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(54) **Title**: A METHOD FOR A PAYMENT CARDHOLDER TO CONTROL AND MANAGE THE USE OF A PAYMENT CARD

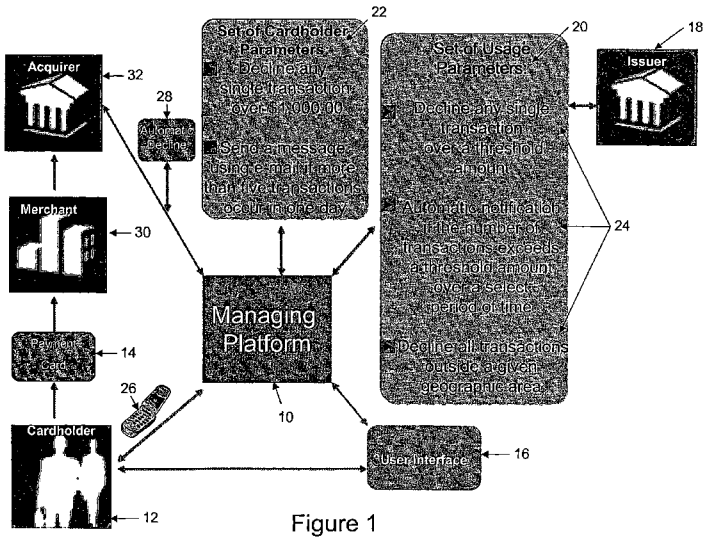


Figure 1

(57) **Abstract**: A method for providing a payment cardholder with control over a payment card is provided herein, hi one respect, the method of the present invention uses a managing platform to configure a set of usage parameters for usage of the payment card. After that, the payment card is associated with the managing platform, and allows the payment cardholder to select one or more of the usage parameters. Based on the selected usage parameters, a set of cardholder parameters are associated with the payment card, and include defining rules for determining an acceptable transaction and an unacceptable transaction for the payment card. Then, the managing platform intercepts an authorization for each transaction of the payment card and identifies, based on the cardholder parameters, each of the transactions as being one of the acceptable transactions or the unacceptable transactions. Finally, a message notifies the payment cardholder of at least one of the unacceptable transactions.

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