

CLAIMS

What is claimed is:

1. A computer-implemented method for use in facilitating network
5 requests with regard to resources included in a user account, the method comprising:
issuing a user account having a first resource and a second resource, wherein
the first resource is maintained separate from the second resource within the user
account;
receiving, at a computing device, from a network, a request directed to the
10 issued user account, the request including a category code for an entity and an
identifier for the issued user account;
determining, by the computing device, whether the category code is indicative
of a first segment of entities or a second segment of entities;
when the category code is indicative of the first segment, assigning the request
15 to the first resource in the user account and responding to the request based on the
first resource; and
when the category code is indicative of the second segment, assigning the
request to the second resource in the user account and responding to the request based
on the second resource.
20
2. The computer-implemented method of claim 1, wherein the category
code includes a merchant category code (MCC); and
wherein determining whether the category code is indicative of a first segment
of entities or a second segment of entities includes searching for the MCC in a data
25 structure of MCCs specific to the first segment.
3. The computer-implemented method of claim 1, wherein the request
includes an authorization request for a transaction directed to the issued user account,
and wherein the first resource includes a first balance in the user account; and
30 wherein the method further comprises:
approving the transaction when the category code is indicative of the
first segment and the first balance exceeds an amount of the transaction; and
compiling an authorization reply, indicating the approval, and
transmitting the authorization reply to the network.

4. The computer-implement method of claim 1, wherein the first segment of entities includes transit merchants; and
wherein the second segment of entities includes merchants other than the
5 transit merchants.

5. The computer-implement method of claim 1, wherein the request includes an authorization request for a transaction directed to the issued user account, and wherein the first resource includes a first balance in the user account and the
10 second resource includes a second balance in the user account; and
wherein the method further comprises:
debiting an amount of the transaction from the first balance when the request is assigned to the first balance and is approved; and
debiting the amount of the transaction from the second balance when
15 the request is assigned to the second balance and is approved.

6. The computer-implemented method of claim 5, wherein the first balance includes a transit balance and the second balance includes a general balance.

20 7. A system for use in facilitating network requests, the system comprising at least one computing device associated with an issuer of accounts, the at least one computing device configured to:
issue an account having a first balance and a second balance, the account having an account number associated with both the first balance and the second
25 balance;
receive, from a payment network, an authorization request for a transaction directed to the issued account, the authorization request including a merchant category code (MCC) and the account number indicative of the issued account;
determine whether the MCC is indicative of a first segment of merchants or a
30 second segment of merchants;
when the MCC is indicative of the first segment of merchants, assign the transaction to the first balance and respond to the authorization request based on the first balance; and

when the MCC is indicative of the second segment of merchants, assign the transaction to the second balance and respond to the authorization request based on the second balance.

5 8. The system of claim 7, wherein the at least one computing device is configured, in connection with determining whether the MCC is indicative of a first segment of merchants, to search for the MCC in a data structure of MCCs specific to the first segment.

10 9. The system of claim 7, wherein the at least one computing device is further configured to:

approve the transaction when the MCC is indicative of the first segment and the first balance exceeds an amount of the transaction; and

15 compile an authorization reply, indicating the approval, and transmit the authorization reply to the payment network.

10 10. The system of claim 7, wherein the first segment of merchants includes transit merchants; and

20 wherein the second segment of merchant includes merchants other than the transit merchants.

11. The system of claim 7, wherein the at least one processor is further configured to:

25 debit an amount of the transaction from the first balance when the transaction is assigned to the first balance and is approved; and

debit the amount of the transaction from the second balance when the transaction is assigned to the second balance and is approved.

30 12. The system of claim 11, wherein the first balance includes a transit balance and the second balance includes a general balance.

13. A non-transitory computer-readable storage medium including executable instructions for facilitating network requests, which when executed by at least one processor, cause the at least one processor to:
- receive, from a payment network, an authorization request for a transaction
5 directed to an account having a first balance and a second balance, wherein the account has an account number associated with both the first balance and the second balance, and wherein the authorization request includes a merchant category code (MCC) and the account number for the account;
- determine that the MCC is indicative of either a first segment of merchants or
10 a second segment of merchants;
- when the MCC is indicative of the first segment of merchants, assign the transaction to the first balance and respond to the authorization request based on the first balance; and
- when the MCC is indicative of the second segment of merchants, assign the
15 transaction to the second balance and respond to the authorization request based on the second balance.
14. The non-transitory computer-readable storage medium of claim 13, wherein the executable instructions, when executed by the at least one processor,
20 further cause the at least one processor to:
- approve the transaction when the MCC is indicative of the first segment and the first balance exceeds an amount of the transaction; and
- compile an authorization reply, indicating the approval, and transmit the
25 authorization reply to the payment network.
15. The non-transitory computer-readable storage medium of claim 13, wherein the executable instructions, when executed by the at least one processor, further cause the at least one processor to:
- debit an amount of the transaction from the first balance when the transaction
30 is assigned to the first balance and is approved; and
- debit the amount of the transaction from the second balance when the transaction is assigned to the second balance and is approved.

16. The non-transitory computer-readable storage medium of claim 15, wherein the first balance includes a transit balance and the second balance includes a general balance.
- 5 17. The non-transitory computer-readable storage medium of claim 16, wherein the first segment of merchants includes transit merchants; and wherein the second segment of merchant includes merchants other than the transit merchants.
- 10 18. The non-transitory computer-readable storage medium of claim 17, wherein the executable instructions, when executed by the at least one processor in connection with determining that the MCC is indicative of the first segment of merchants or the second segment of merchants, cause the at least one processor to search for the MCC in a data structure of MCCs specific to the first segment.