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United States Patent [19]

[11] Patent Number: **5,420,405**

Chasek

[45] Date of Patent: **May 30, 1995**

[54] **SECURE, AUTOMATED TRANSACTION SYSTEM THAT SUPPORTS AN ELECTRONIC CURRENCY OPERATING IN MIXED DEBIT & CREDIT MODES**

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4,968,873 11/1990 Dethloff et al. 235/379
5,175,416 12/1992 Mansvelt et al. 235/380

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Primary Examiner—John Shepperd

[21] Appl. No.: **23,120**

[57] ABSTRACT

[22] Filed: **Feb. 26, 1993**

This invention describes a combination of methods and apparatus that creates electronic money for personal transactions which integrates the functions of cash, checks and credit cards with constant surveillance against fraud. This money can also serve as an international medium-of-exchange, and support automated sales tax collections and payment. This money's support system is comprised of personal terminals, vendor terminals, an electronic banking sub-system, and homebase terminals. Such a system, if widely used, would increase commercial and personal productivity, provide better security against fraud and counterfeiting, facilitate the automation of operations that involve currency, and sharply diminish the flood of paper that threatens to inundate the present system.

[51] Int. Cl.⁶ **G06F 15/30**

[52] U.S. Cl. **235/379; 235/380; 902/4**

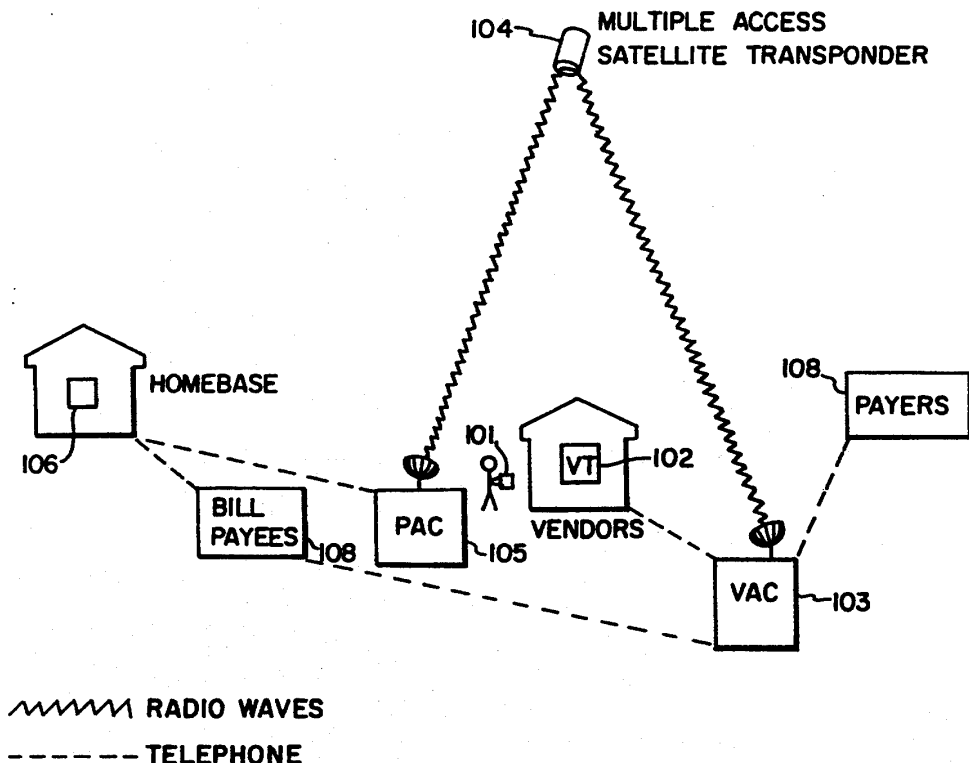
[58] Field of Search **235/379, 380; 402/4**

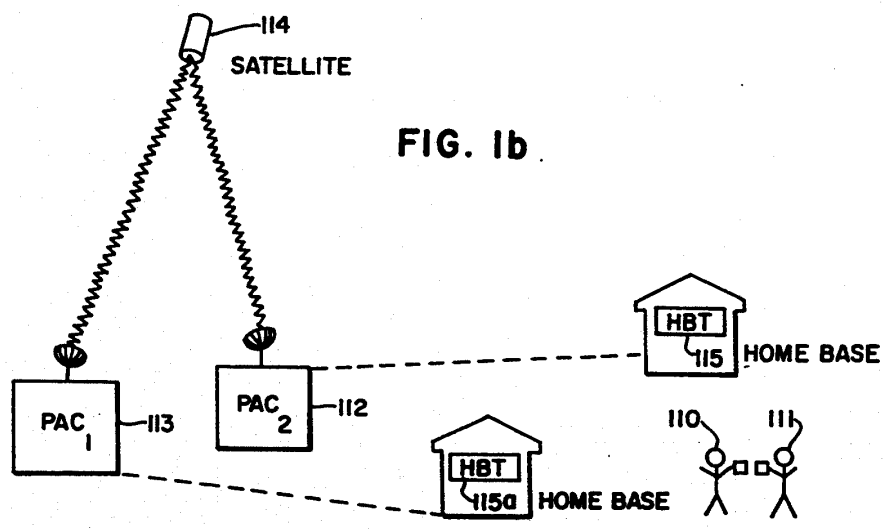
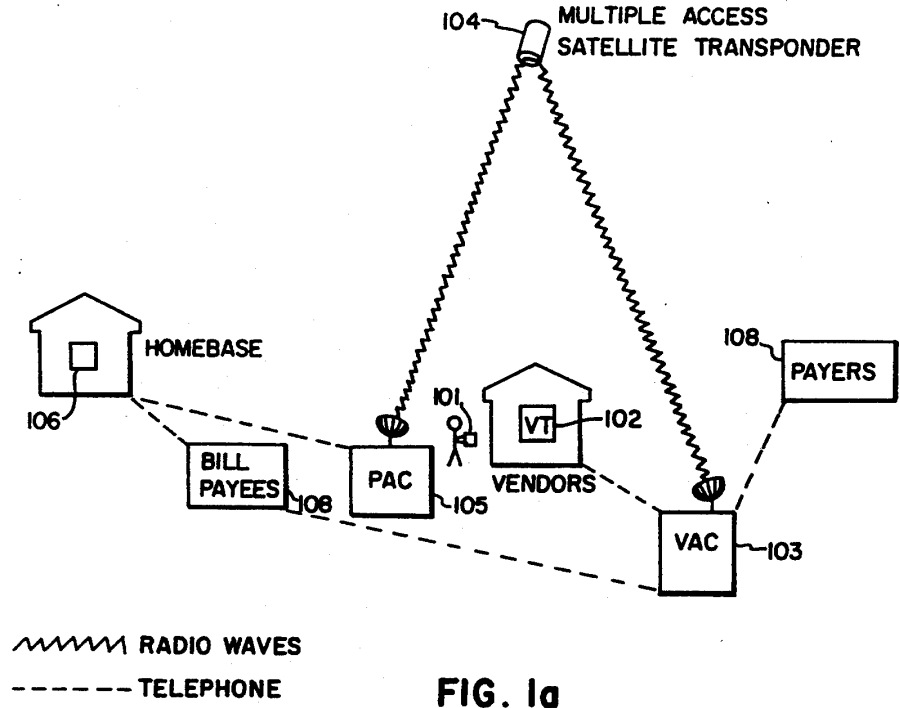
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8 Claims, 7 Drawing Sheets





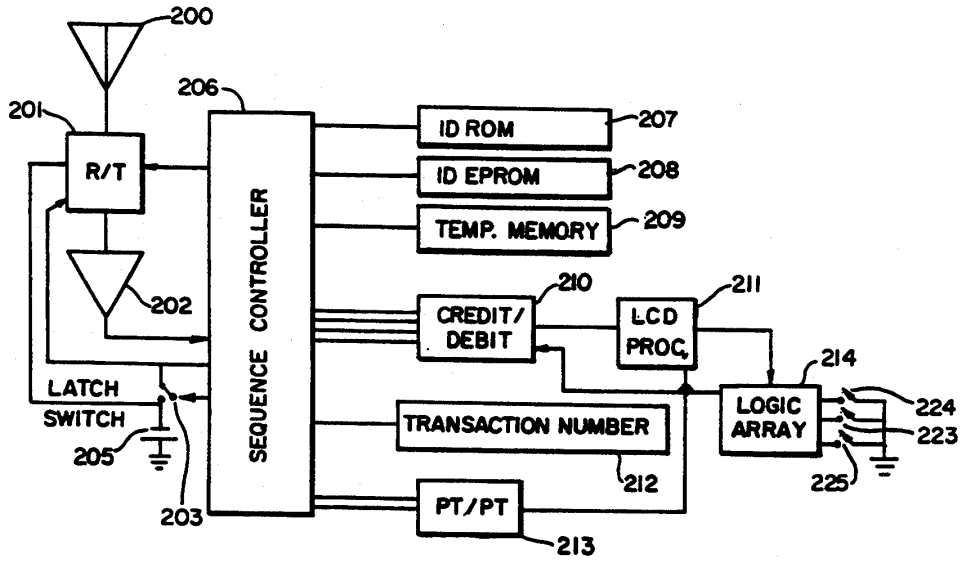


FIG. 2a

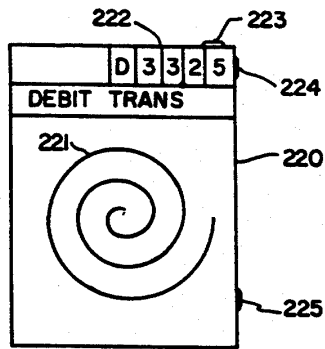


FIG. 2b

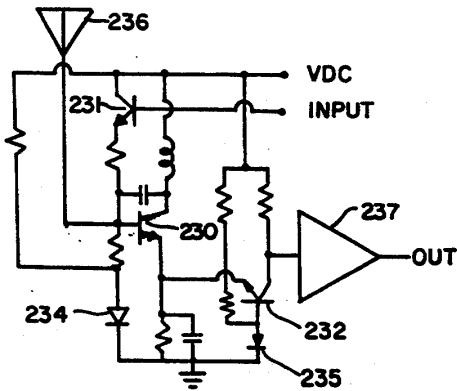


FIG. 2c

FIG. 2d

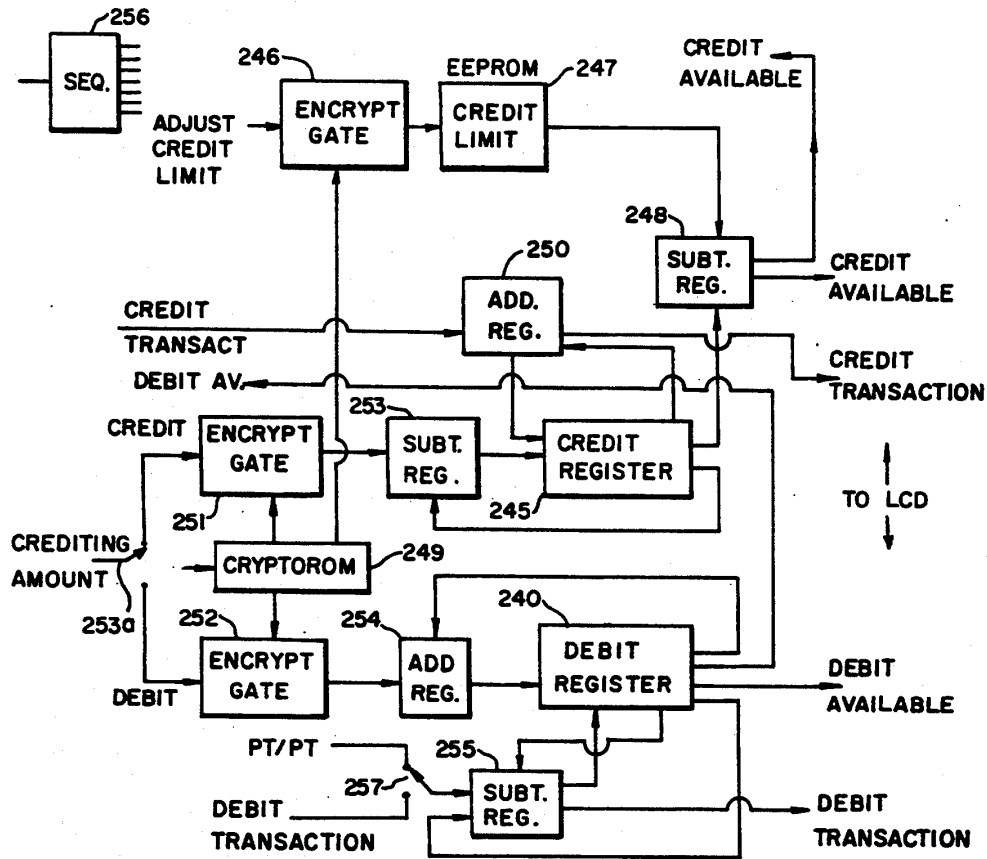
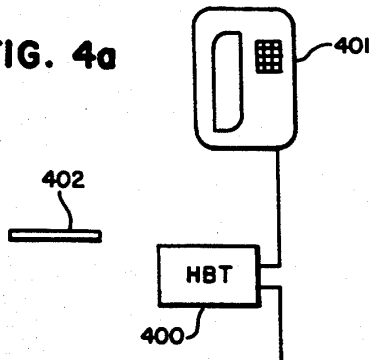


FIG. 4a



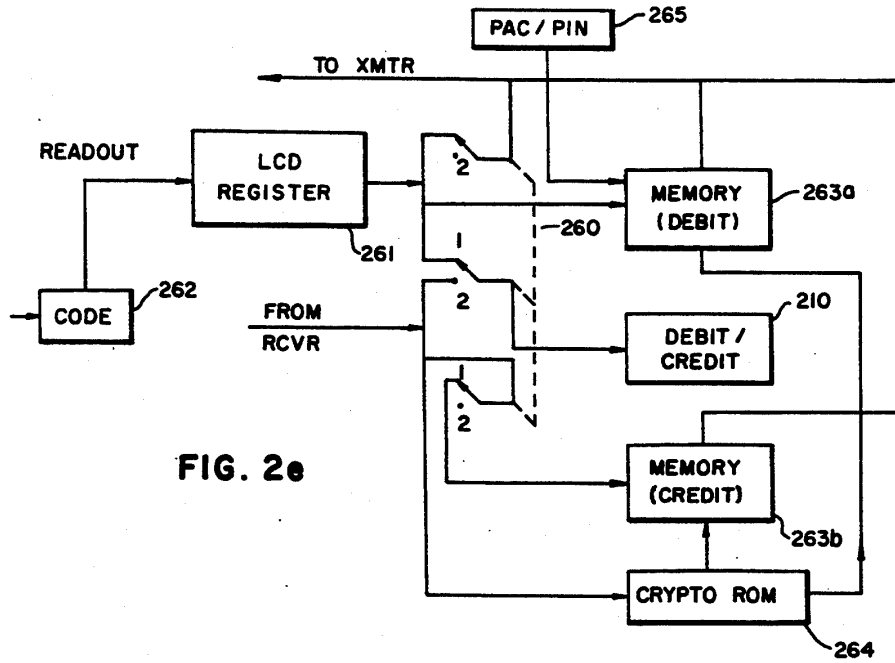


FIG. 2e

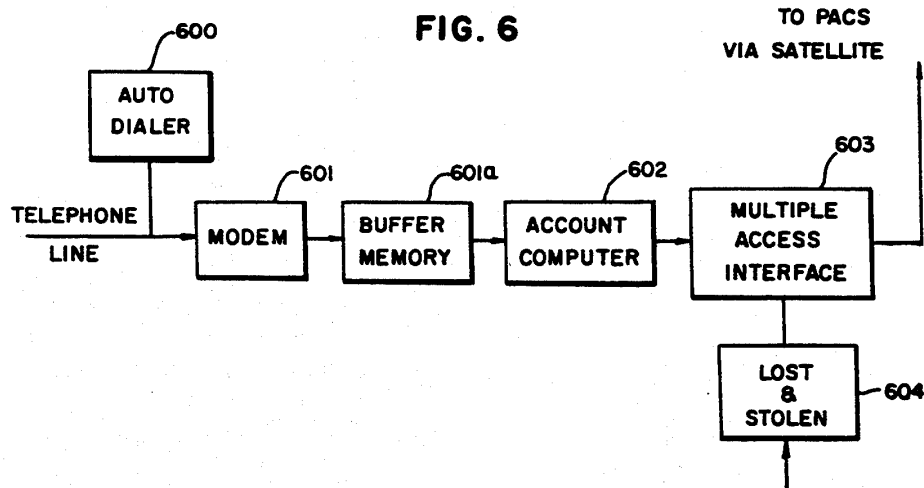


FIG. 6

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