SYSTEM AND ~~METHOD~~TERMINAL FOR AUTOMATIC EXCHANGE ~~INCLUDED~~INVOLVING CARD

BACKGROUND OF THE INVENTION

1. Field of the Invention

The present invention relates generally to an automatic money exchange system and method involving a card and, more particularly, to a card available in a plurality of countries, and an automatic money exchange system and method involving the card.

2. Description of the Related Art

Cash has been chiefly used as payment means for goods or services. With the advent of the credit society, the use of credit cards is sharply increasing.

Credit cards are plastic cards that are issued by banks and large stores. Credit cards may be used as cards for making postpaid payments for goods and services and cards for withdrawing cash from an Automated Teller Machine (ATM). The Identification (ID) Information and password of a card owner are stored on the magnetic strip of a card. A credit card member store accesses the main computer of a credit card company via a Credit Authorization Terminal (CAT) online, checks the limit of a credit card and the account, balance and validity thereof, and authorizes a deferred payment based on

cards (traffic cards) are highly influenced because standards for prepaid cards and exchange rates differ depending on the country. Accordingly, there is a disadvantage in that a separate card should be purchased and charged while a user stays in a foreign country because a traffic card used in one country cannot be used in other countries. Furthermore, there is another disadvantage in that a user cannot use the remaining money left on a card from a foreign country until the user visits the foreign country again.

SUMMARY OF THE INVENTION

Accordingly, the present invention has been made keeping in mind the above problems occurring in the prior art, and embodimentsan object of the present invention seekis to provide a method of using a single card in a plurality of countries.

Other embodimentsAnother object of the present invention seekis to provide a method of unifying the traffic card standards of different countries so that a single card can be used in the different countries.

Yet another embodimentobject of the present invention seeksis to provide a method of enabling a user to simply exchange a specific amount of money stored on a card.

According to an embodiment ofIn order to achieve the above objects, the present invention, there is providesd an automatic money exchange system,

including a transmission center for generating an information modification file indicative of a change in information stored on a card and sending the generated information modification file; a money exchange terminal for storing the information modification file received from the transmission center and exchanging a specific amount of money, stored on the card, for currency indicated in the information modification file when the card comes within a detectable range; and the card for providing the specific amount of money to the money exchange terminal, and receiving and storing the currency.

According to another embodiment of ~~In order to achieve the above objects,~~ the present invention, there is provide~~s~~d a money exchange terminal, including a communication unit for receiving an information modification file indicative a change in information stored on a card; a storage unit for storing the information modification file received from the communication unit and details of processing based on the information modification file; and a control unit for exchanging a specific amount of money, stored on the card, for currency indicated in the information modification file when the card comes within a detectable range.

According to an aspect of the present invention, there is provided an automatic money exchange system, comprising: a transmission center for generating, for each card, an information modification file indicative of a change in information stored on a card in which an amount of money to be paid is charged in advance and sending the generated

information modification file to at least two money exchange terminals; a money exchange terminal for storing the information modification file received from the transmission center and, if there is an information modification file including a card serial number identical with an unique card information received from a card that comes within a detectable range, reading the amount of money stored on the card and a currency code indicating currency, and exchanging the read amount of money for currency indicated in the information modification file; and the card for providing the stored amount of money to the money exchange terminal in accordance with a request of the money exchange terminal, and storing the exchanged amount of money from the money exchange terminal and the currency, wherein the money exchange terminal sends the details of the processing of the exchange to the transmission center, the information modification file includes information on an exchange rate for the exchange, and a fare is collected from the amount of money charged in the card.

According to another aspect of the present invention, there is provided a money exchange terminal, comprising: a communication unit for receiving an information modification file indicative a change in information stored on a card in which an amount of money to be paid is charged in advance; a storage unit for storing the information modification file received from the communication unit and details of processing

based on the information modification file; and if there is an information modification file including a card serial number identical with an unique card information received from a card that comes within a detectable range, a control unit for reading the amount of money stored on the card and a currency code indicating currency and exchanging the read amount of money for currency indicated in the information modification file, wherein the control unit sends the details of the processing of the exchange to a transmission center, the information modification file includes information on an exchange rate for the exchange, and a fare is collected from the amount of money charged in the card.

BRIEF DESCRIPTION OF THE DRAWINGS

The above and other objects, features and advantages of the present invention will be more clearly understood from the