



US 20080027844A1

(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2008/0027844 A1**

Little et al.

(43) **Pub. Date: Jan. 31, 2008**

(54) **SYSTEM AND METHOD FOR ORGANISING AND OPERATING AN ELECTRONIC ACCOUNT**

Publication Classification

(51) **Int. Cl.**
G06Q 40/00 (2006.01)
(52) **U.S. Cl.** **705/35**

(75) Inventors: **Julian Little**, Cremome (AU); **Ian Winwood McKenzie**, South Yarra (AU)

(57) **ABSTRACT**

Correspondence Address:
FISH & RICHARDSON P.C.
P.O. BOX 1022
MINNEAPOLIS, MN 55440-1022 (US)

A method for a user to operate accounts with a user device when the user device is operably connected to a communications network, the user having at least one transaction account, the method including the steps of: (a) the user establishing any number of linked transaction accounts and associating same with the at least one transaction account; (b) the user establishing account operating rules for the at least one transaction account and any linked transaction accounts; and (c) the user operating a user device to access the at least one transaction account and/or any linked transaction accounts.

(73) Assignee: **On Q Technologies Pty Ltd.**, Eaglemont (AU)

(21) Appl. No.: **11/779,618**

(22) Filed: **Jul. 18, 2007**

(30) **Foreign Application Priority Data**

Jul. 19, 2006 (AU)..... 2006903969

