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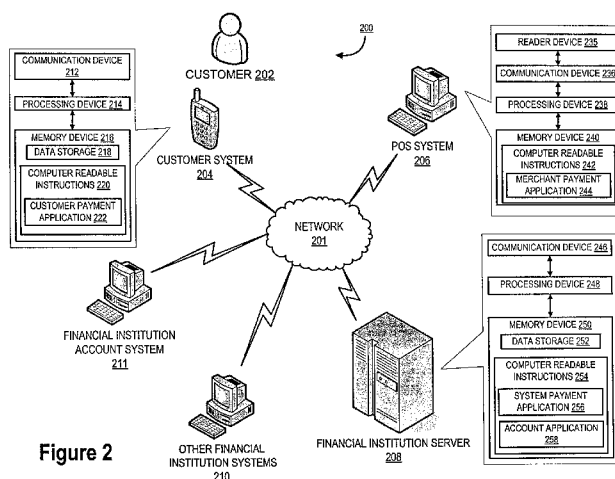


Figure 2

(57) Abstract: Embodiments of the invention are directed to a system, method, or computer program product for dynamically determining an appropriate payment account for a transaction. Embodiments of the invention allow a user to receive a transaction request and subsequently the transaction is applied to the appropriate payment account. Applying the transaction to the appropriate payment account is based on the type of transaction, the payment accounts available to the user, financial institution considerations, financial plans of the user, customer plans of the user, etc. This invention allows a user to make a purchase at a point-of-sale and have confidence that the transaction will be implemented to the payment account that provides the best promotional benefits for the customer based on the customer's individual needs.

DYNAMIC DETERMINATION OF APPROPRIATE PAYMENT ACCOUNT

BACKGROUND

[0001] Customers typically have a variety of payment options when entering into a transaction with a business, such as but not limited to cash, check, gift cards, credit cards, debit cards, etc. Payment options, such as a credit or debit card, may be issued through financial institutions, retail stores, gas stations, airlines, and other businesses. Often, the businesses that issue the payment option provide promotions to entice customers to open payment accounts through the business and/or thereafter use the payment accounts. The promotions include, but are not limited to reward points, travel miles, cash back bonuses, product or store discounts, free gifts, etc. The promotions for each individual customer may vary based on the individual customer's purchasing habits. For example, one customer may receive better discounts at retail stores if the customer often shops at that retail store or if the customer selects to enroll in promotions that apply to the retail store.

[0002] Many factors play a role in the payment option a customer determines to use in a transaction. Factors, such as, but not limited to the amount of the transaction, whether the transaction is online or offline, the merchant, individual considerations, etc., may all have a direct correlation with which payment option is chosen by the customer. Individual considerations may consist of utilizing the proper payment method to maximize promotions. For example, if the customer is purchasing fuel at a specific gas station, it may be in the individual's best interest to use a credit card that offers maximum promotional discounts on fuel purchases.

[0003] Utilizing the proper payment option when making a transaction may aid in the customer reaching his promotional goals faster, by maximizing the profitability from a transaction. However, a customer often has little knowledge of what payment option provides the maximum promotion at a point of sale for a particular good or service (hereinafter "product") and/or merchant. Knowledge of the best payment option is difficult to determine. This is largely due to customers having so many payment options to select from, all with different promotions. A customer may not know the promotions associated with his payment options because the promotions may change at any instant, few or no merchants advertise promotions (except for maybe the merchant's own accounts), the promotions may include purchase restrictions that limit the benefits at different times, on different products, or at different merchants, etc. Therefore, the customer often selects a payment option, from the variety of payment options, and enters the

transaction with little or no thought as to which payment options provide the best promotions as they relate to the goals he wishes to achieve.

BRIEF SUMMARY

[0004] Embodiments of the present invention address the above needs and/or achieve other advantages by providing apparatuses (e.g., a system, computer program product and/or other devices) and methods for dynamically determining an appropriate payment account, which allows a customer to make a financial transaction where the financial transaction request is directed to an appropriate payment account according to the customer's goals, short or long term. In some embodiments, the financial transaction may be made with a customer system, such as a mobile wallet (i.e. smart phone, personal digital assistant ("PDA"), etc.) or other electronic payment system. In some embodiments, the appropriate payment account may be one of a number of accounts available to the consumer at one or more businesses, such as, but not limited to a credit card, debit card, checking account, gift card account, shared account, equity line of credit, prepaid account, etc.

[0005] Embodiments of the invention allow a transaction request to be applied to an appropriate payment account based at least in part on the planning goals of the customer, as well as financial institution considerations. The plans of the customer may be provided through customer input and may relate to financial goals and/or personal customer goals, such as, but not limited to short and/or long term savings plans, investment plans, vacation plans, unemployment plans, etc. In other embodiments, the plans may be provided automatically by the financial institution using customer transaction history and/or financial planning information of the customer and/or similar customers. The plans provide an indication as to the saving habits, spending habits, and/or goals of the customer. The payment account selected to apply to a transaction may be based on the plans identified by the customer, such that the selected account provides the customer with the most financial benefit with respect to his plan (i.e., saving and spending goals). Furthermore, the customer may rank the importance of the plans, therefore providing the ability to provide the customer with an appropriate payment account to use in a transaction that is designated to the plan identified as most important by the customer.

[0006] In some embodiments, the financial transaction request may be a purchase made by a customer. The purchase can be made at a plurality of merchants, online or offline, over the phone, or at a plurality of point of sale systems. The purchase may be made by the customer

using any type of payment device of a plurality of types of payment devices available to the customer.

[0007] In some embodiments of the present invention, determining the type of transaction allows for initiation of selecting the appropriate payment account. In some embodiments, the type of transaction may be determined from the merchant or the point of sale system, wherein the type of product provided by the merchant may indicate the type of transaction (e.g. a purchase made from a gas station or a grocery store). In some embodiments, the type of transaction may be determined by the description of the transaction provided by the transaction receipt. In some embodiments, the type of transaction may also be determined by customer input of transaction information.

[0008] In some embodiments, of the present invention, selecting the appropriate payment account for the customer is based on several criteria, including the type of transaction, the types of payment accounts available to the consumer, a financial plan, a customer plan, and financial institution considerations. Selecting the appropriate payment account for the customer may require the system to review the criteria listed and select a payment account that best fits the criteria, via a processing device.

[0009] In some embodiments of the present invention, the types of payment accounts available to the consumer may include any payment device the customer may use to make a transaction. These payment devices may include cash, check, credit cards, debit cards, retailer cards, mobile payment devices, and/or a plurality of lines of credit. In some embodiments, the plurality of types of payment accounts available to the customer may be determined by accessing a financial institution database and/or accessing other financial institutions. In some embodiments, the plurality of types of payment accounts available to the customer may be determined through manually inputted information by the customer.

[0010] In some embodiments, of the present invention, the financial plan used to determine the payment account for a transaction may include financial goals and payment strategies of the customer. The financial goals of the customer may include savings goals. These savings goals may include saving for a child's college, an investment, saving to reach a specific amount, etc. Further, the financial goals of the customer may include retirement savings goals. The payment strategies of the customer may include loan repayment (e.g. student loan repayment, car loan repayment, etc.). The payment strategies of the customer may include

paying off credit card debt (e.g. paying off one credit card with higher interest rates faster than other debt). Further, the payment strategies of the customer may include mortgage repayment. In some embodiments, the financial plan may be created by accessing a financial institution server. In some embodiments, the financial plan may be created by customer input via an interface. In some embodiments, the data within the financial plan may be ranked in order of importance for the customer.

[0011] In some embodiments, of the present invention, the customer plan used to determine the payment account for a transaction may include the location data of the customer (global positioning systems), vacation planning, job loss planning, emergency planning, social networking data, and tax planning. Vacation planning may include a customer saving for airfare or other travel expenses. For example, if the customer selects the customer plan of vacation planning, the system may direct the appropriate payment account for a transaction request to be a credit card with frequent flyer miles. Job loss planning allows the customer to direct the system to allocate financial transaction requests to accounts to maximize finances in case of a situation of unemployment. Emergency planning allows the customer to direct the system to allocate transaction requests to accounts to maximize finances in case of an emergency situation. Tax planning allows the customer to direct the system to allocate transaction requests to accounts to maximize tax planning strategies set by the consumer. In some embodiments, the consumer plan may be created by accessing a financial institution server. In some embodiments, the consumer plan may be created by customer input via an interface. In some embodiments, the data, within the consumer plan may be ranked in order of importance for the customer.

[0012] In some embodiments, of the present invention, financial institution considerations used to determine the payment account for a transaction may include customer transaction history or a status update of payment accounts. Customer transaction history may include a review of previous transaction requests from the same merchant to determine the payment account the customer historically uses in that instance. For example, if a customer always uses a specific credit card for all purchases at a grocery store, the financial institution server will recognize this historically used credit card and apply the purchase from the grocery store to that card. A status update of payment accounts may allow, prior to applying the transaction request to a specific payment account, the server to access the selected account to ensure funds are available to continue processing the transaction. Financial institution

considerations may also include item level data from the transaction. In some embodiments, a status update of payment accounts may ensure the credit limit for an account has not yet been reached. In some embodiments, financial institution considerations may be created by accessing a server.

[0013] In some embodiments of the present invention, applying the transaction request to the selected payment account may include accessing the selected payment account system. Accessing the selected payment account may be done via a network. In some embodiments, applying the transaction request to the selected payment account may include communicating the selected payment account with the customer via an interface. In some embodiments, applying the transaction request to the selected payment account may include confirming the transaction request with the selected payment account.

[0014] Embodiments of the invention relate to systems, methods, and computer program products for receiving a request to enter into a financial transaction; determining a type of financial transaction from the request to enter into the financial transaction; determining a payment account for a customer from two or more payment accounts based at least in part on the type of financial transaction in order to apply the financial transaction to the payment account that provides promotions that the customer desires; and applying the financial transaction to the payment account.

[0015] In further accord with an embodiment of the invention, determining the payment account for the customer is based at least in part on a financial plan. In another embodiment of the invention, the financial plan comprises financial goals and payment strategies of the customer. In yet another embodiment of the invention, the invention further comprises receiving a request to set up a financial plan.

[0016] In further accord with an embodiment of the invention, determining the payment account for the customer is based at least in part on a customer plan. In another embodiment of the invention, the customer plan comprises vacation planning, job loss planning, emergency planning, or tax planning. In yet another embodiment of the invention, the invention further comprises receiving a request to set up a customer plan.

[0017] In further accord with an embodiment of the invention, determining the payment account for the customer is based at least in part on financial institution considerations. In another embodiment of the invention, the financial institution considerations comprise a status of

the funds in the payment account. In yet another embodiment of the invention, the invention further comprises receiving a request to set up the financial institution considerations.

[0018] In still another embodiment of the invention, the invention further comprises determining the customer creating the request to enter into the financial transaction. In further accord with an embodiment of the invention, the invention further comprises determining the payment accounts that are available to make the financial transaction.

[0019] In another embodiment of the invention, the payment request is received from a customer system. In yet another embodiment of the invention, the payment request is received from a point of sale system at a merchant.

[0020] In still another embodiment of the invention, the invention further comprises sending a confirmation request to the customer on a customer system, and receiving a confirmation or a denial of the financial transaction.

[0021] In further accord with an embodiment of the invention, determining a payment account is done to maximize the cash equivalent of the promotions.

[0022] In another embodiment of the invention, the financial transaction can be a purchase of a product, a payment, or a transfer of funds. In yet another embodiment of the invention, the payment accounts comprise one or more of a credit card account, a debit card account, a line of credit account, a retail card, a savings account, or an investment account.

[0023] In still another embodiment of the invention, the invention further comprises receiving a request to rate customer goals; and wherein determining the payment account for the financial transaction is based at least in part on the customer goals rating. In further accord with an embodiment of the invention, determining the payment account for the financial transaction is based at least in part on the transaction history of the customer for similar financial transactions.

[0024] The features, functions, and advantages that have been discussed may be achieved independently in various embodiments of the present invention or may be combined with yet other embodiments, further details of which can be seen with reference to the following description and drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[0025] Having thus described embodiments of the invention in general terms, reference will now be made to the accompanying drawings, wherein:

- [0026] Figure 1 provides a high level process flow illustrating a payment account determination process, in accordance with one embodiment of the present invention;
- [0027] Figure 2 provides a payment account determination system environment, in accordance with one embodiment of the present invention;
- [0028] Figure 3 provides a process map illustrating a payment account set-up process, in accordance with one embodiment of the present invention;
- [0029] Figure 4 provides a process map illustrating a selection of a payment account transaction process, in accordance with one embodiment of the present invention;
- [0030] Figure 5 provides a process map illustrating a payment account selection process, in accordance with one embodiment of the present invention;
- [0031] Figure 6 provides a payment account set-up interface, in accordance with one embodiment of the present invention;
- [0032] Figure 7 provides a financial plan interface, in accordance with one embodiment of the present invention;
- [0033] Figure 8 provides a customer plan interface, in accordance with one embodiment of the present invention; and
- [0034] Figure 9 provides a confirmation interface, in accordance with one embodiment of the present invention.

DETAILED DESCRIPTION OF EMBODIMENTS OF THE INVENTION

[0035] Embodiments of the present invention will now be described more fully hereinafter with reference to the accompanying drawings, in which some, but not all, embodiments of the invention are shown. Indeed, the invention may be embodied in many different forms and should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure will satisfy applicable legal requirements. Like numbers refer to elements throughout. Where possible, any terms expressed in the singular form herein are meant to also include the plural form and vice versa, unless explicitly stated otherwise. Also, as used herein, the term “a” and/or “an” shall mean “one or more,” even though the phrase “one or more” is also used herein. Although some embodiments of the invention herein are generally described as involving a “financial institution,” one of ordinary skill in the art will appreciate that other embodiments of the invention may involve

other businesses that take the place of or work in conjunction with the financial institution to perform one or more of the processes or steps described herein as being performed by a financial institution. Still in other embodiments of the invention the financial institution described herein may be replaced with other types of businesses that offer payment account systems to customers.

[0036] Figure 1 illustrates a high level process flow for a payment account determination process **100**, which will be discussed in further detail throughout this specification with respect to Figures 2 through 9. The first step in the payment account determination process **100** is that the system at the financial institution receives a transaction request from a merchant, as illustrated by block **102**. Next, the financial institution system identifies the type of transaction being made, as illustrated in block **104**. Thereafter, the financial institution system determines a customer payment account based at least in part on the type of transaction and/or the financial plan, customer plan, and/or financial considerations, as illustrated in block **106**. After the payment account is determined, the financial institution system applies the transaction request to the selected payment account to process the transaction, as illustrated in block **108**.

[0037] Figure 2 provides a payment account determination system environment **200**, in accordance with one embodiment of the present invention. As illustrated in Figure 2, the financial institution server **208** is operatively coupled, via a network **201** to the customer system **204**, to the point-of-sale (POS) system **206**, to other financial institution systems **210**, and to the financial institution account system **211**. In this way, the financial institution server **208** can send information to and receive information from the customer system **204**, the POS system **206**, other financial institution systems **210**, and the financial institution account system **211**, to associate transaction requests of the customer **202** to the appropriate payment account. Figure 2 illustrates only one example of an embodiment of a payment account determination system environment **200**, and it will be appreciated that in other embodiments one or more of the systems, devices, or servers may be combined into a single system, device, or server, or be made up of multiple systems, devices, or servers.

[0038] The network **201** may be a global area network (GAN), such as the Internet, a wide area network (WAN), a local area network (LAN), or any other type of network or combination of networks. The network **201** may provide for wireline, wireless, or a combination wireline and wireless communication between devices on the network.

[0039] In some embodiments, the customer **202** is an individual making a financial transaction. The financial transaction may be made at a POS system **206** of a merchant, online or offline, over the phone, at the merchant's place of business and/or other transaction means. The purchase may be made by the customer **202** using a customer system **204**, such as a mobile wallet (i.e. smart phone, PDA, etc.) or other types of payment systems that communicate with POS systems **206** and/or financial institution servers **208** to allow the customer **202** to make a transaction. In some embodiments of the invention, the customer **202** may enter into transactions using a card with stored magnetic information, digital information, or other like payment device that stores information that may be transferred to a POS system **206** and/or a financial institution server **208** to allow a customer **202** to enter into a transaction. In some embodiments, the customer **202** may be a merchant or a person, employee, agent, independent contractor, etc. acting on behalf of the merchant to enter into a transaction.

[0040] As illustrated in Figure 2, the financial institution server **208** generally comprises a communication device **246**, a processing device **248**, and a memory device **250**. As used herein, the term "processing device" generally includes circuitry used for implementing the communication and/or logic functions of the particular system. For example, a processing device may include a digital signal processor device, a microprocessor device, and various analog-to-digital converters, digital-to-analog converters, and other support circuits and/or combinations of the foregoing. Control and signal processing functions of the system are allocated between these processing devices according to their respective capabilities. The processing device may include functionality to operate one or more software programs based on computer-readable instructions thereof, which may be stored in a memory device.

[0041] The processing device **248** is operatively coupled to the communication device **246** and the memory device **250**. The processing device **248** uses the communication device **246** to communicate with the network **201** and other devices on the network **201**, such as, but not limited to the POS system **206**, the customer system **204**, the financial institution account system **211**, and the other financial institution computer systems **210**. As such, the communication device **246** generally comprises a modem, server, or other device for communicating with other devices on the network **201**.

[0042] As further illustrated in Figure 2, the financial institution server **208** comprises computer-readable instructions **254** stored in the memory device **250**, which in one embodiment

includes the computer-readable instructions **254** of an account application **258**. In some embodiments, the computer-readable instructions **254** includes a system payment application **256** and/or an account application **258**. In some embodiments, the memory device **250** includes data storage **252** for storing data related to the financial institution accounts including but not limited to data created and/or used by the account application **258**, the system payment application **256**, or the financial information of customers.

[0043] In the embodiment illustrated in Figure 2 and described throughout much of this specification, the system payment application **256** allows the customer **202** to manually input, via a customer system **204**, preferred appropriate payment account system criteria. In one example, the system payment application **256** allows the customer **202** to communicate, via the customer system **204**, to indicate accounts available, financial plans, and customer plans to the system payment application **256**. The data stored within the system payment application **256** provides computer readable instructions **254** to the processing device **248** to allow for selection of the appropriate payment account associated with a transaction. The system payment application **256** stores the preferred appropriate payment account system criteria including, but not limited to accounts available, financial plans, and customer plans that may be established by the customer **202**. As used herein, accounts available, financial plans, and customer plans may be established by manual input by the customer **202** via the customer system **204** or established by the financial institution server **208** automatically.

[0044] In one embodiment, as explained in further detail below, the accounts available within the system payment application **256** include all financial accounts available to the customer **202**. In some embodiments, the accounts available to the consumer may include payment accounts that the customer **202** has with a primary financial institution, secondary financial institution, or business that the customer may use to make a transaction. For example, these payment accounts may include cash, check, credit cards, debit cards, retailer cards, and/or a plurality of lines of credit. In some embodiments, the types of accounts available to the customer **202** may be determined by accessing the financial institution account system through the use of an account application **258** that may be stored in the memory device **250** of the financial institution server **208**, or the memory device of the financial institution account system **211** itself. In other embodiments, the types of account available to the customer **202** may be determined by accessing other financial institution computer systems **210**.

[0045] In one embodiment, as explained in further detail below, the financial plan stored within the system payment application **256** includes financial goals and payment strategies of the customer **202**. For example, the financial goals of the customer **202** may include savings goals. These savings goals may include saving for a child's college, an investment, saving to reach a specific amount, etc. Further, the financial goals of the customer **202** may include retirement savings goals. For example, the payment strategies of the customer **202** may include loan repayment (e.g. student loan repayment, car loan repayment, etc.). The payment strategies of the customer **202** may include paying off credit card debt (e.g. paying off one credit card with higher interest rates faster than other debt). Further, the payment strategies of the customer **202** may include mortgage repayment. In some embodiments, the financial plan may be created by accessing the financial information of the customer **202** stored in the memory device **250**. In some embodiments, the financial plan may be created by customer **202** input via the customer system **204**.

[0046] In one embodiment, as explained in further detail below, the customer plan stored within the system payment application **256** may include customer **202** location data, vacation planning, job loss planning, emergency planning, and tax planning. For example, vacation planning may include a customer **202** saving for airfare or other travel expenses. Job loss planning allows the customer to direct the system to allocate financial transaction requests to accounts to maximize finances in case of an unemployment situation. Emergency planning allows the customer to direct the system to allocate transaction requests to accounts to maximize finances in case of an emergency situation, such as a family illness. Tax planning allows the customer **202** to direct the system to allocate transaction requests to accounts to maximize tax planning strategies set by the consumer **202**. In some embodiments, the consumer plan may be created by accessing financial information of the customer **202** stored in the financial institution account system **211**. In some embodiments, the customer plan may be created by customer **202** input via the customer system **204**.

[0047] In some embodiments, financial institution considerations may be created by accessing financial information of the customer **202** stored in the financial institution account system **211**. In the embodiment illustrated in Figure 2 and described throughout this specification, the account application **258** allows the financial institution server **208** to receive the financial information of the customer **202**. In one example, the account application **258**

accesses the transaction history of the customer **202** and/or the account status of the payment account that the customer **202** would like to use for various transactions. Customer transaction history may include previous transaction requests from the same merchant or other merchants, in order to determine the payment account the customer historically uses in various types of transactions. For example, a customer **202** always uses a specific credit card for all purchases at a grocery store, the financial institution server **208** may recognize the historically used credit card and apply the purchase from the grocery store to that card. The account application **258** may also access the financial institution account system **211** to ensure that the funds in a payment account are available prior to applying a transaction to a selected payment account. In some embodiments, the account status of the payment accounts may ensure that the credit limit for an account has not yet been reached.

[0048] As illustrated in Figure 2, the POS system **206** generally comprises a reading device **235**, a communication device **236**, a processing device **238**, and a memory device **240**. The reading device **235** is operatively coupled to the processing device **238**, communication device **236**, and the memory device **240**. The POS system **206** may include a reader device **235** to receive payment account information from the customer **202** through the customer system **204** and/or other payment devices. Such a reader device **235** may include a magnetic strip reader, a barcode scanner, a radio frequency (RF) reader, a character recognition device, a magnetic ink reader, a processor for interpreting codes presented over an electrical or optical medium, a biometric reader, a wireless receiving device, and/or the like. In some embodiments, the reading device **235** receives information that may be used to identify the consumer's payment account and/or transaction data at the POS system **206** and communicates the information via the communication device **236** over a network **201**, to other systems such as, but not limited to the financial institution server **208**, other financial institution systems **210**, and/or the financial institution account system **211**. As such, the communication device **236** generally comprises a modem, server, or other device for communicating with other devices on the network **201**.

[0049] As further illustrated in Figure 2, the POS system **206** comprises computer-readable instructions **242** stored in the memory device **240**, which in one embodiment includes the computer-readable instructions **242** of a merchant payment application **244**.

[0050] In the embodiment illustrated in Figure 2, the merchant payment application **244** allows the POS system **206** to be linked to the financial institution server **208** to communicate,

via a network **201**, the information related to the transaction being made, such as the transaction type, cost, product type, merchant location, etc. In one example, the customer **202** enters into a transaction at a POS system **206**, which processes the transaction and the merchant payment application **244** allows communication of the transaction information to the financial institution server **208**.

[0051] Figure 2 also illustrates a customer system **204**. The customer system **204** generally comprises a communication device **212**, a processing device **214**, and a memory device **216**. The customer system **204** is a computing system that allows a user to enter into transactions, via a network **201**, with the POS system **206**, and/or supply the system payment application **256** with payment account information. The processing device **214** is operatively coupled to the communication device **212** and the memory device **216**. The processing device **214** uses the communication device **212** to communicate with the network **201** and other devices on the network **201**, such as, but not limited to the POS system **206**, the financial institution server **208**, the financial institution account systems **211**, and the other financial institution computer systems **210**. As such, the communication device **212** generally comprises a modem, server, or other device for communicating with other devices on the network **201**.

[0052] As further illustrated in Figure 2, the customer system **204** comprises computer-readable instructions **220** stored in the memory device **216**, which in one embodiment includes the computer-readable instructions **220** of a customer payment application **222**. In this way, a customer **202** may be able to enter into transactions at the POS system **206** and/or view his or her payment account information, update appropriate payment account criteria, and confirm selected payment accounts through the financial institution server **208**, using the customer payment application **222**. The customer system **204** may be, for example, a desktop personal computer, a mobile system, such as a cellular phone, smart phone, personal data assistant (PDA), laptop, or the like. Although only a single customer system **204** is depicted in Figure 2, the payment account determination system environment **200** may contain numerous customer systems **204**.

[0053] The other financial institution systems **210** are operatively coupled to the financial institution server **208**, the POS system **206**, the customer system **204**, and/or the financial institution account systems **211** through the network **201**. The other financial institution systems **210** have systems with devices the same or similar to the devices described for the financial institution server **208**, the POS system **206**, and/or the customer system **204** (i.e., communication

device, processing device, and memory device). Therefore, the other financial institution systems **210** communicate with the financial institution server **208**, the POS system **206**, the financial institution account system **211**, and/or the customer system **204** in the same or similar way as previously described with respect to each system. The other financial institution computer systems **210**, in some embodiments, are comprised of systems and devices that allow the customer **202** and the financial institution server **208** to access account information at the financial institution and/or allow transactions using the customer **202** accounts at the financial institution.

[0054] The financial institution account system **211** is operatively coupled to the financial institution server **208**, the POS system **206**, the customer system **204**, and/or the other financial institution systems **210** through the network **201**. The financial institution account system **211** has systems with devices the same or similar to the devices described for the financial institution server **208**, the POS system **206**, and/or the customer system **204** (i.e., communication device, processing device, and memory device). Therefore, the financial institution account system **211** communicates with the financial institution server **208**, the POS system **206**, the other financial institution systems **210**, and/or the customer system **204** in the same or similar way as previously described with respect to each system. The financial institution account system **211**, in some embodiments, allows the financial institution server **208** to apply the transaction request to the payment account identified by the customer **202** or selected by the system payment application **256**.

[0055] It is understood that the servers, systems, and devices described herein illustrate one embodiment of the invention. It is further understood that one or more of the servers, systems, and devices can be combined in other embodiments and still function in the same or similar way as the embodiments described herein.

[0056] Figure 3 illustrates a payment account set-up process **300**, in accordance with one embodiment of the present invention. As illustrated in block **302**, a customer **202** may select to enroll in the payment determination account program. The customer **202** may be able to enroll in the program by selecting a link provided by the financial institution to download an application on the customer system or to enroll through an online banking application provided by the financial institution or through the other financial institution systems **210**.

[0057] Figure 6 provides one embodiment of a set-up interface that allows a customer **202** to enroll into the payment account determination program. The financial institution server **208** receives a request from a customer **202** to set up the payment account determination program. If the customer **202** has not already enrolled, the financial institution server **208** may prompt the customer **202** to create a new account. As illustrated in block **304** of Figure 3, the customer **202** creates a username and password for a new account or otherwise logs into the customer's payment account determination program if the customer **202** has previously set up an account. For example, illustrated in Figure 6 is a payment determination account set-up interface **602** that allows a customer to create a log-in name and password to set up a payment determination account. In some embodiments, the set-up interface **602** requires entering information into an account interface **604**. At this point, the customer **202** may enter a user name **606**, a password **608**, and for security purposes a security question **610**. If the user name **606**, password **608**, and security question **610** are satisfactory, the interface prompts the customer to the next step in the process. For example, if the user name **606** is being used by a current customer, the new user will be prompted to create a different user name **606**. In other embodiments, the customer may simply enroll in the payment determination account program through the customer's online banking application. In these embodiments, the interfaces described herein may be accessed through the online banking application.

[0058] The payment account set-up process **300** may continue after the customer **202** has created a new payment determination account, or logged into the payment determination account that the customer has previously set up. Thereafter, the customer **202** may provide additional information as illustrated in blocks **306**, **308**, and **310**.

[0059] In block **306**, the customer **202** provides information regarding the payment accounts available to him. The types of payment accounts available to the consumer **202** may include any account the customer **202** may use to make a transaction. These accounts may include cash accounts, checking account, a plurality of credit cards or debit cards, a plurality of retailer cards, a plurality of lines of credit, a plurality of gift cards, etc. For example, as illustrated in Figure 6, the set-up interface **602** allows a customer **202** to add accounts to the payment determination account. In the add accounts section **612** of the set-up interface **602**, the customer **202** can select the type of account **614** from a menu. The account selections include a credit card **618**, a debit card **620**, a retail card **622**, a line of credit (LOC) **624**, or a selection to

create an account **626**, to name a few. In other embodiments of the invention, other accounts may be added to the payment determination account. In one embodiment the account may be with the financial institution. In one embodiment the account may be with other financial institutions. In one embodiment the account may be with an account providing business. The create an account selection **626** allows a customer **202** to create an account that is not specifically mentioned in the select account type **614** menu. Once a type of account is selected **614**, information regarding that account may be inputted in the account information section **616** in order to allow the financial institution to identify the proper account to apply a transaction to when it receives a transaction request. In some embodiments of the invention, the accounts that can be added to the payment determination account are all issued by the customer's primary financial institution. In other embodiments of the invention, accounts added to the payment determination account may be issued by multiple businesses. The businesses could be any company that provides accounts such as credit cards, retail store cards, or other types of accounts such as lines of credit. For example, in some embodiments of the invention, the customer **202** can add an account that is not issued by the customer's primary financial institution, such as a credit card account issued by a specific retailer or a secondary financial institution. In such embodiments, the customer **202** may need to provide account information in the account information section **616**, so that the primary financial institution can access information regarding the account at the secondary financial institution or other business. In some embodiments, the account information section **616** may include a bank section **628**, an account number section **630**, the expiration date section **632**, and the routing number section **634** in order to add accounts to the payment determination account. In other embodiments of the invention, a username and password may be entered to allow the primary financial institution to access account information located at the other businesses. Once the information in the account information section **616** is added, the customer **202** may select to add that account to the payment determination account.

[0060] As illustrated in block **308** of Figure 3, after the setting up the payment accounts available in block **306**, the customer **202** may continue the set-up process **300** by setting up individual financial plans. For example, financial plans may include financial goals and payment strategies of the customer **202**. The financial goals of the customer **202** may include savings goals like saving for a child's education, a type of investment plan, saving for retirement, saving

money to reach a specific goal amount, etc. Payment strategies may include loan repayment, such as repaying a student loan, a car loan, a personal bank loan, etc. Payment strategies may also include paying off debt, such as mortgage repayment, credit card debt repayment, or personal debt repayment.

[0061] The customer **202** may decide not to set up financial plans at this time. However, if the customer **202** does choose to set up financial plans as illustrated by block **310**, the set-up interface **602** illustrated in Figure 6 provides an add information section **636** for adding additional information. In this section, the customer **202** may select financial plan **638** which may provide the customer **202** with a financial plans update interface **702**, as illustrated in Figure 7.

[0062] The financial plan interface **702** includes a section for financial goals. In the financial goals section **704**, the customer **202** has an option of adding an account to a list of financial goals that can be associated with transactions being made by the customer **202** in an add account section **708**. For example, the customer **202** may add a savings account to the financial goals to which the customer wants to apply cash back rewards. In some embodiments, the customer **202** may add account information, such as but not limited to the account number, financial institution at which the account is located, routing and transit number, etc. in the account information section **712**. The financial goal section **704** may also include an add goal section **716** to add a goal to the associated account. In the add goal section **716**, the customer **202** may add any goal he wishes to obtain in relation to the add account section **708**. For example, the customer **202** may want to reach two thousand (2,000) dollars in a savings account added to the financial plan interface **702**. In this way, the system payment application **256** can select payment accounts to use in customer transactions that provide the greatest cash back bonuses, which can be applied in some embodiments, directly to the savings account. Once the add account section **708** and/or the add goal section **716** are filled in, the customer **202** may select the add button **730** to save the financial goals **704** the customer **202** inputted.

[0063] In another example, the customer **202** may have an investment account that the customer **202** may have a goal to reach twenty thousand (20,000) dollars in the account. The customer **202** may include the investment account in the add account section **708** and provide the goal in the add goal section **720**. The system payment application **256** may analyze a transaction to see if the transaction would produce more savings in a savings account or more savings in the

investment account (e.g. based on the rates of return of both accounts) when determining where to apply a cash back bonus. In other embodiments, the system payment application **256** may also determine to use a credit card or debit card depending on the transaction being made. For example, the credit card may provide a larger cash back bonus on a retail store purchase, while a debit card may provide a better cash back bonus on a grocery store purchase. The system payment application **256** determines the type of transaction and applies the proper account to the transaction based on which card provides more cash to apply to the savings account or investment account to reach the customer's financial goals.

[0064] In some embodiments of the invention, payment goals may also be included in the financial plan interface **702**. Payment goals may include loan repayment options, credit card repayment options, and/or mortgage repayment options. For example, the financial plan interface **702** includes a payment goals section **706** for adding payment goals. In the payment goals section **706**, the customer **202** has an option of adding an account in an add account section **710** in the same or similar way as previously described for adding a financial goal in the financial goal section **704** by adding account information in the add account information section **714**. The payment goals section **706** also includes an add goal section **718** to add a goal to the payment account, which may be added in the same or similar way as previously described for adding a financial goal. In the add goal section **718**, the customer **202** may add any goal he wishes to obtain in relation to the added payment account by providing in the add goal information section **722**. Once the add account section **710** and/or the add goal section **718** are populated, the customer **202** may select to add the payment goals the customer **202** inputted. For example, the customer **202** may have student loans, a car loan, and a mortgage to repay. Therefore, the customer **202** may include these accounts as payment goals **706**. In this way, the system payment application **256** can direct the cash back savings from various transactions to the specific payment goals entered by the customer **202**.

[0065] Figure 7 may also includes a rank goals section **724**. The rank goals section **724** allows a customer **202** to rank the importance of reaching the goal such as the financial goal or payment goal. The ranking provides a selection box to add a numerical value to each of the goals, or other ranking or rating indicator. For example, the customer **202** that had student loans, a car loan, and a mortgage to repay may want to focus his repayments to the loan having the highest interest rates. Therefore, the customer **202** may rank the highest interest rate loan as the

most important goal in his financial plan. In some embodiments, the ranking includes the accounts that were added from the financial plan section **702** and the payment goals section **706**. In other embodiments the financial goals section **704** and the payment goals section **706** may be ranked separately or have separate interfaces for each type of goal. Once ranking is complete, the customer **202** may update the selections or changes by selecting the update button to save the changes to the financial plan **702**.

[0066] As illustrated in block **310** of Figure 3, the customer may continue the set-up process **300** by setting up individual customer plans. For example, customer plan may include vacation planning, job loss planning, emergency planning, social networking data, and/or tax planning. Vacation planning may include a customer **202** saving for airfare, lodging, or other travel expenses. Job loss planning allows the customer **202** to direct the payment determination account to allocate financial transaction requests to accounts to maximize finances in case of a situation of unemployment. Emergency planning allows the customer **202** to direct the system to allocate transaction requests to accounts to maximize finances in case of an emergency situation. Social networking data may include information that the customer **202** may “like” or other social networking data that may provide implications as to the customer’s **202** future plans. Tax planning allows the customer **202** to direct the payment determination account to allocate transaction requests to accounts to maximize tax planning strategies set by the consumer **202**.

[0067] The customer **202** may decide not to set up customer plans at this time. However, if the customer **202** does choose to set up customer plans, as illustrated by block **310**, the set-up interface **602** illustrated in Figure 6 has an add information section **636** for adding additional information. In the add information section **636**, the customer **202** may select the customer plan **640** which will provide the customer **202** with a customer plan interface **802**, as illustrated in Figure 8.

[0068] As illustrated in Figure 8, the customer **202** may select from several customer plan options including vacation plans, tax plans, emergency funds, and/or a personalized plan in a vacation plans section **804**, a tax plan section **806**, emergency funds section **805**, and/or a personalized plan section **807** (including allowing access to social networking data). Once the customer **202** has selected the desired plan, the customer **202** may choose to add the selected plan to the payment determination account. After the customer **202** adds a plan or selects a plan for editing, the customer **202** can set goals on the limits (not illustrated) associated with the

customer plan. For example, in one embodiment, the customer **202** may select a vacation goal plan that the customer **202** wants to save as many miles points as possible to reach twenty thousand (20,000) points for a free vacation. In this way, the system payment application **256** may determine the payment accounts that result in the accrual of the most mileage points. Thus, the system payment application **256** applies the transaction request to the payment accounts that receive the most mileage points. In other embodiments, the customer **202** may direct the system payment application **256** to use a payment account associated with providing the most frequent flyer miles, if the customer **202** is trying to plan for a trip. The customer **202** may also want to request that the system payment application **256** maximize cash back bonuses in case of an emergency.

[0069] In some embodiments, after the customer plans have been selected, the customer **202** may wish to rank the customer plans in the rank plans section **810**. In one embodiment, the plans may be ranked or rated in the same or similar way as previously discussed for ranking or rating the financial plans.

[0070] Ranking the customer plans, as well as financial plans as previously discussed, may include a numerical ranking system or other ranking system that allows the customer **202** to rank the plans in order to achieve the goals that the customer **202** has set for each type of plan. For example, in one embodiment, the plans may be ranked from first to last, in which case the system payment application **256** may apply transaction requests to the payment account that will reach the goals of the plan in the order that they are ranked from first to last. In other embodiments, the customer **202** may assign a weighted value to each of the plans. In this way, the system payment application **256** may apply transaction requests to the payment account in order to apply the promotions to each of the goals of the plan in accordance to the weighted distributions. In still other embodiments of the invention, the customer **202** may want to maximize the promotions for all of the plans. In this way, the system payment application **256** may apply the payment account in each of the transactions that maximizes the equivalent cash value that can be applied to one or more transactions.

[0071] As illustrated in Figure 6, the set-up interface **602** may also provide the customer **202** with the ability to allow the financial institution server **208** to include financial institution considerations in the appropriate payment account selection. The set-up interface **602** provides a financial institution considerations selection **642** for setting up financial institution

considerations. In the add information section **636**, the customer **202** may select the financial institution considerations selection **642**, which may provide the customer **202** with a financial institution considerations section interface. In some embodiments, the customer may be able to set limits on the overdraft protections, balance limits, available funds, etc. to prevent the system payment application **256** from applying transactions to an account that may surpass the available balance or credit limit. In some embodiments of the invention, payments are automatically debited from an account on a monthly or weekly basis. Therefore, if the available balance or credit limit is close to the limit of the account, the customer may want to prevent the system payment application **256** from automatically applying a transaction to a payment account because it provides the best promotions if the customer **202** knows that automatic payments are about to be deducted from the account that could create an overdraft issue. In these cases, the customer **202** may be able to set up account limits that will not let a transaction be applied to a specific account if the balance on the account is at a predetermined level. In other embodiments of the invention, the customer may be prompted for acceptance when the system payment application **256** tries to apply a transaction to a particular account, as explained in further detail below. In other embodiments of the invention, the system payment application **256** may automatically make the determination not to apply a transaction to a payment account if the transaction may overdraft the account based on future scheduled payments.

[0072] Block **312** of Figure 3 allows for the completion of the payment account set-up process **300**. Upon completion of the set-up process **300**, the customer may choose the finish button **650** on the set-up interface **602** of Figure 6. This may conclude the set-up process **300** and provide the system payment application **256** with the means to start to apply the payment accounts to transactions based on the promotions for the accounts, financial plans, customer plans, financial institution considerations, customer transaction history, etc.

[0073] Figure 4 illustrates a payment account transaction process **400** for selecting a payment account to associate with a transaction. The first step in the payment account transaction process **400** is that the financial institution receives a financial transaction request for a customer **202**, as illustrated by block **402**. The financial transaction request received in block **402** corresponds to a financial transaction made by the customer **202**. In some embodiments, the financial transaction may be a purchase by an individual at a merchant via a customer system **204**. An individual customer **202** may make a purchase at a merchant, online or offline, over the

phone, at POS systems **206**, etc. For example, an individual may purchase groceries at a grocery store and clothing at a retail store and pay for both of these purchases using the same account, such as a credit card or other accounts that are a part of the payment determination account. The individual customer **202** may make the purchase with a customer system **204**, credit card, debit card, or other payment device. If the account the customer **202** used to make the purchase is linked to an account that the customer **202** listed in add accounts section **612** of the payment determination account, the financial institution recognizes that the account is part of the customer's payment determination account.

[0074] The next step in the payment account transaction process **400** is that the financial institution determines the transaction type, as illustrated in block **406**. Determining the type of transaction may allow the financial institution to determine to which account listed in the payment determination account to apply the transaction. For example, if the transaction is made for fuel at a gas station, the appropriate payment device may be the credit card that provides the largest percent cash back for that particular gas station. In some embodiments, the type of transaction may be determined based on the merchant or the POS system **206** from which the transaction request was received. In other embodiments of the invention, the type of transaction may be determined based on the type of product (e.g. fuel or clothing) purchased by the customer **202**. In some embodiments, the type of product may be transmitted to the system payment application **256** in the transaction request, in addition to the merchant or POS system **206** at which the transaction occurred.

[0075] As illustrated by block **408** in Figure 4, the next step in the process **400** is determining the payment accounts to which to apply the transaction. The payment accounts are accounts that the customer **202** has designated to be used in the payment account transaction process **400**. The payment accounts designated may be determined by a combination of factors. If the customer **202** designated the account and account information in section **612** of Figure 6, the account may then be available for the use in completing the transaction. Furthermore, if the customer **202** has prior accounts with the financial institution that are not associated with the payment determination account, the financial institution may recognize the accounts and include them among the available accounts identified in the payment determination account. Thereafter, the customer **202** may add the additional accounts not already included in the payment determination account to the list of available accounts at a later date. For example, the customer

202 may make a transaction using the customer system **204**, such as a mobile wallet, or a credit card or other payment system that is linked to a specific account of the customer **202**. The system payment application **256**, may determine that the account is or is not a part of the customer's payment determination account. If the account is a part of the customer's payment determination account, the system payment application **256** may identify the types of accounts that the customer **202** listed as being a part of the customer's payment determination account. Otherwise, if the account that the customer **202** used for the transaction is not part of the customer's payment determination account, the transaction may just be applied to the account used in the transaction. However, if the account is part of the customer's payment determination account, then the system payment application **256** may determine to which account to apply the transaction based on the financial considerations, financial plans, and/or customer plans, as discussed in further detail below.

[0076] As illustrated by block **410** in Figure 4, the next step in the payment account transaction process **400** is identifying the financial institution considerations. Financial institution considerations are criteria that the financial institution has in place or inputted by the customer **202** to prevent overdraft charges, unwanted expenses, or identify customer **202** spending trends with respect to the customer's accounts. Financial institution considerations **410** may include customer transaction history analysis and account status inquiries of the accounts used in the payment determination account. With respect to the transaction history analysis, customer transaction history may include a review of previous transactions a customer **202** made at various merchants in order to determine the payment account the customer **202** typically uses for the merchants. For example, the customer **202** may purchase office supplies from the same merchant using a card that provides two percent cash back on office supplies. Therefore, the system payment application **256** may use this information when determining the appropriate payment account to use in future transactions. For example, the system payment application **256** may determine that another card listed in the payment determination account, or another card that the customer was recently issued, provides three percent cash back on purchases for office supplies. In such cases, the payment application **256** may suggest using the card that pays three percent cash back in future transactions for office supplies. With respect to an account status inquiry of payment accounts, the system payment application **256** may access the selected payment account system **211** to ensure that funds are available in the respective account to

process the transaction. In some embodiments, an account status inquiry of payment accounts may ensure the credit limit for an account has not yet been reached. For example, if the customer **202** previously made a large transaction prior to the current transaction being made, the account status inquiry may ensure that the transaction being made is not applied to an account that does not have the required funds, even if the account would provide the best promotional benefit to the customer **202**. In this way, it may be ensured that over drafting the account will not occur due to the selection of a payment account with the best promotions.

[0077] As illustrated by block **412** in Figure 4, the next step in the payment account transaction process **400** is considering the financial plans of the customer **202**. Financial plans of the customer **202** may help the system payment application **256** to determine what payment account to use for a transaction, based on the financial goals and payment strategies of the customer **202**. As previously discussed, financial goals may include savings goals such as saving for a child's college, an investment, saving to reach a specific amount, or saving for retirement savings goals. In some embodiments, a customer **202** may have multiple savings goals, of which some may be more important than others to the customer **202** at the particular time. In some embodiments of the invention, the system payment application **256** examines the financial plans set up by the customer **202**, the ranking or ratings of the financial plans, and the promotions related to the transaction type for the payment accounts when determining what payment account to apply to the transaction.

[0078] As illustrated by block **414** in Figure 4, the next step in the payment account transaction process **400** is identifying the customer plans of the customer **202**. Customer plans may help the system payment application **256** to determine what accounts to use for a transaction, based at least in part on the customer's savings and/or spending plans. The customer plans may include vacation planning, job loss planning, emergency planning, tax planning, budget planning, etc. In some embodiments of the invention, the system payment application **256** may also examine the customer plans set up by the customer **202**, the ranking or ratings of the customer plans, and the promotions related to the transaction type for the payment accounts when determining what payment account to apply to the transaction.

[0079] In some embodiments of the invention, the customer **202** may select features in the payment determination account to allow the system payment application **256** to override transactions that the customer makes using a payment account. For example, the customer may

have used a first credit card at the point of sale for a purchase; however, the payment account that provides the maximum promotions for the purchase may be a second credit card that was not selected by the customer **202**. Therefore, the system payment application **256** can override the first credit card used by the customer **202** and apply the transaction request to the second credit card. In some embodiments of the invention, the customer **202** may have a chance to confirm or reject the application of the transaction request to the alternative payment account.

[0080] As illustrated in Figure 9, after a customer **202** makes a transaction, the customer **202** may be able to confirm or reject the payment account to which the system payment application **256** is applying the transaction request. Figure 9 illustrates a confirmation transaction interface **902**. In some embodiments, the confirmation transaction interface **902** can be displayed to the customer **202** on the customer system **204** whenever the customer **202** enters into a transaction, whenever the system payment application **256** changes the payment account to which a transaction request is applied, and/or if a user wants to change the payment account to which a transaction request is applied.

[0081] The confirmation of transaction interface **902** has information about the transaction request **904**, including the time of the transaction **906**, the location of the transaction **908**, and the amount of the transaction **910**. In the payment account selected section **912**, the selected appropriate payment account is shown to the customer **202**. For example, in Figure 9, the selected appropriate payment account is credit card 2 **920**. If the customer **202** agrees with the payment account selected, he may confirm the selection with the confirm button **914** and the transaction will subsequently be applied to the selected payment account. However, if the customer **202** does not agree with the selected payment account, he may select another from a drop down box **922** of all the other payment accounts to which the customer **202** has access. The customer **202** also has the option of revisiting the payment account set-up interface **602**, the financial plan interface **702**, and/or the customer plan interface **802** by selecting the different criteria selection **924**. When the customer **202** has finished updating the selected payment account, he may choose to complete the transaction and apply it to the selected payment account by selecting the finish button **930**.

[0082] As illustrated by block **416**, the final step in the payment account transaction process **400** of Figure 4 is applying the transaction request to the payment account selected. The process of selecting the payment account takes into consideration the transaction type, the

payment accounts available, the financial institution considerations, the financial plans, and the customer plans, when determining the appropriate payment account to which the transaction is applied.

[0083] Figure 5 illustrates the payment account transaction process **400** in more detail with respect to the selection criteria described above. The payment account transaction process **500** includes selection criteria and customer **202** decision blocks. As illustrated by block **502**, the process **500** begins by the system payment application **256** receiving a transaction request, as previously described above. Then, as illustrated by block **504**, the system payment application **256** determines the transaction type, as previously described above. Thereafter, as illustrated by block **506**, the system payment application **256** determines the payment accounts available to the customer **202**. In some embodiments, the payment accounts could include a single account. In some embodiments, the payment accounts could include a plurality of accounts. For example, as illustrated in Figure 5, the customer in this example has credit card 1 **507**, credit card 2 **508**, credit card 3 **509**, retailer credit card 1 **510**, retailer credit card 2 **512**, debit card 1 **513**, debit card 2 **514**, line of credit (LOC) **515**, and a home equity line of credit (HELOC) **516**. The payment accounts available are the accounts the system payment application **256** may select to which to apply the transaction.

[0084] As illustrated in Figure 5, blocks **518**, **522**, and **536** are the selection criteria that the system payment application **256** examines prior to selecting the appropriate payment account, as previously explained above. First, in block **518**, financial institution considerations are examined. For example, in Figure 5, the financial institution considerations examined include the customer's transaction history **519** and the funds available in the payment accounts **520**. Second, in block **522**, financial plans of the customer **202** are examined. For example, in Figure 5, the financial plans examined include the customer's financial goals **524**, such as savings goals **526** and retirement goals **528**; and payment strategies **530**, such as mortgage repayment **532** and loan repayment **534**. Third, in block **536**, customer plans of the customer **202** are examined. For example, in Figure 5 the customer plans examined include the customer's **202** vacation plans **538**, job loss **540**, emergency savings **542**, and tax strategies **543**.

[0085] After the system payment application **256** examines the criteria, the system payment application **256** selects an appropriate payment account to which direct the transaction request. Prior to applying the payment account to the transaction, as illustrated in block **546**, the

customer **202** may approve the selected payment account, as illustrated in decision block **544**. In some embodiments, the customer **202** may approve or deny the selected payment account that the customer **202** is presented with by system payment application **256**, using a confirmation transaction interface **902**, as illustrated in Figure 9 as previously explained above.

[0086] As will be appreciated by one of ordinary skill in the art, the present invention may be embodied as an apparatus (including, for example, a system, a machine, a device, a computer program product, and/or the like), as a method (including, for example, a business process, a computer-implemented process, and/or the like), or as any combination of the foregoing. Accordingly, embodiments of the present invention may take the form of an entirely software embodiment (including firmware, resident software, micro-code, etc.), an entirely hardware embodiment, or an embodiment combining software and hardware aspects that may generally be referred to herein as a “system.” Furthermore, embodiments of the present invention may take the form of a computer program product that includes a computer-readable storage medium having computer-executable program code portions stored therein. As used herein, a processor may be “configured to” perform a certain function in a variety of ways, including, for example, by having one or more general-purpose circuits perform the functions by executing one or more computer-executable program code portions embodied in a computer-readable medium, and/or having one or more application-specific circuits perform the function.

[0087] It will be understood that any suitable computer-readable medium may be utilized. The computer-readable medium may include, but is not limited to, a non-transitory computer-readable medium, such as a tangible electronic, magnetic, optical, infrared, electromagnetic, and/or semiconductor system, apparatus, and/or device. For example, in some embodiments, the non-transitory computer-readable medium includes a tangible medium such as a portable computer diskette, a hard disk, a random access memory (RAM), a read-only memory (ROM), an erasable programmable read-only memory (EPROM or Flash memory), a compact disc read-only memory (CD-ROM), and/or some other tangible optical and/or magnetic storage device. In other embodiments of the present invention, however, the computer-readable medium may be transitory, such as a propagation signal including computer-executable program code portions embodied therein.

[0088] It will also be understood that one or more computer-executable program code portions for carrying out operations of the present invention may include object-oriented,

scripted, and/or unscripted programming languages, such as, for example, Java, Perl, Smalltalk, C++, SAS, SQL, Python, Objective C, and/or the like. In some embodiments, the one or more computer-executable program code portions for carrying out operations of embodiments of the present invention are written in conventional procedural programming languages, such as the “C” programming languages and/or similar programming languages. The computer program code may alternatively or additionally be written in one or more multi-paradigm programming languages, such as, for example, F#.

[0089] It will further be understood that some embodiments of the present invention are described herein with reference to flowchart illustrations and/or block diagrams of systems, methods, and/or computer program products. It will be understood that each block included in the flowchart illustrations and/or block diagrams, and combinations of blocks included in the flowchart illustrations and/or block diagrams, may be implemented by one or more computer-executable program code portions. These one or more computer-executable program code portions may be provided to a processor of a general purpose computer, special purpose computer, and/or some other programmable data processing apparatus in order to produce a particular machine, such that the one or more computer-executable program code portions, which execute via the processor of the computer and/or other programmable data processing apparatus, create mechanisms for implementing the steps and/or functions represented by the flowchart(s) and/or block diagram block(s).

[0090] It will also be understood that the one or more computer-executable program code portions may be stored in a transitory or non-transitory computer-readable medium (e.g., a memory, etc.) that can direct a computer and/or other programmable data processing apparatus to function in a particular manner, such that the computer-executable program code portions stored in the computer-readable medium produce an article of manufacture, including instruction mechanisms which implement the steps and/or functions specified in the flowchart(s) and/or block diagram block(s).

[0091] The one or more computer-executable program code portions may also be loaded onto a computer and/or other programmable data processing apparatus to cause a series of operational steps to be performed on the computer and/or other programmable apparatus. In some embodiments, this produces a computer-implemented process such that the one or more computer-executable program code portions which execute on the computer and/or other

programmable apparatus provide operational steps to implement the steps specified in the flowchart(s) and/or the functions specified in the block diagram block(s). Alternatively, computer-implemented steps may be combined with operator and/or human-implemented steps in order to carry out an embodiment of the present invention.

[0092] While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative of, and not restrictive on, the broad invention, and that this invention not be limited to the specific constructions and arrangements shown and described, since various other changes, combinations, omissions, modifications and substitutions, in addition to those set forth in the above paragraphs, are possible. Those skilled in the art will appreciate that various adaptations and modifications of the just described embodiments can be configured without departing from the scope and spirit of the invention. Therefore, it is to be understood that, within the scope of the appended claims, the invention may be practiced other than as specifically described herein.

WHAT IS CLAIMED IS:

1. A method comprising:
receiving a request to enter into a financial transaction;
determining a type of financial transaction from the request to enter into the financial transaction;
determining a payment account for a customer from two or more payment accounts based at least in part on the type of financial transaction in order to apply the financial transaction to the payment account that provides promotions that the customer desires, through the use of a processing device; and
applying the financial transaction to the payment account.
2. The method of claim 1, wherein determining the payment account for the customer is based at least in part on a financial plan.
3. The method of claim 2, wherein the financial plan comprises financial goals and payment strategies of the customer.
4. The method of claim 1, further comprising receiving a request to set up a financial plan.
5. The method of claim 1, wherein determining the payment account for the customer is based at least in part on a customer plan.
6. The method of claim 5, wherein the customer plan comprises vacation planning, job loss planning, emergency planning, or tax planning.
7. The method of claim 1, further comprising receiving a request to set up a customer plan.
8. The method of claim 1, wherein determining the payment account for the customer is based at least in part on financial institution considerations.

9. The method of claim 8, wherein the financial institution considerations comprise a status of the funds in the payment account.
10. The method of claim 1, further comprising receiving a request to set up the financial institution considerations.
11. The method of claim 1, further comprising determining the customer creating the request to enter into the financial transaction.
12. The method of claim 1, further comprising determining the payment accounts that are available to make the financial transaction.
13. The method of claim 1, wherein the payment request is received from a customer system.
14. The method of claim 1, wherein the payment request is received from a point of sale system at a merchant.
15. The method of claim 1, further comprising sending a confirmation request to the customer on a customer system; and receiving a confirmation or a denial of the financial transaction.
16. The method of claim 1, wherein determining a payment account is done to maximize the cash equivalent of the promotions.
17. The method of claim 1, wherein the financial transaction can be a purchase of a product, a payment, or a transfer of funds.
18. The method of claim 1, wherein the payment accounts comprise one or more of a credit card account, a debit card account, a line of credit account, a retail card, a savings account, or an investment account.

19. The method of claim 1, further comprising receiving a request to rate customer goals; and wherein determining the payment account for the financial transaction is based at least in part on the customer goals rating.
20. The method of claim 1, wherein determining the payment account for the financial transaction is based at least in part on the transaction history of the customer for similar financial transactions.
21. A system comprising:
a memory device;
a communication device; and
a processing device operatively coupled to the memory device and the communication device, wherein the processing device is configured to execute computer-readable program code to:
receive a request to enter into a financial transaction;
determine a type of financial transaction from the request to enter into the financial transaction;
determine a payment account for a customer from two or more payment accounts based at least in part on the type of financial transaction in order to apply the financial transaction to the payment account that provides promotions that the customer desires; and
apply the financial transaction to the payment account.
22. The system of claim 21, wherein the processing device configured to execute computer-readable program code to determine the payment account for the customer is based at least in part on a financial plan.
23. The system of claim 22, wherein the financial plan comprises financial goals and payment strategies of the customer.
24. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to receive a request to set up a financial plan.

25. The system of claim 21, wherein the processing device configured to execute computer-readable program code to determine the payment account for the customer is based at least in part on a customer plan.
26. The system of claim 25, wherein the customer plan comprises vacation planning, job loss planning, emergency planning, or tax planning.
27. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to receive a request to set up a customer plan.
28. The system of claim 21, wherein determining the payment account for the customer is based at least in part on financial institution considerations.
29. The system of claim 28, wherein the financial institution considerations comprise a status of the funds in the payment account.
30. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to receive a request to set up the financial institution considerations.
31. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to determine the customer creating the request to enter into the financial transaction.
32. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to determine the payment accounts that are available to make the financial transaction.
33. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to receive the payment request from a customer system.

34. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to receive the payment request from a point of sale system at a merchant.
35. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to send a confirmation request to the customer on a customer system; and receive a confirmation or a denial of the financial transaction.
36. The system of claim 21, wherein the processing device configured to execute computer-readable program code to determine a payment account is done to maximize the cash equivalent of the promotions.
37. The system of claim 21, wherein the financial transaction can be a purchase of a product, a payment, or a transfer of funds.
38. The system of claim 21, wherein the payment accounts comprise one or more of a credit card account, a debit card account, a line of credit account, a retail card, a savings account, or an investment account.
39. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to receive a request to rate customer goals; and wherein the processing device configured to execute computer-readable program code to the payment account for the financial transaction is based at least in part on the customer goals rating.
40. The system of claim 21, wherein the processing device is further configured to execute computer-readable program code to determine the payment account for the financial transaction is based at least in part on the transaction history of the customer for similar financial transactions.

41. A computer program product, the computer program product comprising at least one non-transitory computer-readable medium having computer-readable program code portions embodied therein, the computer-readable program code portions comprising:

an executable portion configured for receiving a request to enter into a financial transaction;

an executable portion configured for determining a type of financial transaction from the request to enter into the financial transaction;

an executable portion configured for determining a payment account for a customer from two or more payment accounts based at least in part on the type of financial transaction in order to apply the financial transaction to the payment account that provides promotions that the customer desires, through the use of a processing device; and

an executable portion configured for applying the financial transaction to the payment account.

42. The computer program product of claim 41, wherein the executable portion configured for determining the payment account for the customer is based at least in part on a financial plan.

43. The computer program product of claim 42, wherein the financial plan comprises financial goals and payment strategies of the customer.

44. The computer program product of claim 41, further comprising an executable portion configured for receiving a request to set up a financial plan.

45. The computer program product of claim 41, wherein the executable portion configured for determining the payment account for the customer is based at least in part on a customer plan.

46. The computer program product of claim 45, wherein the customer plan comprises vacation planning, job loss planning, emergency planning, or tax planning.

47. The computer program product of claim 41, further comprising an executable portion configured for receiving a request to set up a customer plan.

48. The computer program product of claim 41, wherein the executable portion configured for determining the payment account for the customer is based at least in part on financial institution considerations.
49. The computer program product of claim 48, wherein the financial institution considerations comprise a status of the funds in the payment account.
50. The computer program product of claim 41, further comprising receiving a request to set up the financial institution considerations.
51. The computer program product of claim 41, further comprising an executable portion configured for determining the customer creating the request to enter into the financial transaction.
52. The computer program product of claim 41, further comprising an executable portion configured for determining the payment accounts that are available to make the financial transaction.
53. The computer program product of claim 41, wherein the payment request is received from a customer system.
54. The computer program product of claim 41, wherein the payment request is received from a point of sale system at a merchant.
55. The computer program product of claim 41, further comprising an executable portion configured for sending a confirmation request to the customer on a customer system; and an executable portion configured for receiving a confirmation or a denial of the financial transaction.

56. The computer program product of claim 41, wherein the executable portion configured for determining a payment account is done to maximize the cash equivalent of the promotions.

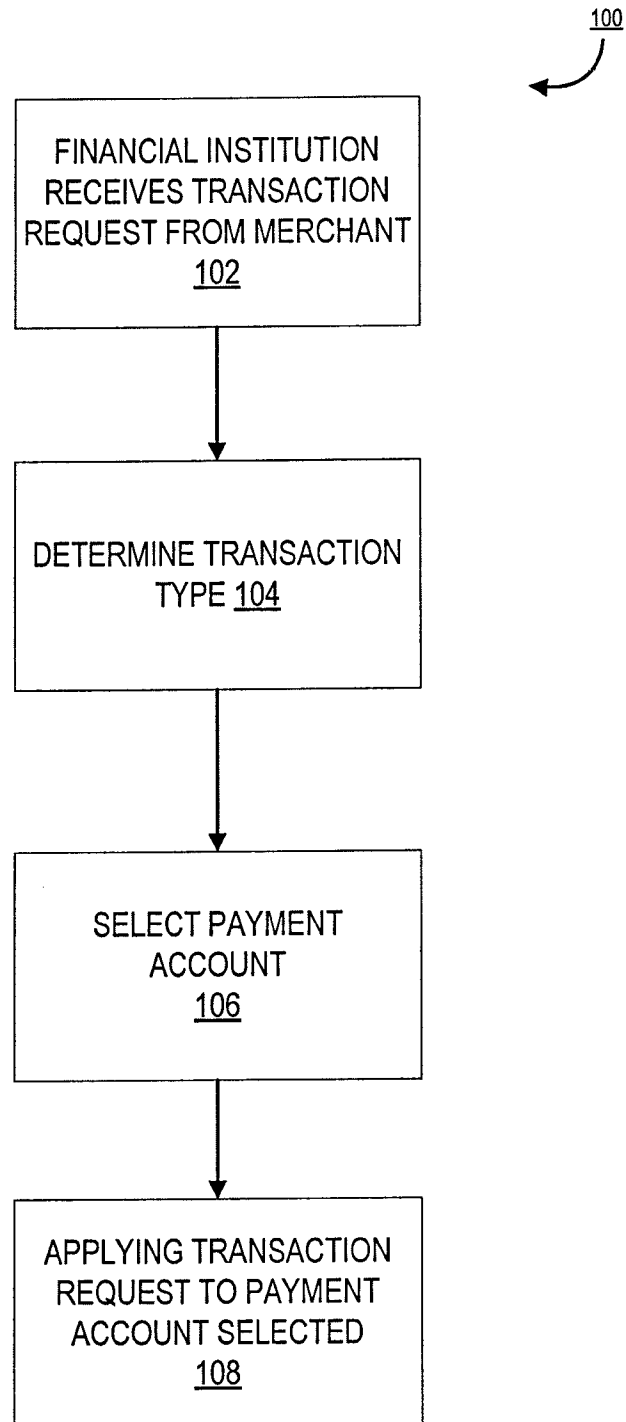
57. The computer program product of claim 41, wherein the financial transaction can be a purchase of a product, a payment, or a transfer of funds.

58. The computer program product of claim 41, wherein the payment accounts comprise one or more of a credit card account, a debit card account, a line of credit account, a retail card, a savings account, or an investment account.

59. The computer program product of claim 41, further comprising an executable portion configured for receiving a request to rate customer goals; and wherein the executable portion configured for determining the payment account for the financial transaction is based at least in part on the customer goals rating.

60. The computer program product of claim 41, wherein the executable portion configured for determining the payment account for the financial transaction is based at least in part on the transaction history of the customer for similar financial transactions.

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**Figure 1**

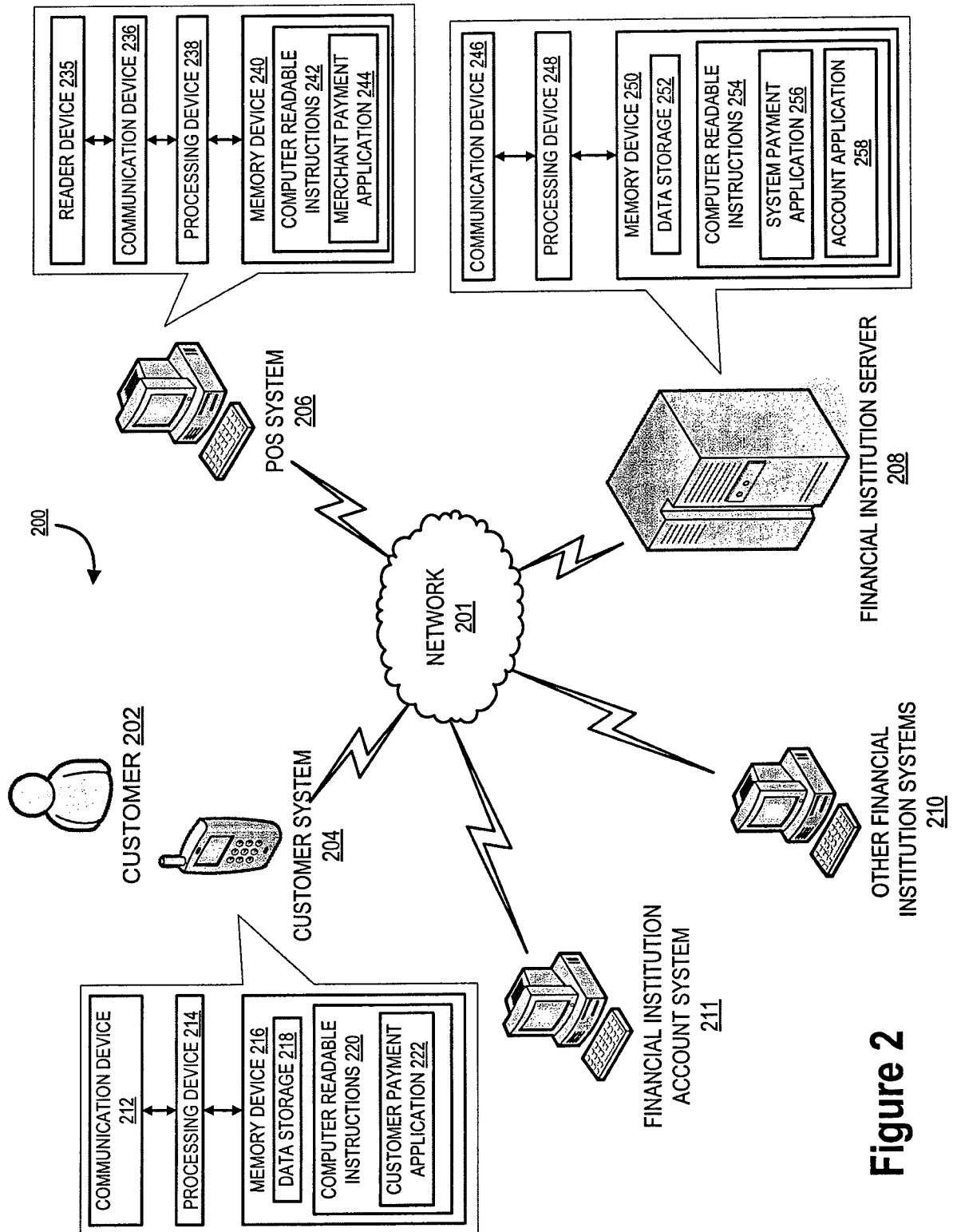


Figure 2

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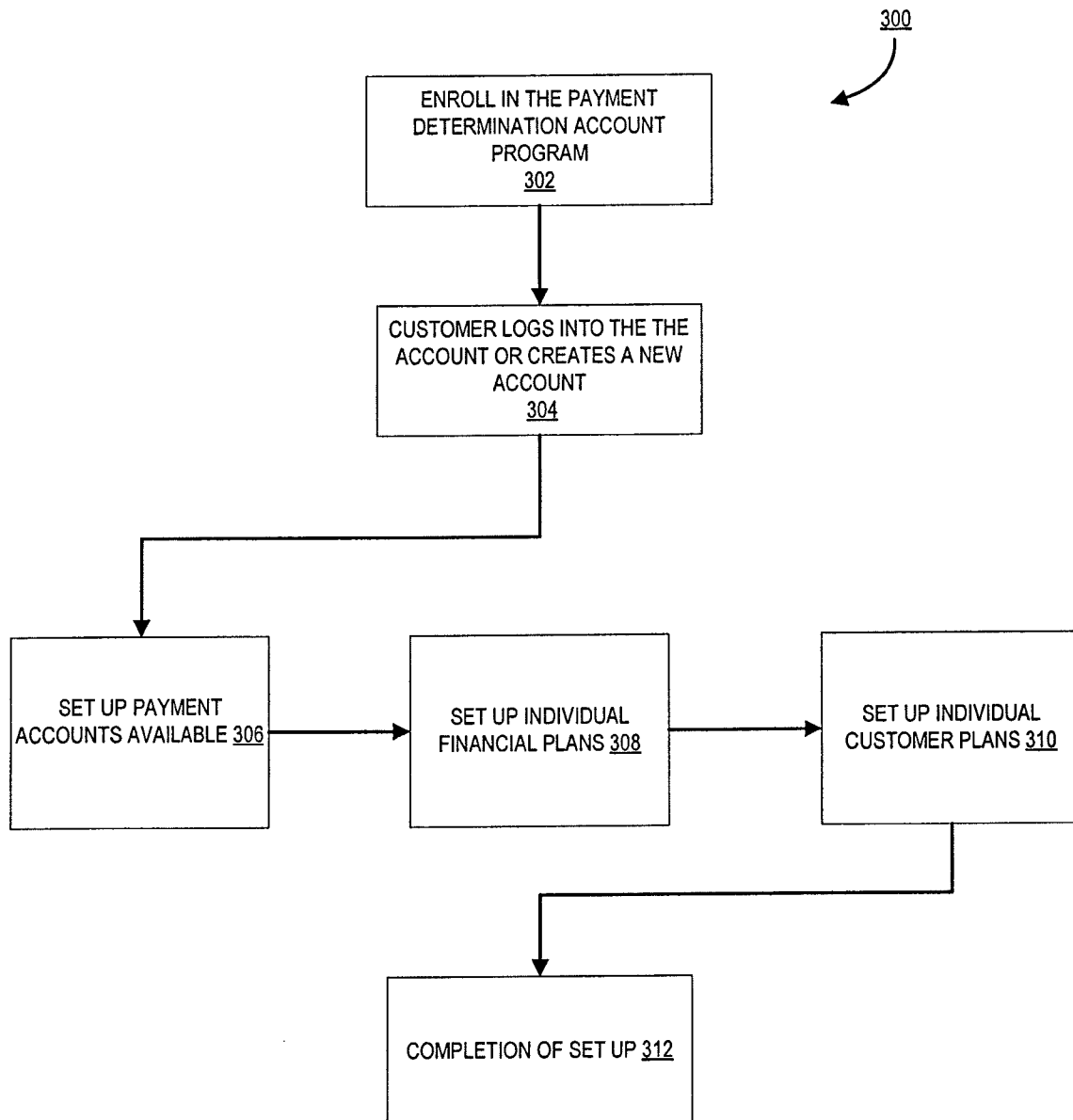
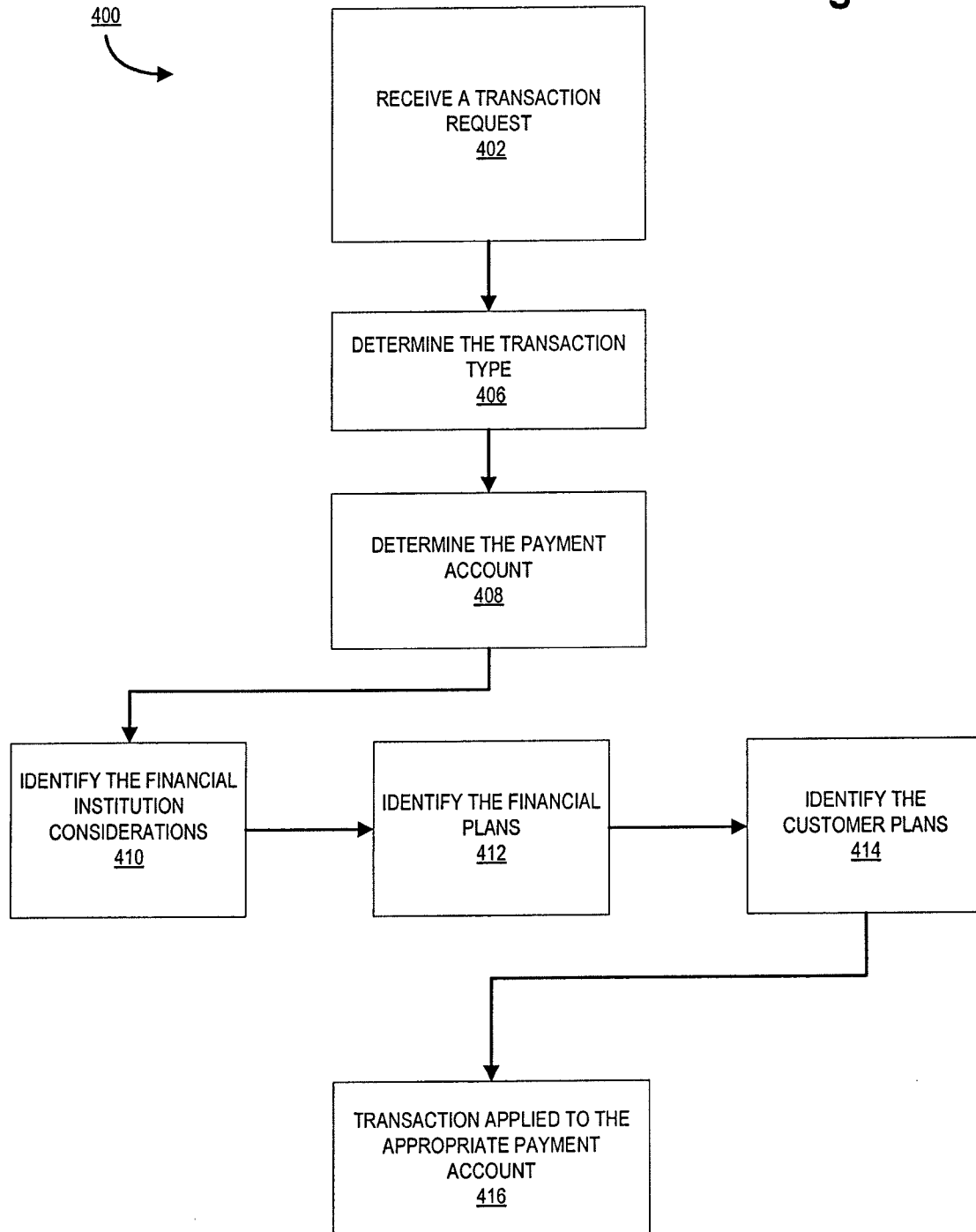


Figure 3

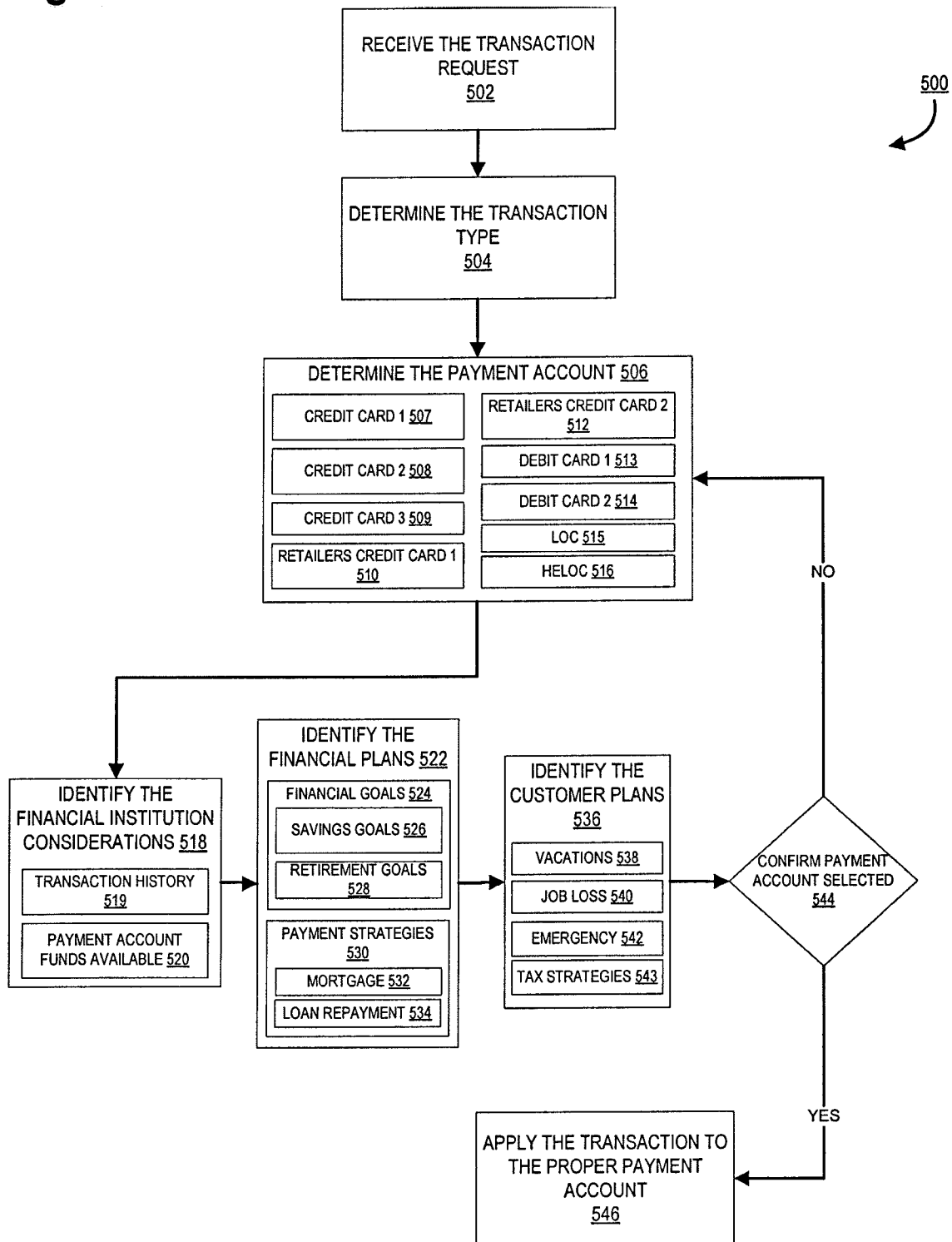
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Figure 4



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Figure 5



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FINANCIAL INSTITUTION		
WELCOME TO FINANCIAL INSTITUTION DYNAMICALLY DETERMINED PAYMENT DEVICE		
PAYMENT ACCOUNT SET-UP 602		
ACCOUNT INTERFACE 604		
USER NAME 606 <input type="text"/>	PASSWORD 608 <input type="text"/>	SECURITY QUESTION 610 <input type="text"/>
		CONTINUE
ADD ACCOUNTS 612		
SELECT TYPE 614	ACCOUNT INFORMATION 616	
<input type="button" value="CREDIT CARD 618"/>	BANK/MERCHANT 628 <input type="text"/>	EXPIRATION DATE 632 <input type="text"/>
<input type="button" value="DEBIT CARD 620"/>		
<input type="button" value="RETAIL CARD 622"/>	ACCOUNT NUMBER 630 <input type="text"/>	ROUTING NUMBER 634 <input type="text"/>
<input type="button" value="LOC 624"/>		
<input type="button" value="CREATE 626"/>	ADD	
ADD INFORMATION 636		
FINANCIAL PLAN 638		
CUSTOMER PLAN 640		
FINANCIAL INSTITUTION CONSIDERATIONS 642		
		ADD
FINISHED 650		

Figure 6

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FINANCIAL INSTITUTION	
WELCOME TO FINANCIAL INSTITUTION DYNAMICALLY DETERMINED PAYMENT DEVICE	
FINANCIAL PLAN 702	
FINANCIAL GOALS 704	PAYMENT GOALS 706
ADD ACCOUNT 708	ADD ACCOUNT 710
ACCOUNT INFORMATION 712 <input type="text"/>	ACCOUNT INFORMATION 714 <input type="text"/>
ADD GOAL 716	ADD GOAL 718
GOAL INFORMATION 720 <input type="text"/>	GOAL INFORMATION 722 <input type="text"/>
	⁷³⁰  ADD
RANK GOALS 724	
<input type="checkbox"/> SAVINGS ACCOUNT TO GOAL	<input type="checkbox"/> INVESTMENT ACCOUNT TO GOAL
<input type="checkbox"/> RETIREMENT ACCOUNT TO GOAL	<input type="checkbox"/> CREDIT CARD REPAYMENT TO GOAL
<input type="checkbox"/> MORTGAGE REPAYMENT TO GOAL	
UPDATE	
FINISHED	

Figure 7

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FINANCIAL INSTITUTION	
WELCOME TO FINANCIAL INSTITUTION DYNAMICALLY DETERMINED PAYMENT DEVICE	
CUSTOMER PLANS 802	
VACATION PLANS 804	TAX PLAN 806
<input type="text"/>	<input type="text"/>
EMERGENCY FUNDS 805	CREATE PLAN 807
<input type="text"/>	<input type="text"/>
<input type="button" value="ADD"/>	
RANK PLANS 810	
<input type="checkbox"/> VACATION 1	<input type="checkbox"/> CUSTOMER CREATED PLAN
<input type="checkbox"/> TAX PLAN	
<input type="checkbox"/> EMERGENCY FUNDS	
<input type="button" value="UPDATE"/>	
FINISHED	

Figure 8

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FINANCIAL INSTITUTION

WELCOME TO FINANCIAL INSTITUTION
DYNAMICALLY DETERMINED PAYMENT DEVICE

CONFIRMATION OF TRANSACTION 902

TRANSACTION: 904
TIME: 906
LOCATION: 908
AMOUNT: 910

DYNAMICALLY DETERMINED
PAYMENT ACCOUNT SELECTED
912
CREDIT CARD 2 920

CONFIRM 914

OTHER 916

CREDIT CARD 1	RETAIL CARD 1	RETAIL CARD 4	LOC
	RETAIL CARD 2	DEBIT CARD 1	HELOC
CREDIT CARD 3	RETAIL CARD 3	DEBIT CARD 2	OTHER

RECONFIGURE DYNAMICALLY DETERMINED PAYMENT DEVICE CONSIDERATIONS 924

YES

NO

FINISHED 930

Figure 9

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 12/26516

A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - G06Q 40/00 (2012.01) USPC - 705/35 According to International Patent Classification (IPC) or to both national classification and IPC																							
B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) IPC(8) - G06Q 40/00 (2012.01) USPC - 705/35 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched IPC(8) - G06Q 40/00 (2012.01); USPC - 705/1.1, 35, 36R, 36T, 37, 38, 39, 40, 41, 42, 43, 44, 45 (keyword limited; see terms below) Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) PubWest(PGPB,USPT,USOC,EPAB,JPAB); Google Scholar; Google Web; Google Patents. Terms: transact, account, financ, purchas, buy, pay, debit, type, nature, customer, consumer, member, subscriber, patron, user, prefer, desire, wish, dynamic, adaptive, flexib, plan, goal, objective, strategy, job, employ, work, vacation, holiday, emergency, tax, etc.																							
C. DOCUMENTS CONSIDERED TO BE RELEVANT <table border="1"> <thead> <tr> <th>Category*</th> <th>Citation of document, with indication, where appropriate, of the relevant passages</th> <th>Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>X --- Y</td> <td>US 2007/0162387 A1 (Cataline et al.) 12 July 2007 (12.07.2007), entire document, especially Fig. 1, 2, 6, 9; para [0007], [0010]-[0011], [0031], [0034], [0036], [0039], [0042], [0051]-[0052], [0055]-[0057], [0060]-[0062], [0064], [0066], [0073]-[0076], [0087], [0092], [0099], [0101]-[0103], [0111], [0114], [0119], [0134], [0138]-[0139], [0143]-[0145], [0147]-[0149]</td> <td>1-13, 15, 17-33, 35, 37-53, 55, 57-60 ----- 14, 16, 34, 36, 54, 56</td> </tr> <tr> <td>Y</td> <td>US 2009/0144166 A1 (Dickelman) 04 June 2009 (04.06.2009), especially Fig. 1B; para [0041]</td> <td>14, 34, 54</td> </tr> <tr> <td>Y</td> <td>US 7,318,049 B2 (Iannacci) 08 January 2008 (08.01.2008), especially col. 2, ln 39-44; col. 7, ln 37-48; col. 40, ln 15-19</td> <td>16, 36, 56</td> </tr> <tr> <td>A</td> <td>US 7,890,422 B1 (Hirka et al.) 15 February 2011 (15.02.2011), entire document</td> <td>1-60</td> </tr> <tr> <td>A</td> <td>US 2010/0299195 A1 (Nix et al.) 25 November 2010 (25.11.2010), entire document</td> <td>1-60</td> </tr> <tr> <td>A</td> <td>US 2010/0288834 A1 (Tichelaer et al.) 18 November 2010 (18.11.2010), entire document</td> <td>1-60</td> </tr> </tbody> </table>			Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	X --- Y	US 2007/0162387 A1 (Cataline et al.) 12 July 2007 (12.07.2007), entire document, especially Fig. 1, 2, 6, 9; para [0007], [0010]-[0011], [0031], [0034], [0036], [0039], [0042], [0051]-[0052], [0055]-[0057], [0060]-[0062], [0064], [0066], [0073]-[0076], [0087], [0092], [0099], [0101]-[0103], [0111], [0114], [0119], [0134], [0138]-[0139], [0143]-[0145], [0147]-[0149]	1-13, 15, 17-33, 35, 37-53, 55, 57-60 ----- 14, 16, 34, 36, 54, 56	Y	US 2009/0144166 A1 (Dickelman) 04 June 2009 (04.06.2009), especially Fig. 1B; para [0041]	14, 34, 54	Y	US 7,318,049 B2 (Iannacci) 08 January 2008 (08.01.2008), especially col. 2, ln 39-44; col. 7, ln 37-48; col. 40, ln 15-19	16, 36, 56	A	US 7,890,422 B1 (Hirka et al.) 15 February 2011 (15.02.2011), entire document	1-60	A	US 2010/0299195 A1 (Nix et al.) 25 November 2010 (25.11.2010), entire document	1-60	A	US 2010/0288834 A1 (Tichelaer et al.) 18 November 2010 (18.11.2010), entire document	1-60
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<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/>																							
<table border="0"> <tr> <td> * Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed </td> <td> "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family </td> </tr> </table>			* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family																			
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Date of the actual completion of the international search 23 May 2012 (23.05.2012)		Date of mailing of the international search report 08 JUN 2012																					
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201		Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774																					