

CLAIMS

What is claimed is:

- 5 1. An electronic information card for retrieving information pertaining to a banking account of a user, the card comprising:
- a casing having a front surface and a rear surface;
 - a payment chip located inside the casing, the payment chip being operatively accessible at the front surface, the payment chip being configured to initiate
 - 10 transaction between the user and a transaction terminal;
 - a touch keypad located on the front surface, the touch keypad includes a plurality of touch buttons;
 - a memory chip located inside the casing, the memory chip capable of storing the information pertaining to the banking account;
 - 15 a display screen located on the front surface, the display screen configured to display the information stored on the memory chip; and
- wherein a select number of the plurality of touch buttons each comprises a first and a second function, the first function including inputting a numerical value and the second function including retrieving information pertaining to the banking
- 20 account;
- an activate button located on the front surface, the activate button configured to activate the electronic information card;
 - whereby the display screen displays the information pertaining to the banking account when the user navigates through the touch keypad.
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2. The electronic information card of claim 1 wherein the electronic information card may be a credit/debit card.

3. The electronic information card of claim 1 wherein the information pertaining to the banking account may include transaction information, financial information and messages.

5 4. The electronic information card of claim 1 wherein the transaction terminal may be selected from a group consisting of: Asynchronous Transfer Mode (ATM) terminal and a Point of Sale (POS) terminal.

10 5. The electronic information card of claim 1 wherein the memory chip is capable of listening to, filtering and storing the transaction information between the payment chip and the transaction terminal.

15 6. The electronic information card of claim 1 wherein the electronic information card may be accessed using a Personal Identification Number (PIN) associated with the banking account of the user.

20 7. The electronic information card of claim 1 wherein ~~each of the plurality of touch buttons is capable of providing the financial information such as~~ the retrieved information pertaining to the banking account comprises balance, expenses, transaction information, one time password (OTP), pin try counter (PTC), application transaction counter (ATC) and messages to the user.

8. The electronic information card of claim 1 wherein the memory chip is capable of managing the touch keypad and the display screen.

c) initiating the financial transaction between the transaction terminal and a payment chip of the electronic information card;

d) performing the financial transaction by the user;

e) listening to the financial transaction by a memory chip;

5 f) filtering the financial transaction by the memory chip;

g) storing details for the financial transaction by the memory chip; and

h) terminating the financial transaction by removing the electronic information card from the transaction terminal by the user;

i) wherein step c) further comprises engaging a plurality of touch buttons,

10 wherein each touch button comprises a first and a second function, the first function including inputting a numerical value and the second function including retrieving information pertaining to the banking account.

15 15. The method of claim 14 wherein the electronic information card may be a credit/debit card.

20 16. The method of claim 14 wherein the transaction terminal may be selected from ~~from~~ from a group consisting of: Asynchronous Transfer Mode (ATM) terminal and a Point of Sale (POS) terminal.

17. A method for retrieving information pertaining to a banking account of a user using an electronic information card in an offline mode, the method comprising the steps of:

25 a) activating the electronic information card by switching on an activate button by the user;

b) selecting at least one function provided by a plurality of buttons on a touch keypad;

c) retrieving the required information by navigating through the touch keypad;
and

d) displaying the requested information on a display screen of the electronic information card;

5 e) wherein step b) further comprises engaging a plurality of touch buttons, wherein each touch button comprises a first and a second function, the first function including inputting a numerical value and the second function including retrieving information pertaining to the banking account.

10 18. The method of claim 17 wherein the electronic information card may be a credit/debit card.

19. The method of claim 17 wherein the information pertaining to the banking account may include transaction information, financial information and messages.

15 20. The method of claim 17 wherein ~~each of the plurality of touch buttons is capable of providing the financial information such as~~ the retrieved information pertaining to the banking account comprises balance, expenses, transaction information, One Time Password (OTP), Pin Try Counter (PTC), Application
20 Transaction Counter (ATC) and messages to the user.

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