

PAYMENT NETWORK INTENT MONEY MANAGER

ABSTRACT

Disclosed are systems and methods to manage financial transactions based on an intent-to-spend fungible funds based on a set of rules. In one aspect, a computer-implemented method receives, by an intent money manager computer (IMMC), a message from an intent-issuing entity, the message including a request to create an intent-to-spend account and a set of rules defining a spending methodology for fungible funds of the intent-to-spend account. The IMMC creates the intent-to-spend account based on the message, and sends, based on the creating, a notification to a participating financial institution, where the notification includes information relating to the intent-to-spend account and the set of rules defining the spending methodology for the fungible funds deposited in the intent-to-spend account, and where the participating financial institution, upon receipt of the notification, enables users to enroll in an intent-to-spend program associated with the intent-to-spend account via at least one banking channel.

(FIG. 3)