

United States Patent [19]

Eisenmann

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[54]		CARD TECHNIQUES FOR MOTOR E RECORD ADMINISTRATION
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235/492 [58] Field of Search 235/380, 382,

[56]

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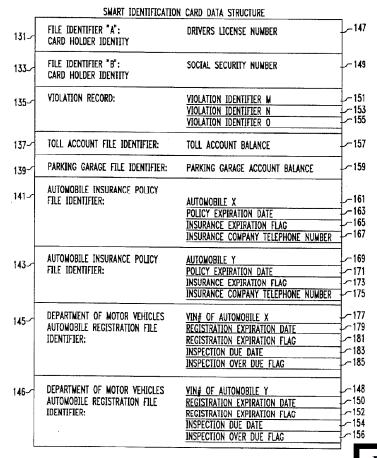
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ABSTRACT

Smart card techniques are disclosed for integrating and administering records related to the ownership and/or operation of motor vehicles. A smart identification card stores and administers a plurality of motor vehicle records corresponding to a single motorist. These motor vehicle records include items selected from the group of motor vehicle registration information, drivers license information, vehicle code violations, automobile insurance information, parking garage entry times, parking garage account balance, highway toll account balance, motor club information, and environmental inspection information. Each smart identification card is equipped to interact with any of a plurality of computer databases through the utilization of a conventional communications link in conjunction with a smart card scanner. Each of the computer databases administers motor vehicle records.

8 Claims, 27 Drawing Sheets



235/384

Liberty Mutual Exhibit 1006



FIG. 1

-	SMAKT IDENTIFICATION	N CARU DATA STRUCTURE	
31~	FILE IDENTIFIER "A": CARD HOLDER IDENTITY	DRIVERS LICENSE NUMBER	7
3.~	FILE IDENTIFIER "B": CARD HOLDER IDENTITY	SOCIAL SECURITY NUMBER	1
5~	VIOLATION RECORD:	VIOLATION IDENTIFIER M VIOLATION IDENTIFIER N VIOLATION IDENTIFIER O	
7~	TOLL ACCOUNT FILE IDENTIFIER:	TOLL ACCOUNT BALANCE	7
, /	PARKING GARAGE FILE IDENTIFIER:	PARKING GARAGE ACCOUNT BALANCE	7
1~	AUTOMOBILE INSURANCE POLICY FILE IDENTIFIER:	AUTOMOBILE X POLICY EXPIRATION DATE INSURANCE EXPIRATION FLAG INSURANCE COMPANY TELEPHONE NUMBER	
3-	AUTOMOBILE INSURANCE POLICY FILE IDENTIFIER:	AUTOMOBILE Y POLICY EXPIRATION DATE INSURANCE EXPIRATION FLAG INSURANCE COMPANY TELEPHONE NUMBER	
5~	DEPARTMENT OF MOTOR VEHICLES AUTOMOBILE REGISTRATION FILE IDENTIFIER:	VIN# OF AUTOMOBILE X REGISTRATION EXPIRATION DATE REGISTRATION EXPIRATION FLAG INSPECTION DUE DATE INSPECTION OVER DUE FLAG	
5-	DEPARTMENT OF MOTOR VEHICLES AUTOMOBILE REGISTRATION FILE IDENTIFIER:	VIN# OF AUTOMOBILE Y REGISTRATION EXPIRATION DATE REGISTRATION EXPIRATION FLAG INSPECTION DUE DATE INSPECTION OVER DUE FLAG	
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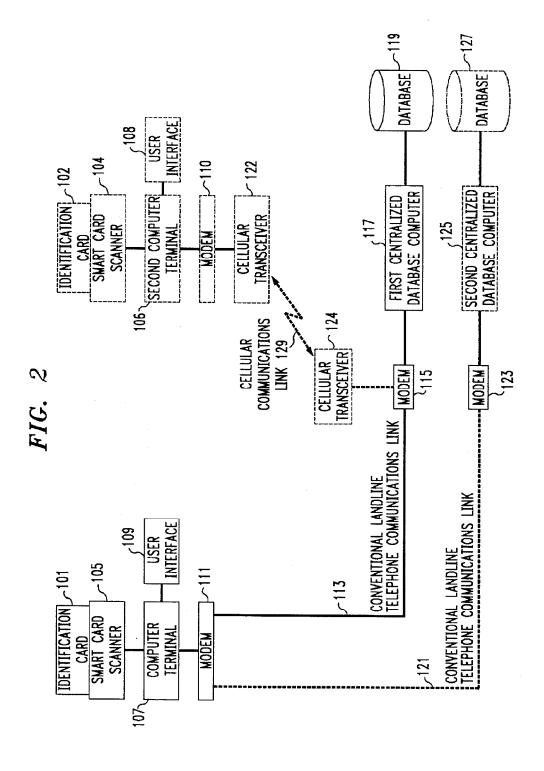




FIG. 3 START В ` ~ 201 COMPUTER TERMINAL PROMPTS USER TO ENTER PASSWORD FROM FIG. 3 A CAN SMART CARD SCANNER READ MOTOR VEHICLE/DRIVER NO IDENTIFICATION CARD ? 205 ¥YES SMART CARD SCANNER SCANS MOTOR VEHICLE/DRIVER IDENTIFICATION COMPUTER TERMINAL CARD AND UPLOADS ONE OR MORE FILE IDENTIFIERS (i.e., SOCIAL PROMPTS USER: SECURITY NO. AND/OR DRIVERS LICENSE NO.) FROM CARD CARD IS UNREADABLE SCANNER DOWNLOADS FILE IDENTIFIERS TO COMPUTER TERMINAL COMPUTER TERMINAL SEARCHES COMMUNICATIONS LINK TABLE FOR A FILE IDENTIFIER DOWNLOADED FROM IDENTIFICATION CARD COMPUTER TERMINAL RETRIEVES THE COMMUNICATIONS LINK SPECIFICATION ASSOCIATED WITH THE FILE IDENTIFIER LOCATED IN THE PREVIOUS STEP c 215 DOES COMMUNICATIONS LINK SPECIFICATION SPECIFY A DIRECT YES REAL-TIME COMMUNICATIONS LINK ? **₽**NO <u>~ 217</u> TO FIG. 3A COMPUTER TERMINAL PLACES CALL TO CENTRALIZED DATABASE COMPUTER OVER A TELEPHONIC (CELLULAR AND/OR LANDLINE) COMMUNICATIONS LINK r 219 IS THERE AN UPDATED FILE IN THE COMPUTER TERMINAL FILE UPDATE BUFFER (i.e., FROM A PREVIOUS UPDATE) ? YES r 221 UPLOAD FILES IN FILE UPDATE BUFFER OF COMPUTER TERMINAL TO CENTRALIZED DATABASE COMPUTER <u>~ 223</u> DATABASE IS UPDATED WITH NEW FILES <u>~ 225</u> CLEAR FILE UPDATE BUFFER - 227 COMPUTER TERMINAL DOWNLOADS FILE IDENTIFIERS TO CENTRALIZED DATABASE COMPUTER

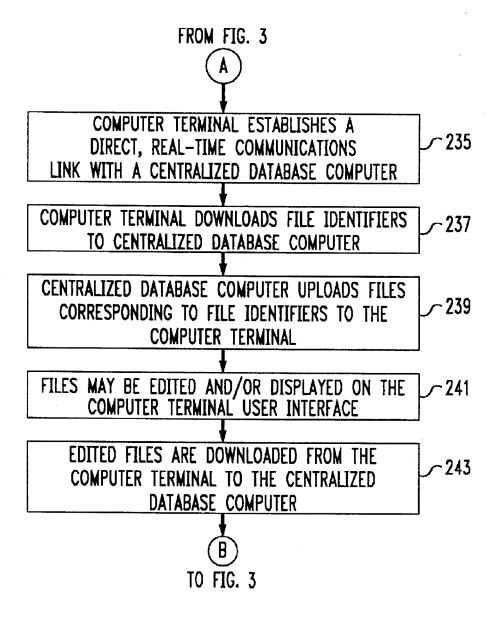
CENTRALIZED DATABASE COMPUTER UPLOADS FILES CORRESPONDING TO FILE IDENTIFIERS TO THE COMPUTER TERMINAL

FILES MAY BE DISPLAYED AND/OR EDITED ON THE COMPUTER TERMINAL USER INTERFACE

EDITED FILES ARE STORED IN FILE UPDATE BUFFER



FIG. 3A





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