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# PROVISIONAL APPLICATION FOR PATENT COVER SHEET (Small Entity)

This is a request for filing a PROVISIONAL APPLICATION FOR PATENT under 37 CFR 1.53 (c).

INVENTOR(S)/APPLICANT(S)					
Given Name (first and middle (if any))	Family Name or Surname	Residence (City and either State or Foreign Country)			
Morris E.	Cohen	Brooklyn, New York			
<input type="checkbox"/> Additional inventors are being named on page 2 attached hereto					
TITLE OF THE INVENTION (280 characters max)					
Apparatus and Methods for Improved Credit Cards and Credit Card Transactions					
CORRESPONDENCE ADDRESS					
Direct all correspondence to:					
<input type="checkbox"/>	Customer Number			Place Customer Number Bar Code Label here	
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<input checked="" type="checkbox"/>	Firm or Individual Name	Morris E. Cohen, Esq.			
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ENCLOSED APPLICATION PARTS (check all that apply)					
<input checked="" type="checkbox"/>	Specification	Number of Pages	26	<input checked="" type="checkbox"/>	Small Entity Statement
<input checked="" type="checkbox"/>	Drawing(s)	Number of Sheets	1	<input type="checkbox"/>	Other (specify)
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Respectfully submitted,

SIGNATURE Morris E. Cohen

Date 03/30/1998

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## Apparatus and Methods for Improved Credit Cards and Credit Card Transactions

Inventor: Morris E. Cohen Brooklyn, New York

### Background of the Invention

Credit cards are currently a common financial tool. Yet, credit card fraud is a considerable concern for credit card companies. The problem occurs when an unscrupulous individual obtains a copy of a person's credit card information, and then uses that information to fraudulently charge purchases to the person's card until the theft is noticed and further use of the card is blocked. In addition to being a considerable problem for the card companies themselves, this illegal practice causes inconvenience and annoyance for the innocent user whose card has somehow been compromised.

Such fraud is a potential problem in various contexts, but recently has become of significant concern in Internet transactions in particular. Transmission of credit card information over the Internet has long been suspect due to the risk of individuals monitoring traffic over the network and then using that information for their personal gain. While secure networks and connections have been increasingly available over the past several years, many are nonetheless unwilling to transmit any credit card information over the Internet, due to the possibility that valuable credit card information could be intercepted.

In addition, monitoring, control and regulation of expenditures and finances is a frequent concern of companies and individuals. It is always desirable to provide apparatus and methods which improve the apparatus and methods for such monitoring, control and

regulation. Accordingly, there are numerous improvements which have been heretofore unknown in the art, which improve the effectiveness, value, and/or the efficiency of credit cards, either in general or certain types of financial transactions.

### **Summary of the Invention**

It is an object of the present invention to provide improved credit cards and methods for credit card transactions.

It is a further object of the present invention to provide for customized use credit cards.

It is a further object of the present invention to provide for user-defined credit cards for use in financial transactions.

It is a further object of the present invention to provide for disposable credit cards.

It is a further object of the present invention to provide for limited use credit cards.

It is a further object of the present invention to provide methods and apparatus for secure transmission of credit card information.

It is a further object of the present invention to provide methods and apparatus for minimizing credit card fraud, and the amounts of loss that could occur should card information be intercepted.

It is also an object of the invention to provide methods and apparatus for transmission of credit card information over the Internet with a minimal risk of possible fraud or loss.

In addition to the prevention and reduction of fraud, it is a further object of the invention to provide improved types of credit cards, and improved methods for credit card

transactions.

In accordance with the invention, a variety of new forms of credit cards and credit card methods are disclosed herein. In some of the disclosed embodiments, the cards and methods provide improved credit cards and methods providing for customization, limited use, single use (disposability), or so forth. Additionally or alternatively, in some of the disclosed embodiments, the cards and methods include new forms of credit cards designed to reduce or prevent fraud. In addition to, or as an alternative to the prevention of fraud, in some of the embodiments disclosed herein, new credit cards and associated methods are provided for the improvement of credit card transactions and/or for availability of an expanded array of financial products to consumers.

### **Brief Description of the Drawings**

Figure 1 is a schematic illustration of the customization of a credit card in accordance with one embodiment of the present invention.

### **Description of the Invention**

In accordance with the present invention, in one embodiment of the present invention, to address the problem of credit card fraud, a new system of disposable credit card numbers is disclosed herein. These credit cards or credit card numbers are generated for a one time, single transaction basis, after which they are disposed of, or thrown away. The numbers can be used by a user over the Internet or any other communications system, whether open or secure, to effect a single transaction. After a one time use of the credit card number, the

number is deactivated by the issuing credit card company such that it is no longer available for use. In this manner, a credit card company need not wait to learn whether a given credit card number has been intercepted, and one or more fraudulent purchases made (with the attendant possible loss of time, money and manpower investigating and resolving such matters) before dealing with the results of the potential theft. Rather, all numbers used over the network, or in a certain context, are assumed insecure, and once used for the first time, are no longer available for use. By doing so, the company, so to speak, "beats the thief to the punch," having already deactivated the number after a single use of the card, even before learning of the fraud.

In other embodiments of the invention, customized or limited use credit cards are provided. These cards are customized, preferably by the user, to suit the user's desires or needs. As a result, they provide methods and apparatus which have been heretofore unknown in the art, but which provide benefits that improve the efficiency, ease and uses of payment for goods and services.

Various embodiments of the inventions are possible consistent with the inventions herein. Although reference is occasionally made to either the disposable credit card embodiment or the customized credit card embodiment herein, the features disclosed in association with one can likewise be applied to the other, as well.

With respect to the credit card's number itself, in one preferred embodiment, for example, the credit card number is indistinguishable from permanent, ordinary credit card numbers. By making the customized credit card number indistinguishable from regular numbers both users and vendors are encouraged to use the credit card in the same manner as

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