

IMPROVED APPARATUS AND SYSTEM FOR OPTICAL CARD READING AND

METHOD OF USE

ABSTRACT

A method, system, and apparatus for reading from and writing to a multi-memory card, such as a bankcard, credit card, or smart card. The apparatus of the system includes reading devices, writing devices, and controllers for reading from and writing to the magnetic, optical, and electronic memory portions of a multi-memory card. The method of the present invention includes a method for controlling the reading from and writing to such cards via software applications that integrate control of a magnetic read/write component, an optical read/write component, an electronic read/write component and their respective transport mechanisms. The software applications integrate the multiple read/write components to allow such functions as for example bank and medical transactions to be performed utilizing a single multi-memory card.

This Sheet Has Been Replaced

