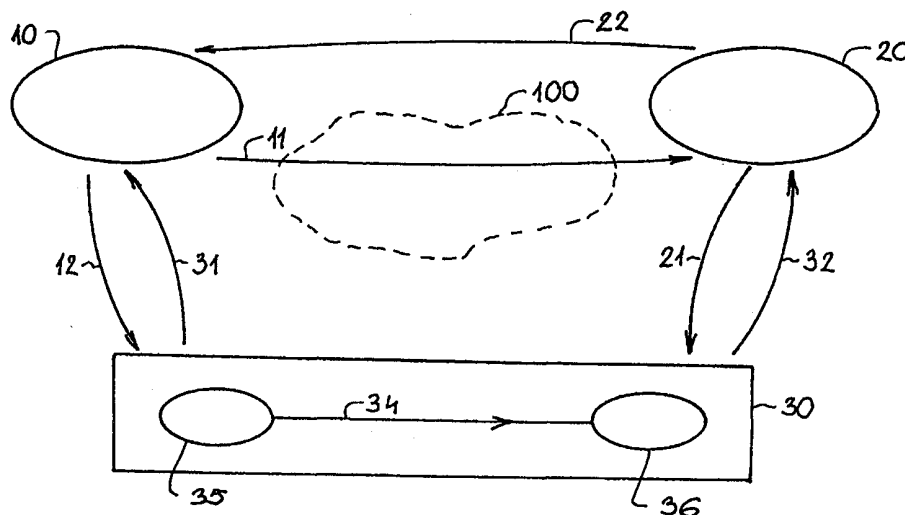




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(54) Title: METHOD FOR CHECKING RIGHTFUL USE OF A DEBIT CARD OR SIMILAR MEANS GIVING RIGHT OF DISPOSING OF A BANK ACCOUNT



## (57) Abstract

The procedure according to the invention can be used both for granting authority verbally or electronically for the usage of a bank card, or for performing the investigation of the authority of a money order, prior to its execution. The essence of the procedure is that, prior to each intended transaction, in addition to the otherwise well known authorizing signal with a meaning of permitting the use of the card or to issue a money order, the authorizing signal will be overwritten by an authorization override signal, deducted from a return message signal obtained previously from the decision maker through a telecommunication network, preferably through a digital mobile telecommunication network, in the form of an SMS message signal, as a reply to an authorization override request message, and the transaction is authorized by means of the authorizing signal validated by and having the meaning of the override authorization signal.

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# INTERNATIONAL SEARCH REPORT

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PCT/HU 98/00087

**A. CLASSIFICATION OF SUBJECT MATTER**  
IPC 6 G07F19/00 G07F7/10

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Minimum documentation searched (classification system followed by classification symbols)  
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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)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
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A	see claim 1; figure 1 ----	3, 4, 6
A	US 5 659 165 A (JENNINGS HORTON ET AL) 19 August 1997 see claim 1; figures 1, 2 ----	1-6
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A	US 5 613 001 A (BAKHOUM EZZAT G) 18 March 1997 see claim 1; figure 3 -----	1-6

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