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- as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(Ui))

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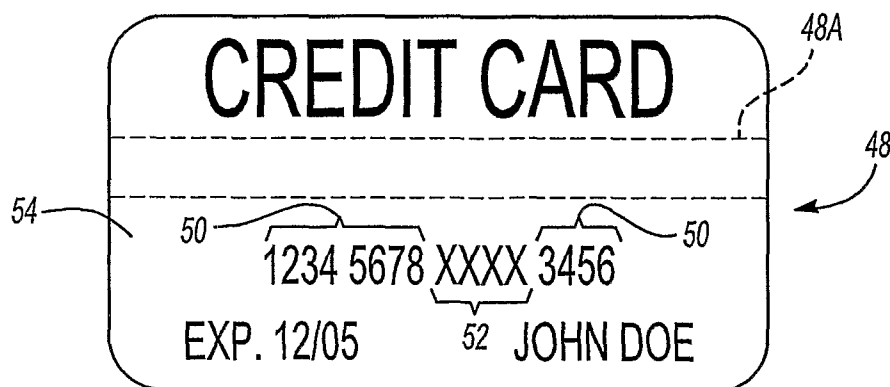
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(54) Title: SECURE CREDIT CARD AND METHOD AND APPARATUS FOR UTILIZING THE SAME



(57) Abstract: A secure credit card and a method of use of the same is shown. A transactional processing system using the method and the secure credit card of the present invention is also shown. The secure credit card has a first group of numbers or symbols which identify a user, and a second group of numbers or symbols, which may be different from the first group of numbers or symbols, and which represent unique information known only to the user, such information not being placed, or encoded, on the secure credit card in any way, so that it cannot be used in credit card theft and fraud. The position and/or number and/or type of symbols in the second group of symbols, or a combination of these, may be used to indicate to a card reader a unique piece of information (the identified information) to be requested from a user to verify a transaction.

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AMENDED CLAIMS

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1. A credit or debit card having a minimal amount of information magnetically encoded thereon, and having on the face thereof a first group of symbols to identify the credit card user, and a second group of symbols, different from the first group of symbols, or a blank, representative of information known only to the credit card user, which is imbedded in the first group of symbols, or is immediately adjacent the first group of symbols in a lateral relationship.
2. The card of Claim 1, wherein the user must enter certain requested information into a card reader in order to proceed with a transaction.
3. The card of Claim 2, wherein the number of symbols in the second group of symbols, or a blank, will indicate the information to be entered into a card reader.
4. The card of Claim 2, wherein the position or location of the second group of symbols with respect to the first group of symbols will indicate the information to be entered into a card reader.
5. The card of Claim 3, wherein the type of the second group of symbols will indicate the information to be entered into a card reader.
6. A credit or debit card having a minimal amount of information magnetically encoded thereon, and having on the face thereof a first group of symbols to identify the credit card user, and a second group of symbols, different from the first group of symbols, or a blank, representative of information known only to the credit card user, where upon reading the second group of symbols, or upon detecting the blank, a card reader will randomly generate identified information to be requested from the cardholder, the identified information being of the type only known to the cardholder.

7. A card reading system including, in combination:

(a) a card reader capable of reading a credit or debit card of the type having minimal information magnetically encoded thereon, and having on the face thereof a first group of symbols to identify the credit card user, and a second group of symbols, different from the first group of symbols, or a blank, representative of information known only to the credit card user, which is imbedded in the first group of symbols, or is immediately adjacent the first group of symbols in a lateral relationship, said card reader comprising:

(i) card reading means for reading and identifying a first group of symbols to identify the credit card user, and a second group of symbols, different from the first group of symbols, to indicate information known only to the credit card user;

(ii) memory means contained within the card reading means, or connected to the card reading means, for storing information known only to the holder of the credit or debit card;

(iii) means to determine from the first group of symbols whose credit card is in the card reader;

(iv) means to determine and identify from the second group of symbols and/or blanks, what information is to be requested from the cardholder;

(v) display means to display to the cardholder what information is being requested;

(vi) keypad means for the cardholder to enter the requested information;

(vii) means utilizing the memory means to determine whether the entered information is correct; and

(viii) means to authorize a transaction.

8. The system of Claim 7, comprising:

- (a) a credit or debit card having no information magnetically encoded thereon, and having on the face thereof a first group of symbols to identify the credit card user, and a second group of symbols, different from the first group of symbols, and/or blanks, to indicate information known only to the credit card user; and
- (b) an optical card reader to read said first group of symbols and said second group of symbols and/or blanks.

9. A method of securely authorizing a transaction using an account, the method comprising:

- (a) reading a credit or debit card having a minimal amount of information magnetically encoded thereon, and having on the face thereof a first group of symbols to identify the credit or debit cardholder, and a second group of symbols, different from the first group of symbols, and/or blanks, which is imbedded in the first group of symbols, or is immediately adjacent the first group of symbols in a lateral relationship, to indicate information known only to the credit card user which is nowhere encoded on the credit card or debit card;
- (b) determining from the first group of symbols who the credit or debit cardholder is;
- (c) determining from the number and/or position and/or type and/or relative positions of the second group of symbols and/or blanks, identified information, known only to the cardholder, to be requested from the cardholder;
- (d) requesting the identified information from the cardholder;
- (e) determining if the information supplied by the card holder is the identified information; and
- (f) if the information supplied by the cardholder is the identified information, authorizing the transaction.

10. A method for authenticating the user of a credit or debit card, the credit or debit card being associated with identified information known only to the user and having on the face thereof a first group of symbols to identify the credit or debit cardholder, and a second group of symbols, different from the first group of symbols, relating to Information known only to the credit card user;

- (a) providing at least one reader operative to accept the credit or debit card and having a keypad by which the cardholder can enter the identified information;
- (b) having the cardholder present the credit or debit card to the at least one reader;
- (c) having the at least one reader read the first group of symbols and identify the credit or debit card cardholder;
- (d) determining from the second group of symbols the identified information known only to the user with the aid of a network;
- (e) requesting the cardholder to enter the identified information on the keypad;
- (f) determining if the information entered on the keypad is the identified information; and
- (g) authorizing the transaction if the information entered on the keypad is the identified information,

11. A method for authenticating the user of a credit or debit card, the credit or debit card being associated with identified information known only to the user and having on the face thereof a first group of symbols to identify the credit or debit cardholder, and a second group of symbols, which is imbedded in the first group of symbols, or is immediately adjacent the first group of symbols in a lateral relationship, different from the first group of symbols, relating to information known only to the credit card user:

- (a) providing at least one reader operative to accept the credit or debit card and having a keypad by which the cardholder can enter the identified information;
- (b) having the cardholder present the credit or debit card to the at least one reader;

- (c) having the at least one reader read the first group of symbols and identify the credit or debit card cardholder;
- (d) having the at least one reader read the number and/or position and/or type and/or location of the second group of symbols;
- (e) determining from the number and/or position and/or type and/or location of the second group of symbols; the identified information known only to the user with the aid of a network;
- (f) requesting the cardholder to enter the identified information on the keypad;
- (g) determining if the information entered on the keypad is the identified information; and
- (h) authorizing the transaction if the information entered on the keypad is the identified information

12. The method defined in Claim 11, wherein the at least one reader is a magnetic card reader.

13. A method for authenticating the user of a credit or debit card, the credit or debit card being associated with identified information known only to the user and having on the face thereof a first group of symbols to identify the credit or debit cardholder, and a second group of symbols, different from the first group of symbols, relating to information known only to the credit card user:

- (a) providing at least one reader operative to accept the credit or debit card and having a keypad by which the cardholder can enter the identified information;
- (b) having the cardholder present the credit or debit card to the at least one reader;
- (c) having the at least one reader read the first group of symbols and identify the credit or debit card cardholder;
- (d) having the at least one reader read the number and/or position and/or type and/or location of the second group of symbols;

- (e) determining from the number and/or position and/or type and/or location of the second group of symbols; the identified information known only to the user with the aid of a network;
- (f) requesting the cardholder to enter the identified information on the keypad;
- (g) determining if the information entered on the keypad is the identified information; and
- (h) authorizing the transaction if the information entered on the keypad is the identified information, wherein the at least one reader is an optical card reader.

14. The method as defined in Claim 11, wherein the number and/or position and/or type of the second group of symbols determine what type of identified information will be requested from the cardholder.

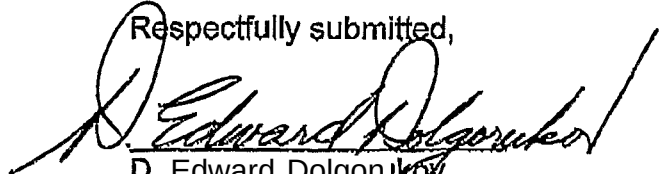
15. The method as defined in Claim 13, wherein the identified information to be requested from the cardholder is randomly selected from a group of information known only to the user.

16. The credit or debit card of Claim 1, wherein the second group of symbols is alphabetic, numeric, or alpha-numeric.

STATEMENT UNDER ARTICLE 19m

There were originally 15 claims in the present application. After amendment, 16 claims remain. Claims 1, 4, 6-7, 9-11, 13, and 15 were amended. Claims 2-3, 5, 8, 12, and 14 were unchanged. Claim 16 is new.

Respectfully submitted,



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