



(51) International Patent Classification:  
*G06F 9/44* (2006.01)

(21) International Application Number:  
PCT/US2012/025494

(22) International Filing Date:  
16 February 2012 (16.02.2012)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
13/030,597 18 February 2011 (18.02.2011) US

(71) Applicant (for all designated States except US): **BANK OF AMERICA CORPORATION** [US/US]; 214 North Tryon Street, Mail Code: Nc1-027-20-05, Charlotte, NC 28255 (US).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **ROSS, Erik, Stephen** [US/US]; c/o Of Bank Of America Corporation, Mail Code: Nc1-027-20-05, 214 North Tryon Street, Charlotte, NC 28255 (US).

(74) Agents: **RUSSELL, Nicholas, C.** et al.; Moore & Van Allen PLLC For Bofa, Post Office Box 13076, 430 Davis Drive, Suite 500, Research Triangle Park, NC 27709 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

**Published:**

— without international search report and to be republished upon receipt of that report (Rule 48.2(g))

(54) Title: CUSTOMIZABLE FINANCIAL INSTITUTION APPLICATION INTERFACE

(57) Abstract: Embodiments of the invention are directed to a system, method, or computer program product for a customizable financial application. This invention allows a user to customize an application, such as an application for a mobile smart phone, to display information or perform actions using data stored by a financial institution, including data about the customer and more general financial data.



## CUSTOMIZABLE FINANCIAL INSTITUTION APPLICATION INTERFACE

### BACKGROUND

[0001] Downloadable applications (i.e., “apps”) for electronic devices such as smart phones, personal digital assistants (“PDAs”), and other hand held electronic devices, have become popular amongst owners of these devices for providing a range of useful and entertaining tools. There are tens of thousands or even hundreds of thousands of downloadable applications available to customers. Studies have shown that nearly half of a person’s time on a smart phone is used on non-talking activities, such as texting and using applications. The applications available allow a customer to customize his electronic device with the applications that the customer finds most relevant to his needs. Some applications available to the customer include, but are not limited to applications that the customer can use to check the news, check sports scores, make grocery lists, track a diet, get the weather, check stocks, play games, etc. The customer may download an application onto an electronic device and utilize the features of the application instantly. In view of these demand for such applications, there’s always a need for new types of applications.

### BRIEF SUMMARY

[0002] 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 a customizable financial institution application which allows a customer to create a unique interface depending on the customer’s specifications. In some embodiments the interface is created via customer input of data and through access to information captured by one or more financial institutions. In some embodiment the interface may compare the customer’s financial information with financial information of like situated peers.

[0003] Embodiments of the invention allow a customized application to be developed based at least in part on customer requests. The customer may request customer data relating to information regarding the customer’s own accounts, and/or other customer data relating to information regarding the accounts of other customers. The customer data may be provided through customer input, and may relate to accounts, such as but not limited to credit card account, checking account, savings account, investment accounts, retirement accounts, etc.

Customer data may also be related to accounts that the customer has with various businesses, such as but not limited to credit cards accounts with other business, financial accounts with other financial institutions, mortgages and/or loans. Customer data may further be related to customized data, such as spending goals, savings goals, retirement plans, payment plans, etc. Customer data may further be related to data regarding the customer's social networking, including groups and/or likes that the customer has. Customer data may further be related to customer geographic. In other embodiments the customer data may be provided automatically by the financial institution using financial institution account databases.

[0004] The customer may request to add other customer data to the application. In some embodiments other customer data may include data from a representative group of other customers based on the other customers' yearly income, age, residence, mortgages, savings, loans, family members, financial goals, social networking similarities, etc. For example, a customer may want to compare his current retirement savings to other customers' retirement savings that are similarly positioned in age and yearly income.

[0005] The customer may select a format for the interface presentment. The format may be a pre-established template for the interface, a completely customized template, or a combination of a pre-established template and a customized template. The pre-established templates comprise commonly used formats for the interface. For example, the templates may be directed to budgeting, financial goals, account management, comparison, etc.

[0006] Embodiments of the invention relate to systems, methods, and computer program products for receiving a request from a customer to access customer data; receiving a request from the customer to develop a customized interface; developing the customized interface based at least in part on the customer data, though the use of a processing device; and displaying the customized interface to the customer.

[0007] In further accord with an embodiment of the invention, the invention further comprises receiving a request from the customer to access other customer data; and wherein the customized interface is developed based at least in part on the other customer data.

[0008] In another embodiment of the invention, the invention further comprises receiving a request from the customer to add customized information; and wherein the customized interface is developed based at least in part on the other customized information. In yet another

embodiment of the invention, the customized information is a goal that the customer wants to track using the customized interface.

[0009] In still another embodiment of the invention, the invention further comprises receiving a request from the customer to utilize a template; and wherein the customized interface is developed based at least in part on the template.

[0010] In further accord with an embodiment of the invention, the invention further comprises receiving a request from the customer to customize a template; and wherein the customized interface is developed based at least in part on the customized template.

[0011] In another embodiment of the invention, the invention further comprises saving the customized interface on a customized application system; and receiving a request from a customer to view the customized interface on a customer system.

[0012] In yet another embodiment of the invention, the invention further comprises saving the customized interface on a customer system; and receiving a request from the customer system to update the customized interface.

[0013] In still another embodiment of the invention, the invention further comprises accessing the customer data from a primary financial institution. In further accord with an embodiment of the invention, the invention further comprises accessing the customer data from a secondary financial institution.

[0014] The features, functions, and advantages that have been discussed may be achieved independently in various embodiments of the present invention or may be combined in yet other embodiments, further details of which can be seen with reference to the following description and drawings.

#### BRIEF DESCRIPTION OF THE DRAWINGS

[0015] Having thus described embodiments of the invention in general terms, reference will now be made to the accompanying drawings, which are not necessarily drawn to scale, wherein:

[0016] Figure 1 provides a high level process flow illustrating a customized application process for creating a customized application, in accordance with one embodiment of the present invention;

[0017] Figure 2 provides a customizable financial application system and environment for providing a customizable financial institution to a customer, in accordance with one embodiment of the present invention;

[0018] Figure 3 provides a customer data process flow illustrating how customer data is used in the customized application process, in accordance with one embodiment of the present invention;

[0019] Figure 4 provides a customized application set-up process flow illustrating the process of setting up the customized application, in accordance with one embodiment of the present invention;

[0020] Figure 5 provides a customized application builder process flow illustrating the process of creating the customized application, in accordance with one embodiment of the present invention;

[0021] Figure 6 provides a set-up interface for individual users creating a customized application, in accordance with one embodiment of the present invention;

[0022] Figure 7 provides an application builder interface for individual users creating a customizable application, in accordance with one embodiment of the present invention;

[0023] Figure 8 provides a set-up interface for merchant users creating a customized application, in accordance with one embodiment of the present invention;

[0024] Figure 9 provides an application builder interface for merchant users creating a customized application, in accordance with one embodiment of the present invention; and

[0025] Figure 10 provides an exemplary customized financial application, in accordance with one embodiment of the present invention.

#### DETAILED DESCRIPTION OF EMBODIMENTS OF THE INVENTION

[0026] 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.

[0027] Figure 1 illustrates a high level process flow for a customized application process **100**, which will be discussed in further detail throughout this specification with respect to Figures 2 through 9. As illustrated in block **102**, the customized application process **100** includes receiving, at the financial institution, a request from the customer to access customer data maintained by the financial institution about the customer. The financial institution systems may also receive a request from the customer to access other data, as illustrated in block **104**, such as general data maintained by the financial institution about groups of customers, an average customer, etc. As illustrated in block **106**, the financial institution may receive a request from the customer to develop a customized application that displays or otherwise uses the requested data in the way requested by the customer. Thereafter, the financial institution systems develop the customized application, as illustrated in block **108**. After the customized application is developed, a customer may view the customized application to analyze, track, and/or edit information related to the customer’s accounts, as illustrated in block **110**.

[0028] For example, in one embodiment of the invention, the financial institution provides an application that the user downloads to the user’s mobile device. The application is configured to interact with a server of the financial institution via the mobile communication network. The application is configured to provide the user with numerous options to allow the user to create his own financial tools that utilize the financial institution’s stored data about the customer, other customers in general, and/or other more general financial data. For instance, the customizable application may allow the user to create his own charts, tables, or graphs that display user-selected and substantially real time or updated financial metrics that are tracked by the financial institution. In one example, the user may create a chart showing the user’s spending on gas relative to an average customer of the financial institution in the same age range and geographic area as the user. In some embodiments, users that use the customizable application

to create their own unique financial applications can share these applications with others in a forum. Other users can then use, rate, and/or purchase applications from the forum.

[0029] Figure 2 provides a customizable application system and environment **200**, in accordance with one embodiment of the present invention. As illustrated in Figure 2, the application server **206** is operatively coupled, via a network **201** to the financial institution account systems **208**, other financial institution systems **210**, and the customer systems **204**. In this way, the application server **206** can send and receive information to and from the financial institution account system **208**, the other financial institution systems **210**, and the customer system **204**, to facilitate building a customized application. Figure 2 illustrates only one example of an embodiment of a customized application system and 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.

[0030] 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 of wireline and wireless communication between devices on the network.

[0031] In some embodiments the customer **202** is an individual that has financial accounts with a financial institution and desires to review and/or compare financial information via a customizable financial institution application. The accounts used for the customized application are any accounts available to the individual customer **202**, such as but not limited to savings accounts, checking accounts, credit card accounts, investment accounts, retirement accounts, mortgage accounts, etc. These accounts include accounts with the customer's primary financial institution, as well as accounts that the customer has with other secondary financial institutions. In some embodiments of the invention the customer **202** is a merchant that has financial accounts with a financial institution and desires to review and/or compare finances via a customizable financial institution application. The accounts used for the customized application are any accounts that are available to the merchant customer **202**, such as customer accounts, lease agreements, business accounts, brokerage accounts, expense accounts, etc. These accounts include accounts with the customer's **202** primary financial institution, as well as accounts with other financial institutions.

[0032] As illustrated in Figure 2, the application server **206** generally comprises of a communication device **224**, a processing device **226**, and a memory device **228**. As used herein, a “processing device” generally refers to a device or combination of devices having circuitry used for implementing the communication and/or logic functions of a 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.

[0033] The processing device **226** is operatively coupled to the communication device **224** and the memory device **228**. The processing device **226** uses the communication device **224** to communicate with the network **201** and other devices on the network **201**, such as, but not limited to the financial institution account system **208**, the customer system **204**, and other financial institution systems **210**. As such, the communication device **224** generally comprises a modem, server, or other device for communicating with other devices on the network **201**.

[0034] As illustrated in Figure 2, the application server **206** comprises computer-readable instructions **232** stored in the memory device **228**, which in one embodiment includes computer-readable instructions **232** for a financial institution interface application **234**. In some embodiments, the memory device **228** includes data storage **230** for storing data related to the customized application including, but not limited to the data created and/or used by the financial institution interface application **234**.

[0035] In the embodiment illustrated in Figure 2 and described throughout much of this specification, the financial institution interface application **234** allows the customer **202** to determine, via a customer system **204**, data to be used and displayed in the customized application. In one example, the financial institution interface application **234** allows the customer **202** to communicate, via the customer system **204**, to indicate the customer account data, customer financial data, customer customized data, and other customer data that the customer **202** wishes to be displayed on the customized application. The data stored within the financial institution interface application **234** provides computer readable instructions **232** to the processing device **226** to allow for development of the customized application. The financial



institution interface application **234** stores or accesses information for display in the customized application including, but not limited to, customer accounts, customer financial data, other customer financial data, customer goals, etc. As used herein, customer account information, customer financial data, other customer financial data, and customer goals may be established by the customer **202** via the customer system **204** or established automatically by the financial institution interface application **234**.

[0036] In one embodiment, as explained in further detail below, the customer account information available for use in the customized application may be derived from all accounts available to the customer **202**. In some embodiments of the invention, the account information may be derived from a primary financial institution, secondary financial institutions, or other business that the customer **202** may use to create an account (i.e. credit card held by retailers). For example, the customer **202** may have several accounts at the customer's primary financial institution and secondary financial institutions that can be accessed automatically by the financial institution interface application **234**, including savings accounts, retirement accounts, checking accounts, investment accounts, credit card accounts etc. In other embodiments, as explained in further detail below, customer financial data available to use in the customized application may include data provided by the customer **202**. For example, customer financial data entered by the customer **202** may comprise of financial information, such as credit cards, mortgages, loans, cash transactions, and other financial information that cannot be accessed by the financial institution interface application **234**, such as accounts that are not associated with an online account or accounts associated with institutions that do not allow other financial institutions to access. Furthermore, in other embodiments of the invention the customer **202** may include accounts within the customized application including accounts associated with spouses, dependents, friends, employees, etc.

[0037] In one embodiment, as explained in further detail below, other customer data is available for use within the customized application through the financial institution interface application **234**. In one embodiment the other customer data may include data from a representative group of customers of the primary financial institution with a specific income, as selected by the customer **202**. In one embodiment the other customer financial data may be from a representative group of customers of the primary financial institution with a specific age group, as selected by the customer **202**. For example, the customer **202** may wish to compare his

retirement account information to other customers of the primary financial institution with a similar savings, age, and/or income level as the customer **202**. In other embodiments of the invention the other customer data can come from secondary financial institutions or other businesses that capture financial information of people. In other embodiments of the invention the other customer data may come from social networks or the like, that may be received by the application server **206** through the use of a network **201**.

[0038] In one embodiment, as explained in further detail below, customer goals available for use within the customized application may include financial goals and strategies determined by the customer **202**. Customer goals may include spending goals, savings goals, payment plans, and/or the like. For example, the customer **202** may wish to limit his spending from a checking account for a specific time period. For that time period, the customer **202** may input the goal limit into the customized application, therefore allowing the customized application to display the goal limit and how close he is to the limit for that specific account. In other embodiments of the invention, the customer **202** may input retirement goals into the customized application, thereby allowing the customized application to display the customer's goals as they compare to the goals of other customers within the financial institution.

[0039] As illustrated in Figure 2, the financial institution account system **208** is generally comprised of a communication device **236**, a processing device **238**, and a memory device **240**. The processing device **238** is operatively coupled to the communication device **236** and the memory device **240**. The processing device **238** uses the communication device **236** to communicate with the network **201** and other devices on the network **201**, such as, but not limited to the application server **206**, the customer system **204**, and other financial institution systems **210**. As such, the communication device **236** generally comprises a modem, server, or other device for communicating with other devices on the network **201**.

[0040] As illustrated in Figure 2, the financial institution account system **208** comprises computer-readable instructions **244** stored in the memory device **240**, which in one embodiment includes computer-readable instructions **244** for a customer account application **246**. In some embodiments, the memory device **240** includes data storage **242** for storing data related to the building of the application including, but not limited to the account data the financial institution has for the customer **202** prior to the customer **202** request, the financial data the financial

institution has for the customer **202** prior to the customer **202** request, and the data created and/or used by the customer account application **246**.

[0041] In the embodiment illustrated in Figure 2, the customer account application **246** comprises account and financial data received from a financial institution and/or other financial institution systems **210**. In one embodiment the account and financial data received by the customer account application **246** comprises data that the customer **202** currently has with the financial institution. For example, if the customer **202** has a savings account and a checking account with the financial institution, the information related to these accounts may be stored in the customer account application **246**. The account information can be accessed upon receipt of a request from the customer **202** or from the financial institution interface application **234**. Therefore, the customer **202** may use the account information he already has with the financial institution for the customized application, without having to manually input the account information into the interface. In one embodiment the account and financial data received by the customer account application **246** comprises data that the customer **202** has on other financial institution systems **210**. For example, if the customer **202** has accounts with a secondary financial institution, once the request for customer account information is made, the customer account application **246** may receive the account information from other financial institution systems **210**, and thereafter transfer that information to the financial institution interface application **234**. In other embodiments of the invention the financial institution interface application **234** can access the other financial institution systems **210** directly in order to access account information for customer accounts at the secondary financial institutions for use in the customized application.

[0042] The customer account application **246** also allows for storage in the memory device **240** of other customer financial data upon request of the customer **202**. The other customer financial data comprises the same or similar data as stored for the customer **202**. Since the financial institution stores financial data about many customers, the financial institution can utilize this information by providing non-identifying customer data to the customer **202** for use in the customized application. In this way the customer account application **246** may communicate, via the network **201** with the application server **206** to provide the financial institution interface application **234** other customer data, so that the customer **202** may be able to utilize the other customer data as a comparison with the customer's own data.

[0043] As illustrated in Figure 2 the customer system **204** is generally comprised of 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 provide information for a customized application, via a network **201**, to the financial institution interface application **234**. Further, the customer system **204** allows the customer **202** to view the customized application. 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 application server **206**, the financial institution account system **208**, and other financial institution 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**.

[0044] 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 computer-readable instructions **220** for a customer interface application **222**. In this way, a customer **202** may be able to access the customized application, such as the application set-up interface and application builder interface, in order to create the customized application using customer account information, customer data, other customer data, customer goals, etc. and provide the format for the customized application, using the customer interface application **222**. The customer system **204** may be, for example, a desktop personal computer, a mobile system such as a laptop, personal digital assistant (“PDA”), cellular phone, smart phone, or the like. Although only a single customer system **204** is depicted in Figure 2, the customizable application system and environment **200** may contain numerous customer systems **204**.

[0045] The other financial institution systems **210** are operatively coupled to the financial institution account system **208**, the application server **206**, and/or the customer system **204** through the network **201**. The other financial institution systems **210** have systems with devices the same or similar to the devices described for the customer system **204**, the financial institution account system **208**, and the application server **206** (i.e., a communication device, a processing device, and a memory device). Therefore, the other financial institution systems **210** communicates with the financial institution account system **208**, the application server **206**, and/or the customer system **204** in the same or similar way as previously described with respect to each system. The other financial institution systems **210**, in some embodiments, are

comprised of systems and devices that allow the customer **202**, the financial institution account system **208**, and the application server **206** to access account and financial information regarding the customer **202** stored at other financial institutions.

[0046] 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.

[0047] Figure 3 illustrates a customer data process flow **300** illustrating the inputs that are used to create the customized application. As illustrated in block **302** a customer may request to set up a customized application on the customer system **204**. In some embodiments of the invention the customer **202** can download a customized application to the customer system **204** in order to create customized applications on the customer system **204**. In other embodiments of the invention the customer **202** can create a customized applications within the customer's **202** online banking application provided by the financial institution through the used of the customer system **204**.

[0048] Once the request is received that the customer **202** wants to create a customized application, the financial institution interface application **234** determines the customer accounts that are available for inclusion in a customized application. In one embodiment of the invention, the customer account information **310** may include all the customer accounts available to the customer through the primary financial institution and secondary financial institutions. For example, the customer **202** may have several accounts, including savings accounts, retirement accounts, checking accounts, investment accounts, or credit card accounts with various financial institutions. These accounts may be included as the customer account information **310** displayed to the customer **202** for ultimate inclusion into the customized account interface. In one embodiment, the customer account information **310** added may be financial accounts from the primary financial institution such as savings accounts, checking accounts, retirement accounts, brokerage accounts, etc. In other embodiments the customer account information **310** added may be accounts from a secondary financial institution, including accounts such as savings accounts, checking accounts, retirement accounts, brokerage accounts, etc.

[0049] As illustrated in block **304** of Figure 3, after the customer **202** chooses to create a customized account application, one of the application set-up interfaces **600**, **800** is displayed to

the customer **202**, depending on the on the type of customer **202**. As illustrated by block **304**, prior to using the builder interfaces **700**, **900** the customer **202** may supply several inputs that the customer **202** may want to include in the customized account interface. The customer **202** may provide financial data in the form of customer financial data **312**. The customer financial data **312** may comprise of financial information, such as credit cards, mortgages, loans, and other financial information the financial institution and other financial institutions may have regarding the customer **202**. Furthermore, in some embodiments other accounts maybe included within the customer financial data **312** including accounts associated with spouses or dependents, and/or cash transactions made by the customer **202** or other people associated with the customer's accounts. The customer **202** may also provide customized data in the form of customer goal data **316**. Customer goal data **316** includes data such as spending goals, savings goals, payment plans, etc. For example, the customer **202** may wish to limit his spending from a specific account for a specific time period. The customer **202** may input the goal limit and the interface may display to the customer **202** his goal limit and how close he is to the goal spending limit for that specific account. In some embodiments the customer **202** may provide shopping list information to include on the customized application.

[0050] Furthermore, the customer **202** may request other customer financial data **314** to be included in the customizable application. The other customer financial data **314** requested may come in many forms. For example, the customer **202** may request to see peer financial data, such as but not limited to, retirement savings a similarly financially situated individual has accumulated compared to the customer **202**. The customer **202** may request to see peer financial data as it relates to mortgages or home ownership. The customer **202** may request to see peer financial data as it relates to investment account or savings account information. The customer **202** may request to see peer financial data as it relates to checking or debit account information. In one embodiment the customer **202** may request to see other customer financial data **314** from a representative group of people with a similar income. In one embodiment the customer **202** may request to see other customer financial data **314** from a representative group of people with higher incomes. In one embodiment the customer **202** may request to see other customer financial data **314** from a representative group of people with lower incomes. In one embodiment the customer **202** may request to see other customer financial data **314** from a representative group of similarly aged individuals. In one embodiment the customer **202** may

request to see other customer financial data **314** from a representative group of individuals of a different age group.

[0051] As illustrated in Figure 3, once the customer **202** selects the customer financial data **312**, the customer goal data **316**, and/or the other customer financial data **314** to include in the customized application, the financial institution interface application **234** receives data from the financial institution account systems **208**, the other financial institution systems **210**, and/or other systems in the primary or secondary financial institutions or businesses. Thereafter, the financial institution interface application **234** displays the application builder interfaces **700, 900** to the customer **202** to allow the customer **202** to determine how the customer **202** would like the information displayed in the customized application, as illustrated by block **306**.

[0052] In the application builder interfaces **700, 900** the customer **202** utilizes the account information selected in order to create the customize application. Within the application builder interfaces **700, 900** the customer **202** may request to use a template interface, create his own customized interface, or utilize parts of both. As illustrated by block **318**, the template interfaces **318** may be provided by the financial institution, and may organize customer data in ways that the financial institution may think is helpful to its customers **202**. In other embodiments of the invention, customers **202** may create their own customized interfaces and save them as templates for other customers **202** use within the financial institution interface application. Still in other embodiments of the invention the customers **202** may select templates to use in the customized application, but thereafter make changes to the template to tailor the customized application to the individual customer's needs.

[0053] In some embodiments of the invention, the templates include templates designed specifically for interfaces directed to budgeting, goals, account management, financial comparisons, etc. For example, the budgeting template may provide the customer **202** with a template interface displaying accounts and budgeting goals based on the customer **202** inputs. The customer **202** may wish to limit spending in three accounts. The three accounts will be displayed on the customized application along with the goal limits. The customized application may also provide break-downs of where the spending in the three accounts came from. For example, a pie chart indicating the percent spent on various items, so that the customer **202** may see spending habits. The template may also display the average budgets of similarly situated customers through the use of the other customer data provided by the financial institution. The

comparisons with other customers may allow the customer **202** to see areas of his budget where he can reduce expenditures and save additional amounts of money.

[0054] In other examples of templates, the goals template may provide the customer **202** with a template interface displaying accounts and account goals based on the customer's inputs. For example, the customer **202** may wish to save a specific amount each year in a savings account and an investment account. The template may illustrate the various types of accounts available to the customer **202**, and the amount of money the customer **202** needs to fund the account in order to reach the customer's short term and long terms savings goals. In some embodiments, the template may include the savings account and the investment account, as well as the savings thus far and the amounts left to save for the year, in order to reach the goals established by the customer **202**. In some embodiments the template may also illustrate the average, high, and low savings goal of other similarly positioned customers. The comparisons with the other customers may allow the customer **202** to see area of his savings goals that can be improved.

[0055] In other examples, the template may comprise a financial comparison template that provides the customer **202** with an interface that displays customer account comparisons between the customer **202** and other customers. For example, the customer **202** may wish to use the comparison template interface to compare his financial situation to others similarly positioned as him. The customer **202** may choose to see how his financial accounts compare to a representative population of similarly aged individuals with similar incomes. The customer **202** may also choose to compare his current financial situation with similarly positioned individuals older or younger than him.

[0056] In other embodiments of the invention, as illustrated by block **320**, the customer **202** may provide for a customized format. The customized format allows the customer **202** to format the customized application in any display that he wishes. For example, if the customer **202** wants to display budgeting information on his interface, he may choose a custom format **320** in order to place both budgeting information and also comparison information on his customized application **308**. In utilizing the custom format the customer **202** may be able to customize the data displayed on the customized application **308** in any order or position that the customer **202** feels is most applicable to the customer's **202** own needs.



[0057] Figure 4 illustrates a customized application set-up process **400** for inputting accounts for the customizable application. The customized application set-up process **400** is initiated when the customer **202** requests access to data from the financial institution in order to create a customized application. As illustrated in block **402**, the customer **202** accesses the application start-up interface **600** illustrated in Figure 6, or a similar interface. As illustrated by decision block **404**, within the application start-up interface **600** the customer **202** may add account information. The account information may be from the primary financial institution, as illustrated by decision block **406**, or from a secondary financial institution, as illustrated by decision block **408**. As illustrated by decision block **406**, if the account information is with the financial institution, the financial institution interface application **234** may access the account information from the financial institution system **208**. Thereafter, the customer **202** may select the accounts he or she wishes to include in the customized application. If the customer **202** wishes to add another account as illustrated in decision block **410**, the customer **202** is returned to decision block **404** to add additional account information.

[0058] As illustrated by decision block **408**, if the account information that the customer **202** wishes to add is with a secondary financial institution, the financial institution interface application **234** may access the account information from other financial institution systems **210** or from the account information stored by a customer account application **246** in the financial institution account systems **208**, related to the accounts of the customer **202** at other financial institutions. In some embodiments of the invention the customer **202**, may have to provide information regarding the account prior to the account being selected for the customized application, as explained later with respect to Figure 6.

[0059] If the customer **202** wishes to add another account, as illustrated by decision block **412**, the process returns to decision block **404**. Once the customer **202** has completed adding all of his accounts that the customer **202** wants to include in the customized application, the customer is taken to the application builder interface **700**, as illustrated by block **414**.

[0060] The application set-up interfaces **600**, **800** are illustrated in Figures 6 and 8. Figure 6 illustrates one embodiment of an individual customer application set-up interface **600**. Prior to adding any account information the customer **202** may create a username **604** and password **608** for the customized application in the create username/password section **602**. The username **604**, password **608**, and re-enter password **610** entries may be used for security

purposes, while the email address **606** provides the financial institution with contact information. Utilizing this information the financial institution may provide the customer **202** with his associated account information **612** that can be added to the customized application.

[0061] As previously discussed, the account information **612** may be information regarding accounts held at the primary financial institution, or the account information **612** may enable the customer **202** to add accounts to the customizable application. The accounts may be with a primary financial institution, as illustrated in section **614** or the accounts may be with other financial institutions, as illustrated in section **616**. The accounts with us section **614** in the set-up interface **600** displays the accounts that the customer **202** has with his primary financial institutions. In the example provided in Figure 6, the customer **202** has a checking account, a savings account, a brokerage account, a credit card, and a mortgage account with the financial institution.

[0062] In one embodiment of the invention, the customer **202** may select the accounts for the customized application by selecting the box located next to the desired account in the accounts with us section **614**. For example, if the customer **202** wishes to have his savings account be displayed on the customized interface, he would select the check box located next to savings account on the application set-up interface **600**. The accounts with us section **614** also allows for the customer **202** to apply for and add other accounts that the customer **202** did not previously have with the financial institution by selecting the “other account-not listed” link.

[0063] In one embodiment of the invention, in the accounts with other firms section **616**, the customer **202** may select the accounts the customer **202** has with other financial institutions. The accounts with other firms section **616** allows the customer **202** to select or add checking accounts, savings accounts, brokerage accounts, credit accounts, mortgage accounts, and custom selections from other financial institutions. Once an account is selected, the customer **202** may be prompted to input the account name **618** and the account number **620**, as well as the other financial information, such as the name of the secondary financial institution, to allow the primary financial institution to access the account information. For example, if the customer **202** wishes to have a checking account from a secondary financial institution be displayed on the customized application, the customer **202** may provide the account name and account number in the account name section **618** and the account number section **620**, and thereafter the financial

institution interface application **234** or the customer account application **246** may obtain the necessary account information from the secondary financial institution.

[0064] After each of the accounts are added the customer **202** may select the add button **630** on the application set-up interface **600** to add that account to the customized application. Once the customer **202** has added all of the accounts he wishes to have displayed on the customized application, the customer **202** may select the continue button **640**.

[0065] Figure 8 illustrates a merchant customer application set-up interface **800**. Prior to adding account information the merchant customer **202** may have to enter the merchant name **804** and create a password **806** in the create user name/password section **802** of the merchant customer application set-up interface **800**. The merchant customer **202** may have to enter a merchant name **804**, a password **806**, and re-enter the password **808** for security purposes. Utilizing the merchant name **804** and password **806** the financial institution may provide the merchant customer **202** with account information **810**. As previously discussed, the account information **810** may be information regarding accounts that the merchant customer **202** has with the primary financial institution or the account information **810** may enable the merchant customer **202** to add accounts that the merchant customer **202** has with other financial institutions. The account with us section **812** in the merchant set-up interface **800** displays the accounts the merchant customer **202** has with the primary financial institution. In the example illustrated in Figure 8 the merchant customer **202** has a checking account, a business account, a brokerage account, an expense account, and a credit account with the primary financial institution. The merchant customer **202** may add any of the accounts listed to the customized application by selecting the box located next to the account. For example, if the merchant customer **202** wanted to have its business account be displayed in the customized application, the merchant would select the check box located next to business account in the accounts with us section **812** the merchant application set-up interface **800**. The accounts with us section **812** also allows the merchant customer **202** to add accounts that the merchant customer **202** does not currently have at the primary financial institution by selecting the “other account - not listed” link.

[0066] In the accounts with other firms section **814** the merchant customer **202** may select the accounts that the merchant has with secondary financial institutions. The accounts with other firms section **614** allows the merchant customer **202** to select checking accounts,

business accounts, brokerage accounts, expense accounts, credit accounts, and custom selections from other financial institutions. Once an account is selected the merchant customer **202** may be prompted to input the account name **816** and the account number **818** of the account at the secondary financial institution. For example, if the merchant customer **202** wishes to have an expense account from a secondary financial institution be displayed on the customized application, the merchant customer **202** may provide the account name in the account name section **816** and the account number in account number section **818**. The financial institution interface application **234** obtains the account information from the other financial institution systems **210** or from the financial institution account systems **208** if the account information has already been captured by the customer account application **246**.

[0067] After each account is added the merchant customer **202** may select the add button **830** in the merchant application set-up interface **800** to add the accounts to the customized application. Once the merchant customer **202** has added all of the accounts he wishes to have displayed on the customized application, the merchant customer **202** may select the continue button **840**.

[0068] Figure 5 illustrates a customized application builder process **500** for creating a customizable application after receiving the customer's request to access customer account data. In one embodiment, the customized application creation process **500** is initiated by the customer **202** completing the customized application set-up process **400** in the application set-up interfaces **600**, **800** and accessing the application builder interface **700**, **900**. The customized application builder process **500** begins by accessing the application builder interface **700**, **900**, as described in more detail below.

[0069] As illustrated by decision block **504** through **508**, the application builder interface **700**, **900** allows the customer **202** to add account information **504**, other customer data **506**, or customized information **508** to the customized application. The account information, as illustrated in block **504**, may comprise of accounts from the primary financial institution and any secondary financial institutions that that the customer **202** selected in the customized application set-up process **400**. In some embodiments of the invention, the application builder interface **700**, **900** may allow the customer **202** to add additional accounts that the customer **202** may have not added in the customized application set-up process **400**. In other embodiments of the invention, the application builder interface **700**, **900** can take the place of the application set-up interface

**600, 800** to allow the customer **202** to select the accounts from the primary and secondary financial institutions that the customer **202** wants to include in the customized application.

[0070] The other customer data, as illustrated in decision block **506**, may include a request from the customer **202** to add other customer's financial data from the financial institution into the customized application. The other customer data may include various different types of data. For example, in one embodiment the customer **202** may request to compare the customer's account information with other customer data related to a representative group of people with similar incomes, higher incomes, and/or lower incomes. In another embodiment the customer **202** may request to compare his account information with other customer data from a representative group of individuals of similar or different ages. In one embodiment the customer **202** may request to compare all of his accounts with the other customer data or only a select number of accounts. In some embodiments of the invention the other customer data, as illustrated in block **506**, may be based on a nationwide average of customers, a regional average of customers, a state average of customers, a county average of customers, a city average of customers, and/or a localized average of customers, etc.

[0071] For example, the customer **202** may request to compare other customer data of a representative group of individuals with approximately the same income, approximately the same age group, and who live in the same state. The customer **202** may wish to compare all of his accounts to this type of other customer data in order to determine where he is financially as compared to his peers. In another example, the customer **202** may not wish to compare all of his accounts to other customers; he may only wish to select specific accounts to compare, such as a savings account and/or an investment account.

[0072] The customized information, as illustrated in decision block **508**, may include data such as spending goals, savings goals, payment plans, etc. The customized information provides the customer **202** with the ability to customize the application, thus, the customer **202** has the ability to determine how the information that the customer **202** selected is illustrated on a display screen. For example, the customer **202** may wish to save money in a savings account for a specific amount of time. The customer **202** may input the amount he wishes to save, the span of time in which he wants the amount saved, and the account to which he is directing the savings. For the desired time, the customer **202** may view his progress towards the goal via the

customized application because all the information he inputted will be displayed on the interface in a format that he selects.

[0073] As illustrated by block **516**, after the information is identified for inclusion into the customized application, the customer **202** may determine how the customized application should be displayed. In one embodiment, the customer **202** may select a pre-established template to create his or her customized application, as illustrated in decision block **518**. In one embodiment of the invention the templates are created by the financial institution and can be used to compare specific types of information. For example, one template may compare the customer's savings accounts and investments accounts with similar aged customers living in the same city, through the use of pie charts, graphs, average return rates for different types of accounts, etc. In other embodiments of the invention one template may be comprise of cash flows in and out of the customer's accounts compared to cash flows of average customers living in various areas of the country with a similar cost of living. The templates may be any type of template set up by the financial institution, other customers, other types of businesses that are allowed access to the customized application, etc. For example, in some embodiments other businesses may want to push a particular investment vehicle, retirement plan, savings plan, home mortgage, car payment, etc. Therefore, in some embodiments of the invention, the business may be allowed to set up templates that the customer **202** can use to see where the customer's finances stand with respect to the particular investment vehicle, retirement plan, savings plan, home mortgage, car payment, etc.

[0074] If the user does not wish to utilize a template then, as illustrated by decision block **520**, the customer **202** may customize his own application. For example, as explained in further detail later, the customer **202** may apply financial tools, such as pie charts, cash flow analysis, investment trending charts, etc. to the customized application. Alternatively, as illustrated by block **522**, if the customer **202** decides to use a template, the customer **202** may also customize the template for the customer's own use. Once the format of the customized application is selected the customer **202** can complete the customized application builder process **500**, by creating the customized application, as illustrated by block **524**.

[0075] Embodiments, of the application builder interfaces **700**, **900** that may be used in the customized application builder process **500** are illustrated in Figure 7 and Figure 9. Figure 7 provides an individual customer application builder interface **700**. The application builder

interface **700** provides an accounts section **702** that lists the customer accounts from the application set-up interface **600** in Figure 6, which the customer **202** selected for the customized application. As illustrated in the add customer account section **704**, the customer **202** may add an account that the customer **202** forgot to add in the application set-up interface **600**. Again, the customer accounts may include accounts, such as savings, checking, credit cards, mortgages, loans, and other financial accounts at the primary financial institution or secondary financial institution. Once the customer **202** inputs the selected customer account information in the add customer account section **704**, the account may appear under the accounts section **702**. For example, Figure 7 may include accounts from the set-up interface **600**, such as a savings account, a brokerage account, and a checking account, as well as account information added from the add customer account section **704**, such as a mortgage account and a credit card account.

[0076] As illustrated in the customized information section **706**, the customized information may include a transaction specific data section **708**, cash transaction data section **710**, expenditures section **712**, credits section **714**, and peer comparison section **716**. The transaction specific data section **708** may include adding goals or achievements to specific accounts in the customized application. As explained above the goals or achievements may include data such as spending goals, savings goals, payment plans, etc. For example, the customer **202** may wish to save money in a savings account for a specific amount of time. Therefore, the customer **202** may input the amount he wishes to save, the time frame in which he wishes to save it, and the account to which he is directing the savings. For the selected time frame, the customer **202** may view his progress toward the goal via the customized application because all of the information he inputted is displayed in the customized application in a format that he selects.

[0077] Cash transaction section **710**, in some embodiments, allows the customer **202** to input and monitor cash transactions in which the customer **202** entered on the customized application. Expenditures section **712**, in some embodiments allows customers **202** to monitor expenses made with the customer accounts, in order to examine when and where the customer **202** spends money. Credits section **714**, in some embodiments, allows the customer **202** to monitor credits made to the customer accounts, in order to examine when and where the customer's money is coming from. The peer comparison section **716** allows the customer **202** access to other customer data, as previously described. Within the peer comparison section **716**

the customer **202** may select the other customer data with which the customer **202** wants to compare his accounts to.

[0078] If the customer **202** elects to provide customized information in the add customized information section **718** for the customized application, he may input the transaction specific data, cash transaction data, expenditures data, credits, and peer composition into the add customized information section **718**. Once the add customized information section **718** is populated the customer **202** may select the add button **730** to incorporate the customized information into the customized application.

[0079] As illustrated in the format options section **720** of Figure 7, the customer **202** may choose the format options **720** for the customized application. In one embodiment, the customer **202** may select a pre-determined template or create his or her own template for the application via a tab section **722**. The tabs may include templates designed specifically for applications directed to budgeting, to goals, to account management, and to comparisons. The budgeting template provides the customer **202** with a template interface directed towards accounts and budgeting goals the customer **202** inputs. The goals template provides the customer **202** with a template interface directed towards accounts and account goals inputted by the customer **202**. The compare template provides the customer **202** with a template interface directed towards customer account comparisons with other customers. In other embodiments of the invention the compare template can be combined with or work in conjunction with one or more of the other templates.

[0080] In one embodiment, format options section **720** allows the customer **202** to create a custom interface. The custom format allows the customer **202** to format the customized application in any manner that he chooses. Utilizing the custom format the customer **202** may be able to customize the data displayed on the application in any order or positioning using a number of financial management tools, graphs, etc.

[0081] Once the customer **202** has selected from the format options section **720** the customer **202** may select to add his format option by selecting the add button **740**. Once the customer **202** is satisfied with the information selected in the customized information section **706** and the format options section **720** he may select to submit his inputs by selecting the finished button **750**.



[0082] Figure 9 provides a merchant customer application builder interface **900**. The merchant application builder interface **900** provides an accounts section **902** that list the accounts from the application set-up interface **800** that the customer **202** selected for the customized application. In add customer accounts section **904**, the merchant customer **202** may add the additional customer accounts that the customer **202** did not previously add in the application set-up interface **800**. As previously explained, the customer accounts may include accounts, such as credit cards, mortgages, loans, and other financial information. Once the accounts are added to the add customer account **904** the accounts may appear under the accounts section **902**. For example, Figure 9 includes accounts from the application set-up interface **800**, such as a checking account, a business account, and a brokerage account, as well as additional accounts added using the add customer account section **904**, such as a credit account and an expense account.

[0083] The merchant customer application builder interface **900** has a customized information section **906**, in which the merchant customer **202** can add customized information. The customized information section **906**, may include a transaction specific data section **908**, market watch section **910**, lease and purchase agreements section **912**, contracts section **914**, cash transactions section **916**, expenditure analysis section **918**, profit analysis section **920**, and competitor tracking section **922**. The transaction specific data section **908** may allow the customer **202** to add information in the customized application regarding specific transactions as reminders or goals for the merchant. For example, a merchant customer **202** may pay a low price for supplies which fluctuate in the market. The next time the merchant customer **202** purchases those same supplies the merchant customer **202** knows what the merchant has paid over time for the supplies. The market watch section **910** may allow the merchant customer **202** to watch the market of either competitors or business partners. The lease and purchase agreements section **912** may allow the merchant customer **202** to view the profits and/or expenses from the accounts **902** for all lease and purchase agreements made by the merchant customer **202** through a customized application. The contracts section **914** may allow the merchant customer **202** to view current contracts that the merchant customer **202** has and the profits and/or expenses being paid with respect to the contract on the customized application. The cash transaction data section **916** allows the merchant customer to input and monitor cash transactions through the customized application. The expenditure analysis section **918** may

allow the merchant customer **202** to monitor all expenses made with the accounts **902** to examine when and where the merchant customer **202** spends money. Profit analysis **920** allows the merchant customer **202** to monitor all credits made to the accounts **902** to examine when and where the merchant's funds are being utilized. The competitor tracking section **922** may allow the merchant customer **202** access to other merchant customer **202** data to compare the merchant accounts with other similarly positioned merchants. Within the competitor tracking section **922** the merchant customer may be provided a comparison of one or more of its accounts or finances with the accounts and finances of its peers. If the merchant customer **202** elects to provide customized information in the add customized information section **924**, the merchant customer **202** may input more specific details of the customized information to include in the customized application. Once the customized information in the customized information section **906** is selected the merchant customer **202** may select the add button **930** to incorporate the customized information into the customized application.

[0084] As illustrated in the format options section **926** of Figure 9, the merchant customer **202** may choose the format in which to display the customized application. The merchant customer **202** may select a pre-determined template or create its customized interface for the customized application via a tab section **928**. The tabs include templates designed specifically for applications directed to budgeting, margins, and to track finances. The budgeting template may provide the merchant with a template interface related accounts and budgeting goals that the merchant customer **202** inputted in the customized information section **906**. The margins template may provide the merchant customer **202** with a template interface directed to displaying accounts and account goals that the merchant customer **202** inputted in order to track the margins of the merchant. The track template may provide the merchant customer **202** with a template for making comparisons of the merchant accounts with other merchants. In other embodiments of the invention, the track template may be located within other templates or work in conjunction with other templates in order to track merchant data with respect to other merchants.

[0085] In other embodiments of the invention, the merchant customer **202** may also utilized the format options section **926** to create a customized interface. The customized format features allow the merchant customer **202** to format the customized application in any manner that the merchant customer **202** desires to see its financial institution displayed. Utilizing the

custom format the merchant may be able to customize the data displayed in the customized application in any order or positioning desired.

[0086] Once the merchant customer **202** has selected from the format options section **926** the merchant customer **202** may select to add his format option by selecting the add button **940**. Once the merchant customer **202** is satisfied with the information selected in the customized information section **906** and the format options section **926** he may select to submit his inputs by selecting the finished button **950**.

[0087] Figure 10 illustrates a customized application **1000**. Once the customer **202** has selected the format for the customizable application, the financial institution interface application **234** may provide the customer **202** with the interface that he created through a network **201** to a customer system **204**. Individual customized applications **1000** may be downloaded onto the customer system **204**, such that the customer system **204** may have one or more customized applications **1000** to track and/or compare customer **202** information with respect to like situated peers.

[0088] One embodiment of the customized application **1000** that can be created by the customer **202**, is illustrated in Figure 9 and displays a comparison of the some of the accounts of the customer **202** with the accounts of other customers based on similar ages and incomes. The accounts section **1002** lists the accounts the customer **202** provided for the application **1000** at the set-up interface **600** and the builder interface **700**. In the balance section **1004**, the current balance for each account in the accounts section **1002** is displayed. For example, in this instance, checking account, as displayed in section **1002**, has a current balance of xxxx.xx dollars, as displayed in the balance section **1004**. The customized application **1000** created by the customer **202**, in this embodiment, displays a budget comparison of two of the accounts listed in the accounts section **1002**. In some embodiments of the invention, the customer **202** may add additional accounts to the budgeting accounts section **1006** by selecting an account from the accounts listed in the accounts section **1002** and selecting the add button **1007**. At the application builder interface **700**, the customer **202** has also chosen to perform a peer comparison of like aged and like income individuals. The financial institution interface application **234** compiles the like age and like income data from other customers' and provides the data to the customer system **204**, via the customized application **1000**. For example, the customer **202** has selected to view budget comparisons of the accounts of credit card 1 and credit card 2 as

illustrated in the budgeting accounts section **1006**. Therefore the financial institution interface application **234** provides the customer **202** with information about how like situated peers, for age and income, utilize their credit cards, as displayed in the age pie chart **1020** and income comparison pie chart **1022** in the budgeting comparison section **1008**.

[0089] The budgeting comparison section **1008** may include a current pie chart **1009** of the customer **202** spending based on the accounts selected by the customer **202**. The current pie chart **1009** shows the most common purchases made with credit card 1 and credit card 2, these purchases include retail store purchases **1018**, fuel purchases **1016**, grocery purchases **1014**, entertainment purchases **1012**, and payment of bills **1010**. The common purchases made by the customer **202** are reflected in credit card purchases made by peers of like age and income. The provided break-downs of the customer's current spending in a current pie chart **1009** and the spending of like age individuals in an age pie chart **1020** and like income individuals in an income pie chart **1022** provides the customer **202** with a percentage break down of spending on various items. In this way, the customer **202** may see spending habits and areas in which he could be saving.

[0090] The customized application **1000**, in this instance further provides a section for goals **1024**. After the customer **202** has viewed his current spending in the current pie chart **1009** and the spending for like aged peers in an age pie chart **1020** and like income peers in an income pie chart **1022** the customer **202** may wish to limit his spending in specific areas. For example, after viewing the budget comparison section **1008**, the customer may wish to limit his spending on groceries **1014**. The goals section **1024** allows the customer **202** to input his goals as they relate to the budgeting comparison **1008**. Once the customer **202** has inputted his goals he can add the goals to the customized application **1000** by selecting the add button **1026**. Selecting goals in the goal section **1024** allows the financial institution interface application **234** to further track the budgeting comparison **1008** with respect to the customer's spending goals.

[0091] 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 verity 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.

[0092] 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.

[0093] 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#.

[0094] 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).

[0095] 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).

[0096] 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.

[0097] 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 customizable application 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 from a customer to access customer data;  
    receive a request from the customer to develop a customized application;  
    develop the customized application based at least in part on the customer data;  
and  
    display the customized application to the customer.
2. The customizable application system of claim 1, wherein the processing device is further configured to execute computer-readable program code to receive a request from the customer to access other customer data; and wherein the customized application is developed based at least in part on the other customer data.
3. The customizable application system of claim 1, wherein the processing device is further configured to execute computer-readable program code to receive a request from the customer to add customized information; and wherein the customized application is developed based at least in part on the customized information.
4. The customizable application system of claim 3, wherein the customized information is a goal that the customer wants to track using the customized application.
5. The customizable application system of claim 1, wherein the processing device is further configured to execute computer-readable program code to receive a request from the customer to utilize a template; and wherein the customized application is developed based at least in part on the template.



6. The customizable application system of claim 1, wherein the processing device is further configured to execute computer-readable program code to receive a request from the customer to customize a template; and wherein the customized application is developed based at least in part on the customized template.
7. The customizable application system of claim 1, wherein the processing device is further configured to execute computer-readable program code to save the customized application on the memory device; and receive a request from a customer to view the customized application on a customer system.
8. The customizable application system of claim 1, wherein the processing device is further configured to execute computer-readable program code to save the customized application on a customer system memory device; and receive a request from a customer system to update the customized application.
9. The customizable application system of claim 1, wherein the processing device is further configured to execute computer-readable program code to access the customer data from a primary financial institution.
10. The customizable application system of claim 1, wherein the processing device is further configured to execute computer-readable program code to access the customer data from a secondary financial institution.
11. A method comprising:
  - receiving a request from a customer to access customer data;
  - receiving a request from the customer to develop a customized application;
  - developing the customized application based at least in part on the customer data, through the use of a processing device; and
  - displaying the customized application to the customer.

12. The method of claim 11, further comprising receiving a request from the customer to access other customer data; and wherein the customized application is developed based at least in part on the other customer data.
13. The method of claim 11, further comprising receiving a request from the customer to add customized information; and wherein the customized application is developed based at least in part on the customized information.
14. The method of claim 13, wherein the customized information is a goal that the customer wants to track using the customized application.
15. The method of claim 11, further comprising receiving a request from the customer to utilize a template; and wherein the customized application is developed based at least in part on the template.
16. The method of claim 11, further comprising receiving a request from the customer to customize a template; and wherein the customized application is developed based at least in part on the customized template.
17. The method of claim 11, further comprising saving the customized application on a customized application system; and receiving a request from a customer to view the customized application on a customer system.
18. The method of claim 11, further comprising saving the customized application on a customer system; and receiving a request from the customer system to update the customized application.
19. The method of claim 11, further comprising accessing the customer data from a primary financial institution.

20. The method of claim 11, further comprising accessing the customer data from a secondary financial institution.

21. 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 from a customer to access customer data;

an executable portion configured for receiving a request from the customer to develop a customized application;

an executable portion configured for developing the customized application based at least in part on the customer data, though the use of a processing device; and

an executable portion configured for displaying the customized application to the customer.

22. The computer program product of claim 21, further comprising an executable portion configured for receiving a request from the customer to access other customer data; and wherein the customized application is developed based at least in part on the other customer data.

23. The computer program product of claim 21, further comprising an executable portion configured for receiving a request from the customer to add customized information; and wherein the customized application is developed based at least in part on the customized information.

24. The computer program product of claim 23, wherein the customized information is a goal that the customer wants to track using the customized application.

25. The computer program product of claim 21, further comprising an executable portion configured for receiving a request from the customer to utilize a template; and wherein the customized application is developed based at least in part on the template.

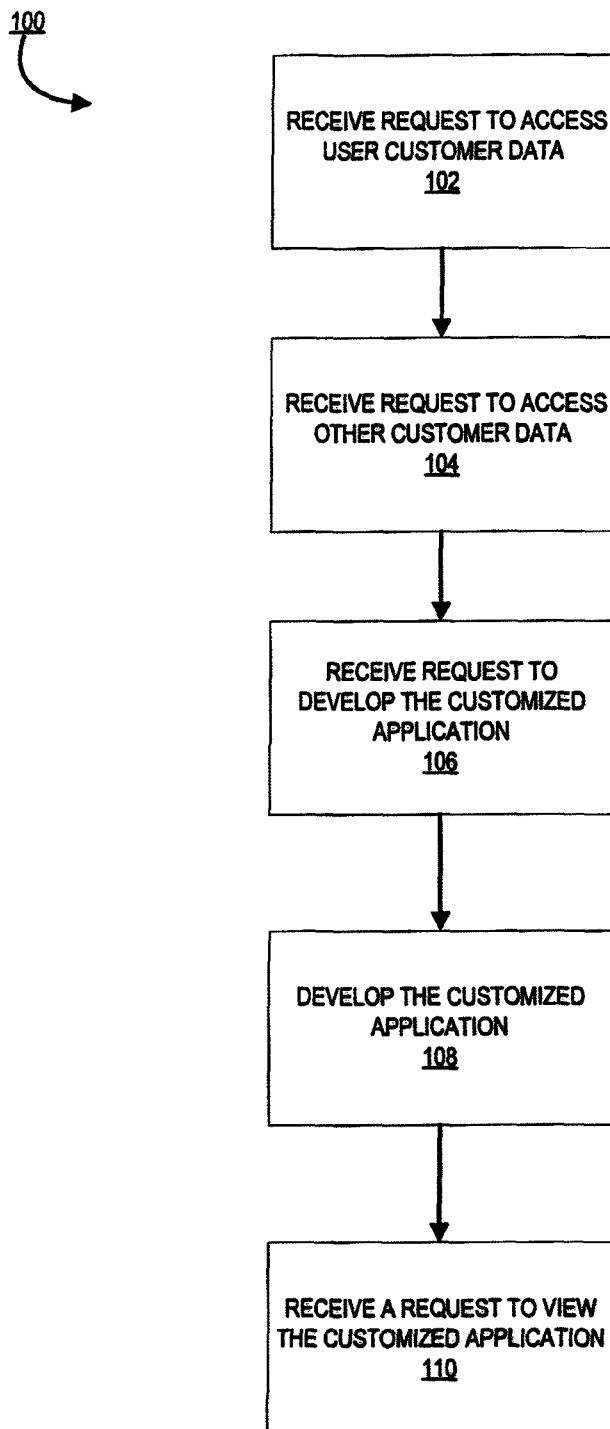
26. The computer program product of claim 21, further comprising an executable portion configured for receiving a request from the customer to customize a template; and wherein the customized application is developed based at least in part on the customized template.

27. The computer program product of claim 21, further comprising an executable portion configured for saving the customized application on a customized application system; and an executable portion configured for receiving a request from a customer to view the customized application on a customer system.

28. The computer program product of claim 21, further comprising an executable portion configured for saving the customized application on a customer system; and an executable portion configured for receiving a request from the customer system to update the customized application.

29. The computer program product of claim 21, further comprising an executable portion configured for accessing the customer data from a primary financial institution.

30. The computer program product of claim 21, further comprising an executable portion configured for accessing the customer data from a secondary financial institution.

**Figure 1**

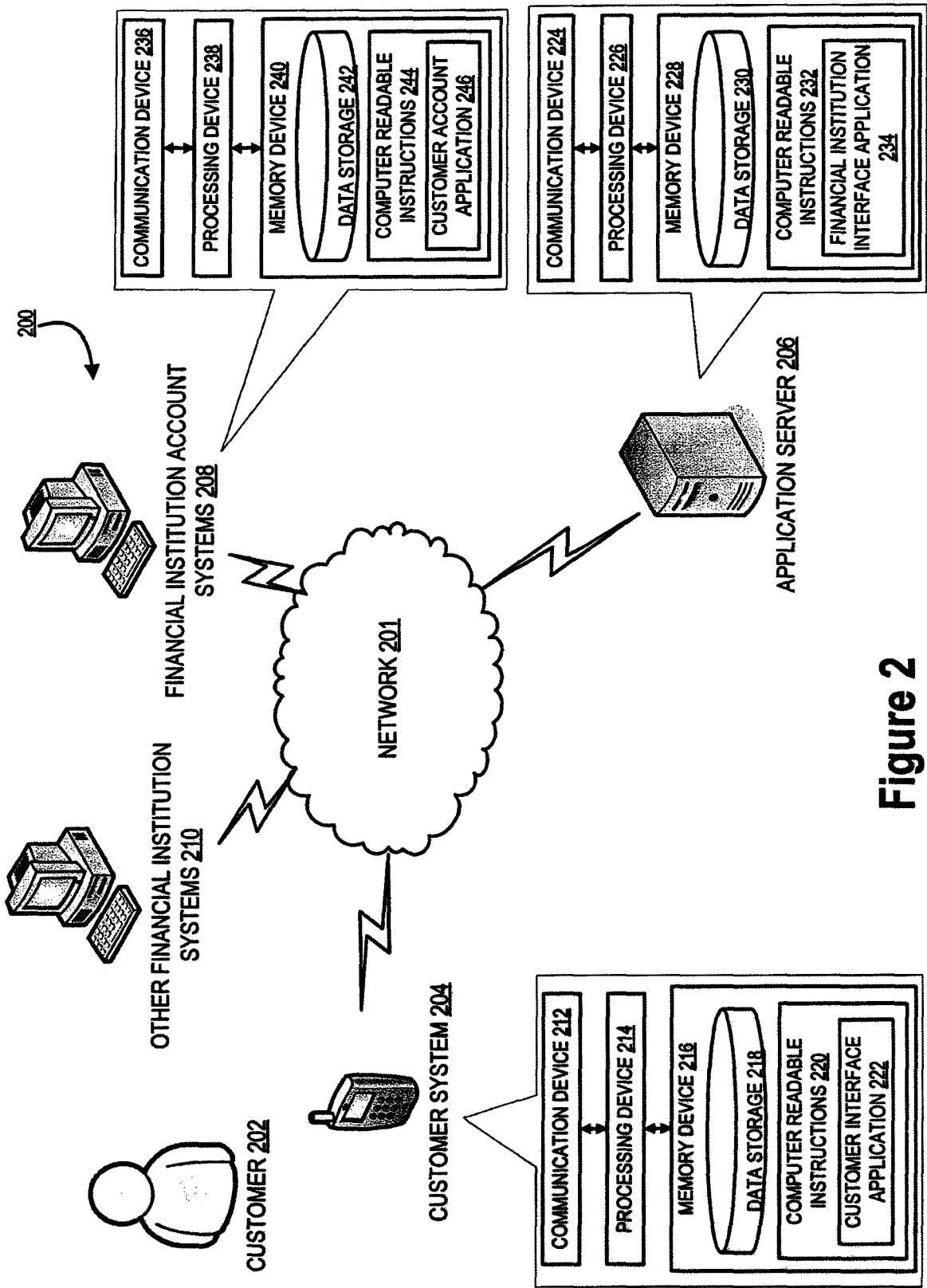
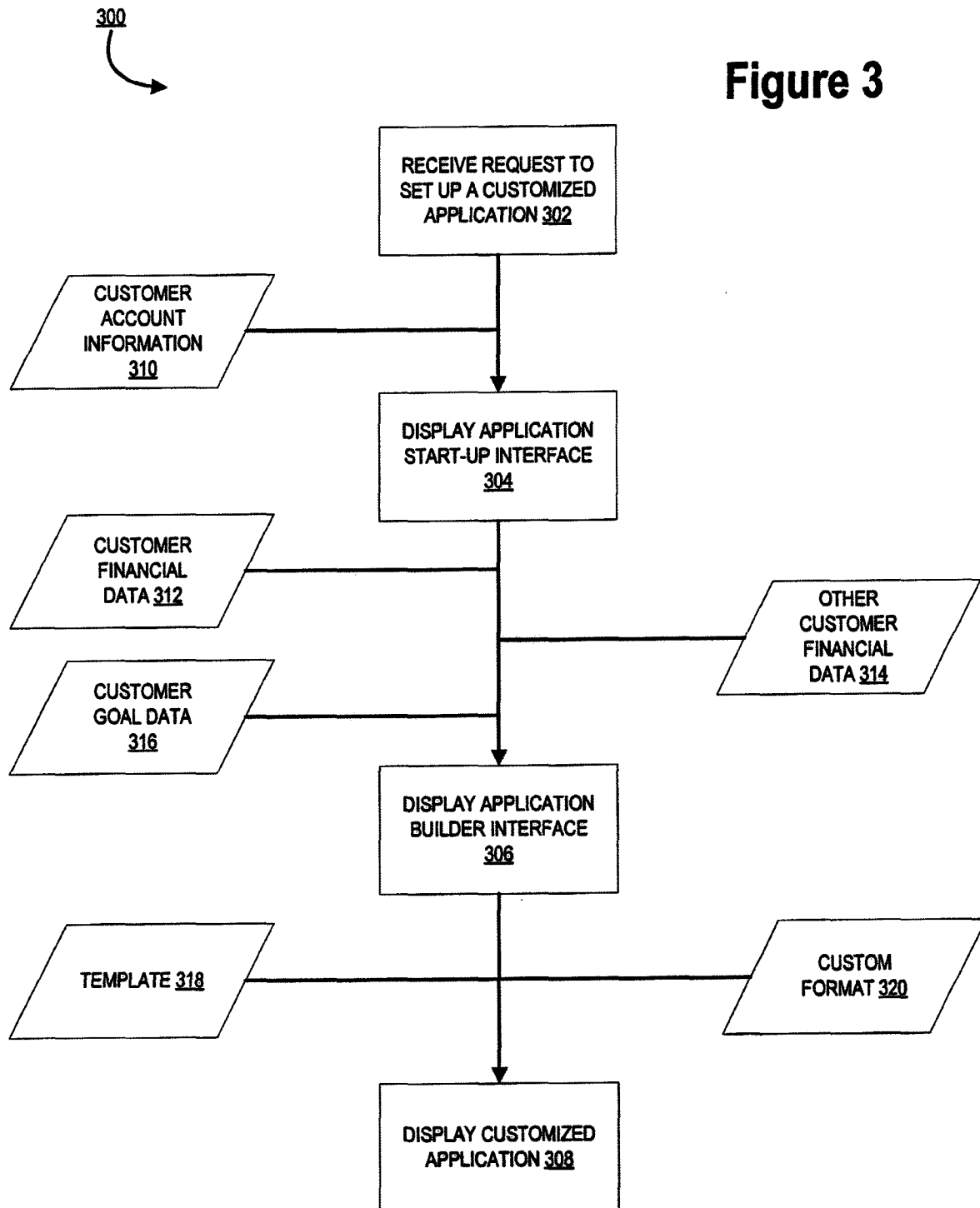
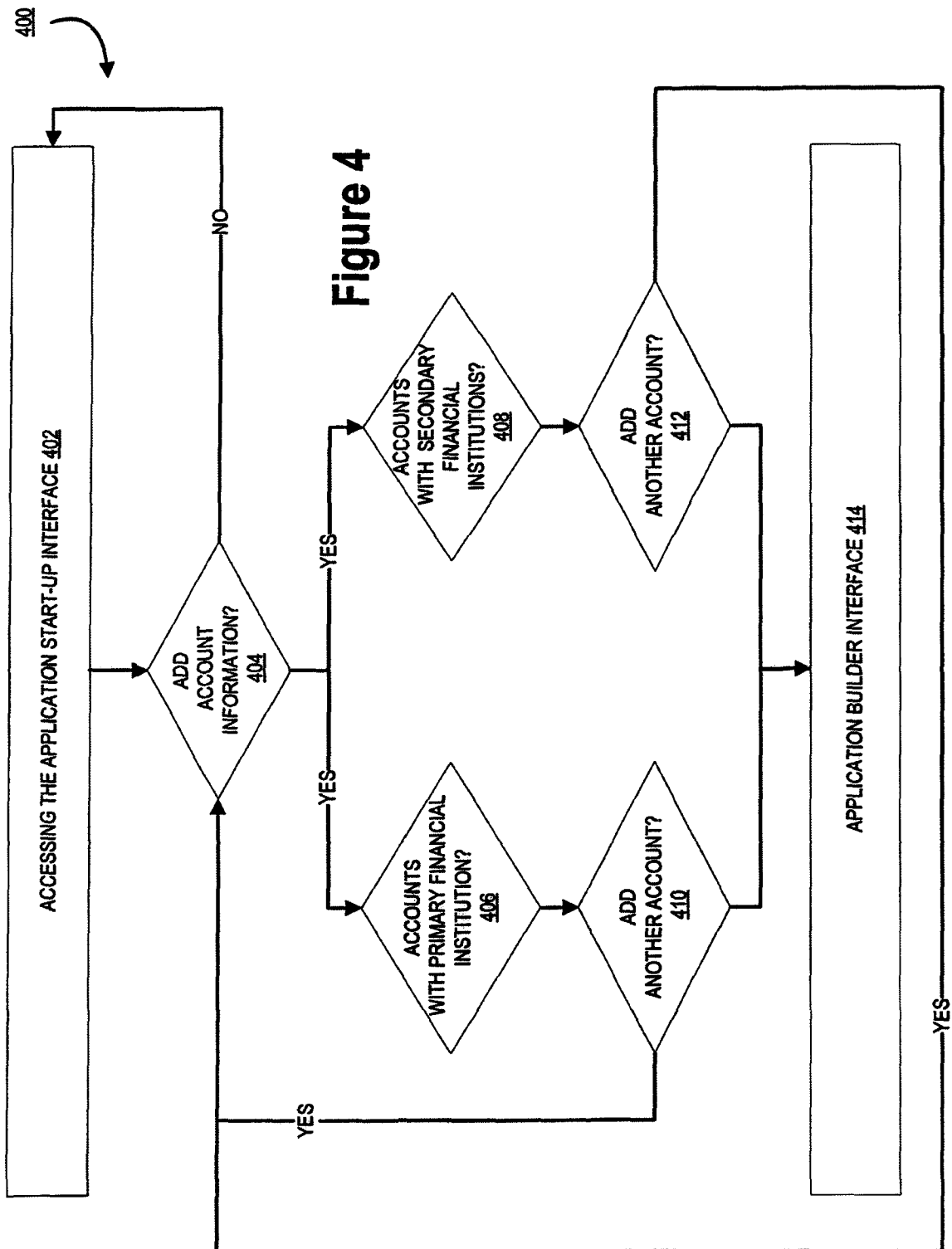
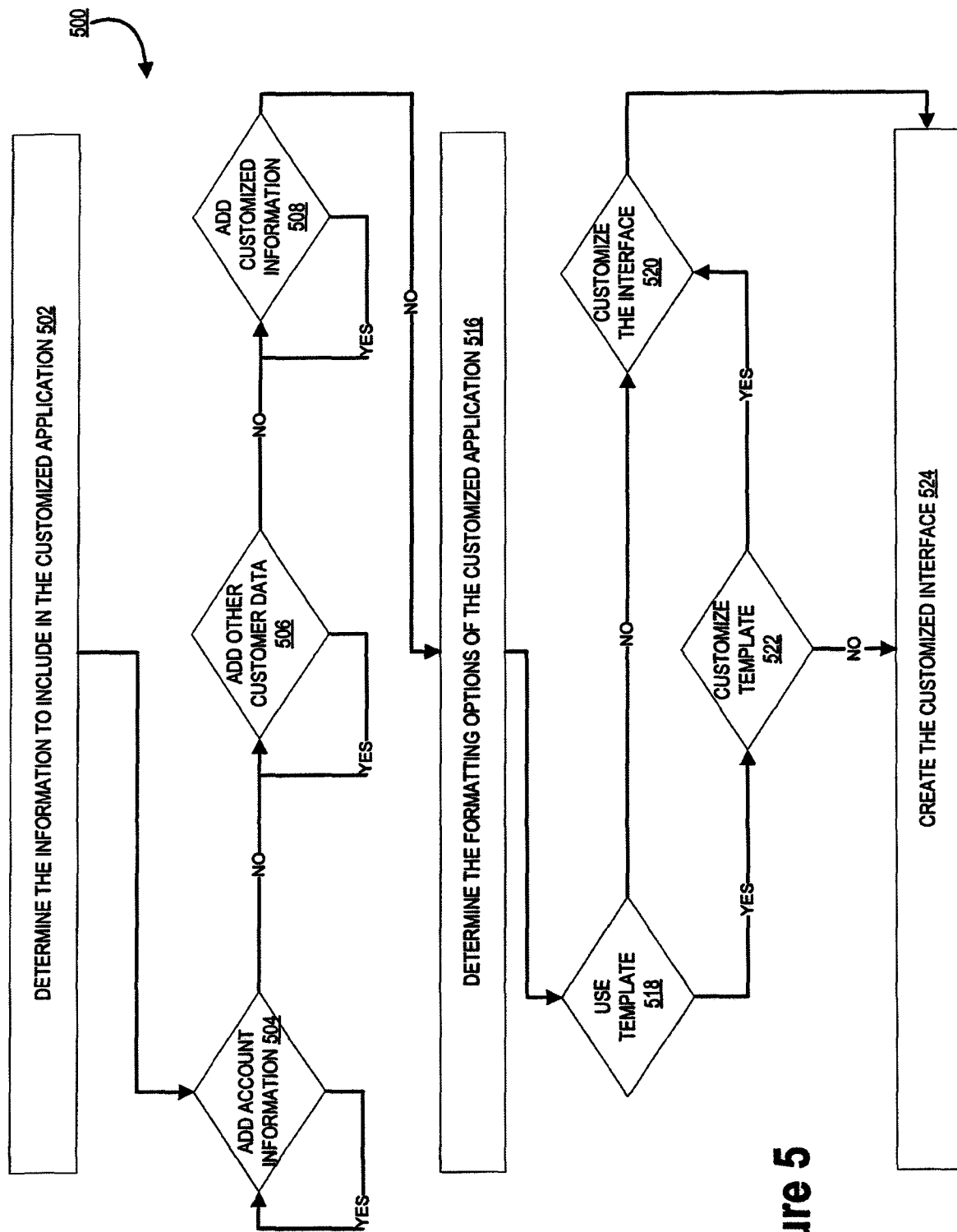


Figure 2







**Figure 5**

**APPLICATION SET-UP INTERFACE 600**

**WELCOME TO FINANCIAL INSTITUTION – CUSTOMIZED APPLICATION START-UP**

**CREATE A CUSTOMIZED APPLICATION TAILORED TO YOUR FINANCIAL NEEDS.**

**CREATE USERNAME/PASSWORD 602**

**ENTER A USERNAME 604**

**ENTER YOUR EMAIL ADDRESS 606**

**CREATE YOUR PASSWORD 608**

**RE - ENTER YOUR PASSWORD 610**


**ACCOUNT INFORMATION 612**


**ACCOUNTS WITH US 614**  
☐ CHECKING ACCOUNT  
☐ SAVINGS ACCOUNT  
☐ BROKERAGE ACCOUNT  
☐ CREDIT CARD  
☐ MORTGAGE ACCOUNT  
OTHER ACCOUNT – NOT LISTED

**ACCOUNTS WITH OTHER FIRMS 616**  
CHECKING ACCOUNT  
SAVINGS ACCOUNT  
BROKERAGE ACCOUNT  
CREDIT CARD  
MORTGAGE  
CUSTOM

**ACCOUNT NAME 618**

**ACCOUNT NUMBER 620**

**630**  
 **ADD**

**640**  
 **CONTINUE**

**Figure 6**

**APPLICATION BUILDER INTERFACE 700**

**WELCOME TO FINANCIAL INSTITUTION – CUSTOMIZED APPLICATION BUILDER**

**ACCOUNTS 702**  
SAVINGS ACCOUNT  
BROKERAGE ACCOUNT  
CHECKING ACCOUNT  
MORTGAGE ACCOUNT  
CREDIT CARD

**ADD CUSTOMER ACCOUNT 704**  
  
**SEARCH**

**CUSTOMIZED INFORMATION 706**

**TRANSACTION SPECIFIC DATA 708**  
SAVINGS ACCOUNT  
BROKERAGE ACCOUNT  
CHECKING ACCOUNT  
MORTGAGE ACCOUNT  
CREDIT CARD  
OTHER

**ADD CUSTOMIZE INFORMATION 718**

**CASH TRANSACTIONS 710**

**EXPENDITURES 712**

**CREDITS 714**

**PEER COMPARISON 716**

**730** → **ADD**

**FORMAT OPTIONS 720**

**HOME** **TOOLS** **BUDGET** **GOALS** **COMPARE** **OTHER** **CREATE NEW**

**722** →  
Format options allow you to utilize a pre-selected template for your customizable application. These templates including a budget template, a goals template, a comparison to others template, or a plurality of other templates. You may also select to create your own application using no pre-selected template. The tools tab provides you with the tools necessary to further customize your application interface

**740** → **ADD**

**750** → **FINISHED**

**Figure 7**

**MERCHANT APPLICATION SET-UP INTERFACE 800**

**WELCOME TO FINANCIAL INSTITUTION – CUSTOMIZED APPLICATION START-UP**

CREATE A CUSTOMIZED APPLICATION TAILORED TO YOUR BUSINESS NEEDS.

**CREATE USERNAME/PASSWORD 802**

ENTER MERCHANT NAME 804

CREATE YOUR PASSWORD 806

RE - ENTER YOUR PASSWORD 808

**ACCOUNT INFORMATION 810**

**ACCOUNTS WITH US 812**

☐ CHECKING ACCOUNT  
☐ BUSINESS ACCOUNT  
☐ BROKERAGE ACCOUNT  
☐ EXPENSE ACCOUNT  
☐ CREDIT ACCOUNT  
☐ OTHER ACCOUNT – NOT LISTED

**ACCOUNTS WITH OTHER FIRMS 814**

CHECKING ACCOUNT  
BUSINESS ACCOUNT  
BROKERAGE  
EXPENSE ACCOUNT  
CREDIT ACCOUNT  
CUSTOM

ACCOUNT NAME 816

ACCOUNT NUMBER 818

830

ADD

840

CONTINUE

**Figure 8**

**MERCHANT APPLICATION BUILDER INTERFACE 900**

**WELCOME TO FINANCIAL INSTITUTION – CUSTOMIZED APPLICATION BUILDER**

**ACCOUNTS 902**  
CHECKING ACCOUNT  
BUSINESS ACCOUNT  
BROKERAGE ACCOUNT  
EXPENSE ACCOUNT  
CREDIT ACCOUNT

**ADD CUSTOMER ACCOUNT 904**  
  
**SEARCH**

**CUSTOMIZED INFORMATION 906**

**TRANSACTION SPECIFIC DATA 908**  
**MARKET WATCH 910**  
**LEASE AND PURCHASE AGREEMENTS 912**  
**CONTRACTS 914**  
**CASH TRANSACTIONS 916**  
**EXPENDITURE ANALYSIS 918**  
**PROFIT ANALYSIS 920**  
**COMPETITOR TRACK 922**

**ADD CUSTOMIZE INFORMATION 924**  
  
  
  

**930** → **ADD**

**FORMAT OPTIONS 926**

**HOME** **TOOLS** **BUDGET** **MARGINS** **TRACK** **OTHER** **CREATE NEW**

**928** →  
Format options allow you to utilize a pre-selected template for your customizable application. These templates Including a budget template, a margins template, a track template to analysis competitors, or a plurality of other templates. You may also select to create your own application using no pre-selected template. The tools tab provides you with the tools necessary to further customize your application interface

**940** → **ADD**

**950** → **FINISHED**

**Figure 9**

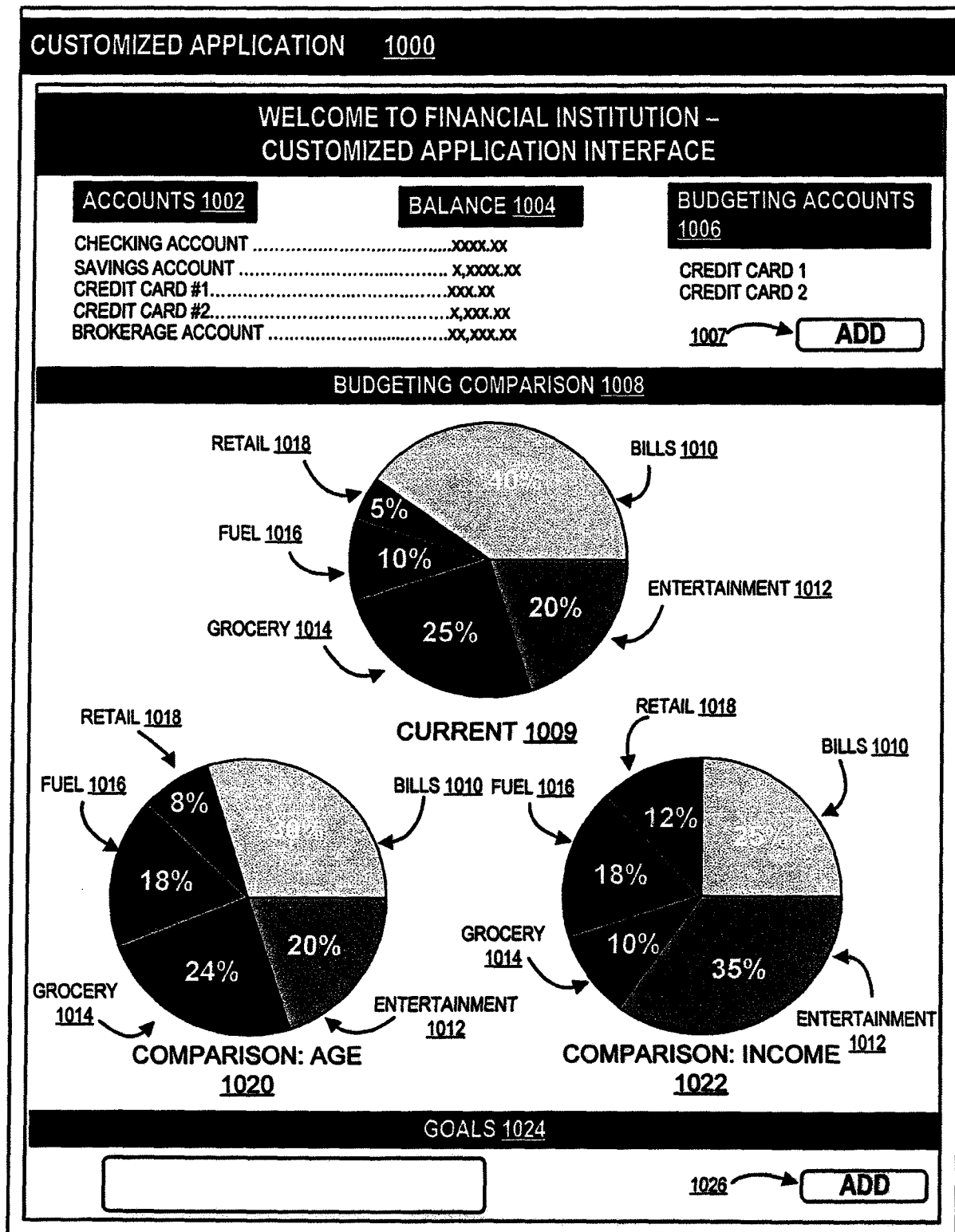


Figure 10