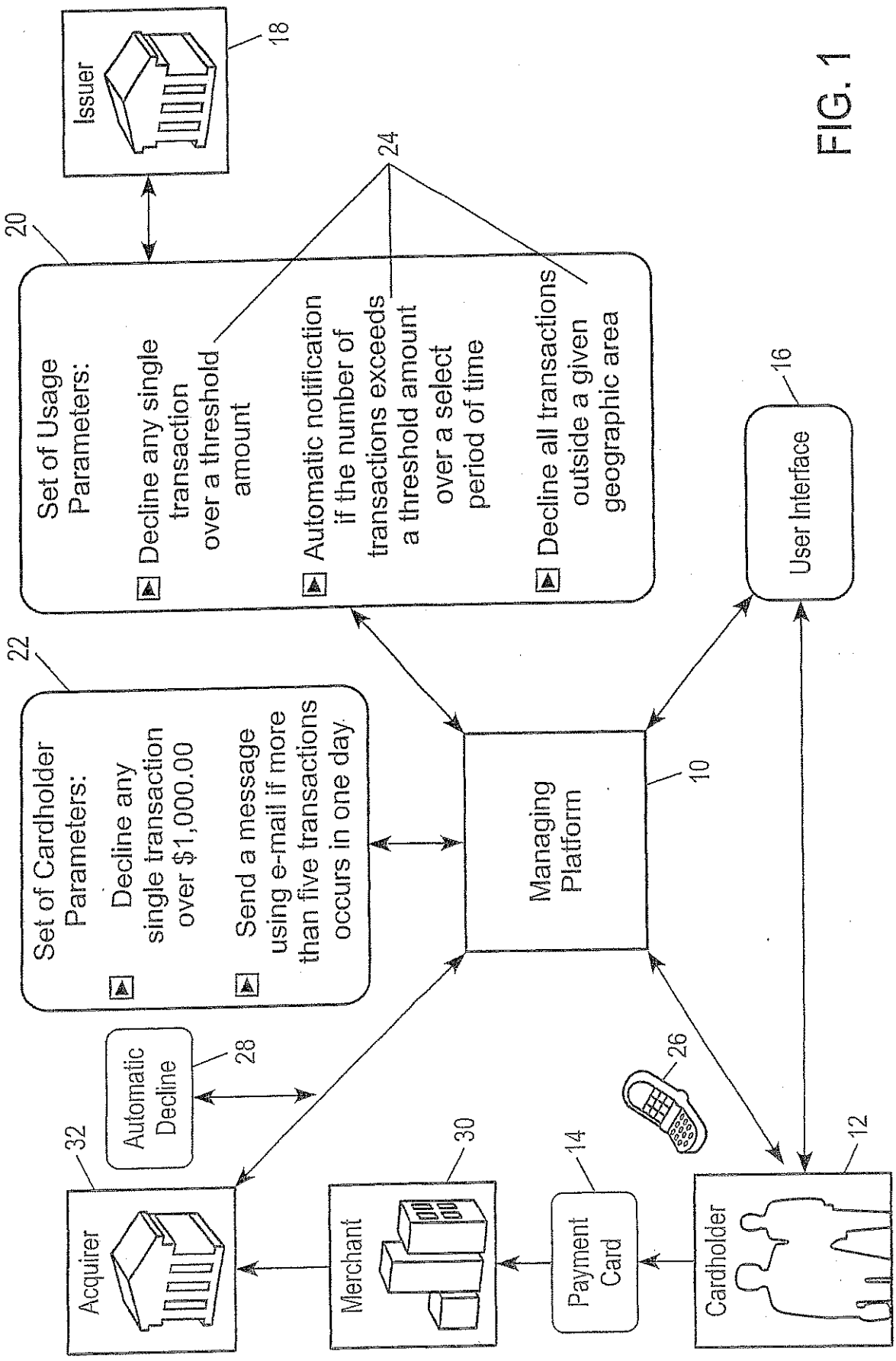

Issuer
18
20
24
Set of Usage Parameters:
Decline any single transaction over a threshold amount
Automatic notification if the number of transactions exceeds a threshold amount over a select period of time
Decline all transactions outside a given geographic area
22
Set of Cardholder Parameters:
Decline any single transaction over $1,000.00
Send a message using e-mail if more than five transactions occurs in one day
Managing Platform
10
User Interface
16
Automatic Decline
28
26
32
30
14
12
Acquirer
Merchant
Payment Card
Cardholder

FIG. 1

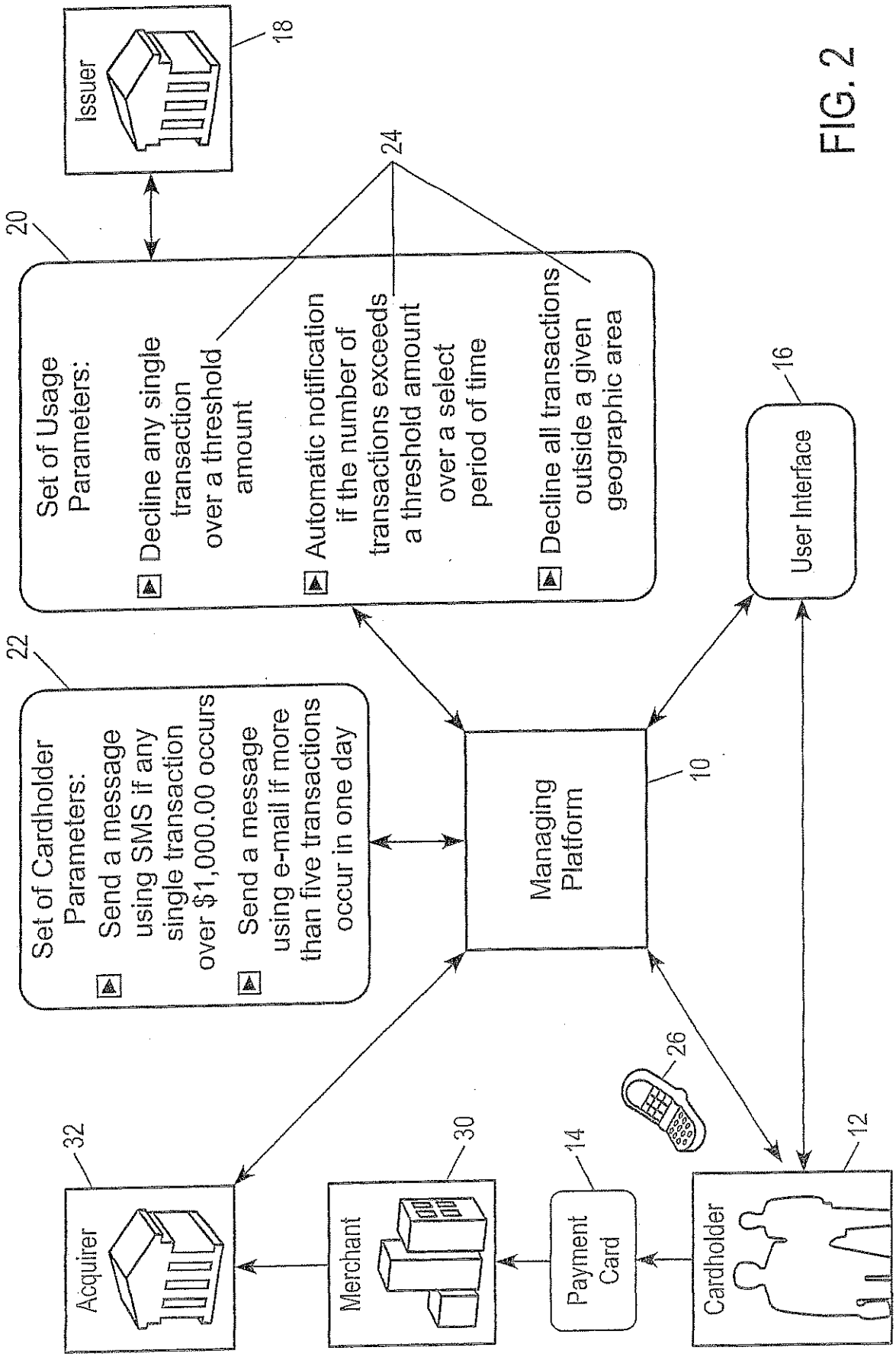

Issuer
18
20
24
Set of Usage Parameters:
Decline any single transaction over a threshold amount
Automatic notification if the number of transactions exceeds a threshold amount over a select period of time
Decline all transactions outside a given geographic area
22
Set of Cardholder Parameters:
Send a message using SMS if any single transaction over $1,000.00 occurs
Send a message using e-mail if more than five transactions occur in one day
Managing Platform
10
User Interface
16
26
Acquirer
32
Merchant
30
Payment Card
14
Cardholder
12

FIG. 2

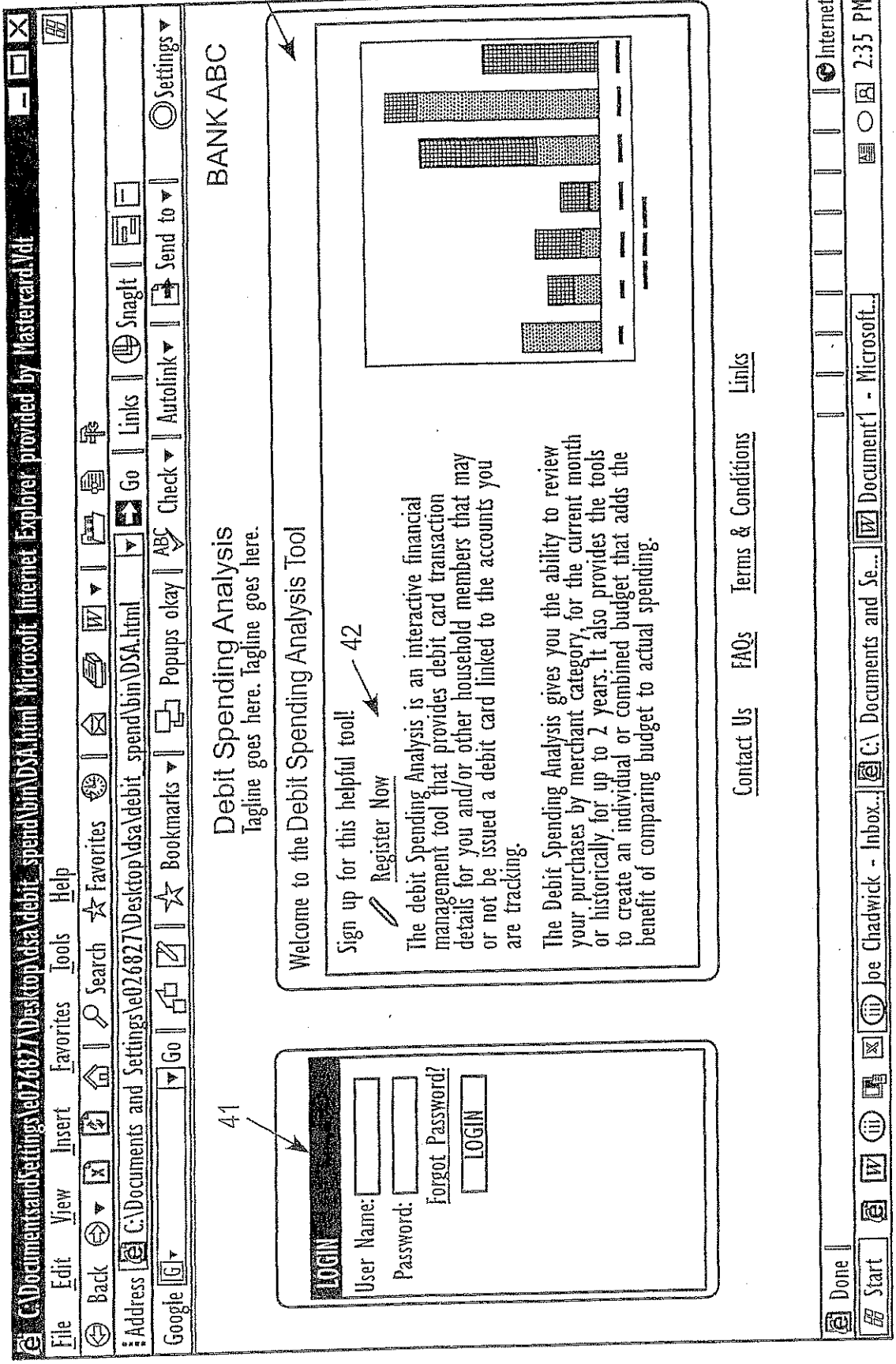

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html - Microsoft Internet Explorer provided by Mastercard.Vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites Go Links SnagIt
Address C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html
Google Go Bookmarks Popups okay Check Autolink Send to Settings
BANK ABC
Debit Spending Analysis
Tagline goes here. Tagline goes here.
40
41
LOGIN
User Name:
Password:
Forgot Password?
LOGIN
Welcome to the Debit Spending Analysis Tool
Sign up for this helpful tool!
42
Register Now
The debit Spending Analysis is an interactive financial management tool that provides debit card transaction details for you and/or other household members that may or not be issued a debit card linked to the accounts you are tracking.
The Debit Spending Analysis gives you the ability to review your purchases by merchant category, for the current month or historically for up to 2 years. It also provides the tools to create an individual or combined budget that adds the benefit of comparing budget to actual spending.
Contact Us FAQs Terms & Conditions Links
Done
Internet
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
2:35 PM

FIG. 3

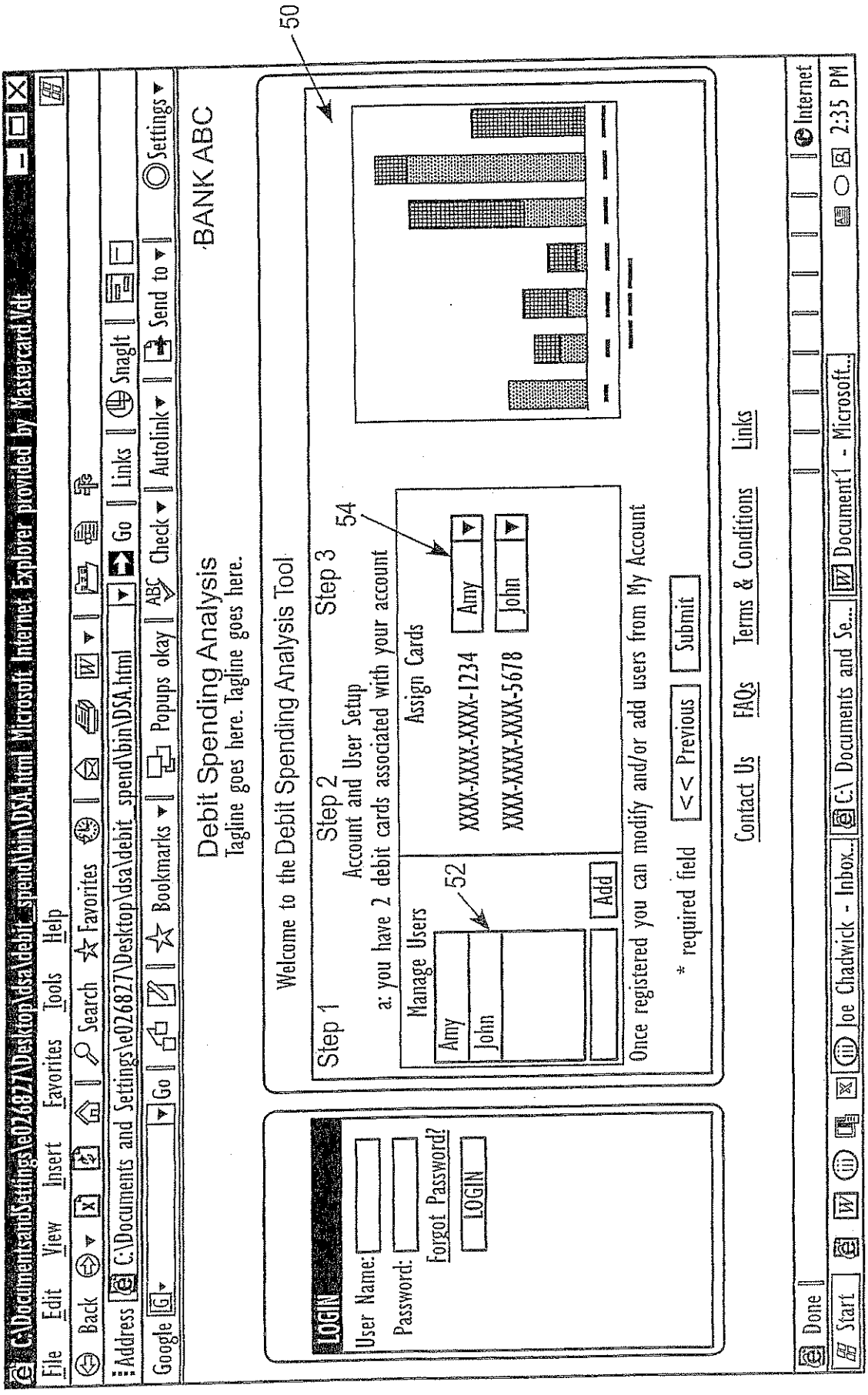

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html - Microsoft Internet Explorer provided by Mastercard.Vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites
Address C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html
Google Go Bookmarks Popups okay Check Autolink Send to Settings
BANK ABC
Debit Spending Analysis
Tagline goes here. Tagline goes here.
50
LOGIN
User Name:
Password:
Forgot Password?
LOGIN
Welcome to the Debit Spending Analysis Tool
Step 1
Step 2
Account and User Setup
Step 3
54
a: you have 2 debit cards associated with your account
Manage Users
Assign Cards
Amy
John
52
XXXX-XXXX-XXXX-1234
XXXX-XXXX-XXXX-5678
Amy
John
Add
Once registered you can modify and/or add users from My Account
* required field
<< Previous
Submit
Contact Us
FAQs
Terms & Conditions
Links
Done
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
Internet
2:35 PM

FIG. 4

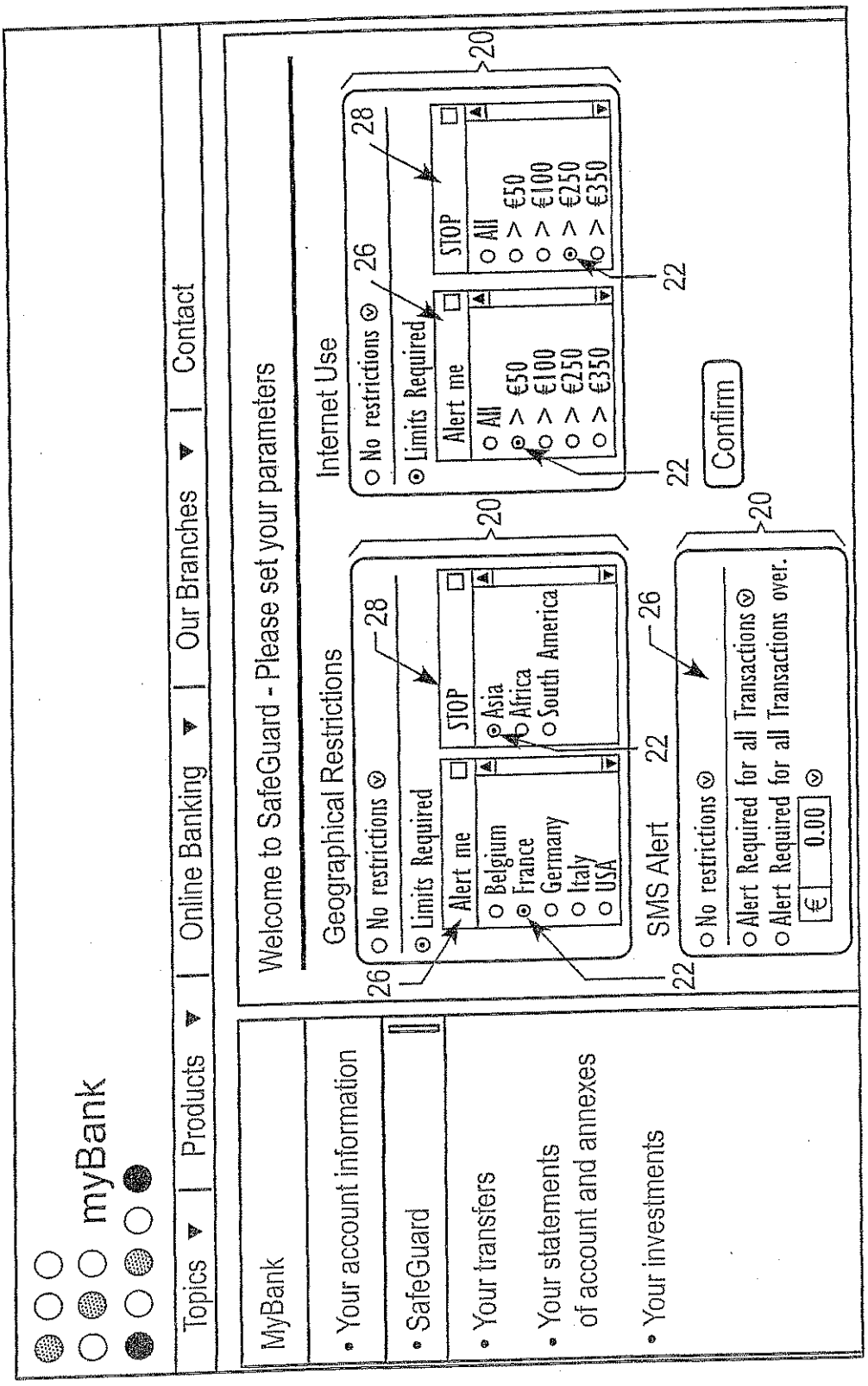

56
myBank
Topics
Products
Online Banking
Our Branches
Contact
MyBank
• Your account information
• SafeGuard
• Your transfers
• Your statements of account and annexes
• Your investments
Welcome to SafeGuard - Please set your parameters
Geographical Restrictions
No restrictions
Limits Required
Alert me
Belgium
France
Germany
Italy
USA
STOP
Asia
Africa
South America
SMS Alert
No restrictions
Alert Required for all Transactions
Alert Required for all Transactions over.
€ 0.00
Internet Use
No restrictions
Limits Required
Alert me
All
> €50
> €100
> €250
> €350
STOP
All
> €50
> €100
> €250
> €350
Confirm
20
22
26
28

FIG. 5

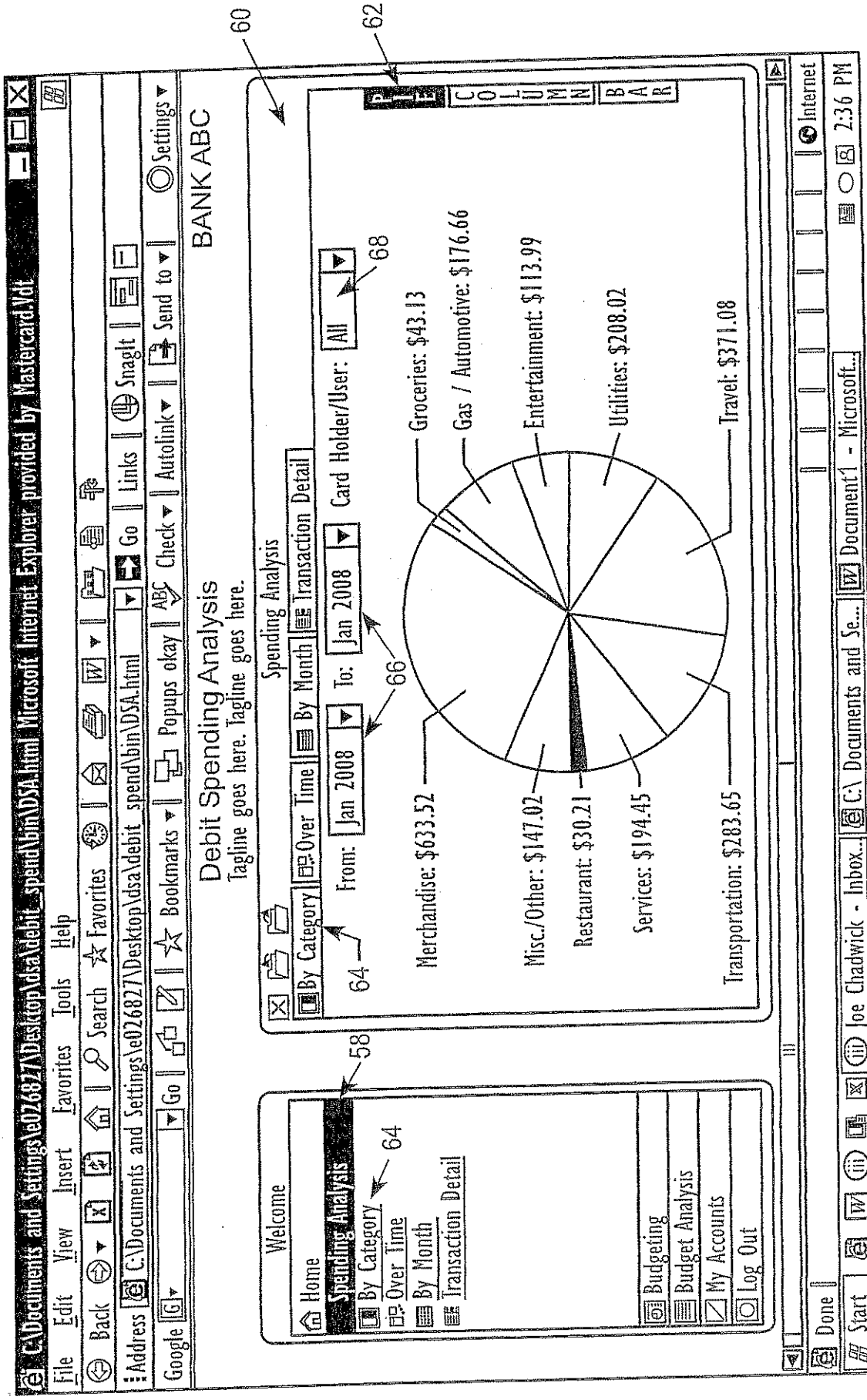

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html - Microsoft Internet Explorer provided by Mastercard.Vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites Go Links SnagIt
Address C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html
Google Go Bookmarks Popups okay Check Autolink Send to Settings
BANK ABC
Debit Spending Analysis
Tagline goes here. Tagline goes here.
Welcome
Home
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
Budgeting
Budget Analysis
My Accounts
Log Out
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
From: Jan 2008
To: Jan 2008
Card Holder/User: All
Merchandise: $633.52
Groceries: $43.13
Gas / Automotive: $176.66
Entertainment: $113.99
Utilities: $208.02
Travel: $371.08
Transportation: $283.65
Misc./Other: $147.02
Restaurant: $30.21
Services: $194.45
COLUMN
BAR
Done
Internet
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
2:36 PM
58
60
62
64
66
68

FIG. 6

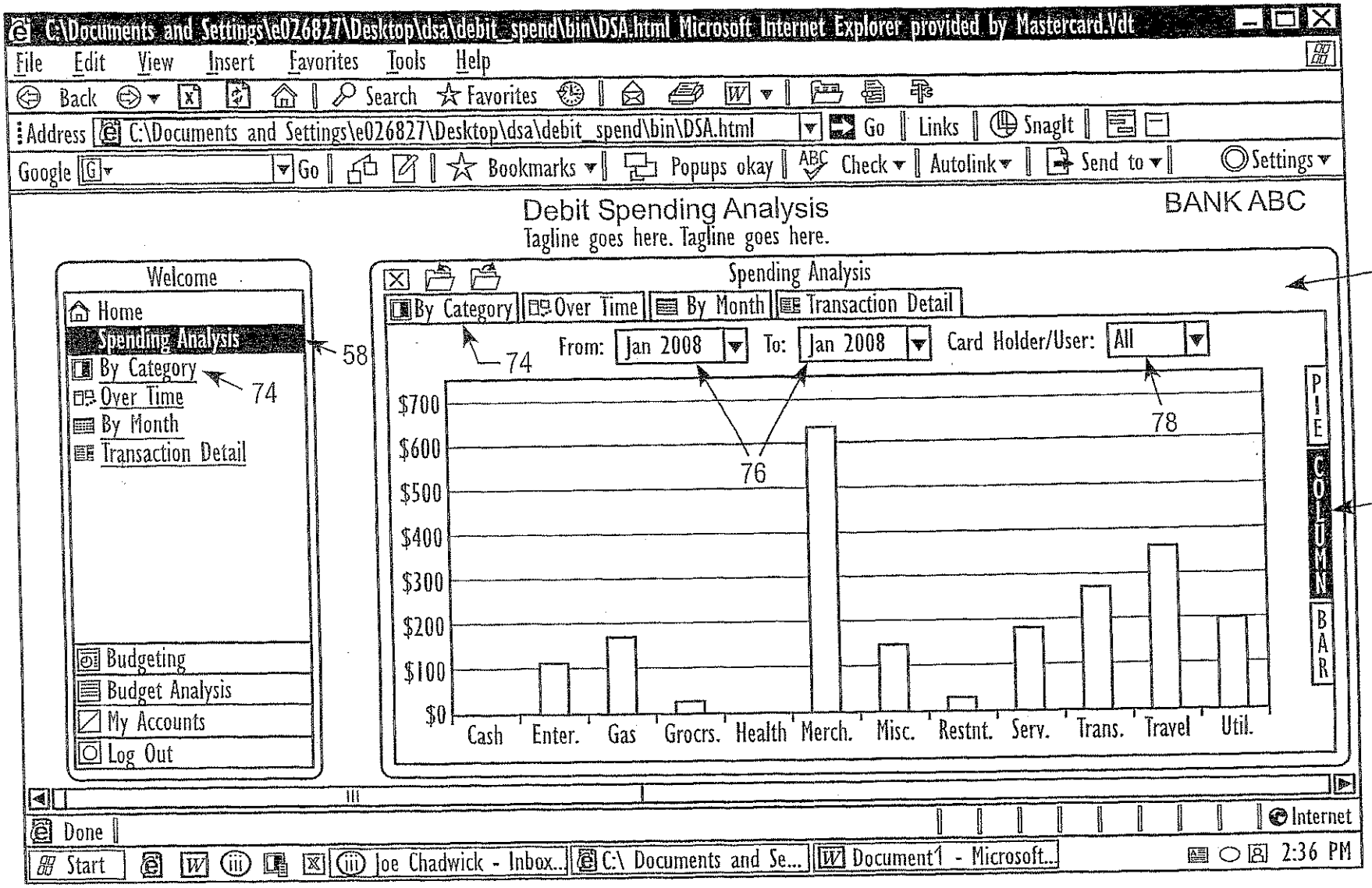

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html Microsoft Internet Explorer provided by Mastercard.Vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites
Address C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html
Go Links SnagIt
Google Go Bookmarks Popups okay Check Autolink Send to Settings
Debit Spending Analysis
Tagline goes here. Tagline goes here.
BANK ABC
Welcome
Home
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
Budgeting
Budget Analysis
My Accounts
Log Out
58
74
Spending Analysis
70
By Category
Over Time
By Month
Transaction Detail
From: Jan 2008
To: Jan 2008
Card Holder/User: All
74
76
78
$700
$600
$500
$400
$300
$200
$100
$0
Cash
Enter.
Gas
Grocrs.
Health
Merch.
Misc.
Restnt.
Serv.
Trans.
Travel
Util.
PIE
COLUMN
BAR
72
Done
Internet
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
2:36 PM

FIG. 7

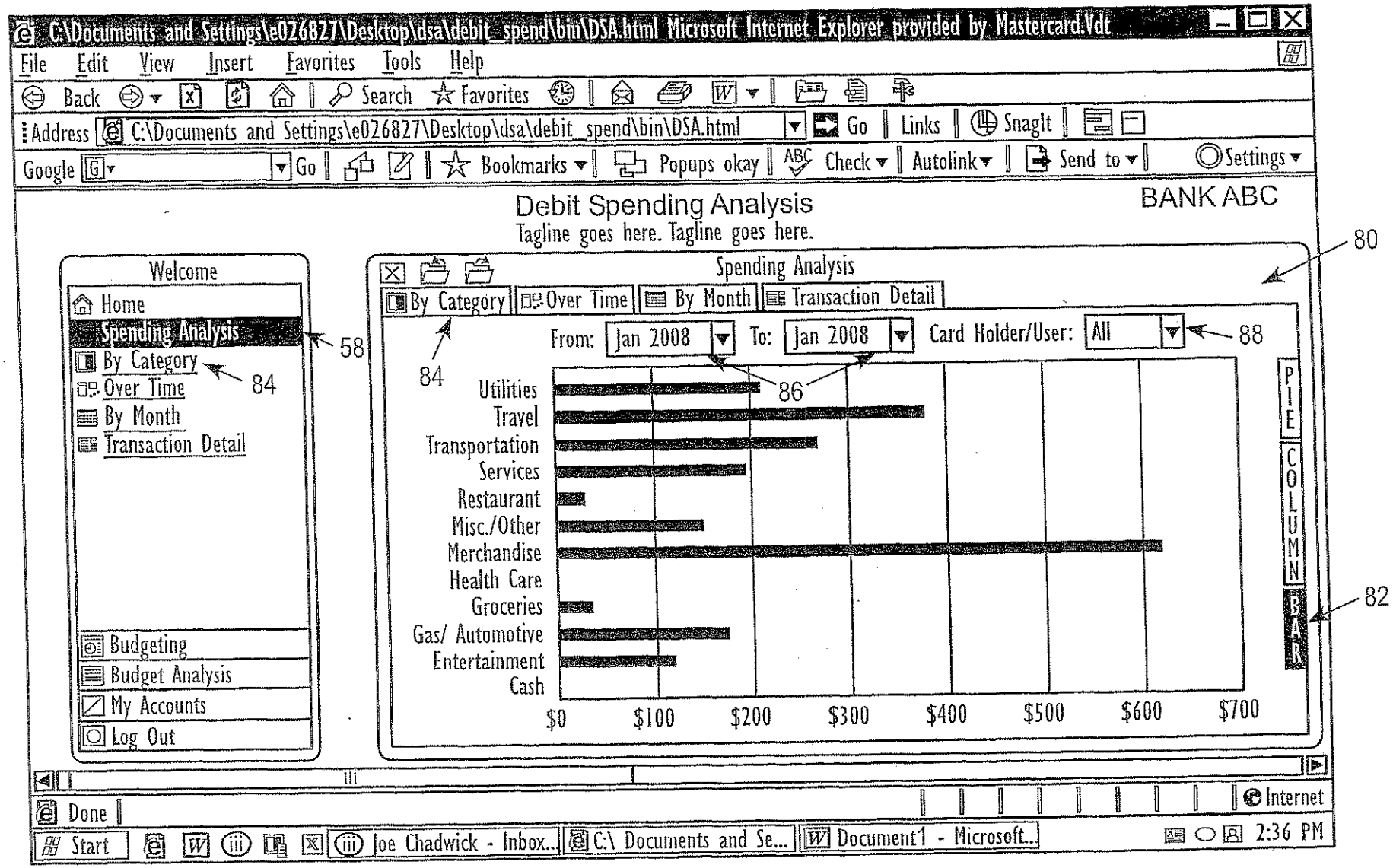

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html Microsoft Internet Explorer provided by Mastercard.Vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites
Address C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html
Go Links SnagIt
Google Go Bookmarks Popups okay Check Autolink Send to Settings
Debit Spending Analysis
Tagline goes here. Tagline goes here.
BANK ABC
Welcome
Home
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
Budgeting
Budget Analysis
My Accounts
Log Out
58
84
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
From: Jan 2008
To: Jan 2008
Card Holder/User: All
88
86
80
82
Utilities
Travel
Transportation
Services
Restaurant
Misc./Other
Merchandise
Health Care
Groceries
Gas/ Automotive
Entertainment
Cash
$0 $100 $200 $300 $400 $500 $600 $700
PIE
COLUMN
BAR
Done
Internet
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
2:36 PM

FIG. 8

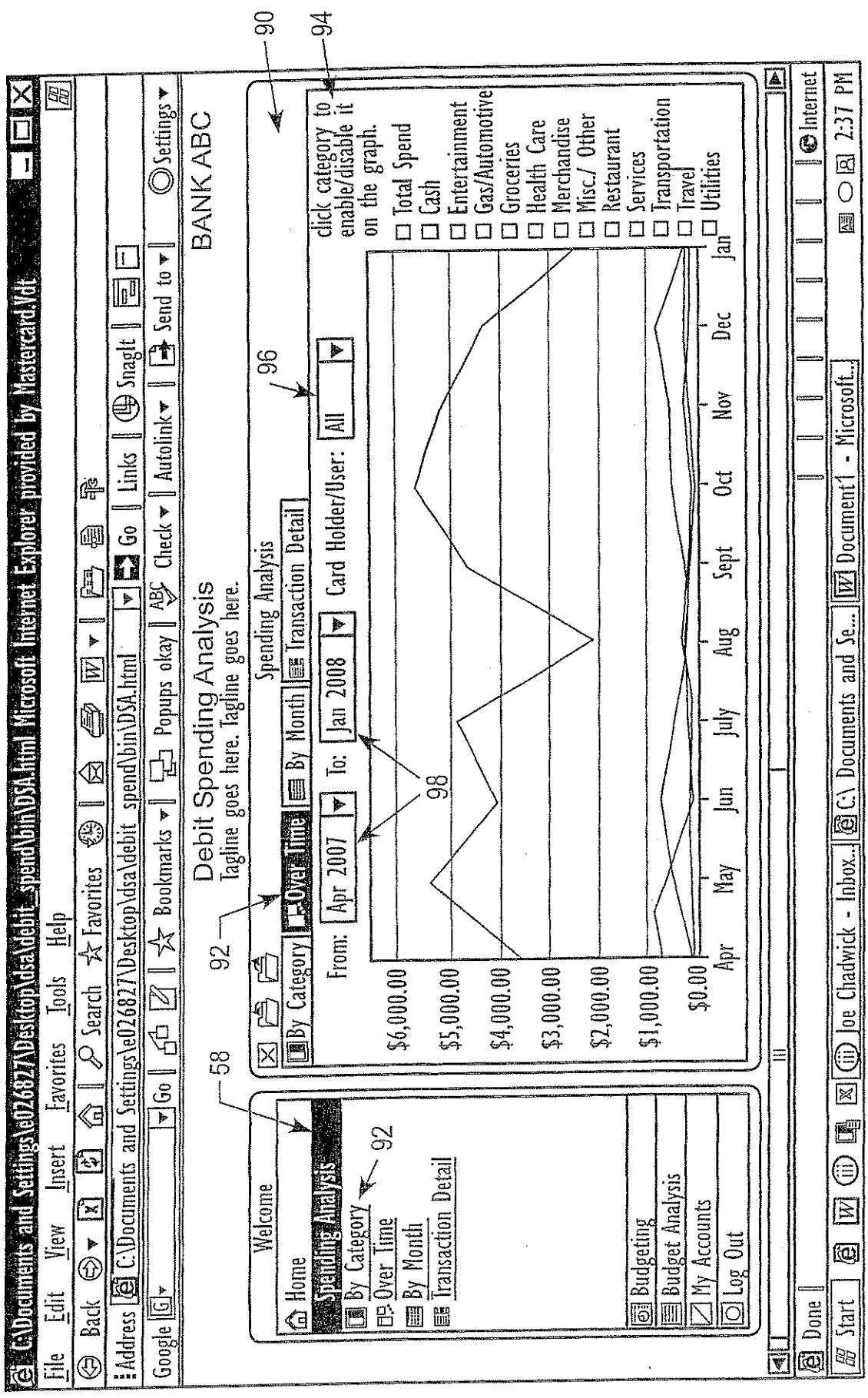

C:\Documents and Settings\le026827\Desktop\dsa\debit_spend\bin\DSA.html - Microsoft Internet Explorer provided by Mastercard.vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites Go Links SnagIt
Address C:\Documents and Settings\le026827\Desktop\dsa\debit_spend\bin\DSA.html
Google Go Bookmarks Popups okay Check Autolink Send to Settings
BANK ABC
Debit Spending Analysis
Tagline goes here. Tagline goes here.
58
92
90
94
96
Welcome
Home
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
Budgeting
Budget Analysis
My Accounts
Log Out
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
From: Apr 2007
To: Jan 2008
Card Holder/User: All
click category to enable/disable it on the graph.
Total Spend
Cash
Entertainment
Gas/Automotive
Groceries
Health Care
Merchandise
Misc./ Other
Restaurant
Services
Transportation
Travel
Utilities
98
$6,000.00
$5,000.00
$4,000.00
$3,000.00
$2,000.00
$1,000.00
$0.00
Apr May Jun July Aug Sept Oct Nov Dec Jan
Done
Internet
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
2:37 PM

FIG. 9

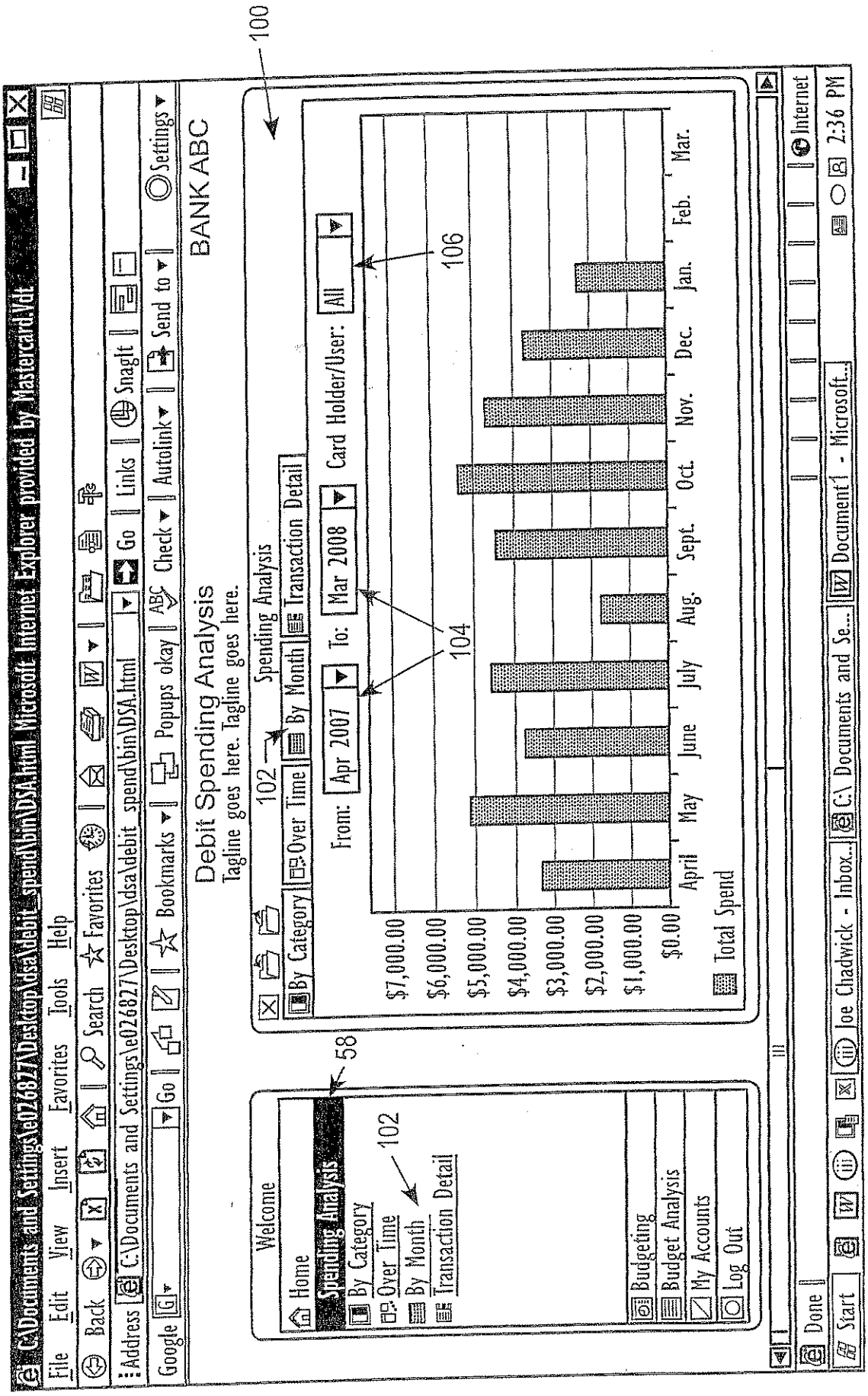

100
BANK ABC
Debit Spending Analysis
Tagline goes here. Tagline goes here.
Welcome
Home
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
Budgeting
Budget Analysis
My Accounts
Log Out
58
102
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
From: Apr 2007
To: Mar 2008
Card Holder/User: All
106
104
$7,000.00
$6,000.00
$5,000.00
$4,000.00
$3,000.00
$2,000.00
$1,000.00
$0.00
April
May
June
July
Aug.
Sept.
Oct.
Nov.
Dec.
Jan.
Feb.
Mar.
Total Spend

FIG. 10

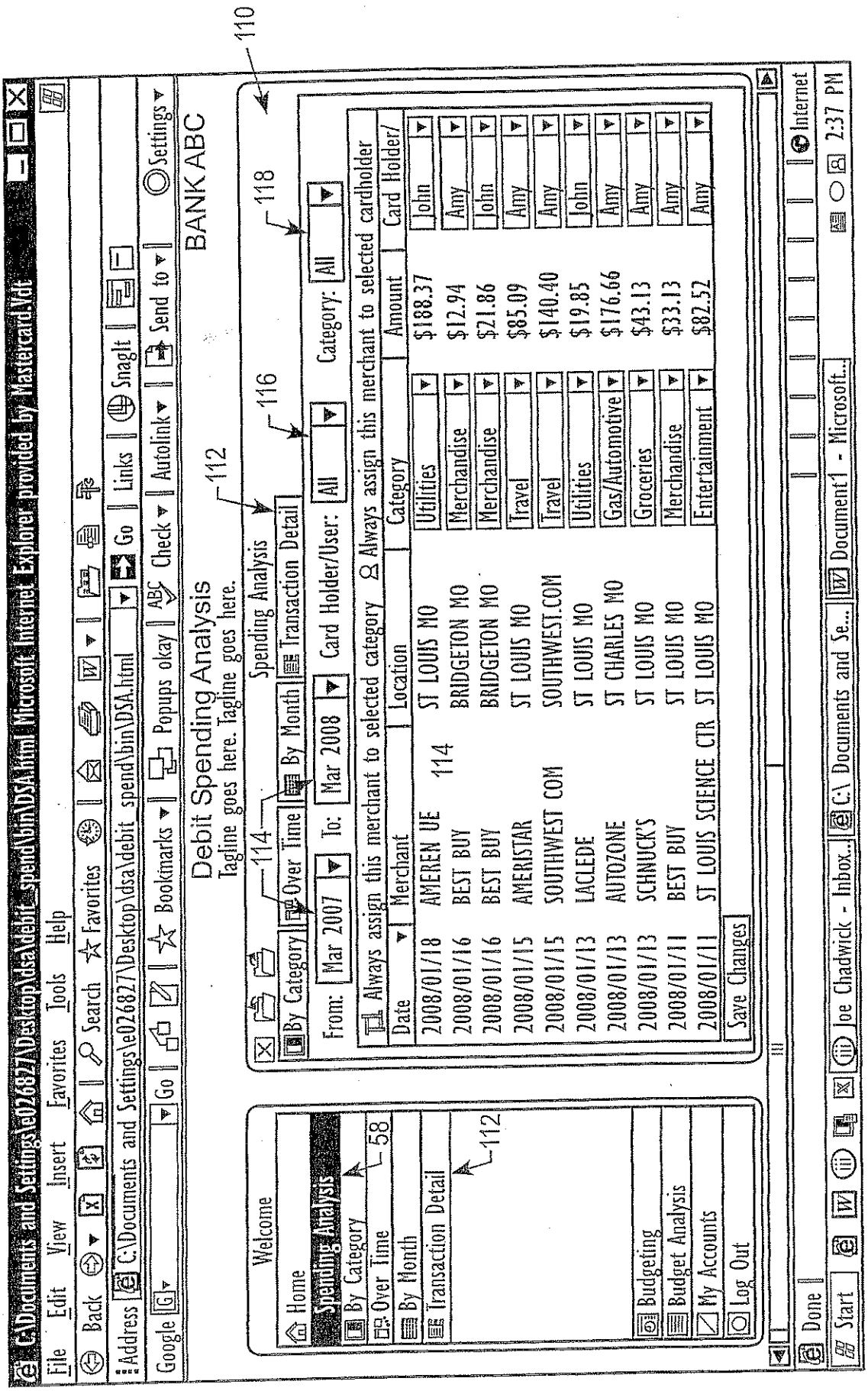

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html - Microsoft Internet Explorer provided by MastercardVdt
File Edit View Insert Favorites Tools Help
Address C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html
Google Bookmarks Popups okay Check Autolink Send to Settings
Welcome
Home
Spending Analysis
By Category
Over Time
By Month
Transaction Detail
Budgeting
Budget Analysis
My Accounts
Log Out
112
58
Debit Spending Analysis
Tagline goes here. Tagline goes here.
BANK ABC
110
Spending Analysis
112
By Category
Over Time
By Month
Transaction Detail
114
116
118
From: Mar 2007
To: Mar 2008
Card Holder/User: All
Category: All
Always assign this merchant to selected category
Always assign this merchant to selected cardholder
Date
Merchant
Location
Category
Amount
Card Holder/
2008/01/18 AMEREN UE ST LOUIS MO Utilities $188.37 John
2008/01/16 BEST BUY BRIDGETON MO Merchandise $12.94 Amy
2008/01/16 BEST BUY BRIDGETON MO Merchandise $21.86 John
2008/01/15 AMERISTAR ST LOUIS MO Travel $85.09 Amy
2008/01/15 SOUTHWEST COM SOUTHWEST.COM Travel $140.40 Amy
2008/01/13 LACLEDE ST LOUIS MO Utilities $19.85 John
2008/01/13 AUTOZONE ST CHARLES MO Gas/Automotive $176.66 Amy
2008/01/13 SCHNUCK'S ST LOUIS MO Groceries $43.13 Amy
2008/01/11 BEST BUY ST LOUIS MO Merchandise $33.13 Amy
2008/01/11 ST LOUIS SCIENCE CTR ST LOUIS MO Entertainment $82.52 Amy
Save Changes
Done
Internet
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
2:37 PM

FIG. 11

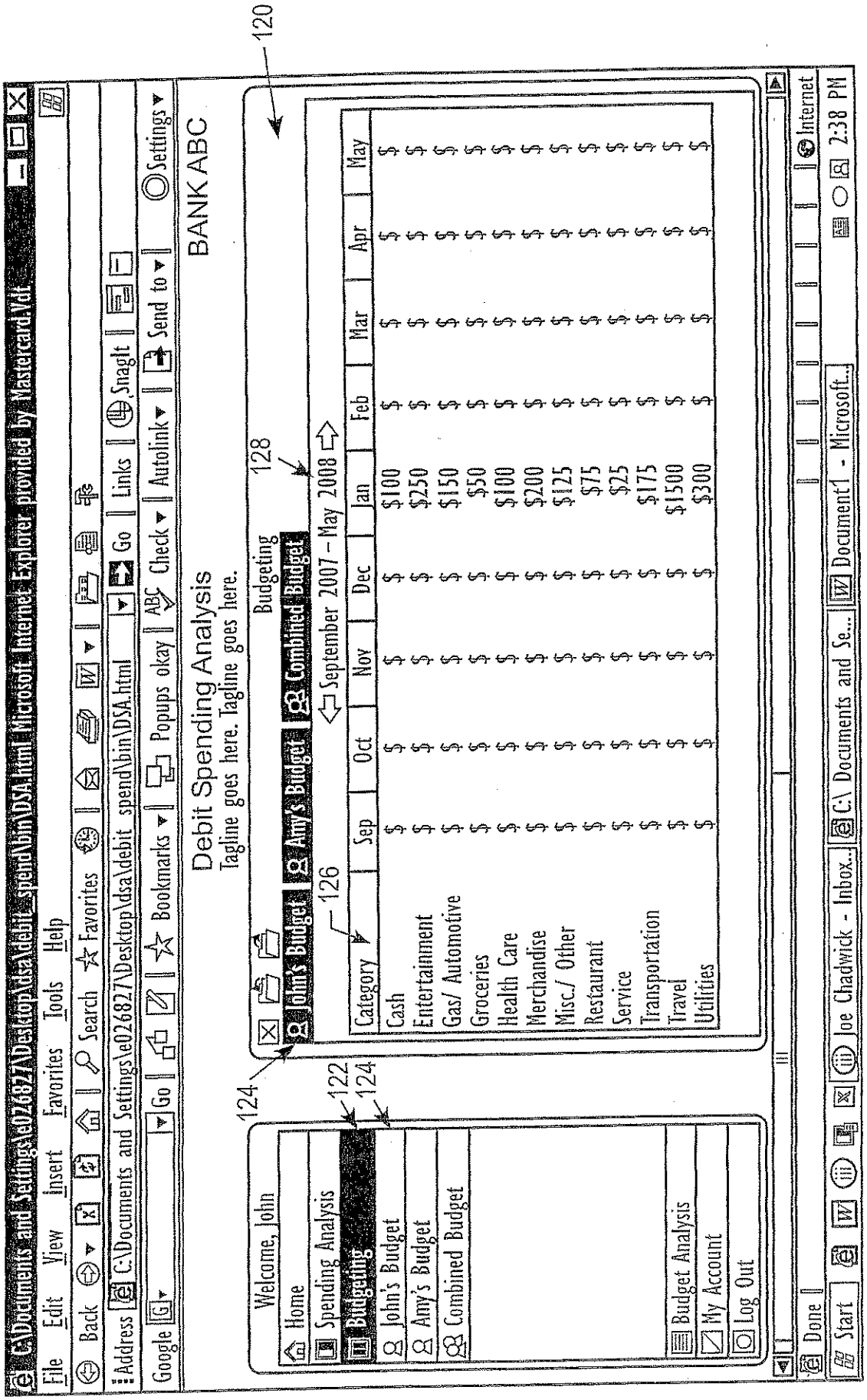

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html - Microsoft Internet Explorer provided by MasterCard.Vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites Go Links SnagIt
Address C:\Documents and Settings\e026827\Desktop\dsa\debit spend\bin\DSA.html
Google Go Bookmarks Popups okay Check Autolink Send to Settings
BANK ABC
Debit Spending Analysis
Tagline goes here. Tagline goes here.
Welcome, John
Home
Spending Analysis
Budgeting
John's Budget
Amy's Budget
Combined Budget
Budget Analysis
My Account
Log Out
Budgeting
John's Budget
Amy's Budget
Combined Budget
September 2007 – May 2008
Category
Sep
Oct
Nov
Dec
Jan
Feb
Mar
Apr
May
Cash
Entertainment
Gas/ Automotive
Groceries
Health Care
Merchandise
Misc./ Other
Restaurant
Service
Transportation
Travel
Utilities
$100
$250
$150
$50
$100
$200
$125
$75
$25
$175
$1500
$300
Done
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
Internet
2:38 PM
120
122
124
126
128

FIG. 12

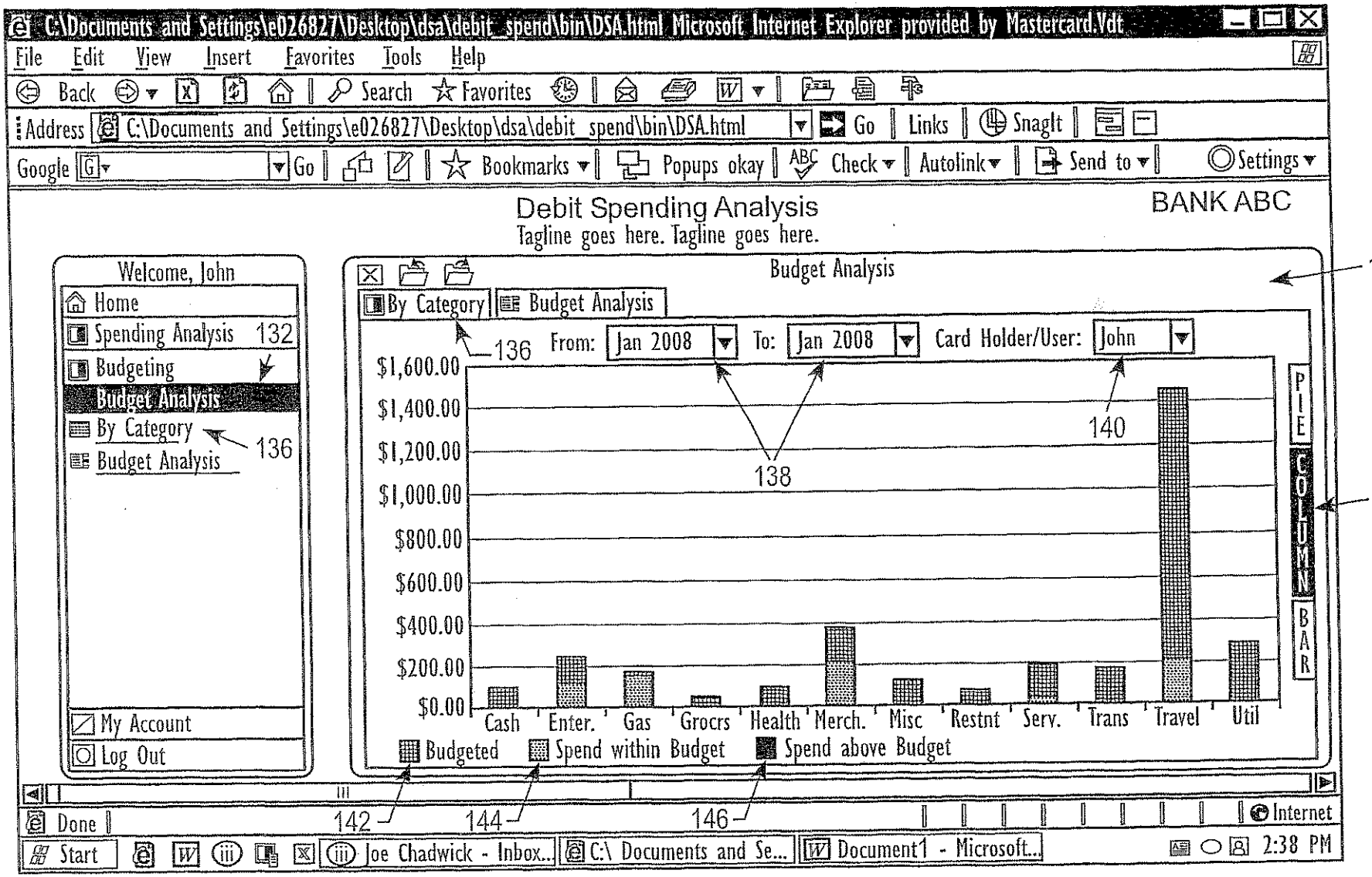

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html Microsoft Internet Explorer provided by Mastercard.Vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites
Address C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html
Go Links SnagIt
Google Go Bookmarks Popups okay Check Autolink Send to Settings
Debit Spending Analysis
Tagline goes here. Tagline goes here.
BANK ABC
Welcome, John
Home
Spending Analysis
Budgeting
Budget Analysis
By Category
Budget Analysis
My Account
Log Out
132
136
Budget Analysis
By Category
Budget Analysis
130
136
From: Jan 2008
To: Jan 2008
Card Holder/User: John
$1,600.00
$1,400.00
$1,200.00
$1,000.00
$800.00
$600.00
$400.00
$200.00
$0.00
138
140
PIE
COLUMN
BAR
134
Cash
Enter.
Gas
Grocrs
Health
Merch.
Misc
Restnt
Serv.
Trans
Travel
Util
Budgeted
Spend within Budget
Spend above Budget
142
144
146
Done
Internet
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
2:38 PM

FIG. 13

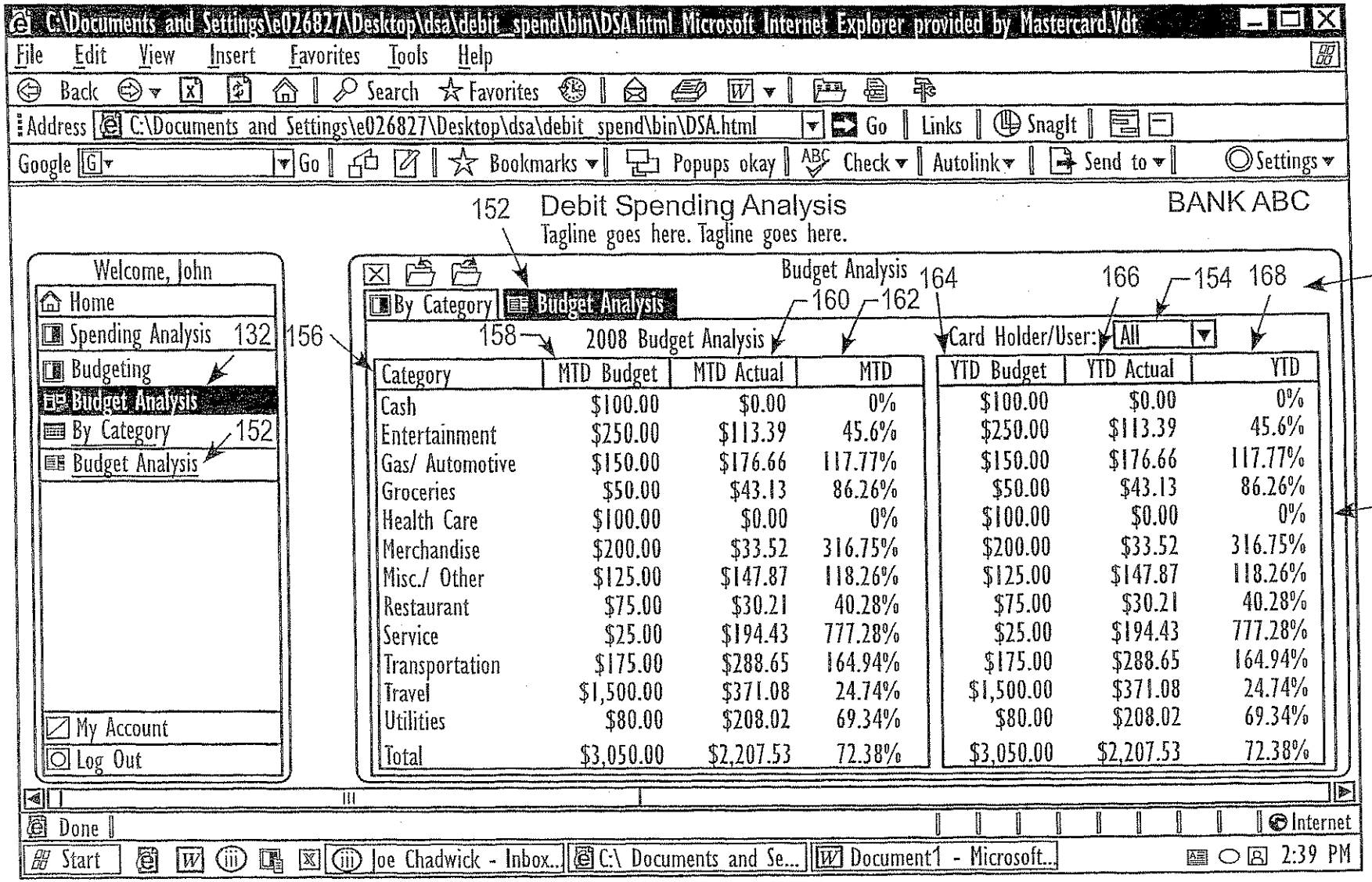

C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html Microsoft Internet Explorer provided by Mastercard.Vdt
File Edit View Insert Favorites Tools Help
Back Search Favorites
Address C:\Documents and Settings\e026827\Desktop\dsa\debit_spend\bin\DSA.html
Go Links SnagIt
Google Go Bookmarks Popups okay Check Autolink Send to Settings
152
Debit Spending Analysis
Tagline goes here. Tagline goes here.
BANK ABC
Welcome, John
Home
Spending Analysis 132
Budgeting
Budget Analysis
By Category 152
Budget Analysis
My Account
Log Out
156
By Category
Budget Analysis
Budget Analysis 164
160
162
166
154
168
150
158
2008 Budget Analysis
Card Holder/User: All
170
Category | MTD Budget | MTD Actual | MTD | YTD Budget | YTD Actual | YTD
Cash $100.00 $0.00 0% $100.00 $0.00 0%
Entertainment $250.00 $113.39 45.6% $250.00 $113.39 45.6%
Gas/ Automotive $150.00 $176.66 117.77% $150.00 $176.66 117.77%
Groceries $50.00 $43.13 86.26% $50.00 $43.13 86.26%
Health Care $100.00 $0.00 0% $100.00 $0.00 0%
Merchandise $200.00 $33.52 316.75% $200.00 $33.52 316.75%
Misc./ Other $125.00 $147.87 118.26% $125.00 $147.87 118.26%
Restaurant $75.00 $30.21 40.28% $75.00 $30.21 40.28%
Service $25.00 $194.43 777.28% $25.00 $194.43 777.28%
Transportation $175.00 $288.65 164.94% $175.00 $288.65 164.94%
Travel $1,500.00 $371.08 24.74% $1,500.00 $371.08 24.74%
Utilities $80.00 $208.02 69.34% $80.00 $208.02 69.34%
Total $3,050.00 $2,207.53 72.38% $3,050.00 $2,207.53 72.38%
Done
Internet
Start
Joe Chadwick - Inbox...
C:\ Documents and Se...
Document1 - Microsoft...
2:39 PM

FIG. 14