



(12) **United States Patent**
Watson

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(54) **SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT**

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(73) Assignee: **Universal Card Services Corp.**, Jacksonville, FL (US)

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(51) **Int. Cl.**
G06Q 40/00 (2012.01)

(52) **U.S. Cl.** **705/39**

(58) **Field of Classification Search** **705/35-42**
See application file for complete search history.

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(57) **ABSTRACT**

The present invention allows an applicant to apply for an account based service via a network connection. When an applicant applies for the account based service, he or she is supplied with features that enhance the value of the account based service. The applicant may select from the features provided, determine how this selection may affect the value of the account based service in relation to its cost and determine if he or she wishes to receive the account based service with the added features. Examples of account based services include credit cards, insurance accounts and telecommunications accounts.

16 Claims, 29 Drawing Sheets

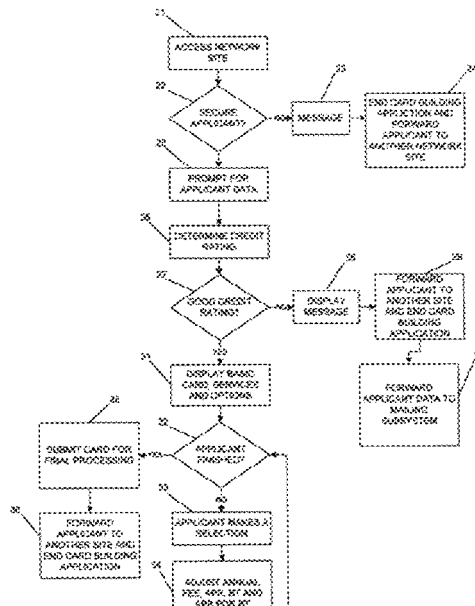


Figure 1

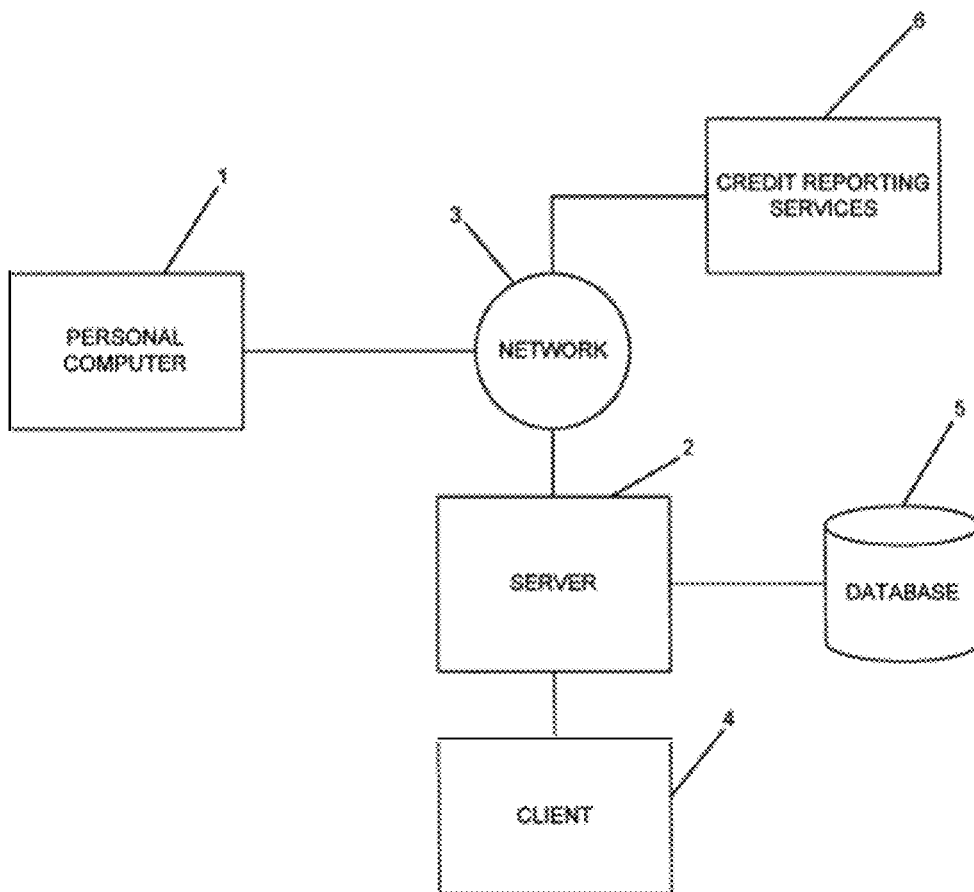


Figure 2

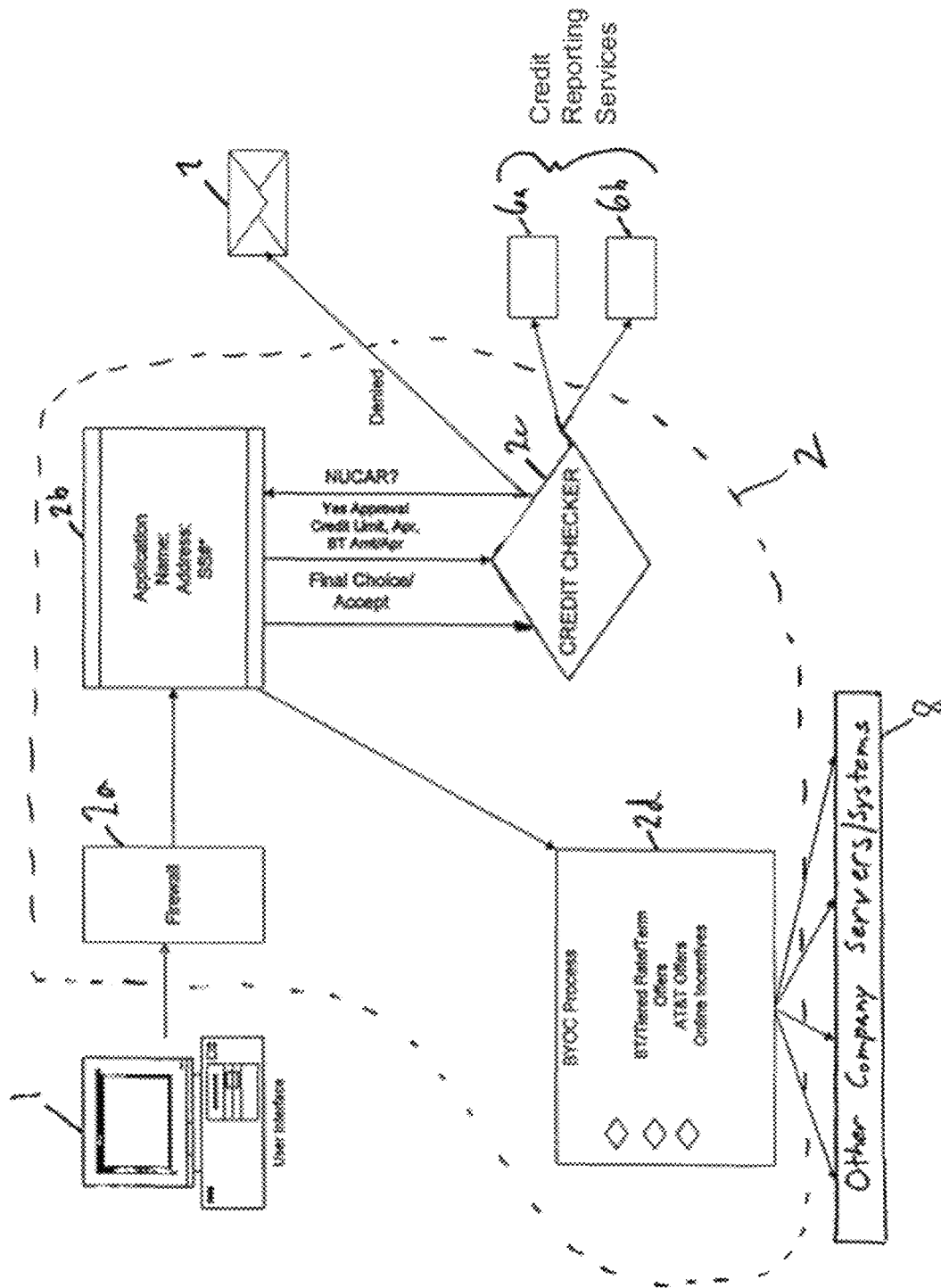


Figure 3

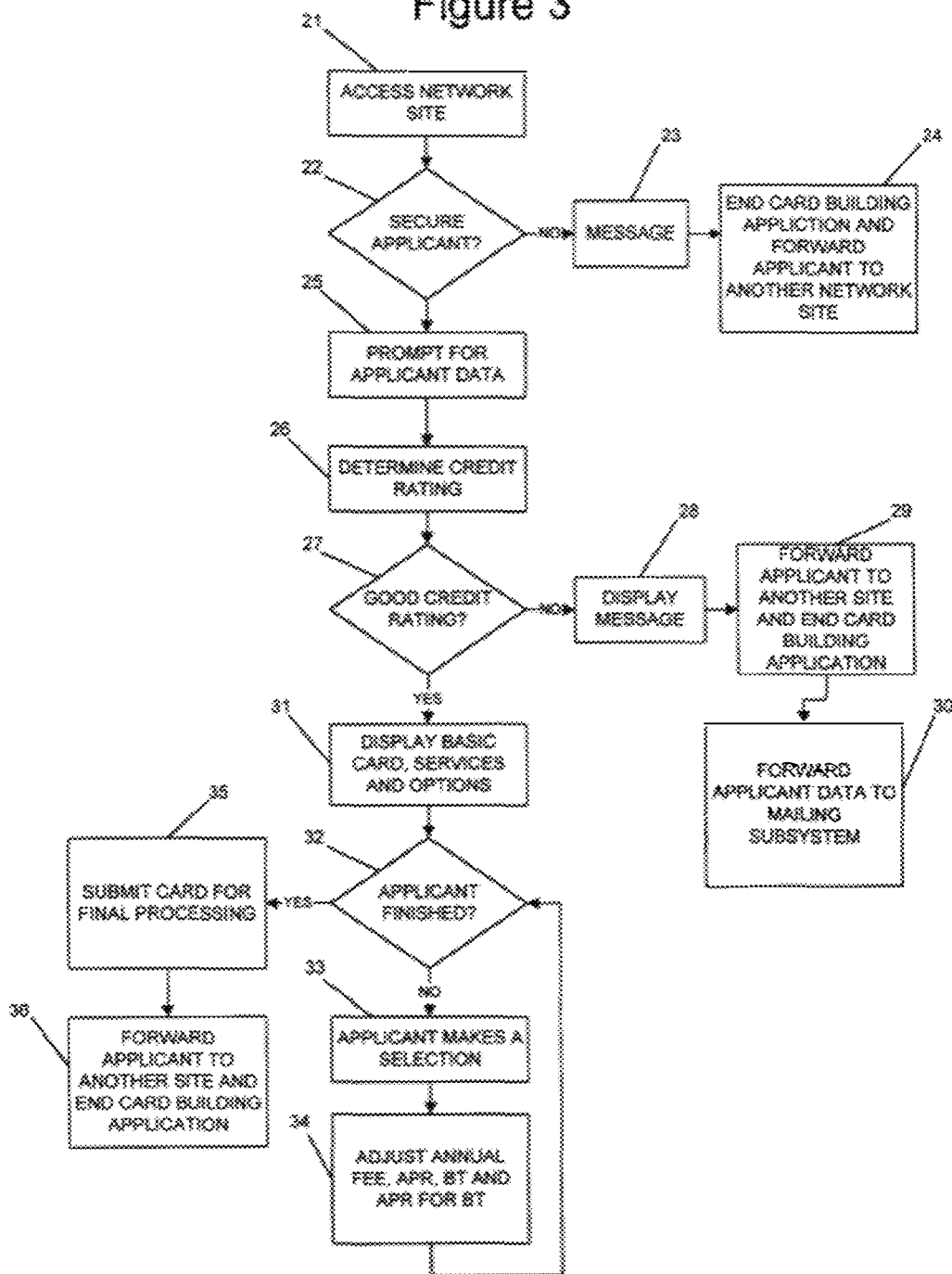
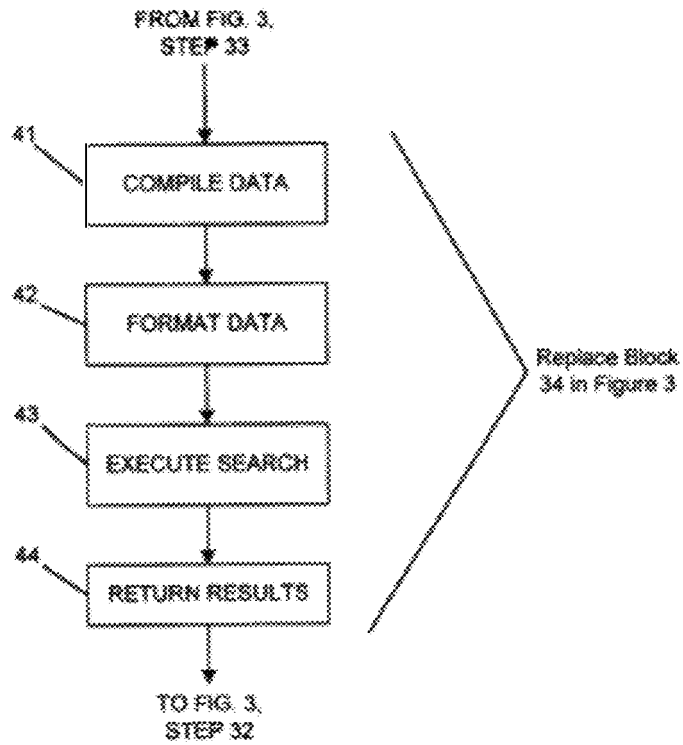


Figure 4



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