Title: SECURE RECOGNITION FINANCIAL TRANSACTOR

Abstract: An interactive, positive recognition virtual financial account transactor for use in financial transactions includes: an electronic storage site for physical characteristic identification data; an electronic storage site for financial data; a first input device for capturing real time physical characteristic data; a second input device for capturing real time physical characteristic data; an encoder connected to the first and the second input device; a comparator connected to the encoder and to the storage site for physical characteristic data; a communications circuit connected to the comparator; a visual display and a manipulator; and a transaction completion unit connected to the storage site for financial data and to the display and manipulator.
INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER
IPCG 826K 9/00; H04N 7/18
US CL 382/115, 116; 340/825.34; 902/3, 6
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED
Minimum documentation searched (classification system followed by classification symbols)
U.S. : 382/115, 116, 117, 118, 124, 125; 340/825.34; 902/3, 5, 6; 235/380

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)
APS
search terms: identification or verification or authenticate or biometrics

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>US 5,467,403 A (FISHBINE et al) 14 November 1995, abstract, figure 5.</td>
<td>1-61</td>
</tr>
<tr>
<td>A</td>
<td>US 5,581,630 A (BONNEAU, Jr.) 3 December 1996, abstract, the entire document.</td>
<td>1-61</td>
</tr>
</tbody>
</table>

Further documents are listed in the continuation of Box C. See patent family annex.

Date of the actual completion of the international search 20 DECEMBER 1998
Date of mailing of the international search report 03 FEB 1999

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Form PCT/ISA/210 (second sheet) July 1992