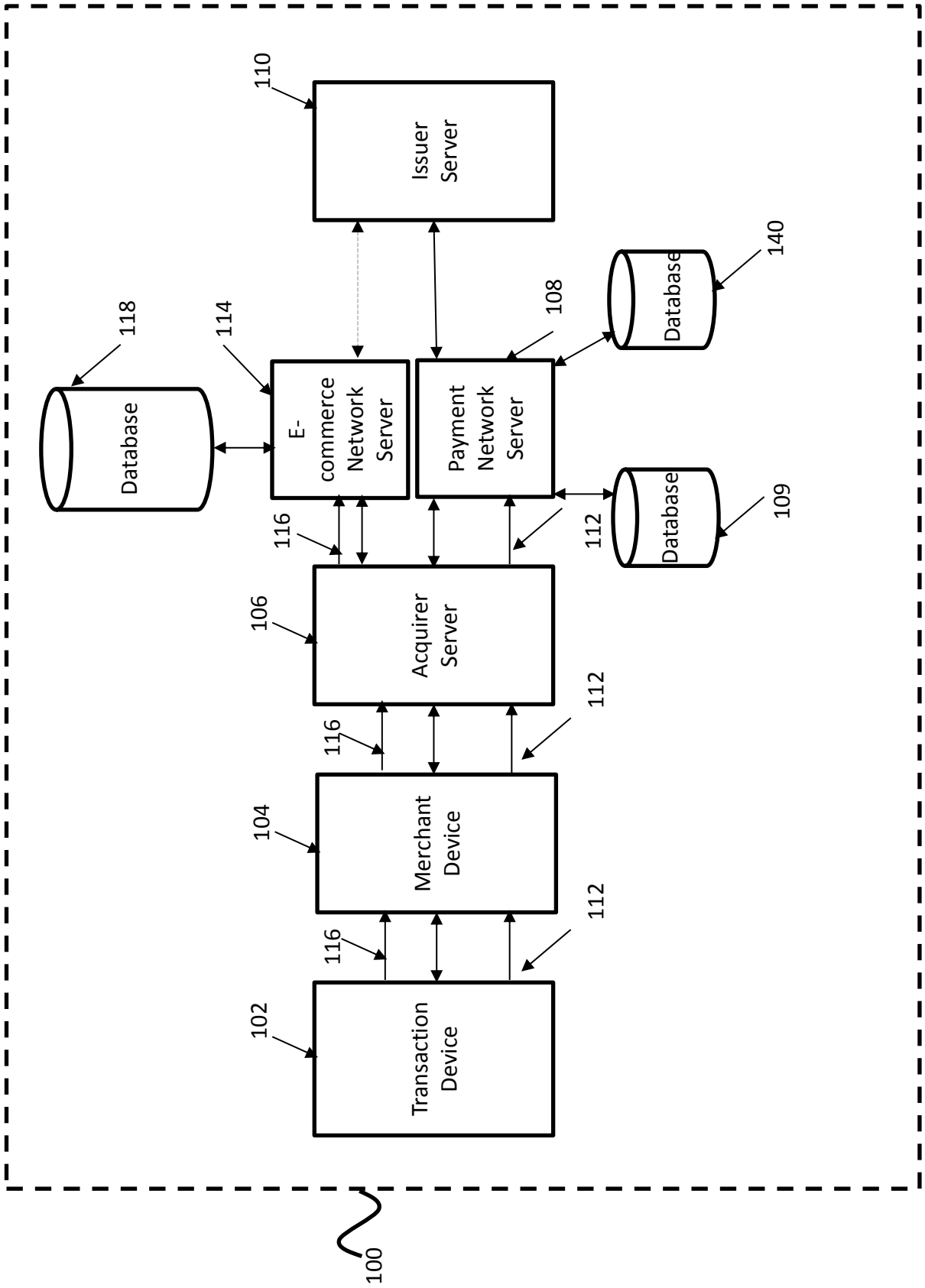

100
Transaction Device
102
Merchant Device
104
Acquirer Server
106
Issuer Server
110
Payment Network Server
108
E-commerce Network Server
114
Database
118
Database
140
Database
109
112
116

FIG. 1

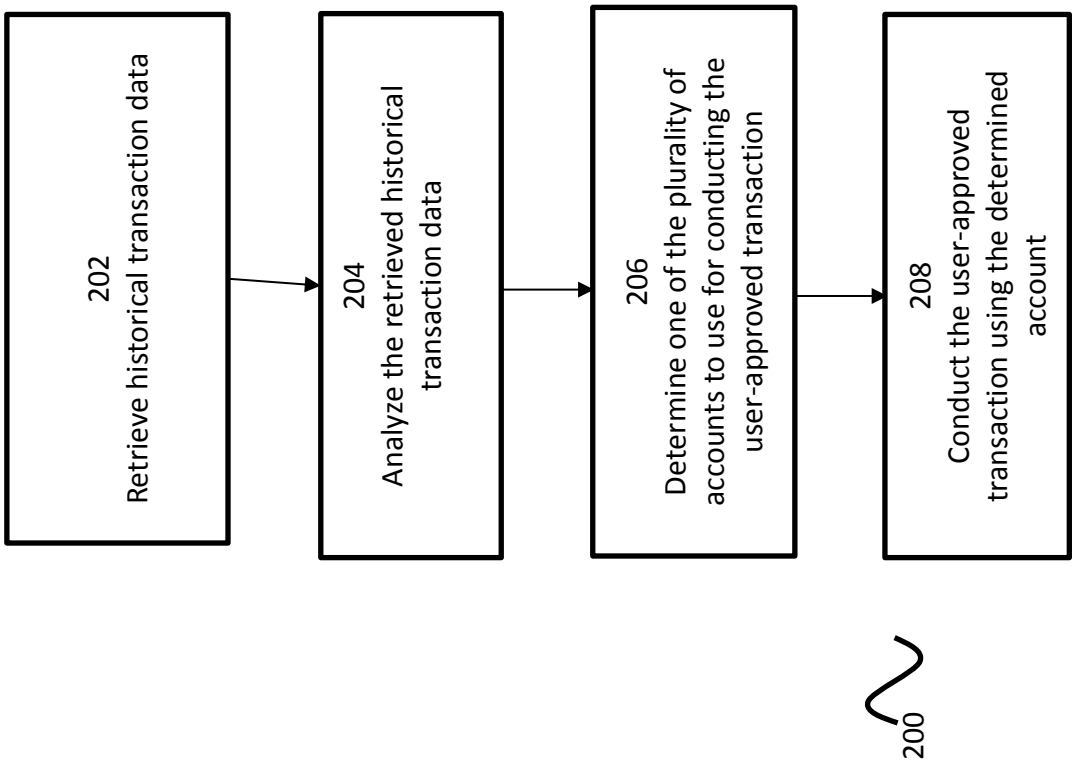

202
Retrieve historical transaction data
204
Analyze the retrieved historical transaction data
206
Determine one of the plurality of accounts to use for conducting the user-approved transaction
208
Conduct the user-approved transaction using the determined account
200

FIG. 2

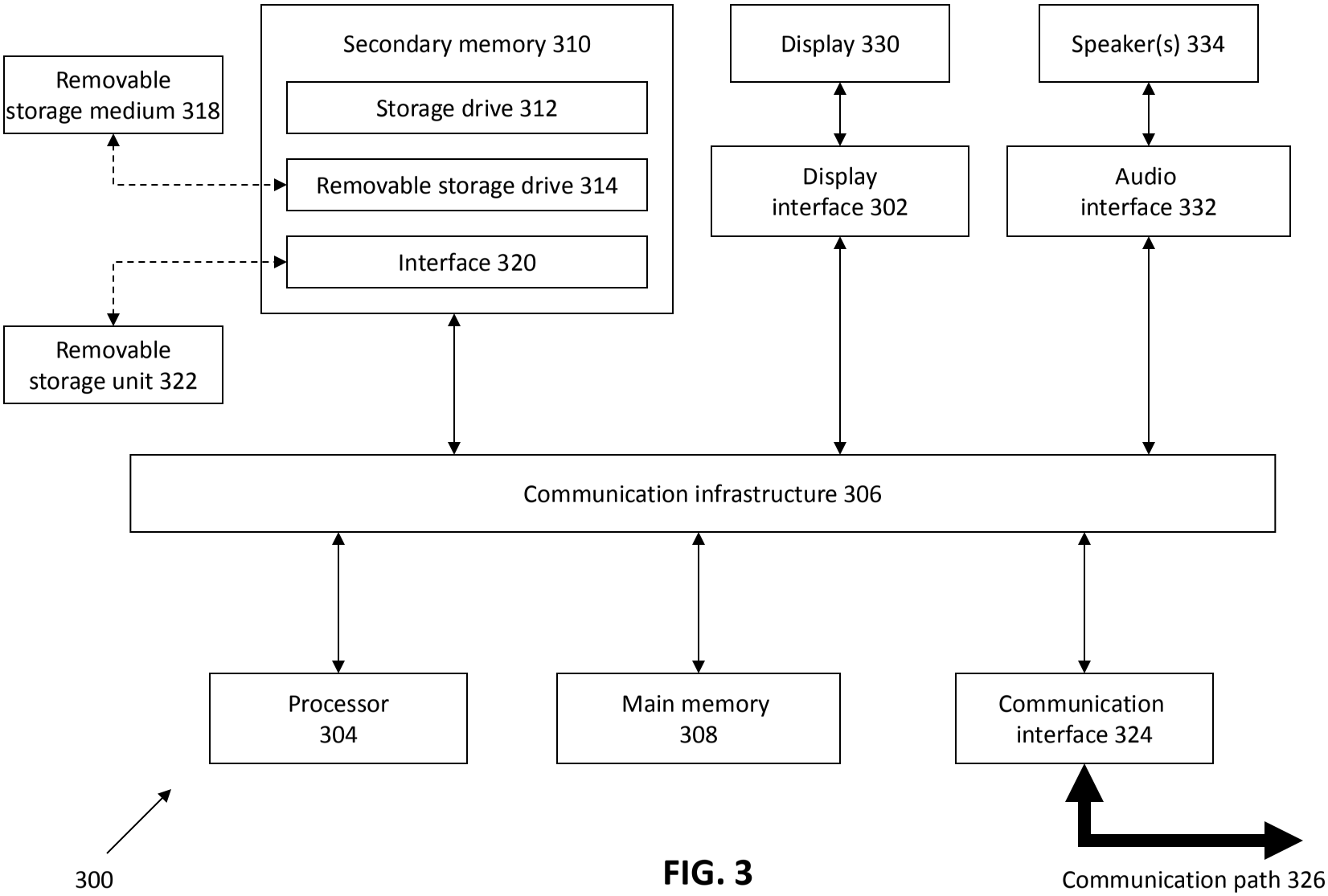

Secondary memory 310
Storage drive 312
Removable storage drive 314
Interface 320
Removable storage medium 318
Removable storage unit 322
Display 330
Display interface 302
Speaker(s) 334
Audio interface 332
Communication infrastructure 306
Processor 304
Main memory 308
Communication interface 324
300
Communication path 326

FIG. 3

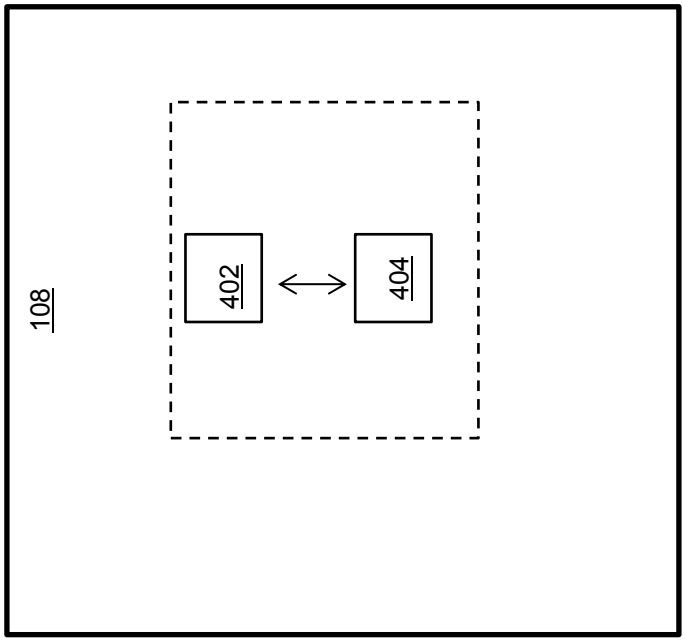


FIG. 4

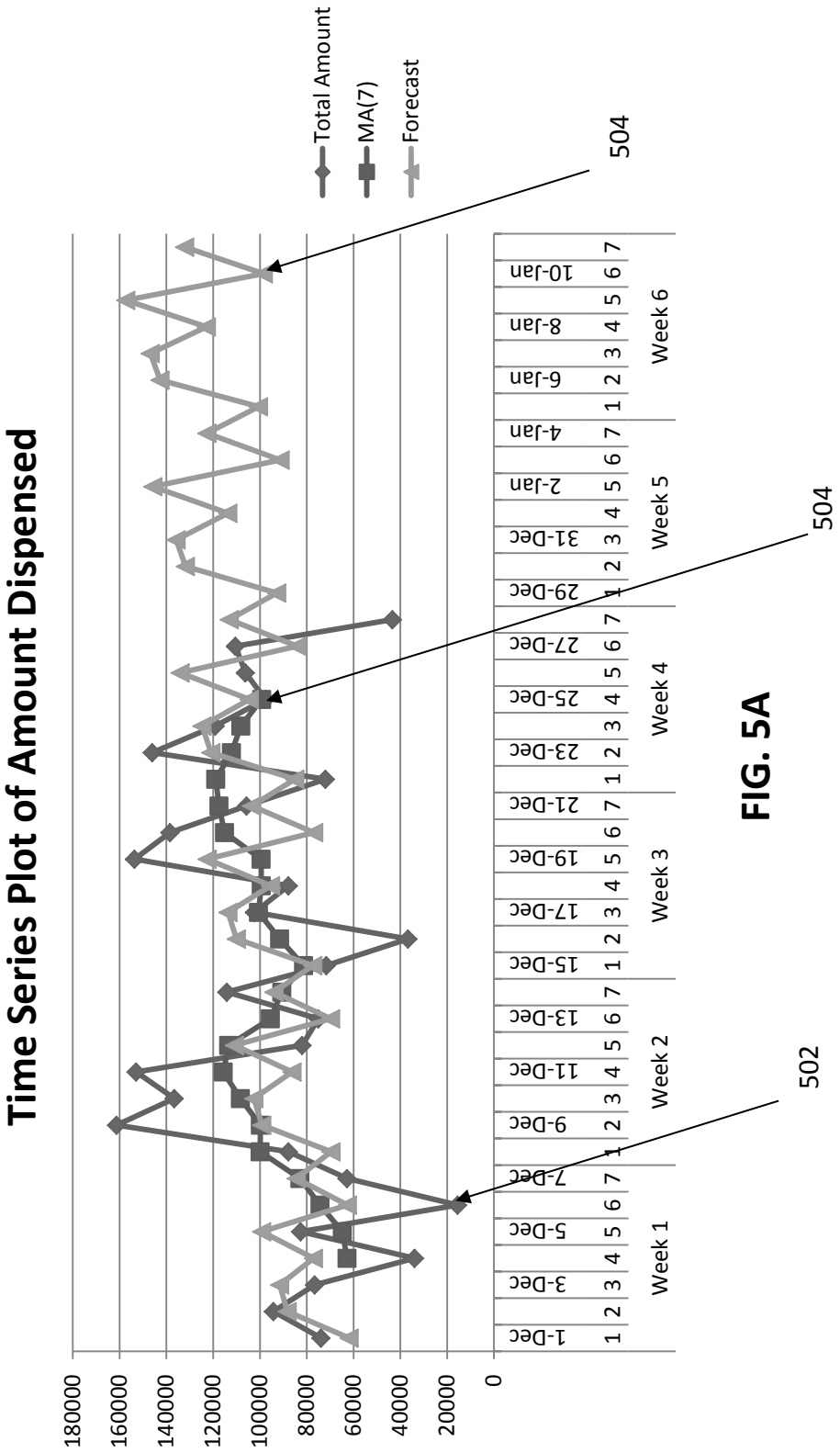

Time Series Plot of Amount Dispensed
Total Amount
MA(7)
Forecast
180000
160000
140000
120000
100000
80000
60000
40000
20000
0
1-Dec
3-Dec
5-Dec
7-Dec
9-Dec
11-Dec
13-Dec
15-Dec
17-Dec
19-Dec
21-Dec
23-Dec
25-Dec
27-Dec
29-Dec
31-Dec
2-Jan
4-Jan
6-Jan
8-Jan
10-Jan
Week 1
Week 2
Week 3
Week 4
Week 5
Week 6
502
504
504

FIG. 5A

								Y value		
				aka Y_t	Baseline	Y_t/MA	Seasonal	$Y_{t/St}$		
Weeks	Days	Date	Total TXN	Total Amount	MA(7)	S_t, I_t	S_t	Deseasonalize	T_t	Forecast
Week 1	1	1-Dec	30	73900			0.788041529	93777	78457	61827
	2	2-Dec	39	94200			1.106013506	85171	79861	88327
	3	3-Dec	37	76600			1.126112063	68022	81265	91513
	4	4-Dec	20	33900	62783.29	0.5399526	0.932222432	36365	82669	77066
	5	5-Dec	31	82600	64769.00	1.2753015	1.180799164	69953	84073	99273
	6	6-Dec	8	15500	74354.71	0.2084602	0.731871449	21179	85477	62558
	7	7-Dec	1	62783	82926.14	0.7570954	0.971716194	64610	86881	84424
Week 2	1	8-Dec	25	87800	99926.14	0.8786489	0.788041529	111415	88285	69573
	2	9-Dec	65	161300	99840.43	1.615578	1.106013506	145839	89690	99198
	3	10-Dec	38	136600	108340.43	1.2608405	1.126112063	121302	91094	102582
	4	11-Dec	63	152900	115671.43	1.3218476	0.932222432	164017	92498	86229
	5	12-Dec	34	82000	113357.14	0.7233774	1.180799164	69444	93902	110879
	6	13-Dec	48	75000	95557.14	0.7848707	0.731871449	102477	95306	69752
	7	14-Dec	36	114100	90657.14	1.2585881	0.971716194	117421	96710	93975
Week 3	1	15-Dec	56	71600	81357.14	0.8800702	0.788041529	90858	98114	77318
	2	16-Dec	36	36700	91585.71	0.4007175	1.106013506	33182	99518	110069
	3	17-Dec	51	102300	100642.86	1.0164656	1.126112063	90844	100923	113650
	4	18-Dec	64	87800	99442.86	0.8829191	0.932222432	94184	102327	95391
	5	19-Dec	52	153600	99500.00	1.5437186	1.180799164	130081	103731	122485
	6	20-Dec	62	138400	115114.29	1.2022834	0.731871449	189104	105135	76945
	7	21-Dec	56	105700	117514.29	0.8994651	0.971716194	108777	106539	103526
Week 4	1	22-Dec	52	72000	118928.57	0.6054054	0.788041529	91366	107943	85064
	2	23-Dec	54	146000	112157.14	1.301745	1.106013506	132006	109347	120940
	3	24-Dec	63	119100	108171.43	1.1010301	1.126112063	105762	110751	124718
	4	25-Dec	52	97700	99271.43	0.9841704	0.932222432	104803	112156	104554
	5	26-Dec	56	106200			1.180799164	89939	113560	134091
	6	27-Dec	53	110500			0.731871449	150983	114964	84139
	7	28-Dec	32	43400			0.971716194	44663	116368	113077
Week 5	1	29-Dec					0.788041529		117772	92809
	2	30-Dec					1.106013506		119176	131810
	3	31-Dec					1.126112063		120580	135787
	4	1-Jan					0.932222432		121984	113717
	5	2-Jan					1.180799164		123388	145697
	6	3-Jan					0.731871449		124793	91332
	7	4-Jan					0.971716194		126197	122627
Week 6	1	5-Jan					0.788041529		127601	100555
	2	6-Jan					1.106013506		129005	142681
	3	7-Jan					1.126112063		130409	146855
	4	8-Jan					0.932222432		131813	122879
	5	9-Jan					1.180799164		133217	157303
	6	10-Jan					0.731871449		134621	98526
	7	11-Jan					0.971716194		136026	132178

FIG. 5B

Days	S_t
1	0.788041529
2	1.106013506
3	1.126112063
4	0.932222432
5	1.180799164
6	0.731871449
7	0.971716194

FIG. 5C

Regression Statistics	
Multiple R	0.292702231
R Square	0.085674596
Adjusted R Square	0.050508234
Standard Error	38451.33295
Observations	28

FIG. 5D

	df	SS	MS	F	Significance F
Regression	1	3602030834	3602030834	2.436266	0.130649025
Residual	26	38441130137	1478505005		
Total	27	42043160970			

FIG. 5E

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	77052.51065	14931.48243	5.160405943	2.2E-05	46360.40896	107744.6	46360.41	107744.6
t	1404.120692	899.5848356	1.560854114	0.130649	-445.0024203	3253.244	-445.002	3253.244

FIG. 5F