

- [54] **IC CARD SYSTEM COMPATIBLE WITH BANK ACCOUNT SYSTEM**
- [75] **Inventor:** Harumi Nakano, Oome, Japan
- [73] **Assignee:** Casio Computer Co., Ltd., Tokyo, Japan
- [21] **Appl. No.:** 75,064
- [22] **Filed:** Jul. 17, 1987
- [30] **Foreign Application Priority Data**  
 Jul. 28, 1986 [JP] Japan ..... 61-177442
- [51] **Int. Cl.<sup>4</sup>** ..... G06F 15/30
- [52] **U.S. Cl.** ..... 235/379
- [58] **Field of Search** ..... 235/379, 380
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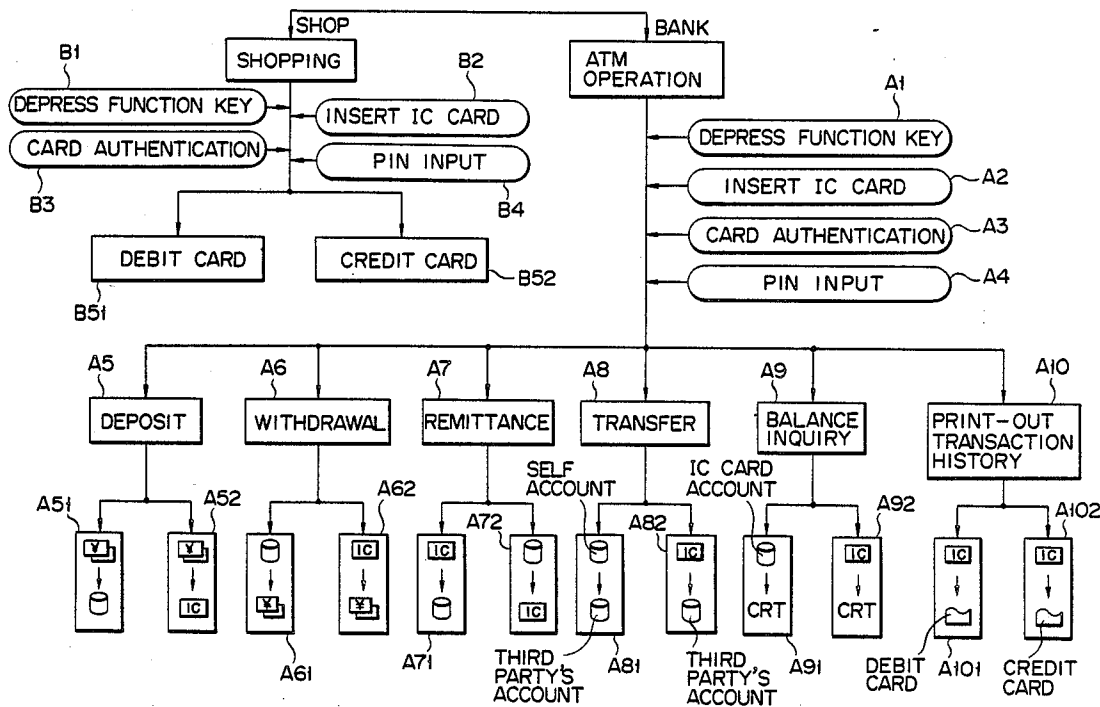
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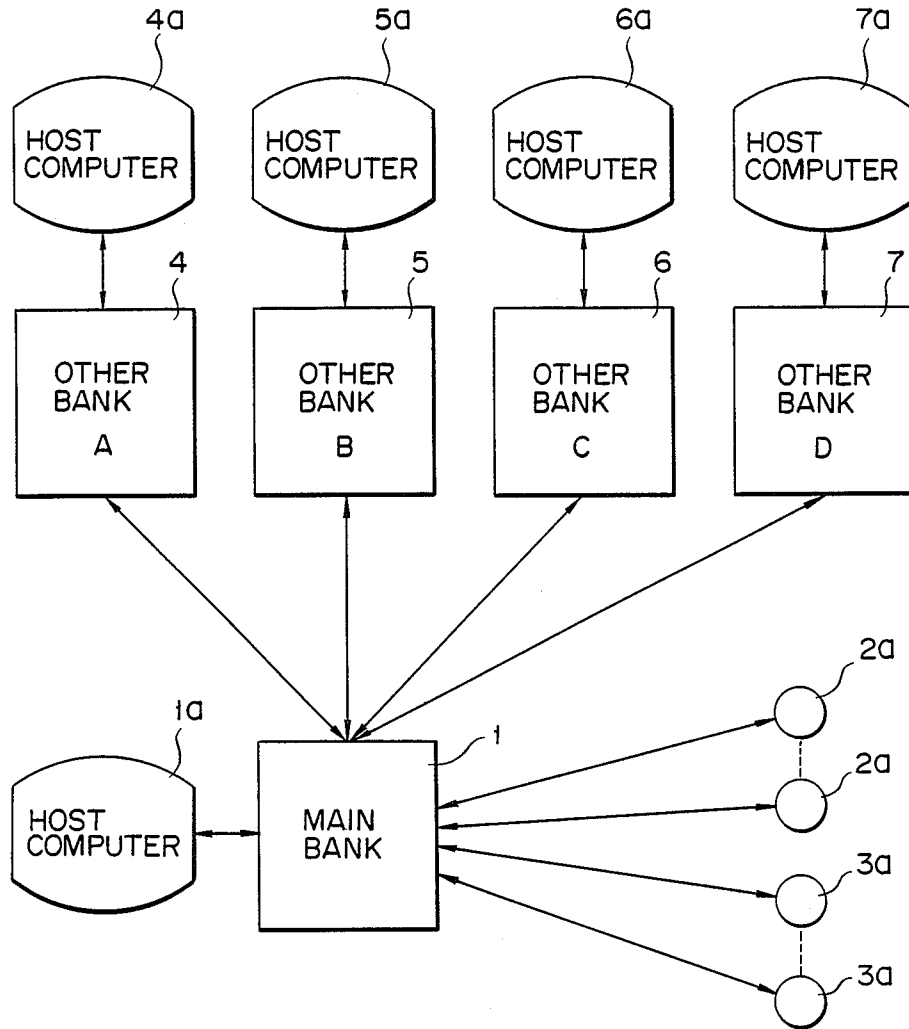
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*Attorney, Agent, or Firm*—Frishauf, Holtz, Goodman & Woodward

[57] **ABSTRACT**

In an IC card system, a first file corresponding to a normal bank account and a second file corresponding to an IC card account are provided for each IC cardholder. A card terminal for receiving an IC card communicates in an on-line manner with a host computer installed in a bank. A deposit amount is transferred between the first and second files for a transaction using the IC card. The IC card stores an account list for the transfer of a remittance to an account of a third party, so that a cash transfer from the first or second file to the account of the third party can be performed. The IC card functions both as a debit card and a credit card. When either of these functions is selected, an off-line transaction involving use of the IC card can be performed.

**8 Claims, 27 Drawing Sheets**





F I G. 1

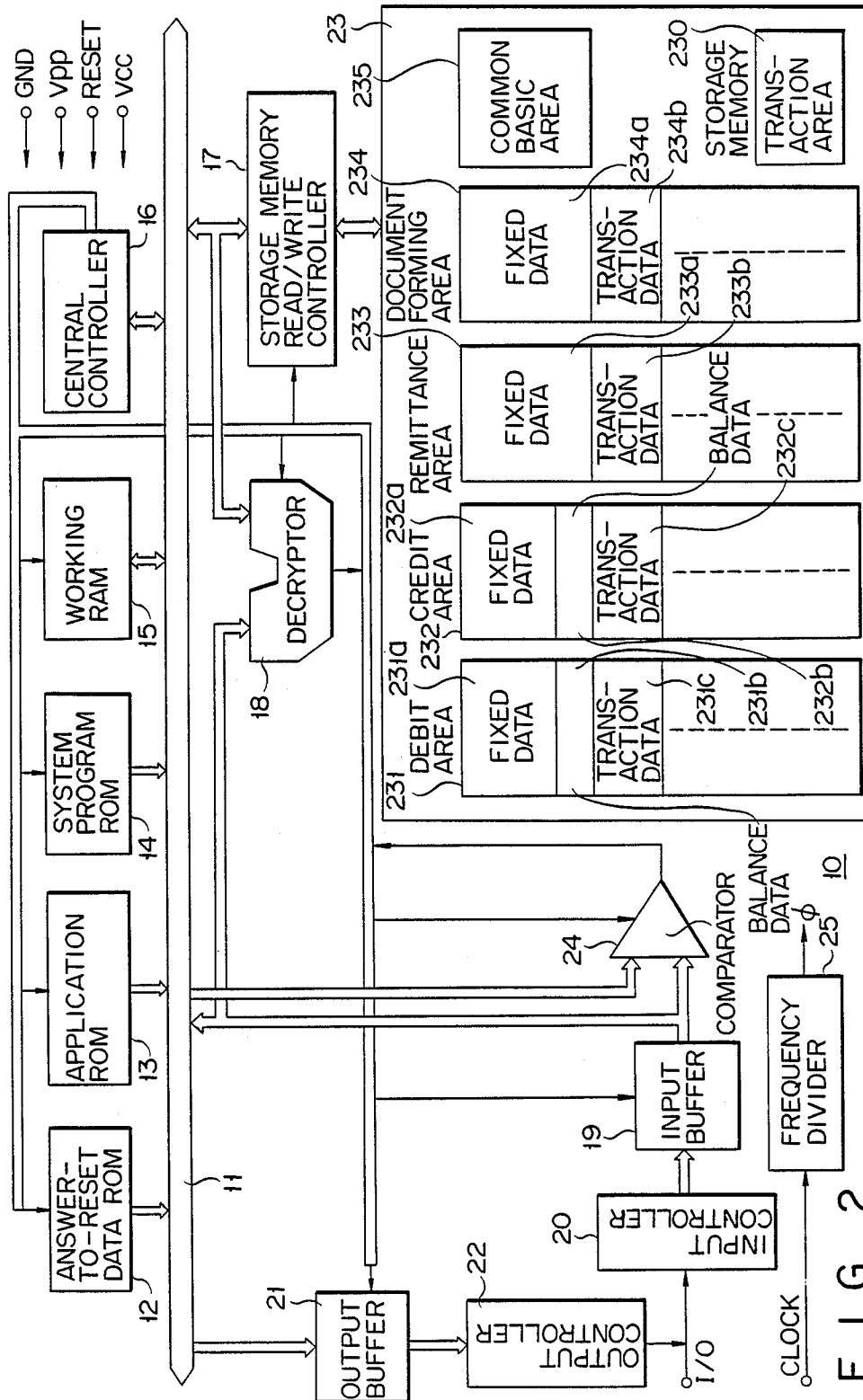


FIG. 2

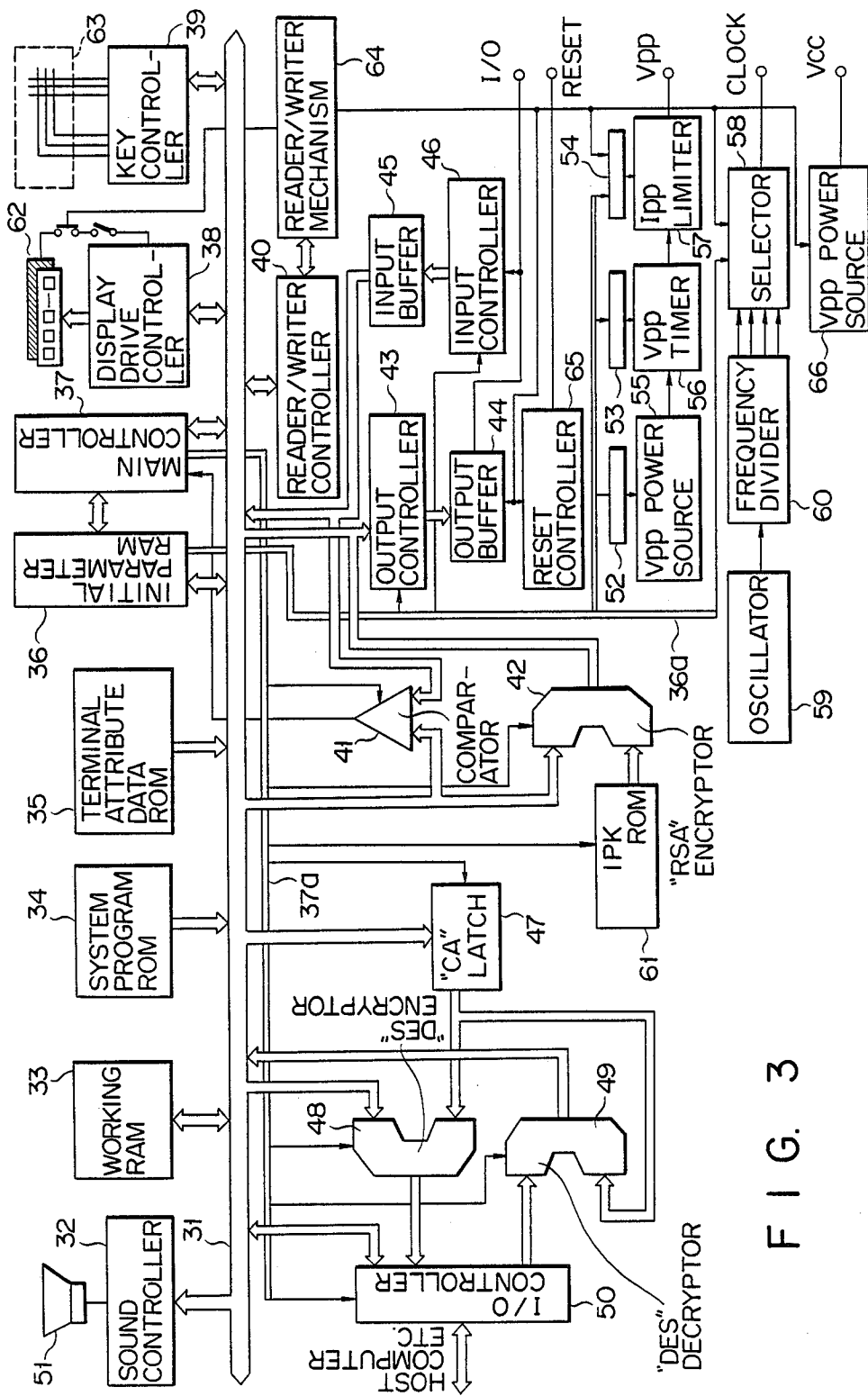


FIG. 3

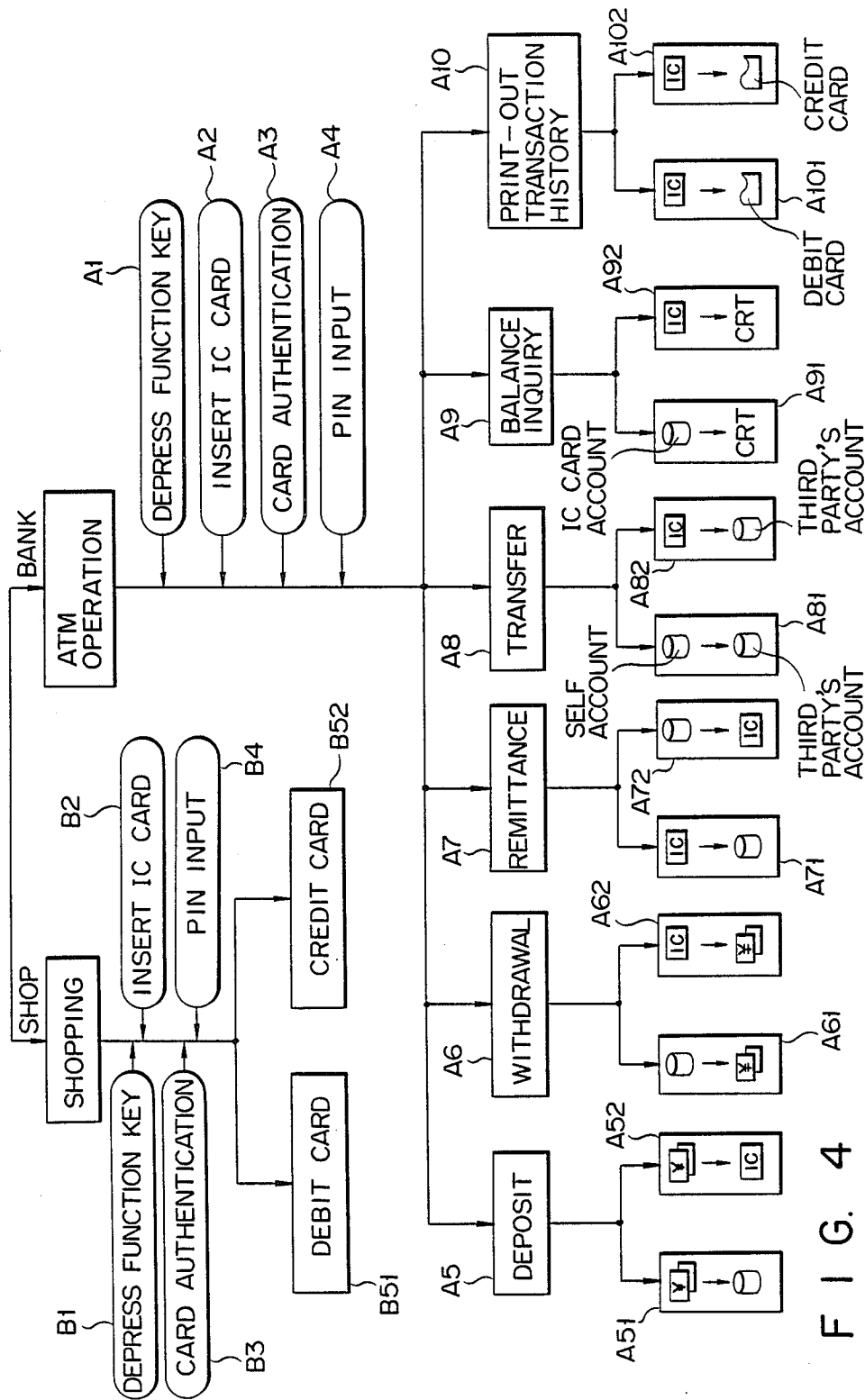


FIG. 4

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