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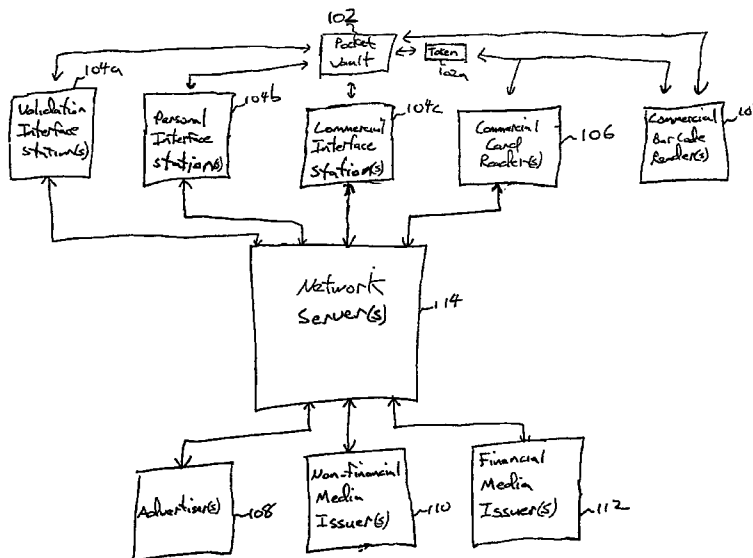
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(54) Title: PORTABLE ELECTRONIC AUTHORIZATION SYSTEM AND ASSOCIATED METHOD



(57) Abstract: In one embodiment an apparatus includes a housing; a user authenticator, supported by the housing, that authenticates an identity of a user; at least one memory, supported by the housing, that stores transaction information for at least first and second media; and at least one output, supported by the housing, that releases at least a portion of the transaction information to a point-of-sale (POS) terminal after the user authenticator has authenticated the identity of the user. In another embodiment, a method involves steps of: storing transaction information for at least first and second media in a memory of a device; receiving as input a user's selection of one of the at least first and second media; displaying a visual indication to the user regarding which of the at least first and second media has been selected; and transferring at least a portion of the transaction information from the device to a point-of-sale (POS) terminal.

WO 01/24123 A1



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RELATED APPLICATIONS

This application claims the benefit of each of the following U.S. Provisional
5 Patent Applications: (1) Application Serial No. 60/156,356, filed September 28, 1999;
(2) Application Serial No. 60/167,050, filed November 23, 1999; (3) Application Serial
No. 60/184,425, filed February 23, 2000; and (4) Application Serial No. 60/217,542,
filed July 12, 2000.

FIELD OF THE INVENTION

10 The present inventions are directed to novel systems and methods for engaging in
transactions involving financial and/or non-financial media.

BACKGROUND OF THE INVENTION

15 People often times carry wallets with them when they engage in their day to day
activities. A typical wallet is made of leather or other suitable material, and is generally
a foldable structure that readily fits into a pocket or purse. A wallet typically includes a
number of pockets, pouches, or the like for storing items such as a driver's license, a
social security card, identification cards, credit cards, debit cards, membership cards,
20 commuter passes, access tools, business cards, cash, coupons, event tickets,
transportation tickets, frequent customer cards (e.g., a frequent flier card), medical
information cards, receipts, photographs, etc.

Wallets are frequently stolen, lost, or misplaced. When any of these events
occurs, not only must the wallet itself be replaced, but all of the contents of the wallet
25 must be replaced as well. As anyone who has lost a wallet can testify, replacing the
contents of a wallet can be cumbersome and expensive. In addition, if a wallet is stolen
or if a lost wallet falls into the wrong hands, the contents of the wallet may be used to
engage in unauthorized activities which financially detriment the wallet owner, as well as
any banks, credit issuers, and/or other institutions that issued financial media to the
30 wallet owner.

While the wallet owner is generally able to "cancel" financial media in such
situations by contacting the respective financial media issuers, often times this is done

too late, i.e., after one or more media have been exploited by the unauthorized user. In some cases, the wallet owner may not recall all of the contents of the now stolen wallet, and so fail to report the theft of one or more items. Further, in addition to any cash contained in a lost or stolen wallet, many media issued by non-financial media issuers have a significant cash value, e.g., transportation tickets, event tickets, commuter passes, and the like, and therefore represent an immediate (and often times unrecoverable) financial loss to the wallet owner. Moreover, the misappropriation of media issued by non-financial media issuers that contain personal information, e.g., a drivers license, social security card, identification card, etc., present the opportunity for an unauthorized possessor of a wallet to engage in the practice known as “identity theft,” whereby the possessor may assume the identity of the wallet owner for various fraudulent purposes, e.g., using the assumed identity to obtain and exploit one or more new financial media.

SUMMARY OF THE INVENTION

According to one aspect of the present invention, an apparatus includes a housing; a user authenticator, supported by the housing, that authenticates an identity of a user; at least one memory, supported by the housing, that stores transaction information for at least first and second media; and at least one output, supported by the housing, that releases at least a portion of the transaction information to a point-of-sale (POS) terminal after the user authenticator has authenticated the identity of the user.

According to another aspect of the present invention, a method involves steps of: (a) storing transaction information for at least first and second media in a memory of a device (b) using the device to authenticate an identity of a user; and (c) after authenticating the identity of the user with the device, transferring at least a portion of the transaction information from the device to a point-of-sale (POS) terminal.

According to another aspect of the present invention, an apparatus includes: a housing; at least one memory, supported by the housing, that stores transaction information for at least one media; a user authenticator, supported by the housing, that authenticates an identity of a user of the apparatus; and at least one output, supported by the housing, that, after the user authenticator has authenticated the identity of the user, releases an embedded identification code of the apparatus from the housing that enables

a device receiving the embedded identification ID code to authenticate the identity of the apparatus.

According to another aspect of the present invention, a method involves steps of: storing transaction information for at least one media in a memory of a first device; using
5 the first device to authenticate an identity of a user; and after authenticating the identity of the user with the first device, releasing an embedded identification code of the apparatus from the housing that enables a second device receiving the embedded identification code to authenticate the identity of the first device.

According to another aspect of the present invention, an apparatus includes: at
10 least one memory that stores transaction information for at least first and second media; at least one input that enables a user to select one of the at least first and second media; a display that provides a visual indication to the user regarding which of the at least first and second media has been selected with the at least one input; and at least one output that selectively releases at least a portion of the transaction information to a point-of-sale
15 (POS) terminal.

According to another aspect of the present invention, a method involves steps of: storing transaction information for at least first and second media in a memory of a device; receiving as input a user's selection of one of the at least first and second media; displaying a visual indication to the user regarding which of the at least first and second
20 media has been selected; and transferring at least a portion of the transaction information from the device to a point-of-sale (POS) terminal.

According to another aspect of the present invention, an apparatus includes: at least one memory that stores transaction information for at least one financial media and at least one non-financial media; and at least one output that selectively releases at least a
25 portion of the transaction information to a point-of-sale (POS) terminal.

According to another aspect of the present invention, a method involves steps of: storing transaction information for at least one financial media and at least one non-financial media in a memory of a device; and transferring at least a portion of the transaction information from the device to a point-of-sale (POS) terminal.

30 According to another aspect of the present invention, a system includes: a housing; at least one memory, supported by the housing, that stores transaction information for at least one media; a device releasably attached to the housing; and

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