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Flitcroft et al.

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(54) **CREDIT CARD SYSTEM AND METHOD**

(75) Inventors: **Daniel I. Flitcroft; Graham O'Donnell**, both of Sandycove (IE)

(73) Assignee: **Obis Patents Ltd.**, Dublin (IE)

(*) Notice: This patent issued on a continued prosecution application filed under 37 CFR 1.53(d), and is subject to the twenty year patent term provisions of 35 U.S.C. 154(a)(2).

Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

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(30) **Foreign Application Priority Data**

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Jun. 15, 1998 (IE) S980458

(51) **Int. Cl.**⁷ **G07F 7/08**

(52) **U.S. Cl.** **705/1; 705/39; 705/44; 235/380**

(58) **Field of Search** **705/1, 35, 38, 705/39, 41, 26, 44; 235/379, 380**

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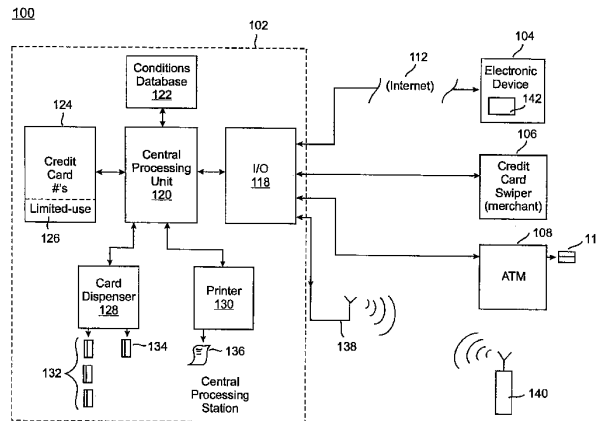
Primary Examiner—M. Kemper

(74) *Attorney, Agent, or Firm*—Burns Doane Swecker & Mathis

ABSTRACT

(57) A credit card system is provided which has the added feature of providing additional limited-use credit card numbers and/or cards. These numbers and/or cards can be used for a single transaction, thereby reducing the potential for fraudulent reuse of these numbers and/or cards. The credit card system finds application to "card remote" transactions such as by phone or Internet. Additionally, when a single use credit card is used for "card present" transactions, so called "skimming" fraud is eliminated. Various other features enhance the credit card system which will allow secure trade without the use of elaborate encryption techniques.

24 Claims, 9 Drawing Sheets



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Fig. 1

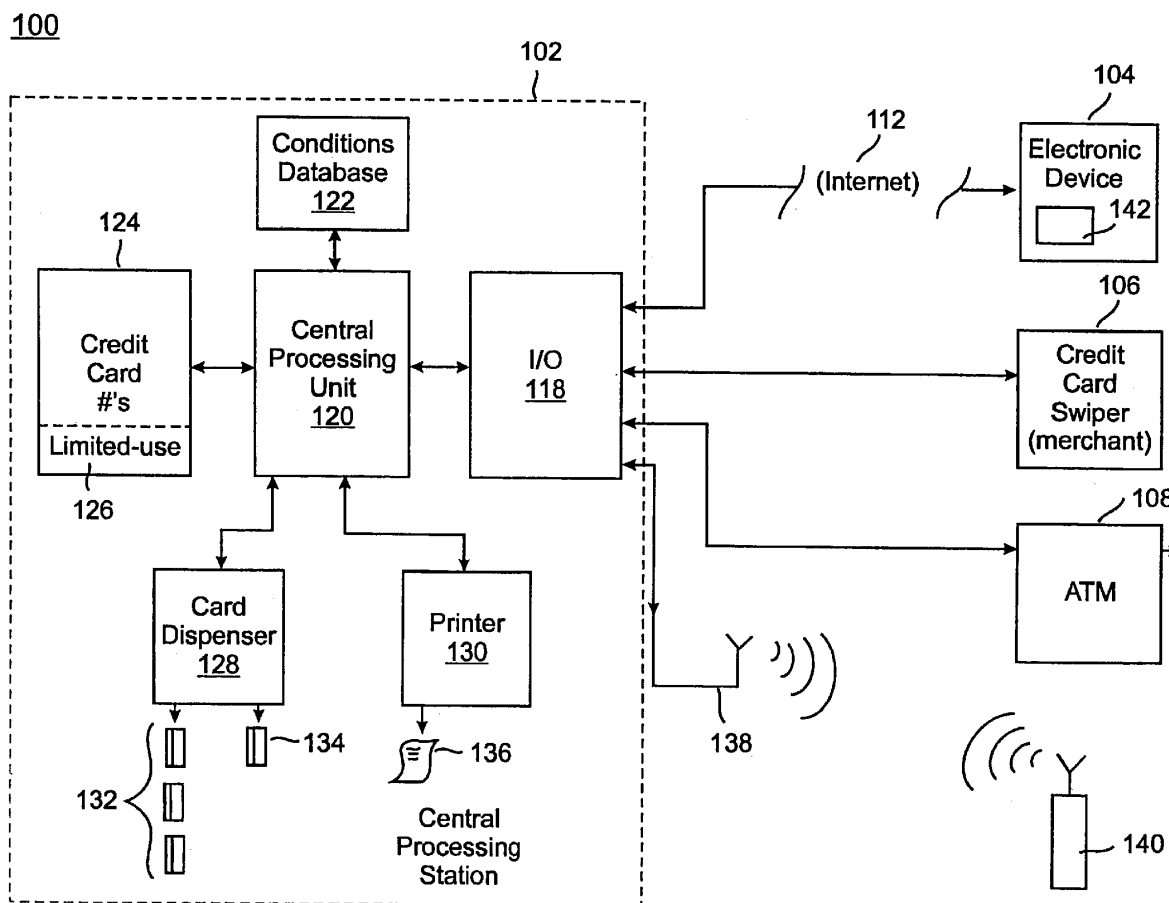


Fig. 2

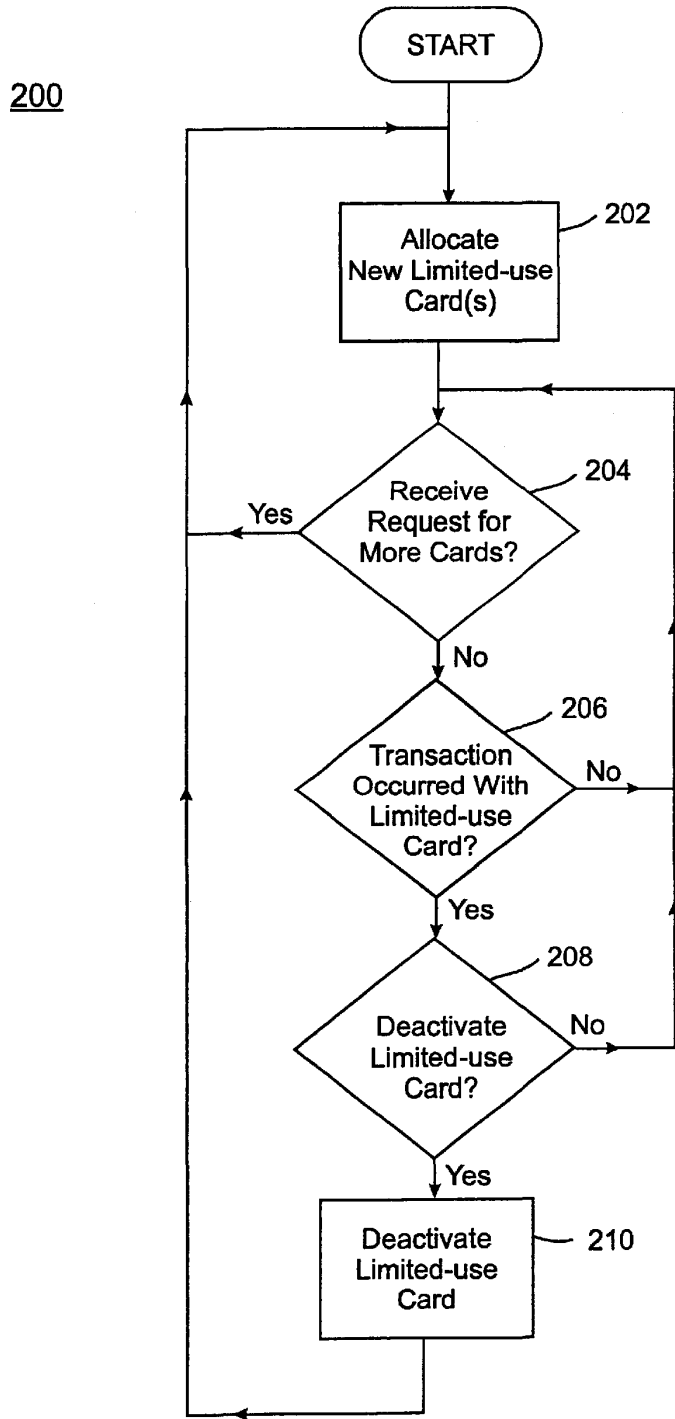
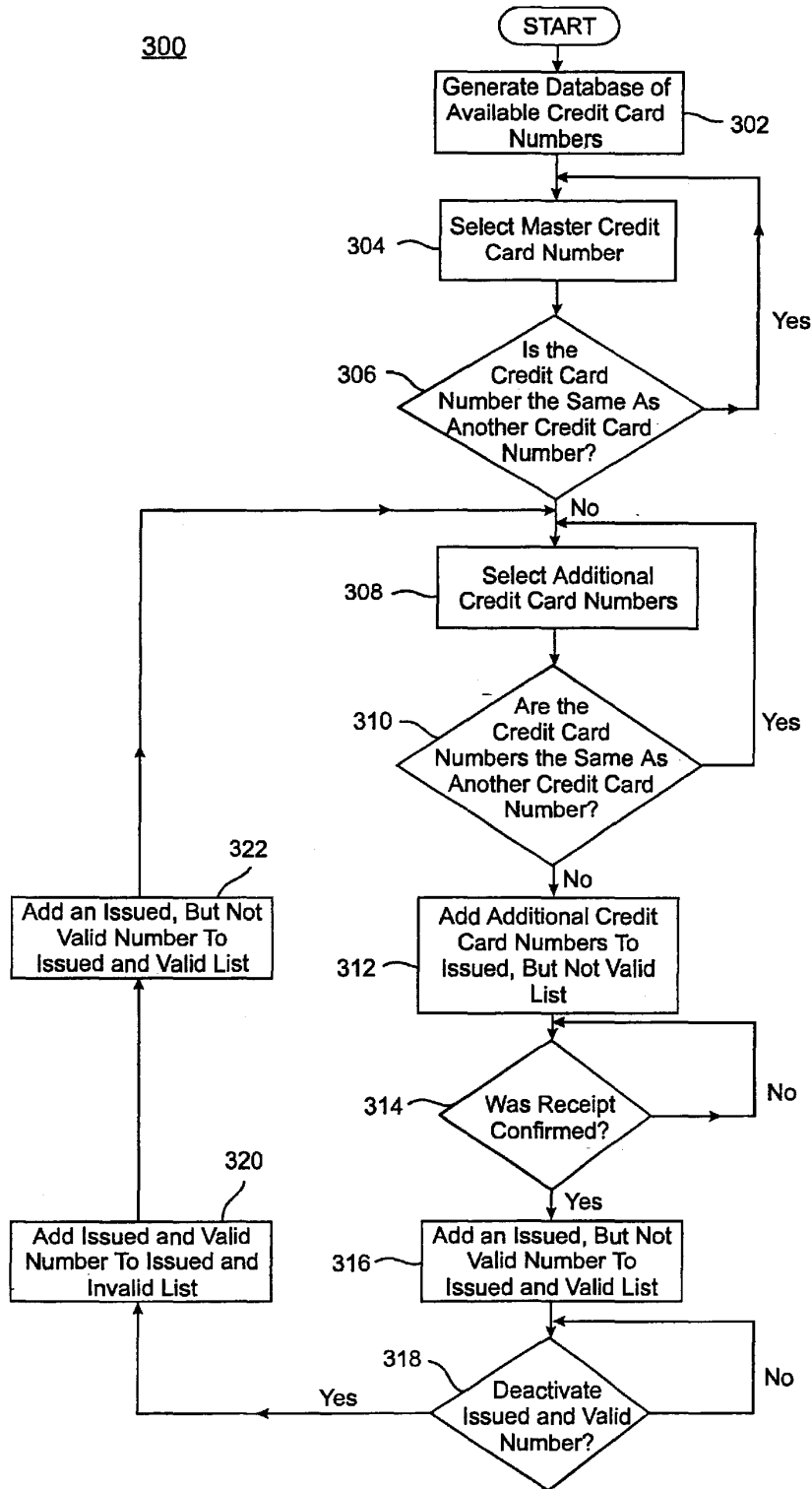


Fig. 3



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