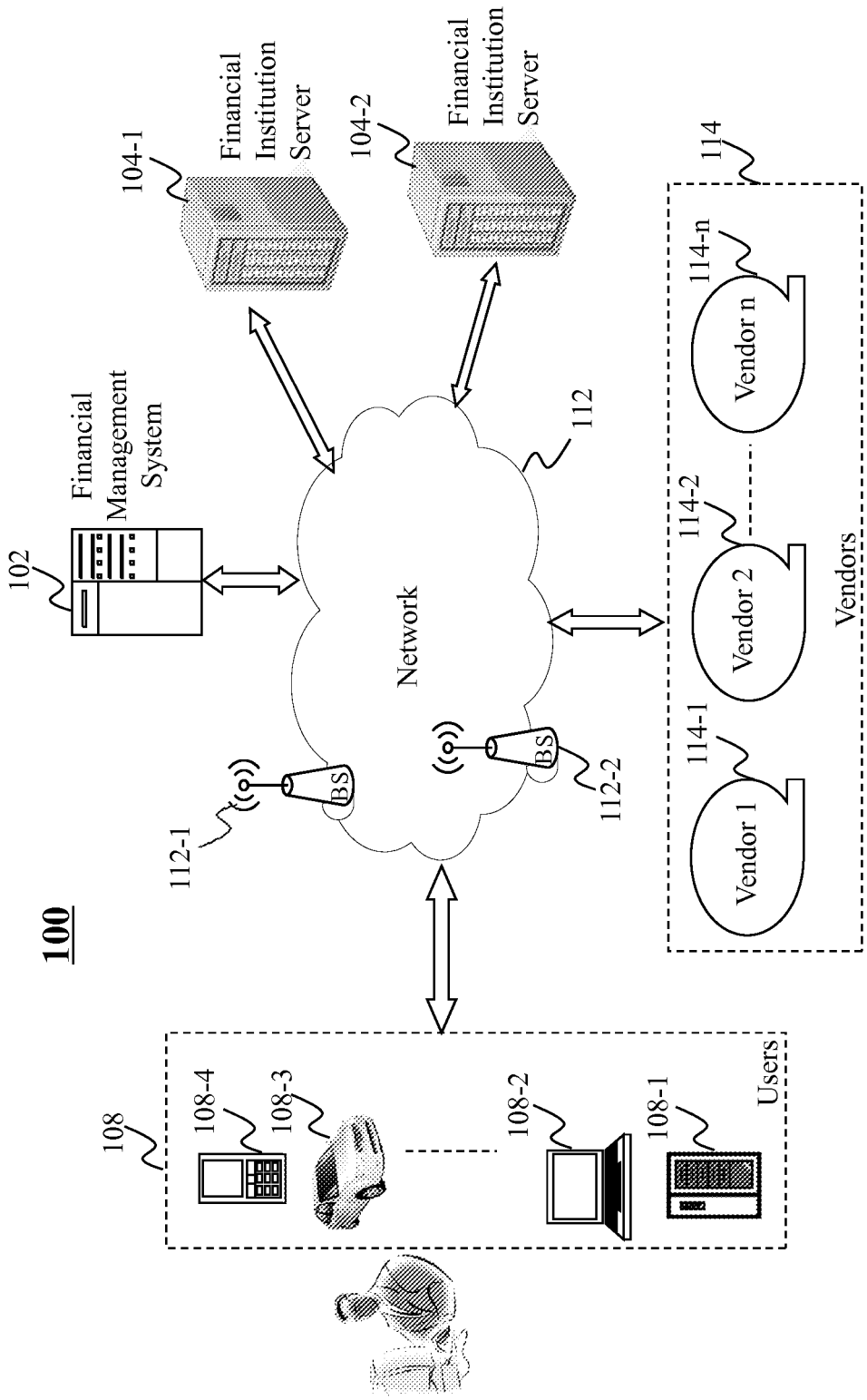

100
102
Financial Management System
104-1
Financial Institution Server
104-2
Financial Institution Server
112
Network
112-1
BS
112-2
BS
114
114-1
Vendor 1
114-2
Vendor 2
114-n
Vendor n
Vendors
108
108-4
108-3
108-2
108-1
Users

FIG. 1

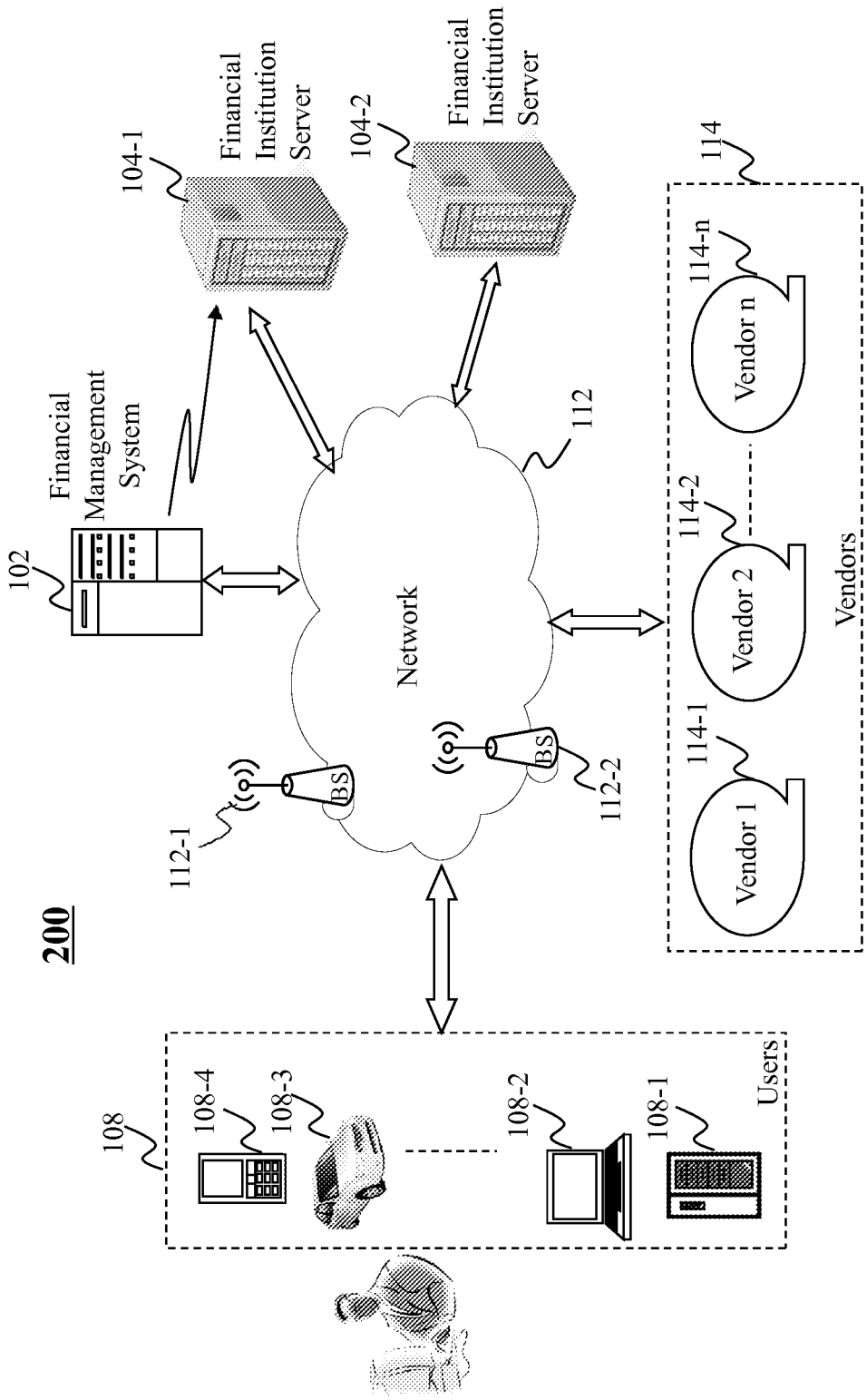

200
102
Financial Management System
104-1
Financial Institution Server
104-2
Financial Institution Server
112
Network
112-1
BS
112-2
BS
114
114-1
Vendor 1
114-2
Vendor 2
114-n
Vendor n
Vendors
108
108-4
108-3
108-2
108-1
Users

FIG. 2

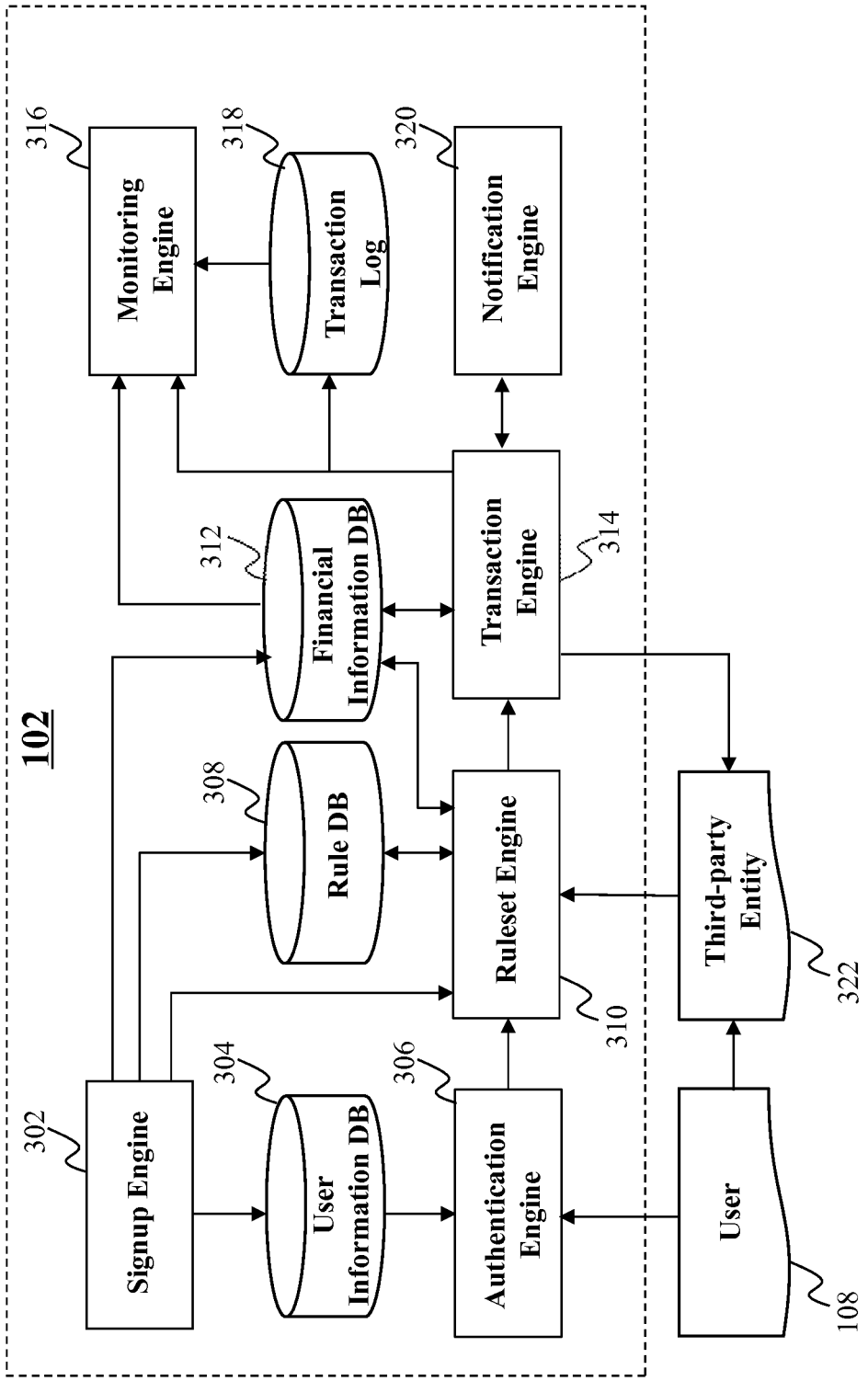

102
316
Monitoring Engine
318
Transaction Log
320
Notification Engine
312
Financial Information DB
314
Transaction Engine
308
Rule DB
Ruleset Engine
310
Third-party Entity
322
302
Signup Engine
304
User Information DB
306
Authentication Engine
User
108

FIG. 3

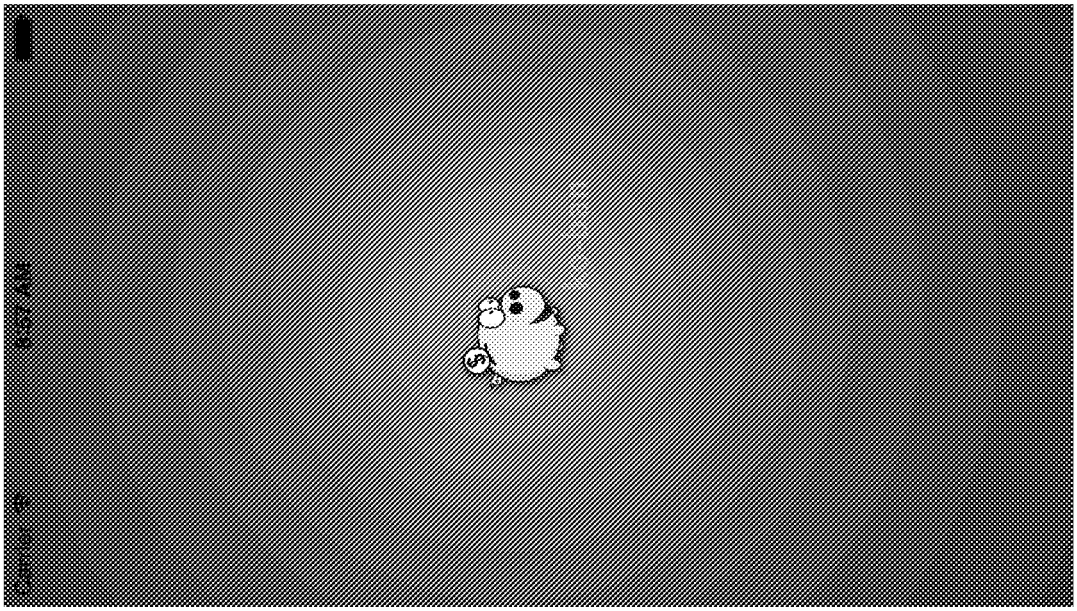


FIG. 4

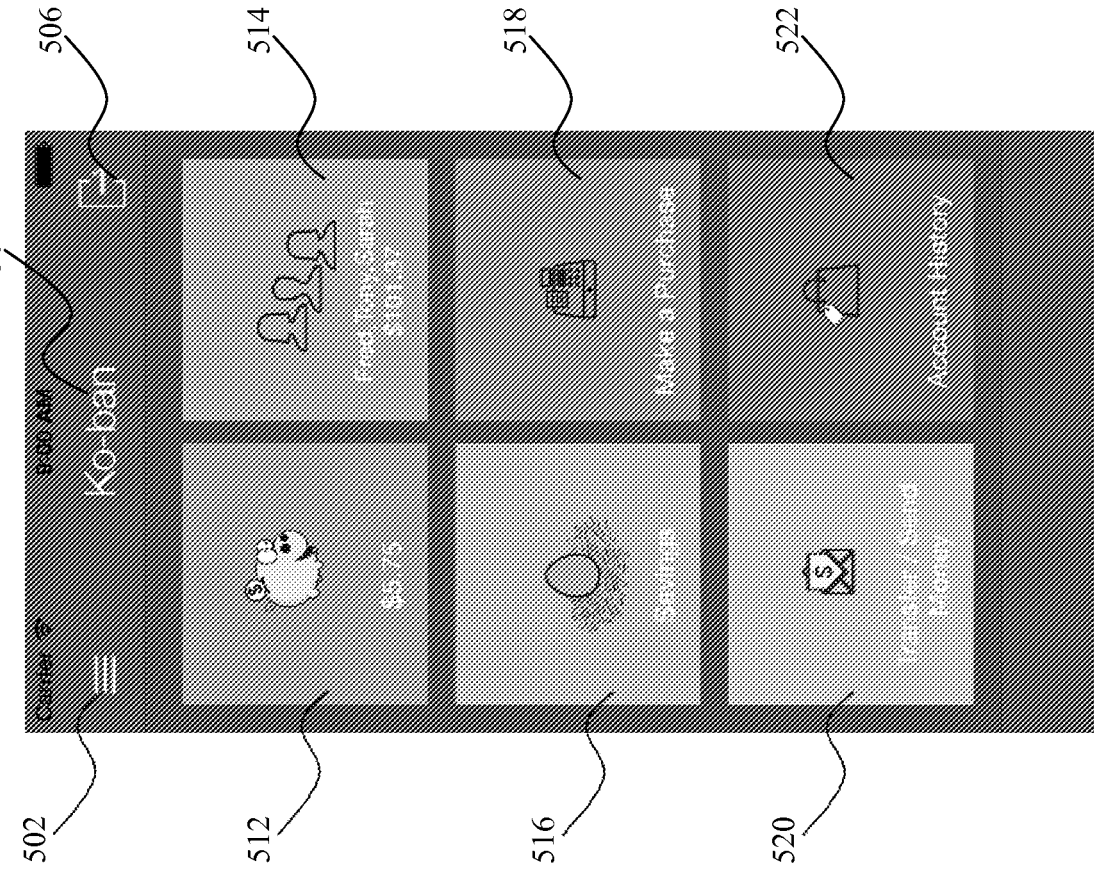

Carrier
9:00 AM
Ko-ban
$0.75
Make a Purchase
Account History
502
504
506
512
514
516
518
520
522

FIG. 5

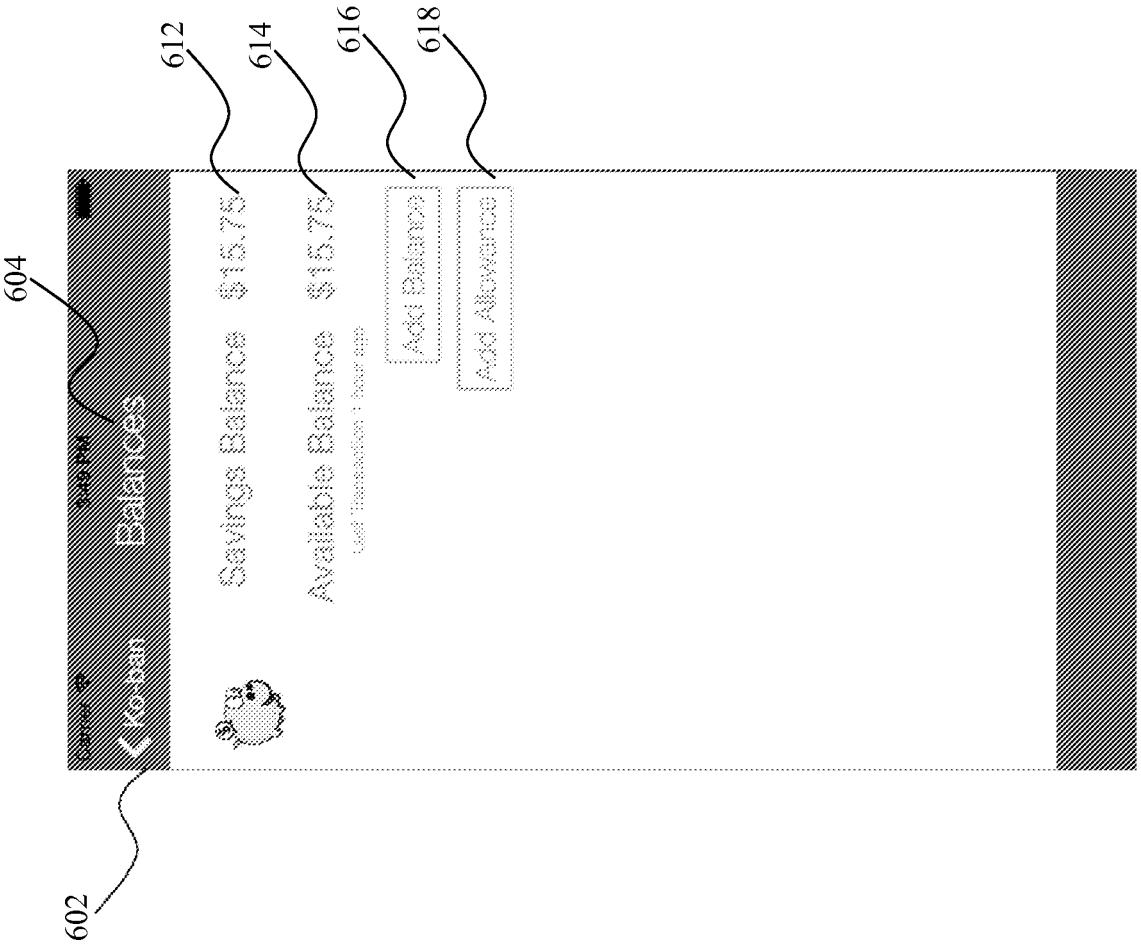

604
612
614
616
618
602
Balances
Savings Balance $15.75
Available Balance $15.75
Add Balance
Add Allowance

FIG. 6

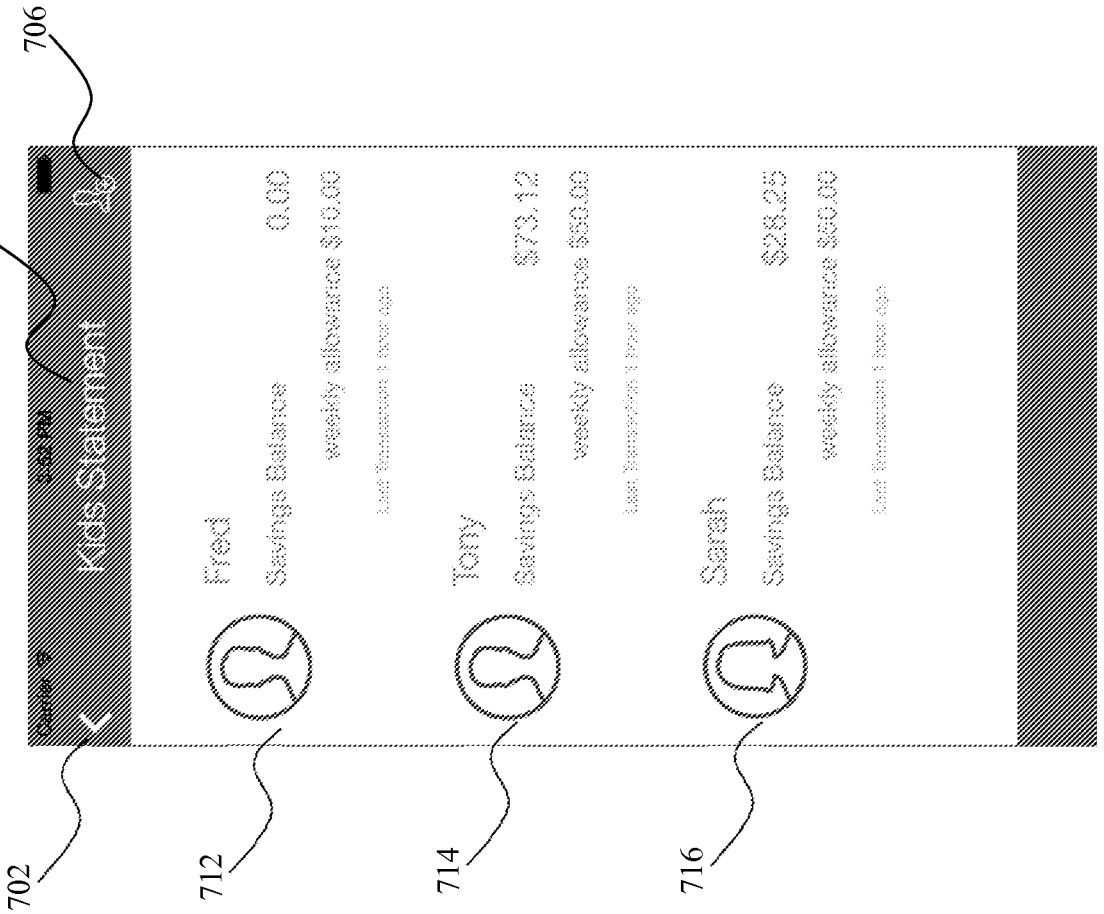

706
704
Kids Statement
Fred
Savings Balance 0.00
weekly allowance $10.00
Tony
Savings Balance $73.12
weekly allowance $50.00
Sarah
Savings Balance $28.25
weekly allowance $60.00
702
712
714
716

FIG. 7

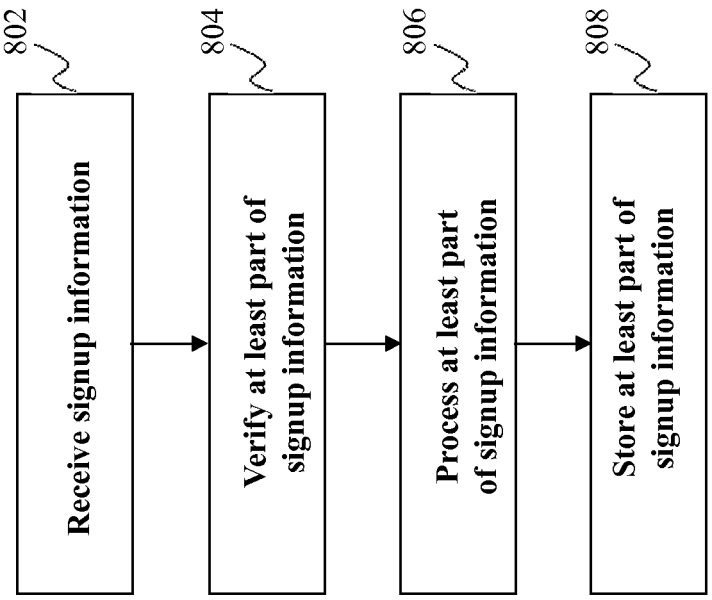

802
Receive signup information
804
Verify at least part of signup information
806
Process at least part of signup information
808
Store at least part of signup information

FIG. 8

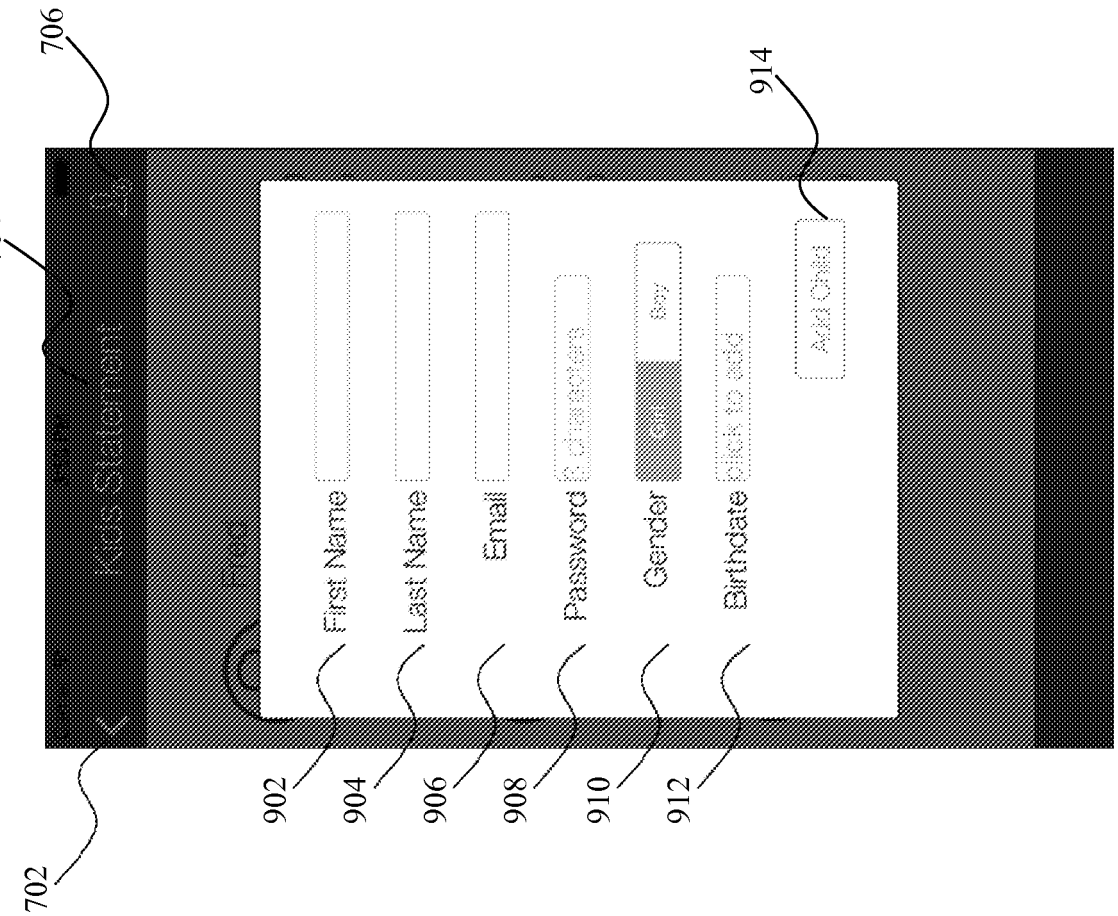

706
704
914
First Name
Last Name
Email
Password
Gender
Birthdate
Add Child
902
904
906
908
910
912
702

FIG. 9A

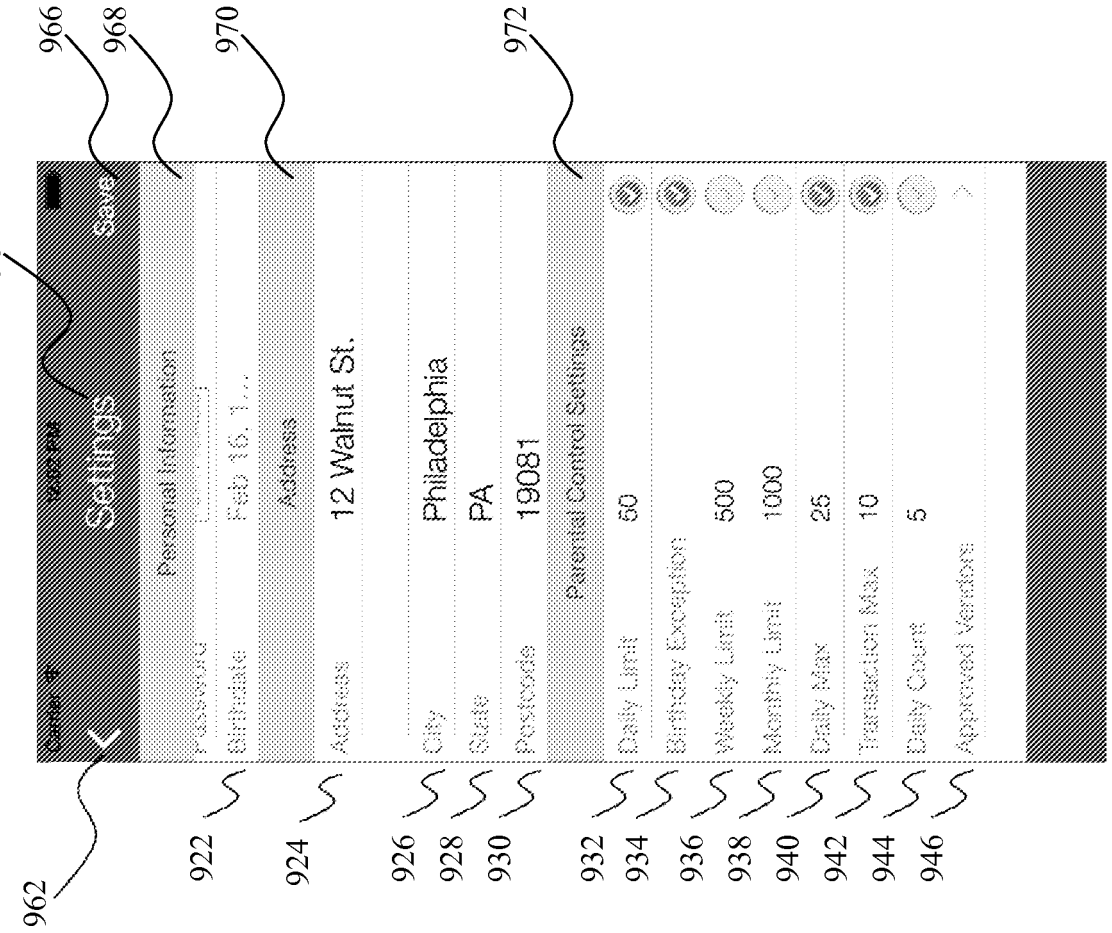

962
964
966
968
970
972
Settings
Save
Personal Information
Password
Birthdate
Feb 16, 1...
Address
Address
12 Walnut St.
City
Philadelphia
State
PA
Postcode
19081
Parental Control Settings
Daily Limit
50
Birthday Exception
Weekly Limit
500
Monthly Limit
1000
Daily Max
25
Transaction Max
10
Daily Count
5
Approved Vendors
922
924
926
928
930
932
934
936
938
940
942
944
946

FIG. 9B

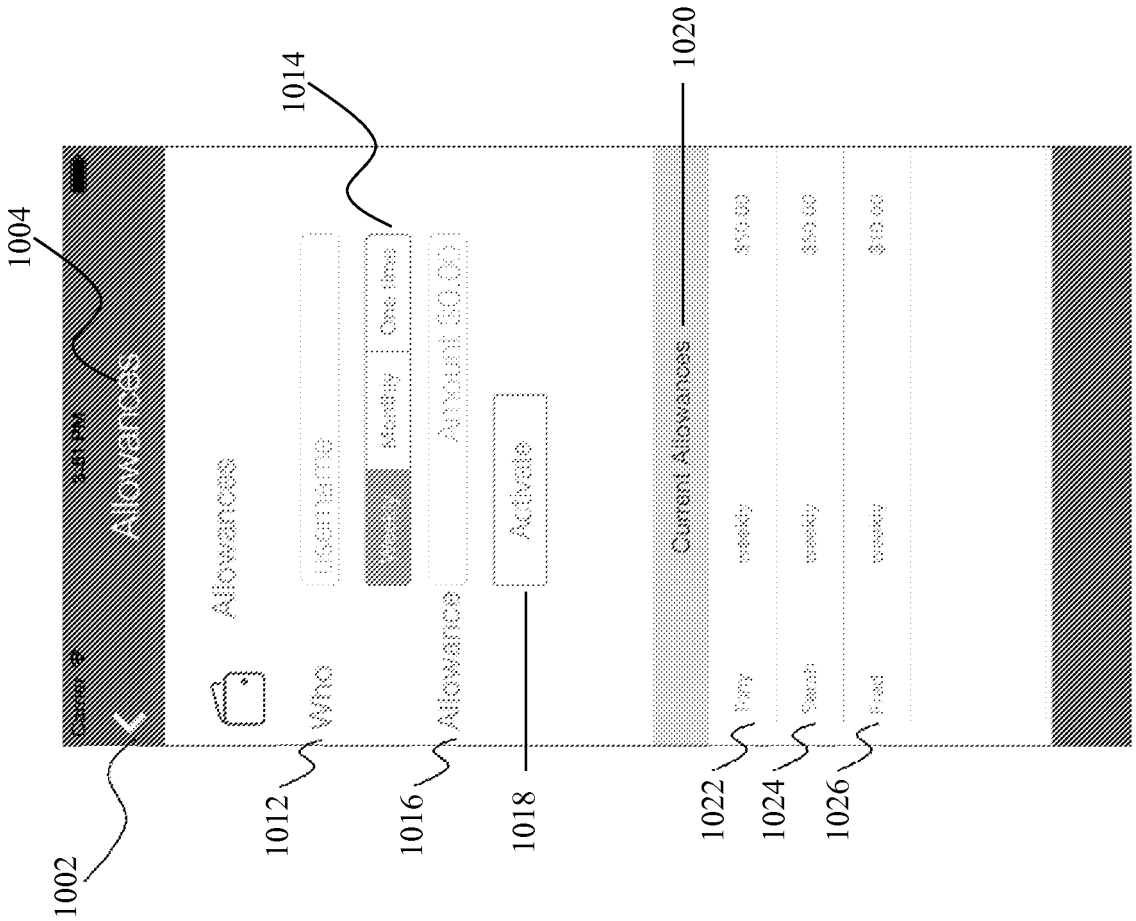

1004
1014
1020
Allowances
Allowance
Username
Weekly
One-time
Amount ($0.00)
Who
Allowance
Activate
Current Allowances
Mary
Sarah
Fred
1002
1012
1016
1018
1022
1024
1026

FIG. 10

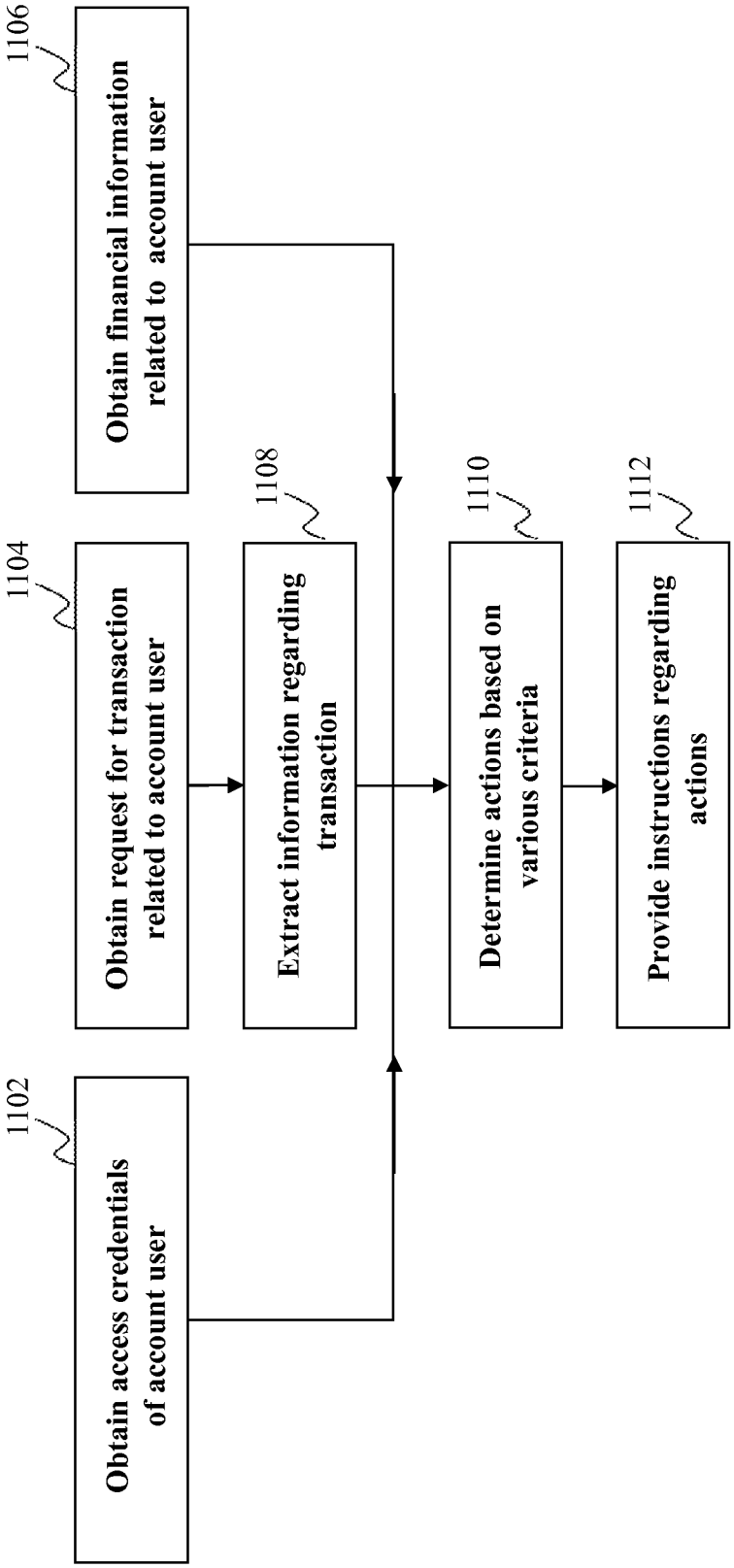

1102
Obtain access credentials of account user
1104
Obtain request for transaction related to account user
1106
Obtain financial information related to account user
1108
Extract information regarding transaction
1110
Determine actions based on various criteria
1112
Provide instructions regarding actions

FIG. 11

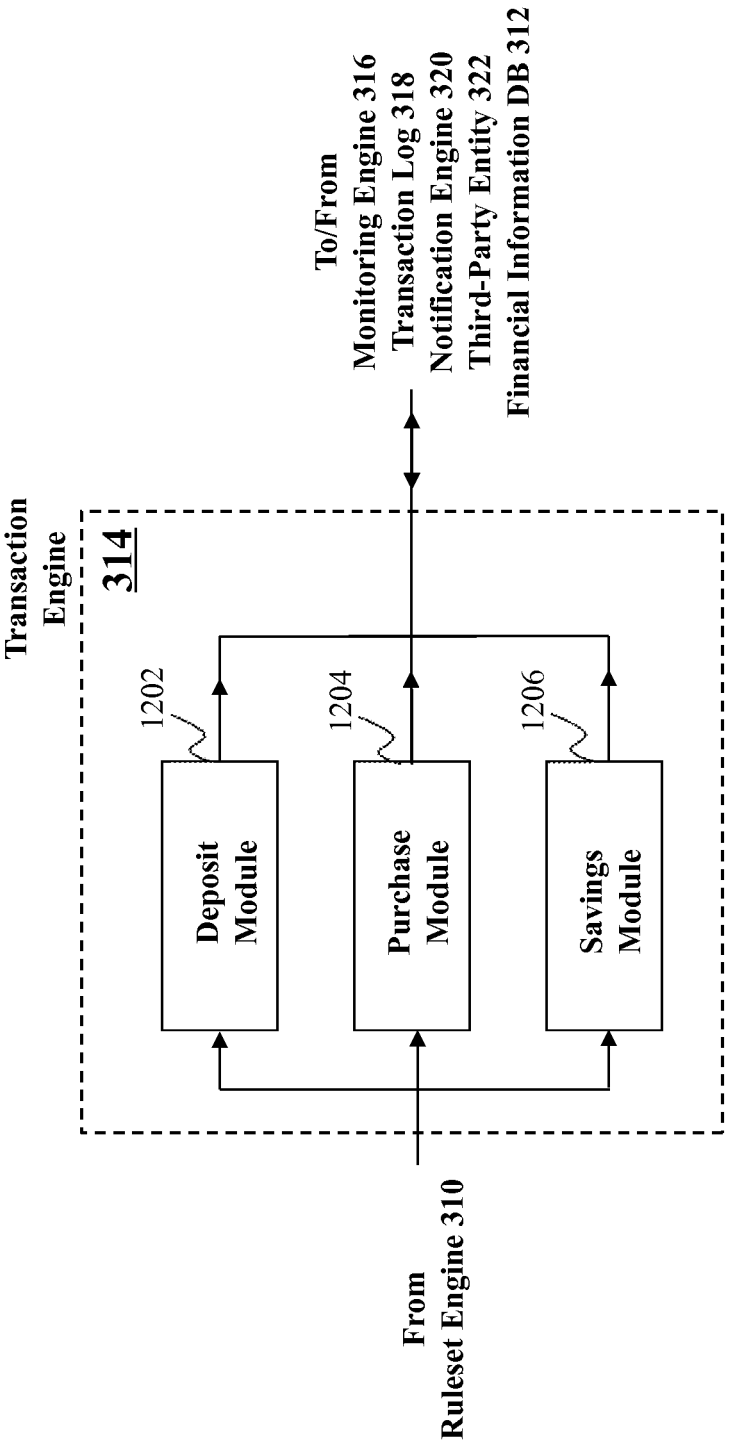

To/From
Monitoring Engine 316
Transaction Log 318
Notification Engine 320
Third-Party Entity 322
Financial Information DB 312
Transaction Engine
314
1202
1204
1206
Deposit Module
Purchase Module
Savings Module
From
Ruleset Engine 310

FIG. 12

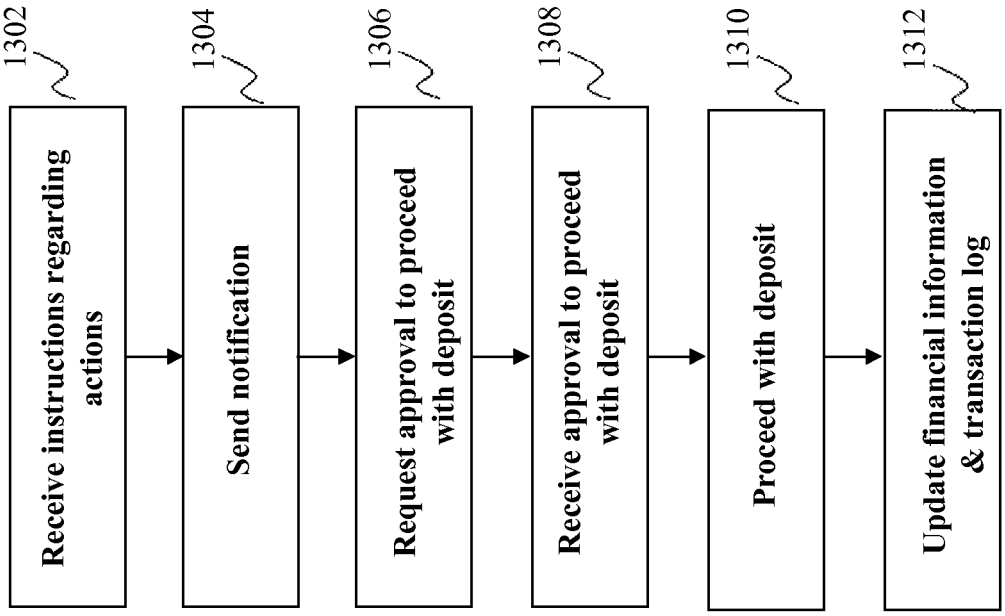

1302
Receive instructions regarding actions
1304
Send notification
1306
Request approval to proceed with deposit
1308
Receive approval to proceed with deposit
1310
Proceed with deposit
1312
Update financial information & transaction log

FIG. 13

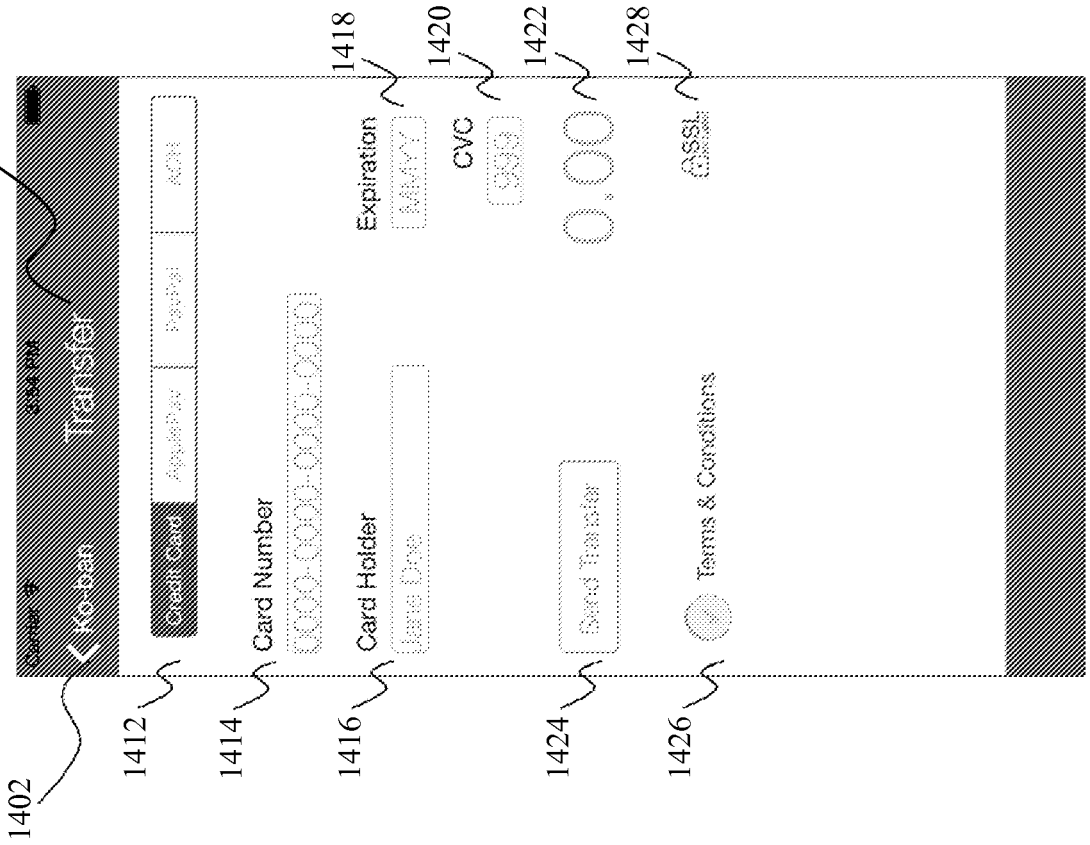

1402
1404
Transfer
Ko-tear
Credit Card
Card Number
Card Holder
Name Due
Expiration
CVC
0.00
Send Transaction
Terms & Conditions
SSSL
1412
1414
1416
1418
1420
1422
1424
1426
1428

FIG. 14

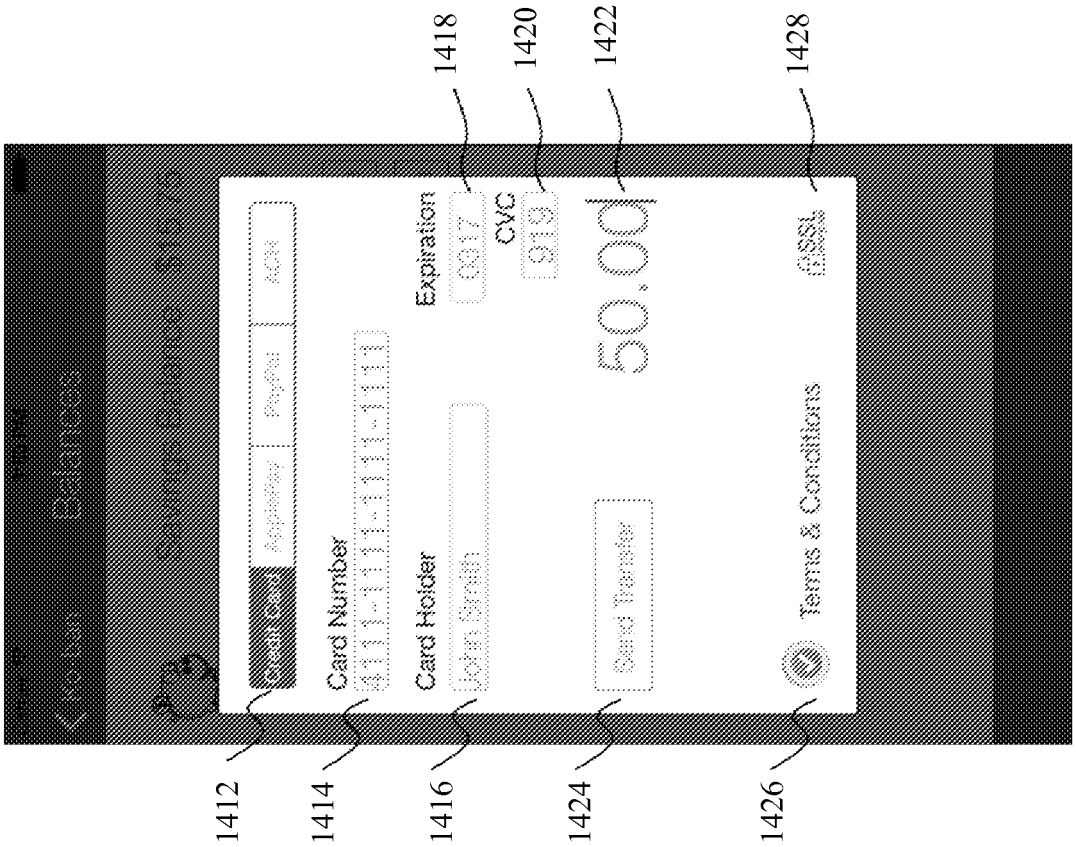

1412
1414
1416
1424
1426
1418
1420
1422
1428
Credit Card
Paypal
ACH
Card Number
4111-1111-1111-1111
Card Holder
John Smith
Expiration
0917
CVC
919
50.00
Send Transfer
Terms & Conditions
SSL

FIG. 15

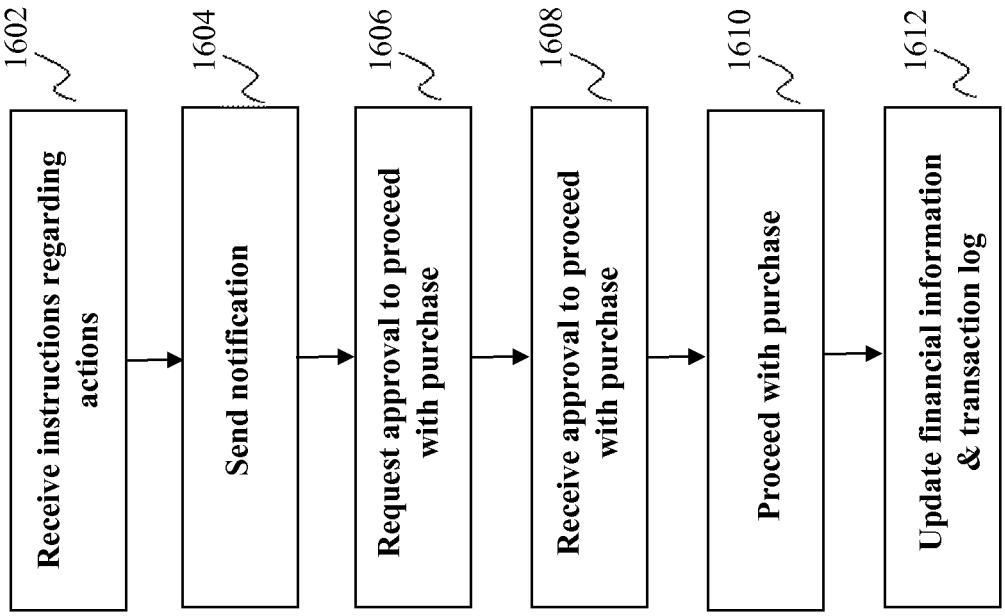

1602
Receive instructions regarding actions
1604
Send notification
1606
Request approval to proceed with purchase
1608
Receive approval to proceed with purchase
1610
Proceed with purchase
1612
Update financial information & transaction log

FIG. 16

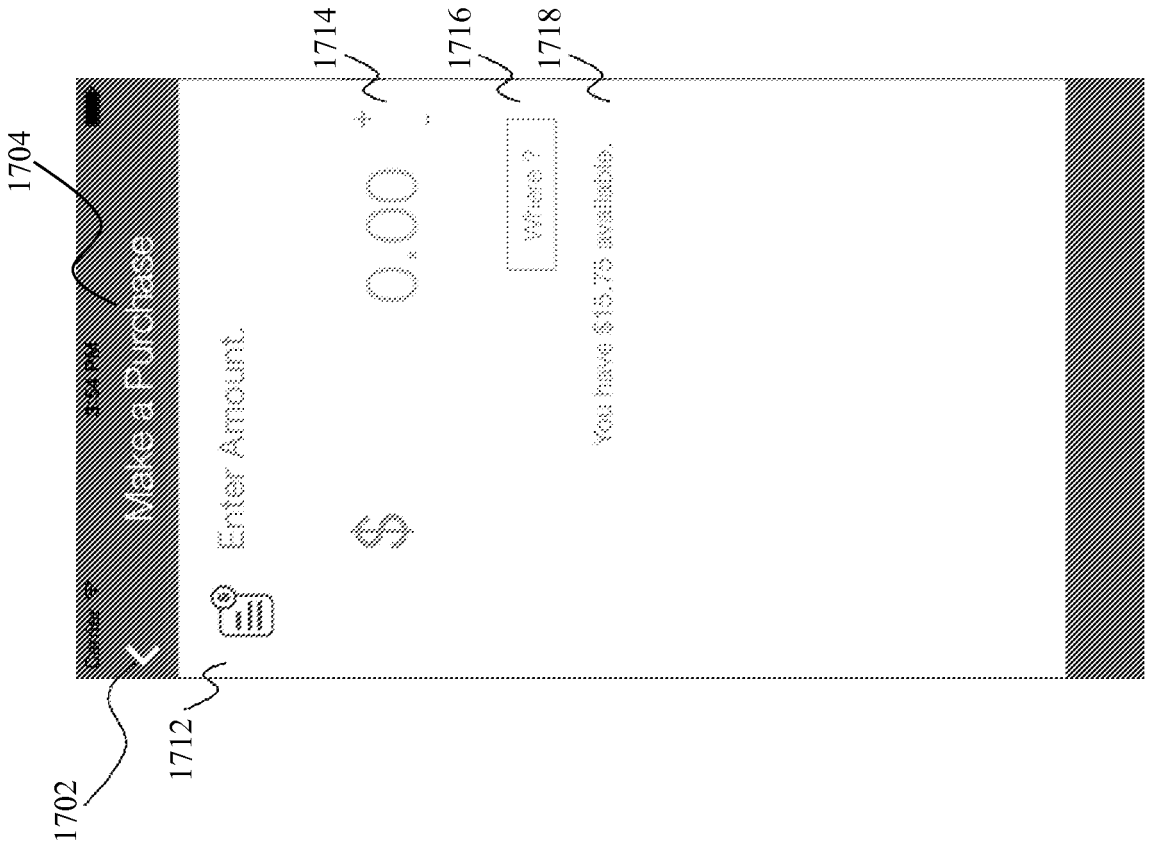

1704
1714
1716
1718
Make a Purchase
Enter Amount
0.00
Where ?
You have $15.75 available.
1712
1702

FIG. 17

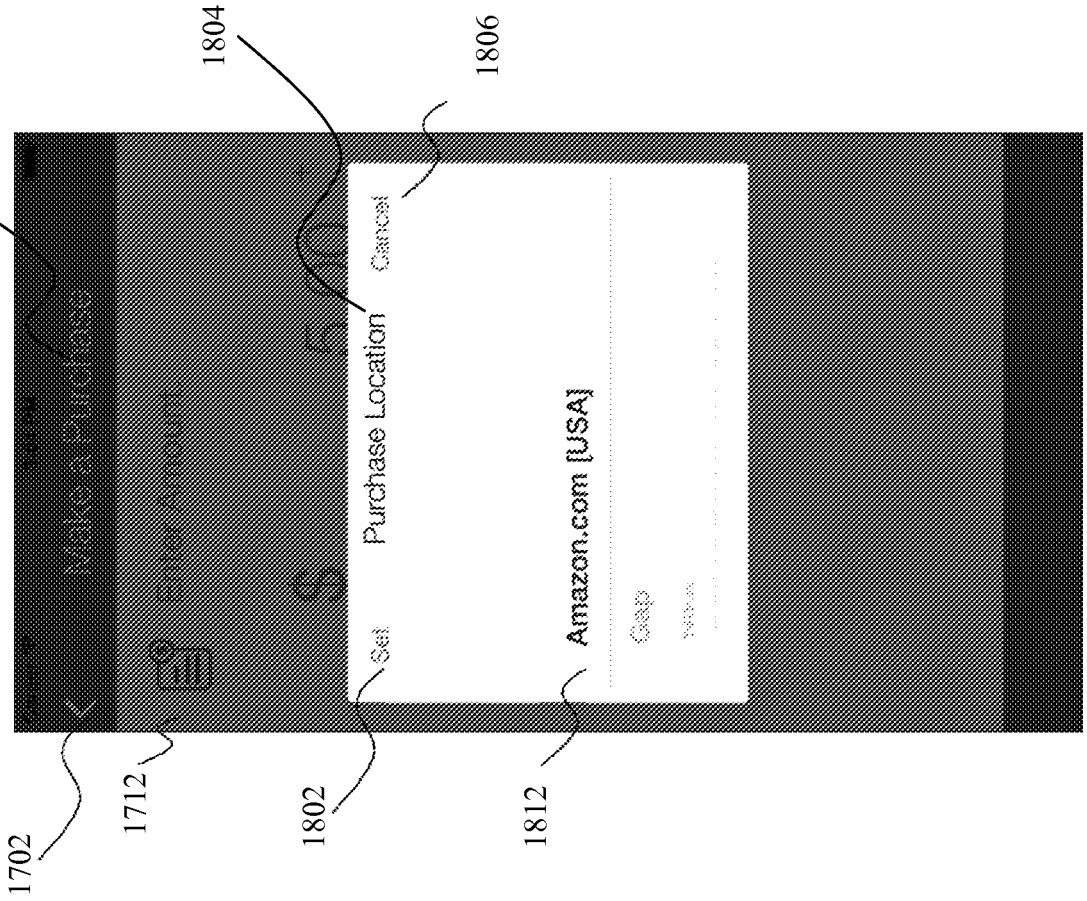

1704
1804
1806
Purchase Location
Cancel
Set
Amazon.com [USA]
1702
1712
1802
1812

FIG. 18

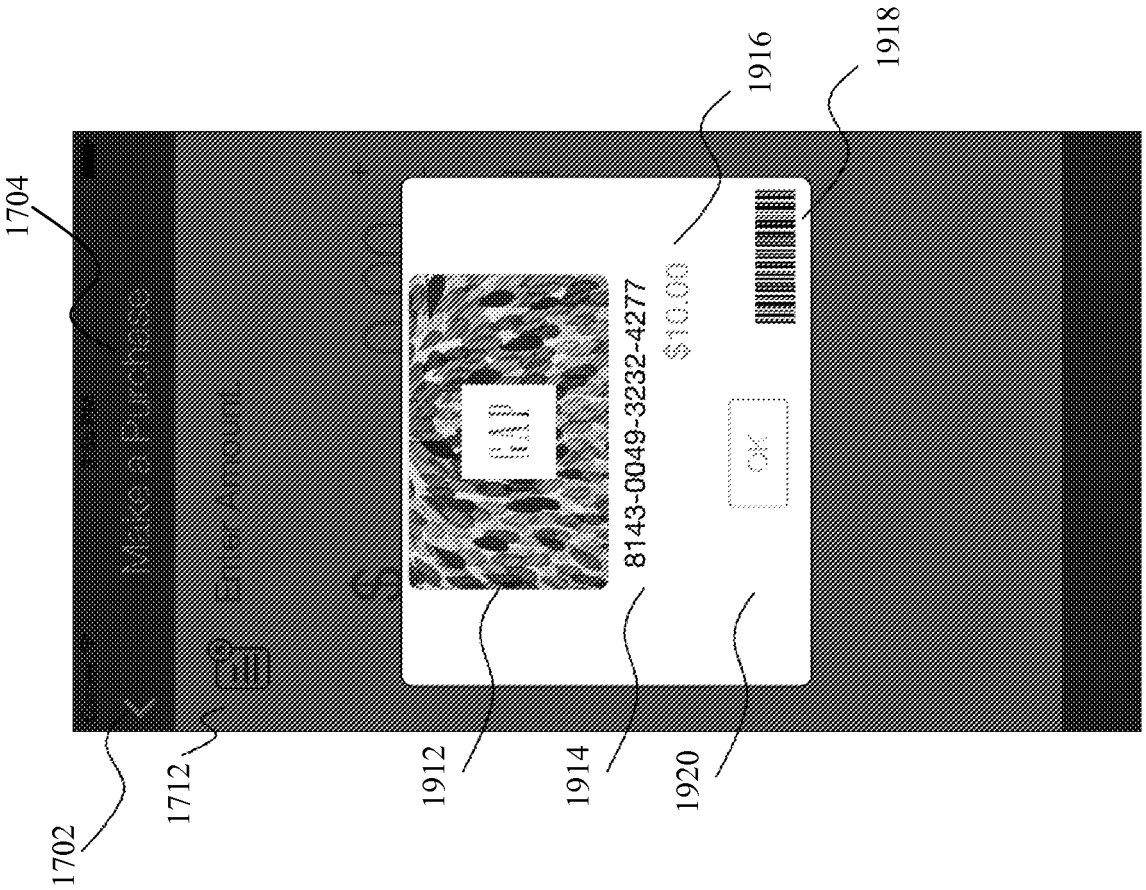

1704
1916
1918
GAP
8143-0049-3232-4277
$10.00
OK
1912
1914
1920
1712
1702

FIG. 19

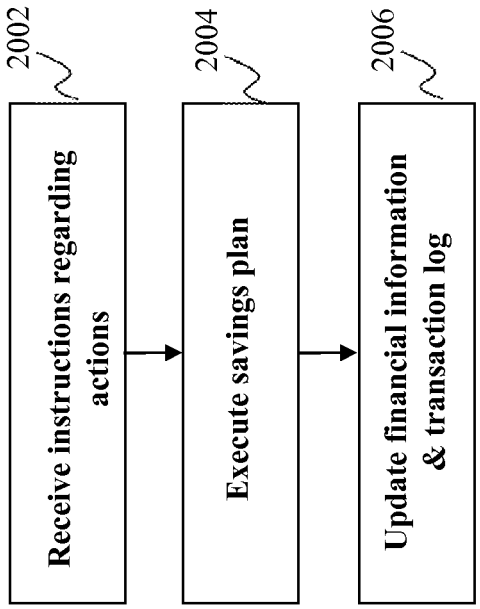

2002
Receive instructions regarding actions
2004
Execute savings plan
2006
Update financial information & transaction log

FIG. 20

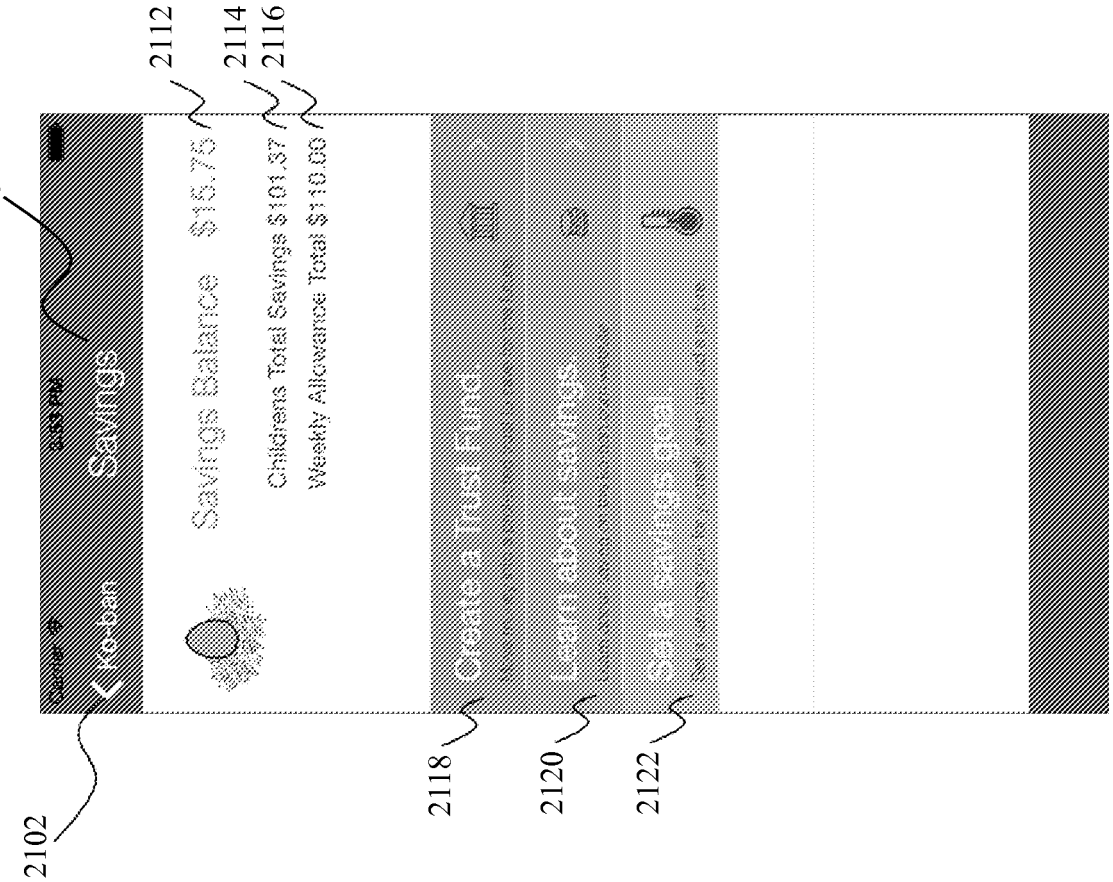

2102
2104
2112
2114
2116
2118
2120
2122
Savings
Savings Balance $16.75
Childrens Total Savings $101.37
Weekly Allowance Total $110.00
Create a Trust Fund
Learn about savings
Set a savings goal

FIG. 21

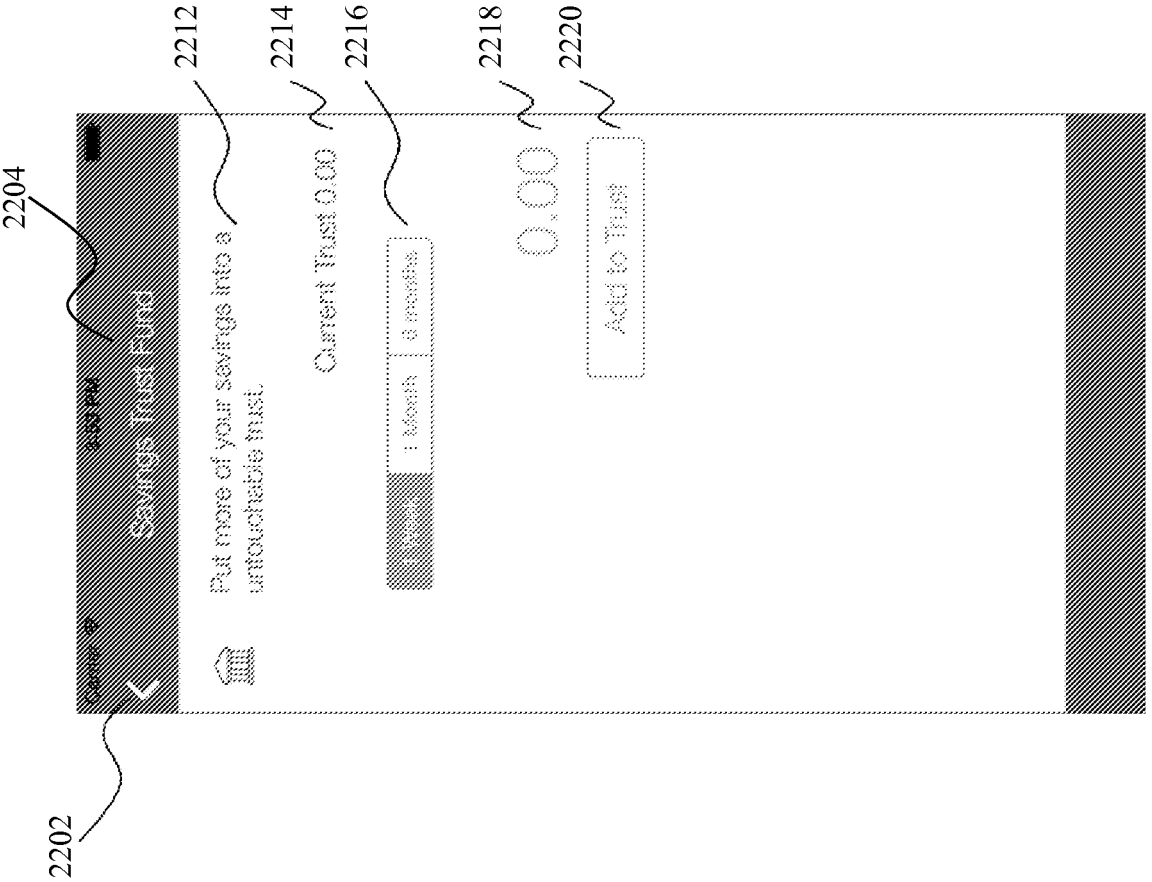

2202
2204
2212
2214
2216
2218
2220
Savings Trust Fund
Put more of your savings into a untouchable trust.
Current Trust 0.00
1 Month
0.00
Add to Trust

FIG. 22

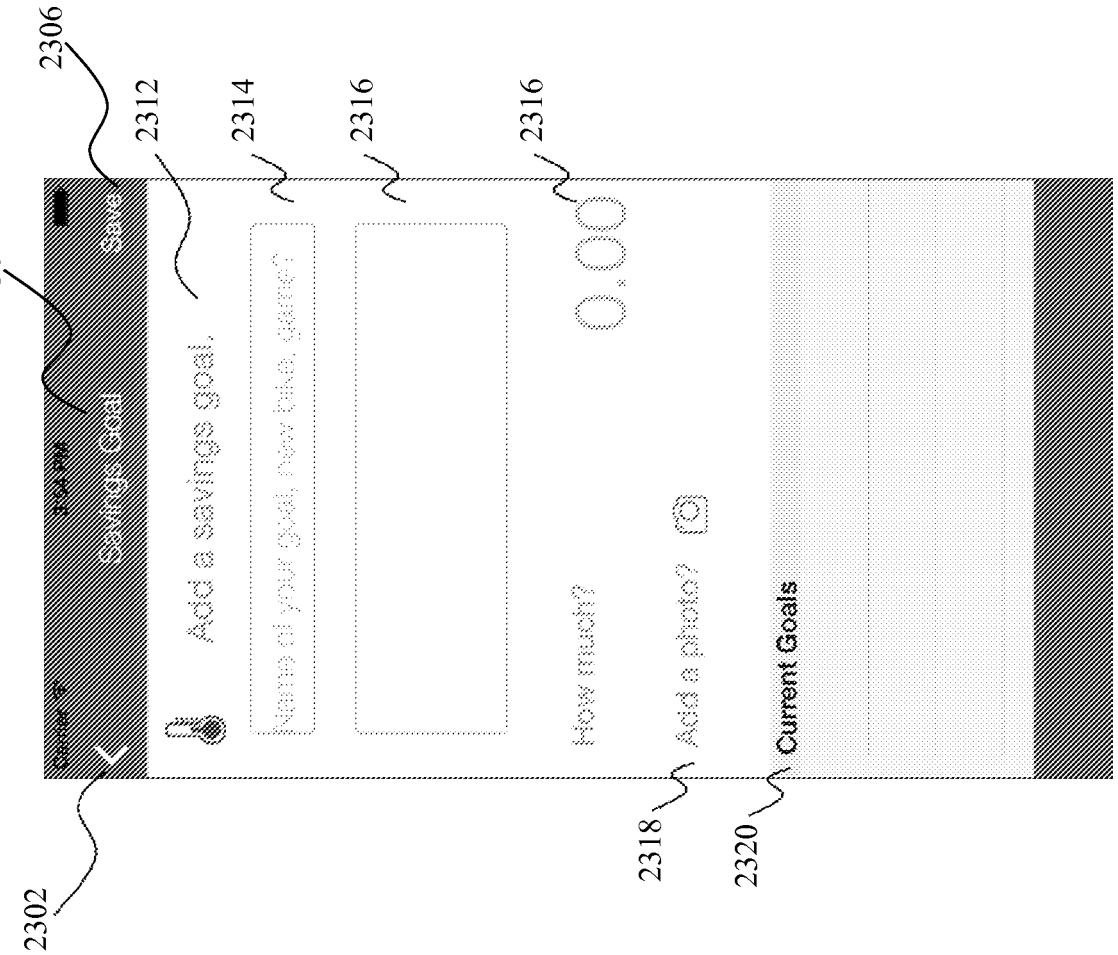

2306
2304
2312
2314
2316
2316
Save
Savings Goal
Add a savings goal.
Name of your goal, new bike, game?
How much?
0.00
Add a photo?
Current Goals
2318
2320
2302

FIG. 23

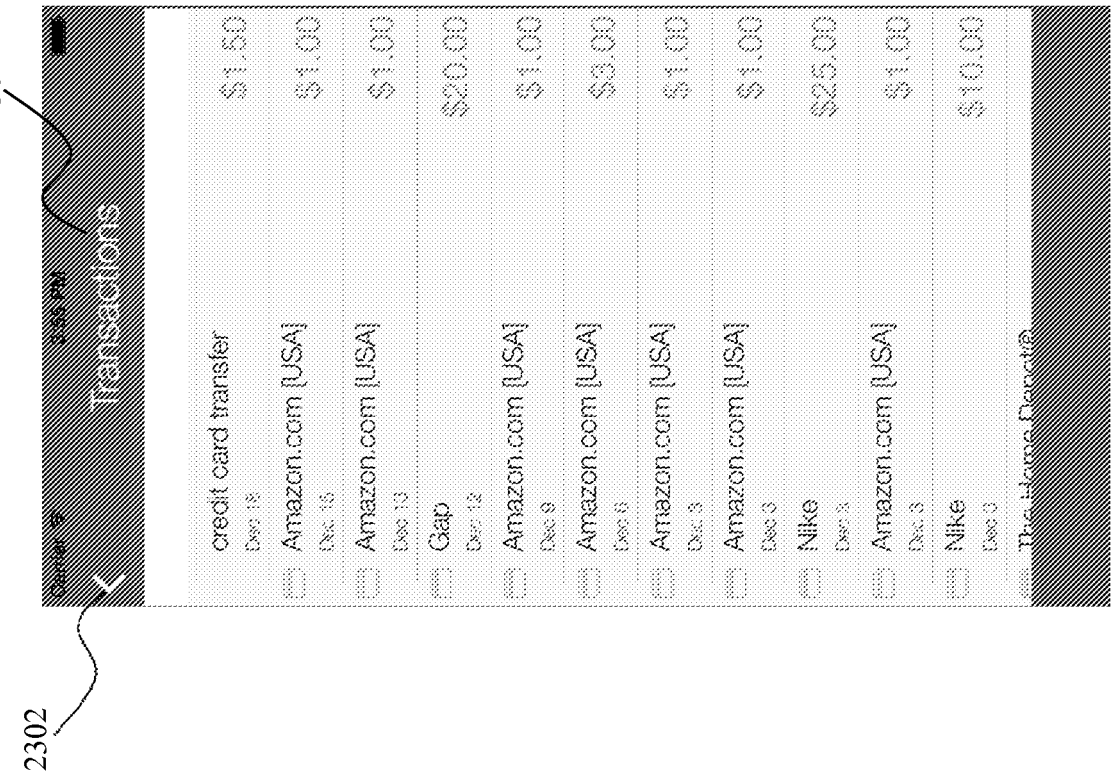

2304
2302
Transactions
credit card transfer
Dec 18
$1.50
Amazon.com [USA]
Dec 15
$1.00
Amazon.com [USA]
Dec 13
$1.00
Gap
Dec 12
$20.00
Amazon.com [USA]
Dec 9
$1.00
Amazon.com [USA]
Dec 6
$3.00
Amazon.com [USA]
Dec 3
$1.00
Amazon.com [USA]
Dec 3
$1.00
Nike
Dec 3
$25.00
Amazon.com [USA]
Dec 3
$1.00
Nike
Dec 3
$10.00

FIG. 24

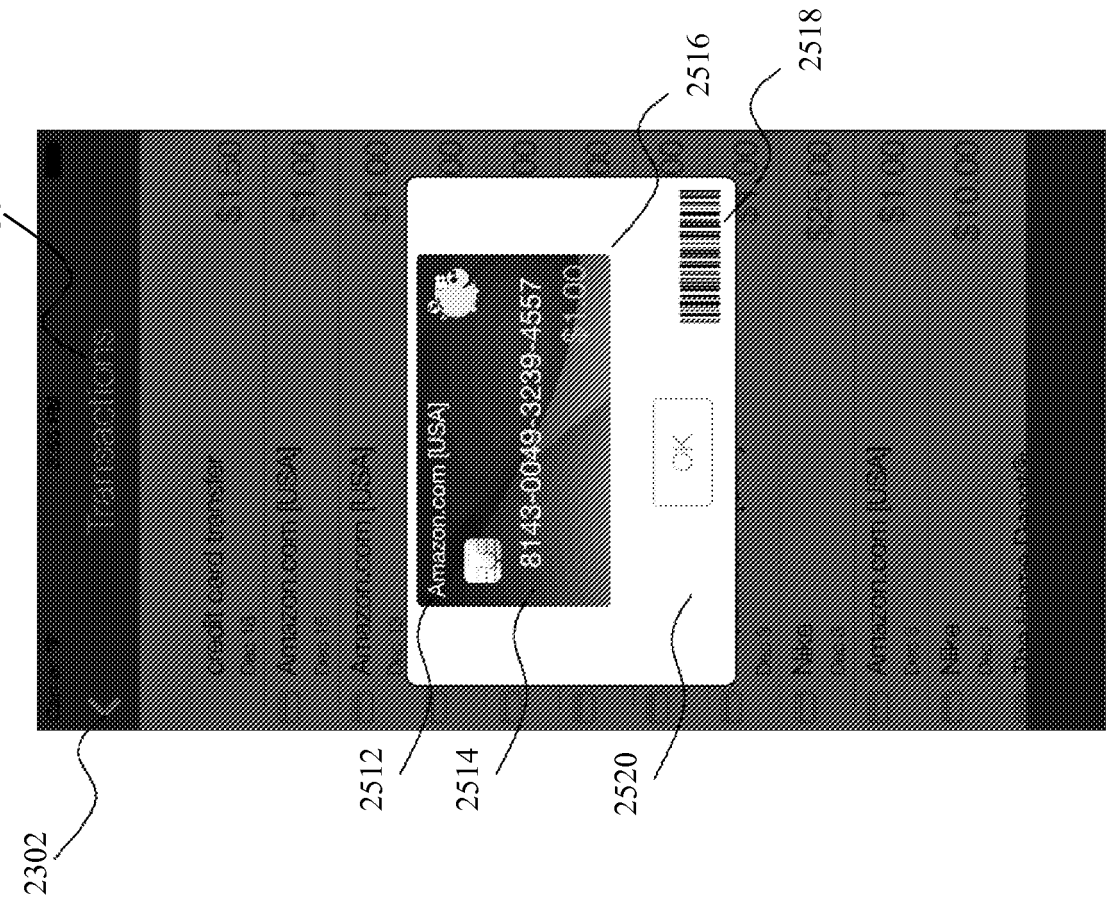

2304
2516
2518
Amazon.com [USA]
9143-9049-3239-4557
CVC
2512
2514
2520
2302

FIG. 25

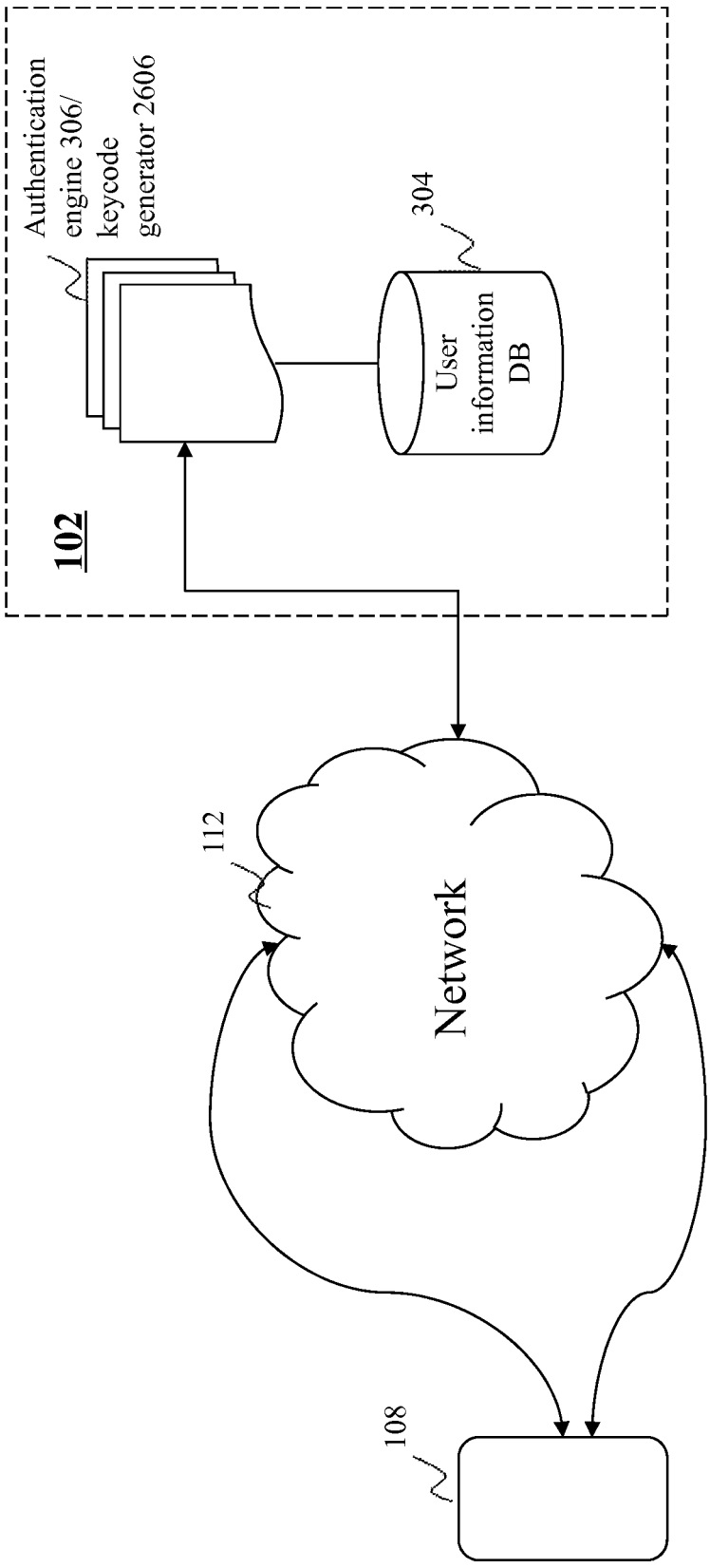

Authentication engine 306/ keycode generator 2606
304
User information DB
102
112
Network
108

FIG. 26

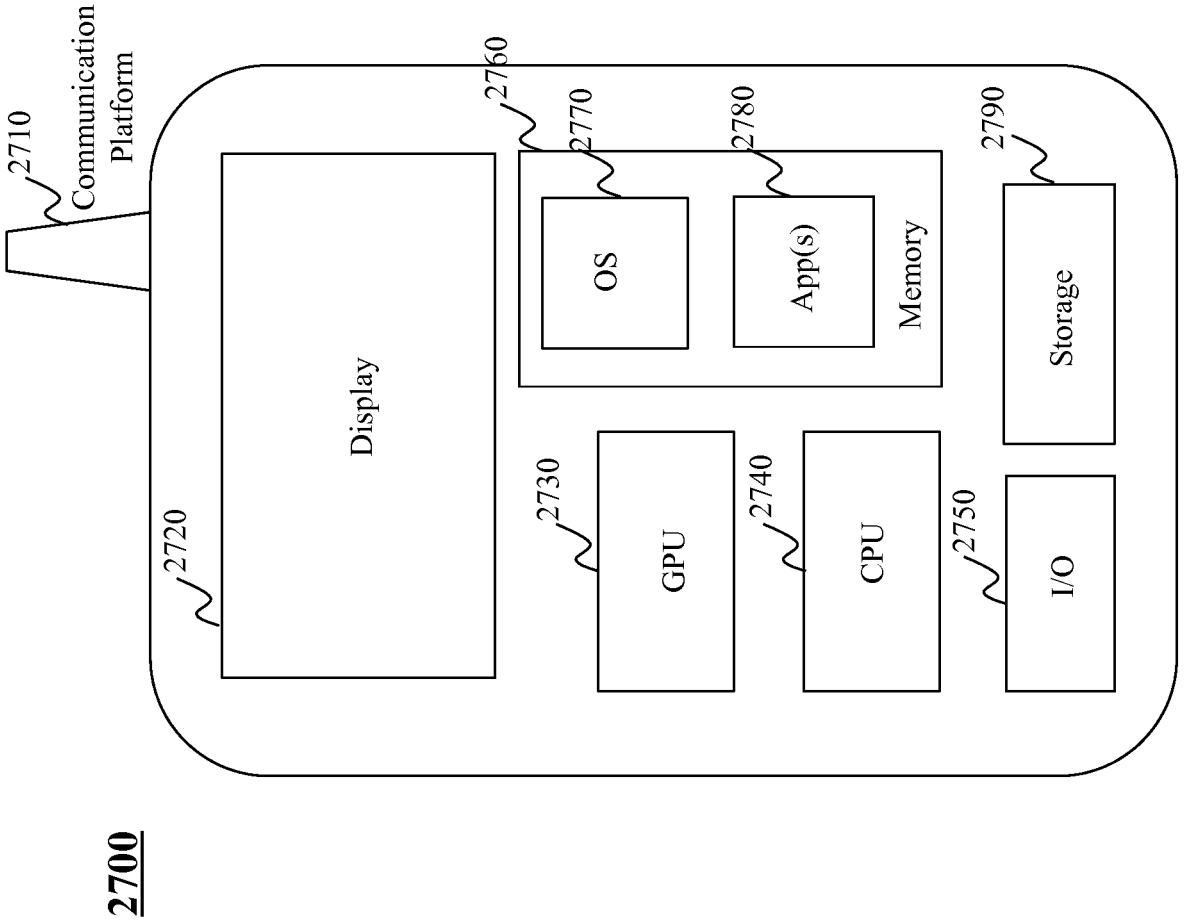

2700
2710
Communication Platform
2720
Display
2730
GPU
2740
CPU
2750
I/O
2760
Memory
2770
OS
2780
App(s)
2790
Storage

FIG. 27

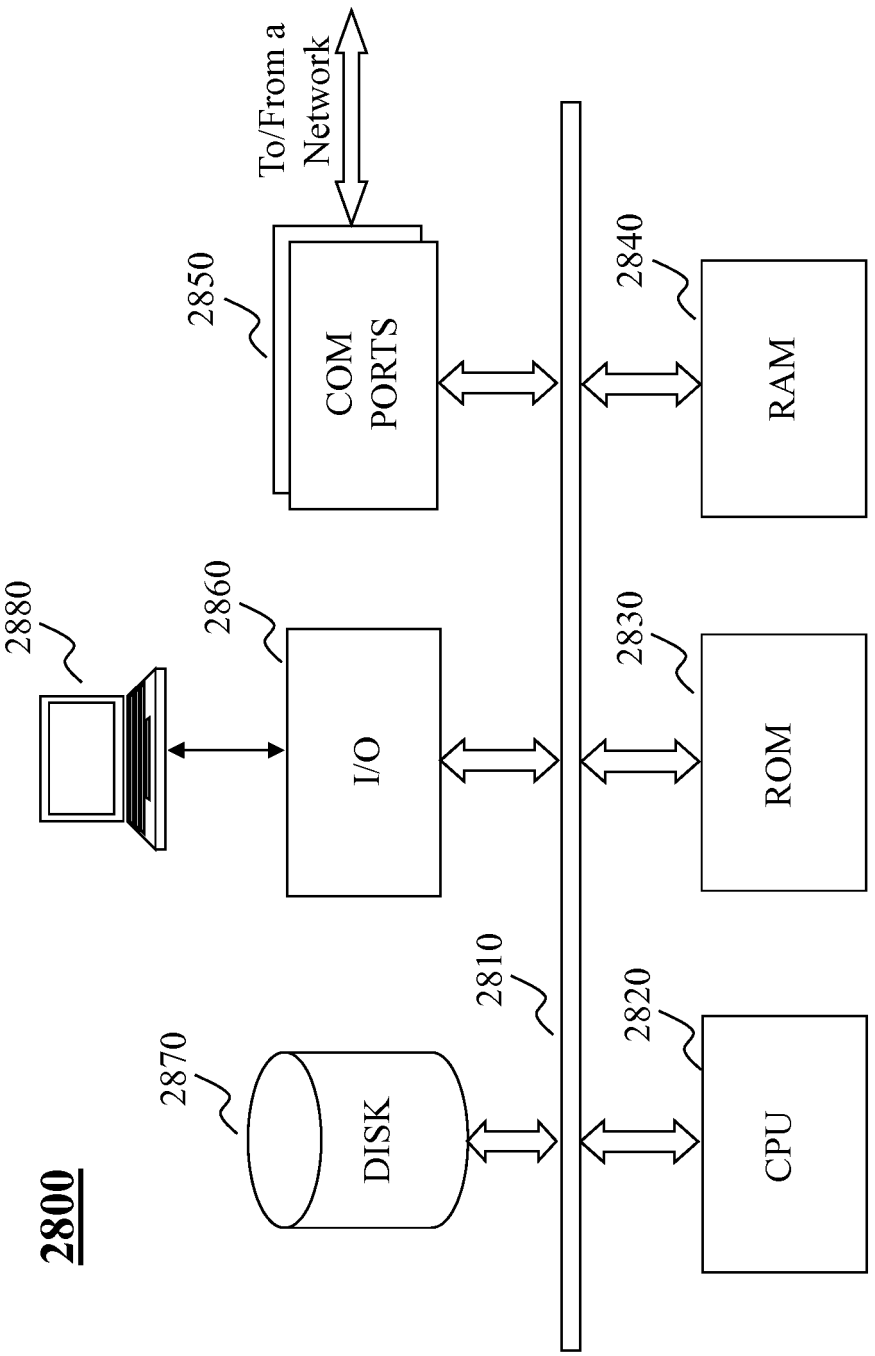

2800
2880
2860
2850
2840
2830
2810
2820
2870
To/From a Network
COM PORTS
RAM
I/O
ROM
DISK
CPU

FIG. 28