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Maritzen et al.

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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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(76) **Inventors: Michael L. Maritzen, Fremont, CA (US); Hiro Yasuda, Woodcliff Lake, NJ (US); Robert Tanner, Boulder Creek, CA (US); Harold Aaron Ludtke, San Jose, CA (US)**

(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.

Correspondence Address:
Rogitz & Associates
750 B Street, Suite 3120
San Diego, CA 92101 (US)

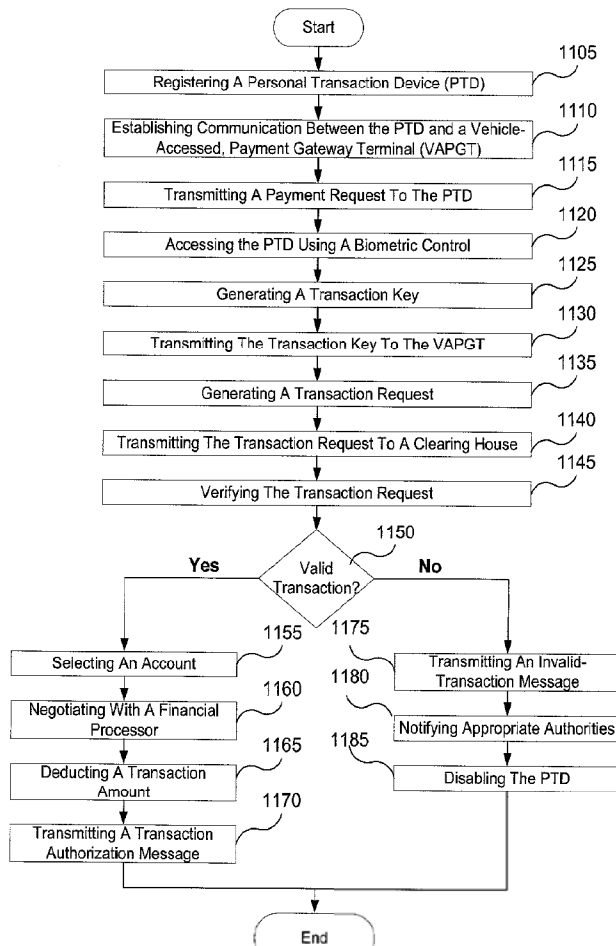
In an alternate embodiment, a pre-registered, key-enabled, personal transaction device (PTD) is loaded with a pre-funded cash account. Further, communication is established between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD and the PTD is accessed using a privacy card. Finally,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

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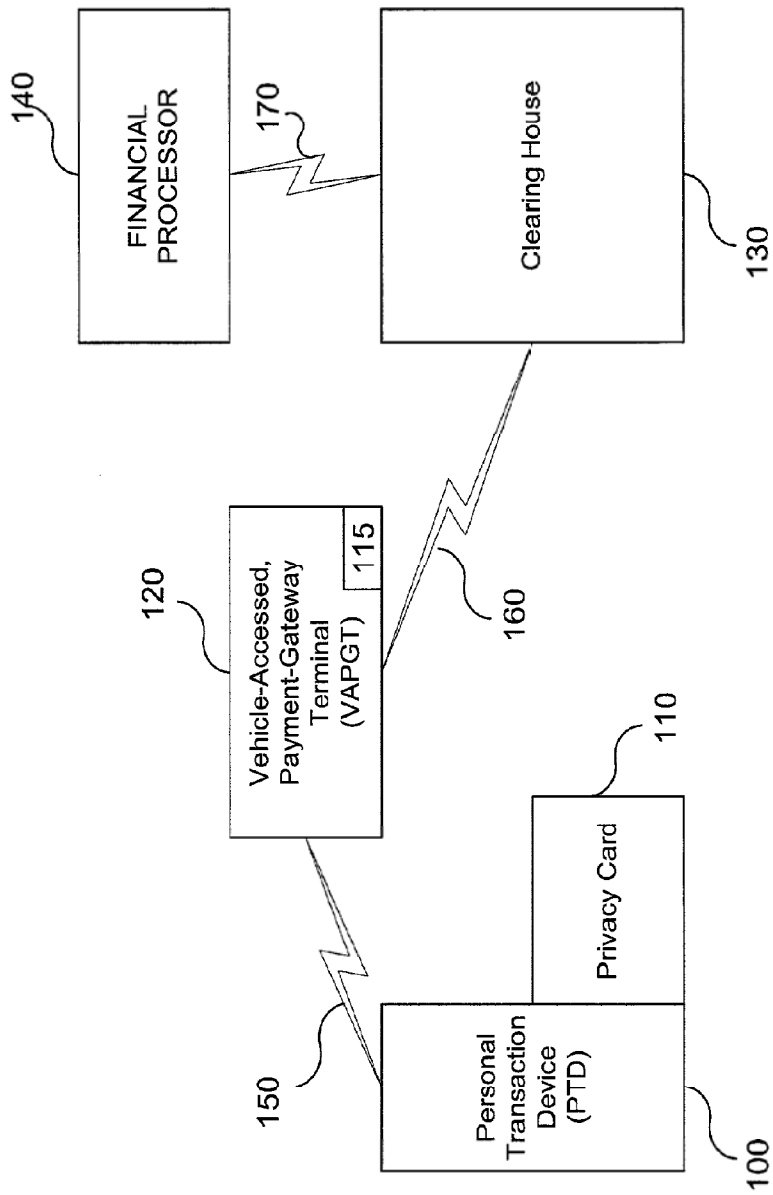


Figure 1

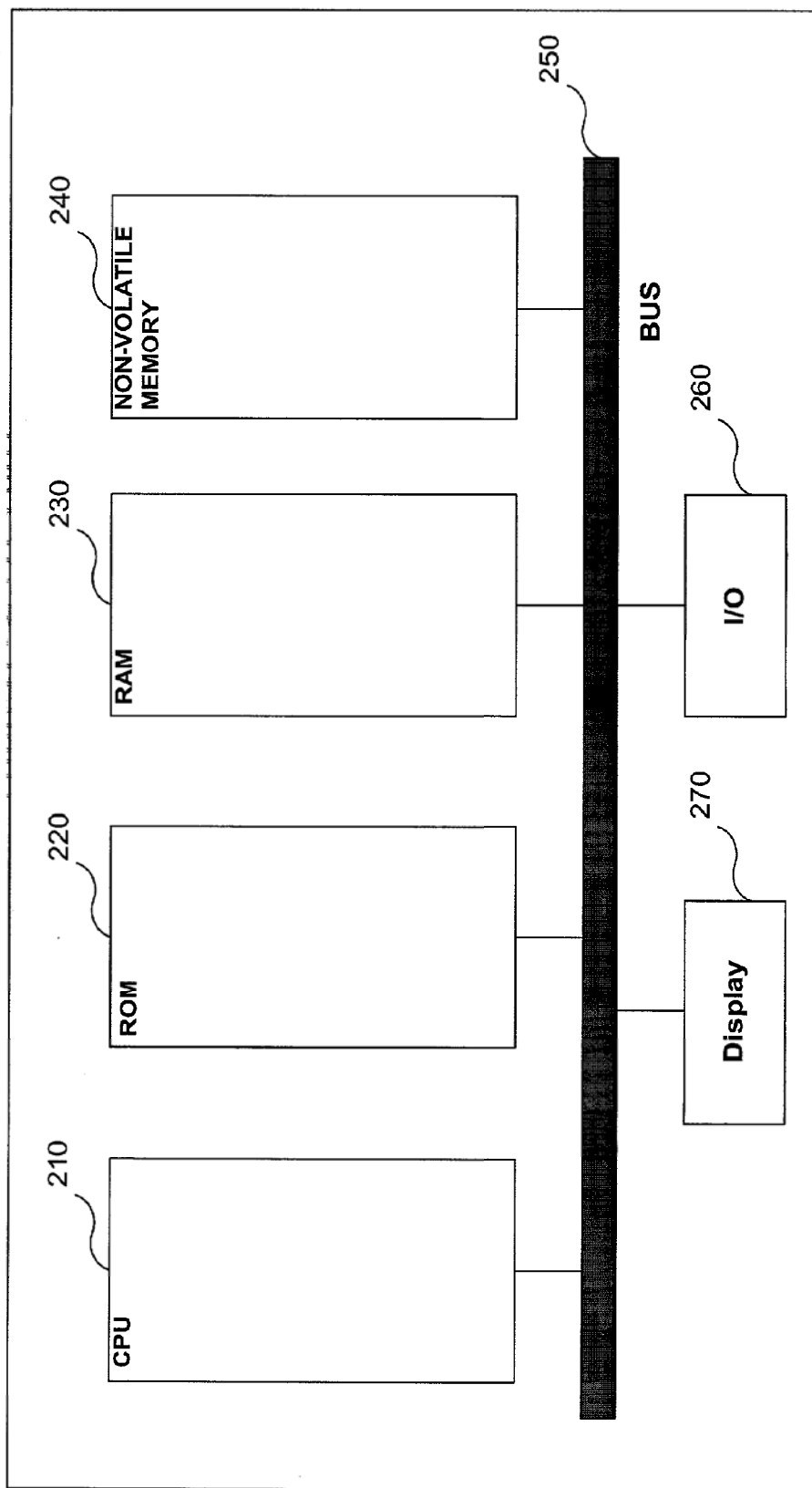
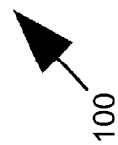


Figure 2



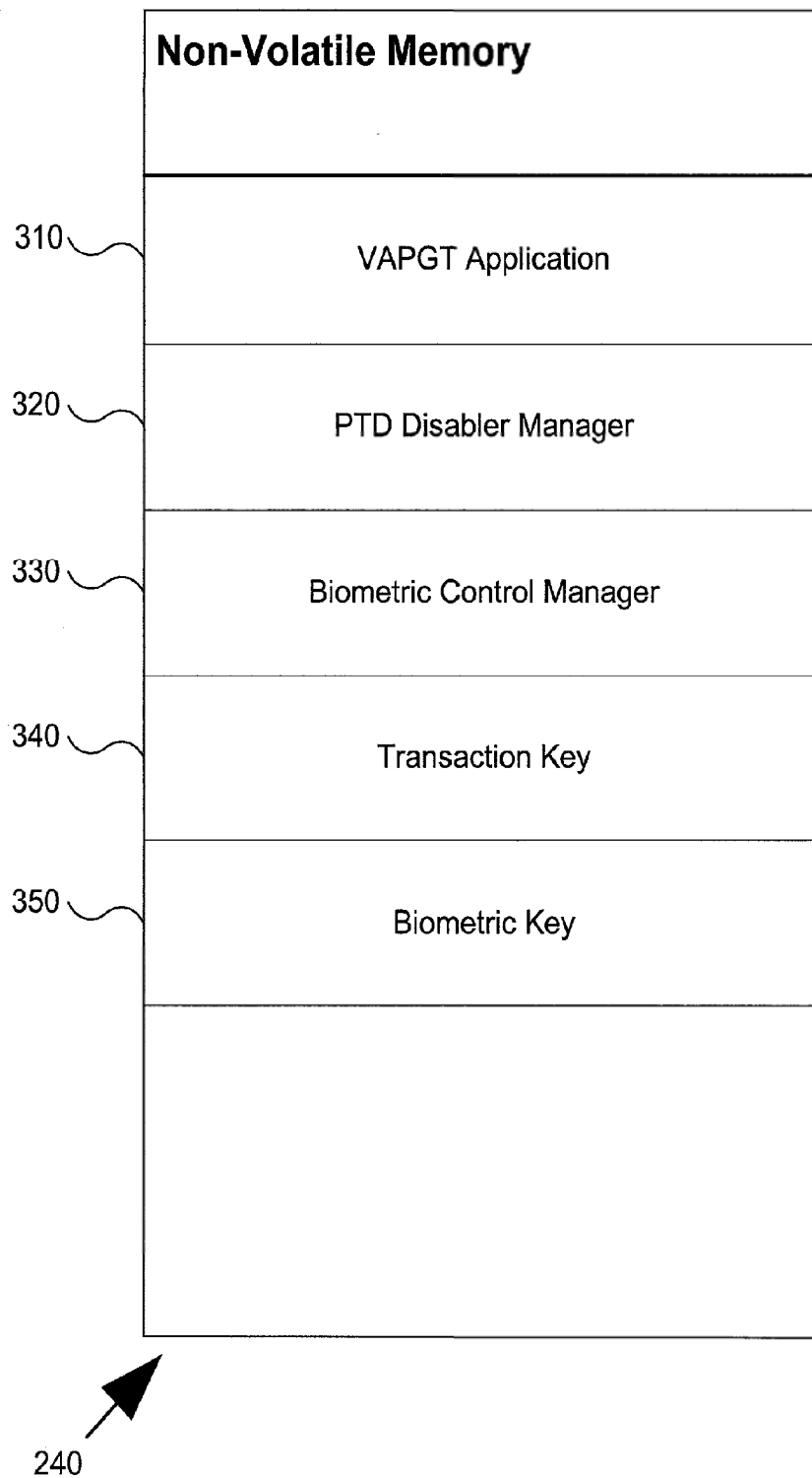


Figure 3

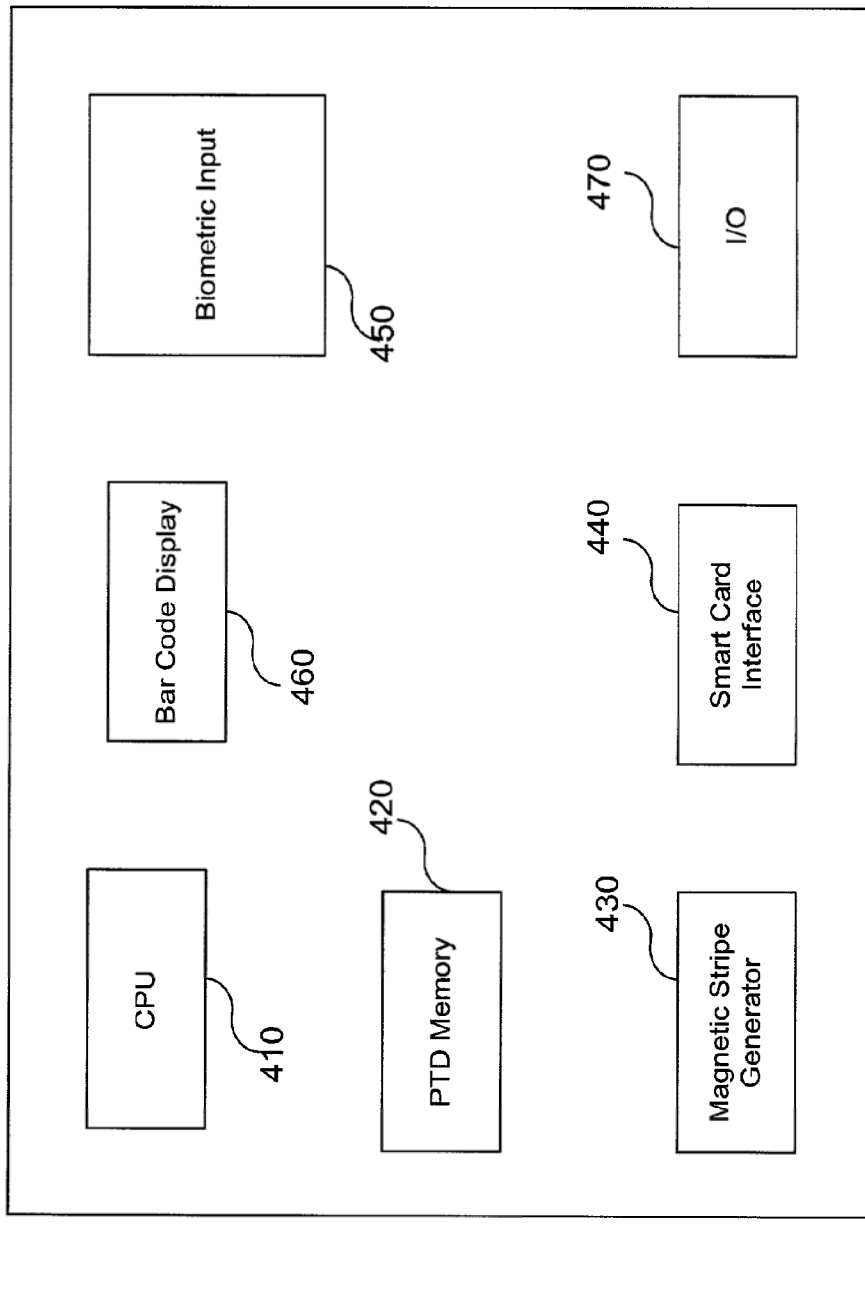


Figure 4

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