



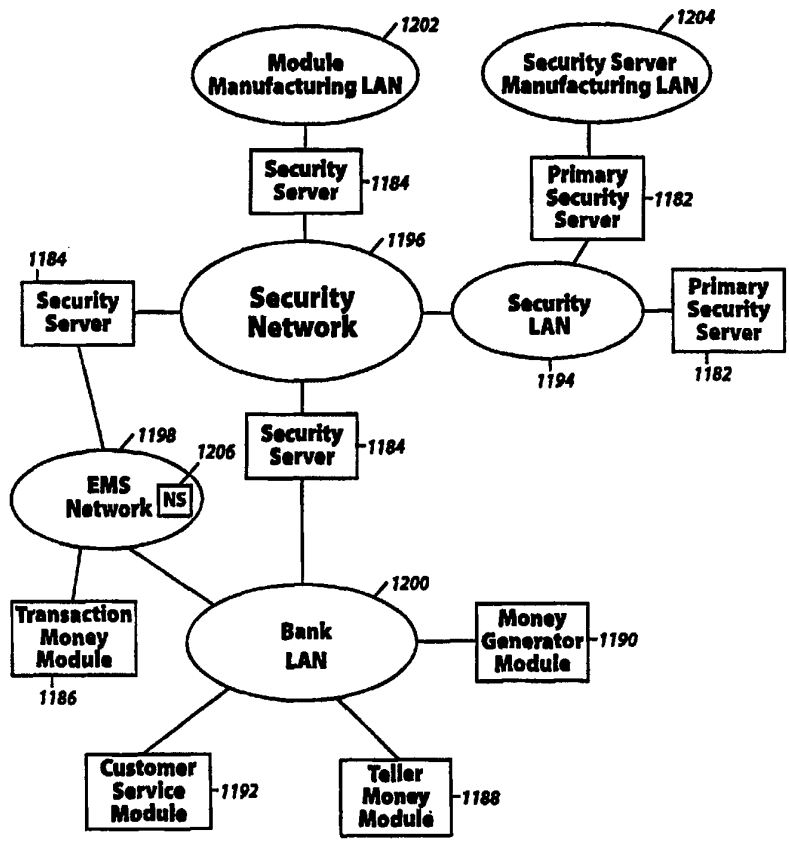
INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

<p>(5i) International Patent Classification <sup>6</sup> : <b>G07F 7/08, G06F 17/60</b></p>	<p><b>A3</b></p>	<p>(11) International Publication Number: <b>WO 96/33476</b> (43) International Publication Date: 24 October 1996 (24.10.96)</p>
<p>(21) International Application Number: PCT/US96/05521 (22) International Filing Date: 19 April 1996 (19.04.96) (30) Priority Data: 08/427,287 21 April 1995 (21.04.95) US (71) Applicant: CITIBANK, N.A. [US/US]; 399 Park Avenue, New York, NY 10043 (US). (72) Inventor: ROSEN, Sholom, S.; Apartment 7A, 10 West 86th Street, New York, NY 10024 (US). (74) Agents: DOWLING, Thomas, P. et al.; Morgan &amp; Finnegan, L.L.P., 345 Park Avenue, New York, NY 10154 (US).</p>		<p>(81) Designated States: AL, AM, AT, AU, AZ, BB, BG, BR, BY, CA, CH, CN, CZ, DE, DK, EE, ES, FI, GB, GE, HU, IS, JP, KE, KG, KP, KR, KZ, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM, TR, TT, UA, UG, UZ, VN, ARIPO patent (KE, LS, MW, SD, SZ, UG), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).</p> <p><b>Published</b> <i>With international search report.</i> <i>Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i></p> <p>(88) Date of publication of the international search report: 12 December 1996 (12.12.96)</p>

(54) Title: ELECTRONIC-MONETARY SYSTEM

(57) Abstract

An electronic-monetary system having (1) banks or financial institutions that are coupled to a money generator device for generating and issuing to subscribing customers electronic money including electronic currency backed by demand deposits and electronic credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality of transaction devices that are used by subscribers for storing electronic money, for performing money transactions with the on-line systems of the participating banks or for exchanging electronic money with other like transaction devices in off-line transactions; (4) teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; (5) a clearing bank for balancing the electronic money accounts of the different issuing banks; (6) a data communications network for providing communications services to all components of the system; and (7) a security arrangement for maintaining the integrity of the system, and for detecting counterfeiting and tampering within the system. An embodiment of the invention includes a customer service module which handles lost money claims and links accounts to money modules for providing bank access.



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INTERNATIONAL SEARCH REPORT

International Application No  
PCT/US 96/05521

<p>A. CLASSIFICATION OF SUBJECT MATTER IPC 6 G07F/08 G06F17/60</p> <p>According to International Patent Classification (IPC) or to both national classification and IPC</p>												
<p>B. FIELDS SEARCHED</p> <p>Minimum documentation searched (classification system followed by classification symbols) IPC 6 G07F G06F</p> <p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched</p> <p>Electronic data base consulted during the international search (name of data base and, where practical, search terms used)</p>												
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1"> <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>WO,A,93 10503 (CITIBANK) 27 May 1993 cited in the application see abstract; claims; figures ---</td> <td>1-82</td> </tr> <tr> <td>X A</td> <td>WO,A,93 08545 (JONHIG) 29 April 1993 see abstract; claims; figures  see page 11, line 8 - page 13, line 25 --- -/--</td> <td>3 1,2,4,5, 15,28, 38,40, 42-45, 49,50</td> </tr> </tbody> </table>			Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	A	WO,A,93 10503 (CITIBANK) 27 May 1993 cited in the application see abstract; claims; figures ---	1-82	X A	WO,A,93 08545 (JONHIG) 29 April 1993 see abstract; claims; figures  see page 11, line 8 - page 13, line 25 --- -/--	3 1,2,4,5, 15,28, 38,40, 42-45, 49,50	
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<p><input checked="" type="checkbox"/> Further documents are listed in the continuation of box C.      <input checked="" type="checkbox"/> Patent family members are listed in annex.</p>												
<p>* Special categories of cited documents :</p> <table border="0"> <tr> <td>*A* document defining the general state of the art which is not considered to be of particular relevance</td> <td>*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</td> </tr> <tr> <td>*E* earlier document but published on or after the international filing date</td> <td>*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</td> </tr> <tr> <td>*L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</td> <td>*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.</td> </tr> <tr> <td>*O* document referring to an oral disclosure, use, exhibition or other means</td> <td>*&amp;* document member of the same patent family</td> </tr> <tr> <td>*P* document published prior to the international filing date but later than the priority date claimed</td> <td></td> </tr> </table>			*A* document defining the general state of the art which is not considered to be of particular relevance	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention	*E* earlier document but published on or after the international filing date	*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone	*L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.	*O* document referring to an oral disclosure, use, exhibition or other means	*&* document member of the same patent family	*P* document published prior to the international filing date but later than the priority date claimed	
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<p>Date of the actual completion of the international search  26 September 1996</p>		<p>Date of mailing of the international search report  31. 10. 96</p>										
<p>Name and mailing address of the ISA European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+ 31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+ 31-70) 340-3016</p>		<p>Authorized officer  David, J</p>										

INTERNATIONAL SEARCH REPORT

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT		
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