

Title (en)  
SECURE RECOGNITION FINANCIAL TRANSACTOR

Title (de)  
VORRICHTUNG FÜR FINANZIELLE TRANSAKTIONEN MIT VERSICHERTER WIEDEREKENNUNG

Title (fr)  
DISPOSITIF DE TRANSACTIONS FINANCIERES A RECONNAISSANCE SECURISEE

Publication  
**EP 1454287 A4 20041006 (EN)**

Application  
**EP 98939144 A 19980731**

Priority  
• US 9815948 W 19980731  
• US 5433997 P 19970731

Abstract (en)  
[origin: WO9906901A2] An interactive, positive recognition virtual financial account transactor for use in financial transactions includes: an electronic storage site for physical characteristic identification data; an electronic storage site for financial data; a first input device for capturing real time physical characteristic data; a second input device for capturing real time physical characteristic data; an encoder connected to the first input device and the second input device; a comparator connected to the encoder and to the storage site for physical characteristic data; a communications circuit connected to the comparator; a visual display and a manipulator; and a transaction completion circuit connected to the storage site for financial data and to the display and manipulator. This is also a method of conducting a financial transaction. The method consists of entering a sale; capturing real time physical characteristic image of a person; encoding the captured image and transmission to a comparator for determining correspondence with previously stored physical characteristic data; optionally capturing a second different real time physical characteristic image from a separate physical source of the person; encoding and comparison as before; and upon recognition that the person whose image is captured and compared corresponds to previously stored data, facilitating financial transactions in an interactive real time environment. When financial transactions include the reservation of services, both the transactor and the method perform to facilitate receipt of those services. The transactor and the method allow the elimination of any portable instrument thereby providing extremely secure transactions.

IPC 1-7  
**G06F 1/00**; **G07C 9/00**

IPC 8 full level  
**G07B 15/00** (2006.01); **G07C 9/00** (2006.01); **G07F 7/02** (2006.01); **G07F 7/10** (2006.01)

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Citation (search report)  
• [Y] WO 9606409 A1 19960229 - GEEFIELD PTY LTD [AU], et al  
• [Y] US 5615277 A 19970325 - HOFFMAN NED [US]  
• [A] WO 9704375 A2 19970206 - SIEMENS AG OESTERREICH [AT], et al  
• [A] WO 9312495 A1 19930624 - HEMBERG JAN [SE], et al  
• [A] EP 0708417 A1 19960424 - TRELL ANDERS EDVARD [SE], et al  
• See references of WO 9906901A2

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