Systems and methods for banking transactions use a kiosk to perform financial services. The kiosk dispenses a stored-value account related to a stored-value card for a user. The kiosk then receives user instructions for a banking transaction using the stored-value account. The kiosk then processes the user instructions to perform the banking transaction using the stored-value account.
START

INSERT CARD OR NEW ACCOUNT?

NEW ACCOUNT

RECEIVE PAYMENT FOR NEW ACCOUNT

DETERMINE TYPE OF CARD TO ISSUE

CAPTURE BIOMETRIC DATA BY PHOTO, VOICE SAMPLE, FINGERPRINT, AND/OR RETINA SCAN

SCAN DOCUMENTS FOR PERSONAL INFORMATION

RECEIVE PERSONAL INFORMATION BASED ON USER INPUT

GENERATE PERSONAL IDENTIFICATION RECORD BASED ON IDENTIFICATION IMPRINT AND PERSONAL INFORMATION

DISPLAY PERSONAL IDENTIFICATION RECORD TO USER FOR USER VERIFICATION

VALIDATE PERSONAL IDENTIFICATION RECORD AGAINST GOVERNMENT DATABASE

VALID PERSONAL IDENTIFICATION RECORD?

ASSIGN STORED-VALUE ACCOUNT TO STORED-VALUE CARD

DISPENSE NEW CARD OR CARD VOUCHER THROUGH CARD AND MATERIALS DISPENSER

END

FIG. 4
START

RECEIVE CARD INFORMATION FROM CARD READER

RECEIVE PIN NUMBER FROM USER

VALID CARD INFO AND PIN NUMBER?

BALANCE?

DISPLAY OR PRINT BALANCE FOR STORED VALUE ACCOUNT

DEPOSIT?

RECEIVE MONETARY INPUT VIA CASH, CHECK, CREDIT, DEBIT, OR ANOTHER STORED-VALUE CARD

VALIDATE MONETARY INPUT

GENERATE ACCOUNT ENTRY FOR MONETARY INPUT TO STORED-VALUE ACCOUNT

WITHDRAW?

YES

PRINT CHECK/MONEY ORDER?

NO

YES

PRINT CHECK OR MONEY ORDER

DISPERSE CASH

GENERATE ACCOUNT ENTRY FOR MONETARY OUTPUT TO STORED-VALUE ACCOUNT

TRANSFER?

YES

GENERATE ACCOUNT ENTRIES TO TRANSFER MONETARY OUTPUT TO OR FROM STORED-VALUE ACCOUNT

NO

END

FIG. 5
SYSTEMS AND METHODS FOR BANKING
TRANSACTIONS USING A STORED-VALUE CARD

CROSS-REFERENCE TO RELATED
APPLICATIONS

[0001] This application claims the benefit of U.S. Provis-
ional Application Ser. No. 60/512,290 titled “Systems
and Methods for Money Sharing,” filed Oct. 17, 2003, which
is hereby incorporated by reference.

BACKGROUND

[0002] 1. Field of the Invention

[0003] The present invention relates generally to financial
services, and more particularly to systems and methods for
banking transactions using a stored-value card.

[0004] 2. Description of the Prior Art

[0005] Customers use automatic teller machines (ATMs)
to conduct banking transactions such as deposits, with-
drawals, balance inquiries, and transfers between traditional bank
accounts. ATMs require ATM/debit cards and PIN numbers
assigned to the related ATM/debit card. One problem with
ATM/debit cards is that a bank customer must physically go
to a branch of a bank to setup a traditional bank account
because ATM/debit cards have a bank account, such as a
demand deposit account (DDA), associated with it. The
bank typically checks the customer’s identity based on their
driver’s license or other documentation and collects personal
information such as address, date of birth, and social
security number. Banks need to verify identification to prevent
fraud and/or improve security for the customer’s banking
transactions. Furthermore, there may be government regu-
lations that require proof of identity before using bank
accounts to prevent illegal activities such as money laun-
dering and funding of terrorist activities.

[0006] Another problem is that the funds deposited into an
ATM machine are not immediately available for withdrawal.
For example, if a customer deposits cash or a check in a
deposit envelope, the deposited amount is not immediately
available until a bank employee services the ATM machine
to collect and process the deposits.

[0007] Customers have also used credit cards for banking
transactions as well. One problem with credit cards is that
a person usually needs to have good credit to have a credit line
issued for a credit card. Also, another problem is that credit
cards can take weeks to issue from a bank. After submitting
a credit card application, the credit card is then mailed to the
person’s address.

[0008] Another problem relates to a large population of
US residents (by some estimates as much as 50 million) that
are poorly served by the banking system—the “under-
banked” or the “unbanked”. This population is generally
excluded from traditional banking products (checking
accounts, credit cards, debit cards) or moves in and out of
elegibility for them—as banks offering them generally
require good credit and/or unreasonably large security
deposits in order to obtain these services. People may be
excluded for any number of reasons such as having unfor-
tunate circumstances like a divorce or serious medical
problem adversely impact their credit standing, or such as
making mistakes with their credit coming out of college
leading to poor credit or a bankruptcy, or such as having no
established credit history because they are a recent immi-
grant or someone who chooses to conduct their financial
affairs primarily with cash. The reason banks generally
exclude these groups of people from their service offerings
is the cost and risk associated with the products, particularly
credit cards and checking accounts. Therefore, these people
may be excluded from certain financial transactions that
require credit cards or debit cards. In one example, a person
without a credit card cannot make purchases over the
Internet, buy products from a catalogue, reserve a hotel
room or rental car, purchase airline tickets, or even rent a
movie, which may require a credit card. Thus, there is a need
to provide convenient, cost-effective, lower risk financial
services to this population.

[0009] In one prior art solution provided by 7-Eleven, a
VCOM kiosk provides banking transactions such as money
transfer, printing checks, and check cashing based on a
deposited amount. However, a customer must also interact
with a cashier to perform the banking transactions. Also, the
card associated with the VCOM kiosk is only used for
identification purposes. Other kiosks manufactured by
Blackstone issue cards, but the cards are calling cards.

[0010] Stored-value cards typically have been used for
providing payment for goods or services after a user has
deposited money into the stored-value card. For example,
stored-value cards have been used as gift cards and as cards
that provide payment for coffee or cops.

SUMMARY OF THE INVENTION

[0011] The invention addresses the above problems by
providing systems and methods for banking transactions that
use a kiosk to perform financial services. The kiosk dis-
penses a stored-value card. The kiosk determines a stored-
value account related to a stored-value card for a user. The
kiosk then receives user instructions for a banking transac-
tion using the stored-value account. The kiosk then pro-
cesses the user instructions to perform the banking transac-
tion using the stored-value account.

[0012] In some embodiments, the kiosk dispenses the
stored-value card. In some embodiments, the kiosk assigns
the stored-value account to the stored-value card. The kiosk
also may receive and process the stored-value card. In some
embodiments, the kiosk receives personal data of the user and
verifies an identity of the user based on the personal
data. In some embodiments, the stored-value card is com-
patible with a bank card association network.

[0013] These systems and methods advantageously pro-
vide banking transactions using unattended kiosks and
stored-value cards. Users can then conduct banking trans-
actions without having to visit a branch of a bank. Furth-
more, users can also conveniently perform banking trans-
actions using stored-value cards and stored-value accounts
without setting up and maintaining a traditional bank
account. A banking transaction is any financial dealing or
action related to account activity such as deposits, with-
drawals, purchases, transfers, account inquiries, and printing
of financial instruments. In some embodiments, users will
not be required to visit a branch office of a bank to set up a
traditional bank account before being issued a stored-value
card for banking transactions.
In some embodiments, another advantage is that the user can conduct banking transactions using stored-value cards without being subject to credit checks, extensive background checks, or large deposit requirements. Also, the costs of providing banking transactions are reduced because of the use of an unattended kiosk. In some cases, by requiring cash payment, the risks that banks take in providing banking transaction using stored-value cards are reduced, and the amount deposited in the stored-value account may be available in real-time for other banking transactions. Thus, in some embodiments, banks can provide a broad array of services for banking transactions using stored-value cards to the unbanked population because of the cost-effectiveness and the reduced risks.

BRIEF DESCRIPTION OF THE FIGURES

FIG. 1 is a block diagram of a kiosk in an exemplary embodiment of the invention.

FIG. 2 is a system for financial services in an exemplary embodiment of the invention.

FIG. 3 is a block diagram of a master stored-value account and sub-accounts in an exemplary embodiment of the invention.

FIG. 4 is a flow chart for a kiosk dispensing a stored-value card in an exemplary embodiment of the invention.

FIG. 5 is a flow chart for a kiosk for performing banking transactions in an exemplary embodiment of the invention.

DETAILED DESCRIPTION OF THE INVENTION

The present inventions provide systems and methods for banking transactions using a stored-value card. Those skilled in the art will recognize that various features disclosed in connection with the embodiments may be used either individually or jointly. It is to be appreciated that while the present inventions have been described with reference to preferred implementations, those having ordinary skill in the art will recognize that the present inventions may be beneficially utilized in any number of environments and implementations.

The inventions have been described below with reference to specific embodiments. It will be apparent to those skilled in the art that various modifications may be made and other embodiments can be used without departing from the broader scope of the inventions. Therefore, these and other variations upon the specific embodiments are intended to be covered by the present inventions.

The systems and methods for banking transactions use a kiosk to perform financial services. The kiosk dispenses a stored-value card. The kiosk determines a stored-value account related to the stored-value card for a user. The kiosk then receives user instructions for a banking transaction using the stored-value account. The kiosk then processes the user instructions to perform the banking transaction using the stored-value account.

A stored-value account is monetary value associated with a card that does not require a credit line or a traditional bank account, such as a demand deposit account ("DDA") or brokerage account. A stored-value card is any card that is associated with a stored-value account. A banking transaction is any financial dealing or action related to account activity such as deposits, withdrawals, purchases, transfers, account inquiries, and printing of financial instruments.

These systems and methods advantageously provide banking transactions using unattended kiosks and stored-value cards. Users can then conduct banking transactions without having to visit a branch of a bank. Furthermore, users can also conveniently perform banking transactions using stored-value cards and stored-value accounts without setting up and maintaining a traditional bank account. In some embodiments, users will not be required to visit a branch office of a bank to set up a traditional bank account before being issued a stored-value card for banking transactions.

In some embodiments, another advantage is that the user can conduct banking transactions using stored-value cards without being subject to credit checks, extensive background checks, or large deposit requirements. Also, the costs of providing banking transactions are reduced because of the use of an unattended kiosk. In some cases, by requiring cash payment, the risks that banks take in providing banking transaction using stored-value cards are reduced, and the amount deposited in the stored-value account may be available in real-time for other banking transactions. Thus, in some embodiments, banks can provide a broad array of services for banking transactions using stored-value cards to the unbanked population because of the cost-effectiveness and the reduced risks.

FIG. 1 is a block diagram of a kiosk in an exemplary embodiment of the invention. The overall operation of the kiosk will be discussed below in FIGS. 4-5. The kiosk is any unattended mechanism, device, or system that is designed for public access and provides users access to accounts or financial services. In one embodiment, the kiosk includes input/output (I/O) interfaces, monetary transaction devices, a dispenser system, a processor, a bus, a storage system, a communication network interface, a communication link, and a biometric capture system.

The bus is coupled to the I/O interfaces, the monetary transaction devices, the dispenser system, the processor, the storage system, the communication network interface, and the biometric capture system. The communication link is coupled to the communication network interface.

The I/O interfaces are any interfaces or devices configured to provide input or output to a user of the kiosk. In one embodiment, the I/O interfaces include an audio interface, a video interface, a printer, a keypad, and a card reader. The audio interface is any device or system configured to audibly communicate between the user and the kiosk. Some examples of an audio interface are speakers and a microphone. The video interface is any device or system configured to visually communicate between the user and the kiosk. One example of a video interface is a touch-screen display. The printer is a printer configured to print transaction records. The keypad is a standard numeric or alphanumeric keypad. The card reader is a conventional...
card reader configured to read ATM cards, stored-value cards, debit cards, credit cards, and/or identification cards. In other embodiments, the card reader 120 may be a reader that optically, magnetically or electrically scans cards.

[0029] The monetary transaction devices 130 are any mechanisms, devices, or systems configured to receive or provide monetary instruments such as checks, drafts, money orders, and currency. In one embodiment, the monetary transaction devices 130 include a check reader 132, a check printer 134, and a money validation device 136. The check reader 132 is a reader configured to read and validate checks. The check printer 134 is a printer configured to print financial instruments such as checks, drafts, or money orders. The money validation device 136 is a conventional device configured to accept and validate currency such as bills and coins. In other embodiments, the monetary transaction devices 130 include a money order printer and a money order reader, which are not shown in FIG. 1.

[0030] The dispenser system 140 is any device or system configured to dispense cards or printed materials related to financial services. In one embodiment, the dispenser system 140 includes a card inventory 142, a printed materials inventory 144, and a card and materials dispenser 146.

[0031] The processor 150 is configured to execute software or instructions in accord with the operations discussed below. The storage system 160 is any storage device, memory, or group of storage devices configured to store data permanently or temporarily. The communication network interface 170 is any communication interface configured to transfer data between any components connected to the bus 152 and any communication network.

[0032] The biometric capture system 180 is any mechanism, device, or system configured to capture biometric information from a user of the kiosk 100. Biometric information is any information or data that indicates a representation of a person. Some examples of biometric information are fingerprints, retina scans, audio images, signatures, and video images.

[0033] FIG. 2 is a block diagram of a system 200 for financial services in an exemplary implementation of the invention. The system 200 for financial services includes a kiosk 100, a communication network 210, a card transaction processing system 220, a government database 230, and a member bank system 240. The kiosk 100 is coupled to the communication network 210 via the communication link 172. The communication network 210 is coupled to the card transaction processing system 220. The card transaction processing system 220 is coupled to the government database 230 and the member bank system 240. The government database 230 is coupled to the member bank system 240.

[0034] The operations of the kiosk 100 will be discussed in greater detail below in FIGS. 4-5. For the sake of simplicity, only one kiosk 100 is shown in FIG. 2. Those skilled in the art will understand that there may be numerous kiosks attached to the communication network 210.

[0035] The communication network 210 is any conventional communication network configured to transfer data for card processing and financial transactions. In one embodiment, the communication network 210 includes a supernetwork configured to manage a couple of sub-networks. Some of these sub-networks handle financial communications for managing transactions, deposits, withdrawals, and balance checks. Additionally, some of these sub-networks handle security communications that verifies the card, validates personal ID, and checks against government databases.

[0036] The card transaction processing system 220 is any system configured to process card transactions. In one embodiment, a company called TSYS operates the card transaction processing system 220. The government database 230 is any database that contains government information for individual identification for security and/or law enforcement. Some examples of government information are fingerprints, voice samples, photo identification, identification cards, and personal data. In some embodiments, the government database 230 is used to check against known terrorist or other government mandated lists before activating the card or accepting additional cash. Moreover, the government database 230 can be used to notify the government of time, place, and amount of each cash deposit and withdrawal. In some embodiments, the cash has limited acceptance by time period (e.g., day, week, month, and year) using the government database 230. In other embodiments, the government database 230 assures compliance with all applicable regulations and in real time if necessary. The member bank system 240 is a conventional banking system for processing financial transactions.

[0037] In some embodiments, the banking transactions are for one stored-value account. In other embodiments, the banking transactions may involve multiple related stored-value accounts or at least one stored-value account and other types of related accounts.

[0038] FIG. 3 depicts a block diagram of a master stored-value account and sub-accounts in an exemplary embodiment of the invention. A master stored-value account 310 is associated with a prepaid phone sub-account 320, a stored-value sub-account 330, a stored-value debit sub-account 340, a stored-value money transfer sub-account 350, a money sharing sub-account 360, and an interest bearing sub-account 370.

[0039] The master stored-value account 310 is also a signature- and pin-based debit or credit stored-value account. The master stored-value account 310 can be reloaded with funds and used anywhere in the world that a bank card association network (such as Visa/Mastercard) is accepted. In some embodiments, the master stored-value account 310 includes telephone card capability, the capability to issue money orders, and the ability to move money into a money-sharing sub-account. The master stored-value account 310 allows movement of some or all of the funds present on the master stored-value account 310 into money sharing sub-accounts. These funds can be accessed by taking a cash advance from the master stored-value account 310 at ATMs and banks worldwide, or by using the specially designed money-share sister card to affect the cash advance at ATMs globally.

[0040] The sister card for sub-accounts is a pin-required ATM-accessed stored-value card. In other embodiments, the sub-accounts may be for utility bills, school tuition, gift cards, groceries, and other miscellaneous stored-value card programs.

[0041] FIG. 4 depicts a flow chart for the kiosk in dispensing a new stored-value card in an exemplary embodiment.
ment of the invention. FIG. 4 begins in step 400. In step 402, the processor 150 checks if a stored-value card was inserted or a new stored-value account was requested by the user. If a stored-value card was inserted, the process for dispensing a new stored-value card ends in step 426.

[0042] If a new stored-value account was requested, the kiosk 100 receives payment for the new account in step 404. The payment may be made by cash, check, credit, debit, or another stored-value card. The kiosk 100 may receive the payment through either a check reader 132, the money validation device 136, or any other device in the monetary transaction devices 130 that accepts payment.

[0043] In step 406, the processor 150 determines the type of card to issue. In some embodiments, there may be different types of stored-value cards to issue. In step 408, the biometric capture system 180 captures a biometric data by photo, voice sample, fingerprint, and/or retina scan of the user of the kiosk 100. The process of capturing the biometric data of a user of the kiosk is described in further detail in U.S. application Ser. No. ______ entitled “Systems and Methods for Biometric Identification and Verification of a User of a Kiosk” filed on Oct. 15, 2004, which is hereby incorporated by reference.

[0044] In step 410, the kiosk 100 scans documents for personal information. In some embodiments, the kiosk 100 scans the documents for personal information through the card reader 120. Some examples of documents that can be scanned are Matricula Consular cards and driver’s licenses. In step 412, the kiosk 100 receives personal information based on user input. The kiosk 100 may receive personal information from the audio interface 112, the video interface 114, the keypad 118, the card reader 120, or the biometric capture system 180. Alternative embodiments may use any one or combination of steps 406, 408, and 410 to capture identification and personal information.

[0045] In step 414, the processor 150 then generates a personal identification record based on the identification imprint and the personal information. In one embodiment, the personal identification record includes name, local address, place and date of birth, digital photo, digital fingerprint, digital voice print, digital photo of ID e.g. driver’s license, Social Security number, tax ID number, and Matricula Consular card number. In some embodiments, the kiosk 100 provides the card statement, account activity (i.e. last 5 transactions), recent transactions, and/or balances. In some embodiments, the kiosk 100 provides statement information that is required by government regulations. The statement information from the kiosk 100 may provide improved customer service for users that are underbanked or unbanked who may not receive mail or may not have access to the Internet.

[0046] In step 416, the kiosk 100 displays the personal identification record using the video interface 114 or the audio interface 112 for user verification. In step 418, the processor 150 validates the personal identification record against the government database 230. In other embodiments, the card transaction processing system 220 or the member bank system 240 validates the personal identification record against the government database 230. This validation process is described in further detail in U.S. application Ser. No. ______ entitled “Systems and Methods for Identifying and Verifying a User of a Kiosk Using an External Verification System” filed on Oct. 15, 2004, which is hereby incorporated by reference.

[0047] In step 420, the processor 150 checks whether the personal identification record is valid. If invalid, the process ends in step 426. If valid, the processor 150 assigns a stored-value account to the stored-value card in step 422. In other embodiments, the stored-value account is preassigned to the stored-value card. In some embodiments, the card transaction processing system 220 assigns a stored-value account to the stored-value card. In step 424, the kiosk 100 dispenses a new stored-value card, card voucher, and/or printed materials through the dispenser system 140. FIG. 4 ends in step 426.

[0048] FIG. 5 depicts a flow chart for a kiosk for banking transactions in an exemplary embodiment of the invention. FIG. 5 begins in step 500. In step 502, the card reader 120 receives card information from the stored-value card. In step 504, the keypad 118 or the video interface 114 receives the PIN number from the user of the kiosk 100. In step 506, the processor 150 then checks whether the card information and the PIN number are valid. If the card information and the PIN number are invalid, the process ends in step 534.

[0049] In step 508, the processor 150 checks whether the user has selected to view the balance of their stored-value account. If the user has not selected to view their balance, the process continues to step 512. If the user has selected to view their balance, the video interface 114 displays the balance or the printer 134 prints out the balance for the stored-value account in step 510. In some embodiments, the kiosk 100 provides the card statement, account activity (i.e. last 5 transactions), recent transactions, and/or balances. In some embodiments, the kiosk 100 provides statement information that is required by government regulations. The statement information from the kiosk 100 may provide improved customer service for users that are underbanked or unbanked who may not receive mail or may not have access to the Internet.

[0050] In step 512, the processor 150 checks whether the user has selected to deposit money into their stored-value account. If the user has not selected to deposit, the process continues to step 520. If the user has selected to deposit, the kiosk 100 receives monetary input for the stored-value account in step 514. The monetary input may be by cash, check, credit, debit, or another stored-value card. The kiosk 100 may receive the monetary input through either the check reader 132, the money validation device 136, or any other device in the monetary transaction devices 130 that accepts the monetary input.

[0051] In step 516, the kiosk 100 validates the monetary input. In step 518, the processor 150 generates the account entry for the monetary input deposited to the stored-value account. In some embodiments, the monetary input deposited is immediately available in the stored value account, which may result in instantaneous money sharing among multiple users.

[0052] In step 520, the processor 150 checks whether the user has selected to withdraw money from their stored-value account. If the user has not selected to withdraw, the process continues to step 530. If the user has selected to withdraw, the processor 150 checks whether the user has selected to withdraw by printing a check or money order. If the user has selected to print a check or money order, the check printer 134 prints the check or money order in step 524. In some embodiments, the checks have a preprinted amount that can be validated in real time to check if the funds are available in the stored-value account or that the funds have been
deposited and validated in the kiosk 100. In some embodiments, the user of the kiosk 100 can add the payee and the signature for the check. In some embodiments, the check amount is instantaneously debited from the stored-value account to allow “pre-paid” checks as opposed to traditional “post-paid” checks. If the user has not selected to print a check or money order, the kiosk 100 dispenses cash in step 526. In step 528, the processor 530 generates an account entry for the monetary output withdrawn from the stored-value account.

In step 530, the processor 150 checks whether the user has selected to transfer money from the stored-value account to another account. Some examples of other accounts are described above in FIG. 3. In some embodiments, the user can only transfer to the accounts that the user owns. In other embodiments, the user owns a master account and transfers to sub-accounts that are for sharing with or providing access to other users. In some embodiments, the user may select to undo the transfer. If the user has not selected to transfer, the process ends in step 534. If the user has selected to transfer, the processor 150 generates account entries to transfer the monetary output from the stored-value account in step 532. FIG. 5 ends in step 534. Another example of a banking transaction is money sharing, which is described in further detail in U.S. patent application Ser. No. ______ entered “Systems and Methods for Money Sharing” filed on Oct. 15, 2004, which is hereby incorporated by reference. Also, in some embodiments, the user may send an e-mail through the kiosk 100, and the kiosk 100 may display a reply e-mail for customer services purposes.

The above described elements can be comprised of instructions that are stored on storage media. The instructions can be retrieved and executed by a processor. Some examples of instructions are software, program code, and firmware. Some examples of storage media are memory devices, tape, disks, integrated circuits, and servers. The instructions are operational when executed by the processor to direct the processor to operate in accord with the invention. Those skilled in the art are familiar with instructions, processors, and storage media.

The above description is illustrative and not restrictive. Many variations of the invention will become apparent to those of skill in the art upon review of this disclosure. The scope of the invention should, therefore, be determined not with reference to the above description, but instead should be determined with reference to the appended claims along with their full scope of equivalents.

What is claimed:
1. A method of operating a kiosk to perform financial services, the method comprising:
   dispensing a stored-value card from a kiosk;
   determining a stored-value account related to the stored-value card for a user of the kiosk;
   receiving user instructions for a banking transaction using the stored-value account; and
   processing the user instructions to perform the banking transaction using the stored-value account.
2. The method of claim 1 further comprising assigning the stored-value account to the stored-value card in the kiosk.
3. The method of claim 1 wherein determining the stored-value account related to the stored-value card further comprises:
   receiving the stored-value card into the kiosk; and
   processing the stored-value card.
4. The method of claim 1 further comprising:
   receiving personal data of the user into the kiosk; and
   verifying an identity of the user based on the personal data.
5. The method of claim 4 wherein receiving personal data comprises capturing biometric data.
6. The method of claim 1 wherein the stored-value card is compatible with a bank card association network.
7. The method of claim 1 wherein the banking transaction comprises depositing a monetary amount into the stored-value account.
8. The method of claim 1 wherein the banking transaction comprises withdrawing a monetary amount from the stored-value account.
9. The method of claim 1 wherein the banking transaction comprises transferring a monetary amount from the stored-value account to another account.
10. The method of claim 1 wherein the banking transaction comprises displaying a balance of the stored-value account.
11. The method of claim 1 wherein the banking transaction comprises money sharing.
12. The method of claim 1 wherein the banking transaction comprises printing a financial instrument.
13. The method of claim 1 further comprising receiving payment for the stored-value card.
14. A kiosk for performing financial services, the kiosk comprising:
   a dispenser system configured to dispense a stored-value card from the kiosk;
   a processor configured to determine a stored-value account related to the stored-value card for a user of the kiosk, receive user instructions for a banking transaction using the stored-value account, and process the user instructions to perform the banking transaction using the stored-value account; and
   a storage system configured to store data.
15. The kiosk of claim 14 wherein the processor is further configured to assign the stored-value account to the stored-value card in the kiosk.
16. The kiosk of claim 14 further comprising a card reader configured to receive and process the stored-value card.
17. The kiosk of claim 14 further comprising an interface configured to receive personal data of the user into the kiosk and wherein the processor is further configured to verify an identity of the user based on the personal data.
18. The kiosk of claim 17 wherein the interface comprises a biometric capture system configured to capture biometric data of the user.
19. The kiosk of claim 14 wherein the stored-value card is compatible with a bank card association network.
20. The kiosk of claim 14 wherein the banking transaction comprises depositing a monetary amount into the stored-value account.
21. The kiosk of claim 14 wherein the banking transaction comprises withdrawing a monetary amount from the stored-value account.

22. The kiosk of claim 14 wherein the banking transaction comprises transferring a monetary amount from the stored-value account to another account.

23. The kiosk of claim 14 wherein the banking transaction comprises displaying a balance of the stored-value account.

24. The kiosk of claim 14 wherein the banking transaction comprises money sharing.

25. The kiosk of claim 14 wherein the banking transaction comprises printing a financial instrument.

26. The kiosk of claim 14 further comprising a monetary transaction device configured to receive payment for the stored-value card.

27. A software product for operating a kiosk to perform financial services, the software product comprising:
   kiosk software operational when executed by a processor to direct the processor to generate a control signal to dispense a stored-value card from the kiosk, determine a stored-value account related to the stored-value card for a user of the kiosk, receive user instructions for a banking transaction using the stored-value account, and process the user instructions to perform the banking transaction using the stored-value account; and
   a software storage medium operational to store the kiosk software.

28. The software product of claim 27 wherein the kiosk software is operational when executed by the processor to direct the processor to assign the stored-value account to the stored-value card in the kiosk.

29. The software product of claim 27 wherein the kiosk software is operational when executed by the processor to direct the processor to receive personal data of the user into the kiosk and verify an identity of the user based on the personal data.

30. The software product of claim 27 wherein the kiosk software is operational when executed by the processor to direct the processor to receive biometric data.

31. The software product of claim 27 wherein the stored-value card is compatible with a bank card association network.

32. The software product of claim 27 wherein the banking transaction comprises depositing a monetary amount into the stored-value account.

33. The software product of claim 27 wherein the banking transaction comprises withdrawing a monetary amount from the stored-value account.

34. The software product of claim 27 wherein the banking transaction comprises transferring a monetary amount from the stored-value account to another account.

35. The software product of claim 27 wherein the banking transaction comprises displaying a balance of the stored-value account.

36. The software product of claim 27 wherein the banking transaction comprises money sharing.

37. The software product of claim 27 wherein the banking transaction comprises printing a financial instrument.

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