



New connection on: : 01-10-2020 : 20:26:04 - Last disconnection on: : 01-10-2020 : 20:20:17

V 4.0.0.44803(LP,U,linux) (Rev:43856 2017-04-27 09:03:29 +0200#(D201820)) (RPM D201820)

Welcome to EPOQUE Rebuild under the Production Environment

[EPODOC: SS 13] (financ+ or transaction+) and switch+ and message+ and (ping or test+) and updat+ and stat+

Results in EPODOC 2

[SS 14] ..li



1/2 © EPODOC / EPO

PN - [GB2533562](#) A 20160629

PR - GB20140022637 20141218

AP - [GB20140022637](#) 20141218

DT - **

CT - || STSE (A)

[WO2008109043](#) A2 20080912 []
(LUCENT TECHNOLOGIES INC [US], et al);

[WO9921322](#) A2 19990429 []
(FOXBORO CO [US]);

[US2005058063](#) A1 20050317 []
(MASUYAMA JINSAKU [US], et al);

[US2004085894](#) A1 20040506 []
(WANG LINGHSIAO [US], et al);

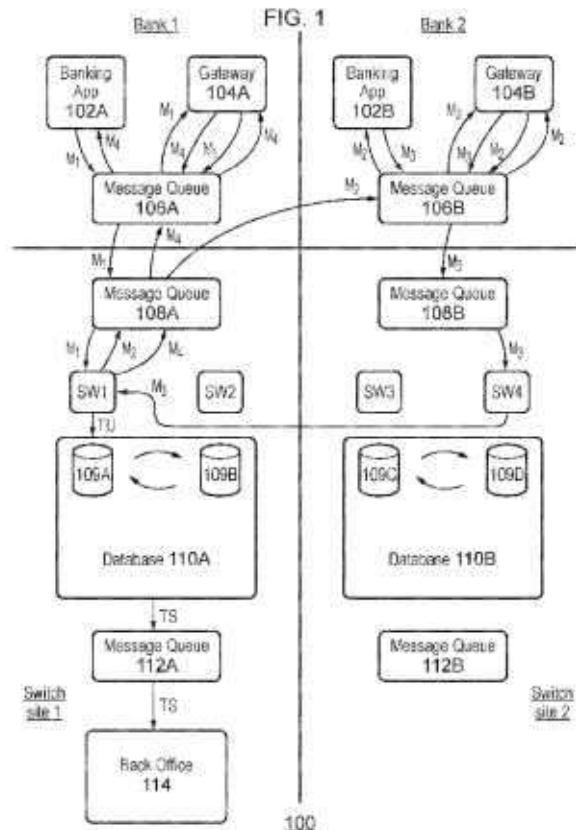
[US2004042472](#) A1 20040304 []
(SATO MAKOTO [JP], et al)

CCI - [G06Q20/027](#) ; [G06Q20/108](#) ;
[G06Q20/3827](#) ; [H04L51/30](#)

CI - G06Q20/00 (GB)
- G06Q20/027 (EP, US)
- G06Q20/108 (EP, US)
- G06Q20/3827 (EP, US)
- H04L43/0805 (GB)
- H04L43/10 (GB)
- H04L51/30 (EP, US)
- H04L69/40 (GB)

CA - G07F19/00 (GB)

PA - IPCO 2012 LTD [GB]



- TI - An interface, method and computer program product for controlling the transfer of electronic **messages**
- AB - The transfer of electronic **transaction messages** between a first **financial** institution and a plurality of **switches** (SW1-SW4) distributed amongst a plurality of **switch** sites is controlled on the basis of polling. The first **financial** institution transmits a **test message** to one of the **switch** sites over a data network if a **transaction message** has not been received from that **switch** site for a predetermined time. If a response (echo) to the **test message** is not received from the **switch** site within a defined time then the **switch** site is set to non-operational (unavailable) and **messages** are not transferred to it. Further **test messages** may be sent to a non-operational **switch** site after a specified period. The **switches** may provide information indicating an **updated** operational **status** of a second **financial** institution. If the second institution is non-operational then the transmission of **messages** to the **switches** instructing a **transaction** from the first institution to the second may be prevented.

PN - [GB1293259](#) A 19721018

PR - US19700038173 19700518

AP - [GB19700050829](#) 19701026

DT - *, Rep

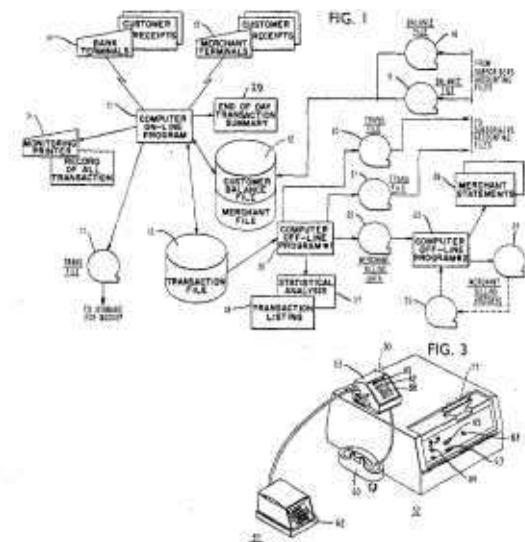
CCI - [G06Q20/04](#) ; [G06Q20/042](#) ;
[G06Q40/02](#)

CI - G06Q20/04 (EP)
- G06Q20/042 (EP)
- G06Q40/02 (EP)

PA - HEMPSTEAD BANK INC [US]

TI - SYSTEM AND METHOD FOR
TRANSFERRAL OF FUNDS

AB - 1293259 Credit card system
HEMPSTEAD BANK Inc 26 Oct 1970
[18 May 1970] 50829/70 Headings
G4A and G4T [Also in Division B6]
A system for transferring funds
comprises at least one input-
output terminal 14, 15 (Fig. 1)
communicating with a central
location, a store 12 of available
balance for a customer
(customer's account) and a store
of credit for a creditor (creditor's
account), the arrangement being
such that identifying indicia
recorded on a customer's
identification card and an
amount to be transferred to a
creditor's account are encoded by
an input-output terminal and
transmitted to the central
location, which debits and
credits the customer's and
creditor's accounts respectively.
Input-output terminals are
installed in banks and shops,
and a digital computer 13 at the
central location. General system.-
The available balance for each
customer having an
identification card is stored on a
respective magnetic tape
balance file 10, 11 (Fig. 1) which
is periodically **updated** (for
example, daily) by subscribers to
the credit card system, e.g. the
customer's bank, credit card
company, or a merchant. The
available balance represents the



deposit balance plus the allowable overdraft, and is additionally stored on a magnetic disc 12 which is **updated** for each **transaction**. The magnetic disc 12 also accumulates credit for the merchants having input/output terminals; the merchant's accounts are zeroed at the start of the day. A magnetic disc **transaction** file 16 and a back-up tape 17 list **transactions** occurring at all input-output terminals; these are printed-out by the on-line computer 13 at the close of the day, when the **transaction** file 16 is broken down by subscriber for transfer to the appropriate subscriber for **updating** their customers' accounts, and to provide a **statistical** analysis. A billing file 22 records the activity of each subscriber, for providing bills and **statements** using an off-line computer programme 23. A printer 18 at the central location provides a record of all unusual **transactions**, e.g. an identification card used too often in one day. Identification card.-The customer identification card comprises a laminated plastics card having an embedded aluminium strip. A machine-sensible secret code is pressed on the aluminium strip and is invisible to the human eye. The card is additionally punched with a visible, machine readable code including the customer's bank identification and Social Security number. The card is a telephone dialer card as described, but may alternatively comprise an embossed credit card. System uses.-The credit card system is employed for the following purposes: (a) the customer uses his identification card to cover a cash sale, the value of the sale

being transferred to the appropriate merchant's account; (b) the magnetic disc files 12 are used to record discounts on cash sales; (c) the customer uses the identification card for cash withdrawal; (d) a merchant can correct mistakes made on previous **transactions**, or record returned goods; (e) a merchant can obtain a summary of his daily activity, on demand; (f) the computer can transmit a **test message** to an input-output terminal. System operation.-A merchant inserts his merchant and clerk identification card 90 (Fig. 3) into a slot 83 of an input unit 53 which, in addition to an output unit 52, is on his premises. He picks up a hand set 80 and depresses a dial start bar 82, which causes the card 90 to dial the telephone number of the digital computer 13 (Fig. 1). The computer replies with an "answer back" tone to the merchant through the hand set 80 (Fig. 3). The merchant again depresses the dial start bar 82, so that the input unit 53 releases and simultaneously reads the card 90, and transmits the merchant's identification number to the computer for verification. The customer enters his secret code on a keyboard 62 of the verifier unit 51; the completed entry illuminates a code enter light 85 on the output unit 52. The merchant removes his card 90 and inserts the customer's identification card into the slot 83, simultaneously depressing a verify **switch** button 63 and the dial start bar 82. The customer's card is released by the input unit 53 and simultaneously the secret code sensed. The secret code is compared by the verifier unit 51 with the keyed-in code, and a

card verify light 67 illuminated; simultaneously a fifty millisecond "valid" tone is sent to the computer. (The "valid" tone and following steps do not occur for an invalid secret code comparison.) The input unit 53 senses from the identification card and transmits to the computer the customer's account number. The merchant keys in data on a keyboard 58, the data comprising a **transaction** code (indicating cash sale, cash withdrawal &c.), the cash amount, and an asterisk (indicating end of **message**) . The computer processes the **message** and sends a reply to a printer 77 providing a sales slip showing (a) a sign indicating a valid or invalid **message**, (b) the data, (c) the customer's account number, (d) the merchant's identification number, (e) the **transaction** code, (f) the cash amount. If the customer has a sufficiently large available balance, the cash amount is debited from the balance stored in the balance file 12 (Fig. 1), and credited to the merchant's file 12. If the available balance is insufficient, this is indicated by the invalid sign on the sales slip. System details.-The input unit 53 (Fig. 3) comprises a telephone set with touch tone dialling. Touch tone signals are transmitted to and from the computer over a standard, voice grade, half-duplex, **switched** network telephone line. The calls can be **switched** manually or automatically. At the central location, the touch tone signals are received and transmitted by a communication interface adapter (55) (Fig. 2, not reproduced), which accepts and transmits 2-out-of-8 dual frequency (touch tone) signals

and converts them to and from serial, start-stop 11-bit ASCII characters (American Standard Code for Information Interchange) . The characters are strobed by timing pulses. The interface can **switch** over from receive to transmit in less than ten milliseconds.

[SS 14]