Title (en)

AUTOMATED DOCUMENT CASHING SYSTEM

Title (de)

AUTOMATISIERTES DOKUMENTENKASSIERSYSTEM

Title (fr)

SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

Publication

EP 1095350 A2 20010502 (EN)

Application

EP 99932355 A 19990708

Priority

- US 9915446 W 19990708
- US 11391398 A 19980710

Abstract (en)

[origin: WO0005667A2] An automated document cashing system is provided with an automated machine that cashes monetary transaction documents such as checks, money orders, and that makes deposit entries into the bank account of the user after validation of the user and monetary transaction document, without the aid of a bank teller. Validation of the identity of the user is performed with the use of a card associated with intelligence that identifies the user. A biometric device also may be used in identifying the validity of the user. Validation of the document involves one or more of: validating the presence of a signature; validating the amount of the monetary transaction document including a manual entry of the amount by the user; validating CAR against the LAR; and validating the banking system parameters and rules for the customer and/or the transaction. To assist in the automatic analysis of the data on monetary transactional documents or on remittance documents, the user is prompted to provide a bounding box about the data. An image touch screen may be touched by the user to locate the bounding box and the user may magnify the data to fill the boundary box to exclude other data from this analysis. After document and person validation, the system will dispense money or transfer monies to a savings account, a checking account, a smart card, or the like. The system will also write money orders or wire transfer money. By supplying monies in the form of cash, credit car authorization, smart card balance, or the like to the machine, the user can pay bills such as a utility bill through the system or purchase items dispensed by the system.

IPC 1-7

G07F 19/00

IPC 8 full level

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