



(19) **United States**

(12) **Patent Application Publication**
Maritzen et al.

(10) **Pub. No.: US 2004/0236632 A1**
(43) **Pub. Date: Nov. 25, 2004**

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

Publication Classification

(51) **Int. Cl.⁷ G06F 17/60**
(52) **U.S. Cl. 705/26**

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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.

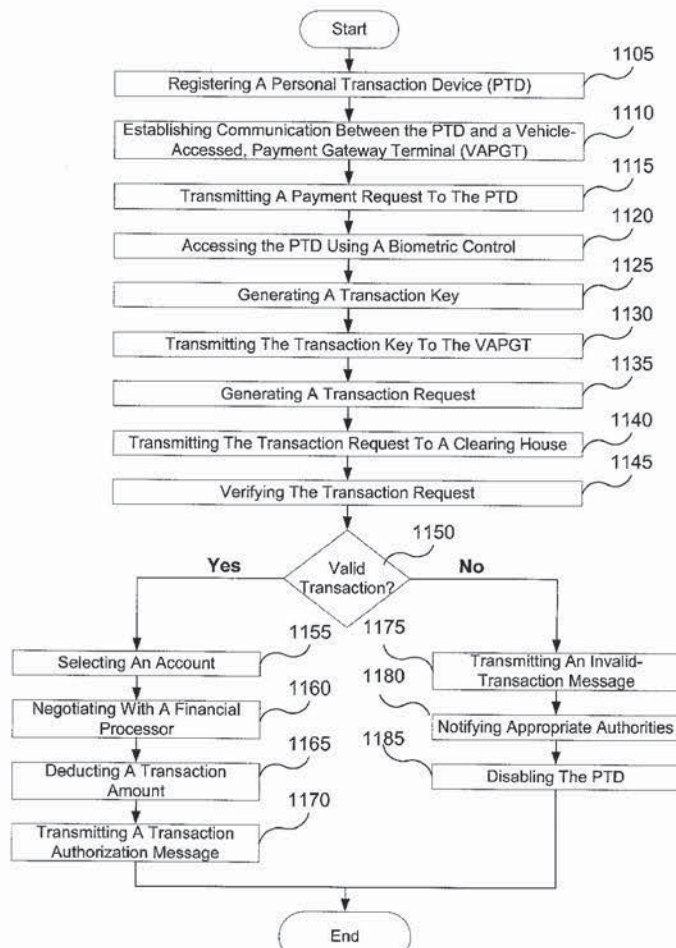
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In an alternate embodiment, a pre-registered, key-enabled, personal transaction device (PTD) is loaded with a pre-funded cash account. Further, communication is established between a vehicle-accessed, payment-gateway terminal (VAPGT) and the PTD and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

(21) **Appl. No.: 10/015,724**
(22) **Filed: Dec. 6, 2001**

Related U.S. Application Data

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



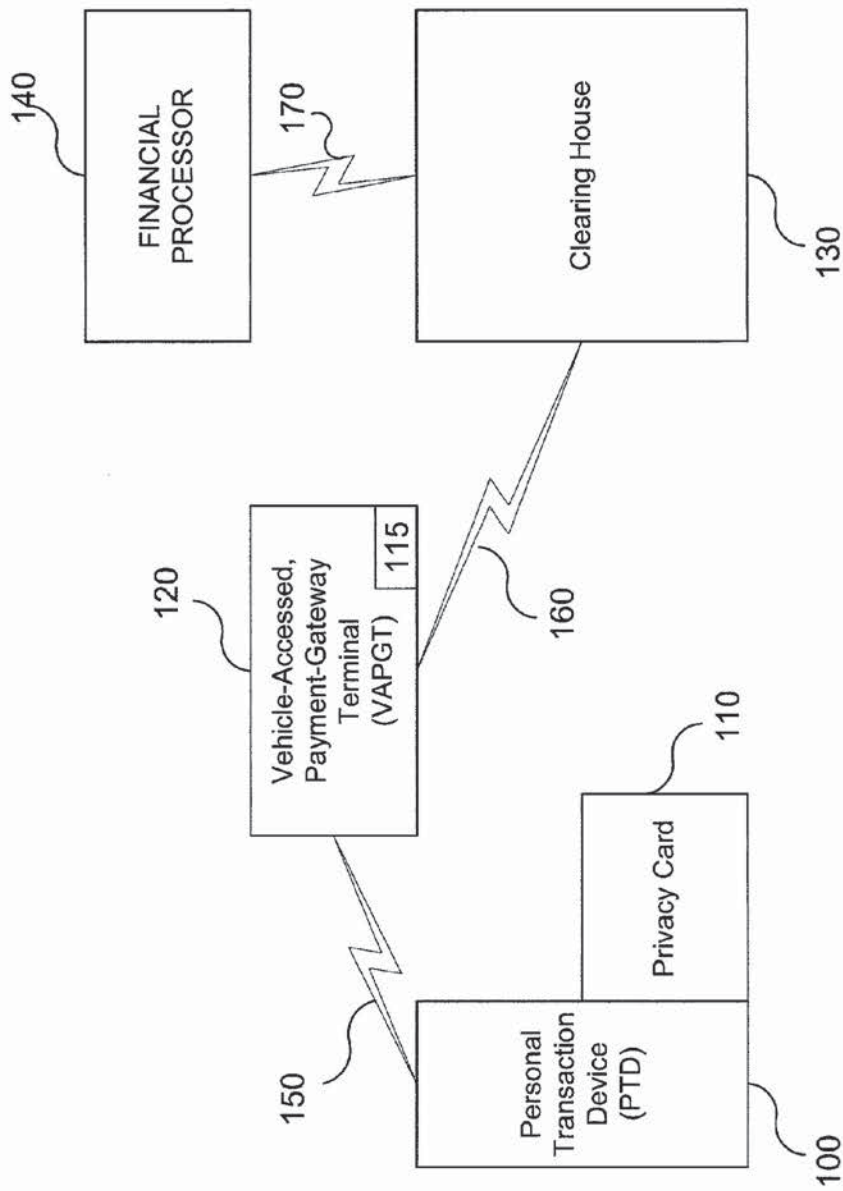


Figure 1

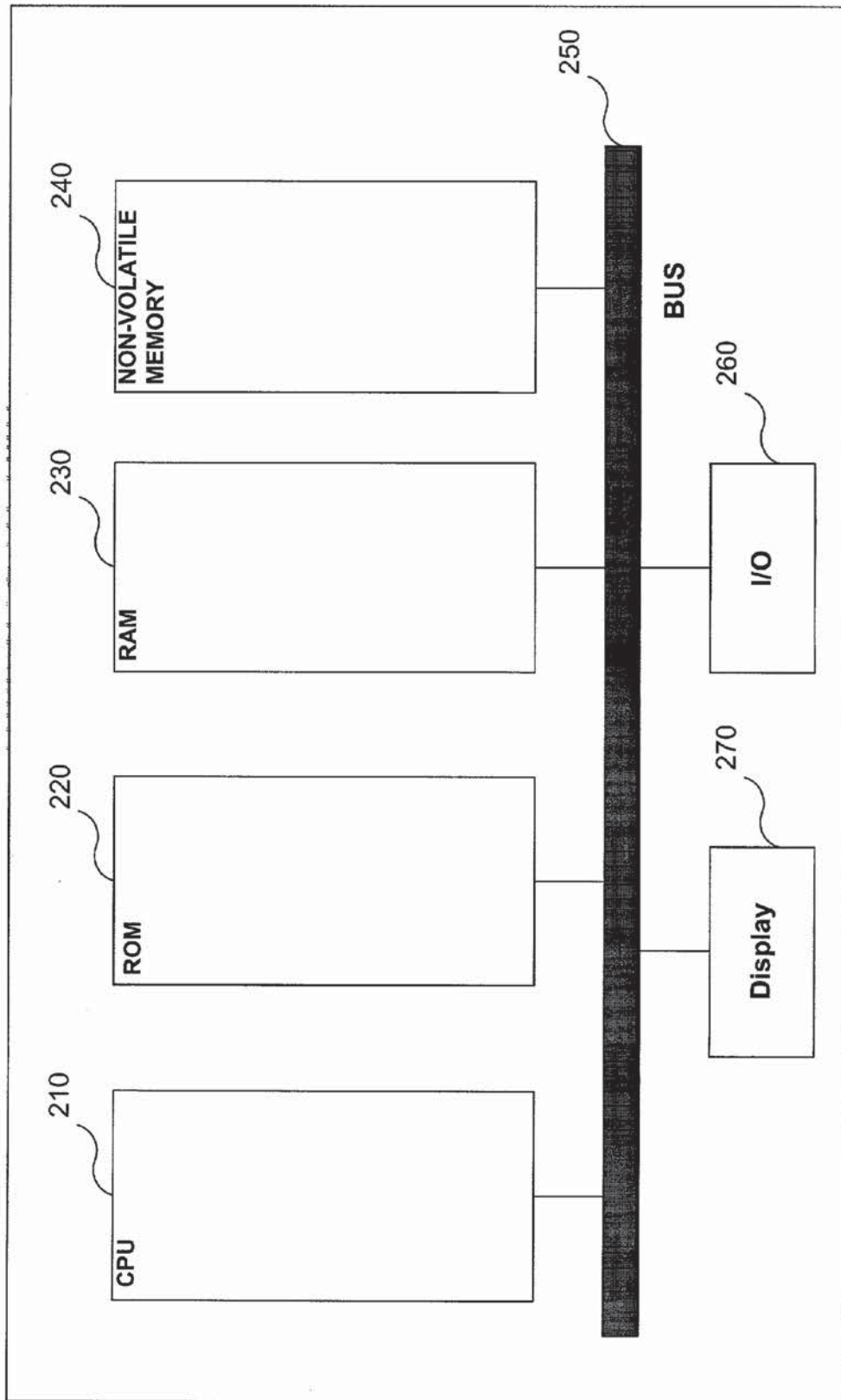


Figure 2



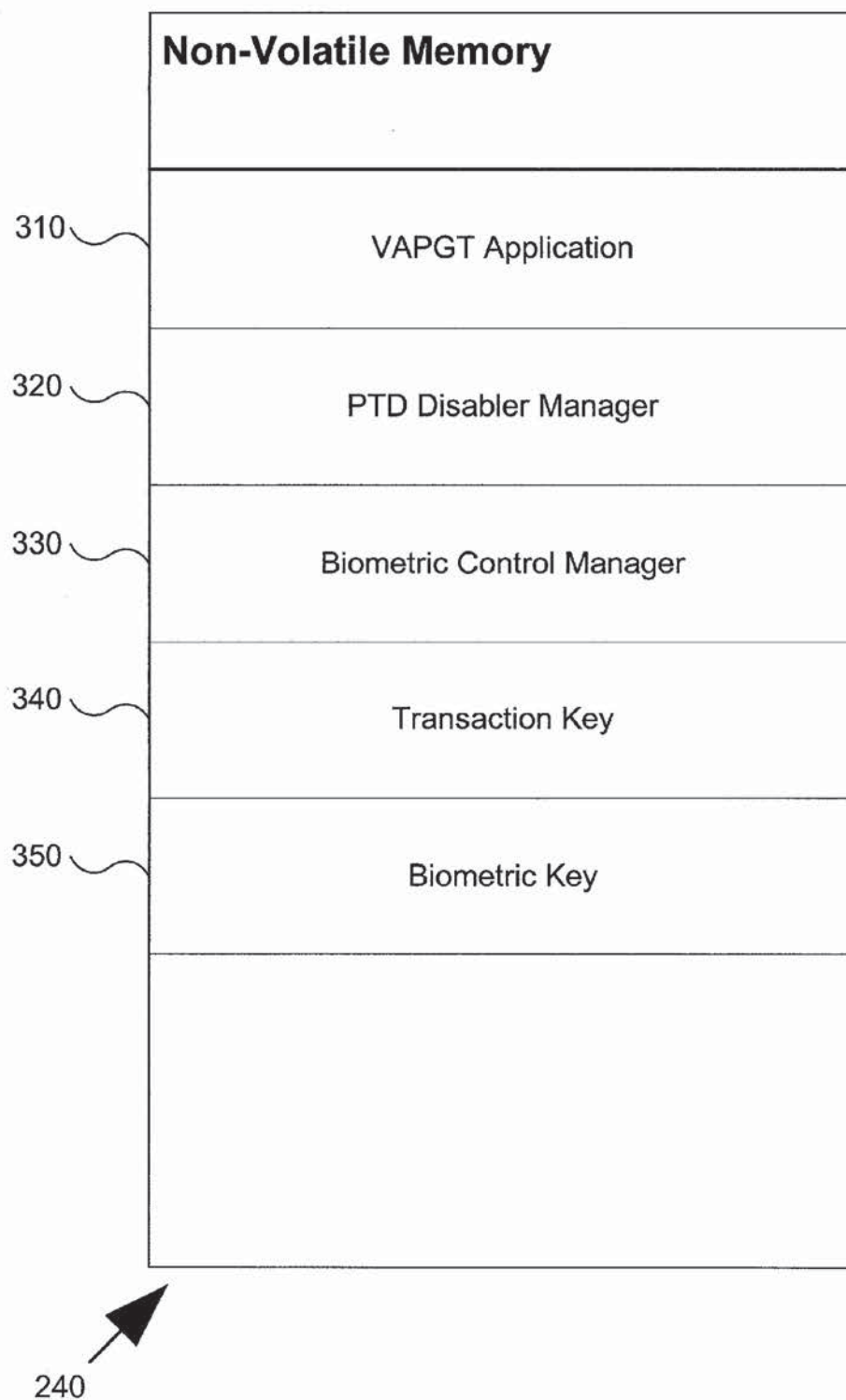


Figure 3

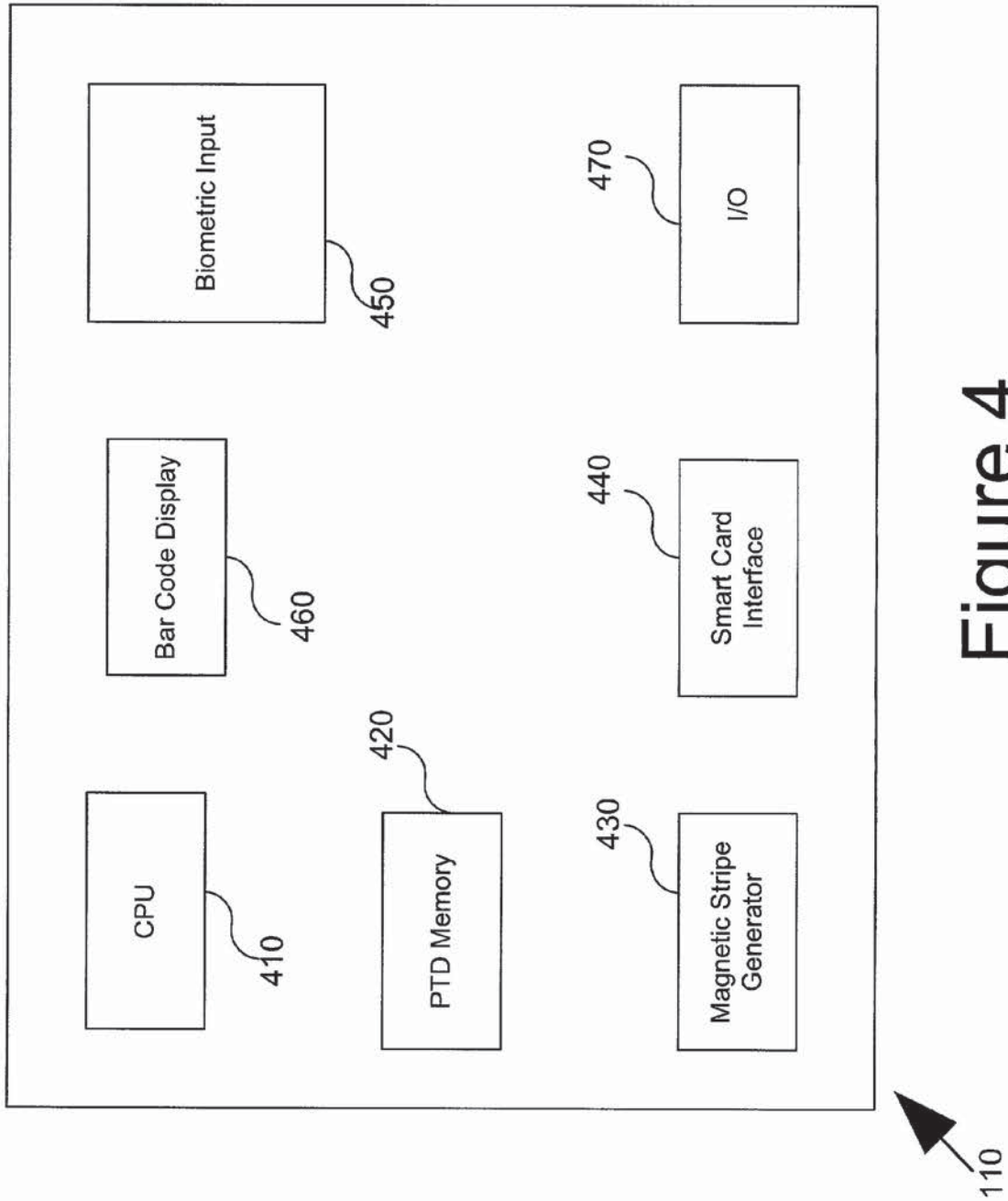


Figure 4

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