CLAIMS

What is claimed is:

1. A PIN at account level system, comprising:

one or more PINs assigned to a financial account;

wherein the system authenticates the one or more PINs to allow a user access to the financial account based on the one or more PINs provided; and

a master PIN, wherein the master PIN allows the user to access and control the one or more PINs assigned to the financial account, and wherein the master PIN may change at least one of the one or more PINS.

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

3. The PIN at account level system of claim 1, further comprising a card linked to the financial account, wherein the one or more PINs allow the user 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 or PINs that are different from the PIN or PINs of another financial account.

7. The PIN at account level system of claim 1, wherein the financial account comprises a true balance, and wherein a PIN of the one or more PINs allows the user to access the true balance for the financial account.

8. The PIN at account level system of claim 7, wherein another PIN of the one or more PINs allow the user to access a different balance for the financial account from that of the true balance.

9. The PIN at account level system of claim 1, wherein a PIN of the one or more PINs provides a duress signal for the financial account.

10. The PIN at account level system of claim 3, wherein multiple copies of the card exist.

11. The PIN at account level system of claim 1, wherein each of the one or more PINs provides a different transaction limit on the financial account.

12. The PIN at account level system of claim 1, wherein at least one of the one or more PINs provides at least one restriction.

13. The PIN at account level system of claim 12, wherein the at least one restriction 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.

14. The PIN at account level system of claim 13, wherein the daily withdrawal limit comprises a maximum amount of cash the user is allowed to withdraw per day.

15. The PIN at account level system of claim 13, wherein the maximum point of sale limit comprises a maximum amount the user is allowed to withdraw at a point of sale.

16. The PIN at account level system of claim 13, wherein the location limit comprises a geographical area in which the user is allowed to access the financial account.

17. The PIN at account level system of claim 13, wherein the item limit comprises an item the user is allowed to purchase with funds from the financial account.

18. The PIN at account level system of claim 12, wherein the one or more PINs, the at least one restriction, or combinations thereof, are modified without human interface.

19. The PIN at account level system of claim 1, wherein the system determines strength of the one or more PINs assigned to the financial account.