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(54) **SYSTEM AND METHOD FOR CONDUCTING FINANCIAL TRANSACTIONS USING A PERSONAL TRANSACTION DEVICE WITH VEHICLE-ACCESSED, PAYMENT-GATEWAY TERMINALS**

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(57) **ABSTRACT**

A system and method for conducting a financial transaction are described. In one embodiment, communication is established between a vehicle-accessed, payment-gateway terminal (VAPGT) and a pre-registered, key-enabled, personal transaction device (PTD). The PTD is accessed using a privacy card and a transaction request is transmitted to a server. Further, a transaction authorization message is received from the server to complete the transaction.

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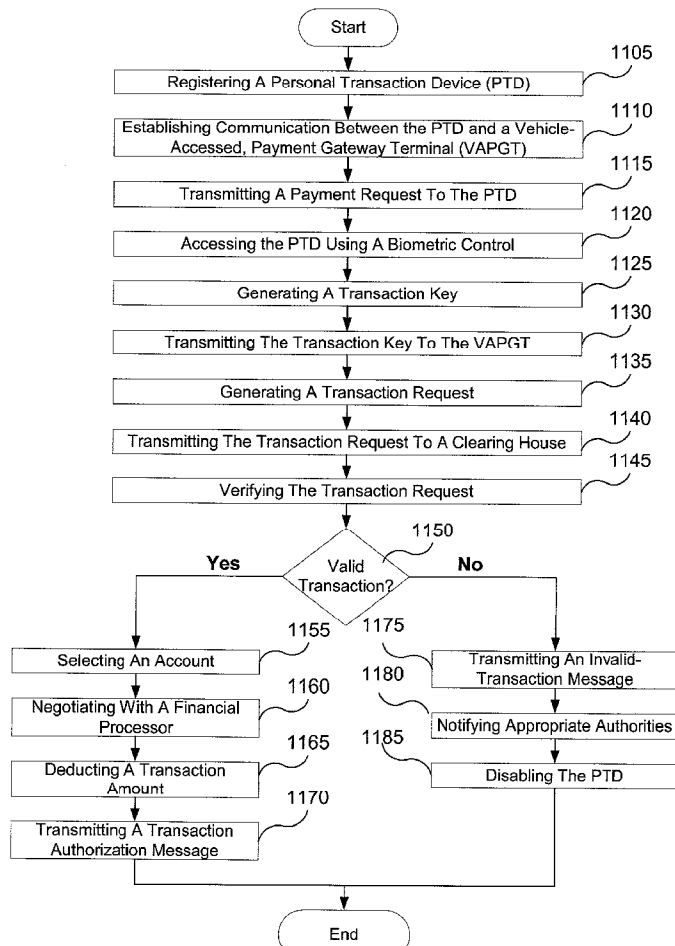
In an alternate embodiment, a pre-registered, key-enabled, personal transaction device (PTD) is loaded with a pre-funded cash account. Further, communication is established between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD and the PTD is accessed using a privacy card. Finally, a transaction amount is deducted from the pre-funded cash account to complete the transaction.

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(60) **Provisional application No. 60/254,217, filed on Dec. 7, 2000.**



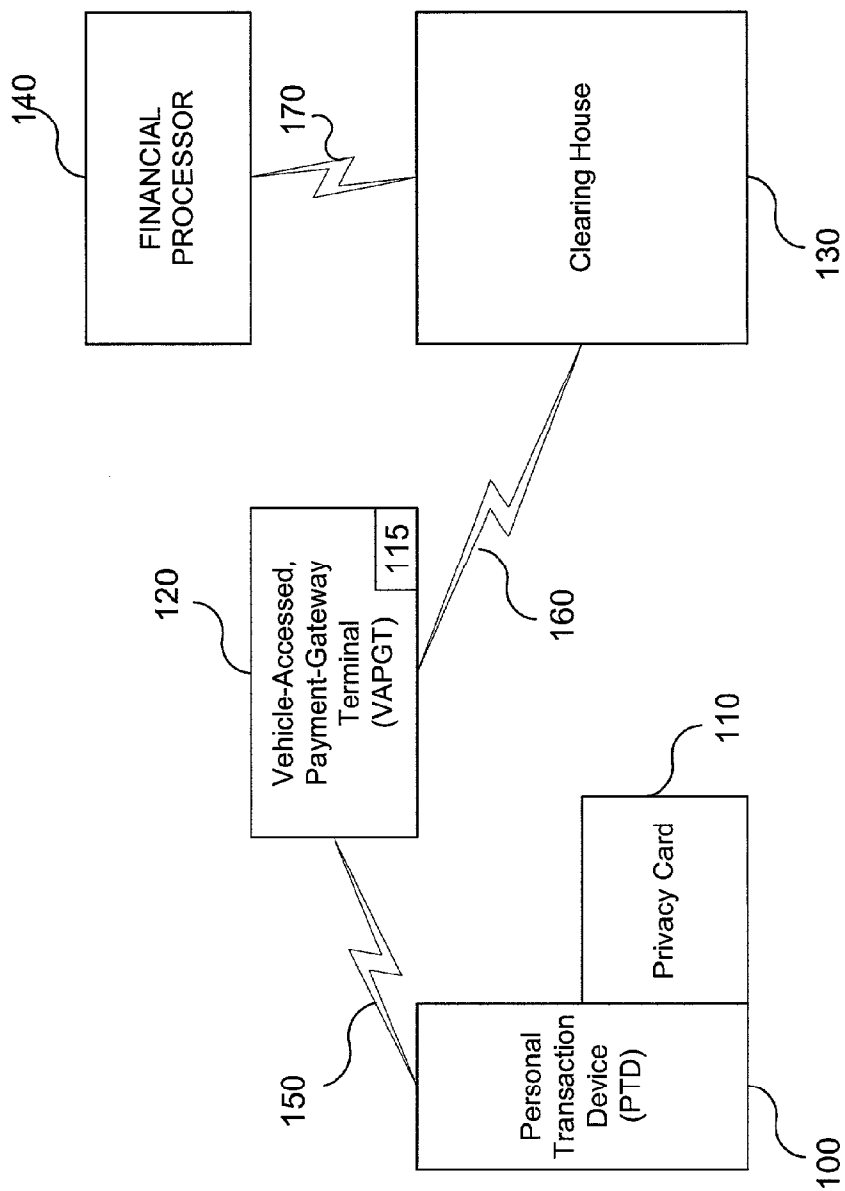


Figure 1

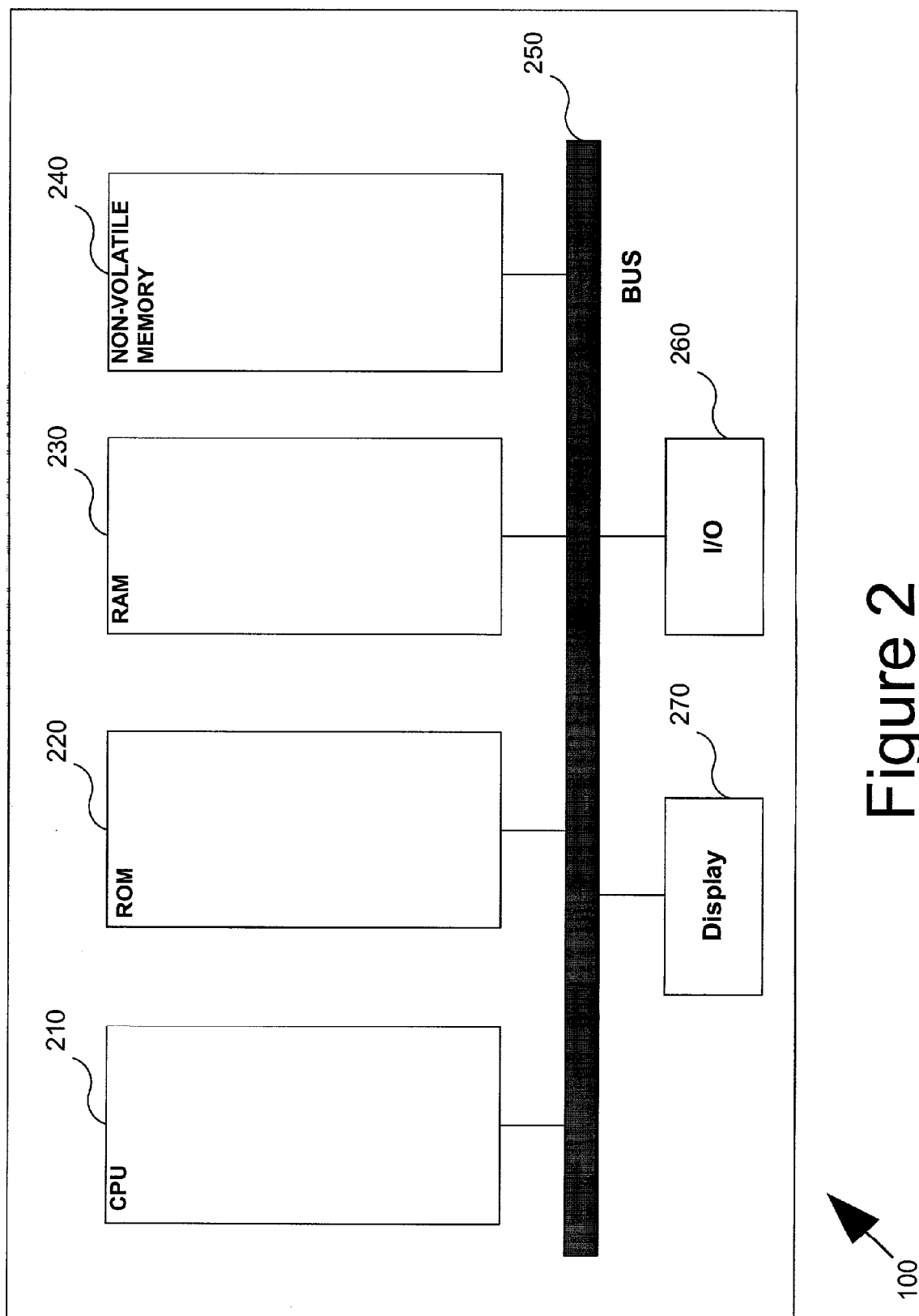


Figure 2

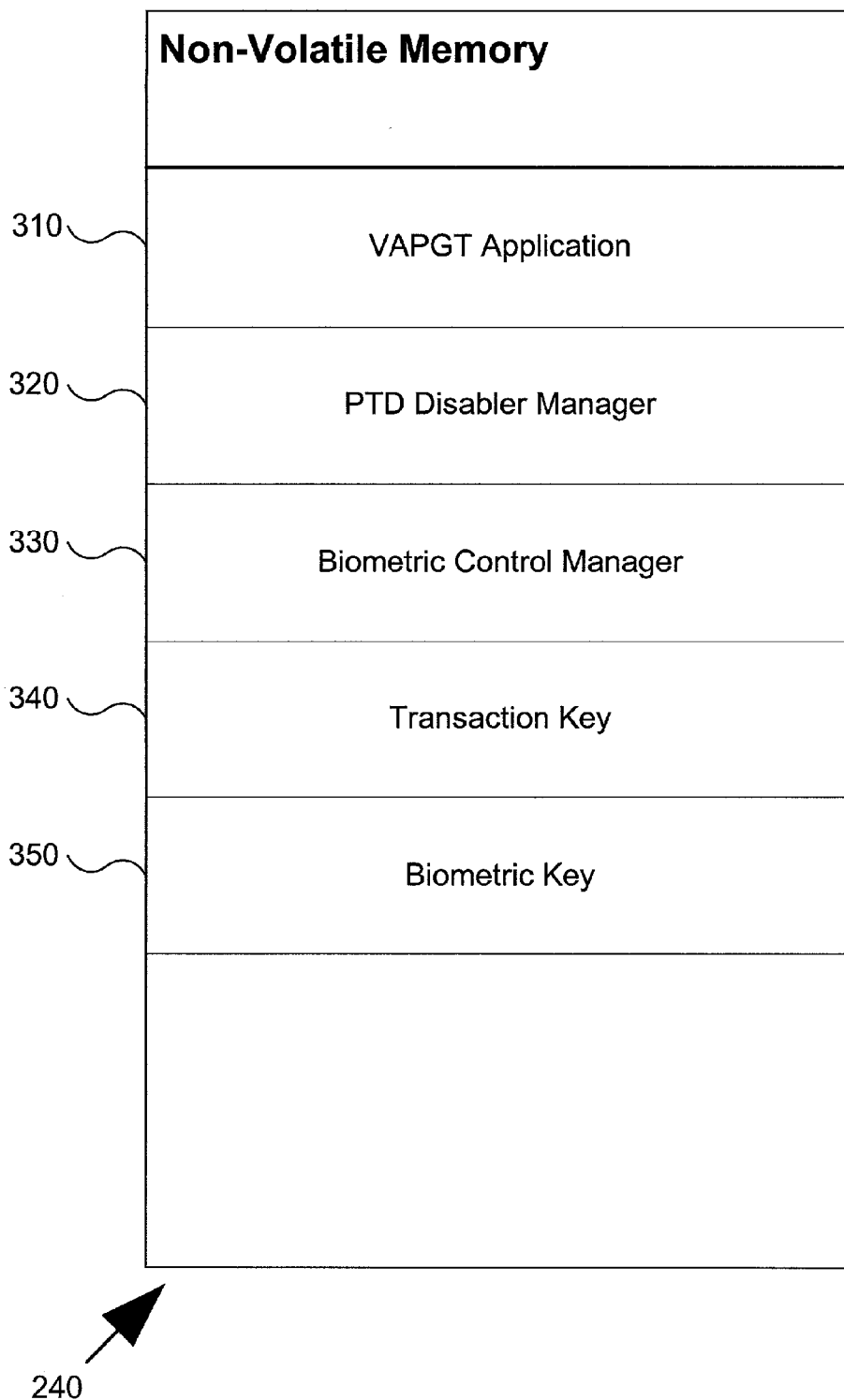


Figure 3

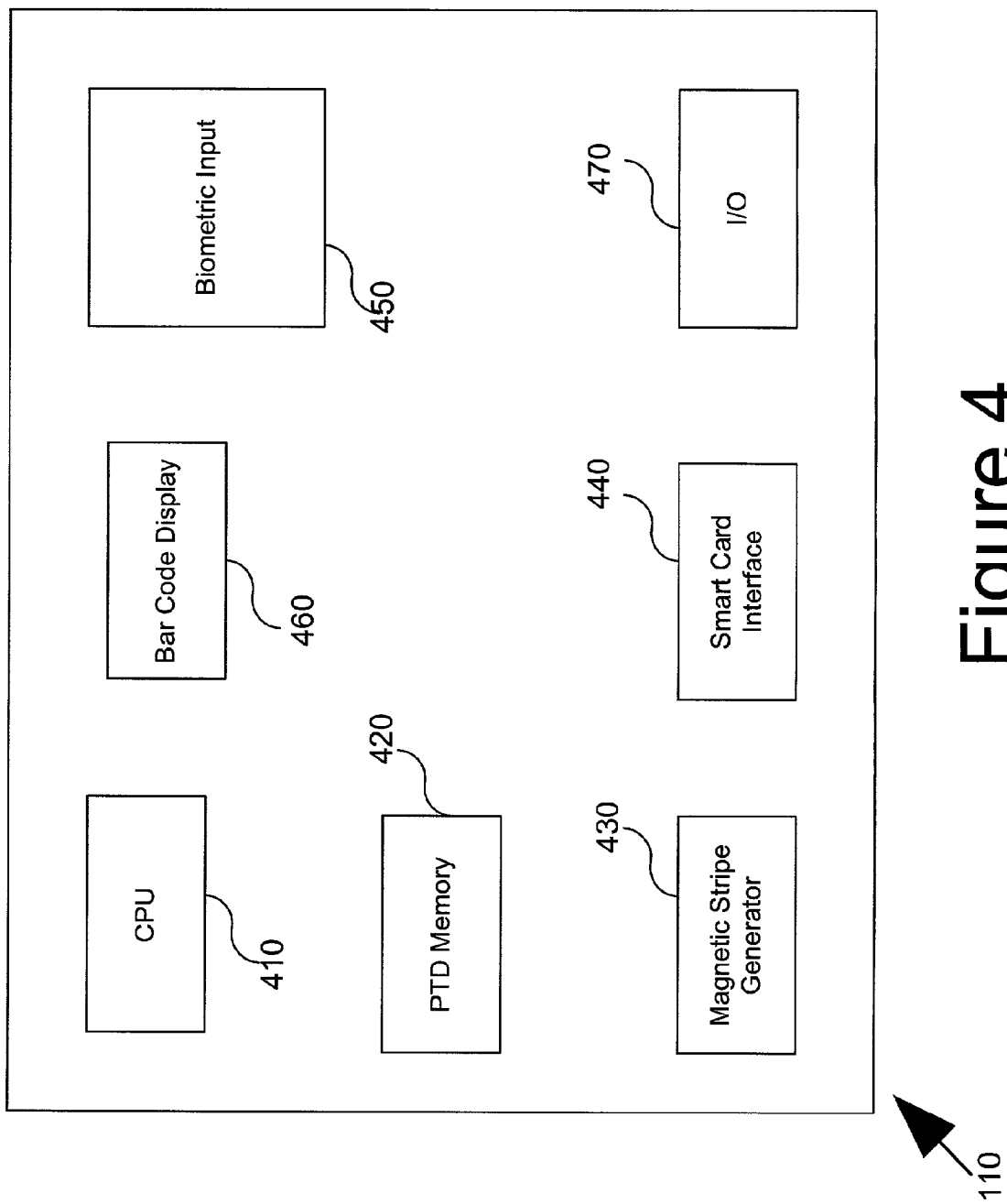


Figure 4

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