APPARATUS AND METHOD FOR CONDUCTING A USER-APPROVED TRANSACTION USING ONE OF A PLURALITY OF ACCOUNTS

ABSTRACT

An apparatus for conducting a user-approved transaction using one of a plurality of accounts linked to an account identifier, the apparatus comprising at least one processor; and at least one memory including computer program code; the at least one memory and the computer program code configured to, with at least one processor, cause the apparatus at least to: retrieve historical transaction data, the historical transaction data relating to a plurality of historical transactions conducted using at least one of the plurality of accounts; analyze the retrieved historical transaction data to predict a future transaction amount to be made by at least one of the plurality of accounts within a predetermined time period;determine one of the plurality of accounts to be used to be used for conducting the transaction, the determined account having an amount equal to or more than the predicted future transaction amount; and conduct the user-approved transaction within the predetermined time period using the determined account.

Figure 1