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Cassone

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(54) **PERSONAL BIOMETRIC AUTHENTICATION AND AUTHORIZATION DEVICE**

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See application file for complete search history.

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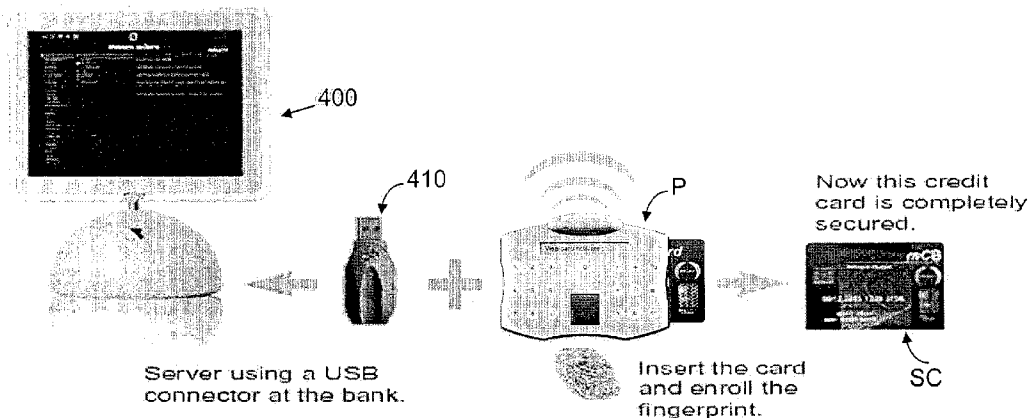
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(57) **ABSTRACT**

A personal biometric authentication and authorization device (PAD) provides protection for portable tokens such as magnetic stripe cards and smart cards. The PAD enables portable tokens upon engagement with the PAD and comparison of a biometric input on the PAD with a stored biometric data. The PAD can be used for biometrically authenticated transactions with or without a portable token. Multiple user account data can be stored in the PAD. The PAD can write the magnetic stripe of a magnetic stripe portable token. The PAD can be enrolled with an enrollment system to associate the PAD, an individual, and the portable tokens to be used with the PAD. The PAD can be used for e-commerce transactions.

70 Claims, 14 Drawing Sheets



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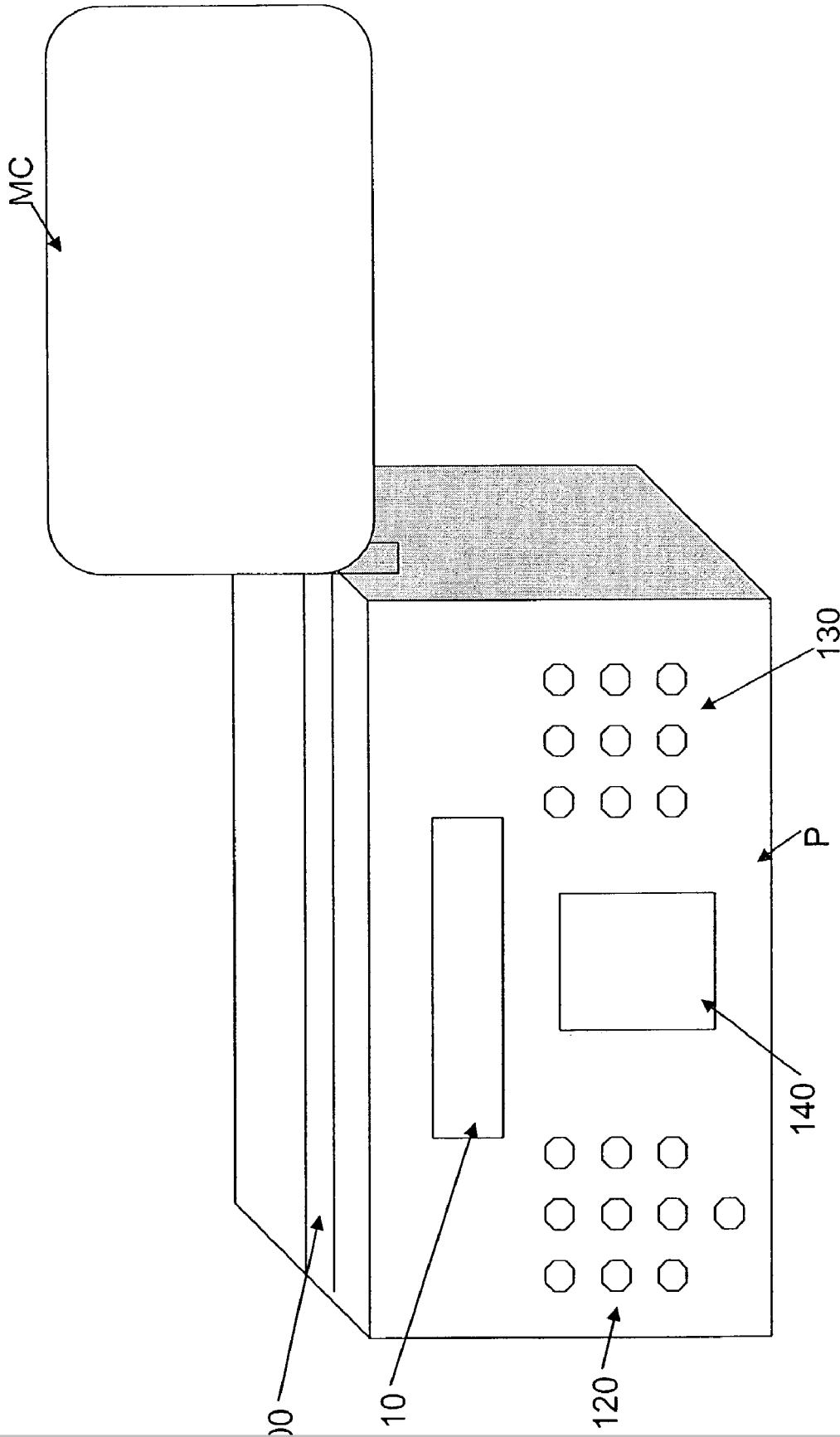


Fig.1

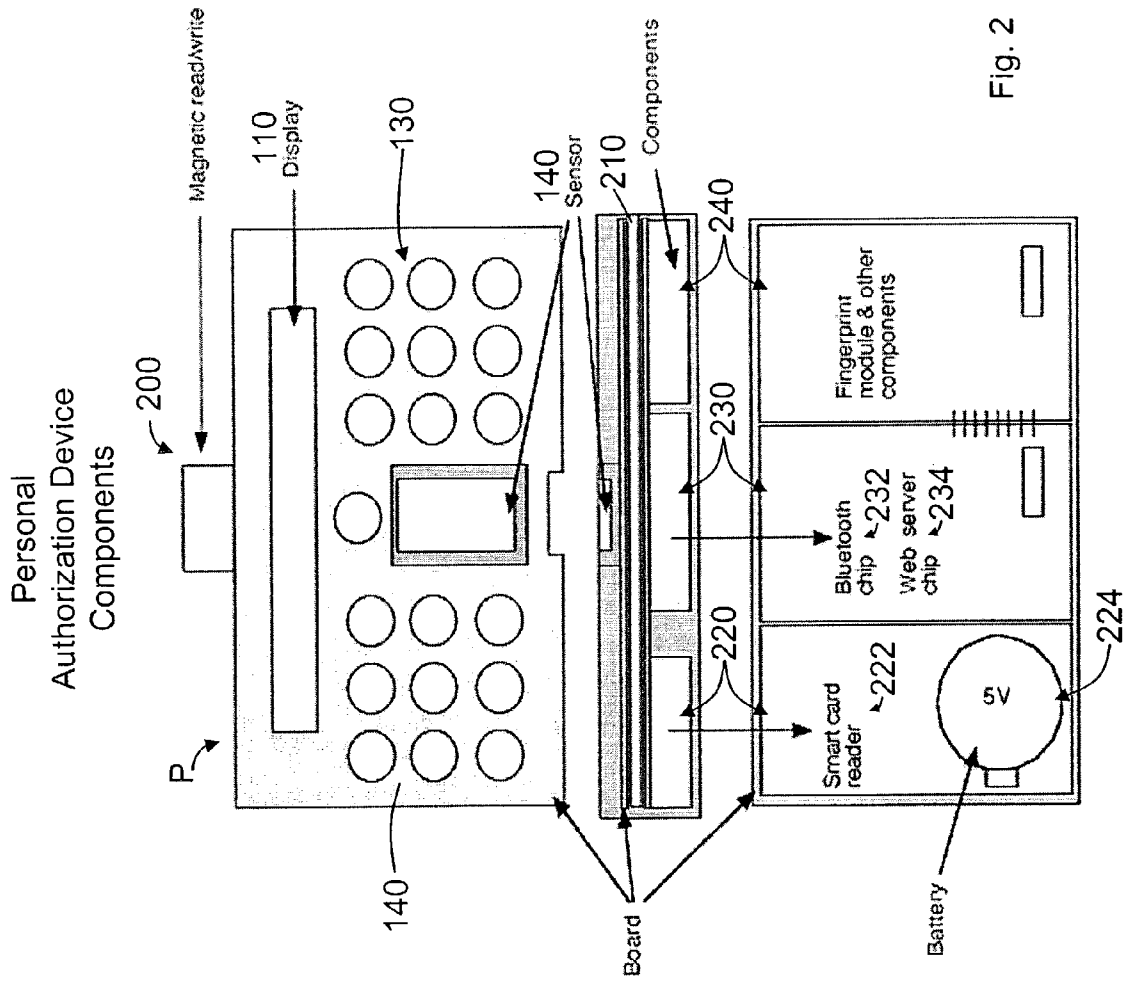


Fig. 2

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