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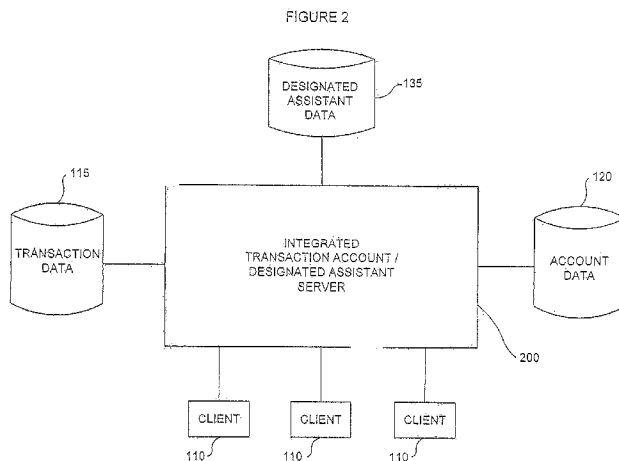
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(54) Title: SYSTEM AND METHOD FOR DELEGATING MANAGEMENT OF A FINANCIAL TRANSACTION ACCOUNT TO A DESIGNATED ASSISTANT



(57) Abstract: Systems, methods and computer program products for enabling a holder of a transaction account linked to a financial transaction instrument to delegate management of the transaction account to an assistant. Information relating to the transaction account, including at least identification information relating to the holder of the transaction account, is stored in a database. The database stores financial transaction data relating to financial transactions performed using the financial transaction instrument. A designation of at least one assistant to manage the transaction account on behalf of the holder is accepted and stored. Assistant management authentication data associated with the transaction account is established, to be used by the assistant to execute management instructions at a designated level of management access. An instruction from the assistant is accepted to access transaction data associated with the transaction account.

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A. CLASSIFICATION OF SUBJECT MATTER
 IPC(8): G06Q 99/00 (2007.01); H04K 1/00 (2007.01)
 USPC: 705/65
 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)

USPC: 705/65

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

USPC: 705/39,65 (see key words below)
 IPC(8): G06Q 99/00 (2007.01); H04K 1/00 (2007.01)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

Electronic data base: USPTO WEST (PGPB, USPT, EPAB, JPAB); Google Scholar
 Search Terms Used: transaction account, credit card account, delegate, agent, assistant, authoriz\$5, representative, manager

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category* | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| X | US 2004/0030657 A1 (Holm-Blagg et al.) 12 February 2004 (12.02.2004) (Abstract, FIG. 2, FIG. 3, Para [0045], [0046], [0056], [0058], [0063], [0065], [0069], [0116], [0117]) | 1-35 |
| A | US 2002/0073416 A1 (Ramsey) 13 June 2002 (13.06.2002) | 1-35 |

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| "P" document published prior to the international filing date but later than the priority date claimed | |

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