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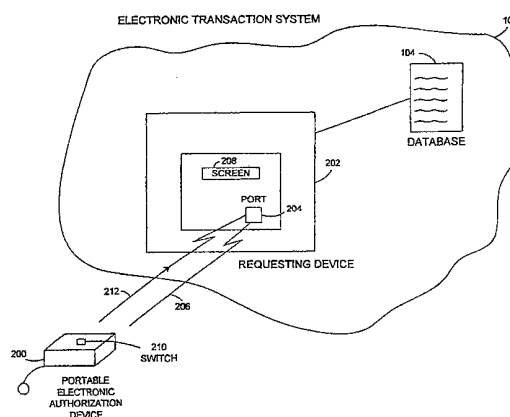
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(54) Title: PORTABLE ELECTRONIC CHARGE AND AUTHORIZATION DEVICES AND METHODS THEREFOR

(57) **Abstract:** A portable transaction arrangement for permitting a user (200) to conduct a transaction vis-à-vis a charge card terminal of an electronic transaction system (102). The charge card terminal is configured to communicate with a charge card for the purpose of conducting the charge card transaction. The charge card is one of a magnetic stripe card and an electronic smart card. The portable transaction arrangement includes an emulation card having an emulation card interface. The emulation card interface emulates an interface of the charge card. The interface (202) of the charge card facilitates communication between the charge card and the charge card terminal. There is a portable emulation card to store first charge card data pertaining to a first charge card of the user, and an authentication mechanism. The portable emulation card write the first charge card data to the emulation card if the user is authenticated, thereby allowing the emulation card to appear through the emulation card interface after writing, and enabling the charge card terminal to read the first charge card data from the emulation card.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US00/04819

A.	CLASSIFICATION OF SUBJECT MATTER

IPC(7)   :G06F 17/60
US CL   :705/41
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. :   705/41, 35, 39, 43, 44

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

Microsoft Press, Microsoft Press Computer Dictionary 3rd edition.
Considine, Van Nostrand 's Scientific Encyclopedia 6th edition.

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

Please See Extra Sheet.

C.	DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,748,737 A (DAGGAR) 05 MAY 1998, the summary of the invention, col.4 lines 28-35, col.19 lines 25-36.	1-84
Y	US 5,721,781 A (DEO ET AL.) 24 FEBRUARY 1998, the abstract, background, and the summary of the invention, Figs. 7-8, col.4 lines 12-14, col.1 lines 17-30, col.9 lines 24-38, col.12 lines 7-22, and claims 1, 3.	1-84
Y,P	US 5,907,142 A (KELSEY) 25 May 1999, the abstract, col.3 lines 35-62, col.9 lines 3-34.	1-84
Y	US 5,875,394 A (DALY ET AL.) 23 FEBRUARY 1999, the summary of the invention, Fig. 3, col.3 line 30 to col.4 line 10.	1-84

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

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"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed	"&"	document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
10 JUNE 2000	23 AUG 2000

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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,P	US 6,006,328 A (DRAKE) 21 DECEMBER 1999, see the abstract, and the summary of the invention.	1-84
A,P	US 5,901,228 A (CRAWFORD) 04 MAY 1999, the entire patent.	1-84
A	US 5,815,657 A (WILLIAMS ET AL.) 29 SEPTEMBER 1998, the entire patent.	1-84
A,P	US 5,963,924 A (WILLIAMS ET AL.) 05 OCTOBER 1999, the summary of the invention.	1-84
A,P	US 6,016,484 A (WILLIAMS ET AL.) 18 JANUARY 2000, the background and the summary of the invention.	1-84

B. FIELDS SEARCHED

Electronic data bases consulted (Name of data base and where practicable terms used):

WEST1.2/DERWENT, DIALOGUE CLASSIC, NPL (CORPORATE RESOURCE NET)

search terms: register$3 same user$1, public with key$1, identif$ same key$1, encrypt$3 or decrypt$3, approv$3 with request$1, write same authenticat$3, transact$3 and (authenticat$3 same authoriz$5 same emulat$), ((memory or stor$) same write) and smart, interac$3 same imitat$3, (card with terminal) same interfac$3 same emulat$3, scal$3 or vendor$1, (on-line or on-line) with transact$, opinion$ or review$1 or rating$1, attribute$1 or match$3, crit$ or specification$1, www or web or internet.