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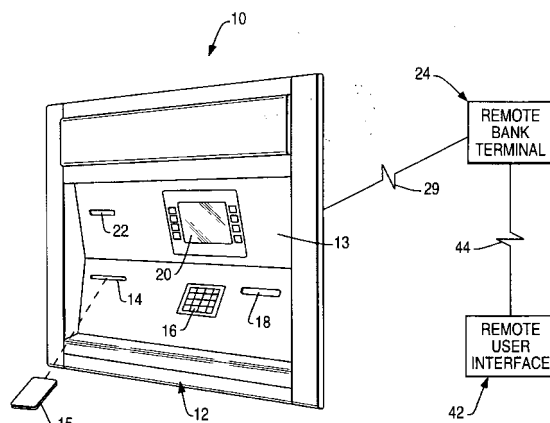
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(54) **Method of processing a financial transaction and a self-service banking system therefor**

(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 (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).

FIG. 1





European Patent
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EUROPEAN SEARCH REPORT

Application Number
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Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.6)
X	US 5 315 511 A (MATSUURA KUNIHISA ET AL) 24 May 1994 (1994-05-24) * abstract * * column 1, line 41 - column 2, line 46 * * column 5, line 10 - column 6, line 4 * * figures 1,5-8 *	1-6	G07F7/10
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	
X	US 4 988 849 A (SASAKI SHIGERU ET AL) 29 January 1991 (1991-01-29) * abstract * * column 1, line 6 - column 2, line 20 * * column 5, line 28 - column 7, line 26 * * figures 2,10 *	1-6	
			TECHNICAL FIELDS SEARCHED (Int.Cl.6)
			G07F
The present search report has been drawn up for all claims			
Place of search THE HAGUE		Date of completion of the search 23 May 2000	Examiner Van Dop, E
CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document		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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**ANNEX TO THE EUROPEAN SEARCH REPORT
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EP 98 30 4038

This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report.
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