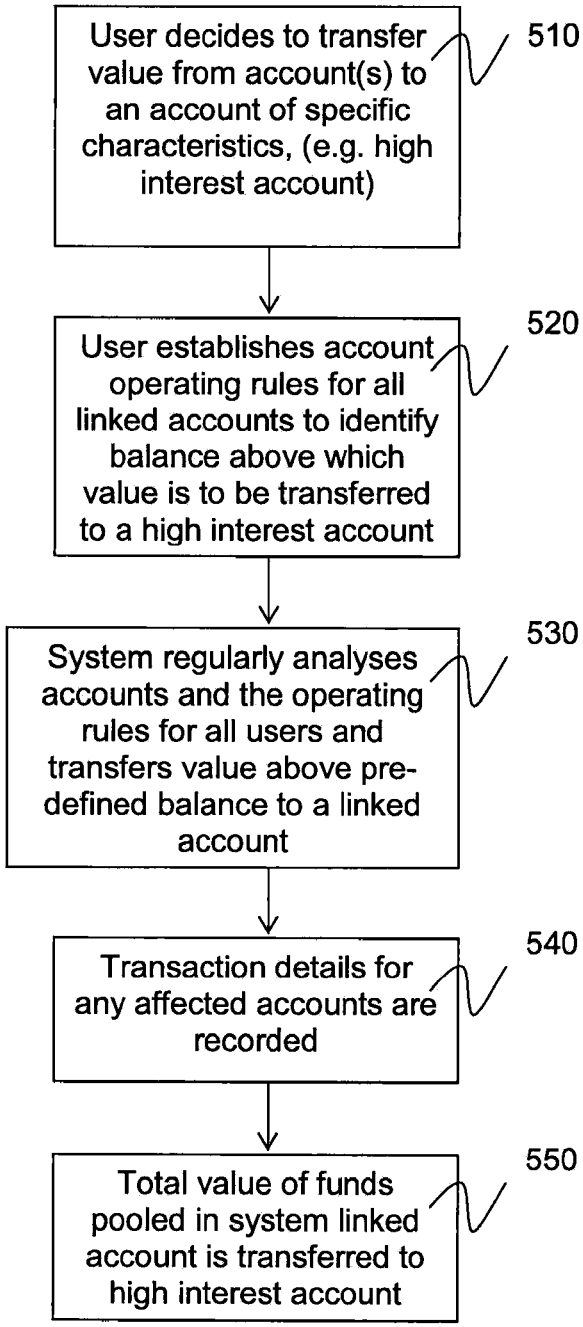
User decides to transfer value from account(s) to an account of specific characteristics, (e.g. high interest account)
510
User establishes account operating rules for all linked accounts to identify balance above which value is to be transferred to a high interest account
520
System regularly analyses accounts and the operating rules for all users and transfers value above pre-defined balance to a linked account
530
Transaction details for any affected accounts are recorded
540
Total value of funds pooled in system linked account is transferred to high interest account
550

Figure 5