Title (en)

Method of processing a financial transaction and a self-service banking system therefor

Title (de)

Verfahren zur Bearbeitung einer financiellen Transaktion und selbstbediente Banksystem dazu

Title (fr)

Procédé pour traiter une transaction financielle et systeme bancaire libre-service utilisé

Publication

EP 0884703 A3 20000719 (EN)

Application

EP 98304038 A 19980521

Priority

GB 9712232 A 19970613

Abstract (en)

[origin: EP0884703A2] A self-service banking system (10) is provided for enabling a customer to initially develop a financial transaction with a financial institution from a location other than an automated teller machine (ATM) and then to complete the financial transaction from an ATM after the developed financial transaction has been authorized by the financial institution. The system comprises a touch tone telephone (42) having a touch tone key pad for enabling a customer to develop the financial transaction to a point ready for authorization by the financial institution. A first processing unit (24) is associated with the financial institution and is provided for authorizing the financial transaction developed by the customer. An ATM (12) includes (i) a card reader (14) for receiving and processing a card which identifies the customer, and (ii) a second processing unit (30) cooperating with the first processing unit (26) to complete the financial transaction developed by the customer and authorized by the first processing unit when the card reader receives and processes the card which identifies the customer. Preferably, the second processing unit includes a Voice Information System (VIS) (40) which cooperates with the touch tone telephone (42) to allow the customer develop a desired financial transaction. The first processing unit (24) includes a remote processor (26) located at the financial institution. The second processing unit (30) includes a local processor (32) located at the ATM (12). <IMAGE>

IPC 1-7

G07F 7/10

IPC 8 full level

G07D 9/00 (2006.01); **G06Q 40/00** (2006.01); **G07F 19/00** (2006.01)

CPC (source: EP)

G07F 19/20 (2013.01); **G07F 19/201** (2013.01); **G07F 19/205** (2013.01)

Citation (search report)

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- [X] US 4988849 A 19910129 - SASAKI SHIGERU [JP], et al
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DOCDB simple family (application)

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