Title: METHOD AND APPARATUS OF CUSTOMIZED AUTOMATED VENDING MACHINES AND VENDING MACHINE SYSTEMS

Abstract: Certain embodiments include a method and apparatus controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem and a locale identification. Certain embodiments include systems of such financial access vending machines, financial access mechanisms and vending system servers. Certain embodiments include methods of contracting between financial access vending machines, merchant access servers and financial access mechanisms.
METHOD AND APPARATUS OF CUSTOMIZED AUTOMATED VENDING MACHINES AND VENDING MACHINE SYSTEMS

Technical field

This invention relates to financial access vending machine controllers controlling vending machines involving user finance card readers and systems containing such financial access vending machines.

Background Art

Figure 1 depicts a vending machine controller 100 as found in the prior art.

Vending machine controller 100 contains a vending machine control computer 102 coupled 112 to computer accessible memory 110, where a vending machine control program is stored. Note that it is often the case that there is a volatile and nonvolatile memory component to computer accessible memory 110.

Vending machine controller 100 contains the vending machine control computer 102 further coupled 122 to user screen 120 and further coupled 132 to user key interface 142.

Vending machine controller 100 contains the vending machine control computer 102 further coupled 142 to user card reader 140, coupled 162 to external network interface 160, which in turn couples 164 the vending machine controller to one or more external networks.

Vending machine controller 100 contains the vending machine control computer 102 further coupled 152 to user printer 150, coupled 172 to deposit receiver 170 and further coupled 182 to cash dispenser interface 180.

These devices are found throughout the world in a variety of settings and have become an assumed component of the lifestyle of millions. They operate at hours and in locations not serviced by regular financial institutions, providing a significant set of services to anyone possessing an access card.
and password sequence, which is often a four keystroke sequence known as a Personal Identification Number (PIN). Access to the user's finances can be attained. Cash can be received and/or transferred, which is accordingly credited or debited against the financial account. The account status may be viewed, as can a log of recent transactions. While these services are extremely valuable, there are a number of additional needs not serviced by such devices at this time.

Each of these vending machines is specifically identified, and that identification is essential to secure transactions with external financial networks. However, the user interface software does not reflect that identification. As a consequence, there is no way for a user to get customized information specific to that vending machine locale, such as where nearby restaurants, hotels or car rental companies are located. What is needed is a method of presenting vending machine specific content to users, which can be readily navigated by the user.

Each of these vending machines, once the user access card has been read and the PIN confirmed, has identified the user. However, this identification does not affect the presentation, other than provide financial specifics during the course of the user session on the vending machine. There is no way for a user to access generally available real-time information such as relevant stock market information, scores and scenes of ongoing sporting events, information which may be needed or greatly desired by travelers away from their usual sources of information. What is needed is a method of presenting user specific content to users, which can be readily navigated by the user.

Each of these vending machines is the property of a company that may benefit from presenting advertising to its users. Such advertising may include special offers from one or more lending institutions, such as discounts on certain acquisitions, mortgage plans, auto loan deals and the like. Such advertising aids in creating additional business for the vending machine owner. Vending machine owners may further wish to sell advertising,
particularly targeted advertising. Targeted advertising incorporates knowledge of the specific advertising situation, such as the location of the advertising situation, the vending machine and also the general profile of the user, such as lifestyle preferences, gender, age and educational level. What is needed is a method of targeted advertising presentation in a vending machine, which takes into account the vending machine identification. What is further needed is a method of targeted advertising presentation in a vending machine, which takes into account the vending machine identification and the user profile.

Figure 2 depicts a prior art system containing multiple vending machine controllers 100-1 to 100-6 interfaced to a vending network server 220 which is in turn coupled 302 to a financial network 300.

Each vending machine controller 100-1 to 100-6 respectively interfaces 164-1 to 164-6 via vending network 200 to a vending network server 220 coupled 202 to vending network 200. Vending network server 220 provides a secure network communications gateway 302 between the vending network 200 and one or more financial network servers 300. By way of example, users using each of the vending machine controllers 100-1 to 100-6 may be concurrently using access cards from distinct financial institutions. To carry out the requested financial transactions in this example, vending network server 220 may thus be interfaced to six distinct financial network servers 300, possibly through intervening network paths.

Vending machine networks such as just described are fundamental to the improved financial services enjoyed by millions of people in this and every other industrialized or post-industrialized country. They provide financial services to people from a variety of financial institutions at most of these vending machines.

However, there is an important missing capability, the ability to perform contractual transactions between the user, validated by the financial network access and merchants from the vending machine. Examples of such missing
capabilities include, reservations for restaurants, lodging, transport, recreational, sporting and cultural events. Today there is no way for a financial access vending machine user to find out where any of these mercantile products are locally available, arrange for such services or make reservations. This is a significant inconvenience to the users and a significant lost opportunity for the mercantile community.

Figure 3 depicts a typical user interface 400 for a vending machine containing a keypad array 410-1 to 410-12, a user view screen 420, access card insertion slot 430, printer output slot 440 and cash dispenser 450.

Note that in certain instances, access card insertion slot 430 may be a magnetic access card reader, in which the access card is passed over a magnetic sensor to be read. In such instances, the card reader strictly reads but never writes to the access card. In other instances, access card insertion slot 430 may contain a smart card interface. Smart cards are distinguished by containing non-volatile memory and a communication interface by which that memory can be both read and written. There are a variety of smart cards in production and a set of smart card interface standards which are part of the prior art in the financial access vending technology.

Cash dispenser 450 is common among such vending machines, usually dispensing a single unit of currency, which in the United States is most often twenty dollar bills.

As mentioned before, these vending machines have become common over much of the world because they are a distinct improvement over the previous solutions, such as walking into a bank during business hours to transact business and either deposit or remove money from an account. However, such machines have several limitations, which frustrate and/or inconvenience customers using such machines.

While the machines are internally identified for purposes of conducting secure communications with financial networks, the customer/user is given little or no
useful information about the locale or identity of the vending machine. To give an example, someone in an airport, bus or train terminal may well want to know where they are, where the taxies, rental cars, local-connecting buses are located with respect to the vending machine site they are using. They may further be hungry or tired, and may well want to know where various kinds of restaurants and hotels are located from the vending machine site. Note that this is useful not only to the vending machine customer/user but also to the merchants providing such services and accommodations. Both groups would benefit from the availability of such information at the vending machine site. Today, neither group has the opportunity for such advantages.

The customer/user may further wish to know about current real time events they are interested in, by way of example, sporting event scores, the status of various stocks in the open financial markets, election results, the weather locally and in various cities. Today, such information is not available at these vending machine terminals.

The customer/user may wish to buy tickets to various entertainment and sporting events, but today, such ticket purchase must be done elsewhere, often requiring significant inconvenience and wasting of time standing in lines to access some other system or ticketing booth. In certain cases, for especially major events, the tickets may go on sale and be completely sold out at times when many customers cannot even take part, except through some form of reservation system. Currently, such reservation systems usually require the customer to either visit a ticketing booth, waiting in often very long lines, attempt contact by telephone, often with even greater delays, or else wait till the performance and hope nothing went wrong in the reservation system. Being able to pick up such tickets at a financial access vending machine would greatly reduce the inconvenience associated with such ticketing procedures today.

To summarize, what is needed is a method of presenting vending machine specific content to users, which can be readily navigated by the user. What is
needed is a method of presenting user specific content to users, which can be readily navigated by the user. What is further needed is a method of targeted advertising presentation in a vending machine, which takes into account the vending machine identification and the user profile.

The customer/user of financial access vending machines is given little or no useful information about the locale of the vending machine. They cannot determine where taxies, rental cars, local-connecting buses are located with respect to the vending machine site they are using. They cannot find out where various kinds of restaurants and hotels are located from the vending machine site. Both user and local merchants benefit from the availability of such information at the vending machine site. Today, neither group has the opportunity for such advantages.

Today, the customer/user cannot find out about current real time events they are interested in, sporting event scores, the status of various stocks in the open financial markets, election results, the weather locally and in various cities from existing financial access vending machines.

Existing networks of financial access vending machines are unable to perform contractual transactions from the vending machine between the user, validated by the financial network access, with merchants. These networks are unable to make reservations for restaurants, lodging, transport, recreational, sporting and cultural events. Today there is no way for a financial access vending machine user to learn what mercantile products are locally available, arrange for such services, make reservations or discover their locations. Users are significantly inconvenienced and the local mercantile communities are losing opportunities every day.

Summary of the invention

Various embodiments satisfy the previously discussed limitations and problems of the prior art.
Certain embodiments include a method of controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem and a locale identification. The method comprises receiving a user stimulus input stream from the user identifying interface subsystem; generating a user stimulus output stream from the received user input state and from the locale identification; and sending the user stimulus output stream to the user identifying interface subsystem.

Such methods are advantageous in providing locale identification-based interactions to users, facilitating location of various facilities. It becomes possible to find restaurants, transportation, accommodations and restrooms, to name just a few pieces of useful, locale-related information to the users of such vending machines.

Certain embodiments include receiving the user stimulus input stream further comprising processing the received user input state to create a user navigation input. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input. Such embodiments provide user navigation of the locale identification-based interactions.

Certain embodiments include receiving the user stimulus input stream further comprising processing the received user input state to create a financial access mechanism reference. Such embodiments are advantageous in providing a reference to which financial access mechanism will be next contacted for financial transactions.

Certain embodiments include activating the financial access mechanism reference to create an activated financial access mechanism. Such embodiments are advantageous for activating communication with the financial access mechanism.
Certain embodiments include receiving the user stimulus input stream further comprising processing the received user input state to create a user identification. Activating the financial access mechanism reference is further comprised of activating the financial access mechanism reference based upon the user identification to create an activated financial access mechanism. Such embodiments are advantageous when the financial access mechanism requires user identification of a specific account.

Certain embodiments include the locale identification including a local user access profile collection of at least one local access profile node. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state and from the locale identification including the local user access profile collection and based upon the user navigation input and based upon the user identification. Such embodiments advantageously incorporate user identification and the local access profile collection into the interactions. Such embodiments advantageously provide a collection of user access profile nodes in which differing presentation content may be collected for use in generating the user stimulus output stream.

Certain embodiments further comprise maintaining the locale identification including the local user access profile collection. Such embodiments advantageously support the computer system of the financial access vending machine maintaining the locale identification including local user access profile collection. The locale identification and local user access profile collection evolve over time, reflecting changes in the local environment surrounding the financial access vending machine as well as other changes such as the identity of the user and whether lunch or dinner is being locally served.

Certain embodiments comprise receiving a financial message from the activated financial access mechanism and sending an outgoing financial message to the activated financial access mechanism. Such embodiments
advantageously provide communicate to and from the financial access mechanism.

Certain embodiments include wherein receiving the user stimulus input stream further comprises processing the received user input state to create a financial transaction request message as the outgoing financial message. Receiving a financial message from the activated financial access mechanism is further comprised of determining a received financial transaction response message type from the received financial message. Also included is processing the received financial message to create a financial transaction response when finding the received financial message is of a received financial transaction message type.

Certain embodiments include receiving the user stimulus input stream further comprise processing the received user input state to create a merchant access request containing a merchant access identifier; and further include opening a merchant access mechanism based upon the merchant access request containing the merchant access identifier. Such embodiments advantageously support opening a merchant access mechanism based upon the merchant access request created from the received user input state.

Certain embodiments include receiving a merchant offer message from the merchant access mechanism. Generating the user stimulus output stream is further comprised of inserting the merchant offer message into the user stimulus output stream. Such embodiments advantageously support user viewing of merchant offer messages through the financial access vending machine.

Certain embodiments include receiving the user stimulus input stream further comprised of processing the received user input state to create a user acceptance state of the merchant offer message and processing creating an acceptance financial access request message as the financial access request message. Such embodiments advantageously provide for user acceptance of
an offer and requesting financial access before sending acceptance to the merchant.

Certain embodiments include receiving the received financial message, which is further comprised of determining a confirmation financial response message type from the received financial message. Also included are generating a user acceptance message based upon the user acceptance state of the merchant offer message and the confirmation financial response message type from the received financial message; and sending the user acceptance message to the merchant access mechanism. Such embodiments advantageously support user acceptances with confirmed financial access to funds.

Certain embodiments include receiving an acknowledgement message of the user acceptance message and creating a financial acknowledgement message based upon the received acknowledgement message as the outgoing financial message. Such embodiments advantageously support communication that the user acceptance has been received by the merchant access mechanism to the financial access mechanism.

Certain embodiments include the financial access vending machine further containing a dispenser subsystem controlled by a dispenser subsystem communicatively coupled to the computer of the computer system. The method of controlling further includes creating a dispenser command based upon the received acknowledgement message of the user acceptance message; and operating the dispenser subsystem based upon the dispenser command. Such embodiments advantageously support controlled dispensing of money, various certificates as well as bottled, canned and/or packaged goods based upon the transactions between the user and financial access mechanisms and merchant access mechanisms. As used herein, dispensers will also refer to devices receiving deposits from users.

Certain other embodiments include the financial access vending machine further containing a dispenser subsystem. Operating the dispenser system is
based upon receiving a merchant dispenser command message. Such embodiments advantageously provide operational control of the dispenser subsystem based upon merchant dispenser command.

Certain embodiments include receiving the received financial message, which is further comprised of determining an approval response message type of a dispenser command permission message from the received financial message. Creating a merchant dispenser command based upon the received merchant dispenser command message is also further comprised of the following. Creating the dispenser command permission message as the outgoing financial message. And creating the merchant dispenser command based upon the received merchant dispenser command message and based upon the approval response message type of the dispenser command permission message from the received financial message. Such embodiments advantageous provide creating the merchant dispenser command based upon the financial access mechanism approval.

Certain embodiments include receiving the received financial message further comprised of determining a local user access profile maintenance message type from the received financial message. Maintaining the locale identification including the local user access profile collection is further comprised of maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message. Such embodiments advantageously provide for local user access profile maintenance messages to be recognized and used in maintaining the local user access profile collection.

Certain alternative embodiments include creating a dispenser command and operating the dispenser subsystem based upon the dispenser command. Such embodiments advantageously support localized command generation for controlling the dispenser subsystem.

Certain embodiments include receiving the received financial message further comprised of determining a dispenser command option message type from
the received financial message. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state, from the locale identification and based upon the dispenser command option message type of the received financial message.

Such embodiments advantageous provide generation of the user stimulus stream based upon locale identification, user local access profile collection and received dispenser command option financial message.

Certain embodiments include receiving the user stimulus input stream comprised of processing the received user input state to create a user dispenser option command. Creating the dispenser command is further comprised of creating the dispenser command based upon the user dispenser option command. Such embodiments advantageously provide the creation of dispenser commands based upon the received user input state.

Certain embodiments include receiving the received financial message comprised of determining a dispenser command message type from the received financial message. Creating the dispenser command is further comprised of creating the dispenser command based upon the dispenser command message type from the received financial message. Such embodiments advantageously the creation of dispenser commands based upon financial message dispenser commands.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of maintaining the locale identification including the local user access profile collection based upon the activated financial access mechanism. Such embodiments advantageously provide for maintaining the locale information including the local user access profile based upon the activated financial access mechanism.

Certain embodiments include maintaining the locale identification including the local user access profile collection and is further comprised of maintaining the locale identification including the local user access profile collection based upon the activated financial access mechanism and based upon the user
identification. Such embodiments advantageously provide for maintaining the locale identification including the local user access profile collection based upon the activated financial access mechanism and based upon the user identification.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of maintaining the locale identification including the local user access profile collection based upon the user identification. Such embodiments advantageously provide for maintaining the locale identification including the local user access profile collection based upon the user identification.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of creating a local access profile node in the local user access profile collection. Such embodiments advantageously support creating new local access profile nodes in the local user access profile collection.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of deleting a local access profile node from the local user access profile collection. Such embodiments advantageously provide for deleting a local access profile node from the local user access profile collection.

Certain embodiments include maintaining the locale identification including the local user access profile collection comprised of modifying a local access profile node in the local user access profile collection. Such embodiments advantageously provide for modifying a local access profile node in the local user access profile collection.

Certain embodiments include a local access profile node in the local user access profile collection containing a textual presentation content. Generating the user stimulus output stream is comprised of the following. Selecting the first local access profile node in the local user access profile collection as a
presentation node. And generating the user stimulus output stream from the received user input state and from the textual presentation content of the presentation node. Such embodiments advantageously provide textual presentation content for a local access user profile node which is presented in the user stimulus output stream.

In certain other further embodiments, the local access profile node contains a graphical presentation content. Generating the user stimulus output stream is comprised of the following. Selecting the first local access profile node in the local user access profile collection as a presentation node. And generating the user stimulus output stream from the received user input state and from the graphical presentation content of the presentation node. Such embodiments advantageously provide graphical presentation content for use in generating the user stimulus output stream.

In certain embodiments, the local access profile node contains graphical presentation content, in turn containing motion video content presentation. Generating the user stimulus output stream from the received user input state and from the graphical presentation content of the presentation node is further comprised of generating the user stimulus output stream from the received user input state and from the motion video presentation content of the presentation node. Such embodiments advantageously provide motion video presentation content for use in generating the user stimulus output stream.

In certain embodiments, the local access profile node contains a synchronized audio sequence. Generating the user stimulus output stream is comprised of the following. Selecting the first local access profile node in the local user access profile collection as a presentation node. And generating the user stimulus output stream from the received user input state and from the synchronized audio sequence of the presentation node. Such embodiments advantageously provide synchronized audio for use in generating the user stimulus output stream.
In certain embodiments, the local user access profile collection contains a first and second local access profile node. Additionally, the first local access profile node contains a link referencing the second local access profile node. Receiving the user stimulus input stream is further comprised of processing the received user input state based upon the first local access profile node containing the link to the second local access profile node to create a user node selection. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state and from the locale identification including the local user access profile collection and based upon the user node selection. Such embodiments advantageously provide mechanisms to reference a second local access profile node for use in generating the user stimulus output stream.

Certain embodiments include maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of the local user access profile collection. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input and the user identification and the presentation node collection. Such embodiments advantageously generate the user stimulus output stream based upon the presentation node collection. The presentation node collection acts as a collection of selected local access profile node references in the generation of the user stimulus output stream.

In certain embodiments, the user navigation input belongs to a user navigation command collection supporting at least one of the following: selecting a local access profile node reference, deleting a local access profile node reference and resting a node list command. In certain embodiments, the corresponding operations are performed on the presentation node collection when the appropriate command is included in the user navigation
input. Such embodiments advantageously support maintaining and manipulation of the presentation node collection.

In certain embodiments, the user navigation input belongs to a user navigation command collection: selecting a local access profile node reference, deleting a local access profile node reference and resting a node list command. In certain embodiments, the corresponding operations are performed on the presentation node collection when the appropriate command is included in the user navigation input. Such embodiments advantageously support maintaining and manipulation of the presentation node collection.

Certain embodiments include the user identifying interface subsystem comprised of a user presentation subsystem and a user response subsystem. Sending the user stimulus output stream to the user identifying interface subsystem is comprised of sending the user stimulus output stream to the user presentation subsystem. Receiving the user stimulus input stream from the user identifying interface subsystem to create the received user input state is comprised of receiving a user stimulus input stream from the user response subsystem to create the received user input state. Such embodiments advantageously partition input and output streams going to separate specialized subsystems.

Certain embodiments include the user presentation subsystem comprised of a user video subsystem and the user stimulus output stream comprised of a user video output stream. Sending the user stimulus output stream to the user identifying interface subsystem is comprised of sending the user video output stream to the user video subsystem. Such embodiments advantageous support video streams and further advantageously support motion video streams.

Certain embodiments include the user response subsystem comprised of a user tactile input subsystem. Receiving the user stimulus input stream from the user response subsystem to create the received user input state is
comprised of receiving the user tactile input stream from the user tactile input subsystem to create a received user tactile input state. Processing the received user input state to create the user identification is comprised of processing the received user tactile input state to create a user identification state. Such embodiments advantageously support partitioning of the user input into a tactile input state to further support creating the user identification state. Such tactile input includes but is not limited to entry of a PIN, thumbprint, fingerprint, handprint or retinal scan.

Certain embodiments include refinement of processing the received user input state to create the user identification as follows: Sending a financial identification confirmation request message based upon the user identification state to the activated financial access mechanism to create a sent financial identification confirmation request message. Receiving a financial message from the activated financial access mechanism a financial identification confirmation message responding to the sent financial identification confirmation request message to create a received financial identification confirmation message. Processing the received financial identification confirmation message to create the user identification. Such embodiments advantageously support confirmation of the user identification by the financial access mechanism.

Certain embodiments include the user identifying interface subsystem comprised of a user tactile input subsystem. Receiving the user stimulus input stream to create the user input state is further comprised of receiving a user tactile input stream from the user tactile input subsystem to create a user tactile input state. Such embodiments advantageously support partitioning the user stimulus input stream and user input state into a tactile component.

Certain embodiments include the user tactile input subsystem comprised of a user touch keypad subsystem. Receiving the user tactile input stream is further comprised of receiving a user touch keypad input state from the user touch keypad input subsystem. Such embodiments advantageously provide
deriving from the user tactile input stream a user touch keypad input state to aid in controlling the financial access vending machine.

Certain embodiments include the user tactile input subsystem comprised of a user handprint sensor subsystem. Receiving the user tactile input stream from the user tactile input subsystem is comprised of receiving a user handprint sensor input state from the user handprint sensor subsystem. Such embodiments advantageously provide user handprint sensor input to aid in controlling the financial access vending machine.

Certain embodiments include the user tactile input subsystem comprised of a user retinal sensor subsystem. Receiving the user tactile input stream from the user tactile input subsystem is comprised of receiving a user retinal sensor input state from the user retinal sensor subsystem. Such embodiments advantageously provide user retinal scan sensor input to aid in controlling the financial access vending machine.

Certain embodiments include the user response subsystem comprised of a user photographic sensor subsystem. Receiving the user stimulus input stream from the user response subsystem is further comprised of receiving a user photographic sensor input state from the user photographic sensor subsystem. Such embodiments advantageously provide user photographic sensor input to aid in controlling the financial access vending machine.

Certain embodiments include the user response subsystem comprised of a user acoustic sensor subsystem. Receiving the user stimulus input stream from the user response subsystem is comprised of receiving a user acoustic sensor input stream from the user acoustic sensor subsystem to create a user acoustic sensor input state. Such embodiments advantageously provide user acoustic sensor input to aid in controlling the financial access vending machine.

Certain embodiments include the user identifying interface subsystem comprised of an access card interface subsystem. Receiving the user
stimulus input stream from the user identifying interface subsystem is comprised of receiving an access card input stream from the access card interface subsystem to create an access card input state. Activating the financial access mechanism reference to create the activated financial access mechanism is comprised of the following. Making a financial access mechanism reference message based upon the financial access mechanism reference and the access card input state. And using the financial access mechanism reference message to create the activated financial access mechanism.

Such embodiments advantageously provide an access card interface to the financial access vending machine. Such embodiments further advantageously provide for activating the financial access mechanism based upon making the financial access mechanism reference message based upon the access card input state and using the financial access mechanism reference message to activate the financial access mechanism.

Certain embodiments include using the financial access mechanism reference message to create the activated financial access mechanism comprised of the following: Sending the financial access mechanism reference message to a financial access server. Receiving a financial access mechanism activation confirmation message from the financial access server. Processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Such embodiments advantageously provide for using the financial access mechanism reference message to create the activated financial access mechanism based upon a dialog with the financial access server.

Certain embodiments include using the financial access mechanism reference message to create the activated financial access mechanism comprised of the following: Sending the financial access mechanism reference message to a vending system server. Receiving a financial access mechanism activation confirmation message from the vending system server. And processing the
financial access mechanism activation confirmation message to create the activated financial access mechanism. Such embodiments advantageously provide for using the financial access mechanism reference message to create the activated financial access mechanism based upon a dialog with the vending system server.

Certain embodiments include using the financial access mechanism reference message to create the activated financial access mechanism comprised of the following: Sending the financial access mechanism reference message to a financial access card controller. Receiving a financial access mechanism activation confirmation message from the financial access card controller. And processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Such embodiments advantageously provide for using the financial access mechanism reference message to create the activated financial access mechanism based upon a dialog with the financial access card controller.

Certain embodiments include the user identifying interface subsystem comprised of an access card interface subsystem. Receiving the user stimulus input stream from the user identifying interface subsystem is further comprised of receiving an access card input stream from the access card interface subsystem to create an access card input state. Processing the received user input state to create the financial access mechanism reference is comprised of processing the access card input state to create the financial access mechanism reference. Such embodiments advantageously utilize the access card input state to create the financial access mechanism reference.

Certain embodiments include the user identifying interface subsystem comprised of a user response subsystem. Receiving the user stimulus input stream from the user identifying interface subsystem is comprised of receiving a user stimulus input stream from the user response subsystem to create a received user input state. Processing the received user input state to create the financial access mechanism reference is comprised of processing the
access card input state and the received user input state to create the financial access mechanism reference. Such embodiments advantageously utilize the received user input state and access card input state to create the financial access mechanism reference.

Certain embodiments further include generating the user stimulus output stream from the received user input state and from the locale identification comprised of generating the user stimulus output stream from the received user input state and from the locale identification and from the access card input state. Such embodiments advantageously utilize the access card input state to generate the user stimulus output stream.

Certain embodiments further include the access card input state comprised of a financial access mechanism reference choice list comprised of at least one financial access mechanism reference choice. Processing the access card input state and the received user input state to create the financial access mechanism reference is comprised of selecting the financial access mechanism reference based upon the financial access mechanism reference choice list of the access card input state and based upon the received user input state. Such embodiments advantageously provide for an access card containing more than one reference to financial access mechanisms. By way of example, such an access card might contain references to a banking account and one or more credit cards.

Certain embodiments include the locale identification including a locale topographic database. Generating the user stimulus output stream is further comprised of generating the user stimulus output stream from locale identification including the locale topographic database based upon the user navigation input. Such embodiments advantageously provide user output generation based upon the locale topographic database and user navigation input. The locale topographic database provides the knowledge base for specialized maps to local merchants, facilities and attractions, as well as
travel direction to street addresses in the vicinity of the financial access
vending machine.

Certain embodiments further include the locale identification including a local
merchant collection comprised of at least one local merchant entry containing
at least a merchant name and a merchant location. Generating the user
stimulus output stream from the locale identification including the locale
topographic database based upon the user navigation input is further
comprised of the following. Selecting a first of the local merchant entries of the
local merchant collection based upon the user navigation input. Generating
the user stimulus output stream from the locale identification including the
locale topographic database based upon the first local merchant entry of the
local merchant collection. Such embodiments advantageously provide for
generating the user stimulus output stream from the locale identification
including the locale topographic database based upon the first local merchant
entry of the local merchant collection.

Certain embodiments include generating the user stimulus output stream
further comprised of generating a travel description to the merchant location
of the first local merchant entry of the local merchant collection based upon
locale identification including the locale topographic database. Such
embodiments advantageously provide travel descriptions to the merchant
location based upon the locale identification including the locale topographic
database.

Certain embodiments include the locale identification including a default map.
Generating a user stimulus output stream from the received user input state
and from the locale identification is further comprised of generating the user
stimulus output stream from the received user input state and from the default
map included in the locale identification. Such embodiments advantageously
support presentation of a default map to users. Such embodiments further
advantageously provide quick answers to the most frequently asked locale-
related questions.
Certain embodiments include maintaining a user input history collection. Such embodiments advantageously support collection of historical user input data, such as how often has the financial access vending machine been used, during what hours of the day, days of the week, etc.

Certain embodiments include maintaining a user input history collection comprising the following: Reviewing the received user input state to select a first of the user input history bins of the user input history collection. Modifying the first user input history bin of the user input history collection based upon the received user input state. Such embodiments advantageously provide for the review of the received user input state and modification of a selected user input history bin.

Certain embodiments include implementation of the methods discussed herein as program code segments of a program operating system residing in accessibly coupled memory to at least one computer of the computer system controlling the financial access vending machine. Such methods advantageously provide locale identification-based interactions to users, facilitating location of various facilities. It becomes possible for users of such vending machines to find restaurants, transportation, accommodations and restrooms, to name just a few pieces of useful, locale-related information.

Certain embodiments include computer systems executing program operating systems controlling financial access vending machines supporting the methods discussed herein. Such methods advantageously provide locale identification-based interactions to users of such vending machines, facilitating location of various facilities. It becomes possible to find restaurants, transportation, accommodations and restrooms, to name just a few pieces of useful, locale-related information.

Certain embodiments include the locale identification residing in the accessibly coupled memory of the computer of the computer system controlling the financial access vending machine. Such embodiments
advantageously support the locale identification residing in accessibly coupled memory.

Certain embodiments include a financial access vending network supporting financial access vending machines comprised of a financial access vending network collection comprising at least one financial access vending machine computer and a vending system server computer communicatively coupled to each of the financial access vending machine computers. A program operating system residing in the accessibly coupled computer memory of the vending system server computer is comprised of a program code segment supporting communication with each of the financial access vending machine computers belonging to the financial access network collection. Each program operating system residing in the accessibly coupled computer memory of each of the financial access vending machine computers belonging to the financial access network collection is further comprised of a program code segment supporting communication with the vending system server computer. Such embodiments advantageously provide a vending system server with communication between the financial access vending machine and the vending system server.

Certain embodiments include each program operating system residing in the accessibly coupled computer memory of each of the financial access vending machine computers belonging to the financial access network collection is further comprised of a program code segment supporting maintaining the locale identification. The program code segment supporting maintaining the locale identification is further comprised of a program code segment supporting maintaining the locale identification based upon receiving a locale identification maintenance message from the vending system server. The program operating system residing in the accessibly coupled computer memory of the vending system server computer is further comprised of a program code segment directing each of the financial access vending machine computers belonging to the financial access network collection in maintaining the locale identification of the financial access vending machine
computer. The program code segment directs each of the financial access vending machine computers belonging to the financial access network collection in maintaining the locale identification of the financial access vending machine computer.

Such embodiments advantageously provide vending system server direction of the maintenance of locale identification for the financial access vending machine computer systems with computer supporting locale identification.

Certain embodiments include a method of contracting between an identified user operating a financial access vending machine communicatively coupled to a financial access mechanism and the user financial access vending machine communicatively coupled to a merchant access mechanism. Such embodiments advantageously provide an assured mechanism of identification of the user of the financial access vending machine, an assured availability of funds from the financial access mechanism, and an assured offer from the merchant responsible for the merchant access mechanism, making a contract.

Certain embodiments include communication via the financial access mechanism supporting the contracting method. Such embodiments advantageously provide for centralized, secure communication through the financial access mechanism.

Certain embodiments include communication via a vending system server supporting the contracting method. Such embodiments advantageously provide for centralized, secure communication through the vending system server.

Certain embodiments include the merchant access mechanism receiving the offer acceptance message to create a contract comprised of the merchant access mechanism sending an offer acceptance acknowledgement message based upon the received offer acceptance message to the financial access
vending machine. Such embodiments advantageously provide an acknowledgement of the contract from the merchant access mechanism.

Certain embodiments include the financial access vending machine receiving the offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message. Such embodiments advantageously provide reception of the merchant acknowledgement by the financial access vending machine.

Certain embodiments include the financial access vending machine receiving the offer acceptance acknowledgement message comprised of displaying the received offer acceptance acknowledgement message to create a confirmed contract to the identified user. Such embodiments advantageously provides notification to the identified user of the confirmed contract.

Certain embodiments include implementation of the methods discussed herein as program code segments of program operating systems residing in accessibly coupled memory to at least one computer of the computer system controlling the financial access vending machine, as well as the financial access mechanism computer and merchant access mechanism computer. Such embodiments advantageously provide an assured mechanism of identification of the user of the financial access vending machine, an assured availability of funds from the financial access mechanism, and assured offer from the merchant responsible for the merchant access mechanism making a contract.

Certain embodiments include systems of implementing the methods discussed herein as program code segments of program operating systems residing in accessibly coupled memory to at least one computer of the computer system controlling the financial access vending machine, as well as the financial access mechanism computer and merchant access mechanism computer. Such embodiments advantageously provide an assured mechanism of identification of the user of the financial access vending machine, an assured availability of funds from the financial access
mechanism, and an assured offer from the merchant responsible for the merchant access mechanism, making a contract.

Certain embodiments include another method of controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem and a local user access profile collection of local access profile nodes. The user identifying interface subsystem is used to identify a user. The local user access profile collection is used to generate the user stimulus output stream. The recognition of the identified user from the user stimulus input stream modifies the local user access profile collection. Such embodiments advantageously provide a user specific interface to the financial access vending machine through the local user access profile collection. This allows for a customer-optimized interface, which benefits both the financial access vending machine owner and the financial access vending machine user.

Certain embodiments include another method of controlling a financial access vending machine. The financial access vending machine contains a user identifying interface subsystem including a motion video display. The user stimulus output stream contains a motion video stream sent to the motion video display. Such embodiments advantageously provide the user interface to the financial access vending machine with motion video, supporting advertising, news and other motion related presentation capabilities.

Certain embodiments include a financial access vending network comprised of a financial access vending network collection comprising at least one financial access vending machine computer and a vending system server computer communicatively coupled to each of the financial access vending machine computers. A program operating system residing in the accessibly coupled computer memory of the vending system server computer is comprised of a program code segment supporting communication with each of the financial access vending machine computers belonging to the financial access network collection. Each program operating system residing in the
accessibly coupled computer memory of each of the financial access vending machine computers belonging to the financial access network collection is further comprised of a program code segment supporting communication with the vending system server computer. The vending system server computer sends messages to each of the financial access vending machine computers on a real-time basis, supporting the specific identified users operating the financial access vending machines with the real-time information. Such embodiments advantageously provide a vending system server and communication between the financial access vending machine and the vending system server of real-time information such as sporting event scores, weather reports and stock market quotations.

These and other advantages of the present invention will become apparent upon reading the following detailed descriptions and studying the various figures of the drawings.

Brief Description of the Drawings

Figure 1 depicts a vending machine controller 100 as found in the prior art;

Figure 2 depicts a prior art system containing multiple vending machine controllers 100-1 to 100-6 interfaced to a vending network server 220 which is in turn coupled 302 to a financial network 300;

Figure 3 depicts a typical user interface 400 for a vending machine containing a keypad array 410-1 to 410-12, a user view screen 420, access card insertion slot 430, printer output slot 440 and cash dispenser 450;

Figure 4 depicts a simplified block diagram of a computer system 1000 to control a financial access vending machine supporting locale identification in accordance with certain embodiments;

Figure 5 depicts a flowchart performing basic operations controlling the financial access vending machine in accordance with certain embodiments;
Figure 6A depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create user navigation input in accordance with certain embodiments;

Figure 6B depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state, the locale identification and based upon the user navigation input in accordance with certain embodiments;

Figure 6C depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a financial access mechanism reference in accordance with certain embodiments;

Figure 7A depicts a detail flowchart of operation 2000 of Figure 5 further performing activating the financial access mechanism reference to create an activated financial access mechanism in accordance with certain embodiments;

Figure 7B depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a user identification in accordance with certain embodiments;

Figure 7C depicts a detail flowchart of operation 2112 of Figure 7A performing activating the financial access mechanism reference based upon the user identification to create an activated financial access mechanism in accordance with certain embodiments;

Figure 8A depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input and based upon the user identification in accordance with certain embodiments;
Figure 8B depicts a detail flowchart of operation 2000 of Figure 5 further performing maintaining the locale identification in accordance with certain embodiments;

Figure 9 depicts a detail flowchart of operation 2000 of Figure 5 performing messaging with the activated financial mechanism in accordance with certain embodiments;

Figure 10A depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a financial transaction request message as the outgoing financial message in accordance with certain embodiments;

Figure 10B depicts a detail flowchart of operation 2212 of Figure 9 performing determining a received financial transaction response message type from the received financial message in accordance with certain embodiments;

Figure 10C depicts a detail flowchart of operation 2000 of Figure 5 performing processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message;

Figure 11A depicts a detail flowchart of operation 2272 of Figure 10C further performing processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message in accordance with certain embodiments;

Figure 11B depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a merchant access request containing a merchant access identifier in accordance with certain embodiments;

Figure 11C depicts a detail flowchart of operation 2000 of Figure 5 performing opening a merchant access mechanism based upon the merchant access
request containing the merchant access identifier in accordance with certain embodiments;

Figure 12A depicts a detail flowchart of operation 2000 of Figure 5 performing receiving a merchant offer message from the merchant access mechanism in accordance with certain embodiments;

Figure 12B depicts a detail flowchart of operation 2012 of Figure 5 performing inserting the merchant offer message into the user stimulus output stream in accordance with certain embodiments;

Figure 13 depicts a detail flowchart of operation 2004 of Figure 5 further performing creating a user acceptance state and an acceptance financial access request message in accordance with certain embodiments;

Figure 14A depicts a detail flowchart of operation 2352 of Figure 12A performing determining a confirmation financial response message type from the received financial message in accordance with certain embodiments;

Figure 14B depicts a detail flowchart of operation 2000 of Figure 5 further performing generating and sending a user acceptance message based upon receipt of a financial access confirmation message in accordance with certain embodiments;

Figure 15A depicts a detail flowchart of operation 2000 of Figure 5 further performing receiving an acknowledgement message of the user acceptance message and creating a financial acknowledgement message in accordance with certain embodiments;

Figure 15B depicts a detail flowchart of operation 2000 of Figure 5 further performing creating a dispenser command and operating the dispenser subsystem based upon the dispenser command in accordance with certain embodiments;
Figure 16 depicts a simplified block diagram of computer system 1000 further containing a dispenser subsystem interface 1500 communicatively coupled 1108 to computer 1100 in accordance with certain further embodiments;

Figure 17 depicts a simplified system block diagram of dispenser subsystem interface 1500 in accordance with certain embodiments;

Figure 18A depicts a detail flowchart of operation 2000 of Figure 5 performing operating the dispenser system based upon receiving a merchant dispenser command message in accordance with certain embodiments;

Figure 18B depicts a detail flowchart of operation 2492 of Figure 18A further performing operating the dispenser system based upon receiving the merchant dispenser command message in accordance with certain embodiments;

Figure 19A depicts a detail flowchart of operation 2212 of Figure 9 performing determining an approval response message type of a dispenser command permission message from the received financial message in accordance with certain embodiments;

Figure 19B depicts a detail flowchart of operation 2516 of Figure 18B further performing creating a merchant dispenser command based upon the received merchant dispenser command message in accordance with certain embodiments;

Figure 20A depicts a detail flowchart of operation 2212 of Figure 9 performing determining a local user access profile maintenance message type from the received financial message in accordance with certain embodiments;

Figure 20B depicts a detail flowchart of operation 2192 of Figure 8B performing maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message in accordance with certain embodiments;
Figure 21A depicts a detail flowchart of operation 2000 of Figure 5 further performing creating a dispenser command and operating the dispenser subsystem based upon the dispenser command in accordance with certain embodiments;

Figure 21B depicts a detail flowchart of operation 2212 of Figure 9 performing determining a dispenser command option message type from the received financial message in accordance with certain embodiments;

Figure 21C depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state and the locale identification based upon the dispenser command option message type of the received financial message in accordance with certain embodiments;

Figure 22A depicts a detail flowchart of operation 2556 of Figure 19B further creating the merchant dispenser command based upon the received merchant dispenser command message, the approval response message type-dispenser command permission message from the received financial message in accordance with certain embodiments;

Figure 22B depicts a detail flowchart of operation 2592 of Figure 20B further performing maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message in accordance with certain embodiments;

Figure 23A depicts a detail flowchart of operation 2652 of Figure 21C further performing generating the user stimulus output stream from the received user input state and the locale identification based upon the dispenser command option message type of the received financial message, in accordance with certain embodiments;

Figure 23B depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a user dispenser option command in accordance with certain embodiments;
Figure 23C depicts a detail flowchart of operation 2612 of Figure 21A performing creating the dispenser command based upon the user dispenser option command in accordance with certain embodiments;

Figure 24A depicts a detail flowchart of operation 2212 of Figure 9 performing determining a dispenser command message type from the received financial message in accordance with certain embodiments;

Figure 24B depicts a detail flowchart of operation 2612 of Figure 21A performing creating the dispenser command based upon the dispenser command message type from the received financial message in accordance with certain embodiments;

Figure 24C depicts a detail flowchart of operation 2192 of Figure 8B performing maintaining the locale identification based upon the activated financial access mechanism in accordance with certain embodiments;

Figure 25A depicts a detail flowchart of operation 2792 of Figure 24B further performing creating the dispenser command based upon the dispenser command message type from the received financial message in accordance with certain embodiments;

Figure 25B depicts a detail flowchart of operation 2192 of Figure 8B performing maintaining the locale identification based upon the activated financial access mechanism and based upon the user identification, in accordance with certain embodiments;

Figure 25C depicts a detail flowchart of operation 2192 of Figure 8B performing maintaining the locale identification based upon the user identification, in accordance with certain embodiments;

Figure 26A depicts a detail flowchart of operation 2192 of Figure 8B performing creating a first local access profile node in the local user access profile collection in accordance with certain embodiments;
Figure 26B depicts a detail flowchart of operation 2192 of Figure 8B performing deleting a first local access profile node from the local user access profile collection in accordance with certain embodiments;

Figure 26C depicts a detail flowchart of operation 2192 of Figure 8B performing modifying a first local access profile node in the local user access profile collection in accordance with certain embodiments;

Figure 27 depicts locale identification 1400 including a local user access profile collection 1410 in accordance with certain embodiments;

Figure 28A depicts a detail flowchart of operation 2012 of Figure 5 further performing generating the user stimulus output stream from the received user input state, the locale identification, with a first local access profile node containing a textual presentation content, in accordance with certain embodiments;

Figure 28B depicts a detail flowchart of operation 2012 of Figure 5 further performing generating the user stimulus output stream from the received user input state, the locale identification, with a first local access profile node containing a graphical presentation content, in accordance with certain embodiments;

Figure 29A depicts a detail flowchart of operation 2976 of Figure 28B performing generating the user stimulus output stream from the received user input state and from the motion video presentation content of the presentation node in accordance with certain embodiments;

Figure 29B depicts a detail flowchart of operation 2012 of Figure 5 further performing generating the user stimulus output stream from the received user input state and from the locale identification, with a first local access profile node containing a synchronized audio presentation content, in accordance with certain embodiments;
Figure 30A depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state based upon the first local access profile node containing the link to the second local access profile node to create a user node selection in accordance with certain embodiments;

Figure 30B depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state and the locale identification based upon the user node selection in accordance with certain embodiments;

Figure 31A depicts a presentation node collection 1600 comprising 1602 presentation reference 1610 associated 1612 with local access profile node 1420 of 1412 local user access profile collection 1410 included 1402 in locale identification 1400, in accordance with certain embodiments;

Figure 31B depicts user navigation command collection 1700 comprising a select node command 1710, a delete node command 1720 and a reset node list command 1730, in accordance with certain embodiments;

Figure 32A depicts a detail flowchart of operation 2000 of Figure 5 further performing maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of the local user access profile collection in accordance with certain embodiments;

Figure 32B depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state, the locale identification based upon the user navigation input, the user identification and the presentation node collection in accordance with certain embodiments;

Figure 33A depicts a detail flowchart of operation 3072 of Figure 32A further performing maintaining the presentation node collection comprising presentation references to the associated local access profile node of the local user access profile collection in accordance with certain embodiments;
Figure 33B depicts a detail flowchart of operation 3112 of Figure 33A further performing selecting a first local access profile node to create a first presentation reference of the presentation node collection when the user navigation input includes the select node command in accordance with certain embodiments;

Figure 34A depicts a detail flowchart of operation 3122 of Figure 33B further performing removing the first presentation reference of the presentation node collection of the associated local access profile node when the user navigation input includes the remove node command in accordance with certain embodiments;

Figure 34B depicts a detail flowchart of operation 3132 of Figure 33A further performing resetting at least the first presentation reference of the presentation node collection when the user navigation input includes the reset node list command in accordance with certain embodiments;

Figure 35 depicts a simplified system block diagram of computer 1100 communicatively coupled 1106 with user identifying interface subsystem 1300, as shown in Figure 4 which comprises various subsystems in accordance with certain embodiments;

Figure 36 depicts a more detailed system block diagram of user identifying interface subsystem 1300 with its communicative coupling 1106 as shown in Figure 35 further comprising coupled subsystems in accordance with certain embodiments;

Figure 37A depicts a detail flowchart of operation 2022 of Figure 5 performing sending the user stimulus output stream to the user presentation subsystem in accordance with certain embodiments;

Figure 37B depicts a detail flowchart of operation 2004 of Figure 5 performing receiving a user stimulus input stream from the user response subsystem to create the received user input state in accordance with certain embodiments;
Figure 38A depicts a user output stimulus stream 1700 and several output stimulus streams contained in the user stimulus output stream, as well as user stimulus input stream 1800, received user input state 1810 and various derived components from received user input state, in accordance with certain embodiments;

Figure 38B depicts a detail flowchart of operation 2022 of Figure 5 performing sending the user video output stream to the user video subsystem in accordance with certain embodiments;

Figure 39A depicts a detail flowchart of operation 2004 of Figure 5 performing receiving the user tactile input stream from the user tactile input subsystem to create a received user tactile input state in accordance with certain embodiments;

Figure 39B depicts a detail flowchart of operation 2012 of Figure 5 performing processing the received user tactile input state to create a user identification state in accordance with certain embodiments;

Figure 40 depicts a detail flowchart of operation 2132 of Figure 7B further performing processing the received user input state to create the user identification in accordance with certain embodiments;

Figure 41A depicts a detail flowchart of operation 2004 of Figure 5 performing receiving a user tactile input stream from the user tactile input subsystem to create a user tactile input state, in accordance with certain embodiments where the user identifying interface subsystem comprises a user tactile input subsystem;

Figure 41B depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user handprint sensor input state from the user handprint sensor subsystem in accordance with certain embodiments;
Figure 41C depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user retinal sensor input state from the user retinal sensor subsystem in accordance with certain embodiments;

Figure 42A depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user photographic sensor input state from the user photographic sensor subsystem in accordance with certain embodiments;

Figure 42B depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user acoustic sensor input stream from the user acoustic sensor subsystem to create a user acoustic sensor input state in accordance with certain embodiments;

Figure 42C depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user touch keypad input state from the user touch keypad input subsystem in accordance with certain embodiments;

Figure 43A depicts a detail flowchart of operation 2004 of Figure 5 performing receiving an access card input stream from the access card interface subsystem to create an access card input state in accordance with certain embodiments;

Figure 43B depicts a detail flowchart of operation 2112 of Figure 7A further performing activating the financial access mechanism reference to create the activated financial access mechanism in accordance with certain embodiments;

Figure 44 depicts a detail flowchart of operation 3476 of Figure 43B further performing using the financial access mechanism reference message to create the activated financial access mechanism in accordance with certain embodiments;

Figure 45 depicts a detail flowchart of operation 3476 of Figure 43B further performing using the financial access mechanism reference message to
create the activated financial access mechanism in accordance with certain embodiments;

Figure 46 depicts a detail flowchart of operation 3476 of Figure 43B further performing using the financial access mechanism reference message to create the activated financial access mechanism in accordance with certain embodiments;

Figure 47A depicts a detail flowchart of operation 2004 of Figure 5 performing receiving an access card input stream from the access card interface subsystem to create an access card input state in accordance with certain embodiments;

Figure 47B depicts a detail flowchart of operation 2092 of Figure 6C performing processing the access card input state to create the financial access mechanism reference in accordance with certain embodiments;

Figure 47C depicts a detail flowchart of operation 2004 of Figure 5 performing receiving a user response input stream from the user response subsystem to create a received user response state in accordance with certain embodiments;

Figure 48A depicts a detail flowchart of operation 2092 of Figure 6C performing processing the access card input state and the received user response state to create the financial access mechanism reference in accordance with certain embodiments;

Figure 48B depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state and from the locale identification and from the access card input state in accordance with certain embodiments;

Figure 48C depicts a detail flowchart of operation 3632 of Figure 48A performing selecting the financial access mechanism reference based upon the financial access mechanism reference choice list of the access card input
state and based upon the received user response state in accordance with certain embodiments;

Figure 49 depicts an access card input state 1900 and various components associated with access card input state 1900 in accordance with certain embodiments;

Figure 50 depicts various components included in locale identification 1400 in accordance with certain embodiments;

Figure 51A depicts a detail flowchart of operation 2072 of Figure 6B performing generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input in accordance with certain embodiments;

Figure 51B depicts a detail flowchart of operation 3692 of Figure 51A further performing generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input in accordance with certain embodiments;

Figure 52A depicts a detail flowchart of operation 3716 of Figure 51B performing generating a travel description from the financial access vending machine to the merchant location of the first local merchant entry of the local merchant collection based upon the locale topographic database in accordance with certain embodiments;

Figure 52B depicts a detail flowchart of operation 2022 of Figure 5 performing generating the user stimulus output stream from the received user input state and from the default map included in the locale identification in accordance with certain embodiments;
Figure 53A depicts a detail flowchart of operation 2000 of Figure 5 performing maintaining a user input history collection comprised of at least one user input history bin in accordance with certain embodiments;

Figure 53B depicts a detail flowchart of operation 3772 of Figure 53A further performing maintaining a user input history collection comprised of at least one user input history bin in accordance with certain embodiments;

Figure 54 depicts a displayed user output stream on a user video screen 5000 indicating 5120 that the user should enter a PIN number, which will be displayed in region 5110, in accordance with certain embodiments;

Figure 55 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5200 and an advertising region 5240, in accordance with certain embodiments;

Figure 56 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5300 and an advertising region 5360, in accordance with certain embodiments;

Figure 57 depicts a displayed user output stream on a user video screen 5000 indicating an advertising region 5370, in accordance with certain embodiments;

Figure 58 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5400 and an advertising region 5410, in accordance with certain embodiments;

Figure 59 depicts a displayed user output stream on a user video screen 5000 indicating a transaction status region 5412 and an advertising region 5410 presenting a mercantile offer to contract, in accordance with certain embodiments;

Figure 60 depicts a displayed user output stream on a user video screen 5000 indicating a transaction status region 5512 and an advertising region 5510
showing acknowledgement of the user acceptance of a mercantile offer to contract creating a contract, in accordance with certain embodiments;

Figure 61 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5800, in accordance with certain embodiments;

Figure 62 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5900, in accordance with certain embodiments;

Figure 63 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 6000, in accordance with certain embodiments;

Figure 64 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 6100, in accordance with certain embodiments;

Figure 65 depicts a displayed user output stream on a user video screen 5000 indicating a displayed map 6200, in accordance with certain embodiments;

Figure 66 depicts a collection of object families contained in a program operating system residing in accessibly coupled computer memory of at least one computer in a computer system 1000 controlling a financial access vending machine in accordance with certain embodiments;

Figure 67 depicts a simplified system level diagram of the various communicative couplings of financial access vending machines 1000 and financial access mechanisms 8100 including financial access mechanism servers 8110, merchant access mechanisms 8200, vending system servers 8000, and other entities in accordance with certain embodiments;

Figure 68 depicts a simplified block diagram of a computer system 1000 to control a financial access vending machine supporting a local user access profile collection in accordance with certain embodiments;

Figure 69 depicts a flowchart performing a method of contracting between an identified user operating a financial access vending machine communicatively coupled to a financial access mechanism and the user financial access
vending machine communicatively coupled to a merchant access mechanism in accordance with certain embodiments;

Figure 70A depicts a detail flowchart of operation 3826 of Figure 69 performing the merchant access mechanism sending an offer acceptance acknowledgement message based upon the received offer acceptance message to the financial access vending machine in accordance with certain embodiments;

Figure 70B depicts a detail flowchart of operation 3810 of Figure 69 performing the financial access vending machine receiving the offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message in accordance with certain embodiments; and

Figure 70C depicts a detail flowchart of operation 3872 of Figure 70B performing displaying the received offer acceptance acknowledgement message to create a confirmed contract message to the identified user in accordance with certain embodiments.

**Detailed Description of the Invention**

Figure 4 depicts a simplified block diagram of a computer system 1000 to control a financial access vending machine supporting locale identification in accordance with certain embodiments.

Computer system 1000 comprises a computer 1100 accessibly coupled 1102 to computer memory 1200. As used herein a computer system comprises at least one computer accessibly coupled to a computer memory. In certain embodiments, computer system 1000 comprises at least two computers, each with separate accessibly coupled computer memories. In certain embodiments, computer system 1000 comprises at least two computers, each sharing an accessibly coupled computer memory.

As used herein, accessibly coupled computer memory 1200 includes at least a non-volatile memory. The non-volatile memory may be comprised of more
than one non-volatile memory component. Access to a non-volatile memory component may be further organized about a file management system. Accessibly coupled memory 1200 may further include a volatile memory. Volatile memory may be comprised of more than one volatile memory component. Volatile memory components may include but are not limited to static RAM and various forms of Dynamic RAM. Access to a volatile memory component may be further organized as a cache memory interface to an often larger and slower memory component, which may be either volatile or non-volatile. The cache memory interface may be further multi-leveled, where successive levels of the cache memory incorporate a slower memory transfer rate to (an often) larger amount of memory.

As used herein, computer refers to an instruction-processing computer, an inference engine or an analog computer. An instruction-processing computer as used herein refers to either a Single Instruction Single Datapath (SISD) computer, Single Instruction Multiple Datapath (SIMD) computer, Multiple Instruction Single Datapath (MISD) computer, or a Multiple Instruction Multiple Datapath (MIMD) computer. Examples of SISD computers include microprocessors. Microprocessors as used herein, include super-scalar microprocessors, which concurrently execute components of several successive instructions of a single instruction stream involving a single datapath. Instruction processing mechanisms include but are not limited to native code execution mechanisms such as found in a 80x086 microprocessor, byte code interpreters such as JAVA and MPEG 4 use, threaded execution structures such as FORTH and Postscript use, or combinations of the above.

As used herein, inference engines operate upon a fact based and an inference rule collection. Execution of inference engines may be based upon unification processes, constraint satisfaction mechanisms and neural network threshold-stimuli mechanisms. Instructions as used herein for such inference engines would include the facts and inference rules presented to the inference engine.
As used herein, analog computers include but are not limited to circuitry composed exclusively of analog circuit, or devices of mixed analog and digital circuitry. Instructions presented to analog computer will either provide a pattern or set internal controls. The internal controls may be addressable and may further include branching mechanisms which would be triggered either by time durations or through application of thresholding decision functions. Examples of such controls include use of different filter coefficients for voices speaking the same language with distinctive accents.

By way of example, a device including a Charge Coupled Device (CCD) combined with a signal processing subsystem may well serve as a fingerprint based user identification device, and would primarily employ analog input and produce a digital output characterizing the fingerprint. The instructions for this device would be fairly straightforward, primarily accounting for specific filters to normalize background skins coloration and lighting effects such as scratches on the fingerprint portal and ambient lighting. Alternatively, a digital characterization of the expected fingerprint might be input, and a simple match-no match result might be the usual output of the device. In such cases, the device would be considered an essentially analog computer whose instruction processing mechanism would be the digital fingerprint pattern.

As used herein, program code segments refer to collections of instructions collectively performing some operation, which could operate an instruction processor, inference engine or analog computer. Distinct program code segments could employ distinct instruction formats and operate distinct computers. By way of example, certain program code segments could be in native code for an 80x86 microprocessor, while other program code segments could be written in JAVA™ and yet other program code segments could be written in HTML (Hyperlink Text Markup Language). Still other program code segments could provide a fingerprint characterization. Still other program code segments could provide a voice print characterization.
Still other program code segments could provide a rules collection to determine appropriate advertising for the day of the week and the location of the financial access vending machine as well as other stored information and user preferences. Still other program code segments could provide a collection of MPEG 4 streams containing different financial and/or mercantile advertising and offers.

Computer system 1000 further comprises a user identifying interface subsystem 1300 communicatively coupled 1106 with computer 1100. User identifying subsystem 1300 includes at least one mechanism presenting a user stimulus output stream to a user and at least one mechanism by which computer system 1000 is stimulated by a user to generate a user stimulus input stream. Embodiments of this subsystem will be discussed in greater detail later. User identifying interface subsystem 1300 can gather information sufficient to adequately identify the user for purposes of transacting financial and mercantile exchanges and agreements. In certain further embodiments, user identifying interface subsystem 1300 further provides the user with mercantile offers, selection capability for financial and mercantile transactions and presentation of graphical data including at least one of the collection of presentation of maps and motion video.

Computer system 1000 further comprises locale identification 1400 communicatively coupled 1104 with computer 1100. In certain embodiments, locale identification 1400 contains an encapsulated system component coupled by an internal communication transport layer 1104 to computer 1100. Such an internal communication transport layer 1104 may be wireline in certain further embodiments. In certain further embodiments, the wireline transport layer 1104 includes an optical fiber, coaxial cable, twisted pair, ribbon cable, or buss strips on a printed circuit board. In certain further embodiments, locale identification 1400 encapsulated system component further contains nonvolatile memory. In certain further embodiments, local identification 1400 encapsulated system component contains writable nonvolatile memory. In certain further embodiments, at least a part of the
nonvolatile memory of locale identification 1400 encapsulated system component is organized and accessed as a file management system. In certain other further embodiments, locale identification 1400 encapsulated system component contains write-once nonvolatile memory.

In certain embodiments, locale identification 1400 resides in part of computer memory 1200. In certain further embodiments, local identification 1400 resides in a portion of at least one nonvolatile memory component of computer memory 1200. In certain further embodiments, locale identification 1400 is organized and accessed 1104 as a file management system.

In certain embodiments, communicative coupling 1104 between local identification 1400 and computer 1100 employs coding technology. Coding technology as used herein will refer to error detection codes, error detection and correction codes, encryption codes and combinations of these coding technologies. In certain further embodiments, communicative coupling 1104 employs distinct coding technologies depending upon whether the computer 1100 is performing reading or writing access of locale identification 1400.

The financial access vending machine is controlled by the computer system 1000 executing a program operating system of program code segments residing in the accessibly coupled computer memory of at least one of the computers of the computer system.

A program operating system is a collection of program code segments residing in the memory of one or more computers comprising the computing system 1000. A program operating system serves as an overall organization for the performance of the operations, which may be performed in an essentially concurrent manner on one or more of the computers comprising the computer system controlling the financial access vending machine.

Figure 5 depicts a flowchart performing basic operations controlling the financial access vending machine in accordance with certain embodiments.

Arrow 2010 directs the flow of execution from starting operation 2000 to operation 2012. Operation 2012 performs generating a user stimulus output stream from the received user input state and from the locale identification. Arrow 2014 directs execution from operation 2012 to operation 2008. Operation 2008 terminates the operations of this flowchart.

Arrow 2020 directs the flow of execution from starting operation 2000 to operation 2022. Operation 2022 performs sending the user stimulus output stream to the user identifying interface subsystem. Arrow 2024 directs execution from operation 2022 to operation 2008. Operation 2008 terminates the operations of this flowchart.

A program code segment may be further comprised of a collection of more than one program code segment. These separate program code segments may be comprised of instructions in distinct languages, executing concurrently on distinct computers within the computer system.

In certain embodiments, one program code segment may be executing on a specialized graphics computer (not shown in the diagrams) to implement generation of an MPEG motion video stream as part of generating the user stimulus output stream. In certain embodiments, a second program code segment may be concurrently executing on a (Digital Signal Processing) DSP computer (not shown in the diagrams) to implement generation of an associated compressed audio stream as part of generating the user stimulus output stream. In certain embodiments, a third program code segment may be concurrently executing on computer 1100 to receive the user stimulus input
stream from the user identifying interface to create at least part of the received user input state.

Figure 6A depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create user navigation input in accordance with certain embodiments.

Arrow 2050 directs the flow of execution from starting operation 2004 to operation 2052. Operation 2052 performs processing the received user input state to create a user navigation input. Arrow 2054 directs execution from operation 2052 to operation 2056. Operation 2056 terminates the operations of this flowchart.

Figure 6B depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state and the locale identification and based upon the user navigation input in accordance with certain embodiments.

Arrow 2070 directs the flow of execution from starting operation 2012 to operation 2072. Operation 2072 performs generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input. Arrow 2074 directs execution from operation 2072 to operation 2076. Operation 2076 terminates the operations of this flowchart.

Figure 6C depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a financial access mechanism reference in accordance with certain embodiments.

Arrow 2090 directs the flow of execution from starting operation 2004 to operation 2092. Operation 2092 performs processing the received user input state to create a financial access mechanism reference. Arrow 2094 directs execution from operation 2092 to operation 2096. Operation 2096 terminates the operations of this flowchart.
Figure 7A depicts a detail flowchart of operation 2000 of Figure 5 further performing activating the financial access mechanism reference to create an activated financial access mechanism in accordance with certain embodiments.

Arrow 2110 directs the flow of execution from starting operation 2000 to operation 2112. Operation 2112 performs activating the financial access mechanism reference to create an activated financial access mechanism. Arrow 2114 directs execution from operation 2112 to operation 2116. Operation 2116 terminates the operations of this flowchart.

Figure 7B depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a user identification in accordance with certain embodiments.

Arrow 2130 directs the flow of execution from starting operation 2004 to operation 2132. Operation 2132 performs processing the received user input state to create a user identification. Arrow 2134 directs execution from operation 2132 to operation 2136. Operation 2136 terminates the operations of this flowchart.

Figure 7C depicts a detail flowchart of operation 2112 of Figure 7A performing activating the financial access mechanism reference based upon the user identification to create an activated financial access mechanism in accordance with certain embodiments.

Arrow 2150 directs the flow of execution from starting operation 2112 to operation 2152. Operation 2152 performs activating the financial access mechanism reference based upon the user identification to create an activated financial access mechanism. Arrow 2154 directs execution from operation 2152 to operation 2156. Operation 2156 terminates the operations of this flowchart.

Figure 8A depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state
and from the locale identification and based upon the user navigation input and based upon the user identification in accordance with certain embodiments.

Arrow 2170 directs the flow of execution from starting operation 2012 to operation 2172. Operation 2172 performs generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input and based upon the user identification. Arrow 2174 directs execution from operation 2172 to operation 2176. Operation 2176 terminates the operations of this flowchart.

Figure 8B depicts a detail flowchart of operation 2000 of Figure 5 further performing maintaining the locale identification in accordance with certain embodiments.

Arrow 2190 directs the flow of execution from starting operation 2000 to operation 2192. Operation 2192 performs maintaining the locale identification. Arrow 2194 directs execution from operation 2192 to operation 2196. Operation 2196 terminates the operations of this flowchart.

Figure 9 depicts a detail flowchart of operation 2000 of Figure 5 performing messaging with the activated financial mechanism in accordance with certain embodiments.

Arrow 2210 directs the flow of execution from starting operation 2000 to operation 2212. Operation 2212 performs receiving a financial message from the activated financial access mechanism to create a received financial message. Arrow 2214 directs execution from operation 2212 to operation 2216. Operation 2216 terminates the operations of this flowchart.

Arrow 2220 directs the flow of execution from starting operation 2000 to operation 2222. Operation 2222 performs sending an outgoing financial message to the activated financial access mechanism. Arrow 2224 directs execution from operation 2222 to operation 2216. Operation 2216 terminates the operations of this flowchart.
Figure 10A depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a financial transaction request message as the outgoing financial message in accordance with certain embodiments.

Arrow 2230 directs the flow of execution from starting operation 2004 to operation 2232. Operation 2232 performs processing the received user input state to create a financial transaction request message as the outgoing financial message. Arrow 2234 directs execution from operation 2232 to operation 2236. Operation 2236 terminates the operations of this flowchart.

Figure 10B depicts a detail flowchart of operation 2212 of Figure 9 performing determining a received financial transaction response message type from the received financial message in accordance with certain embodiments.

Arrow 2250 directs the flow of execution from starting operation 2212 to operation 2252. Operation 2252 performs determining a received financial transaction response message type from the received financial message. Arrow 2254 directs execution from operation 2252 to operation 2256. Operation 2256 terminates the operations of this flowchart.

Figure 10C depicts a detail flowchart of operation 2000 of Figure 5 performing processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message.

Arrow 2270 directs the flow of execution from starting operation 2000 to operation 2272. Operation 2272 performs processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message. Arrow 2274 directs execution from operation 2272 to operation 2276. Operation 2276 terminates the operations of this flowchart.

In certain embodiments, operation 2272 may be performed in a manner similar to the following:
Figure 11A depicts a detail flowchart of operation 2272 of Figure 10C further performing processing the received financial message to create a financial transaction response when finding the received financial transaction message type of the received financial message in accordance with certain embodiments.

Arrow 2290 directs the flow of execution from starting operation 2272 to operation 2292. Operation 2292 determines when finding the received financial transaction message type of the received financial message. Arrow 2294 directs execution from operation 2292 to operation 2296 when the determination is 'Yes'. Arrow 2308 directs execution to 2300 when the determination is 'No'.

Operation 2296 performs processing the received financial message to create a financial transaction response. Arrow 2298 directs execution from operation 2296 to operation 2300. Operation 2300 terminates the operations of this flowchart.

Figure 11B depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a merchant access request containing a merchant access identifier in accordance with certain embodiments.

Arrow 2310 directs the flow of execution from starting operation 2004 to operation 2312. Operation 2312 performs processing the received user input state to create a merchant access request containing a merchant access identifier. Arrow 2314 directs execution from operation 2312 to operation 2316. Operation 2316 terminates the operations of this flowchart.

Figure 11C depicts a detail flowchart of operation 2000 of Figure 5 performing opening a merchant access mechanism based upon the merchant access request containing the merchant access identifier in accordance with certain embodiments.
Arrow 2330 directs the flow of execution from starting operation 2000 to operation 2332. Operation 2332 performs opening a merchant access mechanism based upon the merchant access request containing the merchant access identifier. Arrow 2334 directs execution from operation 2332 to operation 2336. Operation 2336 terminates the operations of this flowchart.

Figure 12A depicts a detail flowchart of operation 2000 of Figure 5 performing receiving a merchant offer message from the merchant access mechanism in accordance with certain embodiments.

Arrow 2350 directs the flow of execution from starting operation 2000 to operation 2352. Operation 2352 performs receiving a merchant offer message from the merchant access mechanism. Arrow 2354 directs execution from operation 2352 to operation 2356. Operation 2356 terminates the operations of this flowchart.

Figure 12B depicts a detail flowchart of operation 2012 of Figure 5 performing inserting the merchant offer message into the user stimulus output stream in accordance with certain embodiments.

Arrow 2370 directs the flow of execution from starting operation 2012 to operation 2372. Operation 2372 performs inserting the merchant offer message into the user stimulus output stream. Arrow 2374 directs execution from operation 2372 to operation 2376. Operation 2376 terminates the operations of this flowchart.

Figure 13 depicts a detail flowchart of operation 2004 of Figure 5 further performing creating a user acceptance state and an acceptance financial access request message in accordance with certain embodiments.

Arrow 2390 directs the flow of execution from starting operation 2004 to operation 2392. Operation 2392 performs processing the received user input state to create a user acceptance state of the merchant offer message. Arrow 2394 directs execution from operation 2392 to operation 2396. Operation 2396 performs processing the user acceptance state of the merchant offer
message to create an acceptance financial access request message as the financial access request message. Arrow 2398 directs execution from operation 2396 to operation 2400. Operation 2400 terminates the operations of this flowchart.

Figure 14A depicts a detail flowchart of operation 2352 of Figure 12A performing determining a confirmation financial response message type from the received financial message in accordance with certain embodiments.

Arrow 2410 directs the flow of execution from starting operation 2352 to operation 2412. Operation 2412 performs determining a confirmation financial response message type from the received financial message. Arrow 2414 directs execution from operation 2412 to operation 2416. Operation 2416 terminates the operations of this flowchart.

Figure 14B depicts a detail flowchart of operation 2000 of Figure 5 further performing generating and sending a user acceptance message based upon receipt of a financial access confirmation message in accordance with certain embodiments.

Arrow 2430 directs the flow of execution from starting operation 2000 to operation 2432. Operation 2432 performs generating a user acceptance message to the merchant access mechanism based upon the user acceptance state of the merchant offer message and based upon the confirmation financial response message type from the received financial message. Arrow 2434 directs execution from operation 2432 to operation 2436. Operation 2436 performs sending the user acceptance message to the merchant access mechanism. Arrow 2438 directs execution from operation 2436 to operation 2440. Operation 2440 terminates the operations of this flowchart.

Figure 15A depicts a detail flowchart of operation 2000 of Figure 5 further performing receiving an acknowledgement message of the user acceptance
message and creating a financial acknowledgement message in accordance with certain embodiments.

Arrow 2450 directs the flow of execution from starting operation 2000 to operation 2452. Operation 2452 performs receiving an acknowledgement message of the user acceptance message from the merchant access mechanism to create a received acknowledgement message of the user acceptance message. Arrow 2454 directs execution from operation 2452 to operation 2456. Operation 2456 performs creating a financial acknowledgement message based upon the received acknowledgement message of the user acceptance message as the outgoing financial message. Arrow 2458 directs execution from operation 2456 to operation 2460. Operation 2460 terminates the operations of this flowchart.

Certain embodiments involve the financial access vending machine further containing a dispenser subsystem.

Figure 15B depicts a detail flowchart of operation 2000 of Figure 5 further performing creating a dispenser command and operating the dispenser subsystem based upon the dispenser command in accordance with certain embodiments.

Arrow 2470 directs the flow of execution from starting operation 2000 to operation 2472. Operation 2472 performs creating a dispenser command based upon the received acknowledgement message of the user acceptance message. Arrow 2474 directs execution from operation 2472 to operation 2476. Operation 2476 performs operating the dispenser subsystem based upon the dispenser command. Arrow 2478 directs execution from operation 2476 to operation 2480. Operation 2480 terminates the operations of this flowchart.

Figure 16 depicts a simplified block diagram of computer system 1000 further containing a dispenser subsystem interface 1500 communicatively coupled 1108 to computer 1100 in accordance with certain further embodiments.
As discussed in Figure 4, computer system 1000 comprises a computer 1100 accessibly coupled 1102 to computer memory 1200. As used herein a computer system comprises at least one computer accessibly coupled to a computer memory. In certain embodiments, computer system 1000 comprises at least two computers, each with separate accessibly coupled computer memories. In certain embodiments, computer system 1000 comprises at least two computers, each sharing an accessibly coupled computer memory.

As discussed in Figure 4, computer system 1000 further comprises a user identifying interface subsystem 1300 communicatively coupled 1106 with computer 1100. User identifying subsystem 1300 includes at least one mechanism presenting a user stimulus output stream to a user and at least one mechanism by which computer system 1000 may be stimulated by a user to generate a user stimulus input stream. Embodiments of this subsystem will be discussed in greater detail later. User identifying interface subsystem 1300 can gather information sufficient to adequately identify the user for purposes of transacting financial and mercantile exchanges and agreements. In certain further embodiments, user identifying interface subsystem 1300 further provides the user with mercantile offers, selection capability for financial and mercantile transactions and presentation of graphical data including at least one of the collection of presentation of maps and motion video.

As discussed in Figure 4, computer system 1000 further comprises locale identification 1400 communicatively coupled 1104 with computer 1100. In certain embodiments, locale identification 1400 contains an encapsulated system component coupled by an internal communication transport layer 1104 to computer 1100. Such an internal communication transport layer 1104 may be wireline in certain further embodiments. In certain further embodiments, the wireline transport layer 1104 includes an optical fiber, coaxial cable, twisted pair, ribbon cable, or buss strips on a printed circuit board. In certain further embodiments, locale identification 1400 encapsulated system component further contains nonvolatile memory. In certain further embodiments, local identification 1400 encapsulated system
component contains writable nonvolatile memory. In certain further embodiments, at least a part of the nonvolatile memory of locale identification 1400 encapsulated system component is organized and accessed as a file management system. In certain other further embodiments, locale identification 1400 encapsulated system component contains write-once nonvolatile memory.

As discussed in Figure 4, in certain embodiments, locale identification 1400 resides in part of computer memory 1200. In certain further embodiments, local identification 1400 resides in a portion of at least one nonvolatile memory component of computer memory 1200. In certain further embodiments, locale identification 1400 is organized and accessed 1104 as a file management system.

As discussed in Figure 4, in certain embodiments, communicative coupling 1104 between local identification 1400 and computer 1100 employs coding technology. Coding technology as used herein will refer to error detection codes, error detection and correction codes, encryption codes and combinations of these coding technologies. In certain further embodiments, communicative coupling 1104 employs distinct coding technologies depending upon whether the computer 1100 is performing reading access or writing access of locale identification 1400.

Not previously shown or discussed in Figure 4, computer system 1000 further comprises dispenser subsystem interface 1500 communicatively coupled with an internal communication transport layer 1108 with computer 1100. Such an internal communication transport layer 1108 may be wireline in certain further embodiments. In certain further embodiments, the wireline transport layer 1108 includes an optical fiber, coaxial cable, twisted pair, ribbon cable, or buss strips on a printed circuit board.

Not previously shown or discussed in Figure 4, in certain embodiments, communicative coupling 1108 between dispenser subsystem interface 1500 and computer 1100 employs coding technology. In certain further
embodiments, communicative coupling 1108 employs distinct coding technologies depending upon whether the computer 1100 is performing input or output access of dispenser subsystem interface 1500. Coding technology as used herein will refer to at least error detection codes, error detection and correction codes, encryption codes and combinations of these coding technologies.

Figure 17 depicts a simplified system block diagram of dispenser subsystem interface 1500 in accordance with certain embodiments.

In certain embodiments, dispenser subsystem interface 1500 comprises a certificate dispenser controlled by certificate dispenser interface 1510 which is further coupled 1512 to dispenser subsystem interface communicative coupling 1108. In certain further embodiments, dispenser subsystem interface 1500 further comprises a second certificate dispenser controlled by certificate dispenser 2 interface 1520 which is further coupled 1522 to dispenser subsystem interface communicative coupling 1108.

In certain further embodiments, the certificate dispenser controlled by certificate dispenser interface 1510 further includes a certificate printer controlled by certificate dispenser interface 1510. In certain further embodiments, the certificate printer is fed paper or card stock. In certain further embodiments, the certificate printer is fed paper or card stock, which has been previously treated with identifying markings. In certain further embodiments, these previously treated identifying markings include trademarks, digital, image or embossed watermarks on one or both sides of the paper or card stock. In certain other further embodiments, the certificate printer is multiple-sheet printer.

Certificate dispensers may be used to generate information regarding specific financial access mechanism transactions, logs of such transactions. Certificate dispensers may also generate receipts of mercantile contracts including reservations for accommodations, transportation, restaurants, as well as tickets to entertainment, sporting events, recreational activities or
other cultural or religious events. Such tickets for recreational activities include but are not limited to ski lift tickets. Certificate dispensers may also generate maps and travel directions.

In certain embodiments, dispenser subsystem interface 1500 comprises a money dispenser controlled by money dispenser interface 1530 which is further coupled 1532 to dispenser subsystem interface communicative coupling 1108. In certain further embodiments, dispenser subsystem interface 1500 further comprises a second money dispenser controlled by money dispenser 2 interface 1540 which is further coupled 1542 to dispenser subsystem interface communicative coupling 1108. Note that in certain embodiments, multiple money dispensers may be provided to dispense moneys from different monetary systems.

Certain embodiments include dispenser subsystem interface 1500 comprising both a money dispenser controlled by money dispenser interface 1530 and a certificate dispenser controlled by certificate dispenser interface 1510. Certain further embodiments comprise more than two certificate dispensers. Certain other further embodiments comprise more than two money dispensers.

Certain embodiments include dispenser subsystem interface 1500 comprising other dispenser interface 1550 which is further coupled 1532 to dispenser subsystem interface communicative coupling 1108. In certain embodiments, other dispenser interface 1550 controls other dispensers, including but not limited to bottle dispensers. In certain embodiments, other dispenser interface 1550 controls other dispensers, including but not limited to canister dispensers. In certain embodiments, other dispenser interface 1550 controls other dispensers, including but not limited to package dispensers.

Figure 18A depicts a detail flowchart of operation 2000 of Figure 5 performing operating the dispenser system based upon receiving a merchant dispenser command message in accordance with certain embodiments.
Arrow 2490 directs the flow of execution from starting operation 2000 to operation 2492. Operation 2492 performs operating the dispenser system based upon receiving a merchant dispenser command message. Arrow 2494 directs execution from operation 2492 to operation 2496. Operation 2496 terminates the operations of this flowchart.

Figure 18B depicts a detail flowchart of operation 2492 of Figure 18A further performing operating the dispenser system based upon receiving the merchant dispenser command message in accordance with certain embodiments.

Arrow 2510 directs the flow of execution from starting operation 2000 to operation 2512. Operation 2512 performs receiving the merchant dispenser command message from the merchant access mechanism to create a received merchant dispenser command message. Arrow 2514 directs execution from operation 2512 to operation 2516. Operation 2516 performs creating a merchant dispenser command based upon the received merchant dispenser command message. Arrow 2518 directs execution from operation 2516 to operation 2520. Operation 2520 performs operating the dispenser subsystem based upon the merchant dispenser command. Arrow 2522 directs execution from operation 2520 to operation 2524. Operation 2524 terminates the operations of this flowchart.

Figure 19A depicts a detail flowchart of operation 2212 of Figure 9 performing determining an approval response message type of a dispenser command permission message from the received financial message in accordance with certain embodiments.

Arrow 2530 directs the flow of execution from starting operation 2212 to operation 2532. Operation 2532 performs determining an approval response message type of a dispenser command permission message from the received financial message. Arrow 2534 directs execution from operation 2532 to operation 2536. Operation 2536 terminates the operations of this flowchart.
Figure 19B depicts a detail flowchart of operation 2516 of Figure 18B further performing creating a merchant dispenser command based upon the received merchant dispenser command message in accordance with certain embodiments.

Arrow 2550 directs the flow of execution from starting operation 2516 to operation 2552. Operation 2552 performs creating the dispenser command permission message as the outgoing financial message. Arrow 2554 directs execution from operation 2552 to operation 2556. Operation 2556 performs creating the merchant dispenser command based upon the received merchant dispenser command message and based upon the approval response message type of the dispenser command permission message from the received financial message. Arrow 2558 directs execution from operation 2556 to operation 2560. Operation 2560 terminates the operations of this flowchart.

Figure 20A depicts a detail flowchart of operation 2212 of Figure 9 performing determining a local user access profile maintenance message type from the received financial message in accordance with certain embodiments.

Arrow 2570 directs the flow of execution from starting operation 2212 to operation 2572. Operation 2572 performs determining a local user access profile maintenance message type from the received financial message. Arrow 2574 directs execution from operation 2572 to operation 2576. Operation 2576 terminates the operations of this flowchart.

Figure 20B depicts a detail flowchart of operation 2192 of Figure 8B performing maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message in accordance with certain embodiments.

Arrow 2590 directs the flow of execution from starting operation 2192 to operation 2592. Operation 2592 performs maintaining the local user access profile collection based upon the local user access profile maintenance
message type of the received financial message. Arrow 2594 directs execution from operation 2592 to operation 2596. Operation 2596 terminates the operations of this flowchart.

Figure 21A depicts a detail flowchart of operation 2000 of Figure 5 further performing creating a dispenser command and operating the dispenser subsystem based upon the dispenser command in accordance with certain embodiments.

Arrow 2610 directs the flow of execution from starting operation 2000 to operation 2612. Operation 2612 performs creating a dispenser command. Arrow 2614 directs execution from operation 2612 to operation 2616. Operation 2616 performs operating the dispenser subsystem based upon the dispenser command. Arrow 2618 directs execution from operation 2616 to operation 2620. Operation 2620 terminates the operations of this flowchart.

Figure 21B depicts a detail flowchart of operation 2212 of Figure 9 performing determining a dispenser command option message type from the received financial message in accordance with certain embodiments.

Arrow 2630 directs the flow of execution from starting operation 2212 to operation 2632. Operation 2632 performs determining a dispenser command option message type from the received financial message. Arrow 2634 directs execution from operation 2632 to operation 2636. Operation 2636 terminates the operations of this flowchart.

Figure 21C depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state, the locale identification and based upon the dispenser command option message type of the received financial message in accordance with certain embodiments.

Arrow 2650 directs the flow of execution from starting operation 2012 to operation 2652. Operation 2652 performs generating the user stimulus output stream from the received user input state and from the locale identification
and based upon the dispenser command option message type of the received financial message. Arrow 2654 directs execution from operation 2652 to operation 2656. Operation 2656 terminates the operations of this flowchart.

Figure 22A depicts a detail flowchart of operation 2556 of Figure 19B further creating the merchant dispenser command based upon the received merchant dispenser command message, the approval response message type-dispenser command permission message from the received financial message in accordance with certain embodiments.

Arrow 2670 directs the flow of execution from starting operation 2556 to operation 2672. Operation 2672 determines the approval response message type of the dispenser command permission message from the received financial message. Arrow 2674 directs execution from operation 2672 to operation 2676 when the determination is ‘Yes’. Arrow 2688 directs execution to 2680 when the determination is ‘No’.

Operation 2676 performs creating the merchant dispenser command based upon the received merchant dispenser command message and based upon the received financial message. Arrow 2678 directs execution from operation 2676 to operation 2680. Operation 2680 terminates the operations of this flowchart.

Figure 22B depicts a detail flowchart of operation 2592 of Figure 20B further performing maintaining the local user access profile collection based upon the local user access profile maintenance message type of the received financial message in accordance with certain embodiments.

Arrow 2690 directs the flow of execution from starting operation 2592 to operation 2692. Operation 2692 determines the local user access profile maintenance message type of the received financial message. Arrow 2694 directs execution from operation 2692 to operation 2696 when the determination is ‘Yes’. Arrow 2708 directs execution to 2700 when the determination is ‘No’.
Operation 2696 performs maintaining the local user access profile collection based upon the received financial message. Arrow 2698 directs execution from operation 2696 to operation 2700. Operation 2700 terminates the operations of this flowchart.

Figure 23A depicts a detail flowchart of operation 2652 of Figure 21C further performing generating the user stimulus output stream from the received user input state, the locale identification and based upon the dispenser command option message type of the received financial message, in accordance with certain embodiments.

Arrow 2710 directs the flow of execution from starting operation 2652 to operation 2712. Operation 2712 determines the dispenser command option message type of the received financial message. Arrow 2714 directs execution from operation 2712 to operation 2716 when the determination is 'Yes'. Arrow 2728 directs execution to 2720 when the determination is 'No'.

Operation 2716 performs generating the user stimulus output stream from the received user input state, from the locale identification and based upon the received financial message. Arrow 2718 directs execution from operation 2716 to operation 2720. Operation 2720 terminates the operations of this flowchart.

Figure 23B depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state to create a user dispenser option command in accordance with certain embodiments.

Arrow 2730 directs the flow of execution from starting operation 2004 to operation 2732. Operation 2732 performs processing the received user input state to create a user dispenser option command. Arrow 2734 directs execution from operation 2732 to operation 2736. Operation 2736 terminates the operations of this flowchart.
Figure 23C depicts a detail flowchart of operation 2612 of Figure 21A performing creating the dispenser command based upon the user dispenser option command in accordance with certain embodiments.

Arrow 2750 directs the flow of execution from starting operation 2612 to operation 2752. Operation 2752 performs creating the dispenser command based upon the user dispenser option command. Arrow 2754 directs execution from operation 2752 to operation 2756. Operation 2756 terminates the operations of this flowchart.

Figure 24A depicts a detail flowchart of operation 2212 of Figure 9 performing determining a dispenser command message type from the received financial message in accordance with certain embodiments.

Arrow 2770 directs the flow of execution from starting operation 2212 to operation 2772. Operation 2772 performs determining a dispenser command message type from the received financial message. Arrow 2774 directs execution from operation 2772 to operation 2776. Operation 2776 terminates the operations of this flowchart.

Figure 24B depicts a detail flowchart of operation 2612 of Figure 21A performing creating the dispenser command based upon the dispenser command message type from the received financial message in accordance with certain embodiments.

Arrow 2790 directs the flow of execution from starting operation 2612 to operation 2792. Operation 2792 performs creating the dispenser command based upon the dispenser command message type from the received financial message. Arrow 2794 directs execution from operation 2792 to operation 2796. Operation 2796 terminates the operations of this flowchart.

Figure 24C depicts a detail flowchart of operation 2192 of Figure 8B performing maintaining the locale identification based upon the activated financial access mechanism in accordance with certain embodiments.
Arrow 2810 directs the flow of execution from starting operation 2192 to operation 2812. Operation 2812 performs maintaining the locale identification based upon the activated financial access mechanism. Arrow 2814 directs execution from operation 2812 to operation 2816. Operation 2816 terminates the operations of this flowchart.

Figure 25A depicts a detail flowchart of operation 2792 of Figure 24B further performing creating the dispenser command based upon the dispenser command message type from the received financial message in accordance with certain embodiments.

Arrow 2830 directs the flow of execution from starting operation 2792 to operation 2832. Operation 2832 determines the dispenser command message type from the received financial message. Arrow 2834 directs execution from operation 2832 to operation 2836 when the determination is ‘Yes’. Arrow 2848 directs execution to 2840 when the determination is ‘No’.

Operation 2836 performs creating the dispenser command based upon the received financial message. Arrow 2838 directs execution from operation 2836 to operation 2840. Operation 2840 terminates the operations of this flowchart.

Figure 25B depicts a detail flowchart of operation 2192 of Figure 8B performing maintaining the locale identification based upon the activated financial access mechanism and based upon the user identification, in accordance with certain embodiments.

Arrow 2850 directs the flow of execution from starting operation 2192 to operation 2852. Operation 2852 performs maintaining the locale identification based upon the activated financial access mechanism and based upon the user identification. Arrow 2854 directs execution from operation 2852 to operation 2856. Operation 2856 terminates the operations of this flowchart.
Figure 25C depicts a detail flowchart of operation 2192 of Figure 8B performing maintaining the locale identification based upon the user identification, in accordance with certain embodiments.

Arrow 2870 directs the flow of execution from starting operation 2192 to operation 2872. Operation 2872 performs maintaining the locale identification based upon the user identification. Arrow 2874 directs execution from operation 2872 to operation 2876. Operation 2876 terminates the operations of this flowchart.

Figure 26A depicts a detail flowchart of operation 2192 of Figure 8B performing creating a first local access profile node in the local user access profile collection included in the locale identification in accordance with certain embodiments.

Arrow 2890 directs the flow of execution from starting operation 2192 to operation 2892. Operation 2892 performs creating a first local access profile node in the local user access profile collection included in the locale identification. Arrow 2894 directs execution from operation 2892 to operation 2896. Operation 2896 terminates the operations of this flowchart.

Figure 26B depicts a detail flowchart of operation 2192 of Figure 8B performing deleting a first local access profile node from the local user access profile collection included in the locale identification in accordance with certain embodiments.

Arrow 2910 directs the flow of execution from starting operation 2192 to operation 2912. Operation 2912 performs deleting a first local access profile node from the local user access profile collection included in the locale identification. Arrow 2914 directs execution from operation 2912 to operation 2916. Operation 2916 terminates the operations of this flowchart.

Figure 26C depicts a detail flowchart of operation 2192 of Figure 8B performing modifying a first local access profile node in the local user access
profile collection included in the locale identification in accordance with certain embodiments.

Arrow 2930 directs the flow of execution from starting operation 2192 to operation 2932. Operation 2932 performs modifying a first local access profile node in the local user access profile collection included in the locale identification. Arrow 2934 directs execution from operation 2932 to operation 2936. Operation 2936 terminates the operations of this flowchart.

Figure 27 depicts locale identification 1400 including a local user access profile collection 1410 in accordance with certain embodiments.

In certain embodiments, locale identification 1400 includes 1402 local user access profile collection 1410 which in turn contains 1412 local access profile node 1420.

In certain further embodiments, local access profile node 1420 contains 1432 a textual presentation content 1430.

In certain other further embodiments, local access profile node 1420 contains 1442 a graphical presentation content 1440.

In certain further embodiments, local access profile node 1420 contains 1432 graphical presentation content 1440, which in turn contains 1452 motion video content presentation 1450.

In certain further embodiments, local access profile node 1420 contains 1462 a synchronized audio sequence 1460. In certain embodiments, the synchronization of the synchronized audio sequence 1460 is based upon local access profile node 1420. In certain further embodiments, the synchronization of the synchronized audio sequence 1460 is based upon graphical presentation content 1440 as a whole. In certain further embodiments, the synchronization of the synchronized audio sequence 1460 is based upon motion video content presentation 1450. In certain other embodiments, the
synchronization of the synchronized audio sequence 1460 is based upon textual presentation content 1430.

In certain further embodiments, local access profile node 1420 contains more than one synchronized audio sequence.

In certain further embodiments, local access profile node 1420 contains 1432 graphical presentation content 1440, containing more than one motion video content presentation.

In certain embodiments local access profile node 1420 contains more than one graphical presentation content.

In certain other further embodiments, local user access profile collection 1410 contains 1414 a second local access profile node 1422. Additionally, local access profile node 1420 contains 1472 a link 1470 referencing 1474 the second local access profile node 1422. In certain further embodiments, local user access profile collection 1410 contains a third local access profile node, and local access profile node 1420 contains a second link, referencing the third local access profile node. In certain further embodiments, a local access profile node may contain more than two links referencing other local access profile nodes, which may or may not all be distinct local access profile nodes.

Figure 28A depicts a detail flowchart of operation 2012 of Figure 5 further performing generating the user stimulus output stream from the received user input state, the locale identification, with a first local access profile node containing a textual presentation content, in accordance with certain embodiments.

Arrow 2950 directs the flow of execution from starting operation 2012 to operation 2952. Operation 2952 performs selecting the first local access profile node in the local user access profile collection as a presentation node. Arrow 2954 directs execution from operation 2952 to operation 2956. Operation 2956 performs generating the user stimulus output stream from the received user input state and from the textual presentation content of the
presentation node. Arrow 2958 directs execution from operation 2956 to operation 2960. Operation 2960 terminates the operations of this flowchart.

Figure 28B depicts a detail flowchart of operation 2012 of Figure 5 further performing generating the user stimulus output stream from the received user input state, the locale identification, with a first local access profile node containing a graphical presentation content, in accordance with certain embodiments.

Arrow 2970 directs the flow of execution from starting operation 2012 to operation 2972. Operation 2972 performs selecting the first local access profile node in the local user access profile collection as a presentation node. Arrow 2974 directs execution from operation 2972 to operation 2976. Operation 2976 performs generating the user stimulus output stream from the received user input state and from the graphical presentation content of the presentation node. Arrow 2978 directs execution from operation 2976 to operation 2980. Operation 2980 terminates the operations of this flowchart.

Figure 29A depicts a detail flowchart of operation 2976 of Figure 28B performing generating the user stimulus output stream from the received user input state and from the motion video presentation content of the presentation node in accordance with certain embodiments.

Arrow 2990 directs the flow of execution from starting operation 2976 to operation 2992. Operation 2992 performs generating the user stimulus output stream from the received user input state and from the motion video presentation content of the presentation node. Arrow 2994 directs execution from operation 2992 to operation 2996. Operation 2996 terminates the operations of this flowchart.

Figure 29B depicts a detail flowchart of operation 2012 of Figure 5 further performing generating the user stimulus output stream from the received user input state and from the locale identification, with a first local access profile
node containing a synchronized audio presentation content, in accordance with certain embodiments.

Arrow 3000 directs the flow of execution from starting operation 2012 to operation 3002. Operation 3002 performs selecting the first local access profile node in the local user access profile collection as a presentation node. Arrow 3004 directs execution from operation 3002 to operation 3006. Operation 3006 performs generating the user stimulus output stream from the received user input state and from the synchronized audio sequence of the presentation node. Arrow 3008 directs execution from operation 3006 to operation 3010. Operation 3010 terminates the operations of this flowchart.

Figure 30A depicts a detail flowchart of operation 2004 of Figure 5 performing processing the received user input state based upon the first local access profile node containing the link to the second local access profile node to create a user node selection in accordance with certain embodiments.

Arrow 3030 directs the flow of execution from starting operation 2004 to operation 3032. Operation 3032 performs processing the received user input state based upon the first local access profile node containing the link to the second local access profile node to create a user node selection. Arrow 3034 directs execution from operation 3032 to operation 3036. Operation 3036 terminates the operations of this flowchart.

Figure 30B depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state, the locale identification based upon the user node selection in accordance with certain embodiments.

Arrow 3050 directs the flow of execution from starting operation 2012 to operation 3052. Operation 3052 performs generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user node selection. Arrow 3054 directs execution from
operation 3052 to operation 3056. Operation 3056 terminates the operations of this flowchart.

Figure 31A depicts a presentation node collection 1600 comprising 1602 presentation reference 1610 associated 1612 with local access profile node 1420 of 1412 local user access profile collection 1410 included 1402 in locale identification 1400, in accordance with certain embodiments.

Note that in certain embodiments, presentation node collection 1600 may comprise more than one presentation reference. In certain embodiments, the default presentation node collection may contain a default presentation reference associated with an initial local access profile node. The initial local access profile node may contain a welcome textual message, graphical presentation content, motion video sequence and/or a synchronized audio sequence which may repetitively be presented until user triggered stimulus is received in the user stimulus input stream.

In certain embodiments, presentation node collection 1600 is communicatively coupled 1610 to computer 1100 of computer system 1000. Such coupling 1610 may be through residing in computer memory 1200, in certain further embodiments. Coupling 1610 can be effected as a communications link to a physically distinct unit, such as a PCMCIA card, or embedded processor subsystem, in certain embodiments. In certain further embodiments, coupling 1610 includes a physical transport layer. In certain further embodiments, coupling 1610 physical transport layer includes, but is not limited to, a wireline physical transport layer. Such wireline physical transport layers include but are not limited to electromagnetic and optical signaling physical transport mechanisms. In certain other further embodiments, coupling 1610 physical transport layer includes, but is not limited to, a wireless physical transport layer. Such wireless physical transport layers include but are not limited to electromagnetic field, microwave, infrared and optical wireless physical transport layers.
In certain further embodiments, presentation node collection 1600 acts as a list of presentation references. In certain other further embodiments, presentation node collection 1600 acts as a table of presentation references. In certain other further embodiments, presentation node collection 1600 acts as a file of presentation references accessed as through a file management system. In certain other further embodiments, presentation node collection 1600 acts as a collection of presentation program code segments. In certain further embodiments, presentation node collection 1600 acts as a collection of presentation program code segments in JAVA. In certain further embodiments, presentation node collection 1600 acts as a collection of presentation program code segments in HTML (Hyper Text Markup Language). In certain further embodiments, presentation node collection 1600 acts as a collection of presentation program code segments in VRML (Virtual Reality markup Language). In certain further embodiments, presentation node collection 1600 acts as a collection of presentation program code segments in ActiveX.

Figure 31B depicts user navigation command collection 1700 comprising a select node command 1710, a delete node command 1720 and a reset node list command 1730, in accordance with certain embodiments.

In certain embodiments, the user stimulates the financial access vending machine whereby the user identifying interface includes in the user stimulus input stream designations referring to one or more of the members of the user navigation command collection 1700.

Figure 32A depicts a detail flowchart of operation 2000 of Figure 5 further performing maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of the local user access profile collection in accordance with certain embodiments.

Arrow 3070 directs the flow of execution from starting operation 2000 to operation 3072. Operation 3072 performs maintaining a presentation node collection comprising at least one presentation reference to an associated
local access profile node of the local user access profile collection. Arrow 3074 directs execution from operation 3072 to operation 3076. Operation 3076 terminates the operations of this flowchart.

Figure 32B depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state, the locale identification based upon the user navigation input, the user identification and the presentation node collection in accordance with certain embodiments.

Arrow 3090 directs the flow of execution from starting operation 2012 to operation 3092. Operation 3092 performs generating the user stimulus output stream from the received user input state and from the locale identification and based upon the user navigation input and based upon the user identification and based upon the presentation node collection. Arrow 3094 directs execution from operation 3092 to operation 3096. Operation 3096 terminates the operations of this flowchart.

Figure 33A depicts a detail flowchart of operation 3072 of Figure 32A further performing maintaining the presentation node collection comprising presentation references to the associated local access profile node of the local user access profile collection in accordance with certain embodiments.

Arrow 3110 directs the flow of execution from starting operation 3072 to operation 3112. Operation 3112 performs selecting a first of the local access profile nodes of the local user access profile collection to create a first of the presentation references of the presentation node collection as the associated local access profile node when the user navigation input includes the select node command. Arrow 3114 directs execution from operation 3112 to operation 3116. Operation 3116 terminates the operations of this flowchart.

Arrow 3120 directs the flow of execution from starting operation 3072 to operation 3122. Operation 3122 performs removing the first presentation reference of the presentation node collection as the associated local access
profile node when the user navigation input includes the remove node command. Arrow 3124 directs execution from operation 3122 to operation 3116. Operation 3116 terminates the operations of this flowchart.

Arrow 3130 directs the flow of execution from starting operation 3072 to operation 3132. Operation 3132 performs resetting at least the first presentation reference of the presentation node collection as the associated local access profile node to a reference to a predetermined first of the local access profile nodes of the local user access profile collection to create the first presentation reference of the presentation node collection as the associated local access profile node when the user navigation input includes the reset node list command. Arrow 3134 directs execution from operation 3132 to operation 3116. Operation 3116 terminates the operations of this flowchart.

In certain embodiments, at least one of these operations is included in maintaining the presentation node collection. In certain further embodiments, all of these operations are included in maintaining the presentation node collection.

Figure 33B depicts a detail flowchart of operation 3112 of Figure 33A further performing selecting a first local access profile node to create a first presentation reference of the presentation node collection when the user navigation input includes the select node command in accordance with certain embodiments.

Arrow 3150 directs the flow of execution from starting operation 3112 to operation 3152. Operation 3152 determines when the user navigation input includes the select node command. Arrow 3154 directs execution from operation 3152 to operation 3156 when the determination is ‘Yes’. Arrow 3168 directs execution to 3160 when the determination is ‘No’.

Operation 3156 performs selecting a first of the local access profile nodes of the local user access profile collection to create a first of the presentation
references of the presentation node collection as the associated local access profile node. Arrow 3158 directs execution from operation 3156 to operation 3160. Operation 3160 terminates the operations of this flowchart.

Figure 34A depicts a detail flowchart of operation 3122 of Figure 33B further performing removing the first presentation reference of the presentation node collection as the associated local access profile node when the user navigation input includes the remove node command in accordance with certain embodiments.

Arrow 3170 directs the flow of execution from starting operation 3122 to operation 3172. Operation 3172 determines when the user navigation input includes the remove node command. Arrow 3174 directs execution from operation 3172 to operation 3176 when the determination is ‘Yes’. Arrow 3188 directs execution to 3180 when the determination is ‘No’.

Operation 3176 performs removing the first presentation reference of the presentation node collection as the associated local access profile node. Arrow 3178 directs execution from operation 3176 to operation 3180. Operation 3180 terminates the operations of this flowchart.

Figure 34B depicts a detail flowchart of operation 3132 of Figure 33A further performing resetting at least the first presentation reference of the presentation node collection when the user navigation input includes the reset node list command in accordance with certain embodiments.

Arrow 3190 directs the flow of execution from starting operation 3132 to operation 3192. Operation 3192 determines when the user navigation input includes the reset node list command. Arrow 3194 directs execution from operation 3192 to operation 3196 when the determination is ‘Yes’. Arrow 3208 directs execution to 3200 when the determination is ‘No’.

Operation 3196 performs resetting at least the first presentation reference of the presentation node collection as the associated local access profile node to a reference to a predetermined first of the local access profile nodes of the
local user access profile collection to create the first presentation reference of the
presentation node collection as the associated local access profile node. Arrow 3198 directs execution from operation 3196 to operation 3200. Operation 3200 terminates the operations of this flowchart.

Figure 35 depicts a simplified system block diagram of computer 1100 communicatively coupled 1106 with user identifying interface subsystem 1300, as shown in Figure 4 comprising various subsystems in accordance with certain embodiments.

In certain further embodiments, user identifying interface subsystem 1300 comprises user presentation subsystem 1310 communicatively coupled 1130 to computer 1100 via communicative coupling 1106 between user identifying interface subsystem 1300 and computer 1100. User identifying interface subsystem 1300 further comprises user response subsystem 1320 communicatively coupled 1132 to computer 1100 via communicative coupling 1106 between user identifying interface subsystem 1300 and computer 1100.

In certain further embodiments, user identifying interface subsystem 1300 comprises access card interface subsystem 1310 communicatively coupled 1134 to computer 1100 via communicative coupling 1106 between user identifying interface subsystem 1300 and computer 1100.

Figure 36 depicts a more detailed system block diagram of user identifying interface subsystem 1300 with its communicative coupling 1106 as shown in Figure 35 further comprising coupled subsystems in accordance with certain embodiments.

As shown in Figure 35, in certain further embodiments, user identifying interface subsystem 1300 comprises user presentation subsystem 1310 communicatively coupled 1130 to computer 1100 via communicative coupling 1106 between user identifying interface subsystem 1300 and computer 1100. User identifying interface subsystem 1300 further comprises user response subsystem 1320 communicatively coupled 1132 to computer 1100 via...
communicative coupling 1106 between user identifying interface subsystem 1300 and computer 1100.

In certain further embodiments, user presentation subsystem 1310 is comprised of user video subsystem 1314 communicatively coupled 1312 to computer 1100 via coupling 1130 and via coupling 1106. User video subsystem 1314 supports motion video screen presentations in certain further embodiments. User video subsystem 1314 supports more than two-dimensional presentations in certain further embodiments. User video subsystem 1314 supports more than two-dimensional motion video presentations in certain further embodiments.

In certain further embodiments, user presentation subsystem 1310 is comprised of user acoustic output subsystem 1318 communicatively coupled 1316 to computer 1100 via coupling 1130 and via coupling 1106. User acoustic output subsystem 1318 supports single channel, or monophonic, acoustic presentations in certain further embodiments. User acoustic output subsystem 1318 supports multiple channel acoustic presentations in certain further embodiments.

In certain further embodiments, user response subsystem 1320 is comprised of user tactile interface subsystem 1340 communicatively coupled 1341 to computer 1100 via coupling 1356 and via coupling 1132 and via coupling 1106. As used herein tactile refers to the physical presence of the user, which may be sensed by physical contact, or physical proximity to the financial access vending machine, or parts of the financial access vending machine.

In certain further embodiments, user tactile interface subsystem 1340 is comprised user touch input subsystem 1342 of communicatively coupled 1341 to computer 1100 via coupling 1351 and via coupling 1156 and via coupling 1132 and via coupling 1106.
In certain further embodiments, user touch input subsystem 1342 is comprised of user touch keypad subsystem 1346 communicatively coupled 1344 to computer 1100 via coupling 1341 and via coupling 1351 and via coupling 1156 and via coupling 1132 and via coupling 1106. In certain further embodiments, user touch keypad subsystem 1346 includes a traditional user touch keypad. In certain other further embodiments, user touch keypad subsystem 1346 includes a touch sensitive membrane. In certain further embodiments the touch sensitive membrane is at least partially transparent and mounted near at least a portion of the user video subsystem. The user is directed by the displayed presentation material to respond by touch to certain regions of the touch sensitive membrane. In certain further embodiments, proximity sensors or sensor arrays are employed as the user touch keypad subsystem. These proximity sensors may be further aligned with the presentation of the user video subsystem to direct the user to move within the sensor range of the proximity sensors.

In certain further embodiments, user touch input subsystem 1342 is comprised of user handprint sensor subsystem 1350 communicatively coupled 1348 to computer 1100 via coupling 1341 and via coupling 1151 and via coupling 1356 and via coupling 1132 and via coupling 1106. As used herein, handprint sensor refers not only to sensing the entire handprint, but also the ridge pattern of a finger or thumb, or combination of fingers and thumbs.

In certain further embodiments, user tactile interface subsystem 1340 is comprised of user retinal sensor subsystem 1354 communicatively coupled 1352 to computer 1100 via coupling 1351 and via coupling 1156 and via coupling 1132 and via coupling 1106. Note that in certain further embodiments, the user’s face comes in close proximity to the retinal scanner subsystem. In certain other further embodiments, the user’s face touches the retinal scanner subsystem.
In certain further embodiments, user response subsystem 1320 is comprised of user photographic sensor subsystem 1358 communicatively coupled 1360 to computer 1100 via coupling 1356 and via coupling 1132 and via coupling 1106. In certain further embodiments, user photographic sensor subsystem 1358 captures a still frame of the user. In certain further embodiments, user photographic sensor subsystem captures a sequence of frames incorporating an aspect of motion regarding the user. In certain further embodiments, such captured motion information can be used to interpret sign language.

In certain further embodiments, user response subsystem 1320 is comprised of user acoustic sensor subsystem 1362 communicatively coupled 1364 to computer 1100 via coupling 1356 and via coupling 1132 and via coupling 1106. In certain further embodiments, user acoustic sensor subsystem 1362 includes ambient noise acoustic sensors. In certain further embodiments, user acoustic sensor subsystem 1362 includes ambient noise acoustic suppression of the user acoustic input stream.

As shown in Figure 35, in certain further embodiments, user identifying interface subsystem 1300 comprises access card interface subsystem 1310 communicatively coupled 1134 to computer 1100 via communicative coupling 1106 between user identifying interface subsystem 1300 and computer 1100.

In certain further embodiments, access card interface subsystem 1310 comprises access card interface 1334 communicatively coupled 1332 to computer 1100 via coupling 1331 and via coupling 1106. In certain further embodiments, access card interface 1334 includes the capability to read a magnetic strip access card. In certain other further embodiments, access card interface 1334 includes the capability to read a smart card.

In certain further embodiments, access card interface subsystem 1310 comprises access card interface 1338 communicatively coupled 1336 to computer 1100 via coupling 1331 and via coupling 1106. In certain further embodiments, access card interface 1338 includes the capability to read a
magnetic strip access card. In certain other further embodiments, access card interface 1338 includes the capability to read a smart card.

As used herein, the various couplings, layers of couplings and tree structure of couplings may be implemented with either wireline or wireless physical transport layers. The physical transport layers may vary from one coupling to another. Each layer of coupling may further interface to the more detailed layers of couplings through gateway mechanisms which may vary from simple transponders to sophisticated coding translation mechanisms between coupling layer transponders.

Figure 37A depicts a detail flowchart of operation 2022 of Figure 5 performing sending the user stimulus output stream to the user presentation subsystem in accordance with certain embodiments.

Arrow 3210 directs the flow of execution from starting operation 2022 to operation 3212. Operation 3212 performs sending the user stimulus output stream to the user presentation subsystem. Arrow 3214 directs execution from operation 3212 to operation 3216. Operation 3216 terminates the operations of this flowchart.

Figure 37B depicts a detail flowchart of operation 2004 of Figure 5 performing receiving a user stimulus input stream from the user response subsystem to create the received user input state in accordance with certain embodiments.

Arrow 3230 directs the flow of execution from starting operation 2004 to operation 3232. Operation 3232 performs receiving a user stimulus input stream from the user response subsystem to create the received user input state. Arrow 3234 directs execution from operation 3232 to operation 3236. Operation 3236 terminates the operations of this flowchart.

Figure 38A depicts a user output stimulus stream 1700 and several output stimulus streams contained in the user stimulus output stream, as well as user stimulus input stream 1800, received user input state 1810 and various
derived components from received user input state, in accordance with certain embodiments.

In certain embodiments, user output stimulus stream 1700 is comprised of user audio video output stream 1710. In certain further embodiments, user audio video output stream 1710 is further comprised of user video output stream 1720 and user audio output stream 1730. In certain further embodiments, user video output stream 1720 supports motion video. In certain further embodiments, user video output stream 1720 supports more than two-dimensional presentations. In certain further embodiments, user video output stream 1720 supports more than two-dimensional motion video. In certain other further embodiments, a synchronization scheme between at least part of the user video output stream and the user audio output stream in employed.

In certain embodiments, user output stimulus stream 1700 is comprised of user video output stream 1720 and user audio output stream 1730. In certain further embodiments, user video output stream 1720 supports motion video. In certain further embodiments, user video output stream 1720 supports more than two-dimensional presentations. In certain further embodiments, user video output stream 1720 supports more than two-dimensional motion video. In certain other further embodiments, a synchronization scheme between at least part of the user video output stream and the user audio output stream in employed.

In certain embodiments, user output stimulus stream 1700 is comprised of user video output stream 1720. In certain further embodiments, user video output stream 1720 supports motion video. In certain further embodiments, user video output stream 1720 supports more than two-dimensional presentations. In certain further embodiments, user video output stream 1720 supports more than two-dimensional motion video.
In certain embodiments, user stimulus input stream 1800 is further comprised of user audio input stream 1802. In certain embodiments, user stimulus input stream 1800 is further comprised of user tactile input stream 1804.

In certain embodiments, user stimulus input stream 1800 is processed to create received user input state 1810.

In certain further embodiments, received user input state 1810 is processed to create user navigation input 1812.

In certain further embodiments, received user input state 1810 is processed to create user identification 1814.

In certain further embodiments, received user input state 1810 is processed to create financial transaction request message 1816.

In certain further embodiments, received user input state 1810 is processed to create user acceptance state 1818.

In certain further embodiments, received user input state 1810 is processed to create acceptance financial access request message 1820. In certain further embodiments, received user input state 1810 and user acceptance state 1818 are processed to acceptance financial access request message 1820.

In certain further embodiments, received user input state 1810 is processed to create user dispenser option command 1822.

In certain further embodiments, received user input state 1810 is processed to create user node selection 1824.

In certain further embodiments, received user input state 1810 is processed to create user tactile input state 1826. In certain further embodiments, user tactile input state 1826 is processed to create user identification state 1828.

Figure 38B depicts a detail flowchart of operation 2022 of Figure 5 performing sending the user video output stream to the user video subsystem in accordance with certain embodiments.
Arrow 3250 directs the flow of execution from starting operation 2022 to operation 3252. Operation 3252 performs sending the user video output stream to the user video subsystem. Arrow 3254 directs execution from operation 3252 to operation 3256. Operation 3256 terminates the operations of this flowchart.

Figure 39A depicts a detail flowchart of operation 2004 of Figure 5 performing receiving the user tactile input stream from the user tactile input subsystem to create a received user tactile input state in accordance with certain embodiments.

Arrow 3270 directs the flow of execution from starting operation 2004 to operation 3272. Operation 3272 performs receiving the user tactile input stream from the user tactile input subsystem to create a received user tactile input state. Arrow 3274 directs execution from operation 3272 to operation 3276. Operation 3276 terminates the operations of this flowchart.

Figure 39B depicts a detail flowchart of operation 2012 of Figure 5 performing processing the received user tactile input state to create a user identification state in accordance with certain embodiments.

Arrow 3290 directs the flow of execution from starting operation 2012 to operation 3292. Operation 3292 performs processing the received user tactile input state to create a user identification state. Arrow 3294 directs execution from operation 3292 to operation 3296. Operation 3296 terminates the operations of this flowchart.

Figure 40 depicts a detail flowchart of operation 2132 of Figure 7B further performing processing the received user input state to create the user identification in accordance with certain embodiments.

Arrow 3310 directs the flow of execution from starting operation 2132 to operation 3312. Operation 3312 performs sending a financial identification confirmation request message based upon the user identification state to the activated financial access mechanism to create a sent financial identification
confirmation request message. Arrow 3314 directs execution from operation 3312 to operation 3316. Operation 3316 performs receiving a financial message from the activated financial access mechanism a financial identification confirmation message responding to the sent financial identification confirmation request message to create a received financial identification confirmation message. Arrow 3318 directs execution from operation 3316 to operation 3320. Operation 3320 performs processing the received financial identification confirmation message to create the user identification. Arrow 3322 directs execution from operation 3320 to operation 3324. Operation 3324 terminates the operations of this flowchart.

Figure 41A depicts a detail flowchart of operation 2004 of Figure 5 performing receiving a user tactile input stream from the user tactile input subsystem to create a user tactile input state, in accordance with certain embodiments, where the user identifying interface subsystem comprises a user tactile input subsystem.

Arrow 3330 directs the flow of execution from starting operation 2004 to operation 3332. Operation 3332 performs receiving a user tactile input stream from the user tactile input subsystem to create a user tactile input state. Arrow 3334 directs execution from operation 3332 to operation 3336. Operation 3336 terminates the operations of this flowchart.

Figure 41B depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user handprint sensor input state from the user handprint sensor subsystem in accordance with certain embodiments.

Arrow 3350 directs the flow of execution from starting operation 3332 to operation 3352. Operation 3352 performs receiving a user handprint sensor input state from the user handprint sensor subsystem. Arrow 3354 directs execution from operation 3352 to operation 3356. Operation 3356 terminates the operations of this flowchart.
Figure 41C depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user retinal sensor input state from the user retinal sensor subsystem in accordance with certain embodiments.

Arrow 3370 directs the flow of execution from starting operation 3332 to operation 3372. Operation 3372 performs receiving a user retinal sensor input state from the user retinal sensor subsystem. Arrow 3374 directs execution from operation 3372 to operation 3376. Operation 3376 terminates the operations of this flowchart.

Figure 42A depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user photographic sensor input state from the user photographic sensor subsystem in accordance with certain embodiments.

Arrow 3390 directs the flow of execution from starting operation 3332 to operation 3392. Operation 3392 performs receiving a user photographic sensor input state from the user photographic sensor subsystem. Arrow 3394 directs execution from operation 3392 to operation 3396. Operation 3396 terminates the operations of this flowchart.

Figure 42B depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user acoustic sensor input stream from the user acoustic sensor subsystem to create a user acoustic sensor input state in accordance with certain embodiments.

Arrow 3410 directs the flow of execution from starting operation 3332 to operation 3412. Operation 3412 performs receiving a user acoustic sensor input stream from the user acoustic sensor subsystem to create a user acoustic sensor input state. Arrow 3414 directs execution from operation 3412 to operation 3416. Operation 3416 terminates the operations of this flowchart.

Figure 42C depicts a detail flowchart of operation 3332 of Figure 41A performing receiving a user touch keypad input state from the user touch keypad input subsystem in accordance with certain embodiments.
Arrow 3430 directs the flow of execution from starting operation 3332 to operation 3432. Operation 3432 performs receiving a user touch keypad input state from the user touch keypad input subsystem. Arrow 3434 directs execution from operation 3432 to operation 3436. Operation 3436 terminates the operations of this flowchart.

Figure 43A depicts a detail flowchart of operation 2004 of Figure 5 performing receiving an access card input stream from the access card interface subsystem to create an access card input state in accordance with certain embodiments.

Arrow 3450 directs the flow of execution from starting operation 2004 to operation 3452. Operation 3452 performs receiving an access card input stream from the access card interface subsystem to create an access card input state. Arrow 3454 directs execution from operation 3452 to operation 3456. Operation 3456 terminates the operations of this flowchart.

Figure 43B depicts a detail flowchart of operation 2112 of Figure 7A further performing activating the financial access mechanism reference to create the activated financial access mechanism in accordance with certain embodiments.

Arrow 3470 directs the flow of execution from starting operation 2112 to operation 3472. Operation 3472 performs making a financial access mechanism reference message based upon the financial access mechanism reference and the access card input state. Arrow 3474 directs execution from operation 3472 to operation 3476. Operation 3476 performs using the financial access mechanism reference message to create the activated financial access mechanism. Arrow 3478 directs execution from operation 3476 to operation 3480. Operation 3480 terminates the operations of this flowchart.

Figure 44 depicts a detail flowchart of operation 3476 of Figure 43B further performing using the financial access mechanism reference message to
create the activated financial access mechanism in accordance with certain embodiments.

Arrow 3490 directs the flow of execution from starting operation 3476 to operation 3492. Operation 3492 performs sending the financial access mechanism reference message to a financial access server. Arrow 3494 directs execution from operation 3492 to operation 3496. Operation 3496 performs receiving a financial access mechanism activation confirmation message from the financial access server. Arrow 3498 directs execution from operation 3496 to operation 3500. Operation 3500 performs processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Arrow 3502 directs execution from operation 3500 to operation 3504. Operation 3504 terminates the operations of this flowchart.

Figure 45 depicts a detail flowchart of operation 3476 of Figure 43B further performing using the financial access mechanism reference message to create the activated financial access mechanism in accordance with certain embodiments.

Arrow 3530 directs the flow of execution from starting operation 3476 to operation 3532. Operation 3532 performs sending the financial access mechanism reference message to a vending system server. Arrow 3534 directs execution from operation 3532 to operation 3536. Operation 3536 performs receiving a financial access mechanism activation confirmation message from the vending system server. Arrow 3538 directs execution from operation 3536 to operation 3540. Operation 3540 performs processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Arrow 3542 directs execution from operation 3540 to operation 3544. Operation 3544 terminates the operations of this flowchart.

Figure 46 depicts a detail flowchart of operation 3476 of Figure 43B further performing using the financial access mechanism reference message to
create the activated financial access mechanism in accordance with certain embodiments.

Arrow 3550 directs the flow of execution from starting operation 3476 to operation 3552. Operation 3552 performs sending the financial access mechanism reference message to a financial access card controller. Arrow 3554 directs execution from operation 3552 to operation 3556. Operation 3556 performs receiving a financial access mechanism activation confirmation message from the financial access card controller. Arrow 3558 directs execution from operation 3556 to operation 3560. Operation 3560 performs processing the financial access mechanism activation confirmation message to create the activated financial access mechanism. Arrow 3562 directs execution from operation 3560 to operation 3564. Operation 3564 terminates the operations of this flowchart.

Figure 47A depicts a detail flowchart of operation 2004 of Figure 5 performing receiving an access card input stream from the access card interface subsystem to create an access card input state in accordance with certain embodiments.

Arrow 3570 directs the flow of execution from starting operation 2004 to operation 3572. Operation 3572 performs receiving an access card input stream from the access card interface subsystem to create an access card input state. Arrow 3574 directs execution from operation 3572 to operation 3576. Operation 3576 terminates the operations of this flowchart.

Figure 47B depicts a detail flowchart of operation 2092 of Figure 6C performing processing the access card input state to create the financial access mechanism reference in accordance with certain embodiments.

Arrow 3590 directs the flow of execution from starting operation 2092 to operation 3592. Operation 3592 performs processing the access card input state to create the financial access mechanism reference. Arrow 3594 directs
execution from operation 3592 to operation 3596. Operation 3596 terminates the operations of this flowchart.

Figure 47C depicts a detail flowchart of operation 2004 of Figure 5 performing receiving a user response input stream from the user response subsystem to create a received user response state in accordance with certain embodiments.

Arrow 3610 directs the flow of execution from starting operation 2004 to operation 3612. Operation 3612 performs receiving a user response input stream from the user response subsystem to create a received user response state. Arrow 3614 directs execution from operation 3612 to operation 3616. Operation 3616 terminates the operations of this flowchart.

Figure 48A depicts a detail flowchart of operation 2092 of Figure 6C performing processing the access card input state and the received user response state to create the financial access mechanism reference in accordance with certain embodiments.

Arrow 3630 directs the flow of execution from starting operation 2092 to operation 3632. Operation 3632 performs processing the access card input state and the received user response state to create the financial access mechanism reference. Arrow 3634 directs execution from operation 3632 to operation 3636. Operation 3636 terminates the operations of this flowchart.

Figure 48B depicts a detail flowchart of operation 2012 of Figure 5 performing generating the user stimulus output stream from the received user input state and from the locale identification and from the access card input state in accordance with certain embodiments.

Arrow 3650 directs the flow of execution from starting operation 2012 to operation 3652. Operation 3652 performs generating the user stimulus output stream from the received user input state and from the locale identification and from the access card input state. Arrow 3654 directs execution from
operation 3652 to operation 3656. Operation 3656 terminates the operations of this flowchart.

Figure 48C depicts a detail flowchart of operation 3632 of Figure 48A performing selecting the financial access mechanism reference based upon the financial access mechanism reference choice list of the access card input state and based upon the received user response state in accordance with certain embodiments.

Arrow 3670 directs the flow of execution from starting operation 3632 to operation 3672. Operation 3672 performs selecting the financial access mechanism reference based upon the financial access mechanism reference choice list of the access card input state and based upon the received user response state. Arrow 3674 directs execution from operation 3672 to operation 3676. Operation 3676 terminates the operations of this flowchart.

Figure 49 depicts an access card input state 1900 and various components associated with access card input state 1900 in accordance with certain embodiments.

In certain embodiments, a financial access mechanism reference 1902 may be derived from access card input state 1900. In certain further embodiments, a financial access mechanism reference 1902 may be derived from access card input state 1900 and from the user stimulus input stream.

In certain other embodiments, a financial access mechanism choice list 1910 may be derived from access card input state 1900. In certain further embodiments, financial access mechanism choice list 1910 contains a first financial access mechanism reference choice 1912. In certain further embodiments, financial access mechanism choice list 1910 contains two financial access mechanism reference choices 1912 and 1914. In certain further embodiments, financial access mechanism choice list 1910 contains more than two financial access mechanism reference choices 1912, 1914 and 1916.
Figure 50 depicts various components included in locale identification 1400 in accordance with certain embodiments.

In certain embodiments, locale identification 1400 includes 1472 locale topographic database 1470.

In certain embodiments, locale identification 1400 includes 1474 default map 1476.

In certain embodiments, locale identification 1400 includes 1482 local merchant collection 1480. In certain further embodiments, local merchant collection 1480 includes 1484 local merchant entry 1486 containing at least the merchant name and merchant location. In certain further embodiments, local merchant collection 1480 includes more than one local merchant entry. In certain other further embodiments, a local merchant entry includes a mercantile classification. In certain further embodiments, the mercantile classification includes designations for food, clothing, shelter and transportation. In certain further embodiments, the mercantile classification includes attributed designations such as food:restaurant, food:grocery, transportation:bus, etc.

In certain embodiments, locale identification 1400 includes 1492 user input history collection 1490. In certain further embodiments, user input history collection includes 1494 at least one user input history bin 1496.

Figure 51A depicts a detail flowchart of operation 2072 of Figure 6B performing generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input in accordance with certain embodiments.

Arrow 3690 directs the flow of execution from starting operation 2072 to operation 3692. Operation 3692 performs generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation
input. Arrow 3694 directs execution from operation 3692 to operation 3696. Operation 3696 terminates the operations of this flowchart.

Figure 51B depicts a detail flowchart of operation 3692 of Figure 51A further performing generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input in accordance with certain embodiments.

Arrow 3710 directs the flow of execution from starting operation 3692 to operation 3712. Operation 3712 performs selecting a first of the local merchant entries of the local merchant collection based upon the user navigation input. Arrow 3714 directs execution from operation 3712 to operation 3716. Operation 3716 performs generating the user stimulus output stream from the received user input state and from the locale identification including the locale topographic database based upon the user navigation input and based upon the first local merchant entry of the local merchant collection. Arrow 3718 directs execution from operation 3716 to operation 3720. Operation 3720 terminates the operations of this flowchart.

Figure 52A depicts a detail flowchart of operation 3716 of Figure 51B performing generating a travel description from the financial access vending machine to the merchant location of the first local merchant entry of the local merchant collection based upon the locale topographic database in accordance with certain embodiments.

Arrow 3730 directs the flow of execution from starting operation 3716 to operation 3732. Operation 3732 performs generating a travel description from the financial access vending machine to the merchant location of the first local merchant entry of the local merchant collection based upon the locale topographic database. Arrow 3734 directs execution from operation 3732 to operation 3736. Operation 3736 terminates the operations of this flowchart.
Figure 52B depicts a detail flowchart of operation 2022 of Figure 5 performing generating the user stimulus output stream from the received user input state and from the default map included in the locale identification in accordance with certain embodiments.

Arrow 3750 directs the flow of execution from starting operation 2022 to operation 3752. Operation 3752 performs generating the user stimulus output stream from the received user input state and from the default map included in the locale identification. Arrow 3754 directs execution from operation 3752 to operation 3756. Operation 3756 terminates the operations of this flowchart.

Figure 53A depicts a detail flowchart of operation 2000 of Figure 5 performing maintaining a user input history collection comprised of at least one user input history bin in accordance with certain embodiments.

Arrow 3770 directs the flow of execution from starting operation 2000 to operation 3772. Operation 3772 performs maintaining a user input history collection comprised of at least one user input history bin. Arrow 3774 directs execution from operation 3772 to operation 3776. Operation 3776 terminates the operations of this flowchart.

Figure 53B depicts a detail flowchart of operation 3772 of Figure 53A further performing maintaining a user input history collection comprised of at least one user input history bin in accordance with certain embodiments.

Arrow 3790 directs the flow of execution from starting operation 3772 to operation 3792. Operation 3792 performs reviewing the received user input state to select a first of the user input history bins of the user input history collection. Arrow 3794 directs execution from operation 3792 to operation 3796. Operation 3796 performs modifying the first user input history bin of the user input history collection based upon the received user input state. Arrow 3798 directs execution from operation 3796 to operation 3800. Operation 3800 terminates the operations of this flowchart.
Figure 54 depicts a displayed user output stream on a user video screen 5000 indicating 5120 that the user should enter a PIN number, which will be displayed in region 5110, in accordance with certain embodiments.

Figure 55 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5200 and an advertising region 5240, in accordance with certain embodiments.

Transaction region 5200 comprises a user identified response 5210 and a selection list of financial access mechanisms and mercantile transactions including quick cash 5220, get cash 5222, deposit 5224, transfer 5226, balances 5228, buy stamps 5230 and what's new 5232. There is a cancel region 5234 in the transaction region 5200. Each of the selection list regions and the cancel region represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Advertising region 5240 includes an advertising message, advertisement picture and Logo 5242. Note that advertising region 5240 may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region 5240 representing differing mercantile interests.

As used herein, a mercantile interest includes but is not limited to organizations considered for profit by their national or regional tax boards. Mercantile organizations include but are not limited to religious organizations advertising gambling events, such as bingo games, humanitarian organizations advertising for food and clothing for disaster victims, political parties advertising political candidates for upcoming elections, to name just a few examples.
Note that in certain embodiments, the background of region 5200 and/or 5240 may include motion video. In certain embodiments, specific components of region 5200 and/or 5240 may include motion video.

Figure 56 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5300 and an advertising region 5360, in accordance with certain embodiments.

Transaction region 5300 comprises a selection list of financial access mechanisms and mercantile transactions including checking 5330, saving 5332, MMA/MRA 5334, Credit Card 5326, Credit Line 5328, Investment 5340 and Other 5342. There is an amount button region 5350, which activates a pull down selection menu. There is a Back region 5334 and OK region 5322 of the transaction region 5300. Each of the selection list regions and the Back region and OK region represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Advertising region 5360 includes an advertising message, logo and find out more region 5362. The find out more region 5362 represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response. Note that advertising region 5360 may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region 5360 representing differing mercantile interests.

Note that in certain embodiments, the background of region 5300 and/or 5360 may include motion video. In certain embodiments, specific components of region 5300 and/or 5360 may include motion video.
Figure 57 depicts a displayed user output stream on a user video screen 5000 indicating an advertising region 5370, in accordance with certain embodiments.

Advertising region 5370 includes an advertisement 5372, motion video advertising region 5374, logo 5376 as well as a cancel region 5380 and an enrollment region 5382. The find out more region 5372 represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response. Note that advertising region 5370 may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region 5370 representing differing mercantile interests.

Note that in certain embodiments, the background of region 5370 may include motion video. In certain embodiments, multiple specific components of 5370 may include motion video.

Figure 58 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5400 and an advertising region 5410, in accordance with certain embodiments.

Transaction region 5400 comprises a selection list of financial access mechanisms and mercantile transactions including checking 5430, saving 5432, MMA/MRA 5434, Credit Card 5436, Credit Line 5438, Investment 5440 and Other 5442. There is an amount button region 5450, which activates a pull down selection menu. There is a Back region 5424 and OK region 5422 of the transaction region 5400. Each of the selection list regions and the Back region and OK region represents a portion of a touch sensitive membrane.
covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Advertising region 5410 includes an advertising message and logo. Note that advertising region 5410 may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region 5410 representing differing mercantile interests.

Note that in certain embodiments, the background of region 5400 and/or 5410 may include motion video. In certain embodiments, specific components of region 5400 and/or 5410 may include motion video.

Figure 59 depicts a displayed user output stream on a user video screen 5000 indicating a transaction status region 5412 and an advertising region 5410 presenting a mercantile offer to contract, in accordance with certain embodiments.

Advertising region 5410 includes an advertising motion video region 5430 including an advertising message, logo 5432 and a user acceptance region 5420. Note that advertising region 5410 may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region 5410 representing differing mercantile interests.

Note that in certain embodiments, the background of region 5412 and/or 5410 may include motion video. In certain embodiments, specific components of region 5412 and/or 5410 may include motion video.
Figure 60 depicts a displayed user output stream on a user video screen 5000 indicating a transaction status region 5512 and an advertising region 5510 showing acknowledgement of the user acceptance of a mercantile offer to contract creating a contract, in accordance with certain embodiments.

Advertising region 5510 includes an advertising motion video region 5530 including a message acknowledging the user acceptance of the mercantile offer to contract and logo 5532. This is the point in the interaction in which a contract has been completed. There has been a meeting of minds which reasonably constitutes a commitment between the parties, namely the user as identified by the financial access vending machine and the merchant making the offer as shown in Figure 59. The user signaled acceptance by pushing the region 5420 of Figure 59. This screen indicates that the merchant is acknowledging the contract offer and acceptance as shown in Figure 59.

Note that advertising region 5510 may include any combination of some or all of these components, and multiple instances of certain of these components. These components often include copyrighted and trademarked material of the mercantile interests paying fees for the privilege of being seen on the user view screen to the financial access vending machine owner or franchise owner. In certain embodiments, there may be more than one advertising region 5510 representing differing mercantile interests.

Note that in certain embodiments, the background of region 5512 and/or 5510 may include motion video. In certain embodiments, specific components of region 5512 and/or 5510 may include motion video.

Figure 61 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5800, in accordance with certain embodiments.

Transaction region 5800 comprises a selection list of financial access mechanisms and mercantile transactions including Checking 5830, Saving 5832, MMA/MRA 5834, Credit Card 5836, Credit Line 5838, Investment 5840 and Other 5842. The MMA/MRA region 5834 and Credit Line region 5836 are
highlighted in comparison to the other regions just mentioned. Such highlighting may be applied to various regions to indicate availability of the activity associated with the region in certain embodiments.

Transaction region 5800 further comprises an Amount button region 5850, which when touched, activates a pull down selection menu. Transaction region 5800 further comprises a Back region 5834 and OK region 5822. Each of the selection list regions and the Back region and OK region represents a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Note that in certain embodiments, the background of region 5800 may include motion video. In certain embodiments, specific components of region 5800 may include motion video.

Figure 62 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 5900, in accordance with certain embodiments.

Transaction region 5900 comprises a selection list of financial access transaction amounts including $20 5920, $40 5922, $60 5924, $80 5926, $100 5928, $200 5930 and Other 5932. Transaction region 5900 further comprises a Back region 5934 and OK region 5932. Transaction region 5900 further comprises a financial transaction selection pull down menu region 5910 indicating the current financial transaction (Checking). Each of the selection list regions, financial transaction selection pull down menu region 5910, the Back region and OK region represent a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Figure 63 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 6000, in accordance with certain embodiments.
Transaction region 6000 comprises a financial access transaction amounts pull down menu region 6020 indicating a current amount ($80). Transaction region 6000 further comprises a Back region 6034 and OK region 6032. Transaction region 6000 further comprises a financial transaction selection pull down menu region 6010 indicating the current financial transaction (Checking). Each of financial access transaction amounts pull down menu region 6020, financial transaction selection pull down menu region 6010, the Back region and OK region represent a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Note that in certain embodiments, the background of region 6000 may include motion video. In certain embodiments, specific components of region 6000 may include motion video.

Figure 64 depicts a displayed user output stream on a user video screen 5000 indicating a transaction region 6100, in accordance with certain embodiments.

Transaction region 6100 comprises a financial access transaction amount entry region 6112 indicating an amount that the user enters through a keypad 6110. Transaction region 6100 further comprises a Back region 6134 and OK region 6132. Transaction region 6100 further comprises a financial transaction selection pull down menu region 6120 indicating the current financial transaction (Savings). Each of financial transaction selection pull down menu region 6120, the Back region and OK region represent a portion of a touch sensitive membrane covering the user video screen upon which the user may touch the display to have the financial access vending machine computer register a response.

Note that in certain embodiments, the background of region 6100 may include motion video. In certain embodiments, specific components of region 6100 may include motion video.
Figure 65 depicts a displayed user output stream on a user video screen 5000 indicating a displayed map 6200, in accordance with certain embodiments.

In certain embodiments, displayed map 6200 is a default map 1476 of Figure 50 showing the location of the financial access vending machine 6210. In certain further embodiments, locations of various categories of commonly requested services, products and points of interest are further denoted. Displayed maps include legend regions 6230 in certain further embodiments.

In certain other further embodiments, specific mercantile interests are denoted 6220, 6224 (respectively) and described 6234 and 6236 (respectively). Note that in certain embodiments, specific mercantile interests are denoted and/or described based upon an advertising contract between the owner of the financial access vending machine and those mercantile interests.

In certain embodiments, locale identification includes a locale topographical database 1470, which is used to generate displayed map 6200 and, in certain further embodiments, location legend 6230. In certain further embodiments, locale identification includes a locale topographical database 1470 and local merchant collection 1480, which is used to generate displayed map 6200 and, in certain further embodiments, location legend 6230.

Locale topographical database 1470 is used to create a travel description 6222, in certain further embodiments. Locale topographical database 1470 and local merchant entry 1486 of local merchant collection 1480 are used to create a travel description 6224, in certain further embodiments.

Note that in certain embodiments, the background of region 5000 may include motion video. In certain embodiments, specific components of region 5000 may include motion video.

Figure 66 depicts a collection of object families contained in a program operating system residing in accessibly coupled computer memory of at least one computer in a computer system 1000 controlling a financial access vending machine in accordance with certain embodiments.
In certain embodiments, program code segments within core service object family 7000 is responsible for managing the health of the financial access vending machine from both the device and application services perspectives. Program code segments within core service object family 7000 support providing a consistent framework from which systems health of the financial access vending machine can be determined. In certain embodiments, program code segments within core service object family 7000 support monitoring both devices and application services. In certain embodiments, program code segments within core service object family 7000 support detecting problems at both the system and application layers. In certain embodiments, program code segments within core service object family 7000 support providing a reliable reporting mechanism. In certain embodiments, program code segments within core service object family 7000 support providing sufficient security in the case where things do go wrong, or in other words, minimize risk of financial loss and system security.

Communication between core service object family 7000 and ATM director object family 7100 is depicted by arrow 7010.

In certain embodiments, program code segments within ATM director object family 7100 manage the financial access vending machine. It controls all the other object families shown in this diagram. In certain further embodiments, program code segments within ATM director object family 7100 support flexible interface for any product to be deployed on it. In certain further embodiments, program code segments within ATM director object family 7100 support a central point of communication between all the object families shown in this diagram. In certain further embodiments, program code segments within ATM director object family 7100 support implementation of different business rules regarding advertising and financial access interactions with merchant access mechanisms for contracting.

Communication between ATM director object family 7100 and locale identification object family 7300 is depicted by arrow 7130.
In certain embodiments, program code segments within locale identification object family 7300 maintain the locale identification of the financial access vending machine. In certain further embodiments, program code segments within locale identification object family 7300 maintain the locale identification including a local user access profile collection of local access profile nodes of the financial access vending machine. In certain further embodiments, program code segments within locale identification object family 7300 maintain the locale identification including a default map of the financial access vending machine. In certain embodiments, program code segments within locale identification object family 7300 maintain the locale identification including motion video sequences of the financial access vending machine. In certain embodiments, program code segments within locale identification object family 7300 maintain the locale identification including advertising information of the financial access vending machine. In certain embodiments, program code segments within locale identification object family 7300 maintain the locale identification including a local merchant collection of merchant entries of the financial access vending machine.

Communication between ATM director object family 7100 and device management object family 7400 is depicted by arrow 7140.

Communication between core service object family 7000 and device management object family 7400 is depicted by arrow 7040.

In certain embodiments, program code segments within device management object family 7400 show the interactions with supporting frameworks and the vendor specific interfaces that allow device control. In certain embodiments, program code segments within device management object Family 7400 support multiple vendor-made devices within the financial access vending machine, such as video display interface PC cards, dispenser interfaces, printers and other such devices. In certain embodiments, program code segments within Device management Object Family 7400 support state management to support simultaneous device operations.
Communication between ATM director object family 7100 and financial object family 7200 is depicted by arrow 7140.

Communication between core service object family 7000 and financial object family 7200 is depicted by arrow 7040.

In certain embodiments, program code segments within financial object family 7200 support communication and transactions with financial access mechanisms. In certain further embodiments, program code segments within financial object family 7200 support use of Nonstop-Tuxedo, and Nonstop-TS/MP (Transaction Services Massively Parallel) as the middlewares to support the various transactions.

In certain further embodiments, program code segments within financial object family 7200 support secure transactions and maintenance of transactional integrity. In certain further embodiments, program code segments within financial object family 7200 support the ability to do acquired transactions. In certain further embodiments, program code segments within financial object family 7200 support the capability of authorizing a financial access mechanism customer's PIN and access card. In certain further embodiments, program code segments within financial object family 7200 support the ability to do acquired transactions.

In certain further embodiments, program code segments within financial object family 7200 support the ability to do financial transactions (like Withdrawal, Balance Inquiry, Transfer, etc.). In certain further embodiments, program code segments within financial object family 7200 support the ability to log transactions to a vending system server, and to the log on the financial access vending machine. In certain further embodiments, the log is maintained by program code segments of the core services object family 7000.
In certain further embodiments, program code segments within financial object family 7200 support the ability of creating settlement records for all the financial access vending machine computers.

In certain further embodiments, program code segments within financial object family 7200 support the ability to maintain transaction integrity following a system or component failure. These failures may include software crashes, database failures, and hardware failures such as financial access vending machine cash dispenser jam incidents. In certain further embodiments, program code segments within financial object family 7200 support maintaining consistency and accuracy between financial access vending machine results and the banks financial data stores.

In certain further embodiments, program code segments within financial object family 7200 support the ability to systematically balance the amount of cash, stamps, and various other items that can be dispensed from the dispensers.

In certain further embodiments, program code segments within financial object family 7200 support the ability to send a transaction to the another node for various services provided within the financial framework, when the financial access vending machine communication with the financial access mechanism is impaired. In certain further embodiments, program code segments within financial object family 7200 support the ability to do business resumption.

In certain further embodiments, program code segments within financial object family 7200 support the ability to do multiple transactions and form transaction sets of the various transactions. In certain further embodiments, program code segments within financial object family 7200 support the ability to provide an easy-to-use interface for doing various system management and administration functions.
Figure 67 depicts a simplified system level diagram of the various communicative couplings of financial access vending machines 1000 and financial access mechanisms 8100 including financial access mechanism servers 8110, merchant access mechanisms 8200, vending system servers 8000, and other entities in accordance with certain embodiments.

Each financial access vending machine 1000 communicatively couples 8002 to a communication network 8004, also communicatively coupled 8006 to vending system server 8000, in certain embodiments. Each financial access vending machine 1000 communicatively couples 8112 to a financial access mechanism server 8110 via couplings 8002 to 8004 to 8006 to 8114 to financial access mechanism server 8110, in certain further embodiments. Each financial access vending machine 1000 communicatively couples 8202 to merchant access mechanism 8200 via couplings 8002 to 8004 to 8006 to 8230 to merchant access mechanism 8200, in certain further embodiments.

Each financial access vending machine 1000 communicatively couples 8102 to a financial access mechanism 8100, in certain embodiments. Each financial access vending machine 1000 communicatively couples 8112 to financial access mechanism server 8110, in certain embodiments. Each financial access vending machine 1000 communicatively couples 8202 to merchant access mechanism 8200, in certain embodiments.

Vending system server 8000 communicatively couples 8302 to web server 8300, in certain embodiments. Users 8310 communicatively couple 8312 via network 8320 further coupled 8304 to web server 8300, in certain embodiments. Web server 8300 maintains 8332 a web site 8330, in certain further embodiments.

In certain further embodiments, users 8310 access (8312 to 8320 to 8304 through web server 8300 maintaining 8332) web site 8330 to modify their user profile in the user profile collection 8020 maintained with vending system server 8000 via coupling 8302.
In certain further embodiments, users 8310 access (8312 to 8320 to 8304 through web server 8300 maintaining 8332) web site 8330 transacting business, which modifies their user profile in the user profile collection 8020 maintained with vending system server 8000 via coupling 8302.

In certain embodiments, secure command and control client 8300 interacts 8302 with vending system server 8000. In certain further embodiments, secure command and control client 8300 interacts 8302 with vending system server 8000 to direct the maintenance of locale ID collection 8010. In certain further embodiments, the financial access vending machines 1000 with locale identifications 1400 each access (8002 to 8004 to 8006) to update their locale identifications 1400 based upon the locale ID collection 8010.

In certain further embodiments, secure command and control client 8300 interacts 8302 with vending system server 8000 to direct the maintenance of user profile collection 8020. In certain further embodiments, the financial access vending machines 1000 with locale identifications 1400 with local user access profile collections 1410 each access (8002 to 8004 to 8006) to update their local user access profile collections 1410 based upon the user profile collection 8020.

In certain other further embodiments, secure command and control client 8300 interacts 8302 with vending system server 8000 to direct the maintenance of user profile collection 8020. In certain further embodiments, the financial access vending machines 1000 with local user access profile collections 1410 each access (8002 to 8004 to 8006) to update their local user access profile collections 1410 based upon the user profile collection 8020.

As used herein in networks refer to communications systems comprised of at least one physical transport layer and supporting at least one messaging protocol. Note that the messaging protocol in most circumstances is transparent to the users. The physical transport layer includes but is not limited to wireless and wireline physical transport layers.
Figure 68 depicts a simplified block diagram of a computer system 1000 to control a financial access vending machine supporting a local user access profile collection in accordance with certain embodiments.

As in Figure 4, computer system 1000 comprises a computer 1100 accessibly coupled 1102 to computer memory 1200. As used herein a computer system comprises at least one computer accessibly coupled to a computer memory. In certain embodiments, computer system 1000 comprises at least two computers, each with separate accessibly coupled computer memories. In certain embodiments, computer system 1000 comprises at least two computers, each sharing an accessibly coupled computer memory.

As in Figure 4, computer system 1000 further comprises a user identifying interface subsystem 1300 communicatively coupled 1106 with computer 1100. User identifying subsystem 1300 includes both at least one mechanism presenting a user stimulus output stream to a user and at least one mechanism stimulated by a user to generate a user stimulus input stream. Embodiments of this subsystem will be discussed in greater detail later. User identifying interface subsystem 1300 can gather information sufficient to adequately identify the user for purposes of transacting financial and mercantile exchanges and agreements. In certain further embodiments, user identifying interface subsystem 1300 further provides the user with mercantile offers, selection capability for financial and mercantile transactions and presentation of graphical data including at least one of the collection of presentation maps and motion video.

Unlike Figure 4, computer system 1000 further comprises local user access profile collection 1410 communicatively coupled 1140 with computer 1100. In certain embodiments, local user access profile collection 1410 contains an encapsulated system component coupled by an internal communication transport layer 1140 to computer 1100. Such an internal communication transport layer 1140 may be wireline in certain further embodiments. In certain further embodiments, the wireline transport layer 1140 includes an
optical fiber, coaxial cable, twisted pair, ribbon cable, or buss strips on a printed circuit board. In certain further embodiments, local user access profile collection 1410 encapsulated system component further contains nonvolatile memory. In certain further embodiments, local identification 1410 encapsulated system component contains writable nonvolatile memory. In certain further embodiments, at least a part of the nonvolatile memory of local user access profile collection 1410 encapsulated system component is organized and accessed as a file management system. In certain other further embodiments, local user access profile collection 1410 encapsulated system component contains write-once nonvolatile memory.

In certain embodiments, local user access profile collection 1410 resides in part of computer memory 1200. In certain further embodiments, local identification 1410 resides in a portion of at least one nonvolatile memory component of computer memory 1200. In certain further embodiments, local user access profile collection 1410 is organized and accessed 1140 as a file management system.

In certain embodiments, communicative coupling 1140 between local identification 1410 and computer 1100 employs coding technology. In certain further embodiments, communicative coupling 1140 employs distinct coding technologies depending upon whether the computer 1100 is performing reading or writing access of local user access profile collection 1410. Coding technology as used herein will refer to error detection codes, error detection and correction codes, encryption codes and combinations of these coding technologies.

The financial access vending machine is controlled by the computer system 1000 executing a program operating system of program code segments residing in the accessibly coupled computer memory of at least one of the computers of the computer system.
In certain embodiments, locale identification 1400 includes 1402 local user access profile collection 1410 which in turn contains 1412 local access profile node 1420.

In certain further embodiments, local access profile node 1420 contains 1432 a textual presentation content 1430.

In certain other further embodiments, local access profile node 1420 contains 1442 a graphical presentation content 1440.

In certain further embodiments, local access profile node 1420 contains 1432 graphical presentation content 1440, which in turn contains 1452 motion video content presentation 1450.

In certain further embodiments, local access profile node 1420 contains 1462 a synchronized audio sequence 1460. In certain embodiments, the synchronization of the synchronized audio sequence 1460 is based upon local access profile node 1420. In certain further embodiments, the synchronization of the synchronized audio sequence 1460 is based upon graphical presentation content 1440 as whole. In certain further embodiments, the synchronization of the synchronized audio sequence 1460 is based upon motion video content presentation 1450. In certain other embodiments, the synchronization of the synchronized audio sequence 1460 is based upon textual presentation content 1430.

In certain further embodiments, local access profile node 1420 contains more than one synchronized audio sequence.

In certain further embodiments, local access profile node 1420 contains 1432 graphical presentation content 1440, containing more than one motion video content presentation.

In certain embodiments local access profile node 1420 contains more than one graphical presentation content.
In certain other further embodiments, local user access profile collection 1410 contains 1414 a second local access profile node 1422. Additionally, local access profile node 1420 contains 1472 a link 1470 referencing 1474 the second local access profile node 1422. In certain further embodiments, local user access profile collection 1410 contains a third local access profile node, and local access profile node 1420 contains a second link, referencing the third local access profile node. In certain further embodiments, a local access profile node may contain more than two links referencing other local access profile nodes, which may or may not all be distinct local access profile nodes.

Figure 69 depicts a flowchart performing a method of contracting between an identified user operating a financial access vending machine communicatively coupled to a financial access mechanism and the user financial access vending machine communicatively coupled to a merchant access mechanism in accordance with certain embodiments.

Operation 3810 starts the operations of this flowchart. Arrow 3812 directs the flow of execution from operation 3810 to operation 3814. Operation 3814 performs the identified user operated financial access vending machine receiving an offer message sent by the merchant access mechanism to create a received offer message. Arrow 3816 directs execution from operation 3814 to operation 3818. Operation 3818 performs the user financial access vending machine sending the financial access mechanism a financial acceptance request message based upon the received offer message and based upon an acceptance action of the identified user recognized by the financial access vending machine. Arrow 3820 directs execution from operation 3818 to operation 3822. Operation 3822 performs the user financial access vending machine receiving a financial message from the financial access mechanism a received acceptance response financial message based upon the received offer message. Arrow 3824 directs execution from operation 3822 to operation 3826. Operation 3826 performs the merchant access mechanism receiving an offer acceptance message based upon the received acceptance response financial message to create a contract. Arrow
3828 directs execution from operation 3826 to operation 3830. Operation 3830 terminates the operations of this flowchart.

Figure 70A depicts a detail flowchart of operation 3826 of Figure 69 performing the merchant access mechanism sending an offer acceptance acknowledgement message based upon the received offer acceptance message to the financial access vending machine in accordance with certain embodiments.

Arrow 3850 directs the flow of execution from starting operation 3826 to operation 3852. Operation 3852 performs the merchant access mechanism sending an offer acceptance acknowledgement message based upon the received offer acceptance message to the financial access vending machine. Arrow 3854 directs execution from operation 3852 to operation 3856. Operation 3856 terminates the operations of this flowchart.

Figure 70B depicts a detail flowchart of operation 3810 of Figure 69 performing the financial access vending machine receiving the offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message in accordance with certain embodiments.

Arrow 3870 directs the flow of execution from starting operation 3810 to operation 3872. Operation 3872 performs the financial access vending machine receiving the offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message. Arrow 3874 directs execution from operation 3872 to operation 3876. Operation 3876 terminates the operations of this flowchart.

Figure 70C depicts a detail flowchart of operation 3872 of Figure 70B performing displaying the received offer acceptance acknowledgement message to create a confirmed contract message to the identified user in accordance with certain embodiments.

Arrow 3890 directs the flow of execution from starting operation 3872 to operation 3892. Operation 3892 performs displaying the received offer
acceptance acknowledgement message to create a confirmed contract message to the identified user. Arrow 3894 directs execution from operation 3892 to operation 3896. Operation 3896 terminates the operations of this flowchart.

A build process generates such program operating systems for the financial access vending machine and a separate program operating system to reside on one or more vending machine server computers is described as follows:

Step 1: These control program operating systems include a realtime operating system interface module, which provide access to the realtime operating system tools residing on the relevant computer(s), as well as several modules which are optimally arranged as previously disclosed above.

Step 2: The various modules are often translated from source language descriptions of their activities to an appropriate compiled or assembled format, which may include relocatable loader formats of native code, compressed data formats of images and image sequences, audio sequences as well as interpreted byte code languages such as used for JAVA.

Step 3: Further included in the build process are modules to initialize and run the various peripheral IO systems involved, organized about the object families discussed.

Step 4: Once the modules have been integrated into a prototype implementation, an implementation verification process is performed, which confirms basic operational functionality of the integrated modules.

Step 5: If problems are found in the basic functionality, the responsible source code modules are identified and modified. After which the build process proceeds to step 2 above.

Step 6: Once the basic functionality has been confirmed, a preliminary, experimental deployment of the program operating system is done where real users may interact at a few controlled experimental sites.
Step 7: These experimental sites are monitored and when the performance reaches a point of sufficient reliability, the build process of the program operating system is considered finished.

The preceding embodiments have been provided by way of example and are not meant to constrain the scope of the following claims.
Claims

1. A method of controlling a vending machine containing a user identifying interface subsystem and a locale identification based upon said locale identification, comprising the steps of:
   receiving a user stimulus input stream from said user identifying interface subsystem to create a received user input state;
   generating a user stimulus output stream from said received user input state and from said locale identification including a local user access profile collection; and
   sending said user stimulus output stream to said user identifying interface subsystem.

2. A method as recited in Claim 1,
   wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:
   processing said received user input state to create a user navigation input; and
   wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:
   generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input.

3. A method as recited in Claim 2,
   wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:
   processing said received user input state to create a financial access mechanism reference.

4. A method as recited in Claim 3, further comprising the step of:
activating said financial access mechanism reference to create an activated financial access mechanism.

5. A method as recited in Claim 4,
wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:
processing said received user input state to create a user identification;
and
wherein activating said financial access mechanism reference to create said activated financial access mechanism is further comprised of the step of:
activating said financial access mechanism reference based upon said user identification to create an activated financial access mechanism.

6. A method as recited in Claim 5,
wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:
 generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification.

7. A method as recited in Claim 6, further comprising the step of:
maintaining said locale identification.

8. A method as recited in Claim 7, further comprising the step of:
receiving from said activated financial access mechanism to create a received financial message; and
sending an outgoing financial message to said activated financial access mechanism.

9. A method as recited in Claim 8,
wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state to create a financial transaction request message as said outgoing financial message;

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of the step of:

determining a received financial transaction response message type from said received financial message; and

further comprising the step of processing said received financial message to create a financial transaction response when finding said received financial transaction message type of said received financial message.

10. A method as recited in Claim 9,

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state to create a merchant access request containing a merchant access identifier; and

further comprising the step of opening a merchant access mechanism based upon said merchant access request containing said merchant access identifier.

11. A method as recited in Claim 10, further comprising the step of:

receiving a merchant offer message from said merchant access mechanism; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

inserting said merchant offer message into said user stimulus output stream.
12. A method as recited in Claim 11,

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:

determining a confirmation financial response message type from said received financial message; and

further comprising the step of:

generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

sending said user acceptance message to said merchant access mechanism.

13. A method as recited in Claim 12,

wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:

determining a confirmation financial response message type from said received financial message; and

further comprising the step of:

generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

sending said user acceptance message to said merchant access mechanism.

14. A method as recited in Claim 13, further comprising the step of:

receiving an acknowledgement message of said user acceptance message from said merchant access mechanism to create a received acknowledgement message of said user acceptance message; and

creating a financial acknowledgement message based upon said received acknowledgement message of said user acceptance message as said outgoing financial message.
15. A method as recited in Claim 14, wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and further comprising the step of:

creating a dispenser command based upon said received acknowledgement message of said user acceptance message; and

operating said dispenser subsystem based upon said dispenser command.

16. A method as recited in Claim 15, wherein said dispenser subsystem is comprised of a certificate dispenser controlled by a certificate dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

17. A method as recited in Claim 15, wherein said dispenser subsystem is comprised of a money dispenser controlled by a money dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

18. A method as recited in Claim 10, wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and further comprising operating said dispenser system based upon receiving a merchant dispenser command message further comprising the step of:

receiving said merchant dispenser command message from said merchant access mechanism to create a received merchant dispenser command message;
creating a merchant dispenser command based upon said received merchant dispenser command message; and
operating said dispenser subsystem based upon said merchant dispenser command.

19. A method as recited in Claim 18,
wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:
determining an approval response message type of a dispenser command permission message from said received financial message; and
wherein creating a merchant dispenser command based upon said received merchant dispenser command message is further comprised of the step of:
creating said dispenser command permission message as said outgoing financial message; and
creating said merchant dispenser command based upon said received merchant dispenser command message and based upon said approval response message type of said dispenser command permission message from said received financial message.

20. A method as recited in Claim 8,
wherein receiving from said activated financial access mechanism said received financial message is further comprised of the step of:
determining a local user access profile maintenance message type from said received financial message; and
wherein maintaining said locale identification including said local user access profile collection of at least one local access profile node is further comprised of the step of:
maintaining said local user access profile collection based upon said local user access profile maintenance message type of said received financial message.

21. A method as recited in Claim 8,
wherein said financial access vending machine further contains a
dispenser subsystem; and

further comprising the step of;

creating a dispenser command; and

operating said dispenser subsystem based upon said dispenser
command.

22. A method as recited in Claim 21,

wherein receiving from said activated financial access mechanism said
received financial message is further comprised of the step of:

determining a dispenser command option message type from said
received financial message; and

wherein generating said user stimulus output stream from said
received user input state and from said locale identification including said
local user access profile collection is further comprised of the step of:

generating said user stimulus output stream from said received user
input state and from said locale identification including said local user access
profile collection and based upon said dispenser command option message
type of said received financial message.

23. A method as recited in Claim 22,

wherein receiving said user stimulus input stream from said user
identifying interface subsystem to create said received user input state is
further comprised of the step of:

processing said received user input state to create a user dispenser
option command; and

wherein creating said dispenser command is comprised of the step of:

creating said dispenser command based upon said user dispenser
option command.

24. A method as recited in Claim 21,

wherein receiving from said activated financial access mechanism said
received financial message is further comprised of the step of:
determining a dispenser command message type from said received financial message; and

wherein creating said dispenser command is further comprised of the step of:

creating said dispenser command based upon said dispenser command message type from said received financial message.

25. A method as recited in Claim 7, wherein maintaining said locale identification is further comprised of the step of:

maintaining said locale identification based upon said activated financial access mechanism.

26. A method as recited in Claim 25, wherein maintaining said locale identification is further comprised of the step of:

maintaining said locale identification based upon said activated financial access mechanism and based upon said user identification.

27. A method as recited in Claim 7, wherein maintaining said locale identification is further comprised of the step of:

maintaining said locale identification based upon said user identification.

28. A method as recited in Claim 7, wherein maintaining said locale identification is further comprised of the step of:

creating a first local access profile node in said local user access profile collection included in said locale identification.

29. A method as recited in Claim 7, wherein maintaining said locale identification is further comprised of the step of:
deleting a first local access profile node from said local user access profile collection included in said locale identification.

30. A method as recited in Claim 7, wherein maintaining said locale identification is further comprised of the step of:

modifying a first local access profile node in said local user access profile collection included in said locale identification.

31. A method as recited in Claim 7, wherein a first of said local access profile nodes in said local user access profile collection included in said locale identification contains a textual presentation content; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification is further comprised of the step of:

selecting said first local access profile node in said local user access profile collection included in said locale identification as a presentation node; and

generating said user stimulus output stream from said received user input state and from said textual presentation content of said presentation node.

32. A method as recited in Claim 7, wherein a first of said local access profile nodes in said local user access profile collection contains a graphical presentation content;

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

selecting said first local access profile node in said local user access profile collection as a presentation node; and
generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node.

33. A method as recited in Claim 32,

wherein said graphics presentation content of said first local access profile node in said local user access profile collection further contains a motion video presentation content; and

wherein generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node is further comprised of the step of:

- generating said user stimulus output stream from said received user input state and from said motion video presentation content of said presentation node.

34. A method as recited in Claim 7,

wherein said first local access profile node in said local user access profile collection contains a synchronized audio sequence; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

- selecting said first local access profile node in said local user access profile collection as a presentation node; and
- generating said user stimulus output stream from said received user input state and from said synchronized audio sequence of said presentation node.

35. A method as recited in Claim 7,

wherein a first of said local access profile nodes in said local user access profile contains a link to a second of said local access profile nodes in said local access profile; and
wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

processing said received user input state based upon said first local access profile node containing said link to said second local access profile node to create a user node selection; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user node selection.

36. A method as recited in Claim 6,

further comprising the step of:

maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of said local user access profile collection; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification and based upon said presentation node collection.

37. A method as recited in Claim 36,

wherein said user navigation input belongs to a user navigation command collection comprising at least one member of the collection comprising a select node command, a remove node command and a reset node list command; and

wherein maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node
of said local user access profile collection is comprised of the step of: at least
one of the collection comprised of the step of:

selecting a first of said local access profile nodes of said local user
access profile collection to create a first of said presentation references of
said presentation node collection as said associated local access profile node
when said user navigation input includes said select node command;

removing said first presentation reference of said presentation node
collection as said associated local access profile node when said user
navigation input includes said remove node command; and

resetting at least said first presentation reference of said presentation
node collection as said associated local access profile node to a reference to
a predetermined first of said local access profile nodes of said local user
access profile collection to create said first presentation reference of said
presentation node collection as said associated local access profile node
when said user navigation input includes said reset node list command.

38. A method as recited in Claim 37,

wherein maintaining said presentation node collection comprising at
least one presentation reference to said associated local access profile node
of said local user access profile collection is comprised of the step of:

selecting a first of said local access profile nodes of said local user
access profile collection to create a first of said presentation references of
said presentation node collection as said associated local access profile node
when said user navigation input includes said select node command;

removing said first presentation reference of said presentation node
collection as said associated local access profile node when said user
navigation input includes said remove node command; and

resetting at least said first presentation reference of said presentation
node collection as said associated local access profile node to a reference to
a predetermined first of said local access profile nodes of said local user
access profile collection to create said first presentation reference of said
presentation node collection as said associated local access profile node
when said user navigation input includes said reset node list command.
39. A method as recited in Claim 5,

wherein said user identifying interface subsystem is comprised of a user presentation subsystem and a user response subsystem;

wherein sending said user stimulus output stream to said user identifying interface subsystem is comprised of the step of:

sending said user stimulus output stream to said user presentation subsystem; and

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving a user stimulus input stream from said user response subsystem to create said received user input state.

40. A method as recited in Claim 39,

wherein said user presentation subsystem is comprised of a user video subsystem;

wherein said user stimulus output stream is comprised of a user video output stream; and

wherein sending said user stimulus output stream to said user identifying interface subsystem is comprised of the step of:

sending said user video output stream to said user video subsystem.

41. A method as recited in Claim 39,

wherein said user response subsystem is comprised of a user tactile input subsystem;

wherein receiving said user stimulus input stream from said user response subsystem to create said received user input state is comprised of the step of:

receiving said user tactile input stream from said user tactile input subsystem to create a received user tactile input state; and

wherein processing said received user input state to create said user identification is comprised of the step of:
processing said received user tactile input state to create a user identification state.

42. A method as recited in Claim 41,

wherein processing said received user input state to create said user identification is further comprised of the step of:

sending a financial identification confirmation request message based upon said user identification state to said activated financial access mechanism to create a sent financial identification confirmation request message;

receiving from said activated financial access mechanism a financial identification confirmation message responding to said sent financial identification confirmation request message to create a received financial identification confirmation message; and

processing said received financial identification confirmation message to create said user identification.

43. A method as recited in Claim 41,

wherein said user identifying interface subsystem is comprised of a user tactile input subsystem; and

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving a user tactile input stream from said user tactile input subsystem to create a user tactile input state.

44. A method as recited in Claim 43,

wherein said user tactile input subsystem is comprised of a user touch keypad subsystem; and

wherein receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of the step of:
receiving a user touch keypad input state from said user touch keypad input subsystem.

45. A method as recited in Claim 43,
wherein said user tactile input subsystem is comprised of a user handprint sensor subsystem; and
wherein receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of the step of:
receiving a user handprint sensor input state from said user handprint sensor subsystem.

46. A method as recited in Claim 43,
wherein said user tactile input subsystem is comprised of a user retinal sensor subsystem; and
wherein receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of the step of:
receiving a user retinal sensor input state from said user retinal sensor subsystem.

47. A method as recited in Claim 39,
wherein said user response subsystem is comprised of a user photographic sensor subsystem; and
wherein receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of the step of:
receiving a user photographic sensor input state from said user photographic sensor subsystem.

48. A method as recited in Claim 39,
wherein said user response subsystem is comprised of a user acoustic sensor subsystem; and
wherein receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of the step of:

receiving a user acoustic sensor input stream from said user acoustic sensor subsystem to create a user acoustic sensor input state.

49. A method as recited in Claim 4,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein activating said financial access mechanism reference to create said activated financial access mechanism is comprised of the step of:

making a financial access mechanism reference message based upon said financial access mechanism reference and said access card input state; and

using said financial access mechanism reference message to create said activated financial access mechanism.

50. A method as recited in Claim 49,

wherein using said financial access mechanism reference message to create said activated financial access mechanism is comprised of the step of:

sending said financial access mechanism reference message to a financial access server;

receiving a financial access mechanism activation confirmation message from said financial access server; and

processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

51. A method as recited in Claim 49,
wherein using said financial access mechanism reference message to create said activated financial access mechanism is comprised of the step of:

sending said financial access mechanism reference message to a vending system server;

receiving a financial access mechanism activation confirmation message from said vending system server; and

processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

52. A method as recited in Claim 49,

wherein using said financial access mechanism reference message to create said activated financial access mechanism is comprised of the step of:

sending said financial access mechanism reference message to a financial access card controller;

receiving a financial access mechanism activation confirmation message from said financial access card controller; and

processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

53. A method as recited in Claim 3,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of the step of:

receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein processing said received user input state to create said financial access mechanism reference is comprised of the step of:

processing said access card input state to create said financial access mechanism reference.
54. A method as recited in Claim 53, 
    wherein said user identifying interface subsystem is comprised of a 
    user response subsystem; 
    wherein receiving said user stimulus input stream from said user 
    identifying interface subsystem to create said received user input state is 
    comprised of the step of: 
    receiving a user response input stream from said user response 
    subsystem to create a received user response state; and 
    wherein processing said received user input state to create said 
    financial access mechanism reference is comprised of the step of: 
    processing said access card input state and said received user 
    response state to create said financial access mechanism reference.

55. A method as recited in Claim 54, 
    wherein generating said user stimulus output stream from said 
    received user input state and from said locale identification is comprised of 
    the step of: 
    generating said user stimulus output stream from said received user 
    input state and from said locale identification and from said access card input 
    state.

56. A method as recited in Claim 55, 
    wherein said access card input state is comprised of a financial access 
    mechanism reference choice list comprised of at least one financial access 
    mechanism reference choices; and 
    wherein processing said access card input state and said received user 
    response state to create said financial access mechanism reference is 
    comprised of the step of: 
    selecting said financial access mechanism reference based upon said 
    financial access mechanism reference choice list of said access card input 
    state and based upon said received user response state.

57. A method as recited in Claim 2,
wherein said locale identification includes a locale topographic database; and

wherein generating said user stimulus output stream from said received user input state and from said locale identification and based upon said user navigation input is further comprised of the step of:

generating said user stimulus output stream from locale identification including said locale topographic database based upon said user navigation input.

58. A method as recited in Claim 57,

wherein said locale identification includes a local merchant collection comprised of at least one local merchant entry containing at least a merchant name, a merchant location; and

wherein generating said user stimulus output stream from said locale identification including said locale topographic database based upon said user navigation input is comprised of the step of:

selecting a first of said local merchant entries of said local merchant collection based upon said user navigation input; and

generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection.

59. A method as recited in Claim 58,

wherein generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection is comprised of the step of:

generating a travel description to said merchant location of said first local merchant entry of said local merchant collection based upon locale identification including said locale topographic database.

60. A method as recited in Claim 1,

wherein said locale identification includes a default map; and

136
wherein generating a user stimulus output stream from said received user input state and from said locale identification is further comprised of the step of:

generating said user stimulus output stream from said received user input state and from said default map included in said locale identification.

61. A method as recited in Claim 1, further comprising maintaining a user input history collection comprised of at least one user input history bin comprised of the step of:

reviewing said received user input state to select a first of said user input history bins of said user input history collection; and

modifying said first user input history bin of said user input history collection based upon said received user input state.

62. A program operating system for controlling a financial access vending machine containing a computer system comprising at least one computer with accessibly coupled computer memory, a user identifying interface subsystem communicatively coupled with said computer and said computer communicatively coupled to a locale identification comprising:

a program code segment supporting receiving a user stimulus input stream from said user identifying interface subsystem to create a received user input state;

a program code segment supporting generating a user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection; and

a program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem.

63. A program operating system as recited in Claim 62, wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised:
a program code segment supporting processing said received user input state to create a user navigation input; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input.

64. A program operating system as recited in Claim 63,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a financial access mechanism reference.

65. A program operating system as recited in Claim 64, further comprising

a program code segment supporting activating said financial access mechanism reference to create an activated financial access mechanism.

66. A program operating system as recited in Claim 65,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

a program code segment supporting processing said received user input state to create a user identification; and

wherein said program code segment supporting activating said financial access mechanism reference to create said activated financial access mechanism is further comprised of the step of:
a program code segment supporting activating said financial access mechanism reference based upon said user identification to create an activated financial access mechanism.

66. A program operating system as recited in Claim 66, wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of the step of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification.

68. A program operating system as recited in Claim 66, further comprising:

a program code segment supporting maintaining said locale identification.

69. A program operating system as recited in Claim 68, further comprising

a program code segment supporting receiving from said activated financial access mechanism to create a received financial message; and

a program code segment supporting sending an outgoing financial message to said activated financial access mechanism.

70. A program operating system as recited in Claim 69, wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a financial transaction request message as said outgoing financial message;

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:
a program code segment supporting determining a received financial transaction response message type from said received financial message; and

further comprising a program code segment supporting processing said received financial message to create a financial transaction response when finding said received financial transaction message type of said received financial message.

71. A program operating system as recited in Claim 70, wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a merchant access request containing a merchant access identifier; and

further comprising a program code segment supporting opening a merchant access mechanism based upon said merchant access request containing said merchant access identifier.

72. A program operating system as recited in Claim 71, further comprising: a program code segment supporting receiving a merchant offer message from said merchant access mechanism; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting inserting said merchant offer message into said user stimulus output stream.

73. A program operating system as recited in Claim 72, wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:
a program code segment supporting determining a confirmation financial response message type from said received financial message; and further comprising:
a program code segment supporting generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and
a program code segment supporting sending said user acceptance message to said merchant access mechanism.

74. A program operating system as recited in Claim 73, wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:
a program code segment supporting determining a confirmation financial response message type from said received financial message; and further comprising:
a program code segment supporting generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and
a program code segment supporting sending said user acceptance message to said merchant access mechanism.

75. A program operating system as recited in Claim 74, further comprising:
a program code segment supporting receiving an acknowledgement message of said user acceptance message from said merchant access mechanism to create a received acknowledgement message of said user acceptance message; and
a program code segment supporting creating a financial acknowledgement message based upon said received acknowledgement
message of said user acceptance message as said outgoing financial message.

76. A program operating system as recited in Claim 75,

wherein said financial access vending machine further contains a
dispenser subsystem controlled by a dispenser subsystem interface
communicatively coupled to said computer of said computer system; and

further comprising:

a program code segment supporting creating a dispenser command
based upon said received acknowledgement message of said user
acceptance message; and

a program code segment supporting operating said dispenser
subsystem based upon said dispenser command.

76. A program operating system as recited in Claim 76,

wherein said dispenser subsystem is comprised of a certificate
dispenser controlled by a certificate dispenser interface contained in said
dispenser subsystem interface and further communicatively coupling to said
computer of said computer system.

78. A program operating system as recited in Claim 76,

wherein said dispenser subsystem is comprised of a money dispenser
controlled by a money dispenser interface contained in said dispenser
subsystem interface and further communicatively coupling to said computer of
said computer system.

79. A program operating system as recited in Claim 71,

wherein said financial access vending machine further contains a
dispenser subsystem controlled by a dispenser subsystem interface
communicatively coupled to said computer of said computer system; and

further comprising:

a program code segment supporting operating said dispenser system
based upon receiving a merchant dispenser command message, further

comprising:
a program code segment supporting receiving said merchant dispenser command message from said merchant access mechanism to create a received merchant dispenser command message;

a program code segment supporting creating a merchant dispenser command based upon said received merchant dispenser command message; and

a program code segment supporting operating said dispenser subsystem based upon said merchant dispenser command.

80. A program operating system as recited in Claim 79,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining an approval response message type of a dispenser command permission message from said received financial message; and

wherein said program code segment supporting creating a merchant dispenser command based upon said received merchant dispenser command message is further comprised of:

a program code segment supporting creating said dispenser command permission message as said outgoing financial message; and

a program code segment supporting creating said merchant dispenser command based upon said received merchant dispenser command message and based upon said approval response message type of said dispenser command permission message from said received financial message.

81. A program operating system as recited in Claim 69,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a local user access profile maintenance message type from said received financial message; and
wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said local user access profile collection based upon said local user access profile maintenance message type of said received financial message.

82. A program operating system as recited in Claim 69, wherein said financial access vending machine further contains a dispenser subsystem; and

further comprising,

a program code segment supporting creating a dispenser command; and

a program code segment supporting operating said dispenser subsystem based upon said dispenser command.

83. A program operating system as recited in Claim 82, wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a dispenser command option message type from said received financial message; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said dispenser command option message type of said received financial message.

84. A program operating system as recited in Claim 83,
wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of the step of:

a program code segment supporting processing said received user input state to create a user dispenser option command; and

wherein said program code segment supporting creating said dispenser command is comprised of:

a program code segment supporting creating said dispenser command based upon said user dispenser option command.

85. A program operating system as recited in Claim 82,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a dispenser command message type from said received financial message; and

wherein said program code segment supporting creating said dispenser command is further comprised of:

a program code segment supporting creating said dispenser command based upon said dispenser command message type from said received financial message.

86. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said activated financial access mechanism.

86. A program operating system as recited in Claim 86,

wherein said program code segment supporting maintaining said locale identification is further comprised of:
a program code segment supporting maintaining said locale identification based upon said activated financial access mechanism and based upon said user identification.

88. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said user identification.

89. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting creating a first local access profile node in said local user access profile collection included in said locale identification.

90. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting deleting a first local access profile node from said local user access profile collection included in said locale identification.

91. A program operating system as recited in Claim 68,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting modifying a first local access profile node in said local user access profile collection included in said locale identification.

92. A program operating system as recited in Claim 68,

wherein a first of said local access profile nodes in said local user access profile collection contains a textual presentation content; and
wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said textual presentation content of said presentation node.

93. A program operating system as recited in Claim 68,

wherein a first of said local access profile nodes in said local user access profile collection contains a graphical presentation content;

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node.

94. A program operating system as recited in Claim 93,

wherein said graphics presentation content of said first local access profile node in said local user access profile collection further contains a motion video presentation content; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node is further comprised of:
a program code segment supporting generating said user stimulus output stream from said received user input state and from said motion video presentation content of said presentation node.

95. A program operating system as recited in Claim 68,

wherein said first local access profile node in said local user access profile collection contains a synchronized audio sequence; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said synchronized audio sequence of said presentation node.

96. A program operating system as recited in Claim 68,

wherein a first of said local access profile nodes in said local user access profile contains a link to a second of said local access profile nodes in said local access profile; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state based upon said first local access profile node containing said link to said second local access profile node to create a user node selection; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:
a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user node selection.

96. A program operating system as recited in Claim 66, further comprising,

   a program code segment supporting maintaining a presentation node collection comprising at least one presentation reference to an associated local access profile node of said local user access profile collection; and

   wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

   a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification and based upon said presentation node collection.

98. A program operating system as recited in Claim 96, wherein said user navigation input belongs to a user navigation command collection comprising a select node command, a remove node command and a reset node list command; and

   wherein said program code segment supporting maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node of said local user access profile collection is comprised of at least one of the collection comprised of:

   a program code segment supporting selecting a first of said local access profile nodes of said local user access profile collection to create a first of said presentation references of said presentation node collection as said associated local access profile node when said user navigation input includes said select node command;
a program code segment supporting removing said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said remove node command; and

a program code segment supporting resetting at least said first presentation reference of said presentation node collection as said associated local access profile node to a reference to a predetermined first of said local access profile nodes of said local user access profile collection to create said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said reset node list command.

99. A program operating system as recited in Claim 98,

wherein said program code segment supporting maintaining said presentation node collection comprising at least one presentation reference to said associated local access profile node of said local user access profile collection is comprised of:

a program code segment supporting selecting a first of said local access profile nodes of said local user access profile collection to create a first of said presentation references of said presentation node collection as said associated local access profile node when said user navigation input includes said select node command;

a program code segment supporting removing said first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said remove node command; and

a program code segment supporting resetting at least said first presentation reference of said presentation node collection as said associated local access profile node to a reference to a predetermined first of said local access profile nodes of said local user access profile collection to create said first presentation reference of said presentation node collection as said
associated local access profile node when said user navigation input includes said reset node list command.

100. A program operating system as recited in Claim 66,

wherein said user identifying interface subsystem is comprised of a user presentation subsystem and a user response subsystem;

wherein said program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem is comprised of:

a program code segment supporting sending said user stimulus output stream to said user presentation subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user stimulus input stream from said user response subsystem to create said received user input state.

101. A program operating system as recited in Claim 100,

wherein said user presentation subsystem is comprised of a user video subsystem;

wherein said user stimulus output stream is comprised of a user video output stream; and

wherein said program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem is comprised of:

a program code segment supporting sending said user video output stream to said user video subsystem.

102. A program operating system as recited in Claim 100,

wherein said user response subsystem is comprised of a user tactile input subsystem;
wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said received user input state is comprised of:

a program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create a received user tactile input state; and

wherein said program code segment supporting processing said received user input state to create said user identification is comprised of:

a program code segment supporting processing said received user tactile input state to create a user identification state.

103. A program operating system as recited in Claim 102,

wherein said program code segment supporting processing said received user input state to create said user identification is further comprised of:

a program code segment supporting sending a financial identification confirmation request message based upon said user identification state to said activated financial access mechanism to create a sent financial identification confirmation request message;

a program code segment supporting receiving from said activated financial access mechanism a financial identification confirmation message responding to said sent financial identification confirmation request message to create a received financial identification confirmation message; and

a program code segment supporting processing said received financial identification confirmation message to create said user identification.

104. A program operating system as recited in Claim 102,

wherein said user identifying interface subsystem is comprised of a user tactile input subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:
a program code segment supporting receiving a user tactile input stream from said user tactile input subsystem to create a user tactile input state.

105. A program operating system as recited in Claim 104, wherein said user tactile input subsystem is comprised of a user touch keypad subsystem; and wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user touch keypad input state from said user touch keypad input subsystem.

106. A program operating system as recited in Claim 104, wherein said user tactile input subsystem is comprised of a user handprint sensor subsystem; and wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user handprint sensor input state from said user handprint sensor subsystem.

106. A program operating system as recited in Claim 104, wherein said user tactile input subsystem is comprised of a user retinal sensor subsystem; and wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user retinal sensor input state from said user retinal sensor subsystem.

108. A program operating system as recited in Claim 100, wherein said user response subsystem is comprised of a user photographic sensor subsystem; and
wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user photographic sensor input state from said user photographic sensor subsystem.

109. A program operating system as recited in Claim 100,

wherein said user response subsystem is comprised of a user acoustic sensor subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user acoustic sensor input stream from said user acoustic sensor subsystem to create a user acoustic sensor input state.

110. A program operating system as recited in Claim 65,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein said program code segment supporting activating said financial access mechanism reference to create said activated financial access mechanism is comprised of:

a program code segment supporting making a financial access mechanism reference message based upon said financial access mechanism reference and said access card input state; and
a program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism.

111. A program operating system as recited in Claim 110,
wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:
   a program code segment supporting sending said financial access mechanism reference message to a financial access server;
   a program code segment supporting receiving a financial access mechanism activation confirmation message from said financial access server; and
   a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

112. A program operating system as recited in Claim 110,
wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:
   a program code segment supporting sending said financial access mechanism reference message to a vending system server;
   a program code segment supporting receiving a financial access mechanism activation confirmation message from said vending system server; and
   a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

113. A program operating system as recited in Claim 110,
wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:

a program code segment supporting sending said financial access mechanism reference message to a financial access card controller;

a program code segment supporting receiving a financial access mechanism activation confirmation message from said financial access card controller; and

a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

114. A program operating system as recited in Claim 64,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein said program code segment supporting processing said received user input state to create said financial access mechanism reference is comprised of:

a program code segment supporting processing said access card input state to create said financial access mechanism reference.

115. A program operating system as recited in Claim 114,

wherein said user identifying interface subsystem is comprised of a user response subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:
a program code segment supporting receiving a user response input stream from said user response subsystem to create a received user response state; and

wherein said program code segment supporting processing said received user input state to create said financial access mechanism reference is comprised of:

a program code segment supporting processing said access card input state and said received user response state to create said financial access mechanism reference.

116. A program operating system as recited in Claim 115,

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification is comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification and from said access card input state.

116. A program operating system as recited in Claim 116,

wherein said access card input state is comprised of a financial access mechanism reference choice list comprised of at least one financial access mechanism reference choices; and

wherein said program code segment supporting processing said access card input state and said received user response state to create said financial access mechanism reference is comprised of:

a program code segment supporting selecting said financial access mechanism reference based upon said financial access mechanism reference choice list of said access card input state and based upon said received user response state.

118. A program operating system as recited in Claim 63,

wherein said locale identification includes a locale topographic database; and
wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification and based upon said user navigation input is further comprised of:

a program code segment supporting generating said user stimulus output stream from locale identification including said locale topographic database based upon said user navigation input.

119. A program operating system as recited in Claim 118,

wherein said locale identification includes a local merchant collection comprised of at least one local merchant entry containing at least a merchant name, a merchant location; and

wherein said program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said user navigation input is comprised of:

a program code segment supporting selecting a first of said local merchant entries of said local merchant collection based upon said user navigation input; and

a program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection.

120. A program operating system as recited in Claim 119,

wherein said program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection is comprised of:

a program code segment supporting generating a travel description to said merchant location of said first local merchant entry of said local merchant collection based upon locale identification including said locale topographic database.
121. A program operating system as recited in Claim 62, wherein said locale identification includes a default map; and wherein said program code segment supporting generating a user stimulus output stream from said received user input state and from said locale identification is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said default map included in said locale identification.

122. A program operating system as recited in Claim 62, further comprising a program code segment supporting maintaining a user input history collection comprised of at least one user input history bin comprised of:

a program code segment supporting reviewing said received user input state to select a first of said user input history bins of said user input history collection; and

a program code segment supporting modifying said first user input history bin of said user input history collection based upon said received user input state.

123. A financial access vending machine supporting a local user access profile collection of at least one local access profile node based upon a locale identification comprising

a computer system further comprising at least one computer with accessibly coupled computer memory; a user identifying interface subsystem communicatively coupled with said computer; and said locale identification communicatively coupled with said computer; and

wherein said financial access vending machine is controlled by said computer system executing a program operating system of program code segments residing in said accessibly coupled computer memory of at least one of said computers of said computer system comprising
a program code segment supporting receiving a user stimulus input stream from said user identifying interface subsystem to create a received user input state;

a program code segment supporting generating a user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection; and

a program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem.

124. An apparatus as recited in Claim 123,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a user navigation input; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input.

125. An apparatus as recited in Claim 124,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a financial access mechanism reference.

126. An apparatus as recited in Claim 125,

wherein said program operating system is further comprised of:
a program code segment supporting activating said financial access mechanism reference to create an activated financial access mechanism.

127. An apparatus as recited in Claim 126,
wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a user identification; and

wherein said program code segment supporting activating said financial access mechanism reference to create said activated financial access mechanism is further comprised of:

a program code segment supporting activating said financial access mechanism reference based upon said user identification to create an activated financial access mechanism.

128. An apparatus as recited in Claim 127,
wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user navigation input and based upon said user identification.

129. An apparatus as recited in Claim 128,
wherein said program operating system is further comprised of:

a program code segment supporting maintaining said locale identification.

130. An apparatus as recited in Claim 129,
wherein said program operating system is further comprised of:
a program code segment supporting receiving from said activated financial access mechanism to create a received financial message; and
a program code segment supporting sending an outgoing financial message to said activated financial access mechanism.

131. An apparatus as recited in Claim 130,
wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a financial transaction request message as said outgoing financial message;

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a received financial transaction response message type from said received financial message; and

wherein said program operating system is further comprised of:

a program code segment supporting processing said received financial message to create a financial transaction response when finding said received financial transaction message type of said received financial message.

132. An apparatus as recited in Claim 131,
wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a merchant access request containing a merchant access identifier; and

wherein said program operating system is further comprised of:
a program code segment supporting opening a merchant access
mechanism based upon said merchant access request containing said
merchant access identifier.

133. An apparatus as recited in Claim 132,
wherein said program operating system is further comprised of:
a program code segment supporting receiving a merchant offer
message from said merchant access mechanism; and
wherein said program code segment supporting generating said user
stimulus output stream from said received user input state and from said
locale identification including said local user access profile collection is further
comprised of:
a program code segment supporting inserting said merchant offer
message into said user stimulus output stream.

134. An apparatus as recited in Claim 133,
wherein said program code segment supporting receiving from said
activated financial access mechanism said received financial message is
further comprised of:
a program code segment supporting determining a confirmation
financial response message type from said received financial message; and
wherein said program operating system is further comprised of:
a program code segment supporting generating a user acceptance
message to said merchant access mechanism based upon said user
acceptance state of said merchant offer message and based upon said
confirmation financial response message type from said received financial
message; and
a program code segment supporting sending said user acceptance
message to said merchant access mechanism.

135. An apparatus as recited in Claim 134,
wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a confirmation financial response message type from said received financial message; and

wherein said program operating system is further comprised of:

a program code segment supporting generating a user acceptance message to said merchant access mechanism based upon said user acceptance state of said merchant offer message and based upon said confirmation financial response message type from said received financial message; and

a program code segment supporting sending said user acceptance message to said merchant access mechanism.

136. An apparatus as recited in Claim 135,

wherein said program operating system is further comprised of:

a program code segment supporting receiving an acknowledgement message of said user acceptance message from said merchant access mechanism to create a received acknowledgement message of said user acceptance message; and

a program code segment supporting creating a financial acknowledgement message based upon said received acknowledgement message of said user acceptance message as said outgoing financial message.

137. An apparatus as recited in Claim 136,

wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and

wherein said program operating system is further comprised of:

a program code segment supporting creating a dispenser command based upon said received acknowledgement message of said user acceptance message; and
a program code segment supporting operating said dispenser subsystem based upon said dispenser command.'

138. An apparatus as recited in Claim 137, wherein said dispenser subsystem is comprised of a certificate dispenser controlled by a certificate dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

139. An apparatus as recited in Claim 137, wherein said dispenser subsystem is comprised of a money dispenser controlled by a money dispenser interface contained in said dispenser subsystem interface and further communicatively coupling to said computer of said computer system.

140. An apparatus as recited in Claim 132, wherein said financial access vending machine further contains a dispenser subsystem controlled by a dispenser subsystem interface communicatively coupled to said computer of said computer system; and wherein said program operating system is further comprised of:
a program code segment supporting operating said dispenser system based upon receiving a merchant dispenser command message, further comprising:

a program code segment supporting receiving said merchant dispenser command message from said merchant access mechanism to create a received merchant dispenser command message;
a program code segment supporting creating a merchant dispenser command based upon said received merchant dispenser command message; and
a program code segment supporting operating said dispenser subsystem based upon said merchant dispenser command.

141. An apparatus as recited in Claim 140,
wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining an approval response message type of a dispenser command permission message from said received financial message; and

wherein said program code segment supporting creating a merchant dispenser command based upon said received merchant dispenser command message is further comprised of:

a program code segment supporting creating said dispenser command permission message as said outgoing financial message; and

a program code segment supporting creating said merchant dispenser command based upon said received merchant dispenser command message and based upon said approval response message type of said dispenser command permission message from said received financial message.

142. An apparatus as recited in Claim 130,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a local user access profile maintenance message type from said received financial message; and

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said local user access profile collection based upon said local user access profile maintenance message type of said received financial message.

143. An apparatus as recited in Claim 130,

wherein said financial access vending machine further contains a dispenser subsystem; and

wherein said program operating system is further comprised of:
a program code segment supporting creating a dispenser command; and

a program code segment supporting operating said dispenser subsystem based upon said dispenser command.

144. An apparatus as recited in Claim 143,

wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a dispenser command option message type from said received financial message; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said dispenser command option message type of said received financial message.

145. An apparatus as recited in Claim 144,

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state to create a user dispenser option command; and

wherein said program code segment supporting creating said dispenser command is comprised of:

a program code segment supporting creating said dispenser command based upon said user dispenser option command.

146. An apparatus as recited in Claim 143,
wherein said program code segment supporting receiving from said activated financial access mechanism said received financial message is further comprised of:

a program code segment supporting determining a dispenser command message type from said received financial message; and

wherein said program code segment supporting creating said dispenser command is further comprised of:

a program code segment supporting creating said dispenser command based upon said dispenser command message type from said received financial message.

147. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said activated financial access mechanism.

148. An apparatus as recited in Claim 137,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said activated financial access mechanism and based upon said user identification.

149. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting maintaining said locale identification based upon said user identification.

150. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:
a program code segment supporting creating a first local access profile node in said local user access profile collection included in said locale identification.

151. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting deleting a first local access profile node from said local user access profile collection included in said locale identification.

152. An apparatus as recited in Claim 129,

wherein said program code segment supporting maintaining said locale identification is further comprised of:

a program code segment supporting modifying a first local access profile node in said local user access profile collection included in said locale identification.

153. An apparatus as recited in Claim 129,

wherein a first of said local access profile nodes in said local user access profile collection contains a textual presentation content; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said textual presentation content of said presentation node.

154. An apparatus as recited in Claim 129,
wherein a first of said local access profile nodes in said local user access profile collection contains a graphical presentation content;

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node.

155. An apparatus as recited in Claim 154,

wherein said graphics presentation content of said first local access profile node in said local user access profile collection further contains a motion video presentation content; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said graphical presentation content of said presentation node is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said motion video presentation content of said presentation node.

156. An apparatus as recited in Claim 129,

wherein said first local access profile node in said local user access profile collection contains a synchronized audio sequence; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:
a program code segment supporting selecting said first local access profile node in said local user access profile collection as a presentation node; and

a program code segment supporting generating said user stimulus output stream from said received user input state and from said synchronized audio sequence of said presentation node.

157. An apparatus as recited in Claim 129,

wherein a first of said local access profile nodes in said local user access profile contains a link to a second of said local access profile nodes in said local access profile; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is further comprised of:

a program code segment supporting processing said received user input state based upon said first local access profile node containing said link to said second local access profile node to create a user node selection; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification including said local user access profile collection and based upon said user node selection.

158. An apparatus as recited in Claim 128,

wherein said computer system further comprising

a presentation node collection comprising at least one presentation reference to an associated local access profile node of said local user access profile collection communicatively coupled to said computer; and

wherein said program operating system further comprising,
a program code segment supporting maintaining said presentation
node collection; and

wherein said program code segment supporting generating said user
stimulus output stream from said received user input state and from said
locale identification including said local user access profile collection is further
comprised of:

a program code segment supporting generating said user stimulus
output stream from said received user input state and from said locale
identification including said local user access profile collection and based
upon said user navigation input and based upon said user identification and
based upon said presentation node collection.

159. An apparatus as recited in Claim 158,

wherein said user navigation input belongs to a user navigation
command collection comprising a select node command, a remove node
command and a reset node list command; and

wherein said program code segment supporting maintaining said
presentation node collection comprising at least one presentation reference to
said associated local access profile node of said local user access profile
collection is comprised of at least one of the collection comprised of:

a program code segment supporting selecting a first of said local
access profile nodes of said local user access profile collection to create a
first of said presentation references of said presentation node collection as
said associated local access profile node when said user navigation input
includes said select node command;

a program code segment supporting removing said first presentation
reference of said presentation node collection as said associated local access
profile node when said user navigation input includes said remove node
command; and

a program code segment supporting resetting at least said first
presentation reference of said presentation node collection as said associated
local access profile node to a reference to a predetermined first of said local
access profile nodes of said local user access profile collection to create said
first presentation reference of said presentation node collection as said associated local access profile node when said user navigation input includes said reset node list command.

160. An apparatus as recited in Claim 159,

    wherein said program code segment supporting maintaining said
presentation node collection comprising at least one presentation reference to
said associated local access profile node of said local user access profile
collection is comprised of:

    a program code segment supporting selecting a first of said local
access profile nodes of said local user access profile collection to create a
first of said presentation references of said presentation node collection as
said associated local access profile node when said user navigation input
includes said select node command;

    a program code segment supporting removing said first presentation
reference of said presentation node collection as said associated local access
profile node when said user navigation input includes said remove node
command; and

    a program code segment supporting resetting at least said first
presentation reference of said presentation node collection as said associated
local access profile node to a reference to a predetermined first of said local
access profile nodes of said local user access profile collection to create said
first presentation reference of said presentation node collection as said
associated local access profile node when said user navigation input includes
said reset node list command.

161. An apparatus as recited in Claim 127,

    wherein said user identifying interface subsystem is comprised of a
user presentation subsystem and a user response subsystem;

    wherein said program code segment supporting sending said user
stimulus output stream to said user identifying interface subsystem is
comprised of:
a program code segment supporting sending said user stimulus output stream to said user presentation subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user stimulus input stream from said user response subsystem to create said received user input state.

162. An apparatus as recited in Claim 161,

wherein said user presentation subsystem is comprised of a user video subsystem;

wherein said user stimulus output stream is comprised of a user video output stream; and

wherein said program code segment supporting sending said user stimulus output stream to said user identifying interface subsystem is comprised of:

a program code segment supporting sending said user video output stream to said user video subsystem.

163. An apparatus as recited in Claim 161,

wherein said user response subsystem is comprised of a user tactile input subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user response subsystem to create said received user input state is comprised of:

a program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create a received user tactile input state; and

wherein said program code segment supporting processing said received user input state to create said user identification is comprised of:

a program code segment supporting processing said received user tactile input state to create a user identification state.
164. An apparatus as recited in Claim 163, in which said program code segment supporting processing said received user input state to create said user identification is further comprised of:

a program code segment supporting sending a financial identification confirmation request message based upon said user identification state to said activated financial access mechanism to create a sent financial identification confirmation request message;

a program code segment supporting receiving from said activated financial access mechanism a financial identification confirmation message responding to said sent financial identification confirmation request message to create a received financial identification confirmation message; and

a program code segment supporting processing said received financial identification confirmation message to create said user identification.

165. An apparatus as recited in Claim 163, wherein said user identifying interface subsystem is comprised of a user tactile input subsystem; and

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user tactile input stream from said user tactile input subsystem to create a user tactile input state.

166. An apparatus as recited in Claim 165, wherein said user tactile input subsystem is comprised of a user touch keypad subsystem; and

wherein said program code segment supporting receiving said user tactile input stream from said user tactile input subsystem to create said user tactile input state is comprised of:

a program code segment supporting receiving a user touch keypad input state from said user touch keypad input subsystem.
167. An apparatus as recited in Claim 165,  
wherein said user tactile input subsystem is comprised of a user  
handprint sensor subsystem; and  
wherein said program code segment supporting receiving said user  
tactile input stream from said user tactile input subsystem to create said user  
tactile input state is comprised of:  
a program code segment supporting receiving a user handprint sensor  
input state from said user handprint sensor subsystem.

168. An apparatus as recited in Claim 165,  
wherein said user tactile input subsystem is comprised of a user retinal  
sensor subsystem; and  
wherein said program code segment supporting receiving said user  
tactile input stream from said user tactile input subsystem to create said user  
tactile input state is comprised of:  
a program code segment supporting receiving a user retinal sensor  
input state from said user retinal sensor subsystem.

169. An apparatus as recited in Claim 161,  
wherein said user response subsystem is comprised of a user  
photographic sensor subsystem; and  
wherein said program code segment supporting receiving said user  
stimulus input stream from said user response subsystem to create said user  
tactile input state is comprised of:  
a program code segment supporting receiving a user photographic  
sensor input state from said user photographic sensor subsystem.

170. An apparatus as recited in Claim 161,  
wherein said user response subsystem is comprised of a user acoustic  
sensor subsystem; and  
wherein said program code segment supporting receiving said user  
stimulus input stream from said user response subsystem to create said user  
tactile input state is comprised of:
a program code segment supporting receiving a user acoustic sensor input stream from said user acoustic sensor subsystem to create a user acoustic sensor input state.

171. An apparatus as recited in Claim 126,

wherein said user identifying interface subsystem is comprised of an access card interface subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein said program code segment supporting activating said financial access mechanism reference to create said activated financial access mechanism is comprised of:

a program code segment supporting making a financial access mechanism reference message based upon said financial access mechanism reference and said access card input state; and

a program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism.

172. An apparatus as recited in Claim 171,

wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:

a program code segment supporting sending said financial access mechanism reference message to a financial access server;

a program code segment supporting receiving a financial access mechanism activation confirmation message from said financial access server; and
a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

173. An apparatus as recited in Claim 171,
wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:
   a program code segment supporting sending said financial access mechanism reference message to a vending system server;
   a program code segment supporting receiving a financial access mechanism activation confirmation message from said vending system server; and
   a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

174. An apparatus as recited in Claim 171,
wherein said program code segment supporting using said financial access mechanism reference message to create said activated financial access mechanism is comprised of:
   a program code segment supporting sending said financial access mechanism reference message to a financial access card controller;
   a program code segment supporting receiving a financial access mechanism activation confirmation message from said financial access card controller; and
   a program code segment supporting processing said financial access mechanism activation confirmation message to create said activated financial access mechanism.

175. An apparatus as recited in Claim 125,
wherein said user identifying interface subsystem is comprised of an access card interface subsystem;
wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving an access card input stream from said access card interface subsystem to create an access card input state; and

wherein said program code segment supporting processing said received user input state to create said financial access mechanism reference is comprised of:

a program code segment supporting processing said access card input state to create said financial access mechanism reference.

176. An apparatus as recited in Claim 175,

wherein said user identifying interface subsystem is comprised of a user response subsystem;

wherein said program code segment supporting receiving said user stimulus input stream from said user identifying interface subsystem to create said received user input state is comprised of:

a program code segment supporting receiving a user response input stream from said user response subsystem to create a received user response state; and

wherein said program code segment supporting processing said received user input state to create said financial access mechanism reference is comprised of:

a program code segment supporting processing said access card input state and said received user response state to create said financial access mechanism reference.

177. An apparatus as recited in Claim 176,

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification is comprised of:
a program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification and from said access card input state.

178. An apparatus as recited in Claim 177,

wherein said access card input state is comprised of a financial access mechanism reference choice list comprised of at least one financial access mechanism reference choice; and

wherein said program code segment supporting processing said access card input state and said received user response state to create said financial access mechanism reference is comprised of:

a program code segment supporting selecting said financial access mechanism reference based upon said financial access mechanism reference choice list of said access card input state and based upon said received user response state.

179. An apparatus as recited in Claim 124,

wherein said locale identification includes a locale topographic database; and

wherein said program code segment supporting generating said user stimulus output stream from said received user input state and from said locale identification and based upon said user navigation input is further comprised of:

a program code segment supporting generating said user stimulus output stream from locale identification including said locale topographic database based upon said user navigation input.

180. An apparatus as recited in Claim 179,

wherein said locale identification includes a local merchant collection comprised of at least one local merchant entry containing at least a merchant name, a merchant location; and
wherein said program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said user navigation input is comprised of:

a program code segment supporting selecting a first of said local merchant entries of said local merchant collection based upon said user navigation input; and

a program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection.

181. An apparatus as recited in Claim 180,

wherein said program code segment supporting generating said user stimulus output stream from said locale identification including said locale topographic database based upon said first local merchant entry of said local merchant collection is comprised of:

a program code segment supporting generating a travel description to said merchant location of said first local merchant entry of said local merchant collection based upon locale identification including said locale topographic database.

182. An apparatus as recited in Claim 123,

wherein said locale identification includes a default map; and

wherein said program code segment supporting generating a user stimulus output stream from said received user input state and from said locale identification is further comprised of:

a program code segment supporting generating said user stimulus output stream from said received user input state and from said default map included in said locale identification.

183. An apparatus as recited in Claim 123,
further comprising a program code segment supporting maintaining a user input history collection comprised of at least one user input history bin comprised of:

a program code segment supporting reviewing said received user input state to select a first of said user input history bins of said user input history collection; and

a program code segment supporting modifying said first user input history bin of said user input history collection based upon said received user input state.

184. An apparatus as recited in Claim 123, wherein said locale identification resides in said accessibly coupled memory of said computer of said computer system.

185. A financial access vending network supporting financial access vending machines comprised of:

a financial access vending network collection comprising at least one financial access vending machine computer with accessibly coupled computer memory as recited in Claim 123; and

a vending system server computer communicatively coupled to each of said financial access vending machine computers belonging to said financial access network collection and accessibly coupled to a computer memory; and

wherein a program operating system residing in said accessibly coupled computer memory of said vending system server computer is comprised of:

a program code segment supporting communication with each of said financial access vending machine computers belonging to said financial access network collection; and

wherein each program operating system residing in said accessibly coupled computer memory of each of said financial access vending machine computers belonging to said financial access network collection is further comprised of:
a program code segment supporting communication with said vending system server computer.

186. A financial access vending network supporting financial access vending machines as recited in Claim 185,
wherein each program operating system residing in said accessibly coupled computer memory of each of said financial access vending machine computers belonging to said financial access network collection is further comprised of:
  a program code segment supporting maintaining said locale identification further comprising
    a program code segment support maintaining said locale identification based upon receiving a locale identification maintenance message from said vending system server;
    wherein said program operating system residing in said accessibly coupled computer memory of said vending system server computer is further comprised of:
      a program code segment directing each of said financial access vending machine computers belonging to said financial access network collection in maintaining said locale identification of said financial access vending machine computer comprised of:
        a program code segment creating said locale identification maintenance message for said financial access vending machine computer; and
        a program code segment sending said locale identification maintenance message to said financial access vending machine computer.

187. A method of contracting between an identified user operating a financial access vending machine communicatively coupled to a financial access mechanism and said user financial access vending machine communicatively coupled to a merchant access mechanism comprising
said identified user operated financial access vending machine receiving an offer message sent by said merchant access mechanism to create a received offer message;

said user financial access vending machine sending said financial access mechanism a financial acceptance request message based upon said received offer message and based upon an acceptance action of said identified user recognized by said financial access vending machine;

said user financial access vending machine receiving a financial message from said financial access mechanism a received acceptance response financial message based upon said received offer message; and

said merchant access mechanism receiving an offer acceptance message based upon said received acceptance response financial message to create a contract.

188. A method of contracting as recited in Claim 187, wherein said identified user operated financial access vending machine is communicatively coupled to a merchant access mechanism is further comprised of the step of:

said identified user operated financial access vending machine is communicatively coupled via said financial access mechanism to said merchant access mechanism.

189. A method of contracting as recited in Claim 187, wherein said identified user operated financial access vending machine is communicatively coupled to a merchant access mechanism is further comprised of the step of:

said user identified user operated financial access vending machine is communicatively coupled via a vending system server to said financial access mechanism; and

wherein said identified user operated financial access vending machine is communicatively coupled to said merchant access mechanism is further comprised of the step of:
said identified user operated financial access vending machine communicatively coupled via said vending system server to said financial access mechanism.

190. A method of contracting as recited in Claim 187,
wherein said merchant access mechanism receiving said offer acceptance message based upon said received acceptance response financial message based to create a contract is comprised of the step of:
said merchant access mechanism sending an offer acceptance acknowledgement message based upon said received offer acceptance message to said financial access vending machine.

191. A method of contracting as recited in Claim 190,
further comprising the step of said financial access vending machine receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message.

192. A method of contracting as recited in Claim 191,
wherein said financial access vending machine receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message is comprised of the step of:
displaying said received offer acceptance acknowledgement message
to create a confirmed contract message to said identified user.

193. A program operating system supporting contracting between an identified user operating a financial access vending machine computer communicatively coupled to a financial access mechanism computer and said identified user operated financial access vending machine computer communicatively coupled to a merchant access mechanism computer comprising:
a program code segment supporting said identified user operated financial access vending machine computer receiving an offer message sent by said merchant access mechanism computer to create a received offer message;
a program code segment supporting said user financial access vending machine computer sending said financial access mechanism computer a financial acceptance request message based upon said received offer message and based upon an acceptance action of said identified user recognized by said financial access vending machine computer;

a program code segment supporting said user financial access vending machine computer receiving a financial message from said financial access mechanism computer a received acceptance response financial message based upon said received offer message; and

a program code segment supporting said merchant access mechanism computer receiving an offer acceptance message based upon said received acceptance response financial message to create a contract; and

wherein said program code segments reside on at least one of the collection comprising:

computer readable memory accessibly coupled to said identified user operated financial access machine computer;

computer readable memory accessibly coupled to said financial access mechanism computer; and

computer readable memory accessibly coupled to said merchant access mechanism computer.

194. A program operating system supporting contracting as recited in Claim 193,

wherein said identified user operated financial access vending machine computer is communicatively coupled to a merchant access mechanism computer is further comprised of:

said identified user operated financial access vending machine computer is communicatively coupled via said financial access mechanism computer to said merchant access mechanism computer.

195. A program operating system supporting contracting as recited in Claim 193,
wherein said identified user operated financial access vending machine computer is communicatively coupled to a merchant access mechanism computer is further comprised of:

said user identified user operated financial access vending machine computer is communicatively coupled via a vending system server computer to said financial access mechanism computer; and

wherein said identified user operated financial access vending machine computer is communicatively coupled to said merchant access mechanism computer is further comprised of:

said identified user operated financial access vending machine computer communicatively coupled via said vending system server computer to said financial access mechanism computer.

A program operating system supporting contracting as recited in Claim 193,

wherein said program code segment supporting said merchant access mechanism computer receiving said offer acceptance message based upon said received acceptance response financial message based to create a contract is comprised of the step of:

a program code segment supporting said merchant access mechanism computer sending an offer acceptance acknowledgement message based upon said received offer acceptance message to said financial access vending machine computer.

A program operating system supporting contracting as recited in Claim 196,

further comprising a program code segment supporting said financial access vending machine computer receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message.

A program operating system supporting contracting as recited in Claim 197,
wherein said program code segment supporting said financial access vending machine computer receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message is comprised of:

a program code segment supporting displaying said received offer acceptance acknowledgement message to create a confirmed contract message to said identified user.

199. A computer system supporting contracting between a user financial access machine communicatively coupled to a financial access mechanism and said user financial access machine communicatively coupled to a merchant access mechanism comprising

an identified user operating a financial access vending machine computer accessibly coupled to a first computer memory and communicatively coupled to a financial access mechanism computer;

said financial access mechanism computer accessibly coupled to a second computer memory;

said user financial access vending machine computer communicatively coupled to a merchant access mechanism computer; and

said merchant access mechanism computer accessibly coupled to a second computer memory; and

said program operating system further comprising:

a program code segment supporting said identified user operated financial access vending machine computer receiving an offer message sent by said merchant access mechanism computer to create a received offer message; a program code segment supporting said user financial access vending machine computer sending said financial access mechanism computer a financial acceptance request message based upon said received offer message and based upon an acceptance action of said identified user recognized by said financial access vending machine computer;

a program code segment supporting said user financial access vending machine computer receiving a financial message from said financial access
mechanism computer a received acceptance response financial message based upon said received offer message; and

a program code segment supporting said merchant access mechanism computer receiving an offer acceptance message based upon said received acceptance response financial message to create a contract; and

wherein said program code segments reside on at least one of the collection comprising:

computer readable memory accessibly coupled to said identified user operated financial access machine computer;

computer readable memory accessibly coupled to said financial access mechanism computer; and

computer readable memory accessibly coupled to said merchant access mechanism computer.

200. A computer system supporting contracting as recited in Claim 199,

wherein said identified user operated financial access vending machine computer is communicatively coupled to a merchant access mechanism computer is further comprised of:

said identified user operated financial access vending machine computer is communicatively coupled via said financial access mechanism computer to said merchant access mechanism computer.

201. A computer system supporting contracting as recited in Claim 199,

wherein said identified user operated financial access vending machine computer is communicatively coupled to a merchant access mechanism computer is further comprised of:

said user identified user operated financial access vending machine computer is communicatively coupled via a vending system server computer to said financial access mechanism computer; and

wherein said identified user operated financial access vending machine computer is communicatively coupled to said merchant access mechanism computer is further comprised of:
said identified user operated financial access vending machine computer communicatively coupled via said vending system server computer to said financial access mechanism computer.

202. A computer system supporting contracting as recited in Claim 199,

wherein said program code segment supporting said merchant access mechanism computer receiving said offer acceptance message based upon said received acceptance response financial message based and upon said received offer message to create a contract is comprised of:

a program code segment supporting said merchant access mechanism computer sending an offer acceptance acknowledgement message based upon said received offer acceptance message to said financial access vending machine computer.

203. A computer system supporting contracting as recited in Claim 202,

wherein said program operating system is further comprised of:

a program code segment supporting said financial access vending machine computer receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message.

204. A program operating system supporting contracting as recited in Claim 201,

wherein said program code segment supporting said financial access vending machine computer receiving said offer acceptance acknowledgement message to create a received offer acceptance acknowledgement message is comprised of:

a program code segment supporting displaying said received offer acceptance acknowledgement message to create a confirmed contract message to said identified user.
Fig. 1
Prior Art
Fig. 2
Prior Art
Fig. 3
Prior Art
Fig. 5
Fig. 6A

Start

Processing received user input state to create user navigation input

Exit

Fig. 6B

Start

Generating user stimulus output stream from received user input state and from locale identification and based upon user navigation input

Exit

Fig. 6C

Start

Processing received user input state to create financial access mechanism reference

Exit
Fig. 7A

Start

Activating financial access mechanism reference to create activated financial access mechanism

Exit

Fig. 7B

Start

Processing received user input state to create user identification

Exit

Fig. 7C

Start

Activating financial access mechanism reference based upon user identification to create activated financial access mechanism

Exit
Generating user stimulus output stream from received user input state and from locale identification including local user access profile collection and based upon user navigation input and based upon user identification.

Fig. 8A

Maintaining locale identification

Fig. 8B
Fig. 9

Start

2000

Receiving financial message from activated financial access mechanism to create received financial message

2200

Sending outgoing financial message to activated financial access mechanism

2220

2222

2224

Exit

2216

2214

2212
Fig. 10A

Processing received user input state to create financial transaction request message as outgoing financial message

Fig. 10B

Determining received financial transaction response message type from received financial message

Fig. 10C

Processing received financial message to create financial transaction response when finding received financial transaction message type of received financial message
Fig. 11A

Start 2272 11/72

When finding received financial transaction message type of received financial message

2292 2290

Yes 2294

Processing said received financial message to create a financial transaction response

2296

No

Exit 2300 2298 2308

Fig. 11B

Start 2004

Processing received user input state to create merchant access request containing merchant access identifier

2312

2310

2316 Exit 2314

Fig. 11C

Start 2000

Opening merchant access mechanism based upon merchant access request containing merchant access identifier

2332

2330

2336 Exit 2334
**Fig. 12A**

Start

2000

2350

2352

Receiving merchant offer message from merchant access mechanism

2356

2354

Exit

**Fig. 12B**

Start

2012

2370

2372

Inserting merchant offer message into user stimulus output stream

2376

2374

Exit
Processing received user input state to create user acceptance state of merchant offer message

Processing user acceptance state of merchant offer message to create acceptance financial access request message as financial access request message

Fig. 13
Fig. 14A

Start

2412

Determining confirmation financial response message type from received financial message

2410

2416

Exit

Fig. 14B

Start

2432

Generating user acceptance message to merchant access mechanism based upon user acceptance state of merchant offer message & confirmation financial response message type from received financial message

2430

2436

Sending user acceptance message to merchant access mechanism

2434

2440

Exit

2438
Fig. 15A

Start

2000

2450

Receiving acknowledgement message of user acceptance message from merchant access mechanism to create received acknowledgement message of user acceptance message

2452

2454

Creating financial acknowledgement message based upon received acknowledgement message of user acceptance message as outgoing financial message

2456

2458

Exit

Fig. 15B

Start

2000

2470

Creating dispenser command based upon received acknowledgement message of user acceptance message

2472

2474

Operating dispenser subsystem based upon dispenser command

2476

2478

Exit
Computer System 1000

Locale Identification 1400

Computer 1100

Dispenser Subsystem Interface 1500

Computer Memory 1200

User Identifying Interface 1300

Fig. 16
Fig. 17
Fig. 18A

Start

Operating dispenser system based upon receiving merchant dispenser command message

Exit

Fig. 18B

Start

Receiving merchant dispenser command message from merchant access mechanism to create received merchant dispenser command message

Creating merchant dispenser command based upon received merchant dispenser command message

Operating dispenser subsystem based upon merchant dispenser command

Exit
Fig. 19A

Start

Determining approval response message type of dispenser command permission message from received financial message

Exit

Fig. 19B

Start

Creating dispenser command permission message as outgoing financial message

Creating merchant dispenser command based upon received merchant dispenser command message & based upon approval response message type of dispenser command permission message from received financial message

Exit
Fig. 20A

Determining local user access profile maintenance message type from received financial message

Fig. 20B

Maintaining local user access profile collection based upon local user access profile maintenance message type of received financial message
Fig. 21A

Start

Creating dispenser command

Operating dispenser subsystem based upon dispenser command

Exit

Fig. 21B

Start

Determining dispenser command option message type from received financial message

Exit

Fig. 21C

Start

Generating user stimulus output stream from received user input state, locale identification, and based upon dispenser command option message type of received financial message

Exit
Fig. 22A

Start

When approval response message type to dispenser command permission message from received financial message

Yes

Creating merchant dispenser command based upon received merchant dispenser command message & based upon received financial message

No

Exit

Fig. 22B

Start

When local user access profile maintenance message type of received financial message

No

Maintaining local user access profile collection based upon received financial message

Yes

Exit

No
23/72

Start 2652

Determine dispenser command option message type of received financial message

2710

No

Yes 2714

Generating user stimulus output stream from received user input state and from locale identification and based upon received financial message

2716

Fig. 23A

Exit 2718 2720 2728

2004

Start

Processing received user input state to create user dispenser option command

2730

Exit 2734 2736

Fig. 23B

2612

Start

Creating dispenser command based upon user dispenser option command

2750

Exit 2754 2756

Fig. 23C
Fig. 24A

Start

Determining dispenser command message type from received financial message

Exit

Fig. 24B

Start

Creating dispenser command based upon dispenser command message type from received financial message

Exit

Fig. 24C

Start

Maintaining locale identification based upon activated financial access mechanism

Exit
**Fig. 25A**

25/72

Start

Determine dispenser command message type from received financial message

Yes

Creating dispenser command based upon received financial message

No

Exit

2830

2832

2836

2834

2838

2840

2848

**Fig. 25B**

Start

Maintaining locale identification based upon activated financial access mechanism & based upon user identification

Exit

2192

2850

2852

2854

2856

**Fig. 25C**

Start

Maintaining locale identification based upon user identification

Exit

2192

2870

2872

2874

2876
26/72

Fig. 26A

Start

Creating first local access profile node in local user access profile collection

Exit

Fig. 26B

Start

Deleting first local access profile node from local user access profile collection

Exit

Fig. 26C

Start

Modifying first local access profile node in local user access profile collection

Exit
Locale Identification 1400

Local User Access Profile Collection 1410

Local Access Profile Node 1420

Textual Presentation Content 1430

Graphical Presentation Content 1440

Motion Video Presentation Content 1450

Synchronized Audio Sequence 1460

Link 1470

2nd Local Access Profile Node 1422

Fig. 27
Fig. 28A

Start

2952 → 2950

Selecting first local access profile node in local user access profile collection as presentation node

2956 → 2954

Generating user stimulus output stream from received user input state and from textual presentation content of presentation node

2960 → 2958

Exit

Fig. 28B

Start

2972 → 2970

Selecting first local access profile node in local user access profile collection as presentation node

2976 → 2974

Generating user stimulus output stream from received user input state and from graphical presentation content of presentation node

2980 → 2978

Exit
Fig. 29A

Generating user stimulus output stream from received user input state and from motion video presentation content of presentation node

Fig. 29B

Selecting first local access profile node in local user access profile collection as presentation node

Generating user stimulus output stream from received user input state and from synchronized audio sequence of presentation node
30/72

Start

3030

Processing received user input state based upon first local access profile node containing link to second local access profile node to create user node selection

3032

3036

Exit

3034

Fig. 30A

Start

2012

3050

Generating user stimulus output stream from received user input state and from locale identification and based upon user node selection

3052

3056

Exit

3054

Fig. 30B
Fig. 31A

User Navigation Command Collection 1700

Select Node Command 1710
Delete Node Command 1720
Reset Node List Command 1730

Fig. 31B
Fig. 32A

Maintaining presentation node collection comprising at least one presentation reference to associated local access profile node of local user access profile collection

Fig. 32B

Generating user stimulus output stream from received user input state and from locale identification including local user access profile collection and based upon user navigation input and based upon user identification and based upon presentation node collection
Fig. 33A

Start

3112

Selecting 1st local access profile nodes of local user access profile collection to create 1st presentation reference of presentation node collection as associated local access profile node when user navigation input includes select node command

3110

Removing 1st presentation reference of presentation node collection as associated local access profile node when user navigation input includes remove node command

3120

3132

Resetting at least 1st presentation reference to reference to predetermined first local access profile node to create 1st presentation reference when user navigation input includes reset node list command

3130

3134

Exit

3124

3114

Fig. 33B

Start

3112

When user navigation input includes select node command

3152

3150

No

Yes

3154

3156

Selecting 1st local access profile node of local user access profile collection to create 1st presentation references of presentation node collection as associated local access profile node

3156

3160

Exit

3158

3168
**Fig. 34A**

3122 Start

3170 When user navigation input includes remove node command

3176 Yes

3178 Removing 1st presentation reference of presentation node collection as associated local access profile node

3180 Exit

**Fig. 34B**

3132 Start

3190 When user navigation input includes reset node list command

3196 Yes

3198 Resetting at least 1st presentation reference reference predetermined 1st local access profile node to create 1st presentation reference of presentation reference node collection

3200 Exit
Fig. 35
User identifying interface subsystem 1300

User presentation subsystem 1310

- User video subsystem 1314
- User acoustic output subsystem 1318

User response subsystem 1320

User tactile interface subsystem 1340

- User touch keypad subsystem 1346
- User handprint sensor subsystem 1350
- User retinal sensor subsystem 1354
- User photographic sensor subsystem 1358
- User acoustic sensor subsystem 1362

Access card interface subsystem 1330

Access card interface 1334
Access card interface 1338

Fig. 36
**Fig. 37A**

Start

Sending user stimulus output stream to user presentation subsystem

Exit

**Fig. 37B**

Start

Receiving user stimulus input stream from user response subsystem to create received user input state

Exit
Fig. 38A

User stimulus output stream 1700
- User audio video output stream 1710
- User video output stream 1720
- User audio output stream 1730

User stimulus input stream 1800
- User audio input stream 1802
- User tactile input stream 1804

Received user input state 1810
- User navigation input 1812
- User identification 1814
- Financial transaction request msg 1816
- User acceptance state 1818
- Acceptance financial access request msg 1820
- User dispenser option command 1822
- User node selection 1824
- User tactile input state 1826
- User identification state 1828

Fig. 38B

Start 2022

Sending user video output stream to user video subsystem

Exit 3254

3250 3252

3256
Flowchart 39A:

Start

2004
3270
3272

Receiving user tactile input stream from user tactile input subsystem to create received user tactile input state

3274

Exit

Flowchart 39B:

Start

2132
3290
3292

Processing received user tactile input state to create user identification state

3294

Exit

Fig. 39A

Fig. 39B
Sending financial identification confirmation request message based upon user identification state to activated financial access mechanism to create sent financial identification confirmation request message

Receiving from activated financial access mechanism financial identification confirmation message responding to sent financial identification confirmation request message to create received financial identification confirmation message

Processing received financial identification confirmation message to create user identification

Fig. 40
Receiving user tactile input stream from user tactile input subsystem to create user tactile input state

Receiving user handprint sensor input state from user handprint sensor subsystem

Receiving user retinal sensor input state from user retinal sensor subsystem
Fig. 42A

Start 3332

Receiving user photographic sensor input state from user photographic sensor subsystem

Start 3332

Receiving user acoustic sensor input stream from user acoustic sensor subsystem to create user acoustic sensor input state

Exit 3390

Exit 3412

Exit 3414

Exit 3434

Fig. 42B

Fig. 42C

Start 3332

Receiving user touch keypad input state from user touch keypad input subsystem

Start 3332

Receiving user photographic sensor input state from user photographic sensor subsystem
Receiving access card input stream from access card interface subsystem to create access card input state

Making financial access mechanism reference message based upon financial access mechanism reference & access card input state

Using financial access mechanism reference message to create activated financial access mechanism
Start

3512

3510

Sending financial access mechanism reference message to financial access server

3516

3514

Receiving financial access mechanism activation confirmation message from financial access server

3520

3518

Processing financial access mechanism activation confirmation message to create activated financial access mechanism

3524

3522

Exit

Fig. 44
Start

3532

Sending financial access mechanism reference message to vending system server

3530

3536

Receiving financial access mechanism activation confirmation message from vending system server

3534

3540

Processing financial access mechanism activation confirmation message to create activated financial access mechanism

3538

3544

Exit

3542

Fig. 45
Start

3552

Send financial access mechanism reference message to financial access card controller

3556

3550

3554

Receive financial access mechanism activation confirmation message from financial access card controller

3560

3558

Process financial access mechanism activation confirmation message to create activated financial access mechanism

3564

3562

Exit

Fig. 46
**Fig. 47A**

- Start
- 2004
- 3570
- 3572
- Receiving access card input stream from access card interface subsystem to create access card input state
- 3574
- Exit

**Fig. 47B**

- Start
- 2092
- 3590
- 3592
- Processing access card input state to create financial access mechanism reference
- 3594
- Exit

**Fig. 47C**

- Start
- 2004
- 3610
- 3612
- Receiving user response input stream from user response subsystem to create received user response state
- 3614
- Exit
Fig. 48A

48/72

Start

Processing access card input state and received user response state to create financial access mechanism reference

Exit

Fig. 48B

Start

Generating user stimulus output stream from received user input state & from locale identification & from access card input state

Exit

Fig. 48C

Start

Selecting financial access mechanism reference based upon financial access mechanism reference choice list of access card input state and based upon received user response state

Exit
Access card input state 1900

Financial access mechanism reference 1902

Financial access mechanism choice list 1910

Financial access mechanism reference choice 1912

Financial access mechanism reference choice 1914

Financial access mechanism reference choice 1916

Fig. 49
Fig. 50
Fig. 51A

- Start
  - Generating user stimulus output stream from locale identification including locale topographic database based upon user navigation input
  - Exit

Fig. 51B

- Start
  - Selecting 1st local merchant entries of local merchant collection based upon user navigation input
  - Generating user stimulus output stream from locale identification including locale topographic database based upon user navigation input & based upon 1st local merchant entry of local merchant collection
  - Exit
Fig. 52A

Generating travel description to merchant location of 1st local merchant entry of local merchant collection based upon locale identification including locale topographic database

Fig. 52B

Generating user stimulus output stream from received user input state and from default map included in locale identification
Fig. 53A

Start

Maintaining user input history collection comprised of at least one user input history bin

Exit

Fig. 53B

Start

Reviewing received user input state to select 1st user input history bins of user input history collection

Modifying 1st user input history bin of user input history collection based upon received user input state

Exit
Hello Alexander

Please select a transaction.
WWW.NEWMOVIE.COM

Sign up for a $5 Premier Membership and get the New Movie DVD FREE!

Processing Transaction

Fig. 59
Thank you. You will receive your DVD and card by mail. Please continue transaction.
Fig. 61
Fig. 64

Enter amount on keypad below.

Amount: 6112

TO: Savings 6120

5000

6100

6130 BACK OK 6132
Fig. 65
Core Services Object Family 7000

Financial Object Family 7200

ATM Director Object Family 7100

Device Management Object Family 7400

Locale Identification Object Family 7300

Fig. 66
Fig. 68
Start

3810

Identified user operated financial access vending machine receiving offer message sent by merchant access mechanism to create received offer message

3812

3814

User financial access vending machine sending financial access mechanism financial acceptance request message based upon received offer message & based upon acceptance action of identified user recognized by financial access vending machine

3816

3818

User financial access vending machine receiving financial message from financial access mechanism received acceptance response financial message based upon received offer message

3820

3822

Merchant access mechanism receiving offer acceptance message based upon received acceptance response financial message to create contract

3824

3826

3830

Exit

3828

Fig. 69
**Fig. 70A**

Start

Merchant access mechanism sending offer acceptance acknowledgement message based upon received offer acceptance message to financial access vending machine

Exit

**Fig. 70B**

Start

Financial access vending machine receiving offer acceptance acknowledgement message to create received offer acceptance acknowledgement message

Exit

**Fig. 70C**

Start

Displaying received offer acceptance acknowledgement message to create confirmed contract message to identified user

Exit
Start

3912

Receiving user stimulus input stream from user identifying interface subsystem to create received user input state

3916

Generating user stimulus output stream from received user input state and from locale identification

3920

Sending user stimulus output stream to user identifying interface subsystem

3924

Maintaining server communication interface with current server option

3928

Exit

Fig. 71
Start

Detecting communication failure with current server option

Selecting second server option from vending server list

Establishing communication with second vending server option

Making second server option current server option

Exit

Fig. 72