08/595014

Patent Application
Docket #20661/438

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Type or Print Name JEANNE A. HOWARD

Signature Jeanne A. Howard

METHOD, APPARATUS, AND SYSTEM FOR TRANSFERING UNITS OF VALUE

RELATED APPLICATIONS

This application claims the benefit of U.S. Provisional Application No. 60/004,510, filed September 29, 1995.

The following applications of common assignee contains related subject matter and are hereby incorporated by reference:

Serial No.: unknown, filed January 31, 1996, entitled METHOD, APPARATUS, SYSTEM AND FIRMWARE FOR SECURE TRANSACTIONS;

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Serial No.: unknown, filed January 31, 1996, entitled TRANSFER OF VALUABLE INFORMATION BETWEEN A SECURE MODULE AND ANOTHER MODULE.

BACKGROUND OF THE INVENTION

Technical Field of the Invention

The present invention relates to a method, apparatus and system for transferring money or its equivalent electronically. In particular, in an electronic module based system, the module can be configured to provide at least secure data transfers or to authorize monetary transactions.

Description of Related Art

Presently, credit cards that have a magnetic strip associated with them, are a preferred monetary transaction medium in the market place. A card user can take the card to an automatic cash machine, a local store or a bank and make monetary transactions. In many instances the card is used via a telephone interface to make monetary exchanges. The magnetic strip card is used to help identify the card and user of the card. The card provides a relatively low level of security for the

with. The certificate can contain a variety of information. In particular, the certificate may contain:

1) who is the module user via a unique registration number.

2) when the transaction took place via a true-time stamping of the transaction.

3) where the transaction took place via a registered module interface site identification.

4) security information via uniquely serialized transactions and digital signitures on message digests.

5) module status indicated as valid, lost, or expired.

Although a preferred embodiment of the method and apparatus of the present invention has been illustrated

in the accompanying Drawings and described in the foregoing Detailed Description, it will be understood that the invention is not limited to the embodiment disclosed, but is capable of numerous rearrangements, modifications and substitutions without departing from the spirit of the invention as set forth and defined by the following claims.

WHAT IS CLAIMED IS:

1. A method for adding a monetary equivalent to an electronic module, comprising the steps of:

a. placing the module in communication with an electronic device;

b. indicating an amount requested to said electronic device;

c. communicating a random number from said module to said electronic device;

d. combining said random number and said amount requested thereby creating a first data ~~pakat~~ packet in said electronic device;

e. encrypting said first data packet with a first key thereby creating a signed certificate in said electronic device;

f. communicating said signed certificate from said electronic device to said module;

g. decrypting said signed certificate in said module with a second key thereby creating a ~~decrypted~~ decryted random number and a decrypted amount requested;

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