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A SYSTEM FOR PERFORMING FINANCIAL TRANSACTIONS USING A SMART CARD

ABSTRACT OF THE DISCLOSURE

A financial information and transaction system comprising a host financial computer system, which host system maintains records of user account information; at least one terminal providing a user interface for accessing the host financial computer system, the at least one terminal including a means for transmitting and receiving data corresponding to the user account information, and a smart card interface device; wherein access to the records of user account information are organized in a hierarchy of three or more levels, which hierarchy comprises an initial level, a final level, and one or more intervening levels; wherein the records of user account information are accessed by passing through the hierarchy of three or more levels; and wherein means are provided for allowing access to the final level in the hierarchy by an automated task without passing through the one or more intervening levels is described. Further, a financial information and transaction system comprising a host financial computer system, said host system maintaining records of user account information; at least one terminal providing a user interface for accessing said host financial computer system, said at least one terminal including a means for conducting a transaction based on the user account information, a smart card interface device; and a smart card; wherein conducting said transaction based on said records of user account information is organized in a hierarchy of three or more levels, said hierarchy of three or more levels comprising an initial level, a final level, and one or more intervening levels; wherein said transaction is conducted by passing through said

hierarchy of three or more levels; and wherein means are provided for allowing access to the final level in the hierarchy by an automated task without passing through said one or more intervening levels is described. These transactions include a deposit of funds; a withdrawal of funds; an exchange of currency; a transfer of funds between said user's checking account and said user's savings account; a purchase of stock; and a sale of stock.

Figure 1 to accompany abstract upon publication.

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