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(54) Title: SMART CARD BETTING/BANKING SYSTEM

(57) Abstract

A smart (IC) card betting system, which may utilise wireless or conventional communications channels, for on-course or off-course placement of bets. The system also preferably has an electronic banking interface. The system comprises a host device (3), a plurality of betting terminals (1) and the communications channel (2). An operator performs a betting sequence by placing a smart (IC) card and any other identifying information into a betting terminal (1), for communication via communications channel (2) to the host device (3). The host device (3) verifies the information, and the operator then supplies betting information into the betting terminal (1), which is also communicated to the host device (3). After the race result, the host device (3) determines any winning operators, such that, upon placement of that operator's smart (IC) card into the betting terminal (1), the smart (IC) card information is updated. The betting terminals may be embodied as handheld terminals (Fig. 5) or kiosk-style terminals (Fig. 6).

