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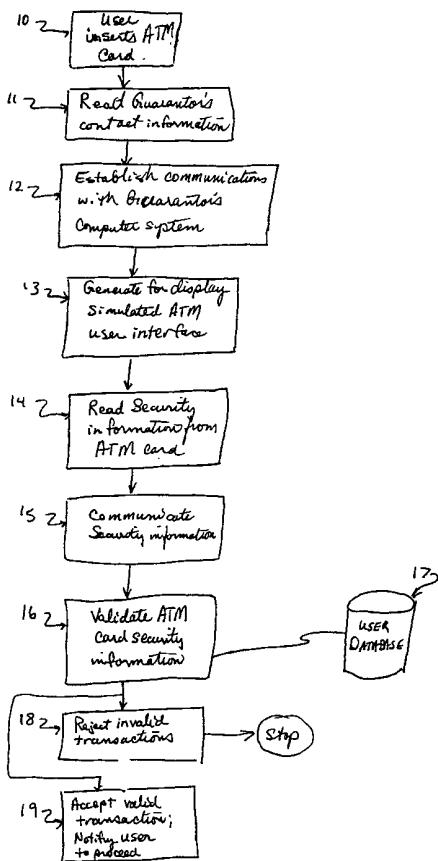
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: APPARATUS, SYSTEMS AND METHODS FOR PROVIDING AT HOME AUTOMATIC TELLER MACHINE SERVICES



(57) Abstract: The present invention provides at home Automatic Teller Machine (ATM) services through a user's own computer device in accordance with procedures depicted in Fig. 3. The user's computer is programmed to respond to the user's insertion an ATM card (10) by establishing an electronic connection to the Guarantor's computer system (12) and displays simulated ATM user interface (13). The user's computer recognizes input from the ATM card reader device connected to the user's computer as a request for at home online banking services. The user's computer parses the input from the card reader according to a set of rules and translates from the parsed input contact information for the host computer. The user's computer then translates the contact information into set of communication instructions and then executes the set of communication instructions to establish an electronic communication connection with the host computer.



WO 00/79360 A3

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/16640

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60
US CL : 705/42, 70

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/42, 70

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
WEST 2.0, DIALOG

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,220,501 A (LAWLOR et al) 15 June 1993, col. 9 L 6 - col. 10 L 65, col. 13 L 48-50	1-2, 35-37, 74-76, 113-115, 151-153
Y	US 5,812,668 A (WEBER) 22 September 1998, col. 59 L 22-45, col. 60 L 32-60	1-12, 35-37, 74-76, 113-115, 151-153
A	US 5,485,370 A (MOSS et al) 16 January 1996, entire document	1-12, 35-37, 74-76, 113-115, 151-153
A	US 5,050,207 A (HITCHCOCK) 17 September 1991, entire document	112, 35-37, 74-76, 113-115, 151-153

Further documents are listed in the continuation of Box C.

See patent family annex.

* Special categories of cited documents:	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be of particular relevance	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier document published on or after the international filing date	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

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INTERNATIONAL SEARCH REPORT

International application No.
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Box I Observations where certain claims were found unsearchable (Continuation of item 1 of first sheet)

This international report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box II Observations where unity of invention is lacking (Continuation of item 2 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

Please See Extra Sheet.

1. As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
1-12, 35-37, 74-76, 113-115 AND 151-153
4. No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

- The additional search fees were accompanied by the applicant's protest.
 No protest accompanied the payment of additional search fees.

BOX II. OBSERVATIONS WHERE UNITY OF INVENTION WAS LACKING

This ISA found multiple inventions as follows:

This application contains the following inventions or groups of inventions which are not so linked as to form a single inventive concept under PCT Rule 13.1. In order for all inventions to be searched, the appropriate additional search fees must be paid.

- I. Claims 1-12, 35-37, 74-76, 113-115 and 151-153 are drawn to a method, a computer system or a computer program product for establishing electronic communication connection between computers.
- II. Claims 13-33, 52-72, 91-111 and 130-149 are drawn to a method, a computer system or a computer program product for online banking system having a simulated automatic teller machine.
- III. Claims 34, 73, 112 and 150 are drawn to a method, a computer system or a computer program product for multi-party computer transactions involving image processing.
- IV. Claims 38-45, 77-84, 116-123 and 154-161 are drawn to a method, a computer system or a computer program product for processing electronic financial data with a negotiable financial instrument.
- V. Claims 46-51, 85-90, 124-129 and 162-167 are drawn to a method, a computer system or a computer program product for transaction processing having positive security identification.

This application contains the following inventions or groups of inventions which are not so linked as to form a single inventive concept under PCT Rule 13.1. In order for all inventions to be searched, the appropriate additional search fees must be paid.

- I. Claims 1-12, 35-37, 74-76, 113-115 and 151-153 are drawn to a method, a computer system or a computer program product for establishing electronic communication connection between computers.
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- III. Claims 34, 73, 112 and 150 are drawn to a method, a computer system or a computer program product for multi-party computer transactions involving image processing.
- IV. Claims 38-45, 77-84, 116-123 and 154-161 are drawn to a

method, a computer system or a computer program product for processing electronic financial data with a negotiable financial instrument.

V. Claims 46-51, 85-90, 124-129 and 162-167 are drawn to a method, a computer system or a computer program product for transaction processing having positive security identification.

The inventions listed as Groups I, II, III, IV and V do not relate to a single inventive concept under PCT rule 13.1, because they lack the same or corresponding technical features for the following reasons:

1. The special technical feature of the Group I invention is means for establishing electronic communication connection between computers while the special technical feature of the Group II invention is online banking having a simulated automatic teller machine, the special technical feature of Group III invention is multi-party computer transactions involving image processing, the special technical feature of Group IV invention is electronic financial data processing with a negotiable instrument and the special technical feature of Group V invention is transaction processing with positive security identification. The special technical feature of Group I invention is not present in Groups II-V inventions and none of the technical features of Groups II-V inventions are present in Group I invention.

2. The special technical feature of the Group II invention is online banking having a simulated automatic teller machine while the special technical feature of the Group I invention is means for establishing electronic communication connection between computers, the special technical feature of Group III invention is multi-party computer transactions involving image processing, the special technical feature of Group IV invention is electronic financial data processing with a negotiable instrument and the special technical feature of Group V invention is transaction processing with positive security identification. The special technical feature of Group II invention is not present in Groups I and III-V inventions and none of the technical features of Groups I and III-V inventions are present in Group II invention.

3. The special technical feature of the Group III invention is multi-party computer transactions involving image processing while the special technical feature of Group I invention is means for establishing electronic communication connection between computers, the special technical feature of the Group II invention is online banking having a simulated automatic teller machine, the special technical feature of Group IV invention is electronic financial data processing with a negotiable instrument and the special technical feature of Group V invention is transaction processing with positive security identification. The special technical feature of

Group III invention is not present in Groups I, II, IV and V inventions and none of the technical features of Groups I, II, IV and V inventions are present in Group III invention.

4. The special technical feature of Group IV invention is electronic financial data processing with a negotiable instrument while the technical feature of the Group I invention is means for establishing electronic communication connection between computers, the special technical feature of the Group II invention is online banking having a simulated automatic teller machine, the special technical feature Group III invention is multi-party computer transactions involving image processing, and the special technical feature of Group V invention is transaction processing with positive security identification. The special technical feature of Group IV invention is not present in Groups I, II, III and V inventions and none of the technical features of Groups I, II, V and VI inventions are present in Group IV invention.

5. The special technical feature of Group V invention is transaction processing with positive security identification while the special technical feature of Group I invention is means for establishing electronic communication connection between computers, the special technical feature of the Group II invention is online banking having a simulated automatic teller machine, the special technical feature of Group III invention is multi-party computer transactions involving image processing, the special technical feature of Group IV invention is electronic financial data processing with a negotiable instrument. The special technical feature of Group V invention is not present in Groups I-IV inventions and none of the technical features of Groups I-IV inventions are present in Group V invention.