



US005915023A

United States Patent [19]
Bernstein

[11] **Patent Number:** **5,915,023**
[45] **Date of Patent:** **Jun. 22, 1999**

- [54] **AUTOMATIC PORTABLE ACCOUNT CONTROLLER FOR REMOTELY ARRANGING FOR TRANSFER OF VALUE TO A RECIPIENT**
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- [21] Appl. No.: **08/779,923**
- [22] Filed: **Jan. 6, 1997**
- [51] **Int. Cl.⁶** **H04L 9/00**
- [52] **U.S. Cl.** **380/24**; 380/4; 380/9; 380/23; 380/25; 380/49; 705/26; 705/35; 705/39; 705/40; 705/44
- [58] **Field of Search** 380/4, 9, 21, 49, 380/50, 59, 23, 24, 25; 705/26, 39, 40, 42, 44, 45, 35

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Primary Examiner—Bernarr E. Gregory
Attorney, Agent, or Firm—Welsh & Katz, Ltd.

[57] **ABSTRACT**

An apparatus and method of transferring a value from a transferor to a transferee in a transaction executed through a public service telephone network. The method includes the step of exchanging essential information between the transferor and transferee through a connection established through the public service telephone network. A summary of the transaction is transferred from the transferor and from the transferee to a third party agent of the transferee through the public service telephone network. The summary received from the transferor with the summary received from the transferee and where a match is determined, transferring the value to the transferee.

22 Claims, 4 Drawing Sheets

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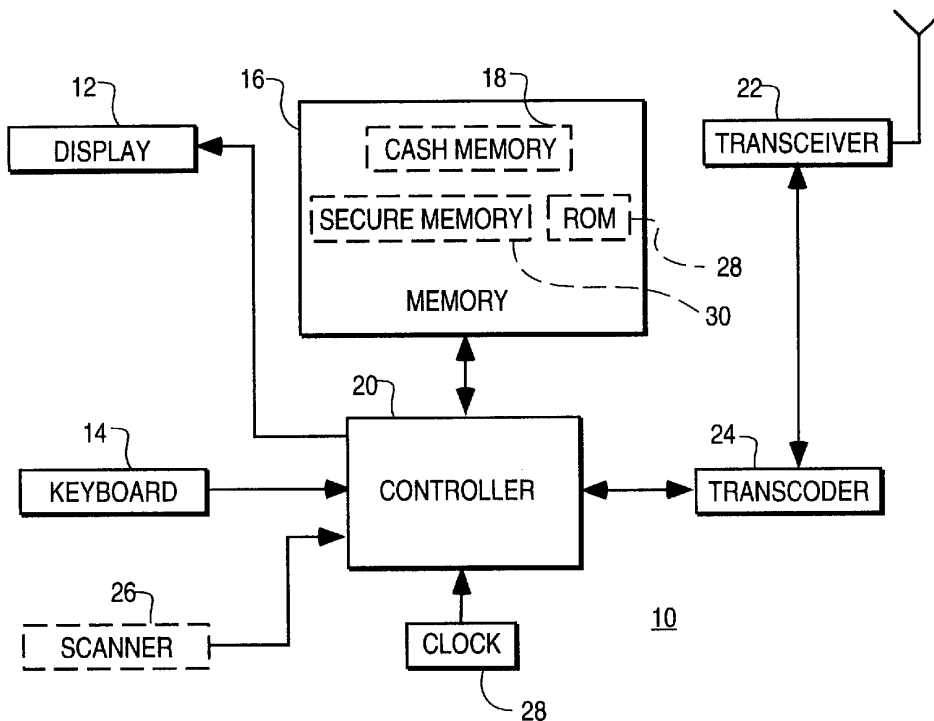


FIG. 1

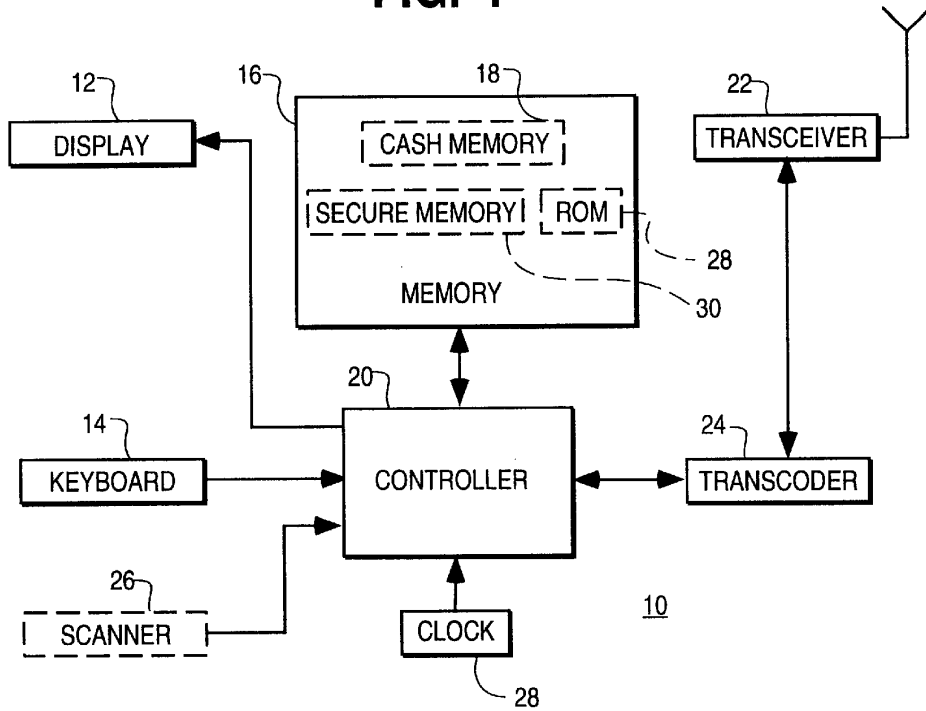


FIG. 2

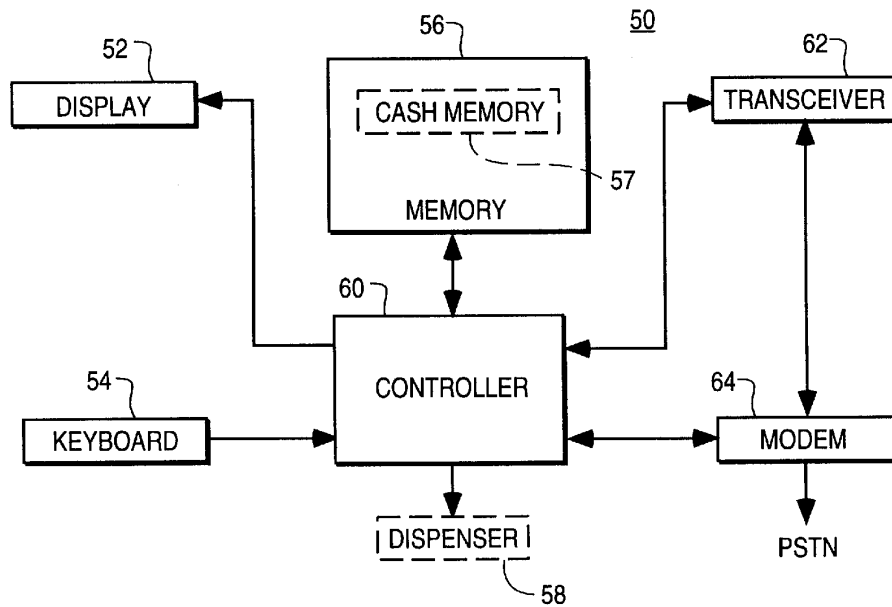


FIG. 3

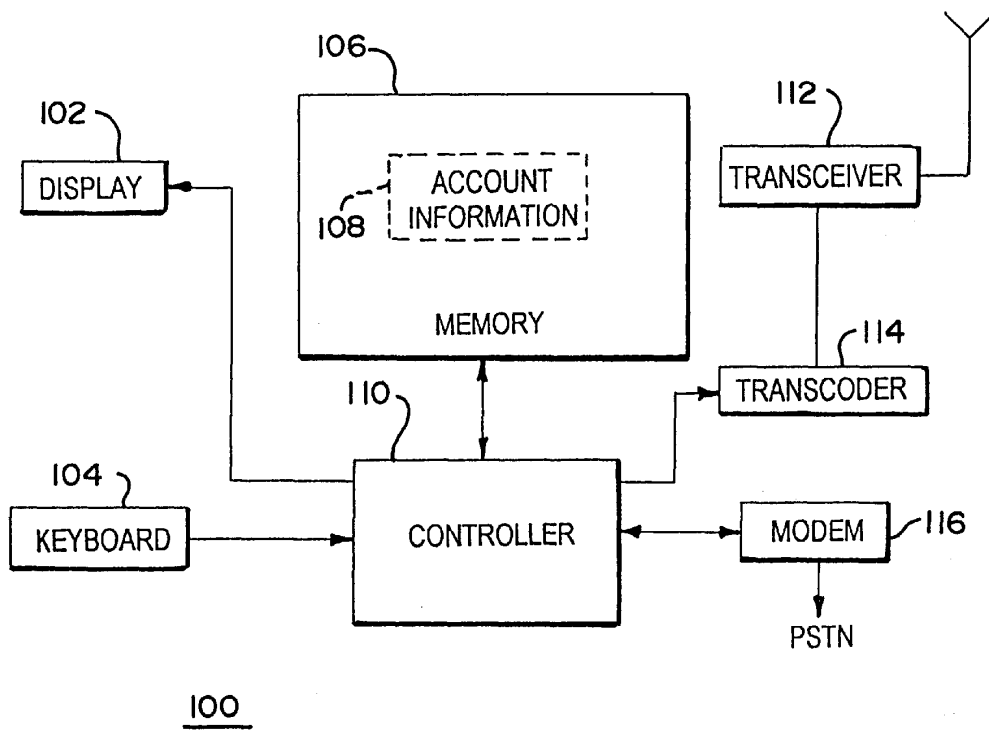


FIG. 4

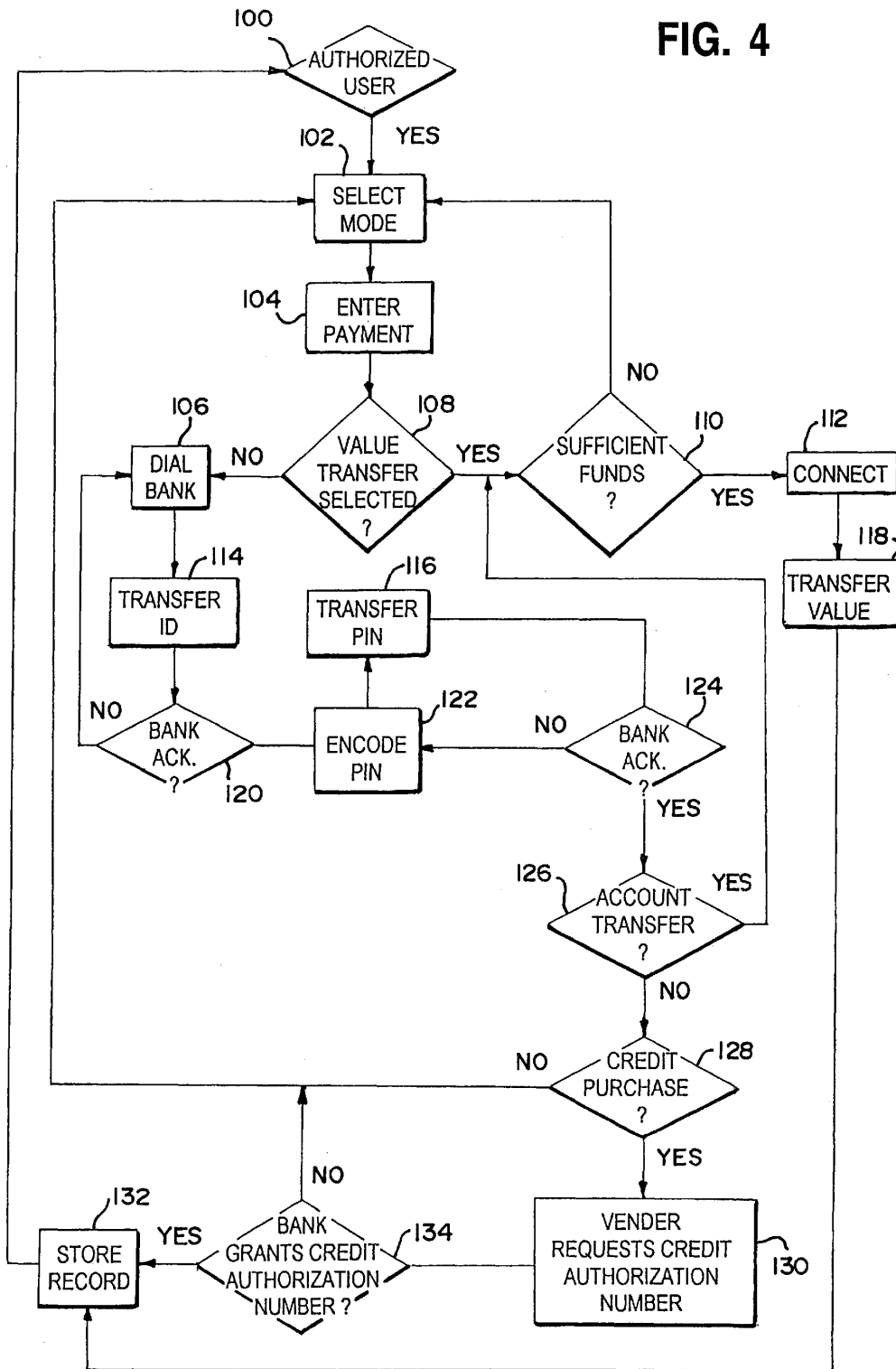


FIG. 5

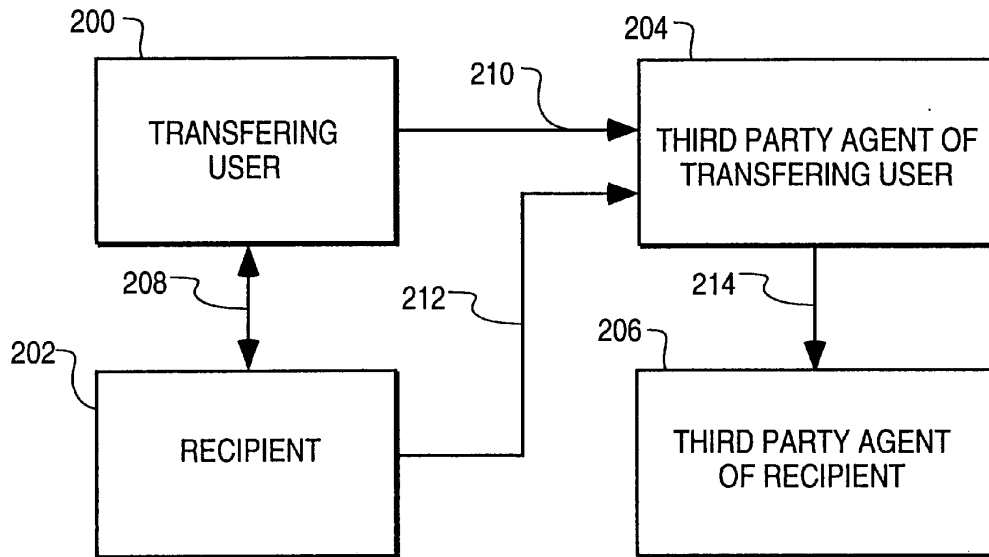
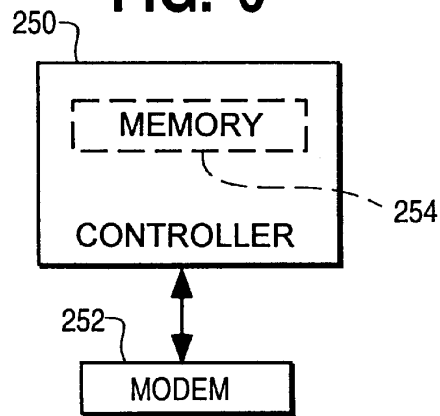


FIG. 6



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