

Title (en)
GENERIC TRANSACTION ACCOUNT SYSTEM

Publication
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Application
EP 89906982 A 19890504

Priority
US 18998588 A 19880504

Abstract (en)
[origin: WO8911130A1] A generic transaction account system (10) comprising a plurality of programmable cards (12); a central data file (14) for storing customer account information for each card (12); and a plurality of system terminals (16, 18, 20) is being disclosed. Each card (12) comprises on-board processor (40) for storing data related to a plurality of transaction accounts, and for transferring data to the system terminals (16, 18, 20). Each terminal (16, 18, 20) comprises card reader (56, 58) for reading data from the card, control keypad (52) and video display (54) for adding, deleting and displaying the information stored in the cards. The terminals (16, 18, 20) also operate to transfer data between the cards (12) and the central data file (14), and to update the customer account information stored at central data file (14). The customers of the transaction account system (10) may substitute a plurality of cards (12) by a single card (12) to conduct transactions of independent accounts. The system terminals (16, 18, 20) may be adapted for use by system operators, customers and independent merchants, respectively.

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G06K 5/00; **G06F 15/30**

IPC 8 full level
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Citation (search report)

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