ABSTRACT

The object of the present invention is to propose an account bankbook, a money transfer card, a receipt file, and a checkbook utilizing an optical card, an IC card, or a hybrid optical/IC card. On the surface of a resin card base board 1 are formed an IC chip 11, an optical recording sheet 13, a magnetic stripe 14, and an embossment 12. In a semiconductor memory within the IC chip 11 are written validation keys, search keys, payee information, the upper limit amount of a check, and a program for processing transaction data. Access restrictions corresponding to various applications are imposed upon these data. The history of various cash transactions is recorded in the optical recording sheet 13. These records are of write-once type and rewriting or deletion thereof is impossible.

(FIG.1)

This Sheet Has Been Replaced

