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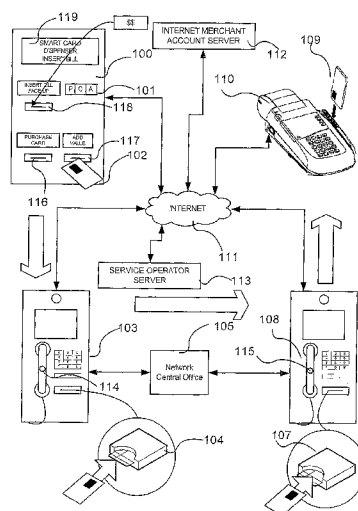



FIGURE 1

**(57) Abstract:** The transferring of funds using SMART cards over a network is described. A dispenser for SMART cards, connected to a data network is configured to credit SMART cards. A point-of-sale SMART card reader, connected to the data network, is configured to debit SMART cards. An account server connected to the data communication network, is configured to control the value of SMART cards. A first video payphone, having a SMART card reader, is connected to the data network and is configured to initialize a video phone call. A second video payphone, having a SMART card reader, is connected to the data network and is configured to receive a video phone call.- A service operator is in communication with the first video payphone, the second video payphone and the account server. The service operator is configured to debit and credit SMART cards during the video phone call.

# INTERNATIONAL SEARCH REPORT

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<b>A. CLASSIFICATION OF SUBJECT MATTER</b> IPC: <b>G06Q 40/00( 2006.01)</b>  USPC: <b>705/39</b> According to International Patent Classification (IPC) or to both national classification and IPC		
<b>B. FIELDS SEARCHED</b>  Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/39  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 practicable, search terms used) Please See Continuation Sheet		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,606,361 A (DAVIDSOHN et al.) 25 February 1997, see entire document.	1-20
Y	US 2004/0078332 A1 (FERGUSON et al.) 22 April 2004, see entire document.	1-20
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