



United States Patent [19]

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Walker et al.

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- [54] **METHOD, APPARATUS, AND PROGRAM FOR CUSTOMIZING CREDIT ACCOUNTS**
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- [73] Assignee: **Walker Asset Management Limited Partnership, Stamford, Conn.**
- [21] Appl. No.: **08/815,224**
- [22] Filed: **Mar. 12, 1997**
- [51] Int. Cl.⁶ **G06F 17/00**
- [52] U.S. Cl. **705/35; 705/38; 705/39**
- [58] Field of Search **705/1, 20, 26, 705/30, 34, 35, 38, 39; 345/326, 327, 329, 335, 352; 395/200.33, 200.47, 200.49**

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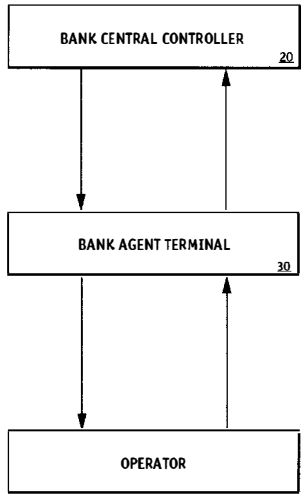
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[57] **ABSTRACT**

An apparatus, method, and program for customizing credit accounts and calculating an appropriate price for this customization. Customers with existing credit accounts and customers applying for new accounts can customize various parameters of their accounts, in exchange for a fee to be collected by the credit issuer. The fee may depend on the particular set of parameters selected by the customer.

48 Claims, 7 Drawing Sheets



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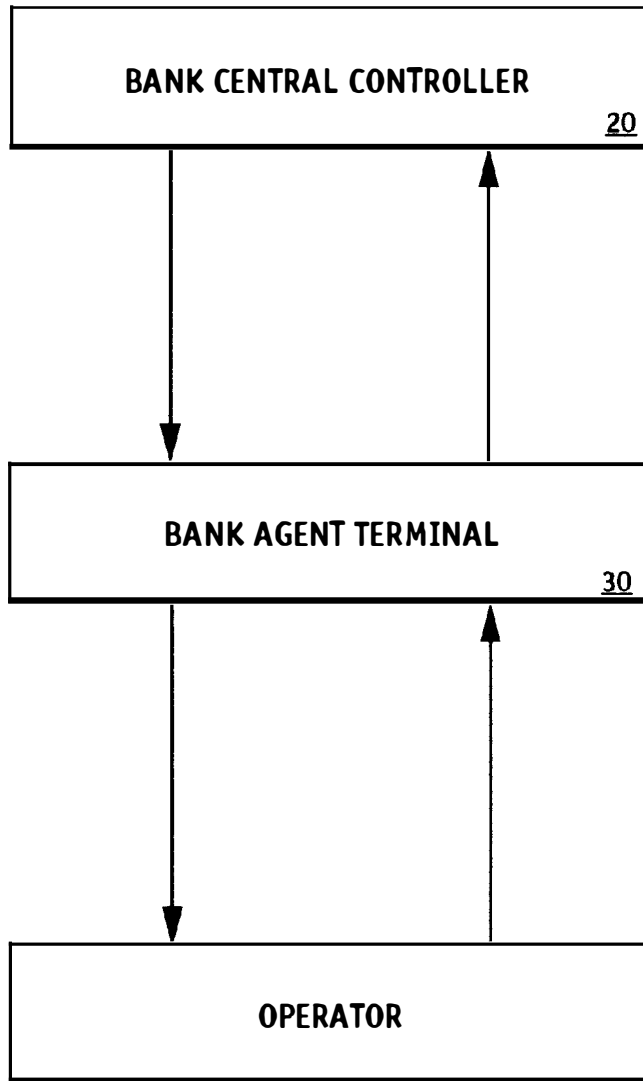


FIG. 1

BANK CENTRAL CONTROLLER 20

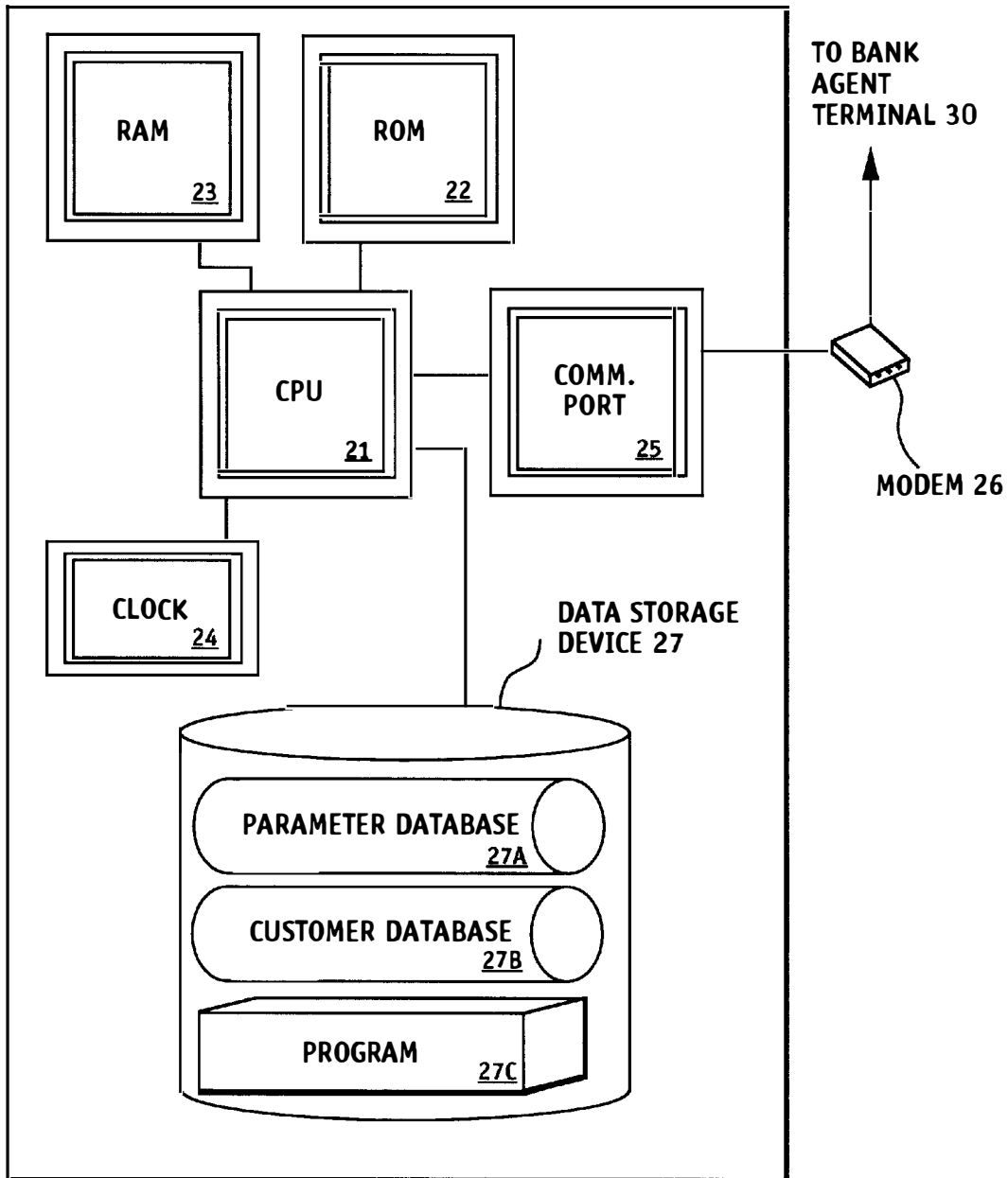


FIG. 2

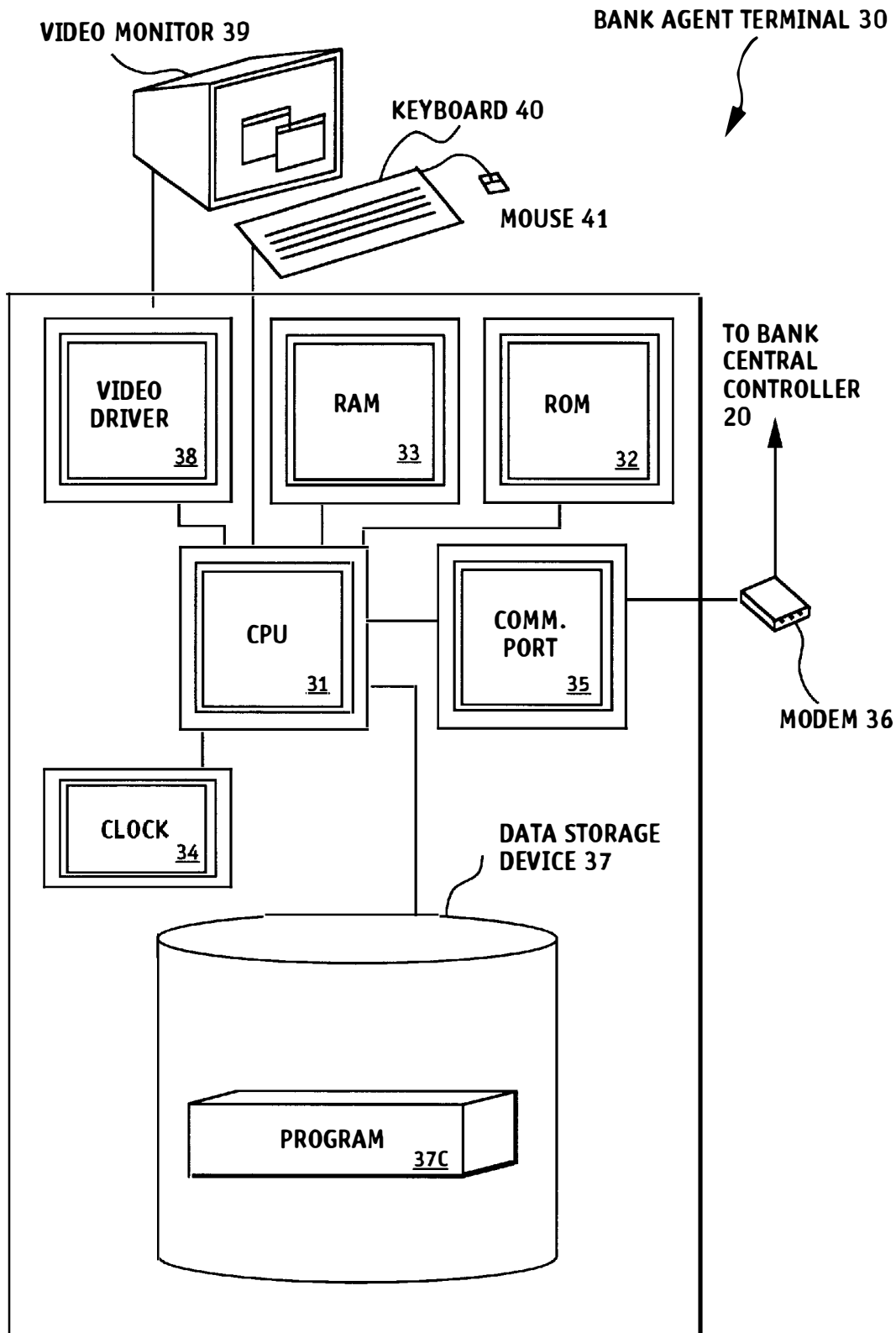


FIG. 3

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