

and effects a transfer of all available user funds from the individual user accounts into at least one operating account.

**15.** A user operable account transaction system according to claim 14 wherein a request to withdraw funds from a particular user transaction account is recorded against that account and funds are withdrawn from the at least one operating account.

**16.** A computer program enabling a user to access a transaction account with a user device when the device is operably connected to a communications network, the transaction account including links to any number of linked transaction accounts, the computer program including:

- computer instruction code providing access to a communications network for the user's device;
- computer instruction code for authenticating the user accessing the network and upon successful authentication, providing the user with access to their transaction accounts;
- computer instruction code enabling the user to establish or amend any account operating rules associated with any one or more of their transaction accounts; and
- computer instruction code enabling the user to effect account transactions and applying the relevant transaction account operating rules with respect to any accounts involved in the transactions.

**17.** A method of offering a pre-established transaction account to a user, the transaction account accessible to the user by use of a user device when operably connected to a communications network, the method including the steps of:

- establishing at least one transaction account for the user including identifying details pertaining to the user;
- establishing default account operating rules that apply to the transaction account that are amendable by the user; and
- forwarding an offer to the user to use of the transaction account.

**18.** A user communication network gateway operable to provide access between user devices and at least one data storage means that includes details pertaining to a user's at least one transaction account, any number of linked transaction accounts and operating rules pertaining thereto, wherein the communication network gateway provides access for users to effect transactions with respect to their at least one transaction account and/or any number of linked transaction accounts in accordance with any applicable account operating rules.

**19.** An operations server for effecting transactions in respect of a user's at least one transaction account and any number of linked transaction accounts, the operations server being connected to a communications network that is operable to receive user instructions in respect of their transaction account and/or any linked transaction accounts, said user instructions being effected in accordance with account operating rules that are associated with their transaction accounts.

**20.** A mobile communications device when used to access a transaction account, the mobile communications device then operably connected to a communications network, the transaction account including links to any number of linked transaction accounts establishable by the user, the mobile communications device operable by the user to effect any one or more of the following:

- (a) establishing linked transaction accounts and associating same with the at least one transaction account;
- (b) establishing account operating rules for the at least one transaction account and/or any linked transaction accounts; or
- (c) accessing and effecting a transaction involving the at least one transaction account and/or any linked transaction accounts.

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