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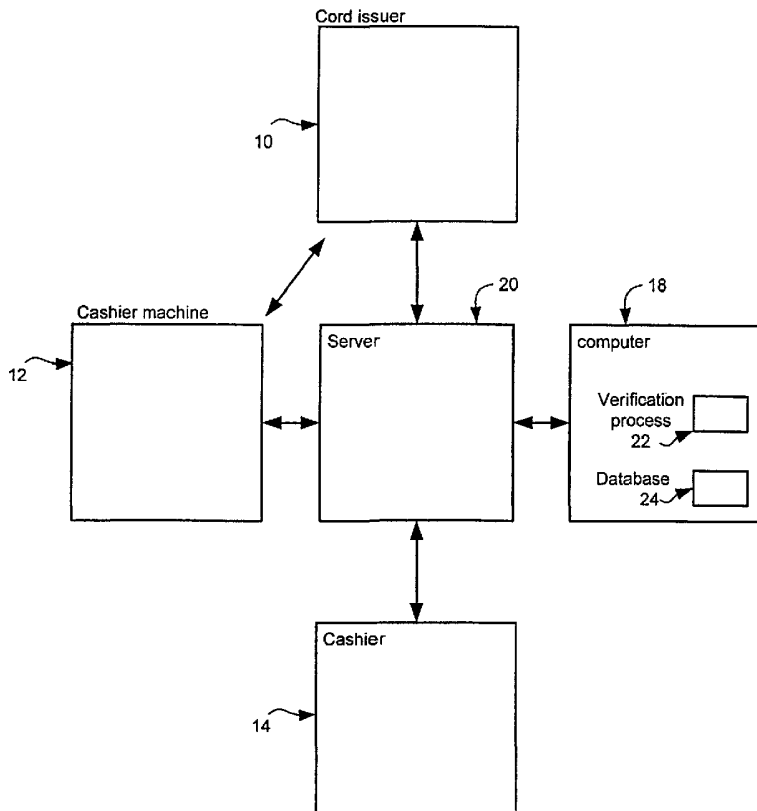
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(54) Title: CREDIT CARD TRANSACTION WITHOUT USING A PIN WITH AUTOMATED CASHIER MACHINE



(57) Abstract: A system and method for PIN-less credit card transactions is provided. An automated cashier machine (ACM) is provided that offers a secure and convenient way for users to access cash from their card without using a PIN. A request for a PIN-less card transaction is received. An identifying image of a user is taken and an amount for withdrawal is received. If the amount for withdrawal is approved, the ACM verifies the identifying image of the user to an image of the user in a profile. The identifying image is verified using facial biometrics. If the identifying image is verified, the amount for withdrawal is dispersed.



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CREDIT CARD TRANSACTION WITHOUT USING A PIN WITH AUTOMATED CASHIER MACHINE

CROSS-REFERENCE TO RELATED APPLICATIONS

- 5 [0001] This application claims benefit of U.S. Provisional Patent Application No. 60/362,467, filed March 6, 2002. The U.S. Provisional Patent Application is herein incorporated by reference in its entirety for all purposes.

BACKGROUND OF THE INVENTION

Field of the Invention

- 10 [0002] The present invention relates to money distribution, and more specifically, to a method and apparatus for providing money in a PIN-less credit card transaction.

Description of the Prior Art

- 15 [0003] Banking institutions offer several alternatives for patrons to withdraw money from a patron's bank account. For example, a patron can personally visit the institution's cashier or an agent of the institution and withdraw money by showing an ID and/or other personal information. Personally visiting the institution's agent or cashier offers a reliable means for a patron to withdraw money. However, repeatedly visiting a cashier or agent can be inconvenient and time-consuming.

- 20 [0004] Automated teller machines (ATMs) offer a convenient alternative to withdrawing money from an institution's cashier or agent. In order for a patron to use an ATM machine, the patron must have an issued ATM card and a PIN (Personal Identification Number). The patron can then insert the ATM card into the ATM machine, enter their PIN, and withdraw money from the ATM. Thus, patrons can quickly access their accounts from ATMs. A
25 patron can also use a PIN-based credit card at the ATM, but many patrons do not know their PIN number and therefore are not currently being serviced.

- [0005] Using ATMs can also cause problems, such as the unauthorized use of a patron's ATM card. Any person possessing the patron's ATM card and PIN can access and withdraw money from the patron's account. Thus, a patron is susceptible to fraud from stolen ATM
30 cards and from manufactured ATM cards. Additionally, banking institutions are also affected by ATM fraud. Patrons inevitably dispute the unauthorized use of their ATM cards resulting in expensive investigation costs for the institution and costly refunds in some cases.

SUMMARY OF THE INVENTION

[0006] One embodiment of the present invention provides a system and method for PIN-less credit card transactions. An automated cashier machine (ACM) is provided that offers a secure and convenient way for users to access cash from their card without using a PIN. A request for a PIN-less card transaction is received. An identifying image of a user is taken and an amount for withdraw is received. If the amount for withdrawal is approved, the ACM verifies the identifying image of the user to an image of the user in a profile. In one embodiment, the identifying image is verified using facial biometrics. If the identifying image is verified, the amount for withdrawal is dispersed.

[0007] By verifying a user's image using facial biometrics, transactions may be conducted without using a pin. Additionally, verifying the user's image prevents stolen PIN numbers from being used to illegally withdraw money from the user's account.

[0008] In one embodiment, a method for conducting a PIN-less card transaction using a profile of a user at a cashier machine is provided. The method includes receiving a request for the PIN-less card transaction at the cashier machine, taking an identifying image of the user, obtaining a request for a withdrawal amount, verifying the identifying image with the profile of the user and either approving or disapproving the request based upon the verification, and dispensing the amount for withdrawal to the user if the request was approved.

[0009] In another embodiment, a method for conducting a PIN-less card transaction using a profile of a user at a cashier machine includes: receiving a request for the PIN-less card transaction at the cashier machine, taking an identifying image of the user, obtaining a withdrawal amount, requesting authorization for the amount of withdrawal, if the authorization request is approved, verifying the identifying image with the profile of the user and either approving or disapproving the request based upon the verification; and dispensing the amount for withdrawal to the user if the request was approved.

[0010] A further understanding of the major advantages of the invention herein may be realized by reference to the remaining portions of the specification in conjunction with the attached drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[0011] Fig. 1 illustrates a simplified block diagram for facilitating a PIN-less credit card transaction according to one embodiment;

[0012] Fig. 2 illustrates a method for performing a PIN-less credit card transaction according to one embodiment; and

[0013] Fig. 3 illustrates a method of enrollment according to one embodiment.

5 DESCRIPTION OF SPECIFIC EXEMPLARY EMBODIMENTS

[0014] In Fig. 1, a system 10 for providing a credit card transaction without using a PIN is shown according to one embodiment of the present invention. In the embodiment, system 10 includes an automated cashier machine (ACM) 12, a cashier system 14, a financial institution 16, a server 20, and an ACM computer system 18.

10 [0015] System 10 is linked together via a communication conduit or channel. The communication channel may be wireless, telephonic, or any other communication system. Additionally, the channel may be via the global internetwork of networks generally referred to as the Internet. A communication channel may also be a combination of communication types. ACM 12, cashier system 14, financial institution 16, and ACM computer system 18 are preferably coupled directly and/or indirectly to each other through the server 20. Also, it will be apparent to one skilled in the art that there may be one server, multiple servers, or no servers.

[0016] Automated cashier machine 12 is capable of taking a picture of a person, and dispensing money. In one embodiment, ACM 12 includes a card reader, a picture taking device, a display device, an input device, and a cash dispenser. In a specific embodiment, the card reader may be a magnetic strip reader capable of reading cards with a magnetic strip such as, for example, ATM cards, credit cards, debit cards, or smart cards. A picture-taking device may be any device capable of taking a picture such as a digital camera, traditional camera, or Internet web camera. Input device may be a touch screen or keypad. In one embodiment, a request for a PIN-less transaction may be inputted through the input device without requiring the reading of a card. In another embodiment, cashier machine 12 is an ATM machine capable of taking a picture of a person.

[0017] Server 20 is capable of receiving and forwarding communications to and from components of system 10. In one embodiment, server 20 is a web server.

25 [0018] ACM computer system 18 may be any system capable of verifying the picture taken by ACM 12. In one embodiment, ACM computer system 18 includes a processor. The processor may be, for example, a computer, workstation, mainframe, pocket PC, personal digital assistant, etc. The processor also preferably includes or is in communication with a verification process 22 and database 24. Verification process 22 may be a software-

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