

(12) **United States Patent**  
**Cahill et al.**

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(54) **PUSH BANKING SYSTEM AND METHOD**

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(51) Int. Cl.<sup>7</sup> ..... **G06F 17/60**

(52) U.S. Cl. .... **705/1; 340/540; 340/679; 340/870.01; 340/870.16**

(58) Field of Search ..... **705/35, 1, 40, 705/76, 50; 709/200, 217; 340/540, 679, 870.01, 870.16**

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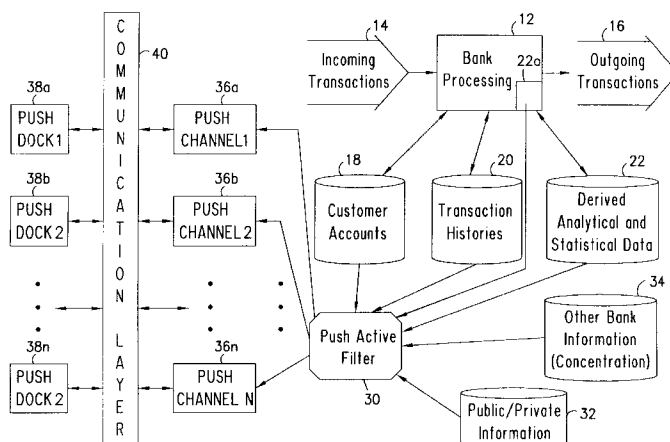
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(57) **ABSTRACT**

A software/hardware system which provides immediate, on-going interaction between an institution and its customers. The system communicates with customers/subscribers over numerous, different communication channels and actively screens market conditions for situations that could potentially impact its customers, based on the customers' unique situation and prearranged instructions. The system and method interacts with the institution's processing centers which handle incoming customer transactions and the system creates outgoing messages. The system has a decision making component used to make the decision in each case as to which information to push to the customer in the form of a message. The message is delivered to the customer via any communication channels presently known. The system allows the customer to respond electronically or by telephone or by fax or by any means, all of which are intended to allow the institution to receive the response information from the customer expeditiously and to enable the institution to act upon the customer's instructions.

**41 Claims, 61 Drawing Sheets**



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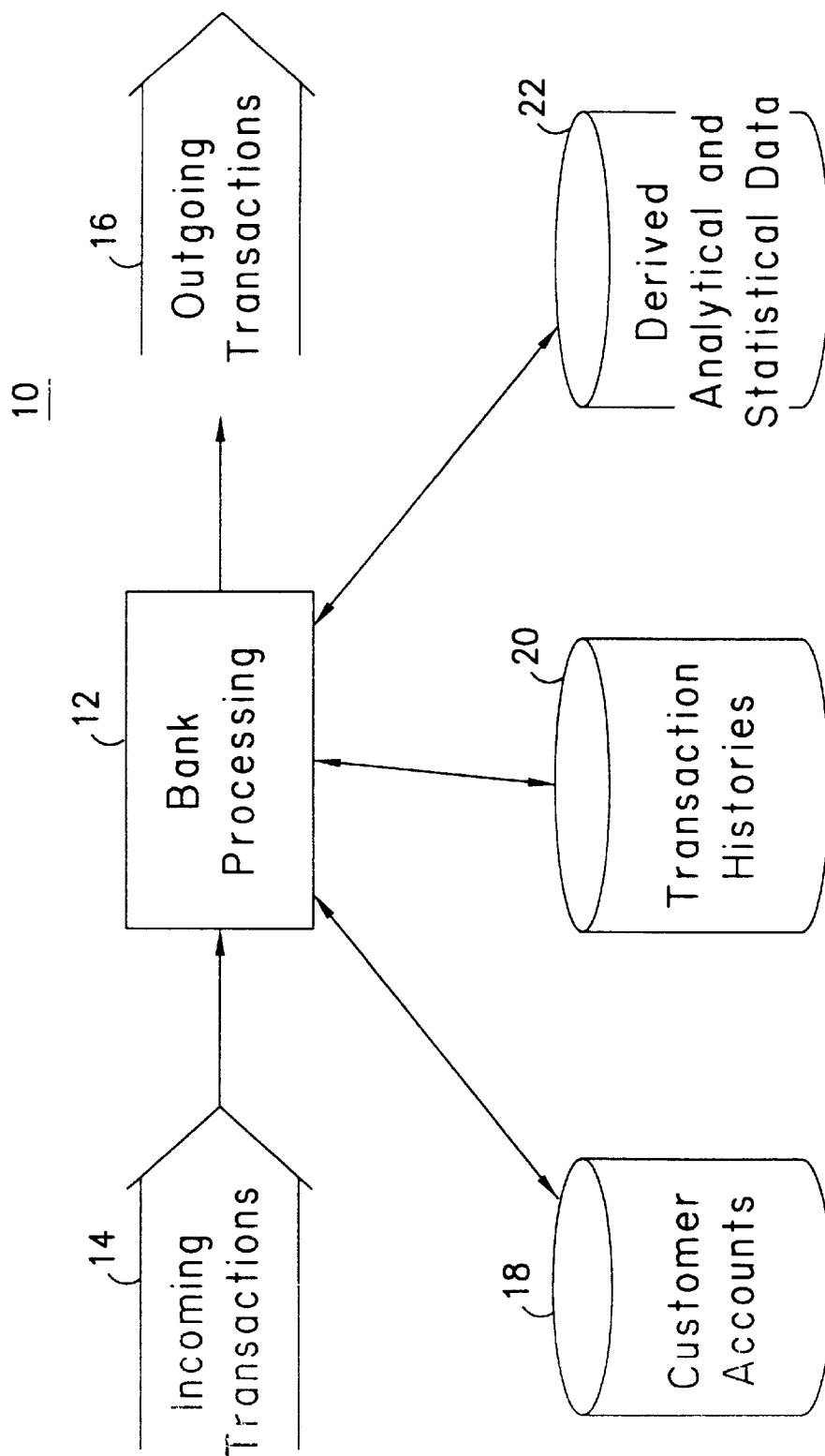


FIG. 1  
PRIOR ART

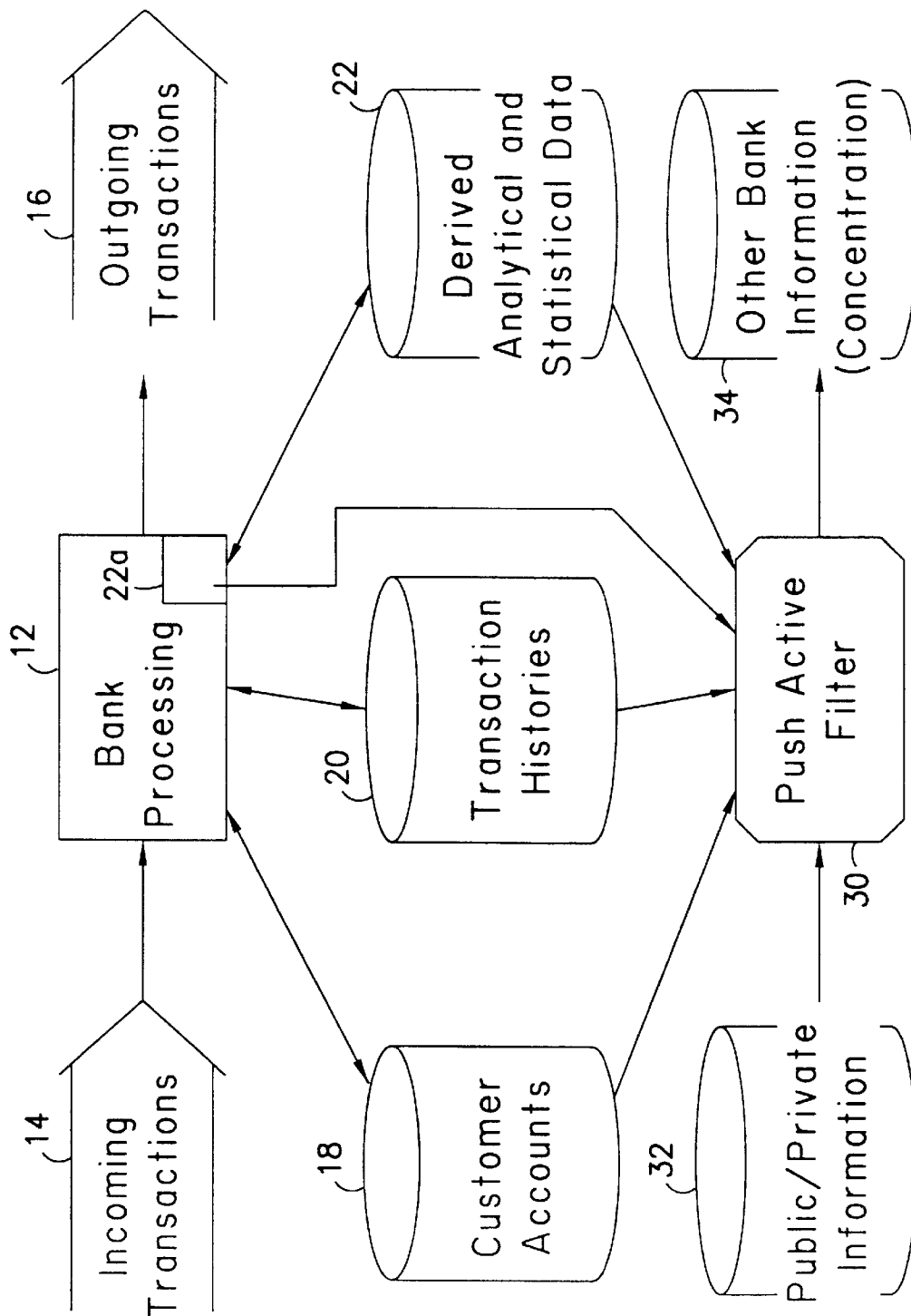


FIG. 2

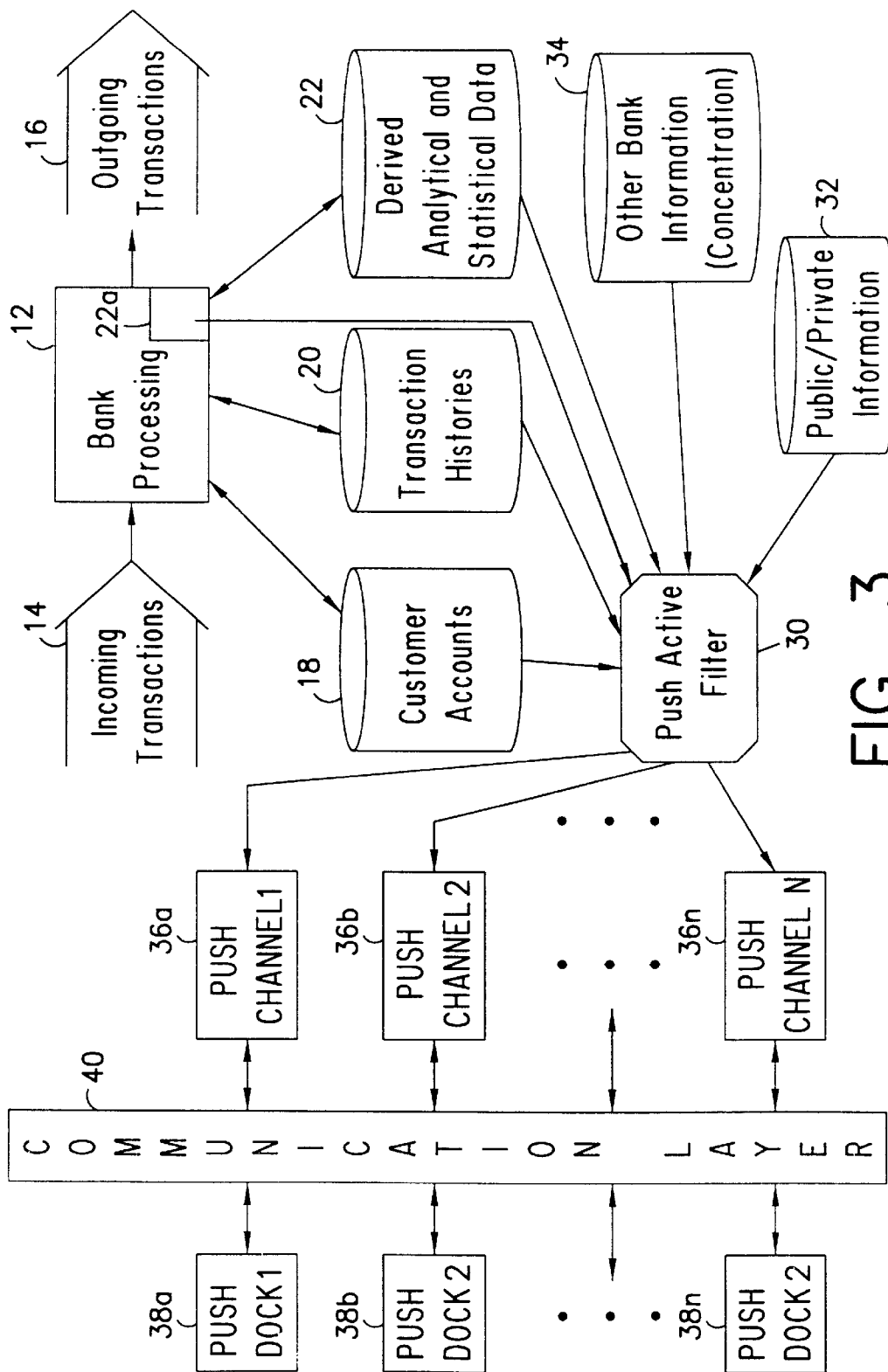


FIG. 3

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