

THIS SHEET HAS BEEN
REPLACED

Abstract

In a system for conducting transactions with a multi-functional card having an integrated circuit, the circuit contains a bank application associated with the user's account-keeping bank and at least one purse application associated with a services supplier or manufacturer. With the aid of an apparatus communicating with the card the card user can load a selectable sum of money into the purse application. The purse supplier is provided with an authentic certificate about the sum loaded in the purse and to be credited to the purse supplier's account, without the secret data necessary for preparing this certificate having to be stored in the purse application or in the purse terminal.

Fig. 1

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