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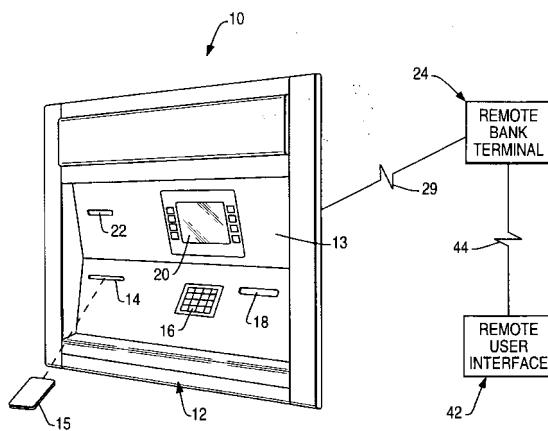
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(54) Method of processing a financial transaction and a self-service banking system therefor

(57) 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 (24) 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).

FIG. 1





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EUROPEAN SEARCH REPORT

Application Number
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Category	Citation of document with indication, where appropriate, of relevant passages		
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X	PATENT ABSTRACTS OF JAPAN vol. 007, no. 026 (P-172), 2 February 1983 (1983-02-02) -& JP 57 178558 A (TATEISHI DENKI KK), 2 November 1982 (1982-11-02) * abstract *	1-6	
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			TECHNICAL FIELDS SEARCHED (Int.Cl.6)
			G07F
The present search report has been drawn up for all claims			
Place of search	Date of completion of the search	Examiner	
THE HAGUE	23 May 2000	Van Dop, E	
CATEGORY OF CITED DOCUMENTS		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	
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ON EUROPEAN PATENT APPLICATION NO.

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