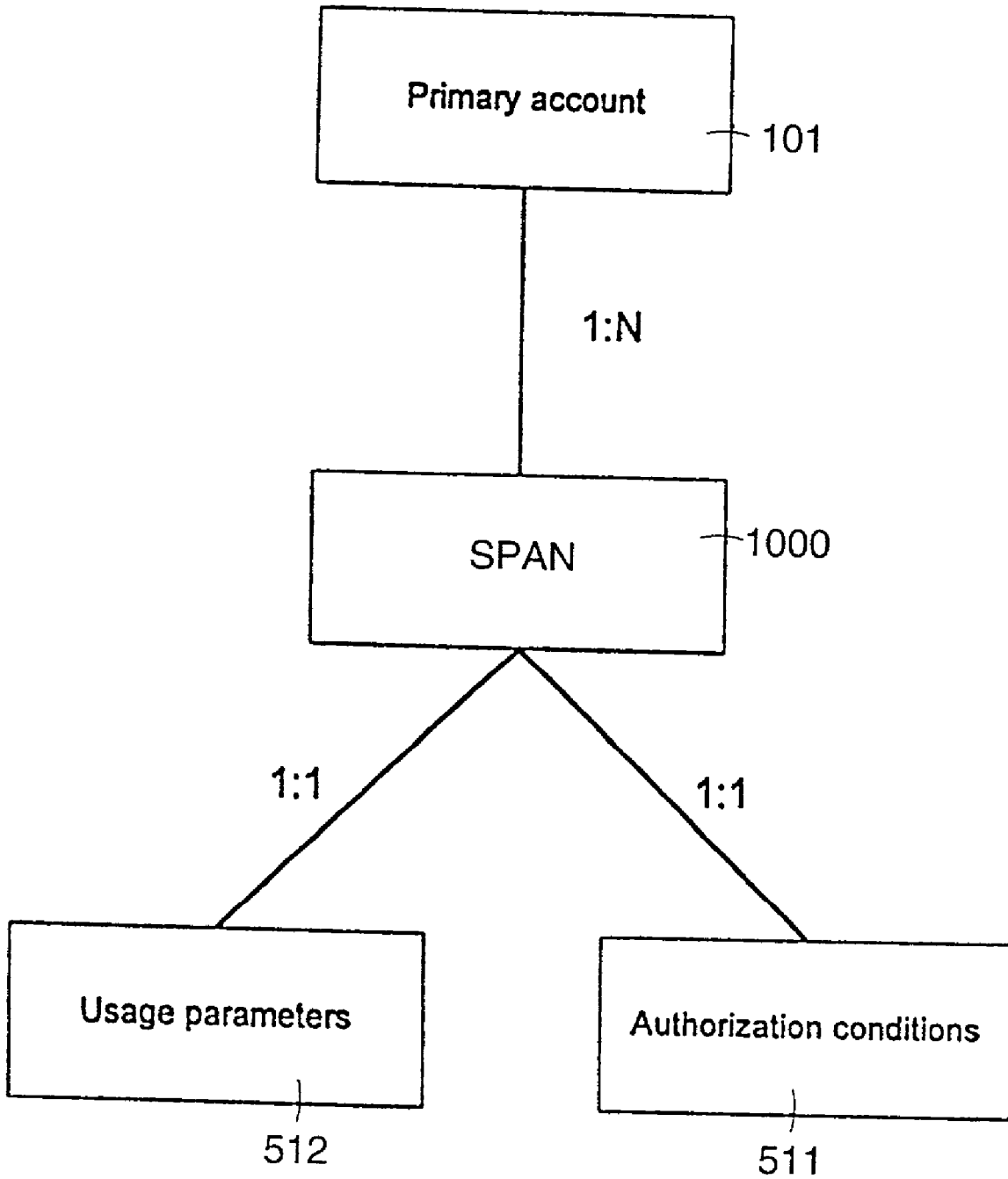


FIG. 4

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