FIG.1

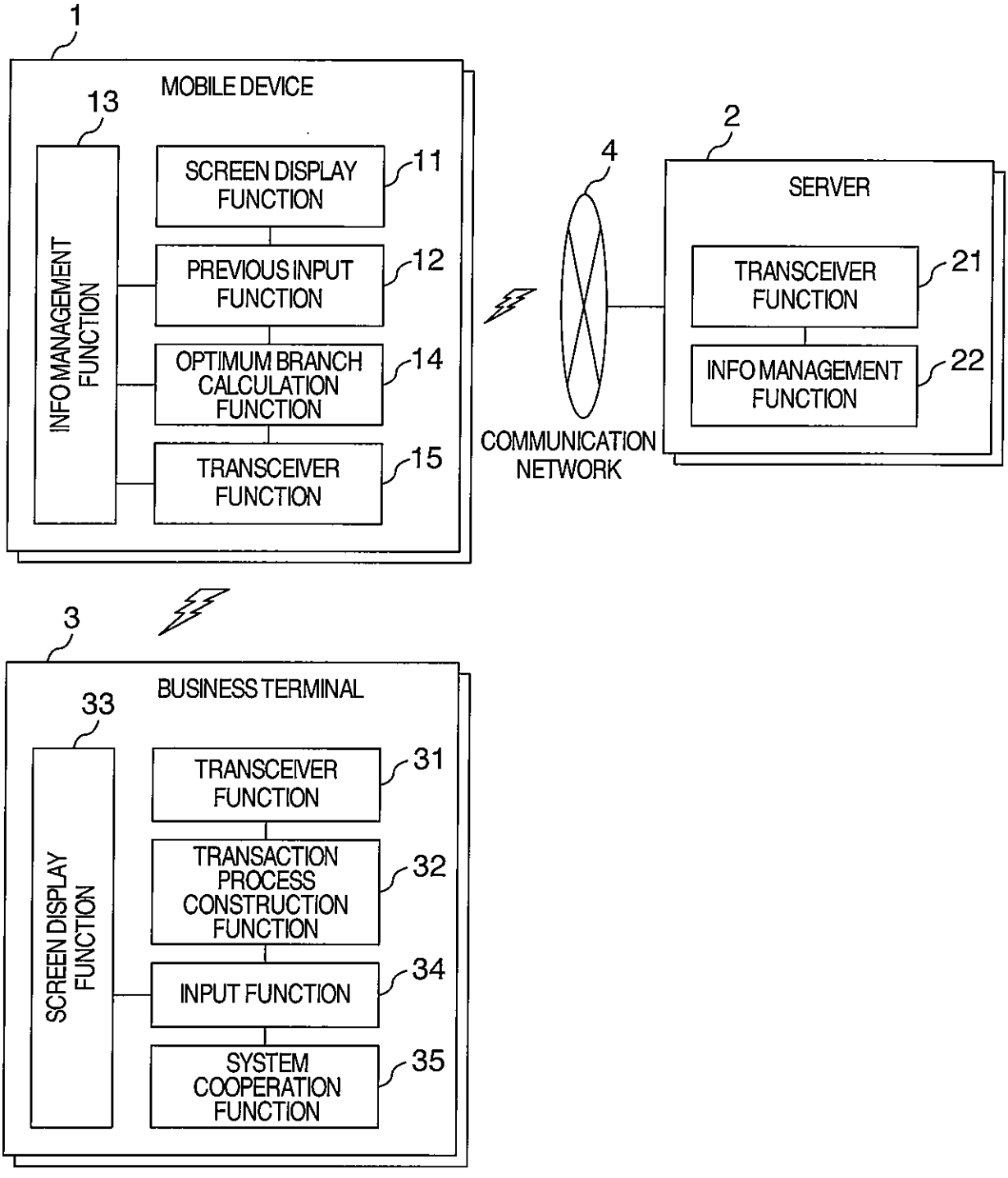

1
MOBILE DEVICE
13
INFO MANAGEMENT FUNCTION
SCREEN DISPLAY FUNCTION
11
PREVIOUS INPUT FUNCTION
12
OPTIMUM BRANCH CALCULATION FUNCTION
14
TRANSCEIVER FUNCTION
15
4
COMMUNICATION NETWORK
2
SERVER
TRANSCEIVER FUNCTION
21
INFO MANAGEMENT FUNCTION
22
3
BUSINESS TERMINAL
33
SCREEN DISPLAY FUNCTION
TRANSCEIVER FUNCTION
31
TRANSACTION PROCESS CONSTRUCTION FUNCTION
32
INPUT FUNCTION
34
SYSTEM COOPERATION FUNCTION
35

FIG.2

131

INPUT TEMPLATE INFO	
1311	1312
TRANSACTION CATEGORY	PURCHASE OF INVESTMENT TRUST
PRODUCT NAME	—
PURCHASE PRICE	—
ACCOUNT NUMBER	—
PASSWORD	—
P/A OF BIOMETRICS AUTHENTICATION	—
P/A OF SIMULATION	—
ARTICLE CONFIRMATION	—
. . .	. . .

FIG.3

132

PERSONALIZED INFO			
1321 AUTHENTICATION SCHEME	☐ PASSWORD INPUT	☑ BIOMETRICS AUTHENTICATION	
1322 GUIDANCE METHOD	☐ FRIENDLY METHOD	☑ SIMPLE METHOD	
INPUT METHOD	☑ FLOW METHOD	☐ TAB SELECTION METHOD	
ADVERTISEMENT DISPLAY	☐ PRESENCE	☑ ABSENCE	
1323 PRIORITY ORDER	[3] MOVEMENT DISTANCE	[1] CONGESTION DEGREE OF BRANCH	[2] SKILL OF BANK STAFF
. . .	. . .		

FIG.4

133

TRANSACTION INPUT INFO	
1331 TRANSACTION CATEGORY	PURCHASE OF INVESTMENT TRUST
1332 PRODUCT NAME	—
1333 PURCHASE PRICE	500,000 YEN
1334 ACCOUNT INFO	SAVINGS #1
1335 PASSWORD	(NOT REQUIRED)
P/A OF BIOMETRICS AUTHENTICATION	—
P/A OF SIMULATION	—
ARTICLE CONFIRMATION	—
. . .	. . .

FIG.5

134

ACCOUNT INFO					
1341 ACCOUNT NAME	1342 BANK	1343 BRANCH	1344 ACCOUNT NUMBER	1345 CATEGORY	1346 NOMINAL PERSON NAME
SAVINGS #1	○○BANK	TOTSUKA BRANCH	1234567	ORDINARY	TARO YAMADA
SETTLEMENT #2	△△BANK	YOKOHAMA BRANCH	2345678	ORDINARY	TARO YAMADA
. . .	. . .	. . .	. . .	. . .	. . .

FIG.6

221

BRANCH INFO

2211 BRANCH	2212 BUSINESS HOURS	2213 HANDLING TRANSACTION	2214 BRANCH POSITION	...
TOTSUKA BRANCH	9:00 ~15:00	PURCHASE OF INVESTMENT TRUST FOREIGN CURRENCY REPATRIATION /CURRENCY EXCHANGE	(35.40506, 139.53915)	...
YOKOHAMA BRANCH	9:00 ~20:00	PURCHASE OF INVESTMENT TRUST FOREIGN CURRENCY REPATRIATION /CURRENCY EXCHANGE DREDIT PURCHASE COMMISSION OF VARIOUS INSURANCES	(35.46228, 139.62228)	...
...	...	...	...	...

FIG.7

222

BRANCH TERMINAL/DEVICE INFO

2221 AREA GROUP	2222 TRANSACTION GROUP	2223 BRANCH	2224 TERMINAL	2225 DEVICE
R1	T1	TOTSUKA BRANCH	COUNSEL TERMINAL #1	BIOMETRIC AUTHENTICATION DEVICE BIDIRECTIONAL DISPLAY
R1	T1	TOTSUKA BRANCH	COUNSEL TERMINAL #2	BIOMETRIC AUTHENTICATION DEVICE BIDIRECTIONAL DISPLAY
R1	T2	TOTSUKA BRANCH	SETTLEMENT TERMINAL #1	ATM PASSBOOK PRINTER
R1	T1	HIGASHI TOTSUKA BRANCH	COUNSEL TERMINAL #1	BIOMETRIC AUTHENTICATION DEVICE BIDIRECTIONAL DISPLAY
...	...	...	...	...
R2	T1	YOKOHAMA BRANCH	COUNSEL TERMINAL #1	BIOMETRIC AUTHENTICATION DEVICE BIDIRECTIONAL DISPLAY
R2	T1	YOKOHAMA BRANCH	COUNSEL TERMINAL #2	BIOMETRIC AUTHENTICATION DEVICE BIDIRECTIONAL DISPLAY
...	...	...	...	...

FIG.8

223

TRANSACTION OPERATION/DEVICE CORRESPONDENCE INFO	
2231	2232
TRANSACTION OPERATION	DEVICE REQUIRED
BIOMETRICS AUTHENTICATION	BIOMETRIC AUTHENTICATION DEVICE
SIMULATION	BIDIRECTIONAL DISPLAY
PRODUCT SELECTION	BIDIRECTIONAL DISPLAY
. . .	. . .

FIG.9

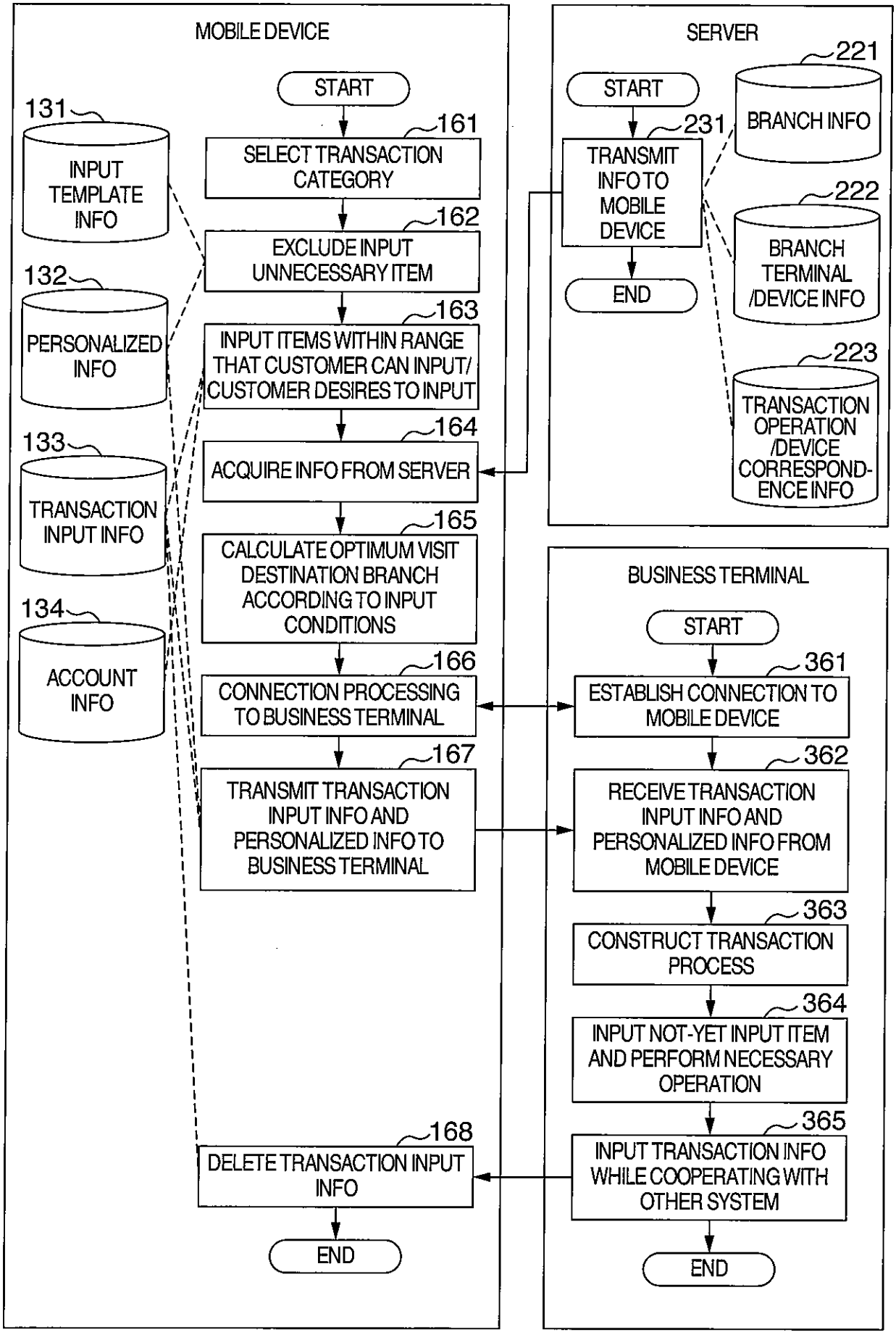

MOBILE DEVICE
START
131
INPUT TEMPLATE INFO
161
SELECT TRANSACTION CATEGORY
162
EXCLUDE INPUT UNNECESSARY ITEM
132
PERSONALIZED INFO
163
INPUT ITEMS WITHIN RANGE THAT CUSTOMER CAN INPUT/ CUSTOMER DESIRES TO INPUT
164
ACQUIRE INFO FROM SERVER
133
TRANSACTION INPUT INFO
165
CALCULATE OPTIMUM VISIT DESTINATION BRANCH ACCORDING TO INPUT CONDITIONS
134
ACCOUNT INFO
166
CONNECTION PROCESSING TO BUSINESS TERMINAL
167
TRANSMIT TRANSACTION INPUT INFO AND PERSONALIZED INFO TO BUSINESS TERMINAL
168
DELETE TRANSACTION INPUT INFO
END
SERVER
START
231
TRANSMIT INFO TO MOBILE DEVICE
END
221
BRANCH INFO
222
BRANCH TERMINAL /DEVICE INFO
223
TRANSACTION OPERATION /DEVICE CORRESPOND-ENCE INFO
BUSINESS TERMINAL
START
361
ESTABLISH CONNECTION TO MOBILE DEVICE
362
RECEIVE TRANSACTION INPUT INFO AND PERSONALIZED INFO FROM MOBILE DEVICE
363
CONSTRUCT TRANSACTION PROCESS
364
INPUT NOT-YET INPUT ITEM AND PERFORM NECESSARY OPERATION
365
INPUT TRANSACTION INFO WHILE COOPERATING WITH OTHER SYSTEM
END

FIG.10

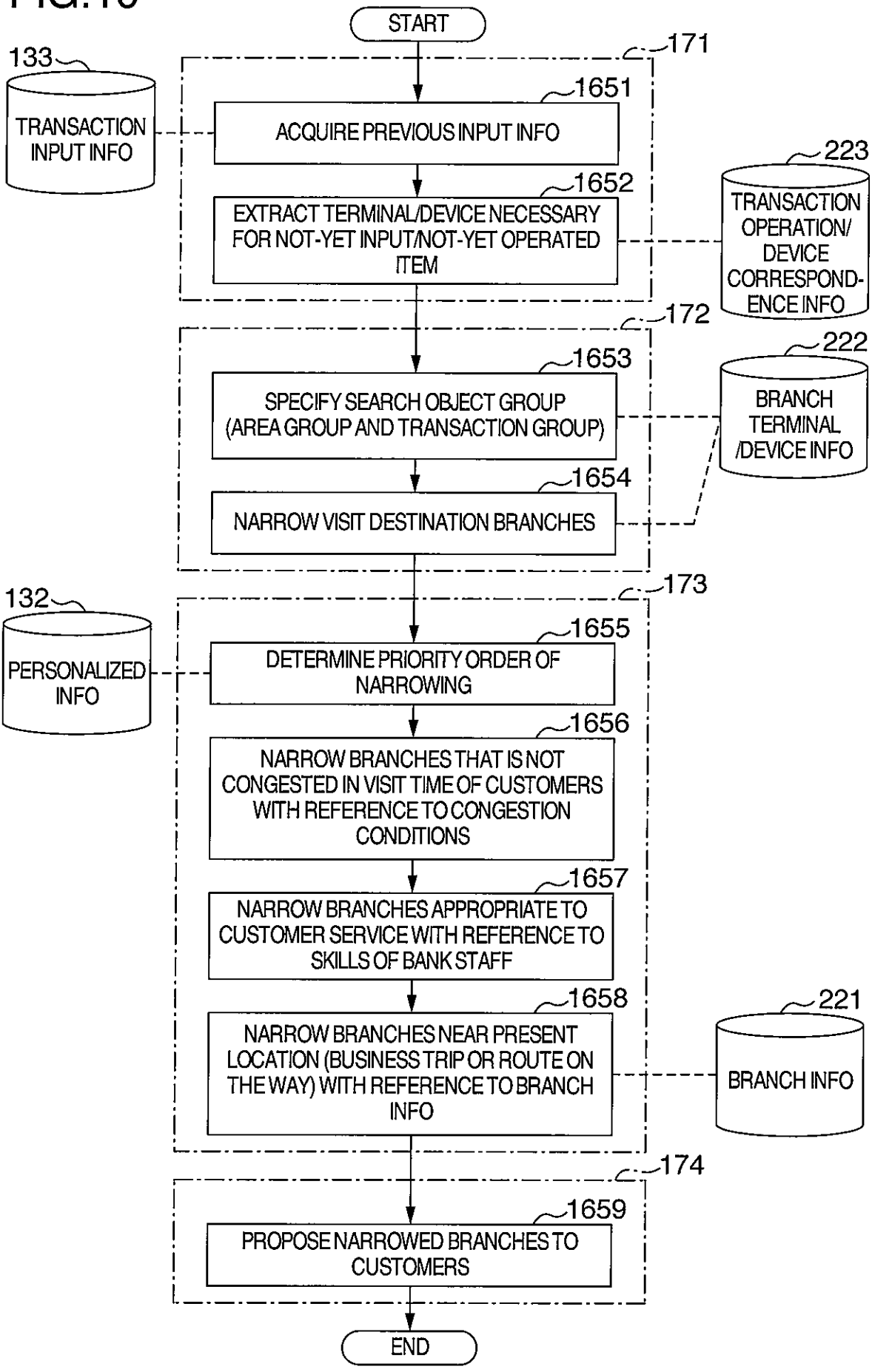
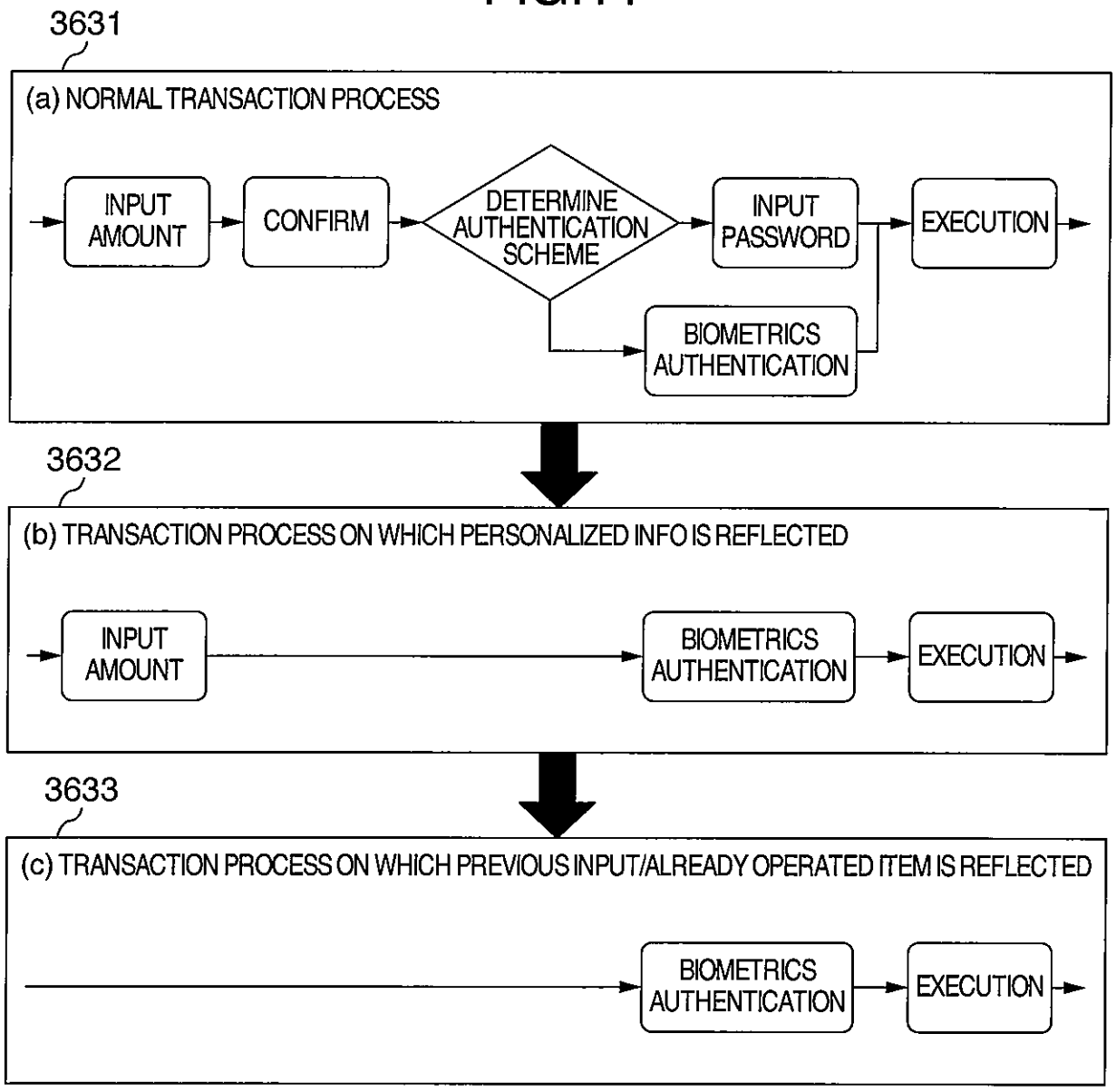

START
171
133
TRANSACTION INPUT INFO
1651
ACQUIRE PREVIOUS INPUT INFO
1652
EXTRACT TERMINAL/DEVICE NECESSARY FOR NOT-YET INPUT/NOT-YET OPERATED ITEM
223
TRANSACTION OPERATION/ DEVICE CORRESPOND-ENCE INFO
172
1653
SPECIFY SEARCH OBJECT GROUP (AREA GROUP AND TRANSACTION GROUP)
222
BRANCH TERMINAL /DEVICE INFO
1654
NARROW VISIT DESTINATION BRANCHES
173
132
PERSONALIZED INFO
1655
DETERMINE PRIORITY ORDER OF NARROWING
1656
NARROW BRANCHES THAT IS NOT CONGESTED IN VISIT TIME OF CUSTOMERS WITH REFERENCE TO CONGESTION CONDITIONS
1657
NARROW BRANCHES APPROPRIATE TO CUSTOMER SERVICE WITH REFERENCE TO SKILLS OF BANK STAFF
1658
NARROW BRANCHES NEAR PRESENT LOCATION (BUSINESS TRIP OR ROUTE ON THE WAY) WITH REFERENCE TO BRANCH INFO
221
BRANCH INFO
174
1659
PROPOSE NARROWED BRANCHES TO CUSTOMERS
END

FIG.11


3631
(a) NORMAL TRANSACTION PROCESS
INPUT AMOUNT
CONFIRM
DETERMINE AUTHENTICATION SCHEME
INPUT PASSWORD
EXECUTION
BIOMETRICS AUTHENTICATION
3632
(b) TRANSACTION PROCESS ON WHICH PERSONALIZED INFO IS REFLECTED
INPUT AMOUNT
BIOMETRICS AUTHENTICATION
EXECUTION
3633
(c) TRANSACTION PROCESS ON WHICH PREVIOUS INPUT/ALREADY OPERATED ITEM IS REFLECTED
BIOMETRICS AUTHENTICATION
EXECUTION