

WHAT IS CLAIMED

1. A method comprising:
 - determining, by a server computer, that access data associated with a user has changed;
 - identifying, by the server computer from a plurality of access requests involving the user, a plurality of recurring access requests between a client device associated with the user and a plurality of resource provider computers that each utilize the access data; and
 - responsive to said determining, automatically transmitting, by the server computer, changed access data to the plurality of resource provider computers or a plurality of transport computers associated with the resource provider computers,
 - wherein the step of identifying the plurality of recurring access requests comprises performing, for each of the plurality of recurring access requests:
 - accessing, by the server computer, a database including information related to access requests;
 - querying, by the server computer, the database for data records associated with the user using at least some of the access data;
 - determining, by the server computer, a set of the plurality of access requests that involve a resource provider computer from the plurality of resource provider computers based on the data records;
 - detecting, by the server computer, a pattern associated with at least a portion of the set of the plurality of access requests, the pattern being detected by using a plurality of different pattern detection algorithms; and
 - determining, by the server computer, that the at least a portion of the set of the plurality of access requests are recurring access requests based on the detected pattern.

2. The method of claim 1, wherein detecting the pattern comprises determining, by the server computer, that the at least a portion of the set of the plurality of access requests involve a recurring access request indicator.

3. The method of claim 1, wherein detecting the pattern comprises determining, by the server computer, one or more of (1) a common frequency between the at least a portion of the set of the plurality of access requests, (2) a common access request amount for the at least a portion of the set of the plurality of access requests, (3) a common day shared by the at least a portion of the set of the plurality of access requests, and/or (4) a common time shared by the at least a portion of the set of the plurality of access requests.

4. The method of claim 1, further comprising:
sending, by the server computer, information indicating that the plurality of resource provider computers received the changed access data to the client device.

5. The method of claim 4, wherein the information indicating that the plurality of resource provider computers received the changed access data is displayed by the client device in a user interface.

6. The method of claim 5, wherein the information indicating that the plurality of resource provider computers received the changed access data includes a list of resource providers associated with the plurality of resource provider computers.

7. The method of claim 1, further comprising:
receiving, by the server computer from the client device, an indication to block use of the access data for access requests between the client device and a select resource provider computer from the plurality of resource provider computers;

receiving, by the server computer from the client device, an access request conducted between the client device and the select resource provider computer utilizing the access data; and

blocking, by the server computer, the access request.

8. The method of claim 1, wherein the recurring access requests occur on a periodic or non-periodic basis.

9. A server computer comprising:

a processor; and

a memory element comprising code, executable by the processor, for implementing a method comprising:

determining that access data associated with a user has changed;

identifying, from a plurality of access requests involving the user, a plurality of recurring access requests between a client device associated with the user and a plurality of resource provider computers that each utilize the access data; and

responsive to said determining, automatically transmitting changed access data to the plurality of resource provider computers or a plurality of transport computers associated with the resource provider computers,

where the step of identifying the plurality of recurring access requests in the method comprises performing, for each of the plurality of recurring access requests:

accessing a database including information related to access requests;

querying the database for data records associated with the access data using at least some of the access data;

determining a set of the plurality of access requests that involve a resource provider computer from the plurality of resource provider computers based on the data records;

detecting a pattern associated with at least a portion of the set of the plurality of access requests, the pattern being detected by using a plurality of different pattern detection algorithms; and

determining that the at least a portion of the set of the plurality of access requests are recurring access requests based on the detected pattern.

10. The server computer of claim 9, wherein the step of detecting the pattern comprises determining, by the server computer, that the at least a portion of the set of the plurality of access requests involve a recurring access request indicator.

11. The server computer of claim 9, wherein the step of detecting the pattern comprises determining one or more of (1) a common frequency between the at least a portion of the set of the plurality of access requests, (2) a common access request amount for the at least a portion of the set of the plurality of access requests, (3) a common day shared by the at least a portion of the set of the plurality of access requests, and/or (4) a common time shared by the at least a portion of the set of the plurality of access requests.

12. The server computer of claim 9, wherein the method further comprises:

sending information indicating that the plurality of resource provider computers received the changed access data to the client device.

13. The server computer of claim 12, wherein the information indicating that the plurality of resource provider computers received the changed access data is displayed by the client device in a user interface.

14. The server computer of claim 13, wherein the information indicating that the plurality of resource provider computers received the changed access data includes a list of resource providers associated with the plurality of resource provider computers.

15. The server computer of claim 9, wherein the method further comprises:

receiving, from the client device, an indication to block use of the access data for access requests between the client device and a select resource provider computer from the plurality of resource provider computers;

receiving, from the client device, an access request conducted between the client device and the select resource provider computer utilizing the access data; and

blocking the access request.

16. The server computer of claim 9, wherein the recurring access requests occur on a periodic or non-periodic basis.

17. A method comprising:

receiving, by a client device from a server computer according to claim 9, a list of resource providers associated with a plurality of resource provider computers, wherein access data of a user is utilized for a plurality of recurring access requests between the client device and the plurality of resource provider computers;

receiving, by the client device from the server computer, information indicating that the plurality of resource provider computers received changed access data; and

updating, by the client device, a user interface displayed on a display to show the information indicating that the plurality of resource provider computers received changed access data.

18. The method of claim 17, further comprising:

receiving, by the client device, information input by the user interacting with the user interface to block use of the access data with a select resource provider computer from the plurality of resource provider computers; and

sending, by the client device to the server computer, an indication to block use of the access data for access requests between the client device and the select resource provider computer.

19. A client device comprising:
a processor;
a display coupled to the processor; and
a memory element comprising code, executable by the processor, for implementing a method comprising:
receiving, from the server computer according to claim 9, a list of resource providers associated with a plurality of resource provider computers, wherein access data of a user is utilized for a plurality of recurring access requests between the client device and the plurality of resource provider computers;
receiving, from the server computer, information indicating that the plurality of resource provider computers received changed access data; and
updating, by the client device, a user interface displayed on a display to show the information indicating that the plurality of resource provider computers received changed access data.

20. The client device of claim 19, wherein the method further comprises:
receiving information input by the user interacting with the user interface to block use of the access data with a select resource provider computer from the plurality of resource provider computers; and
sending, to the server computer, an indication to block use of the access data for access requests between the client device and the select resource provider computer.

21. The method of claim 1, wherein each pattern detection algorithm provides an assurance level indicating a reliability with the algorithm can determine whether an access request is a recurring access request.

22. The method of claim 1, wherein the plurality of different pattern detection algorithms include a first set of pattern detection algorithms associated with a high assurance level and a second set of pattern detection algorithms associated with a medium assurance level.