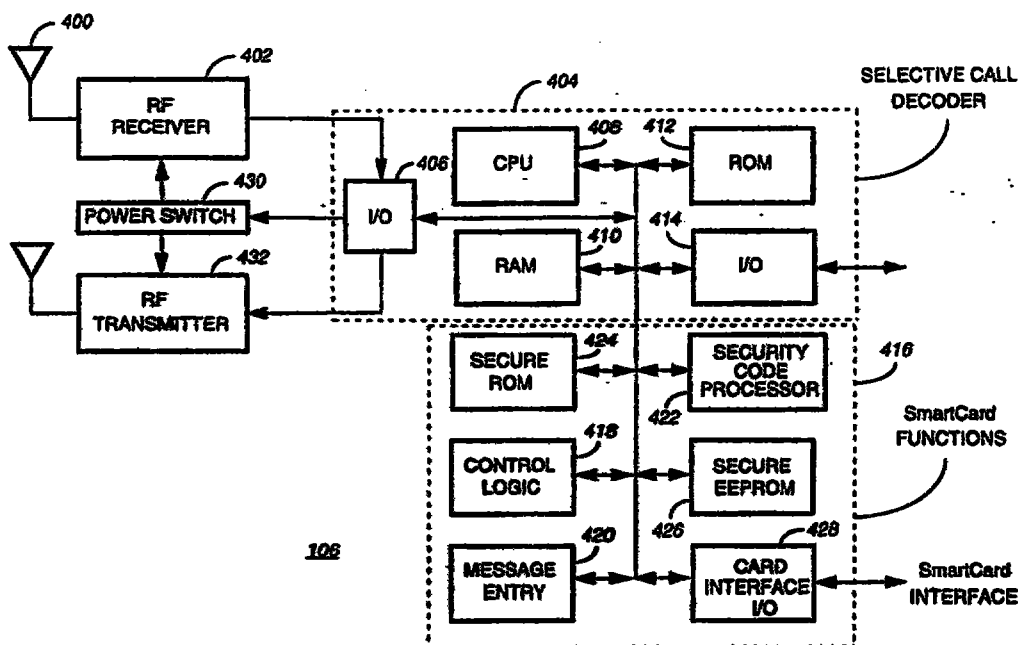


INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ : H04B 1/04, H04L 9/00, H04K 1/00		A1	(11) International Publication Number: WO 99/33191
			(43) International Publication Date: 1 July 1999 (01.07.99)
(21) International Application Number: PCT/US98/25803		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IS, JP, KE, KG, KR, KZ, LC, LK, LR, LS, LT, LU, LY, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).	
(22) International Filing Date: 4 December 1998 (04.12.98)			
(30) Priority Data: 08/996,176 22 December 1997 (22.12.97) US			
(71) Applicant: MOTOROLA INC. [US/US]; 1303 East Algonquin Road, Schaumburg, IL 60196 (US).			
(72) Inventors: DAVIS, Walter, Lee; 5820 N.W. 96 Drive, Parkland, FL 33076 (US). LaVELL, Jeff; 1351 S. Miramar, Mesa, AZ 85204 (US). LEONARDO Victoria, A.; 734 Camino Gardens Lane, Boca Raton, FL 33432 (US). HEROLD, Barry, W.; 401 N.W. 7th Avenue, Boca Raton, FL 33486 (US).			
(74) Agents: NICHOLS, Daniel, K. et al.; Motorola Inc., Intellectual Property Dept., 1500 Gateway Boulevard, Boynton Beach, FL 33426-8292 (US).		<p>Published</p> <p>With international search report. Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</p>	

(54) Title: PORTABLE 2-WAY WIRELESS FINANCIAL MESSAGING UNIT



(57) Abstract

A portable 2-way secure financial messaging unit (906) includes a receiver (804), a selective call decoder (1004), a financial transaction processor (1014), a main processor (1005), and a transmitter (1034). A received secure financial transaction message is decoded by the selective call decoder (1004) and either passed directly to a financial transaction processor (1014) in the secure financial messaging unit or to a smart card to prevent unauthorized access to information contained in the secure financial transaction message. The portable 2-way secure financial messaging unit (906) may originate as well as receive financial transactions.