CLAIMS

What is claimed is:

1. A PIN at account level system, comprising:

a PIN assigned to a financial account, wherein the PIN is different from a PIN of another financial account; ~~and~~

wherein the system allows access to the financial account by confirmation of the PIN assigned to the financial account when the PIN is provided; ~~.~~

a master PIN; and

wherein the master PIN allows access to add or remove a plurality of restrictions on the financial account; and wherein the master PIN allows for the PIN or the master PIN to be changed in real-time.

2. The PIN at account level system of claim 1, wherein the PIN comprises a number, a letter, a punctuation mark, a symbol, or any combinations thereof.

3. The PIN at account level system of claim 1 or 2, further comprising a card linked to the financial account, wherein the PIN allows access to the financial account by the card.

4. The PIN at account level system of claim 3, wherein the card comprises a physical card or a virtual card.

5. The PIN at account level system of claim 3, wherein the card comprises a combi-card linked to at least one additional financial account.

6. The PIN at account level system of claim 5, wherein each financial account has a PIN that is different from the PIN of another financial account.

7. The PIN at account level system of ~~claim 3~~any one of claims 3 to 5, wherein the card has more than one PIN associated with the card and that which is associated with the financial account.

8. The PIN at account level system of claim 7, wherein the financial account comprises a true balance, and wherein a first PIN provides access to the true balance for the financial account.

9. The PIN at account level system of claim 8, wherein another PIN provides access to a different balance for the financial account from that of the true balance.

10. The PIN at account level system of claim 8, wherein another PIN provides a duress signal.

11. The PIN at account level system of ~~claim 3~~any one of claims 3 to 10, further comprising multiple copies of the card.

12. The PIN at account level system of any preceding claim ~~1~~, further comprising more than one PIN assigned to the financial account.

13. The PIN at account level system of claim 12, wherein each PIN comprises a different transaction limit.

14. The PIN at account level system of claim 12 or 13, wherein at least one of the PINs ~~has a restriction~~allows access to the financial account but no ability to remove funds from the financial account.

15. The PIN at account level system of any preceding claim ~~14~~, wherein the plurality of restrictions comprises a daily withdrawal limit, a maximum point of sale limit, a maximum daily limit, a maximum withdrawal and/or point of sale limit over a period of time, a location limit, an item limit, a time termination limit, an access termination limit, an incorrect PIN termination limit, or any combinations thereof.

16. The PIN at account level system of claim 15, wherein the daily withdrawal limit comprises a maximum amount of cash allowed to be withdrawn per day.

17. The PIN at account level system of claim 15 or 16, wherein the maximum point of sale limit comprises a maximum amount that may be withdrawn at a point of sale.

18. The PIN at account level system of ~~claim 15~~any one of claims 15 to 17, wherein the location limit comprises a restriction to access to the financial account to an allowed geographical area.

19. The PIN at account level system of ~~claim 15~~any one of claims 15 to 18, wherein the item limit comprises the PIN restricting access to funds of the financial account to only an allowed item.

~~20. The PIN at account level system of claim 1, further comprising a master PIN.~~