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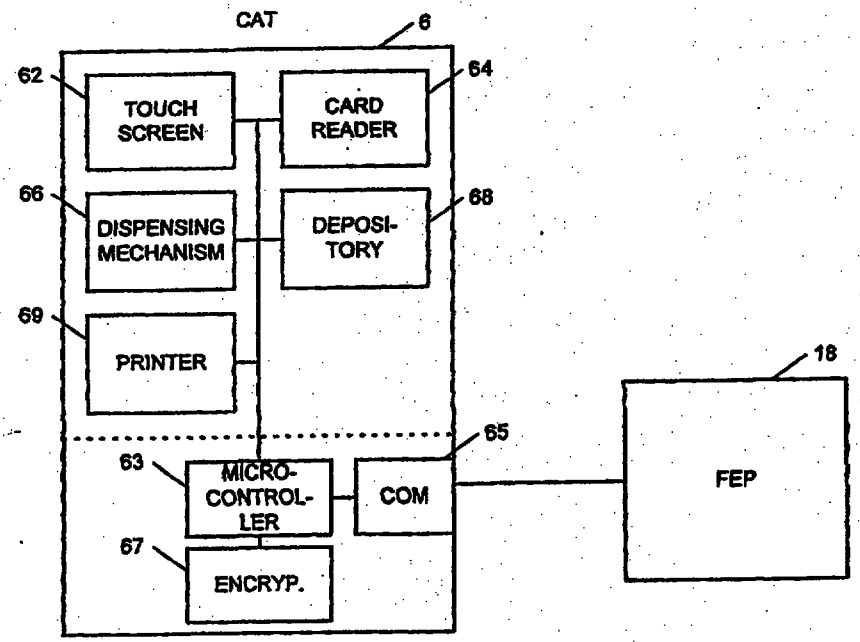
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(54) Title: METHOD AND SYSTEM FOR TRANSFERRING FUNDS



(57) Abstract

The Customer Activated Terminal (6) includes a dip–type magnetic card reader (64), a depository (68) for accepting deposit and payment envelopes, a cash dispensing mechanism (66), a printer (69), and a dynamic touch screen (62) that utilizes color graphics. The Customer Activated Terminal (6) further includes a microcontroller (63) and a communication device (65) for communicating with a front end host system (18). The password is encrypted locally in the encryption device (67) before being transmitted to the front end host system (18).