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(54) **METHODS AND APPARATUS FOR FUNDING TRANSACTIONS USING DEBIT CARDS ISSUED BY ONE INSTITUTION AND FUNDS FROM ACCOUNTS AT OTHER INSTITUTIONS**

continuation of application No. 12/050,631, filed on Mar. 18, 2008, now Pat. No. 7,765,154, which is a continuation of application No. 11/432,840, filed on May 12, 2006, now Pat. No. 7,702,559.

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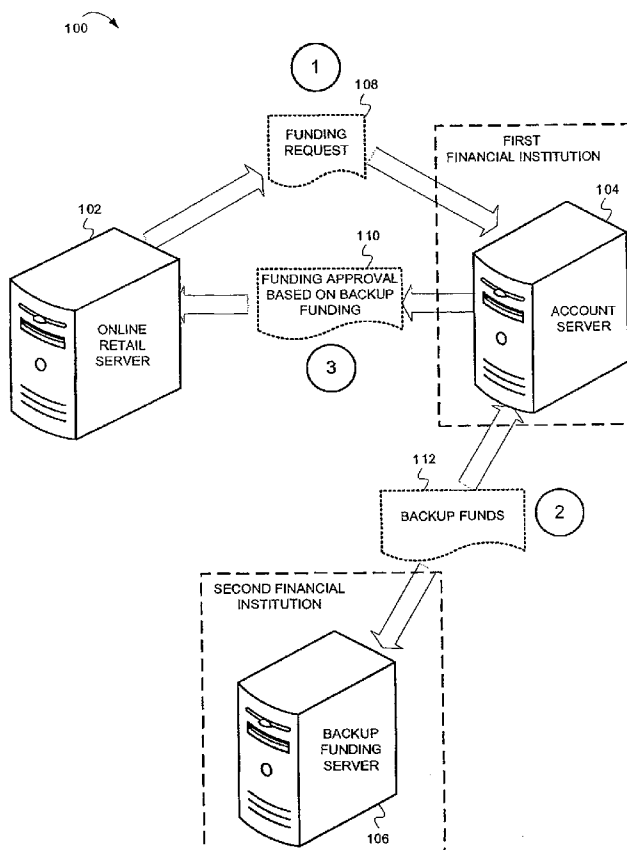
(57) **ABSTRACT**

(22) Filed: **Jan. 31, 2014**

Methods, apparatus, and systems for funding transactions disclosed herein may operate to configure a plurality of backup funding sources for a primary funding source, and enable a consumer associated with the primary funding source to select at least one backup funding source among the plurality of backup funding sources. A request to fund a transaction associated with the primary funding source may be received, and the transaction may be funded using funds from at least one of the primary funding source and the at least one selected backup funding source.

**Related U.S. Application Data**

(63) Continuation of application No. 13/784,541, filed on Mar. 4, 2013, now Pat. No. 8,666,889, which is a continuation of application No. 13/589,752, filed on Aug. 20, 2012, now Pat. No. 8,392,328, which is a continuation of application No. 12/763,983, filed on Apr. 20, 2010, now Pat. No. 8,249,987, which is a



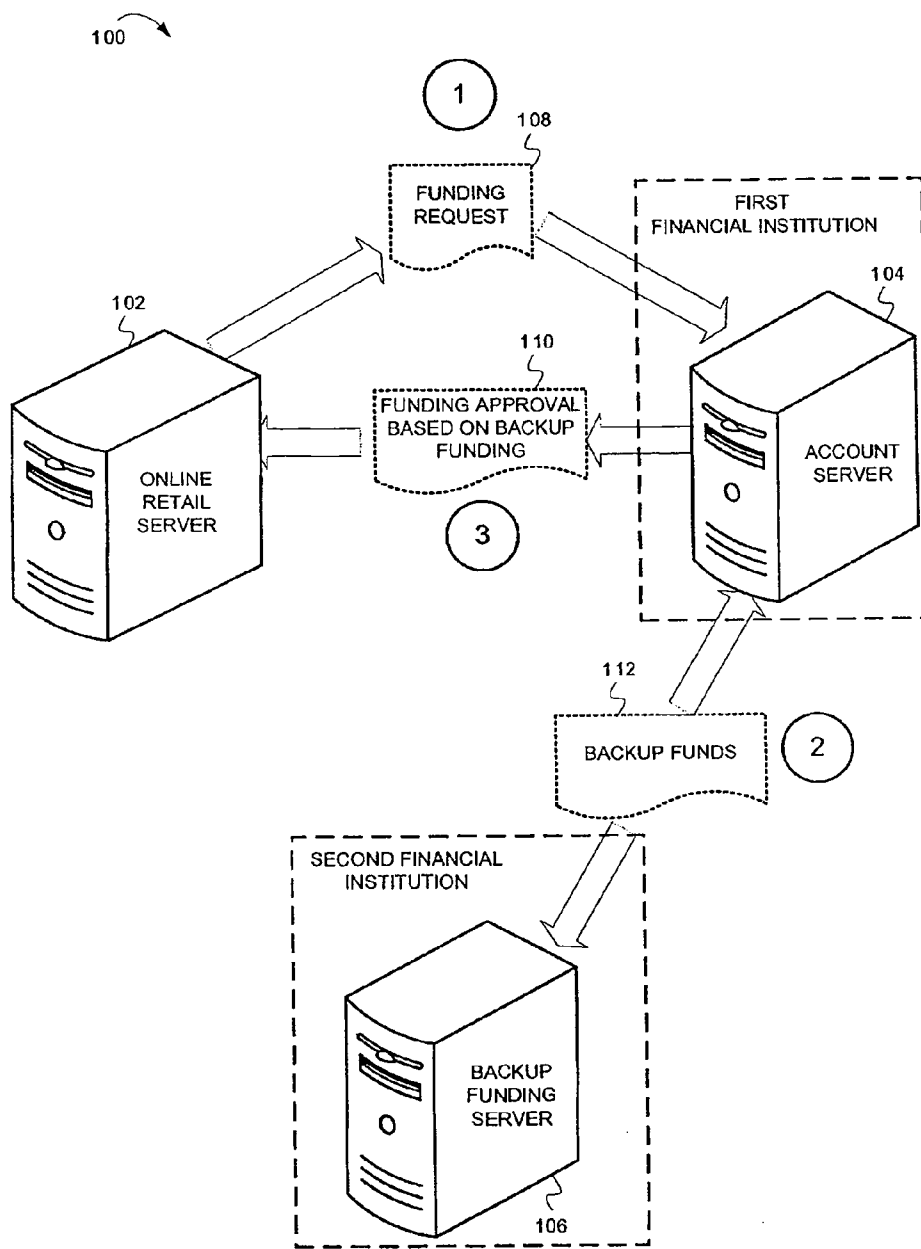


FIG. 1

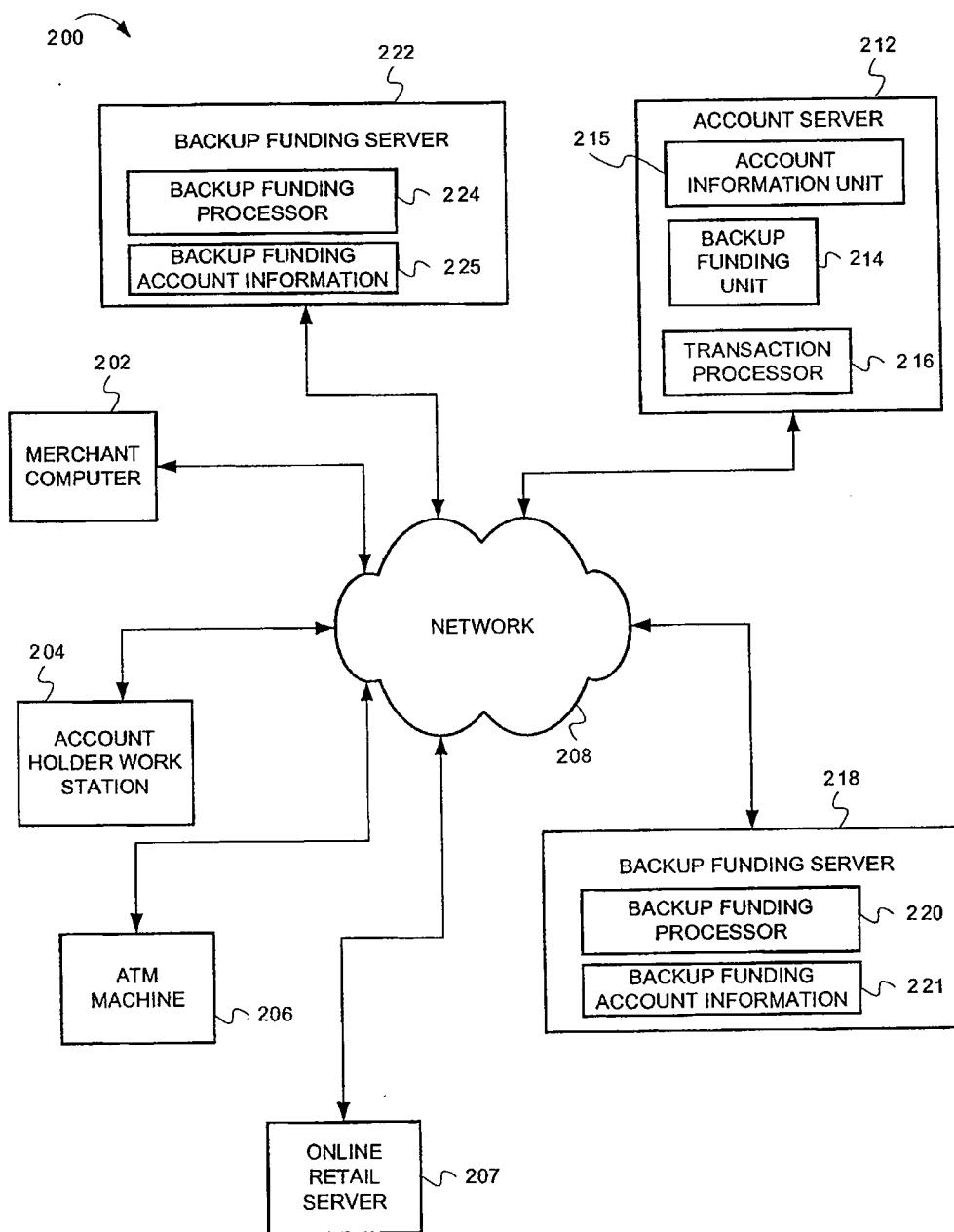


FIG. 2

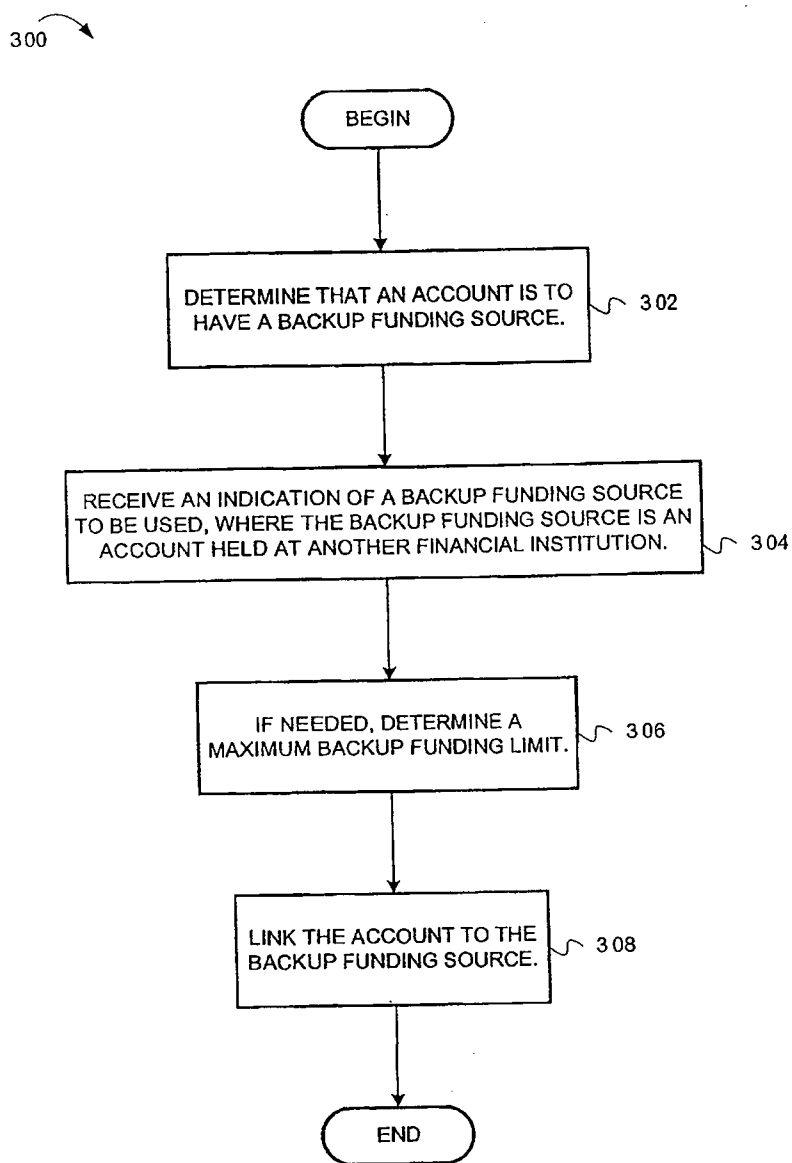
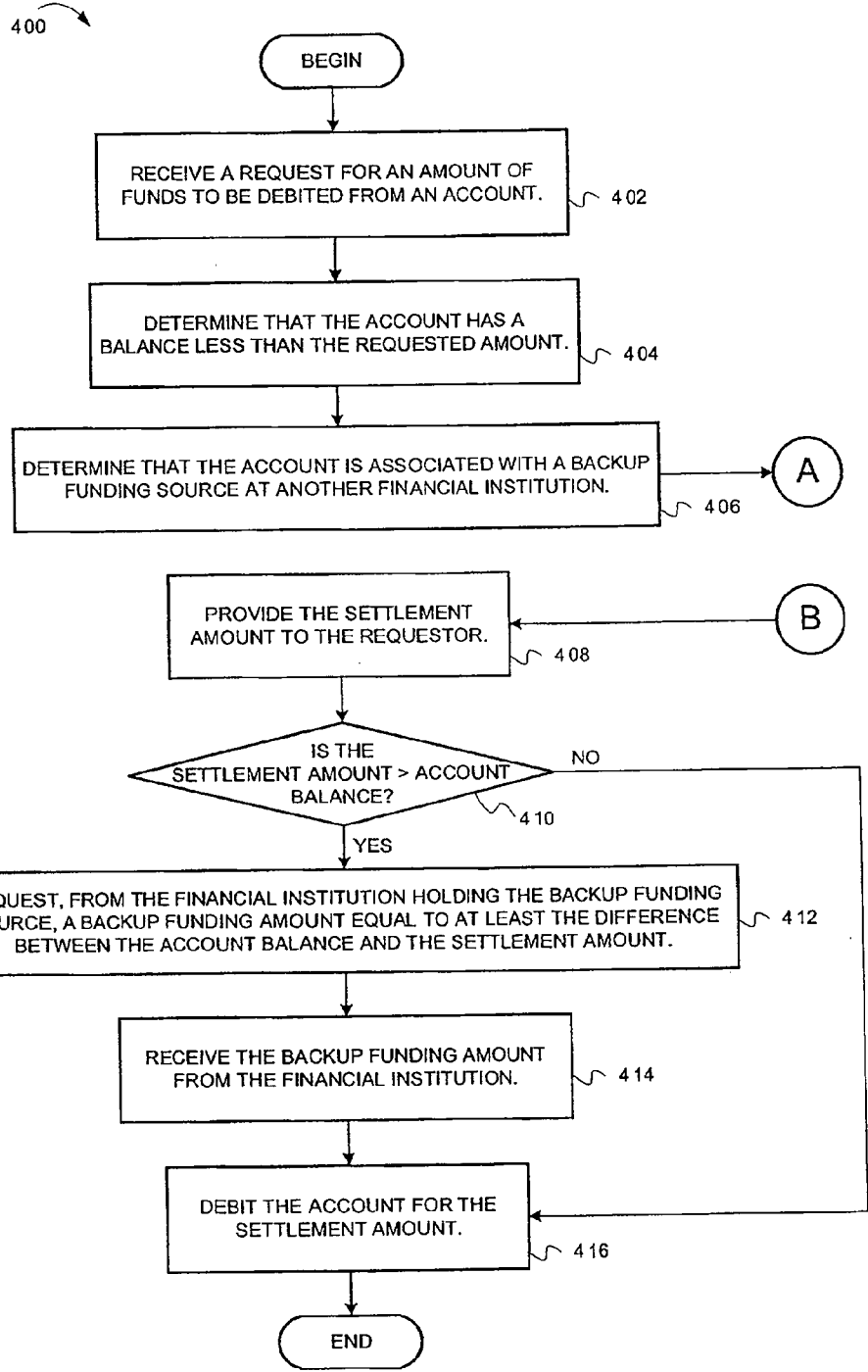


FIG. 3



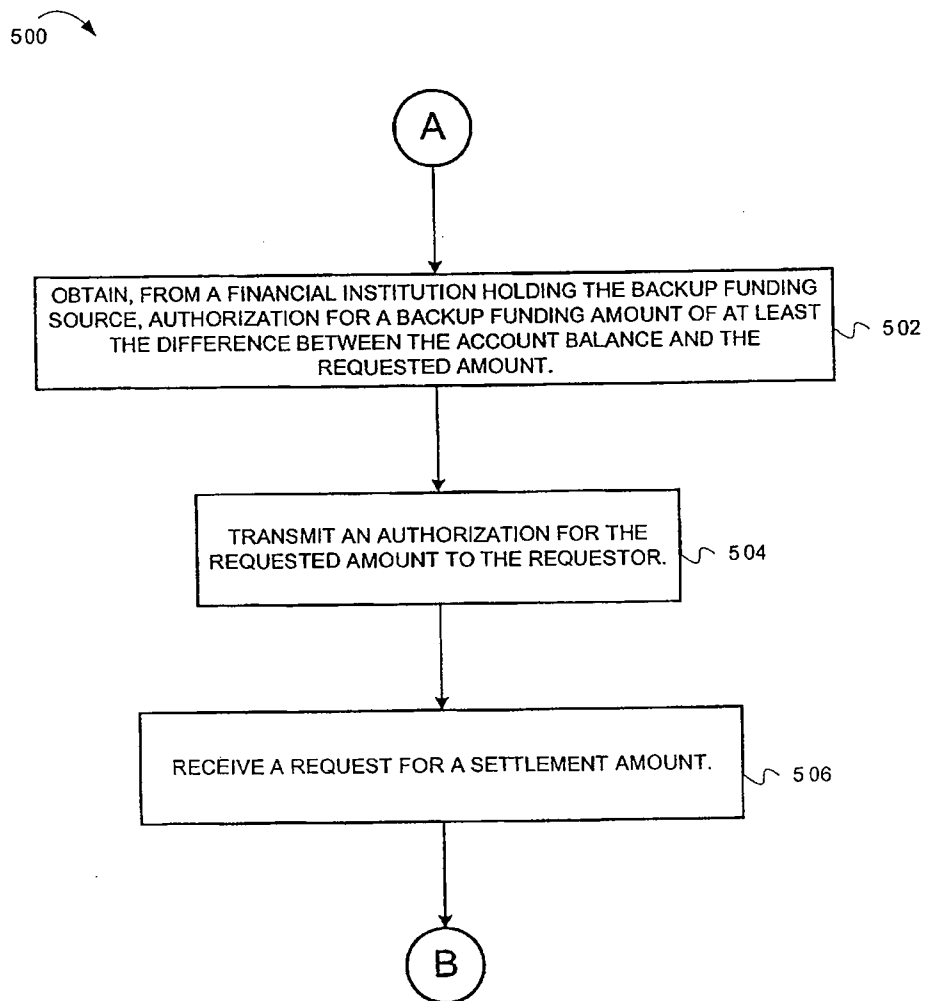


FIG. 5

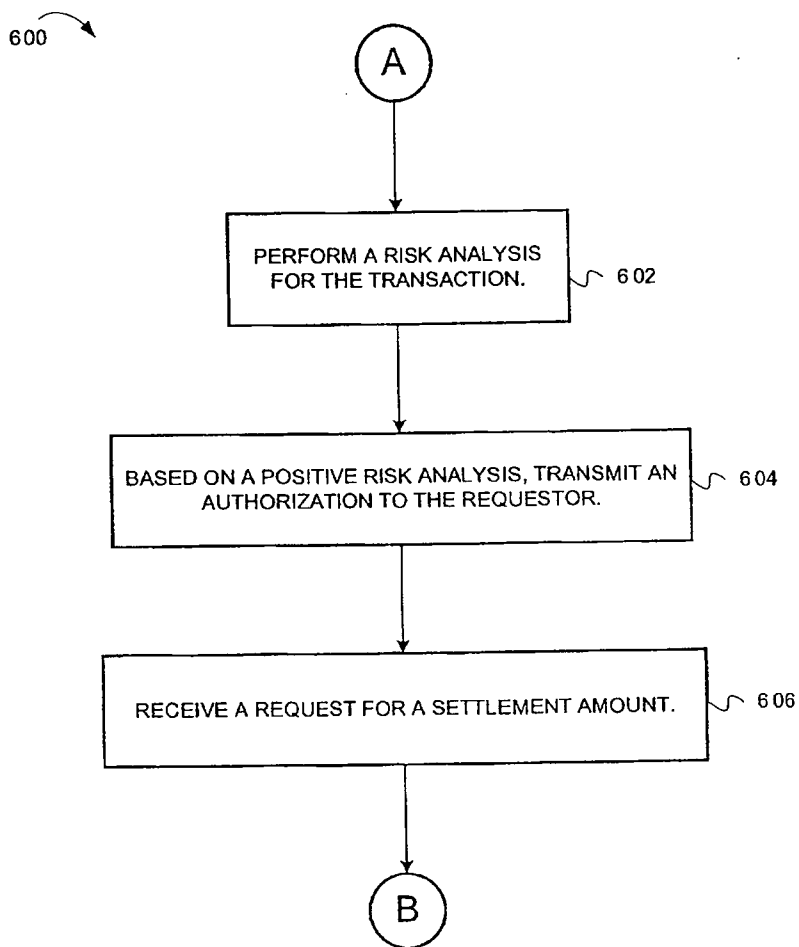


FIG. 6

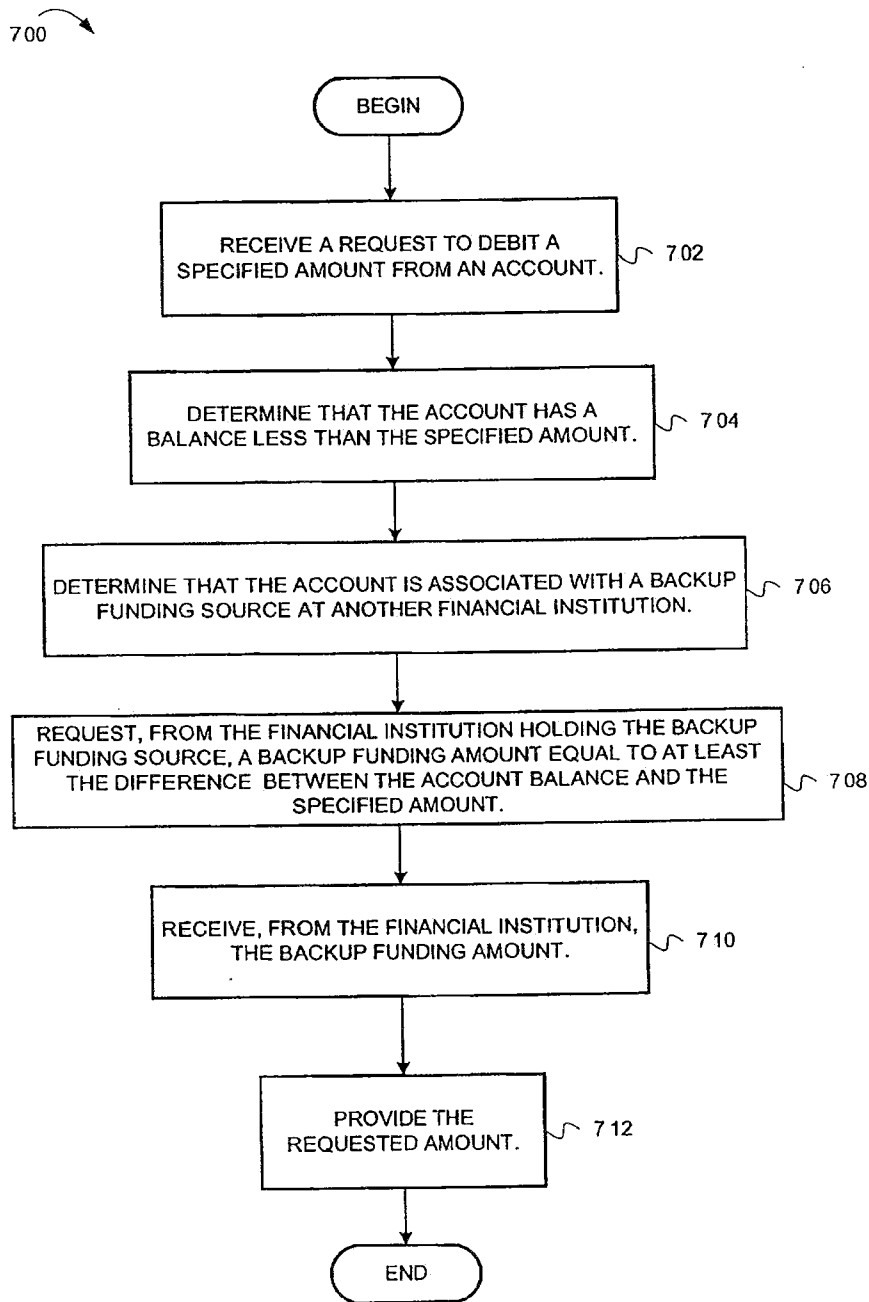


FIG. 7



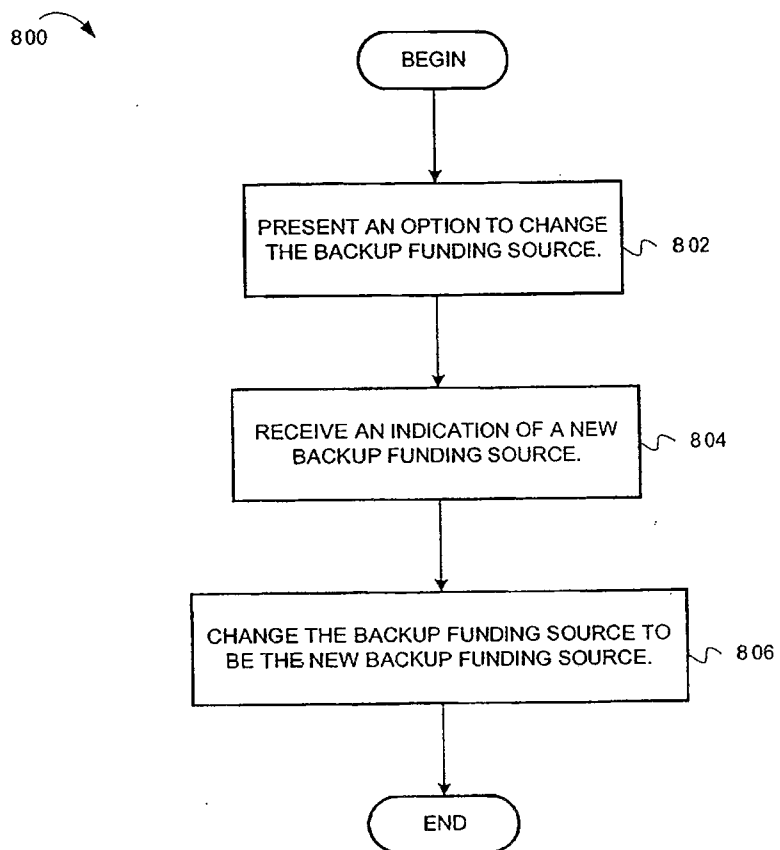


FIG. 8

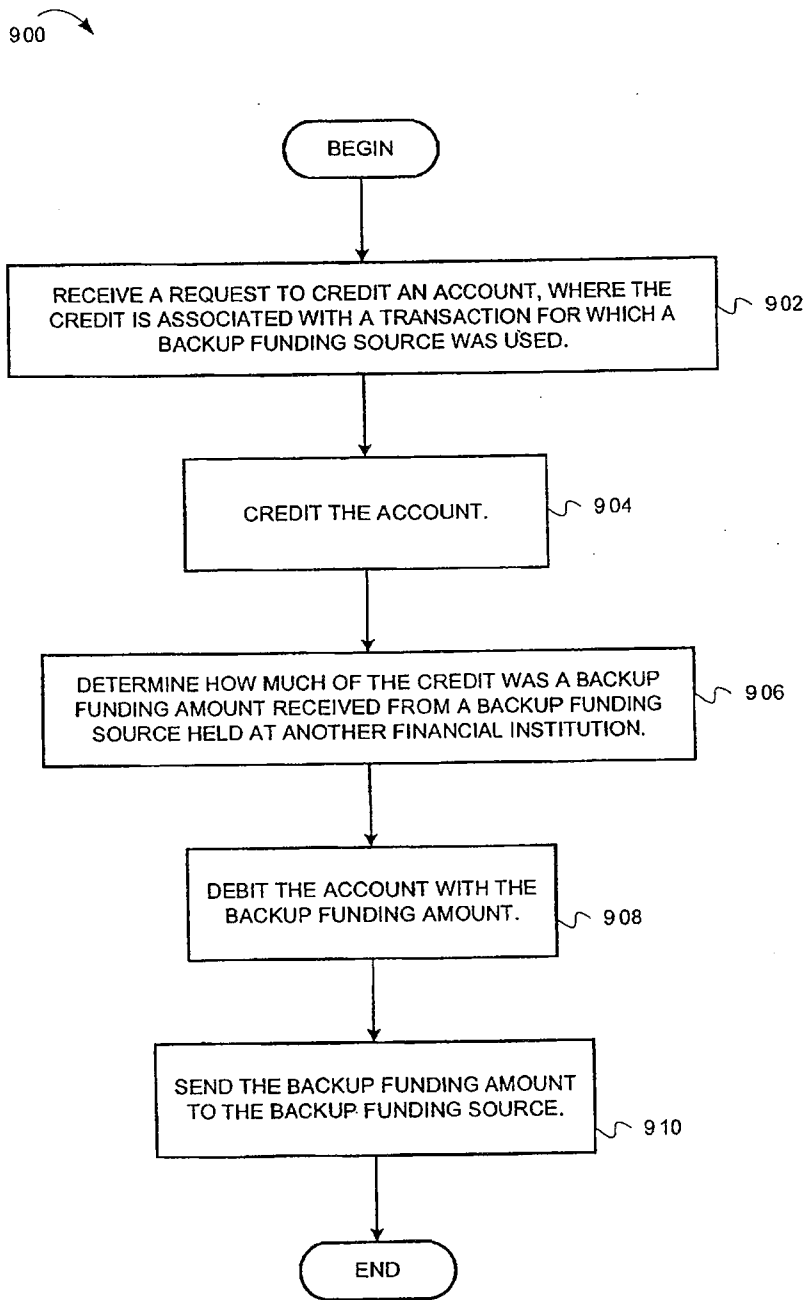


FIG. 9

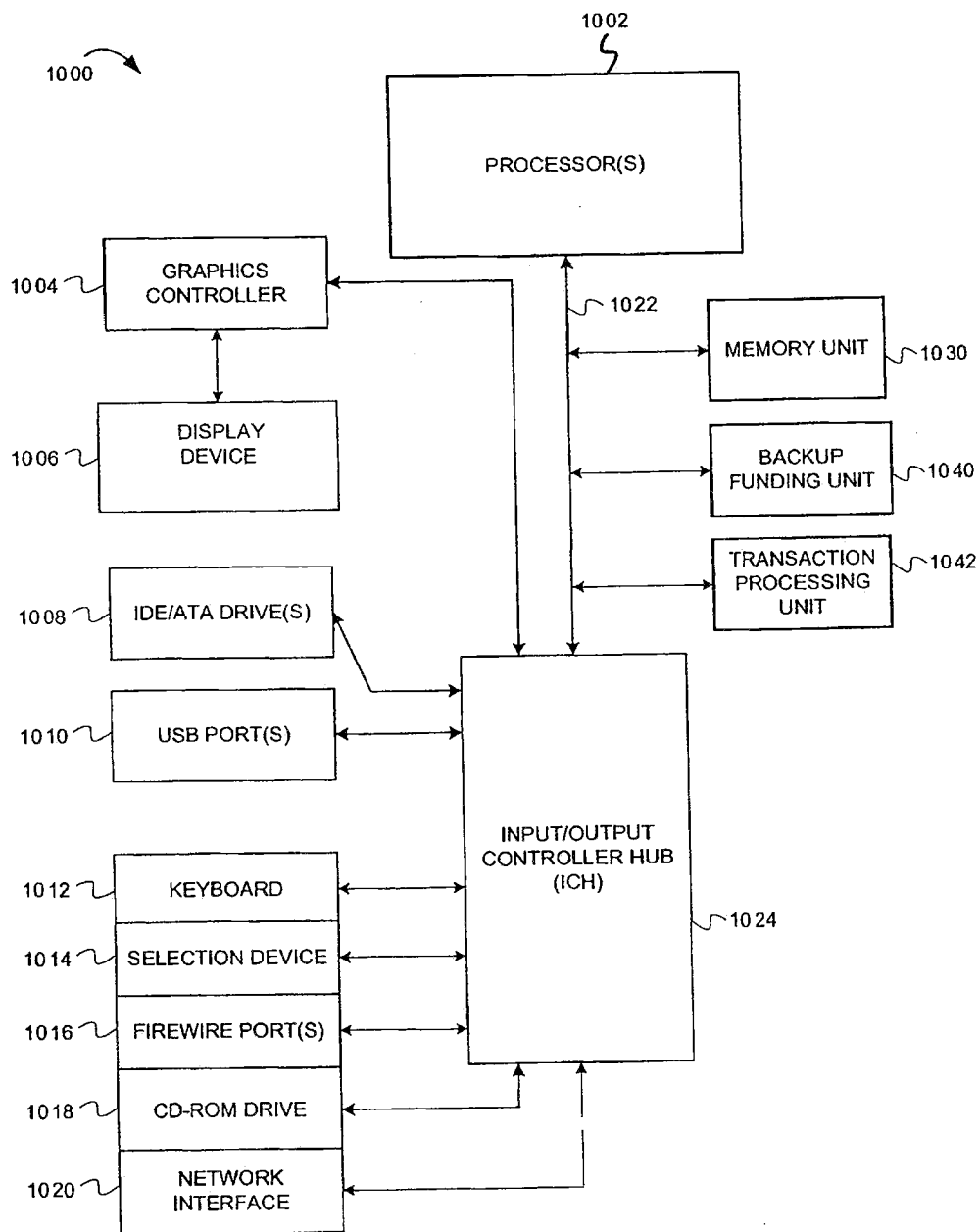


FIG. 10

**METHODS AND APPARATUS FOR FUNDING TRANSACTIONS USING DEBIT CARDS ISSUED BY ONE INSTITUTION AND FUNDS FROM ACCOUNTS AT OTHER INSTITUTIONS**

**RELATED APPLICATION**

[0001] The present application is a continuation of U.S. patent application Ser. No. 13/784,541, filed Mar. 4, 2013, which application is a continuation of U.S. patent application Ser. No. 13/589,752, filed Aug. 20, 2012, now issued as U.S. Pat. No. 8,392,328, which application is a continuation of U.S. patent application Ser. No. 12/763,983, filed Apr. 20, 2010, now issued as U.S. Pat. No. 8,249,987, which is a continuation of U.S. patent application Ser. No. 12/050,631, filed Mar. 18, 2008, now issued as U.S. Pat. No. 7,765,154, which is a continuation of U.S. patent application Ser. No. 11/432,840 filed on May 12, 2006, now issued as U.S. Pat. No. 7,702,559, all of which applications are incorporated herein by reference in their entirety.

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**FIELD**

[0003] This invention relates generally to the field of financial transaction processing and more particularly to the field of financial systems that provide backup funding.

**BACKGROUND**

[0004] In today's high-technology economy, banks, credit card companies, and other financial institutions provide various facilities for enabling their account holders to fund transactions. For example, banks provide checks, debit cards, and electronic drafting to enable their account holders to pay for goods, services, and other transactions. Similarly, credit card companies provide their account holders with credit cards for funding transactions online, in retail stores, over the telephone, or in other ways. However, even though account holders have many payment methods at their disposal, they are often concerned about having enough money/credit in their accounts to complete their transactions.

**BRIEF DESCRIPTION OF THE FIGURES**

[0005] Embodiments of the invention are illustrated by way of example and not limitation in the Figures of the accompanying drawings in which:

[0006] FIG. 1 is a dataflow diagram illustrating dataflow and operations in a system for providing backup funding in financial transactions, according to example embodiments of the invention;

[0007] FIG. 2 is a block diagram illustrating a backup funding system architecture, according to example embodiments of the invention;

[0008] FIG. 3 is a flow diagram illustrating operations for configuring a financial account to use backup funding sources

that are associated with different financial institutions, according to example embodiments of the invention;

[0009] FIG. 4 is a flow diagram illustrating operations for acquiring backup funding for a financial transaction, according to example embodiments of the invention;

[0010] FIG. 5 is a flow diagram illustrating operations for processing authorizations and settlement requests as part of an acquisition of backup funding, according to example embodiments of the invention;

[0011] FIG. 6 is a flow diagram illustrating operations for performing a risk analysis as part of an acquisition of backup funding, according to example embodiments of the invention;

[0012] FIG. 7 is a flow diagram illustrating operations for collecting backup funds before paying a financial transaction, according to example embodiments of the invention;

[0013] FIG. 8 is a flow diagram illustrating operations for selecting between different backup funding sources, according to example embodiments of the invention;

[0014] FIG. 9 is a flow diagram illustrating operations for processing credits associated with transactions that used backup funding, according to example embodiments of the invention; and

[0015] FIG. 10 illustrates an exemplary computer system used in conjunction with certain embodiments of the invention.

**DETAILED DESCRIPTION OF THE EMBODIMENTS**

[0016] This description of the embodiments describes methods and apparatus for funding transactions. This description is divided into five sections. The first section provides an introduction, while the second section describes an example system architecture. The third section describes example operations and the fourth section describes an example system architecture. The fifth section presents some general comments.

**Introduction**

[0017] Many financial institutions offer their account holders debit cards for use in paying for goods and services. When an account holder attempts to fund a transaction using a debit card, the account holder's financial institution determines whether the account holder's account balance is less than the transaction amount. If the account does not have enough money to cover the transaction, the account holder's financial institution may deny the transaction. However, embodiments of the invention enable account holders to configure their accounts to draw from one or more backup funding sources when their accounts do not have enough money to cover debit transactions. The backup funding sources can include credit lines, credit cards, checking accounts, savings accounts, or any other funding source. The backup funding sources can be associated with different financial institutions. For example, assume that an account holder has a debit account at First National Bank and a credit account at Mega Bank, where First National Bank and Mega Bank are two different financial institutions. In one embodiment, the account holder can configure the First National Bank debit account to acquire backup funding from the Mega Bank credit account.

[0018] In various embodiments, an apparatus, system and method may operate to: receive, for a transaction, a request to debit a first amount from a primary funding source; determine that a second amount of funds available from the primary

funding source is less than the first amount requested for the transaction; compare a maximum backup funding amount with a total amount debited from a backup funding source to fund previous transactions associated with the primary funding source, with the maximum backup funding amount being previously set as an amount available from the backup funding source; and to provide an indication that at least part of a difference between the first amount and the second amount can be drawn from the backup funding source based on determining that the total amount has not reached the maximum backup funding amount. More information regarding various embodiments that employ this funding mechanism or other funding mechanisms is provided below with respect to FIGS. 1-10.

[0019] FIG. 1 is a dataflow diagram illustrating dataflow and operations in a system for providing backup funding in financial transactions, according to example embodiments of the invention. In FIG. 1, the system 100 includes an online retail server 102, account server 104, and backup funding server 106. As shown in FIG. 1, the account server 104 processes account transactions associated with a first financial institution, while a backup funding server 106 processes account transactions associated with a second financial institution.

[0020] The dataflow and operations occur in three stages. During stage one, a consumer initiates a transaction in which the consumer uses a debit card associated with a debit account to purchase goods from an online retail web site. For example, a consumer who has a \$75 debit account balance at the first financial institution buys retail goods for \$100. The consumer also has a \$500 credit line at a second financial institution, which uses the backup funding server 106 to process its credit line transactions. As part of the transaction, the online retail server 102 transmits a funding request 108 (e.g., for \$100) to the account server 104.

[0021] During stage two, the account server 104 determines that the consumer's account balance (e.g. \$75) will not be enough to pay for the goods. As a result, the account server 104 acquires backup funds 112 (i.e., \$25) from the backup funding server 106. As noted above, the account server 104 and backup funding server 106 each process account transactions for different financial institutions.

[0022] During stage three, the account server 104 transmits funding approval 110 to the online retail server 102. After receiving funding approval, the online retail server 102 approves the sale of goods to the consumer.

[0023] The following sections describe these and other features of the embodiments.

#### Example System Architecture

[0024] This section describes an example system architecture. Operations performed by embodiments of the system architecture will be described in greater detail in the next section.

[0025] FIG. 2 is a block diagram illustrating a backup funding system architecture, according to example embodiments of the invention. In FIG. 2, the backup funding system architecture 200 includes a network 208 connected to a merchant computer 202, account holder workstation 204, and automated teller machine (ATM) 206. The network 208 is also connected to an account server 212 and backup funding servers 218 and 222.

[0026] The account server 212 includes an account information unit 215, a backup funding unit 214, and a transaction

processor 216. The account information unit 215 can include information about account holders (e.g., name, address, telephone number, etc.), account balances, and backup funding configuration information. The transaction processor 216 can process funding requests received from the merchant computer 202, account holder workstation 204, and ATM machine 206. The backup funding unit 214 can inter alia 1) configure accounts to use backup funding associated with different financial institutions; 2) acquire backup funding from funding sources associated with the different financial institutions; and 3) enable account holders to make transaction-time decisions about backup funding sources.

[0027] The backup funding servers 218 and 222 include backup funding account information 221 and 225 and backup funding processors 220 and 224. The backup funding account information 221 and 225 can include information about credit accounts, bank accounts, or other accounts from which backup funds can be drawn. In one embodiment, the backup funding account information 221 and 225 can include account holder information (e.g., name, address, etc.), account holder credit limits, and any other suitable account information. The backup funding processors 220 and 224 can process and update the backup funding account information 221 and 225. Additionally, the backup funding processors 220 can also process backup funding requests for transactions associated with the account server 212.

[0028] The network 208 can include wired and/or wireless communication links, which can employ any suitable connection technology, such as Bluetooth, 802.11, Ethernet, public switched telephone networks, SONET, etc. In one embodiment, any of the components of the system architecture 200 can include hardware, firmware, and/or software for performing the operations described herein. Software can be stored on machine-readable media, which include any mechanism that provides (i.e., stores and/or transmits) information in a form readable by a machine (e.g., a wagering game machine, computer, etc.). For example, tangible machine-readable media includes read only memory (ROM), random access memory (RAM), magnetic disk storage media, optical storage media, flash memory machines, etc. Machine-readable media also includes any media suitable for transmitting software over a network.

#### Example Operations

[0029] This section describes operations performed by embodiments of the invention. In the discussion below, the flow diagrams will be described with reference to the block diagrams presented above. However, in some embodiments, the operations can be performed by components different from those shown in the block diagrams. In certain embodiments, the operations are performed by executing instructions residing on machine-readable media (e.g., software), while in other embodiments, the operations are performed by hardware and/or other logic (e.g., firmware). In some embodiments the operations are performed in series, while in other embodiments, the operations can be performed in parallel.

[0030] This section presents FIGS. 3-9. This section will continue with a discussion of FIG. 3, which describes how an account can use backup funding sources that are associated with different financial institutions.

[0031] FIG. 3 is a flow diagram illustrating operations for configuring a financial account to use backup funding sources that are associated with different financial institutions, according to example embodiments of the invention. The flow

diagram 300 will be described with reference to the system architecture shown in FIG. 2. The flow begins at block 302.

[0032] At block 302, an account server's backup funding unit 214 determines that an account is to have a backup funding source. In one embodiment, the backup funding unit 214 presents a web page or other interface through which an account holder can configure an account's backup funding options. The backup funding unit 214 can present the interface on the account holder workstation 204, ATM machine 206, merchant computer 202, or other suitable device. The flow continues at block 304.

[0033] At block 304, the account server's backup funding unit 214 receives an indication of one or more backup funding sources, which can be associated with different financial institutions. In one embodiment, the backup funding unit 214 receives a webpage or other indicia indicating one or more backup funding sources. The backup funding sources can include credit lines, bank accounts, and any other suitable money source. In one embodiment, the account can be accessed by multiple debit cards and different backup funding sources can be configured for each debit card. In one embodiment, the backup funding servers 218 and 222 provide access to the backup funding sources. In one embodiment, if the account holder is not already qualified for certain backup funding sources, the backup funding unit 214 presents an interface through which the account holder can apply for and acquire backup funding sources. The flow continues at block 306.

[0034] At block 306, if needed, the backup funding unit 214 determines a maximum backup funding limit. For example, the backup funding unit 214 contacts the backup funding sources to establish maximum backup funding limits. In one embodiment, the account holder can specify a maximum backup funding limit for each backup funding source. The flow continues at block 308.

[0035] At block 308, the backup funding unit 214 links the account to the selected backup funding sources. After the account is linked to the backup funding sources, if a fund request exceeds the account balance, the backup funding unit 214 can attempt to acquire the needed funds from one or more of the backup sources. In one embodiment, linking the account to the selected backup funding source includes storing information for accessing to the backup funding source. The access information can include an account number for the backup funding source, an expiration date for the backup funding source, an account holder username and password for the backup funding source, and/or a routing number for the backup funding source. From block 308, the flow ends.

[0036] While FIG. 3 describes operations for configuring an account's backup funding sources, this section continues with a discussion about how backup funding can be acquired in the course of a payment transaction.

[0037] FIG. 4 is a flow diagram illustrating operations for acquiring backup funding for a financial transaction, according to example embodiments of the invention. The flow 400 begins at block 402.

[0038] At block 402, the account server's transaction processor 216 receives a request for funds from an account. For example, the transaction processor 216 receives a request for \$150. The request for funds can be part of an in-store retail sale, online retail sale, ATM account withdrawal, or any other transaction requiring funds to be drawn from an account serviced by the account server 212. In one embodiment, the

request for funds originates at the merchant computer 202, ATM machine 206, or the online retail server 207. The flow continues at block 404.

[0039] At block 404, the transaction processor 216 determines that the account has a balance less than the requested amount. For example, the transaction processor 216 determines that the account balance is \$100, while the funds request is for \$150. The flow continues at block 406.

[0040] At block 406, the transaction processor 216 determines that the account is associated with one or more backup funding sources from one or more other financial institutions. In one embodiment, the transaction processor 216 makes this determination based on information in the account information unit 215, where the information specifies one or more backup funding sources associated with the account. As noted above, the backup funding sources can be credit lines, bank accounts, or other financial accounts available from different financial institutions. In one embodiment, the backup funding servers 218 and 222 and the account server 212 are operated by different financial institutions (i.e., different business entities). From block 406, the flow continues at "A".

[0041] In one embodiment, "A" flows into block 502 of FIG. 5. This discussion will move-on to the operations shown in FIG. 5, which describe how embodiments obtain authorization from backup funding sources.

[0042] FIG. 5 is a flow diagram illustrating operations for processing authorizations and settlement requests as part of an acquisition of backup funding, according to example embodiments of the invention. In FIG. 5, the flow 500 moves from "A" to block 502.

[0043] At block 502, the account server's backup funding unit 214 obtains authorization for a backup funding amount of at least the difference between the account balance and the requested amount. In one embodiment, the account server's backup funding unit 214 receives the authorization from a financial institution that is different from the one operating the account server 212. In continuing the example from above (\$100 account balance and \$150 funds request), the backup funding unit 214 obtains authorization for backup funding in an amount of \$50. In one embodiment, the backup funding unit 214 obtains the backup funding amount from one of the backup funding servers 218 or 222, each of which is associated with a financial institution different from that of the account server 212. The flow continues at block 504.

[0044] At block 504, an account server's transaction processor 216 transmits to the requestor an authorization for amount requested at block 402. In one embodiment (not shown), the backup funding unit 214 may not receive authorization for the backup funding amount (see discussion of block 502). If the backup funding unit 214 does not obtain authorization for the backup funding amount, the transaction processor 216 transmits to the requestor a denial associated with the requested amount. The flow continues at block 506.

[0045] At block 506, an account server's transaction processor 216 receives a request for a settlement amount. In one embodiment, the request for the settlement amount is associated with the authorization for the requested funds from block 402 and is received from the merchant computer 202, online retail server 207, or other suitable computer. In one embodiment, the request for the settlement amount is received after a period of time has passed. For example, the request for the settlement amount is received at the end of the business day. In one embodiment, if the request for the settlement amount is not received within a specified amount of time (e.g. 10 days),

the authorization from block 402 is released. The settlement amount can differ from the requested amount (see block 402). In one embodiment, if the settlement is greater than the requested amount, the account server's backup funding unit 214 acquires additional funds from the backup funding source. From block 506 the flow continues at B, which continues into block 408 of FIG. 4.

[0046] This discussion will now follow the flow back to FIG. 4.

[0047] In FIG. 4, at block 408, the account server's transaction processor 216 provides the settlement amount (see discussion of block 506) to the requester. In continuing the example from above, the transaction processor 216 provides \$150 to the merchant computer 202. The flow continues at block 410.

[0048] At block 410, the backup funding unit 214 determines whether the settlement amount is greater than the account balance. If the settlement amount is greater than the account balance, the flow continues at block 412. Otherwise, the flow continues at block 416.

[0049] In certain scenarios, the account server 212 may not need to use back funding for which it is authorized to use. One such scenario occurs when an account holder deposits funds into the account after the backup funding authorization is received (502), but before the backup funds are collected (414). If the deposit makes the account balance greater than the settlement amount, the account server 212 will not use the backup funds. Otherwise the account server 212 will use only enough backup funding to settle the transaction.

[0050] At block 412, the backup funding unit 214 requests a backup funding amount equal to at least the difference between the account balance and the requested amount. In one embodiment, the backup funding source is held on one of the backup funding servers 218 or 222, which is operated by a different financial institution. The flow continues at block 414.

[0051] At block 414, the backup funding unit 214 receives the backup funding amount from one of the backup funding servers 218 or 222. The flow continues at block 416.

[0052] At block 416, the transaction processor 216 debits the account for the settlement amount. In one embodiment, the transaction processor 216 updates information in the account information unit 215 to reflect the debit. From block 416, the flow ends.

[0053] As discussed above, the flow 400 of FIG. 4 moves through block "A". In one embodiment, "A" flows into FIG. 6.

[0054] FIG. 6 is a flow diagram illustrating operations for performing a risk analysis as part of an acquisition of backup funding, according to example embodiments of the invention. The flow diagram 600 will be described with reference to the system architecture of FIG. 2. The flow begins at block 602.

[0055] At block 602, an account server's transaction processor 216 performs a risk analysis for the transaction. In one embodiment, the risk analysis is based on a transaction time (e.g., time of day), a transaction amount, account holder history (e.g., number of account overdrafts, average account balance, etc.), or other suitable criteria. From block 602, the flow continues at block 604.

[0056] At block 604, the account server's transaction processor 216, transmits an authorization to the requestor based on a favorable risk analysis. In one embodiment, if the account server's transaction processor 216 gets a negative

result from the risk analysis, the account server's transaction processor 216 transmits a denial. From block 604, the flow continues at block 606.

[0057] At block 606, the account server's transaction processor 216 receives a request for a settlement amount. In one embodiment, the request is received from merchant computer 202 or online retail server 207. From block 606, the flow continues at B, which flows into block 408 of FIG. 4.

[0058] While FIGS. 3-6 describe embodiments that postpone collection of backup funding until after making payment on a transaction, FIG. 7 describes an embodiment that collects backup funds before paying a transaction.

[0059] FIG. 7 is a flow diagram illustrating operations for collecting backup funds before paying a financial transaction, according to example embodiments of the invention. The flow diagram 700 will be described with reference to the system architecture shown in FIG. 2. The flow begins at block 702.

[0060] At block 702, the account server's transaction processor 216 receives a request for funds from an account. In one embodiment, the request is from a merchant who is selling goods to an account holder (e.g., the online retail server 207). In another embodiment, the request is from the account holder via an ATM machine. The flow continues at block 704.

[0061] At block 704, the account server's transaction processor 216 determines that the account has a balance less than the specified amount. The flow continues at block 706.

[0062] At block 706, the account server's transaction processor 216 determines that the account is associated with a backup funding source at another financial institution. Although not shown, in one embodiment, if the account server's transaction processor 216 determines that the account is not associated with a backup funding source, the account server's transaction processor 216 denies the request to debit the specified amount from the account. The flow continues at block 708.

[0063] At block 708, the account server's backup funding unit 214 requests a backup funding amount equal to at least the difference between the account balance and the specified amount. In one embodiment, the backup funding source is held on one of the backup funding servers 218 or 222, which is operated by a different financial institution. In one embodiment, if the backup funding amount exceeds a maximum backup funding amount associated with the backup funding source, the backup funding unit will not request the backup funding. The flow continues at block 710.

[0064] At block 710, the account server's backup funding unit 214 receives the backup funding amount. In one embodiment, the account server's backup funding unit 214 notifies (e.g., via email, instant message, telephone message, etc.) the account holder that the backup funding source has been used. The flow continues at block 712.

[0065] At block 712, the account server's transaction processor 216 provides the requested amount. In one embodiment, the requested amount is provided to a merchant or to the account holder via an ATM machine. In one embodiment (not shown), if the financial institution holding the backup funding source denies the request for the backup funding amount, the account server's transaction unit will deny the request to debit the specified amount from the account. From block 712, the flow ends.

[0066] While FIGS. 4-7 describe operations for acquiring backup funding, FIG. 8 describes operations for enabling an account holder to select different backup funding sources.

The operations for selecting different backup funding sources can be used in concert with operations for acquiring backup funding or they can be used separately.

[0067] FIG. 8 is a flow diagram illustrating operations for selecting between different backup funding sources, according to example embodiments of the invention. The flow diagram 800 will be described with reference to the system architecture shown in FIG. 2. The flow begins at block 802.

[0068] At block 802, an account server's backup funding unit 214 presents an option to change a backup funding source associated with an account. For example, in an online retail transaction in which an account holder is making payment with a debit card, the backup funding unit 214 presents a payment interface (e.g., a web page) that allows the account holder to select a new backup funding source for that retail transaction. Alternatively, the backup funding unit 214 can present the payment interface anytime after the transaction processor 216 determines that backup funding is needed and that the account is associated with backup funding (e.g., after block 406 of FIG. 4). In one embodiment, the account holder can select between previously verified bank accounts, previously verified credit card accounts, and previously verified lines of credit. The flow continues at block 804.

[0069] At block 804, the account server's backup funding unit 214 receives a selection indicating a new backup funding source. For example, the backup funding unit 214 receives a backup funding source selection through the payment interface presented at block 802. In one embodiment, the buyer can select more than one backup funding source. From block 804, the flow continues at block 806.

[0070] At block 806, the account server's backup funding unit 214 changes the account's backup funding source based on the selection. In one embodiment, the backup funding unit 214 modifies information in the account information unit 215 to reflect the newly selected backup funding source. From block 806, the flow ends.

[0071] The discussion so far has been mostly about how embodiments of the system architecture can configure accounts and acquire backup funding for financial transactions. This section will continue with a discussion of how embodiments can process credits (e.g., returns, chargebacks, etc.) associated with transactions for which backup funding has been used. For example, this section will describe how embodiments of the system architecture may process a \$100 credit associated with a transaction that drew \$75 from an account and \$25 from a backup funding source.

[0072] FIG. 9 is a flow diagram illustrating operations for processing credits associated with transactions that used backup funding, according to example embodiments of the invention. The flow diagram 900 will be described with reference to the system architecture shown in FIG. 2. The flow begins at block 902.

[0073] At block 902, the account server's transaction processor 216 receives a request to credit an account, where the credit is associated with a transaction for which a backup funding source was used. The credit request can result from a chargeback, return, refund, etc. The flow continues at block 904.

[0074] At block 904, the account server's transaction processor 216 credits the account in the amount specified in the credit request. The flow continues at block 906.

[0075] At block 906, the account server's backup funding unit 214 determines how much of the credit was a backup funding amount received from a backup funding source held

at another financial institution. In one embodiment, the account server's backup funding unit 214 makes this determination based on transaction information stored in the account information unit 215. The flow continues at block 908.

[0076] At block 908, the account server's backup funding unit 214 debits the account with the backup funding amount and sends the backup funding amount to the backup funding source. In one embodiment, the account server's backup funding unit 214 begins a new credit transaction with the backup funding source. Alternatively, the account server's backup funding unit 214 can reverse the previous transaction with the backup funding source. In one embodiment, the account server's backup funding unit 214 transmits a notification (e.g., email, voicemail, instant message, etc.) indicating that the backup funding source was credited. From block 910, the flow ends.

#### Example Server/Workstation

[0077] This section describes an example computer architecture that can be used with embodiments of the system architecture described above. For example, embodiments of the backup funding servers, account servers, ATM machines, etc. can utilize the following computer architecture.

[0078] FIG. 10 illustrates a computer architecture, according to example embodiments of the invention. In FIG. 10, computer system 1000 comprises processor(s) 1002, memory unit 1030, processor bus 1022, and Input/Output controller hub (ICH) 1024. The processor(s) 1002, memory unit 1030, and ICH 1024 are coupled to the processor bus 1022. The processor(s) 1002 may comprise any suitable processor architecture. The computer system 1000 may comprise one, two, three, or more processors, any of which may execute a set of instructions in accordance with embodiments of the present invention.

[0079] The memory unit 1030 stores data and/or instructions, and may comprise any suitable memory, such as a dynamic random access memory (DRAM), for example. The computer system 1000 also includes IDE drive(s) 1008 and/or other suitable storage devices. A graphics controller 1004 controls the display of information on a display device 1006, according to embodiments of the invention.

[0080] The input/output controller hub (ICH) 1024 provides an interface to I/O devices or peripheral components for the computer system 1000. The ICH 1024 may comprise any suitable interface controller to provide for any suitable communication link to the processor(s) 1002, memory unit 1030 and/or to any suitable device or component in communication with the ICH 1024. For one embodiment of the invention, the ICH 1024 provides suitable arbitration and buffering for each interface.

[0081] For one embodiment of the invention, the ICH 1024 provides an interface to one or more suitable integrated drive electronics (IDE) drives 1008, such as a hard disk drive (HDD) or compact disc read only memory (CD ROM) drive, or to suitable universal serial bus (USB) devices through one or more USB ports 1010. For one embodiment, the ICH 1024 also provides an interface to a keyboard 1012, a mouse 1014, a CD-ROM drive 1018, one or more suitable devices through one or more firewire ports 1016. For one embodiment of the invention, the ICH 1024 also provides a network interface 1020 through which the computer system 1000 can communicate with other computers and/or devices.



**[0082]** In one embodiment, the computer system **1000** includes a machine-readable medium that stores a set of instructions (e.g., software) embodying any one, or all, of the methodologies for configuring and providing backup funding for financial transactions. Furthermore, software can reside, completely or at least partially, within memory unit **1030** and/or within the processor(s) **1002**.

#### General

**[0083]** This description describes numerous details about the embodiments. However, some embodiments can be practiced without these details. In some instances, this description has left-out well-known circuits, structures, and techniques in order to not obscure embodiments of the invention. In this description, references to “one embodiment” or “an embodiment” mean that the feature being referenced is included in at least one embodiment of the invention. Separate references to “one embodiment” do not necessarily refer to the same embodiment and the embodiments are not mutually exclusive, unless so stated. Thus, the present invention can include any variety of combinations of the embodiments described herein.

1. (canceled)
2. A system comprising:
  - an account information unit configured to store information about an account, the account being associated with a first financial institution; and
  - a backup funding unit configured to enable a user to set a maximum backup funding amount that can be drawn from a first backup funding source for the account, the first backup funding source residing with a second financial institution different from the first financial institution.
3. The system of claim **2**, wherein the backup funding unit is further configured to obtain authorization for the first backup funding amount.
4. The system of claim **2**, further comprising a transaction processor configured to perform a risk analysis associated with the account and to transmit, based on the risk analysis, an authorization for a debit amount, and to receive a settlement request for the debit amount.
5. The system of claim **2**, the backup funding unit further configured to:
  - present an option to change the first backup funding source, receive an indication of a new backup funding source, and change the first backup funding source.
6. The system of claim **2**, wherein the backup funding unit is further configured to notify a holder of the account that the first backup funding source has been used.
7. The system of claim **2**, further comprising a transaction processor configured to:
  - receive a request for a debit amount associated via a merchant server with a debt card,
  - determine that the account has a balance less than the debit amount, and
  - determine that the account is associated with the first backup funding source.
8. The system of claim **2**, wherein the backup funding unit is further configured to enable the user to set a second backup funding source for the account, wherein the second backup funding source resides with a third financial institution different from both the first financial institution and the second financial institution.

9. The system of claim **2**, wherein the first backup funding source is selected from the group consisting of checking accounts, savings accounts, credit card accounts, and lines of credit.

10. A method comprising:
  - receiving, at an account server, a request for a debit amount from an account of a first financial institution;
  - determining that the account has a balance that is less than the debit amount;
  - determining that the account is associated with a backup funding source at a second financial institution different from the first financial institution;
  - requesting, from a backup funding server separate from the account server and associated with the second financial institution, a backup funding amount equal to at least the difference between the balance and the debit amount, wherein the requesting of the backup funding amount includes determining, at the account server, whether the backup funding amount is not in excess of a maximum backup funding amount configured by the account server for the backup funding source;
  - receiving, from the financial institution, the backup funding amount; and
  - providing the debit amount.
11. The method of claim **10**, further comprising:
  - obtaining, from the second financial institution, authorization for the backup funding amount;
  - transmitting an authorization for the debit amount; and
  - receiving a settlement request for the debit amount.
12. The method of claim **10**, further comprising:
  - performing a risk analysis associated with the account; based on the risk analysis, transmitting an authorization for the debit amount; and
  - receiving a settlement request for the debit amount.
13. The method of claim **10**, further comprising:
  - presenting an option to change the backup funding source; receiving an indication of a new backup funding source; and
  - changing the backup funding source to be the new backup funding source.
14. The method of claim **10**, wherein the request for the debit amount originates from a merchant computer, automated teller machine, or online retail server.
15. The method of claim **14**, further comprising notifying a holder of the account that the backup funding source has been used.
16. A machine-readable medium including instructions to be executed by a machine, the instructions comprising:
  - receiving a request for a debit amount from an account of a first financial institution;
  - determining that the account has a balance that is less than the debit amount;
  - determining that the account is associated with a backup funding source at a second financial institution different from the first financial institution;
  - requesting, from a backup funding server associated with the second financial institution, a backup funding amount equal to at least the difference between the balance and the debit amount, wherein the requesting of the backup funding amount includes determining whether the backup funding amount is not in excess of a maximum backup funding amount configured by the account server for the backup funding source;

receiving, from the financial institution, the backup funding amount; and providing the debit amount.

**17.** The machine-readable medium of claim **16**, the instructions further comprising:

obtaining, from the second financial institution, authorization for the backup funding amount; transmitting an authorization for the debit amount; and receiving a settlement request for the debit amount.

**18.** The machine-readable medium of claim **16**, the instructions further comprising:

performing a risk analysis associated with the account; based on the risk analysis, transmitting an authorization for the debit amount; and receiving a settlement request for the debit amount.

**19.** The machine-readable medium of claim **16**, the instructions further comprising:

presenting an option to change the backup funding source; receiving an indication of a new backup funding source; and changing the backup funding source to be the new backup funding source.

**20.** The machine-readable medium of claim **16**, wherein the request for the debit amount originates from a merchant computer, automated teller machine, or online retail server.

**21.** The machine-readable medium of claim **20**, further comprising notifying a holder of the account that the backup funding source has been used.

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