FIG. 1

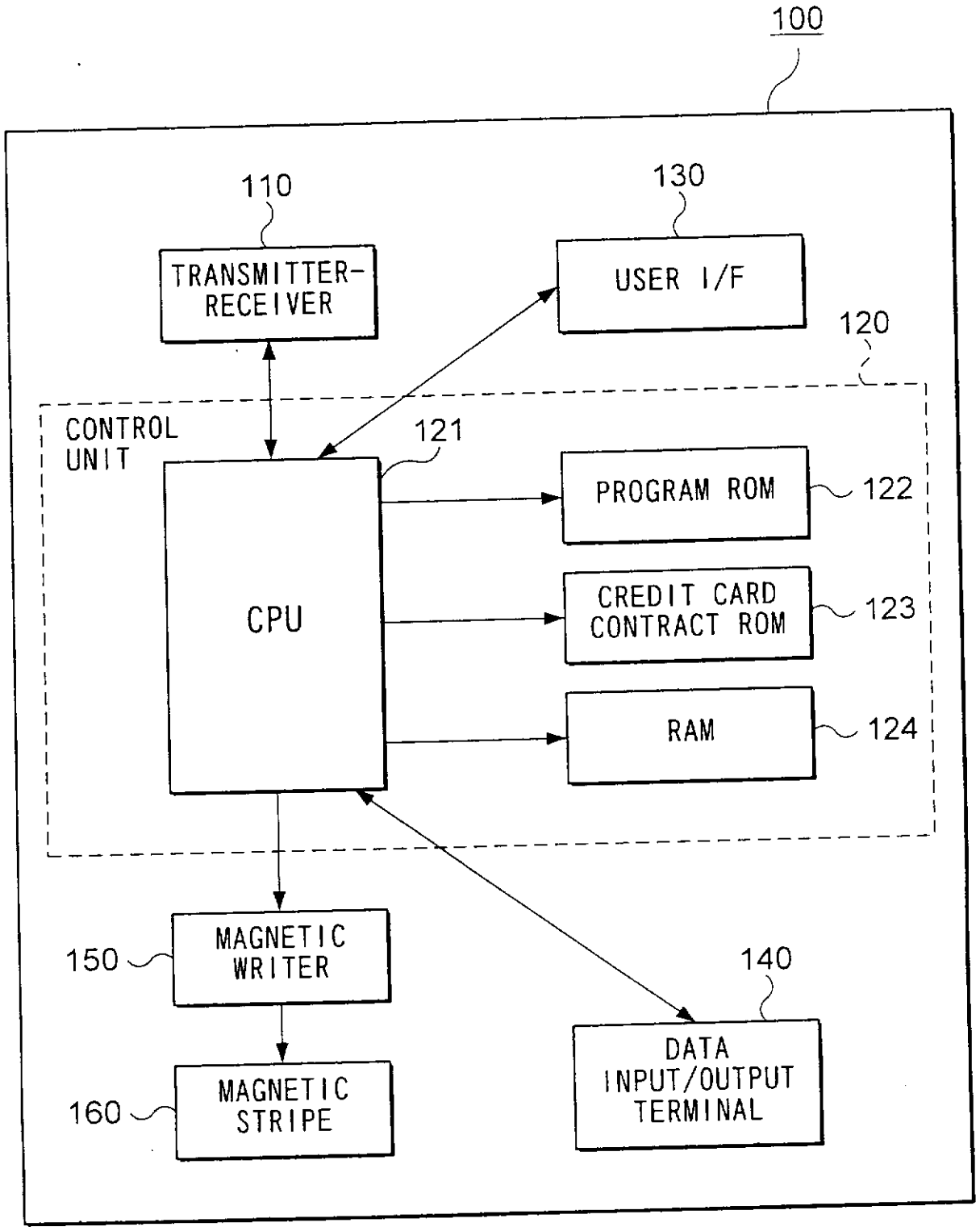

100
110
TRANSMITTER-RECEIVER
130
USER I/F
120
CONTROL UNIT
121
CPU
PROGRAM ROM
122
CREDIT CARD CONTRACT ROM
123
RAM
124
150
MAGNETIC WRITER
160
MAGNETIC STRIPE
140
DATA INPUT/OUTPUT TERMINAL

FIG. 2

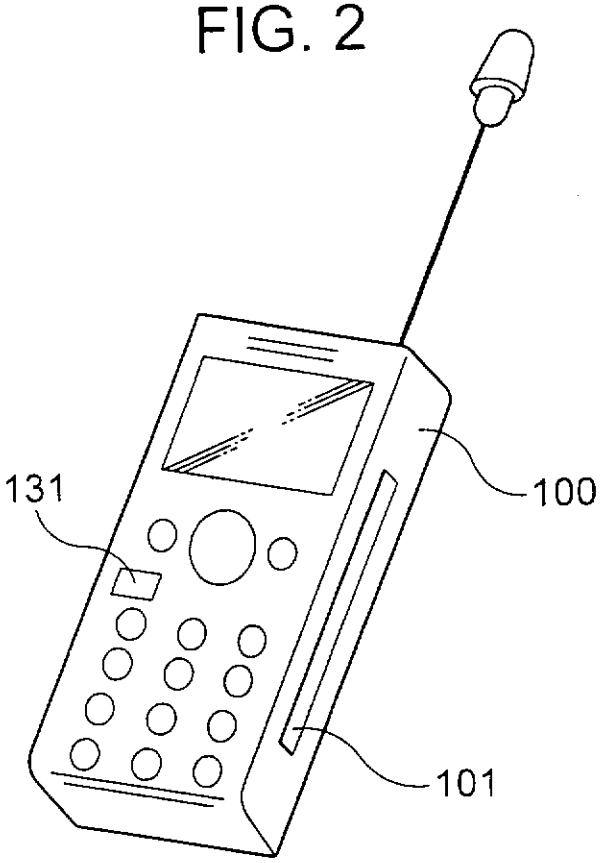


FIG. 3

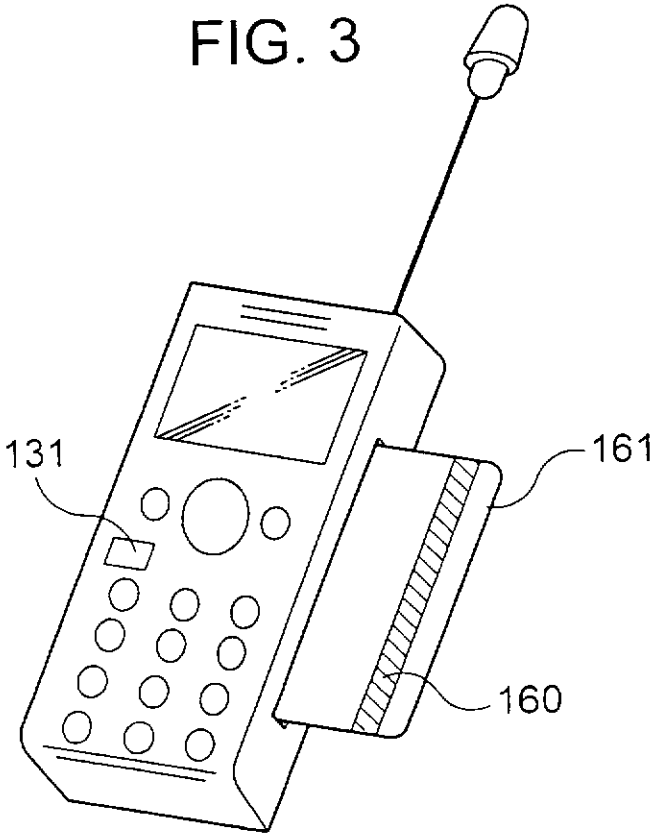


FIG. 4

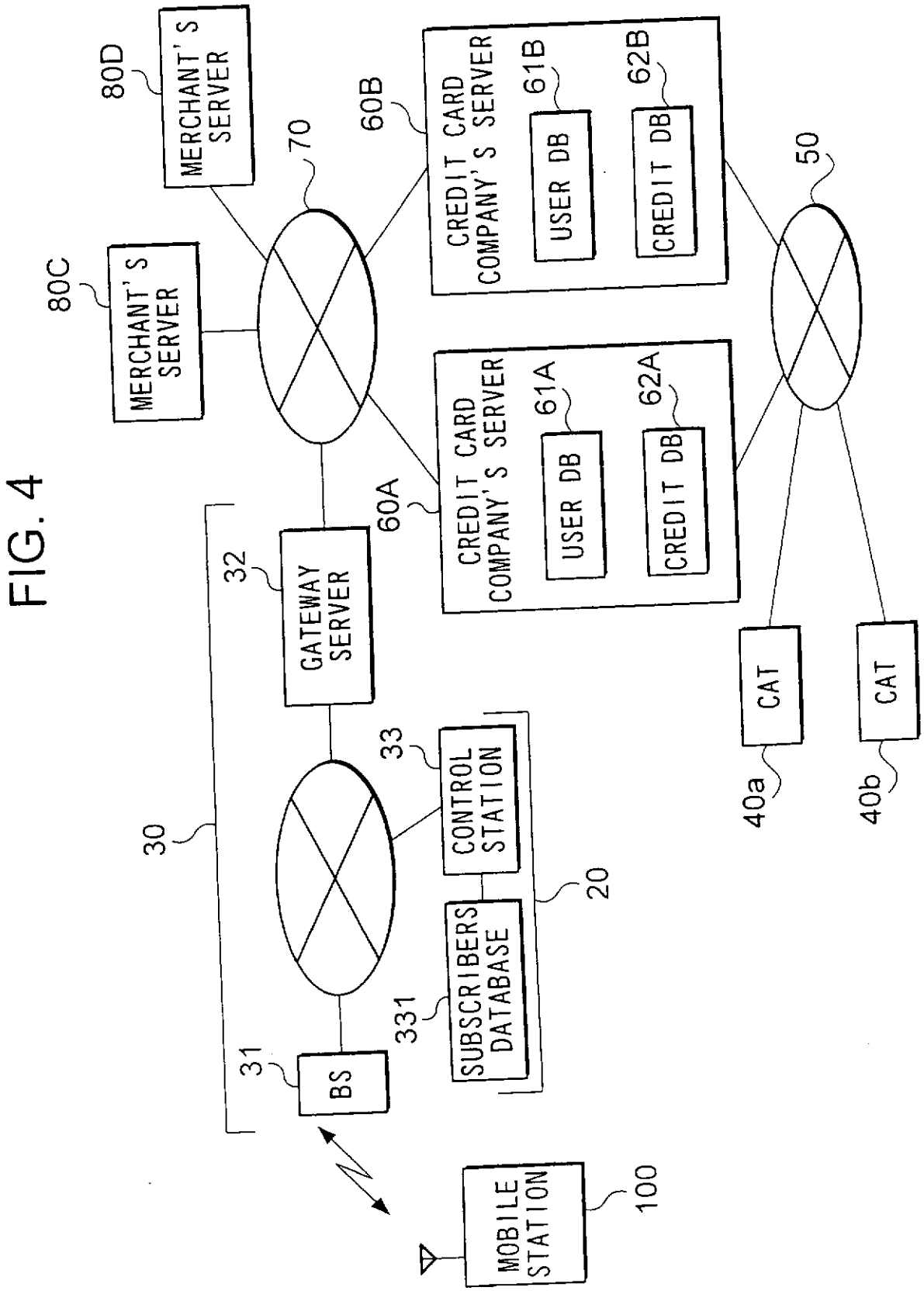

MERCHANT'S SERVER
80D
MERCHANT'S SERVER
80C
70
60B
CREDIT CARD COMPANY'S SERVER
61B
USER DB
62B
CREDIT DB
50
CREDIT CARD COMPANY'S SERVER
61A
USER DB
62A
CREDIT DB
60A
32
GATEWAY SERVER
33
CONTROL STATION
30
SUBSCRIBERS DATABASE
331
20
31
BS
MOBILE STATION
100
CAT
40a
CAT
40b

FIG. 5

331

TELEPHONE NUMBER	USER'S NAME	SEX	DATE OF BIRTH	DISABLEMENT INFORMATION	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....

FIG. 6

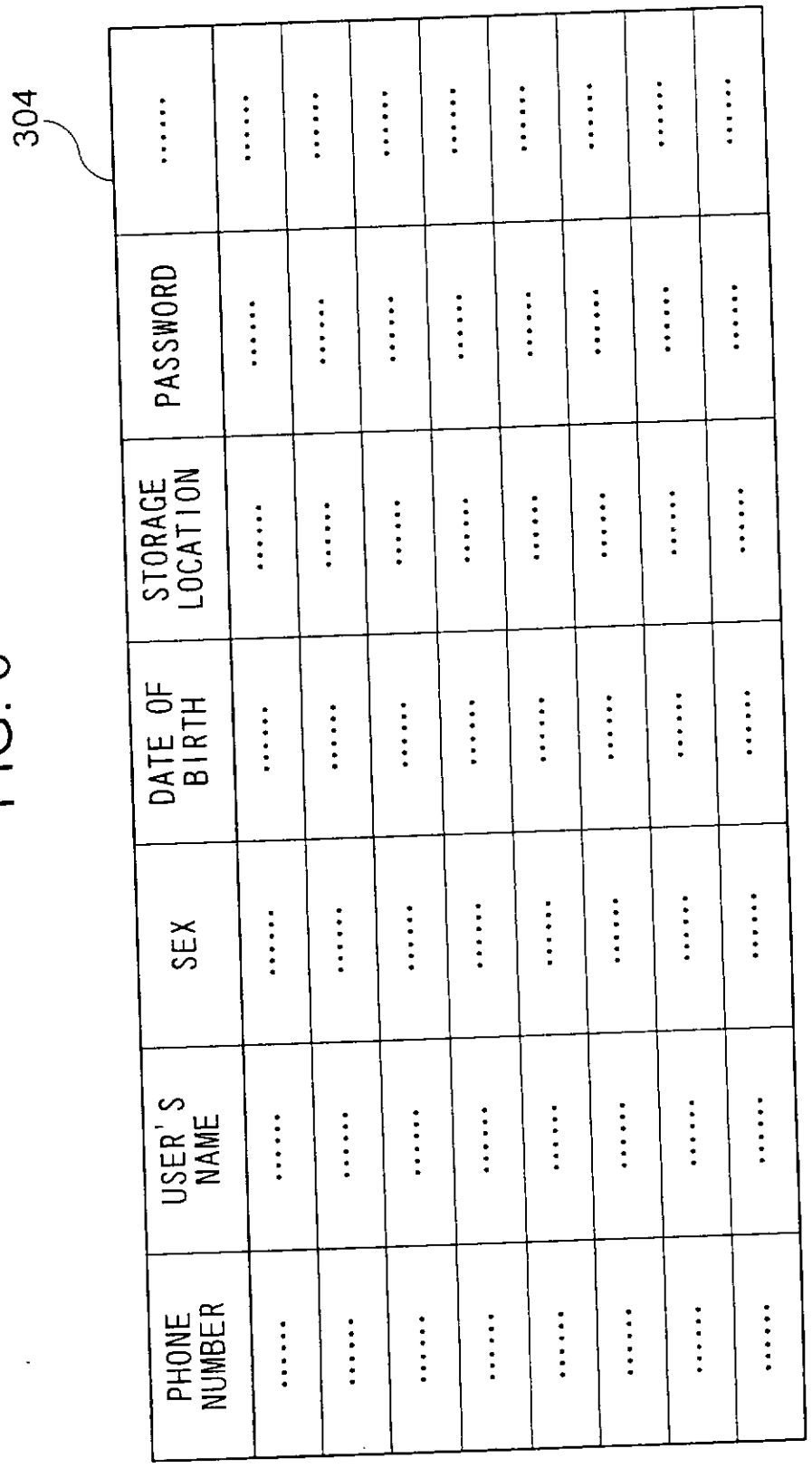

304
PHONE NUMBER
USER'S NAME
SEX
DATE OF BIRTH
STORAGE LOCATION
PASSWORD
.....

FIG. 7

NAME	AGE	ADDRESS	PHONE NUMBER	EMPLOYMENT	ANNUAL INCOME	CARD NUMBER	EXPIRATION DATE	CREDIT LIMIT	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

FIG. 8

USER NAME A				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....

USER NAME B				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....

FIG. 9

NAME	PHONE NUMBER	CARD NUMBER	EXPIRATION DATE	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....

FIG. 10

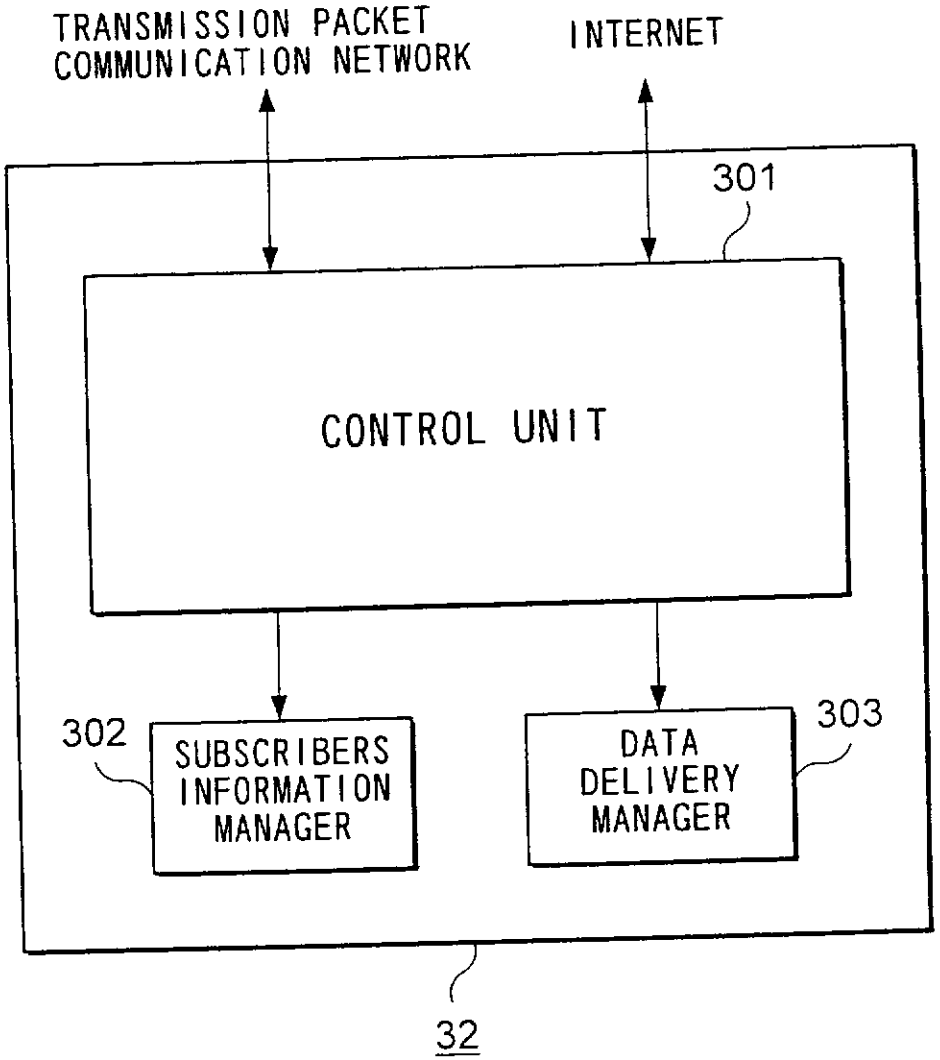

TRANSMISSION PACKET COMMUNICATION NETWORK
INTERNET
301
CONTROL UNIT
302
SUBSCRIBERS INFORMATION MANAGER
303
DATA DELIVERY MANAGER
32

FIG. 11A

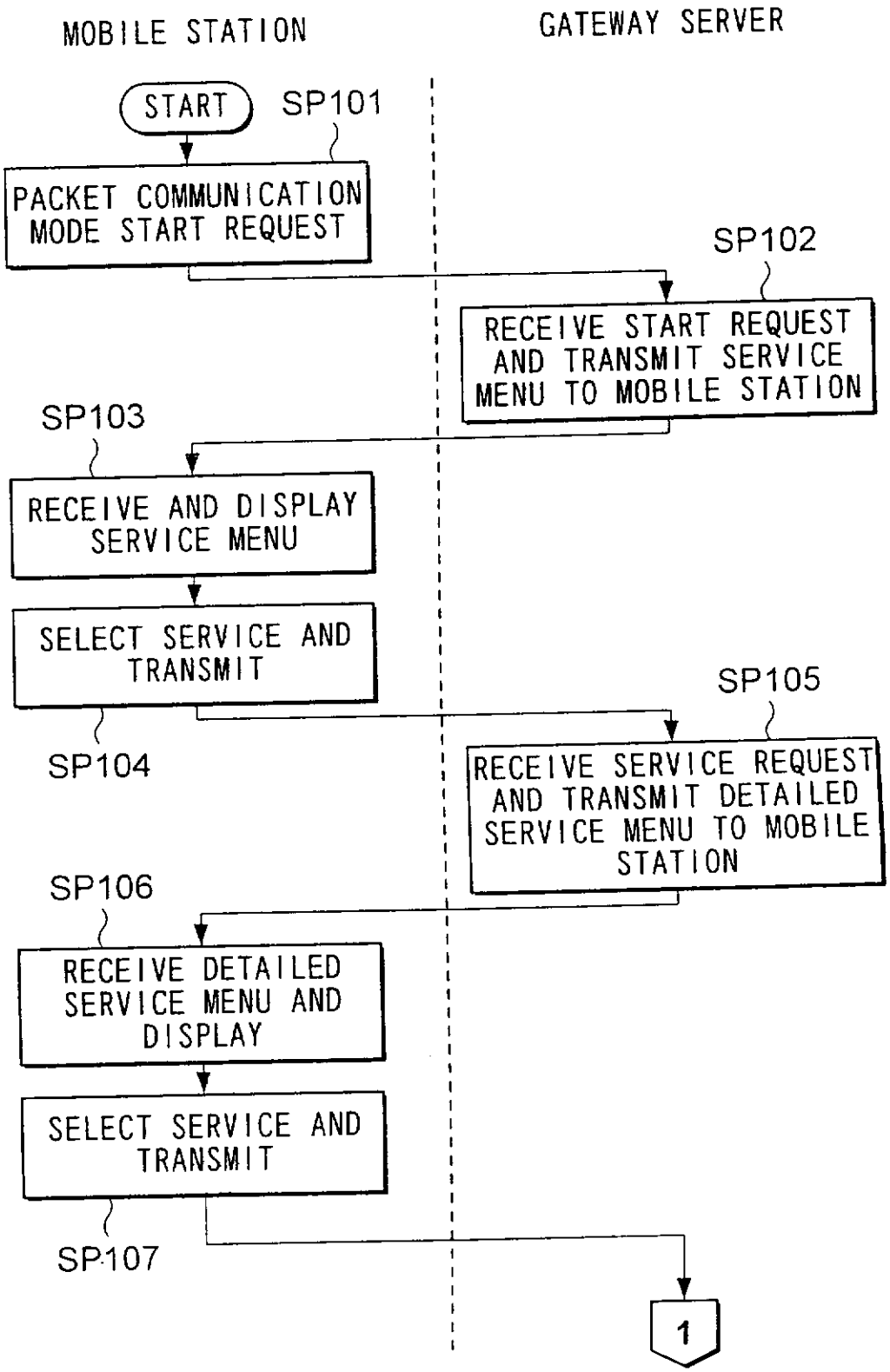

MOBILE STATION
GATEWAY SERVER
START
SP101
PACKET COMMUNICATION MODE START REQUEST
SP102
RECEIVE START REQUEST AND TRANSMIT SERVICE MENU TO MOBILE STATION
SP103
RECEIVE AND DISPLAY SERVICE MENU
SELECT SERVICE AND TRANSMIT
SP104
SP105
RECEIVE SERVICE REQUEST AND TRANSMIT DETAILED SERVICE MENU TO MOBILE STATION
SP106
RECEIVE DETAILED SERVICE MENU AND DISPLAY
SELECT SERVICE AND TRANSMIT
SP107
1

FIG. 11B

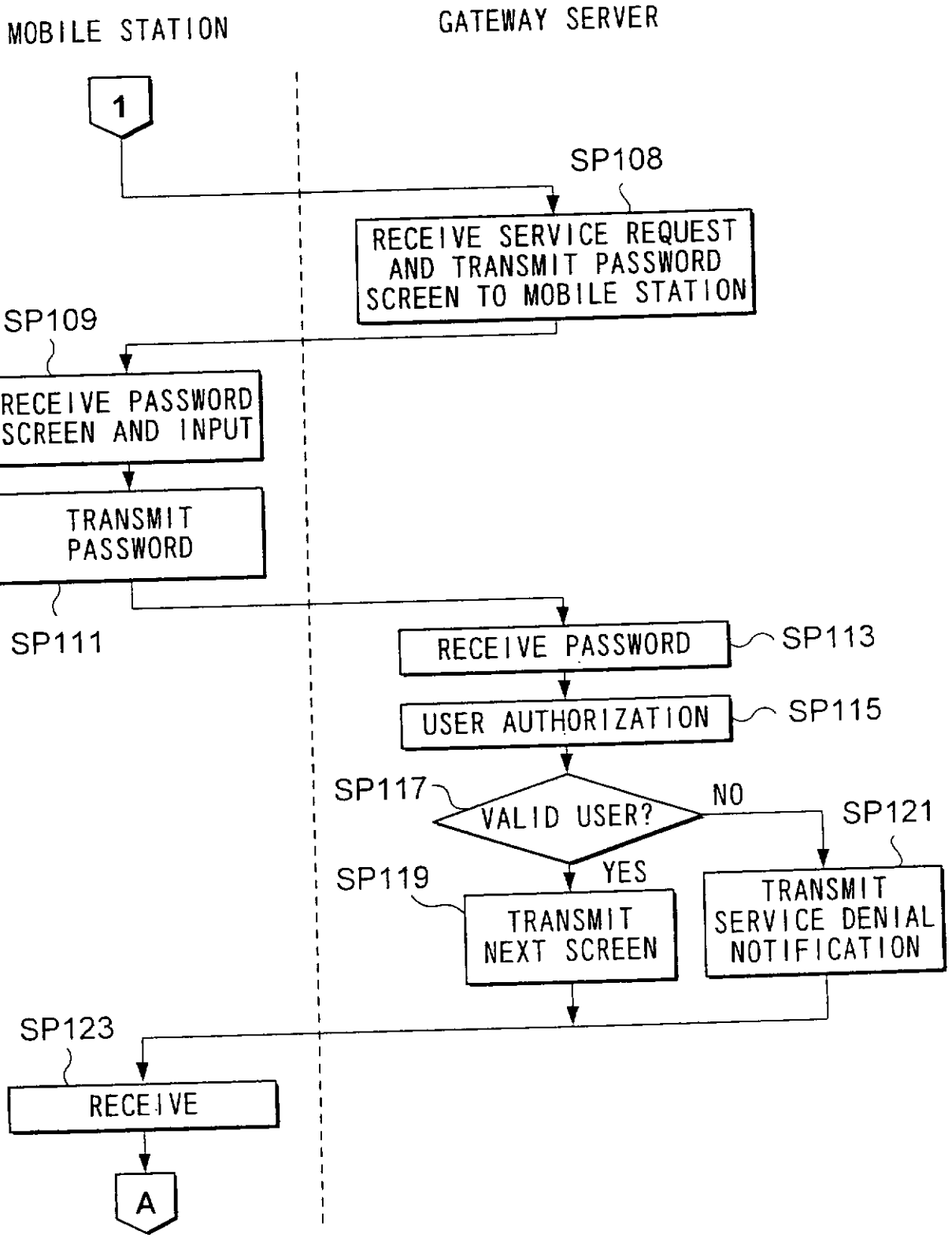

MOBILE STATION
GATEWAY SERVER
1
SP108
RECEIVE SERVICE REQUEST AND TRANSMIT PASSWORD SCREEN TO MOBILE STATION
SP109
RECEIVE PASSWORD SCREEN AND INPUT
TRANSMIT PASSWORD
SP111
RECEIVE PASSWORD
SP113
USER AUTHORIZATION
SP115
SP117
VALID USER?
NO
SP121
YES
SP119
TRANSMIT NEXT SCREEN
TRANSMIT SERVICE DENIAL NOTIFICATION
SP123
RECEIVE
A

FIG. 12A

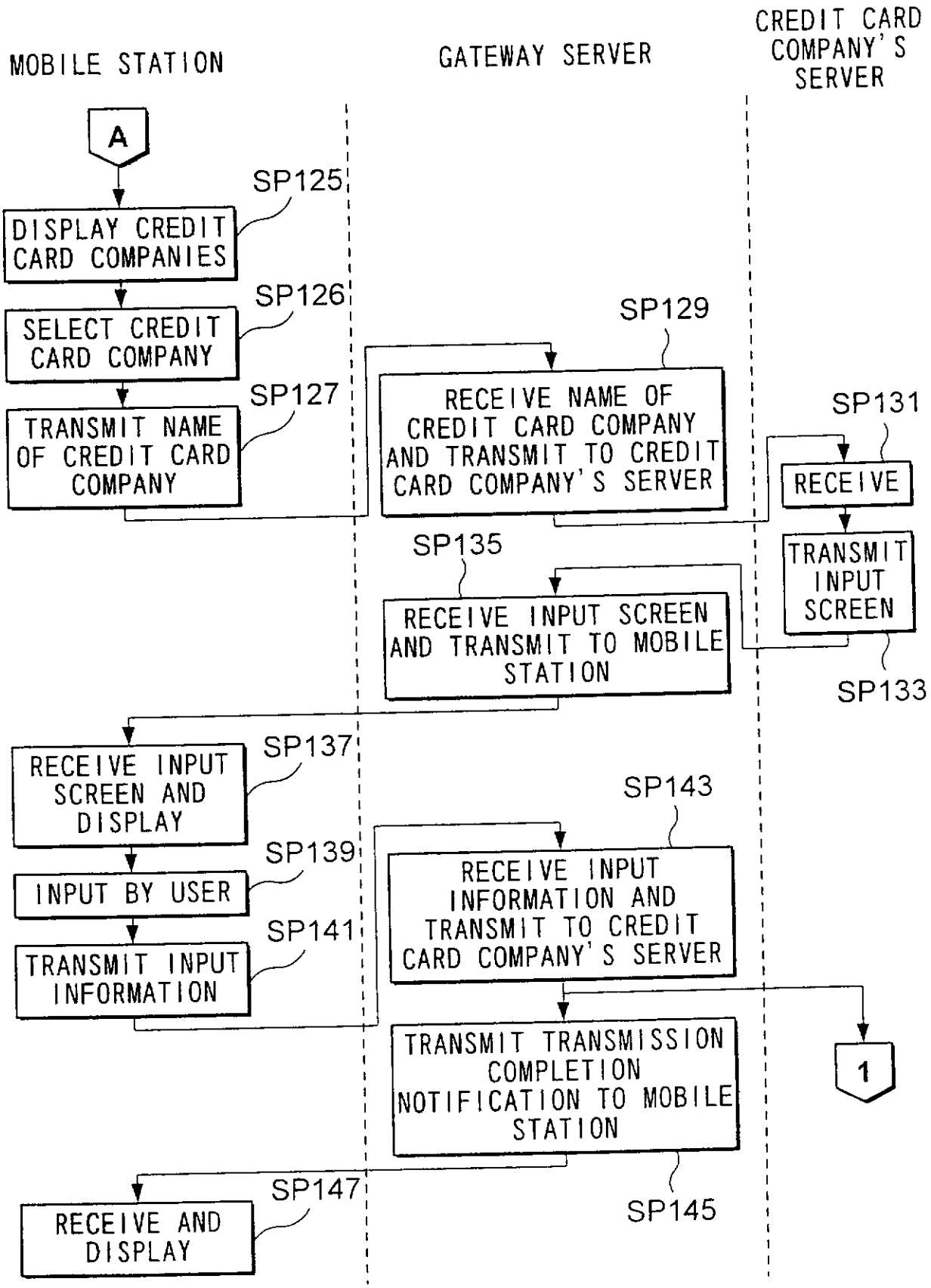

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
A
SP125
DISPLAY CREDIT CARD COMPANIES
SP126
SELECT CREDIT CARD COMPANY
SP127
TRANSMIT NAME OF CREDIT CARD COMPANY
SP129
RECEIVE NAME OF CREDIT CARD COMPANY AND TRANSMIT TO CREDIT CARD COMPANY'S SERVER
SP131
RECEIVE
TRANSMIT INPUT SCREEN
SP133
SP135
RECEIVE INPUT SCREEN AND TRANSMIT TO MOBILE STATION
SP137
RECEIVE INPUT SCREEN AND DISPLAY
SP139
INPUT BY USER
SP141
TRANSMIT INPUT INFORMATION
SP143
RECEIVE INPUT INFORMATION AND TRANSMIT TO CREDIT CARD COMPANY'S SERVER
TRANSMIT TRANSMISSION COMPLETION NOTIFICATION TO MOBILE STATION
SP145
1
SP147
RECEIVE AND DISPLAY

FIG. 12B

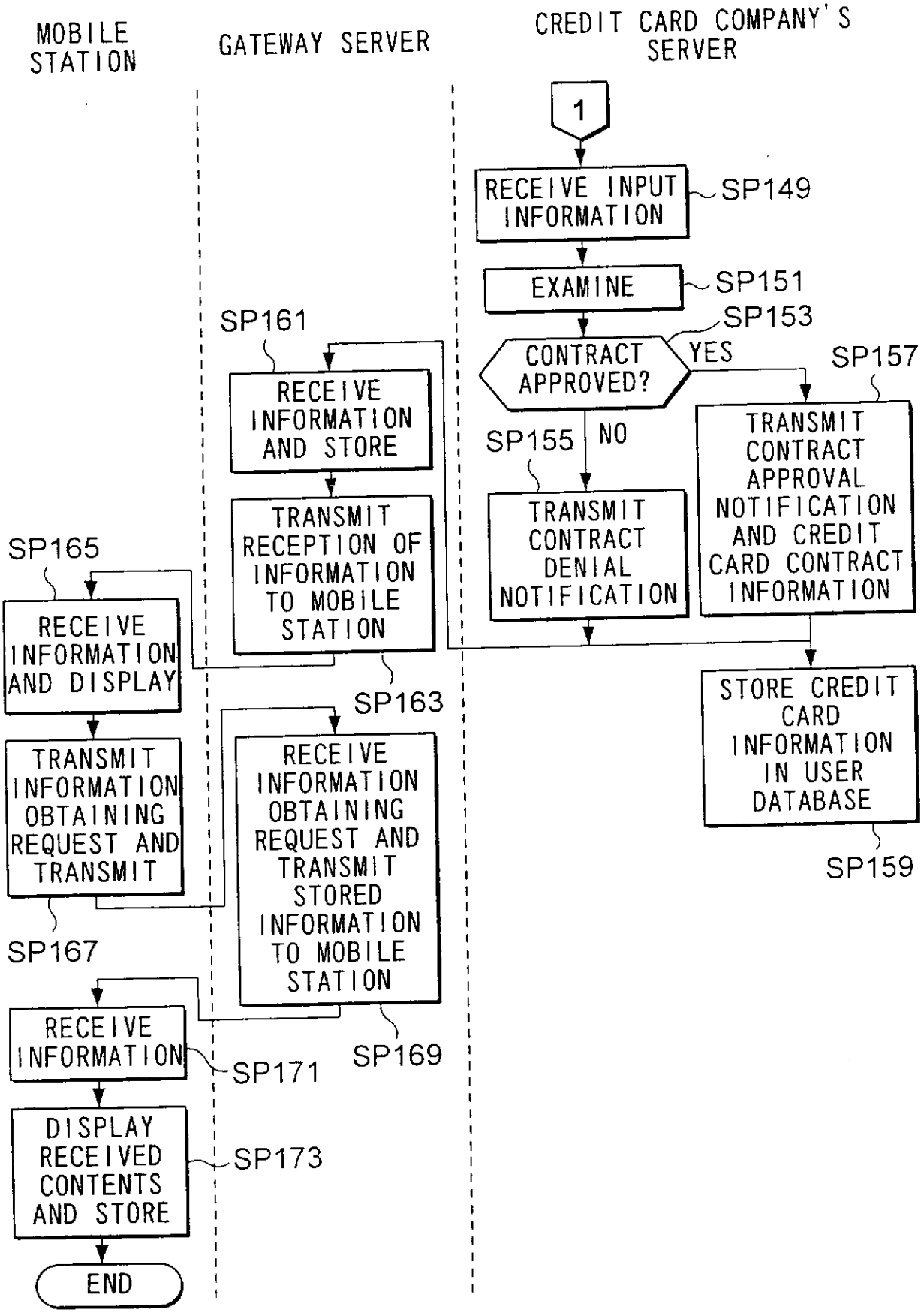

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
1
RECEIVE INPUT INFORMATION
SP149
EXAMINE
SP151
SP153
CONTRACT APPROVED?
YES
SP157
NO
SP155
TRANSMIT CONTRACT DENIAL NOTIFICATION
TRANSMIT CONTRACT APPROVAL NOTIFICATION AND CREDIT CARD CONTRACT INFORMATION
STORE CREDIT CARD INFORMATION IN USER DATABASE
SP159
SP161
RECEIVE INFORMATION AND STORE
TRANSMIT RECEPTION OF INFORMATION TO MOBILE STATION
SP163
SP165
RECEIVE INFORMATION AND DISPLAY
TRANSMIT INFORMATION OBTAINING REQUEST AND TRANSMIT
SP167
RECEIVE INFORMATION OBTAINING REQUEST AND TRANSMIT STORED INFORMATION TO MOBILE STATION
SP169
RECEIVE INFORMATION
SP171
DISPLAY RECEIVED CONTENTS AND STORE
SP173
END

FIG. 13A

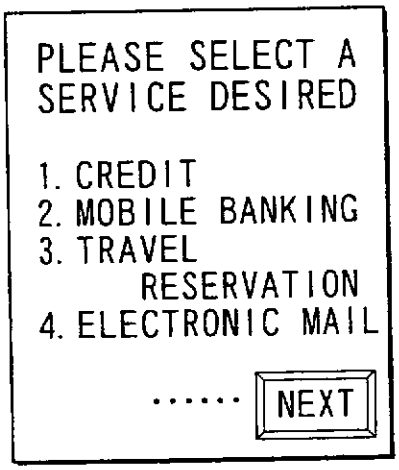


FIG. 13B

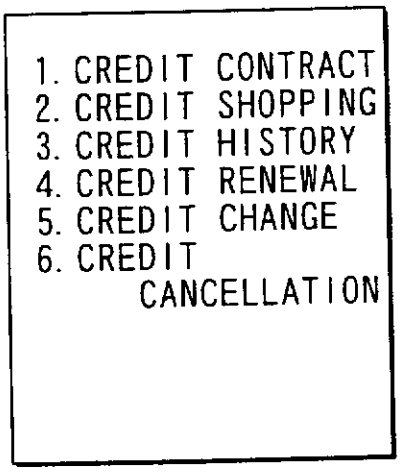


FIG. 13C

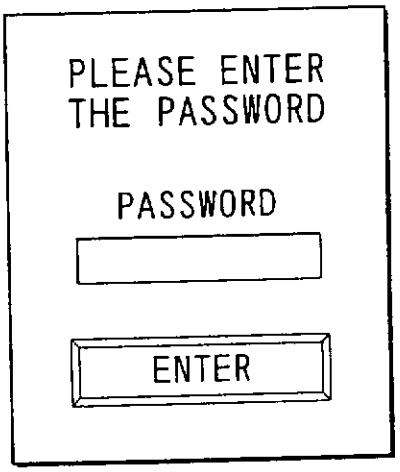


FIG. 13D

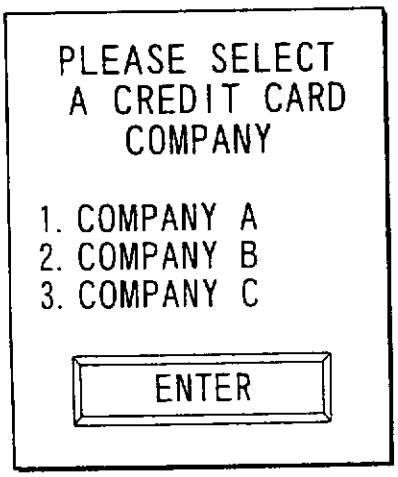


FIG. 13E

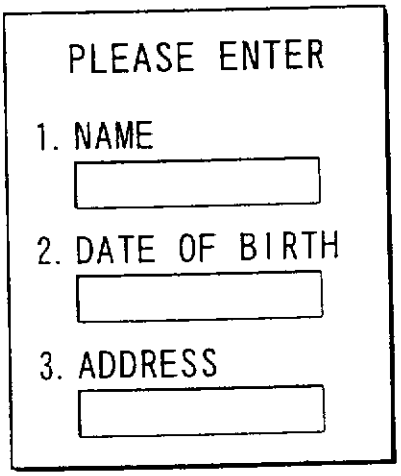


FIG. 13F

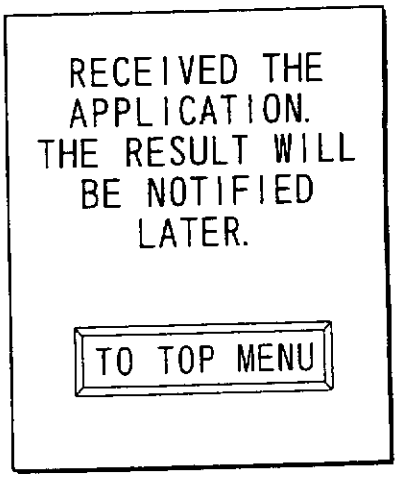


FIG. 13G

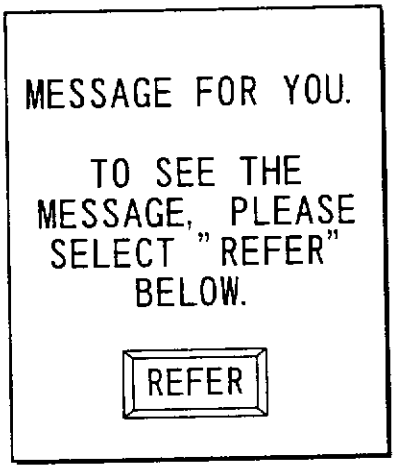


FIG. 13H

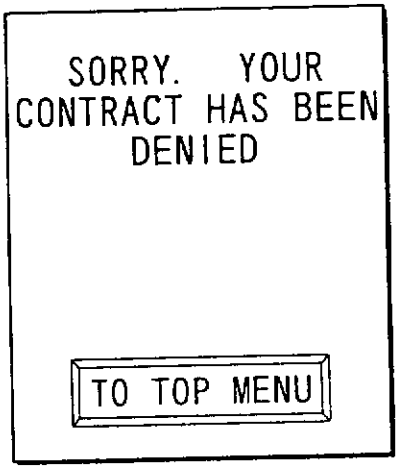


FIG. 13I

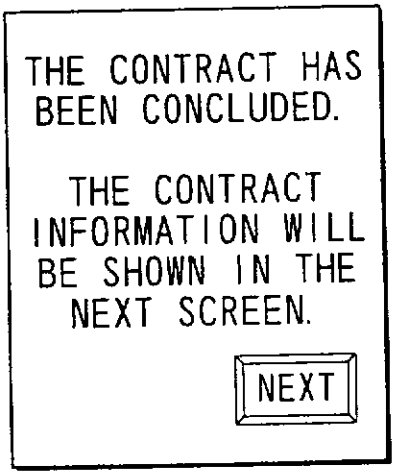


FIG. 13J

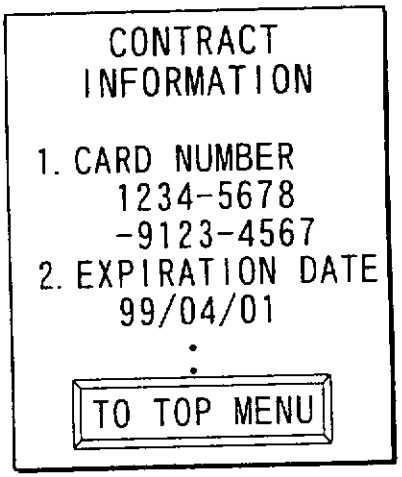


FIG. 14A

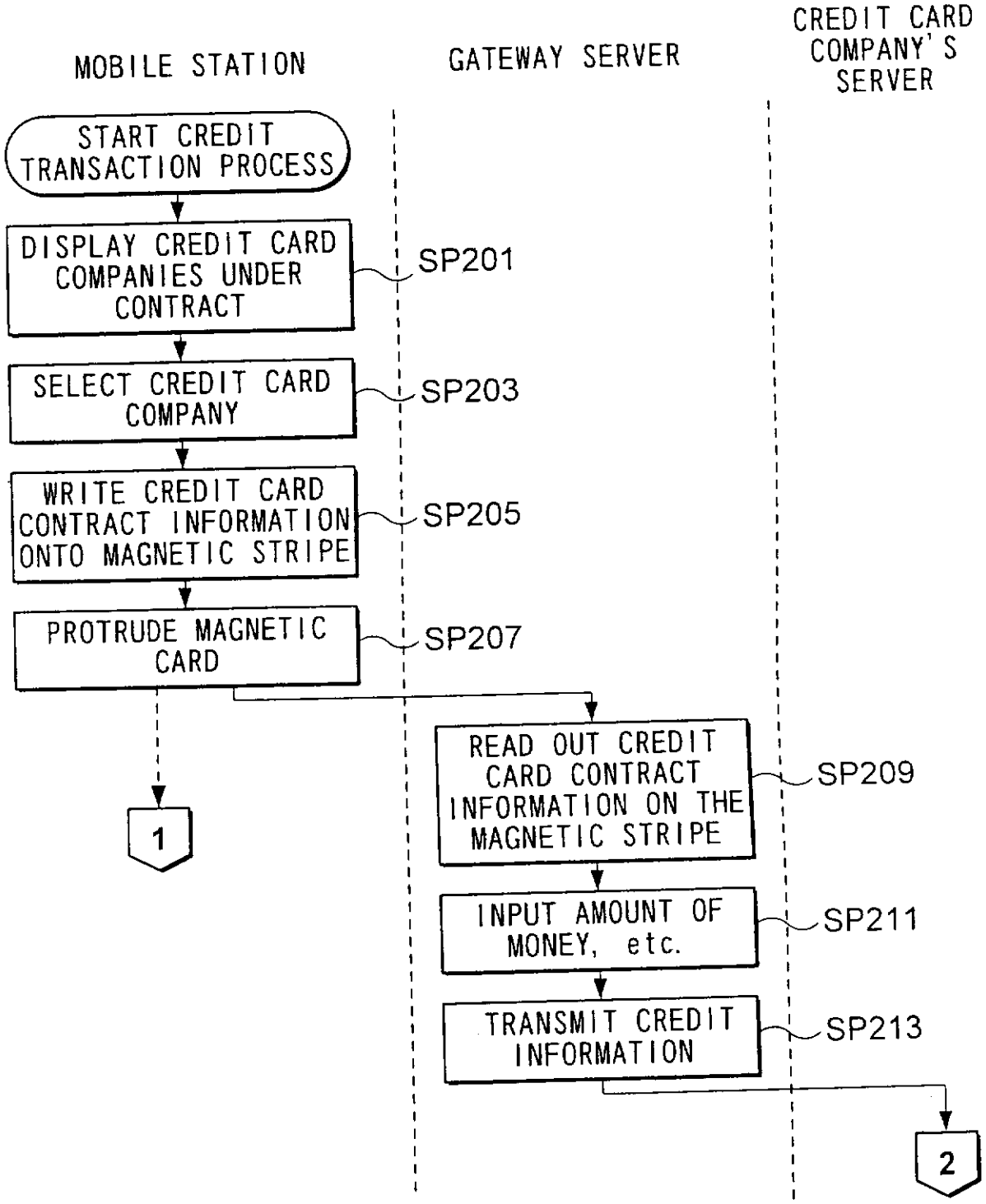

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
START CREDIT TRANSACTION PROCESS
DISPLAY CREDIT CARD COMPANIES UNDER CONTRACT
SP201
SELECT CREDIT CARD COMPANY
SP203
WRITE CREDIT CARD CONTRACT INFORMATION ONTO MAGNETIC STRIPE
SP205
PROTRUDE MAGNETIC CARD
SP207
1
READ OUT CREDIT CARD CONTRACT INFORMATION ON THE MAGNETIC STRIPE
SP209
INPUT AMOUNT OF MONEY, etc.
SP211
TRANSMIT CREDIT INFORMATION
SP213
2

FIG. 14B

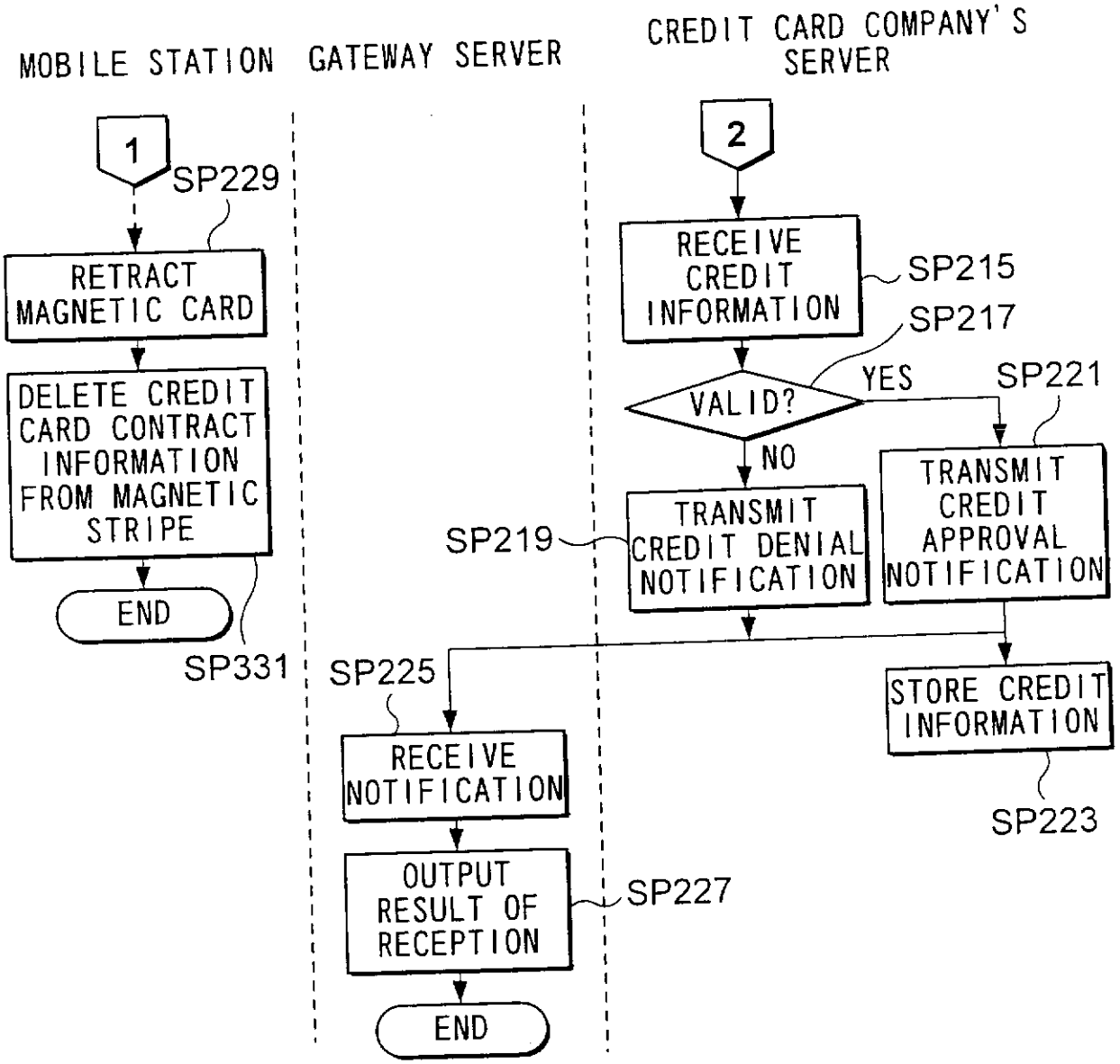

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
1
SP229
RETRACT MAGNETIC CARD
DELETE CREDIT CARD CONTRACT INFORMATION FROM MAGNETIC STRIPE
END
SP331
2
RECEIVE CREDIT INFORMATION
SP215
SP217
VALID?
YES
SP221
NO
TRANSMIT CREDIT DENIAL NOTIFICATION
SP219
TRANSMIT CREDIT APPROVAL NOTIFICATION
STORE CREDIT INFORMATION
SP223
SP225
RECEIVE NOTIFICATION
OUTPUT RESULT OF RECEPTION
SP227
END

FIG. 15A

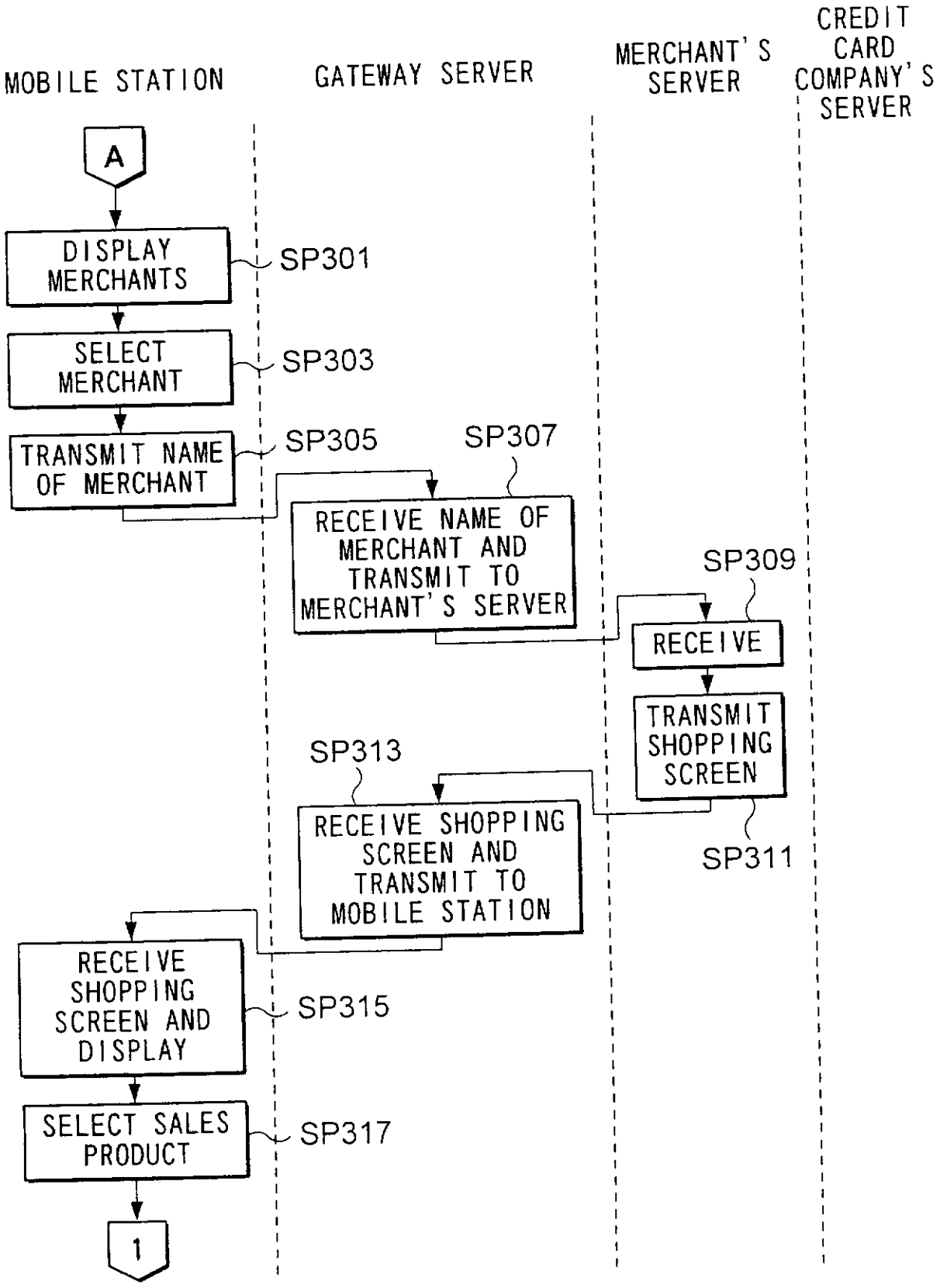

MOBILE STATION
GATEWAY SERVER
MERCHANT'S SERVER
CREDIT CARD COMPANY'S SERVER
A
DISPLAY MERCHANTS
SP301
SELECT MERCHANT
SP303
TRANSMIT NAME OF MERCHANT
SP305
SP307
RECEIVE NAME OF MERCHANT AND TRANSMIT TO MERCHANT'S SERVER
SP309
RECEIVE
TRANSMIT SHOPPING SCREEN
SP311
SP313
RECEIVE SHOPPING SCREEN AND TRANSMIT TO MOBILE STATION
RECEIVE SHOPPING SCREEN AND DISPLAY
SP315
SELECT SALES PRODUCT
SP317
1

FIG. 15B

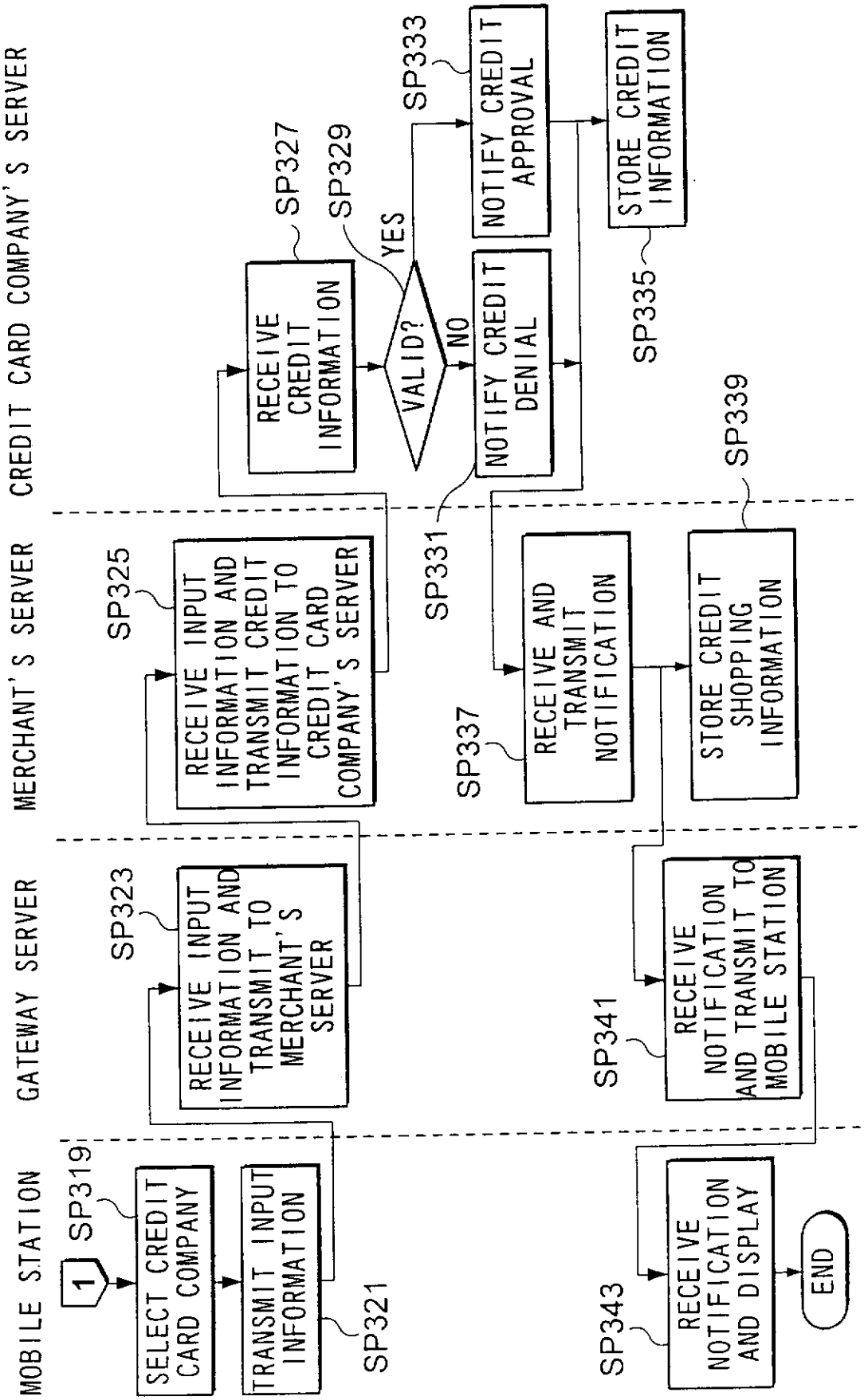

MOBILE STATION
GATEWAY SERVER
MERCHANT'S SERVER
CREDIT CARD COMPANY'S SERVER
1
SP319
SELECT CREDIT CARD COMPANY
TRANSMIT INPUT INFORMATION
SP321
SP323
RECEIVE INPUT INFORMATION AND TRANSMIT TO MERCHANT'S SERVER
SP325
RECEIVE INPUT INFORMATION AND TRANSMIT CREDIT INFORMATION TO CREDIT CARD COMPANY'S SERVER
SP327
RECEIVE CREDIT INFORMATION
SP329
VALID?
YES
NO
SP331
SP333
NOTIFY CREDIT APPROVAL
NOTIFY CREDIT DENIAL
SP335
STORE CREDIT INFORMATION
SP337
RECEIVE AND TRANSMIT NOTIFICATION
SP339
STORE CREDIT SHOPPING INFORMATION
SP341
RECEIVE NOTIFICATION AND TRANSMIT TO MOBILE STATION
SP343
RECEIVE NOTIFICATION AND DISPLAY
END

FIG. 16A

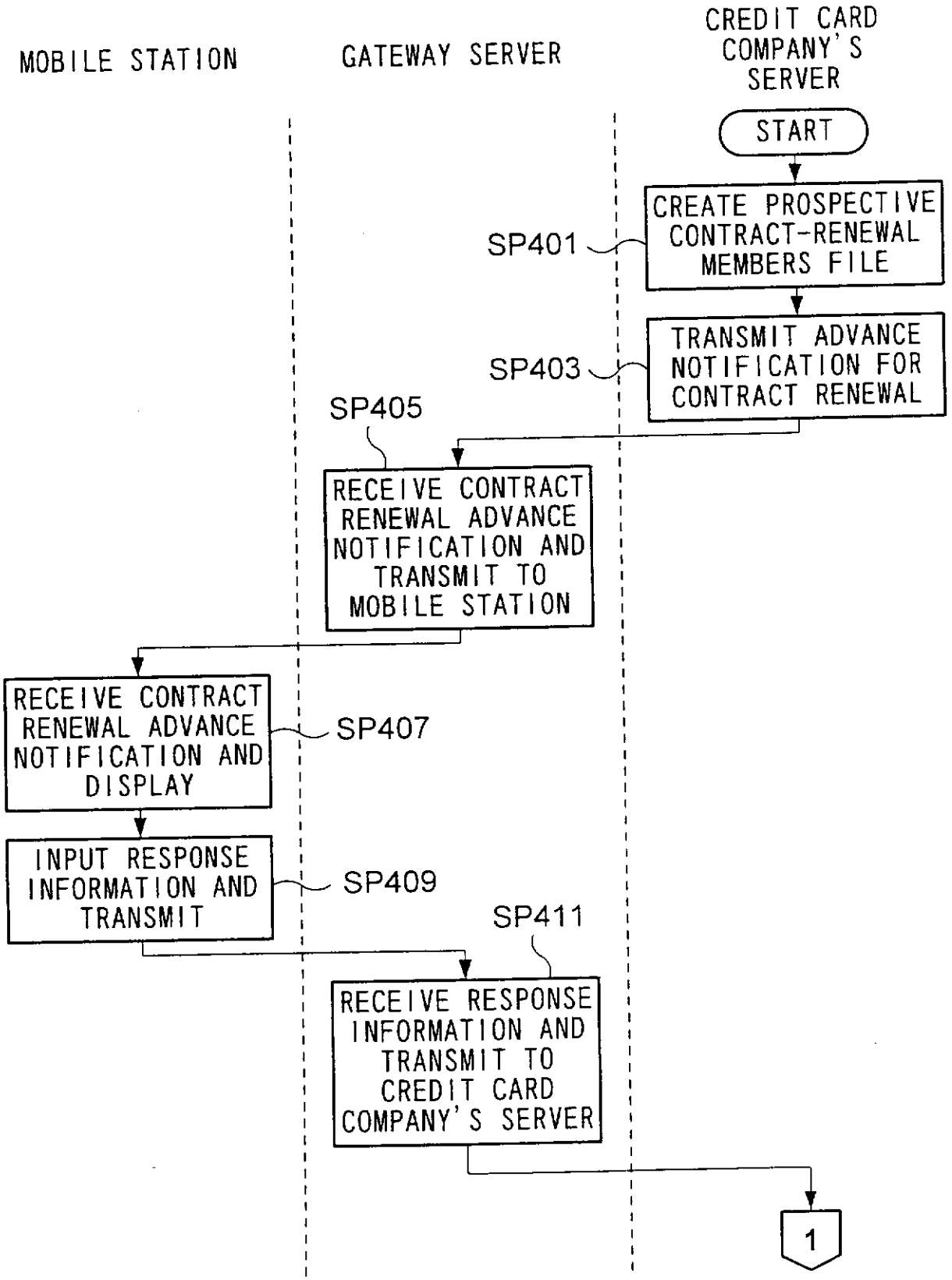

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
START
CREATE PROSPECTIVE CONTRACT-RENEWAL MEMBERS FILE
SP401
TRANSMIT ADVANCE NOTIFICATION FOR CONTRACT RENEWAL
SP403
SP405
RECEIVE CONTRACT RENEWAL ADVANCE NOTIFICATION AND TRANSMIT TO MOBILE STATION
RECEIVE CONTRACT RENEWAL ADVANCE NOTIFICATION AND DISPLAY
SP407
INPUT RESPONSE INFORMATION AND TRANSMIT
SP409
SP411
RECEIVE RESPONSE INFORMATION AND TRANSMIT TO CREDIT CARD COMPANY'S SERVER
1

FIG. 16B

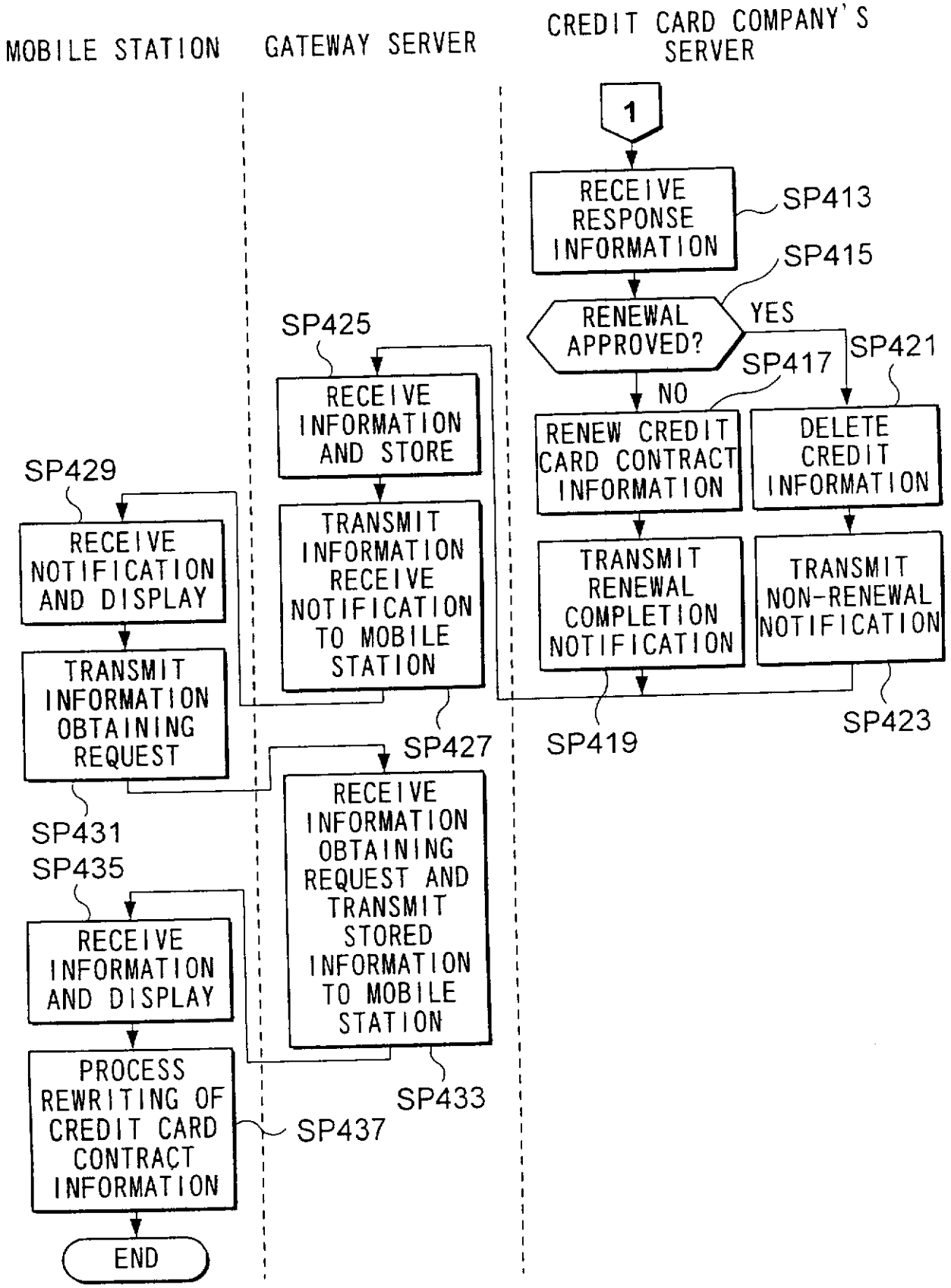

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
1
RECEIVE RESPONSE INFORMATION
SP413
SP415
RENEWAL APPROVED?
YES
NO
SP417
SP421
RENEW CREDIT CARD CONTRACT INFORMATION
DELETE CREDIT INFORMATION
TRANSMIT RENEWAL COMPLETION NOTIFICATION
TRANSMIT NON-RENEWAL NOTIFICATION
SP419
SP423
SP425
RECEIVE INFORMATION AND STORE
TRANSMIT INFORMATION RECEIVE NOTIFICATION TO MOBILE STATION
SP427
SP429
RECEIVE NOTIFICATION AND DISPLAY
TRANSMIT INFORMATION OBTAINING REQUEST
SP431
RECEIVE INFORMATION OBTAINING REQUEST AND TRANSMIT STORED INFORMATION TO MOBILE STATION
SP433
SP435
RECEIVE INFORMATION AND DISPLAY
PROCESS REWRITING OF CREDIT CARD CONTRACT INFORMATION
SP437
END

FIG. 17A

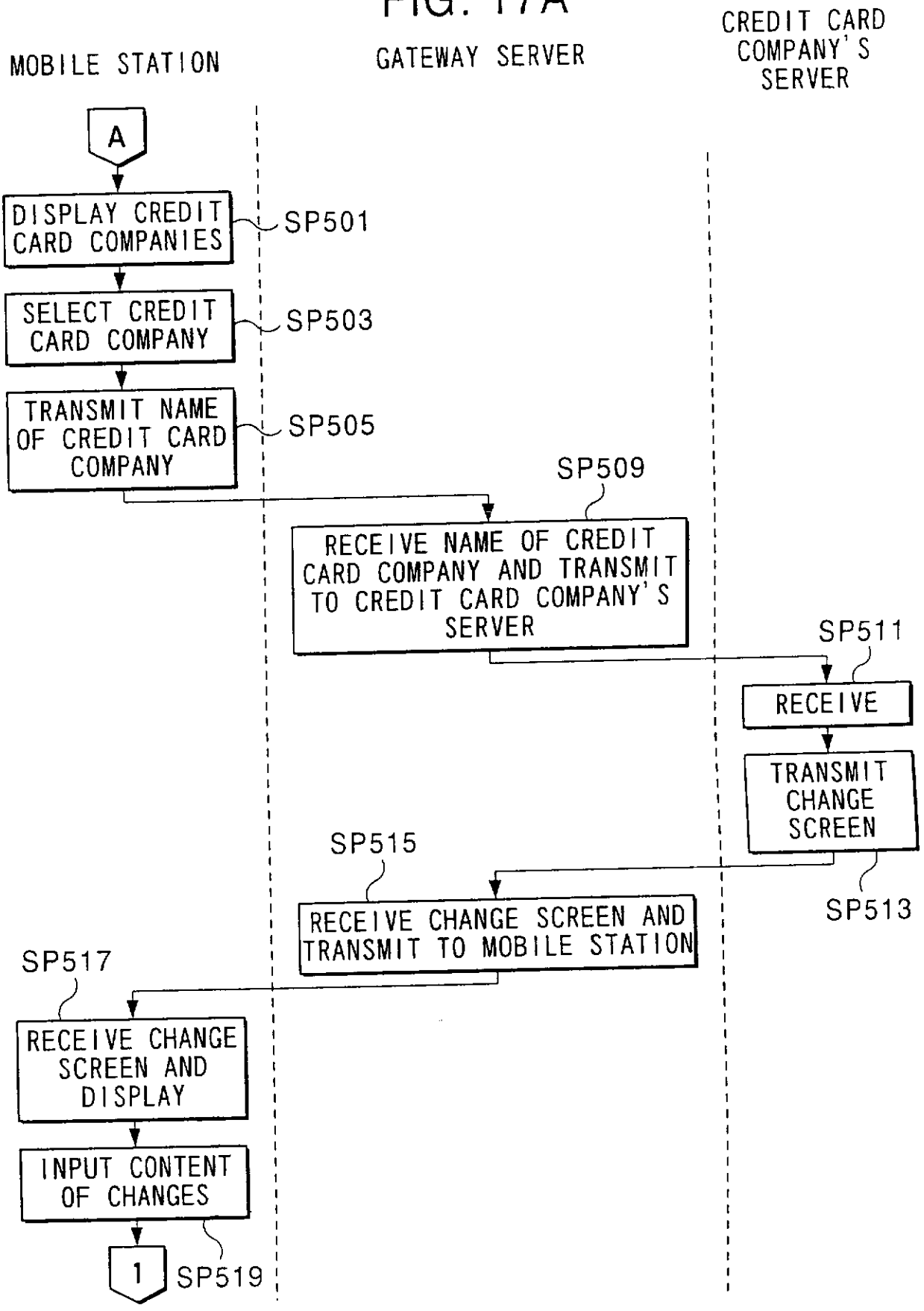

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
A
DISPLAY CREDIT CARD COMPANIES
SP501
SELECT CREDIT CARD COMPANY
SP503
TRANSMIT NAME OF CREDIT CARD COMPANY
SP505
SP509
RECEIVE NAME OF CREDIT CARD COMPANY AND TRANSMIT TO CREDIT CARD COMPANY'S SERVER
SP511
RECEIVE
TRANSMIT CHANGE SCREEN
SP513
SP515
RECEIVE CHANGE SCREEN AND TRANSMIT TO MOBILE STATION
SP517
RECEIVE CHANGE SCREEN AND DISPLAY
INPUT CONTENT OF CHANGES
1
SP519

FIG. 17B

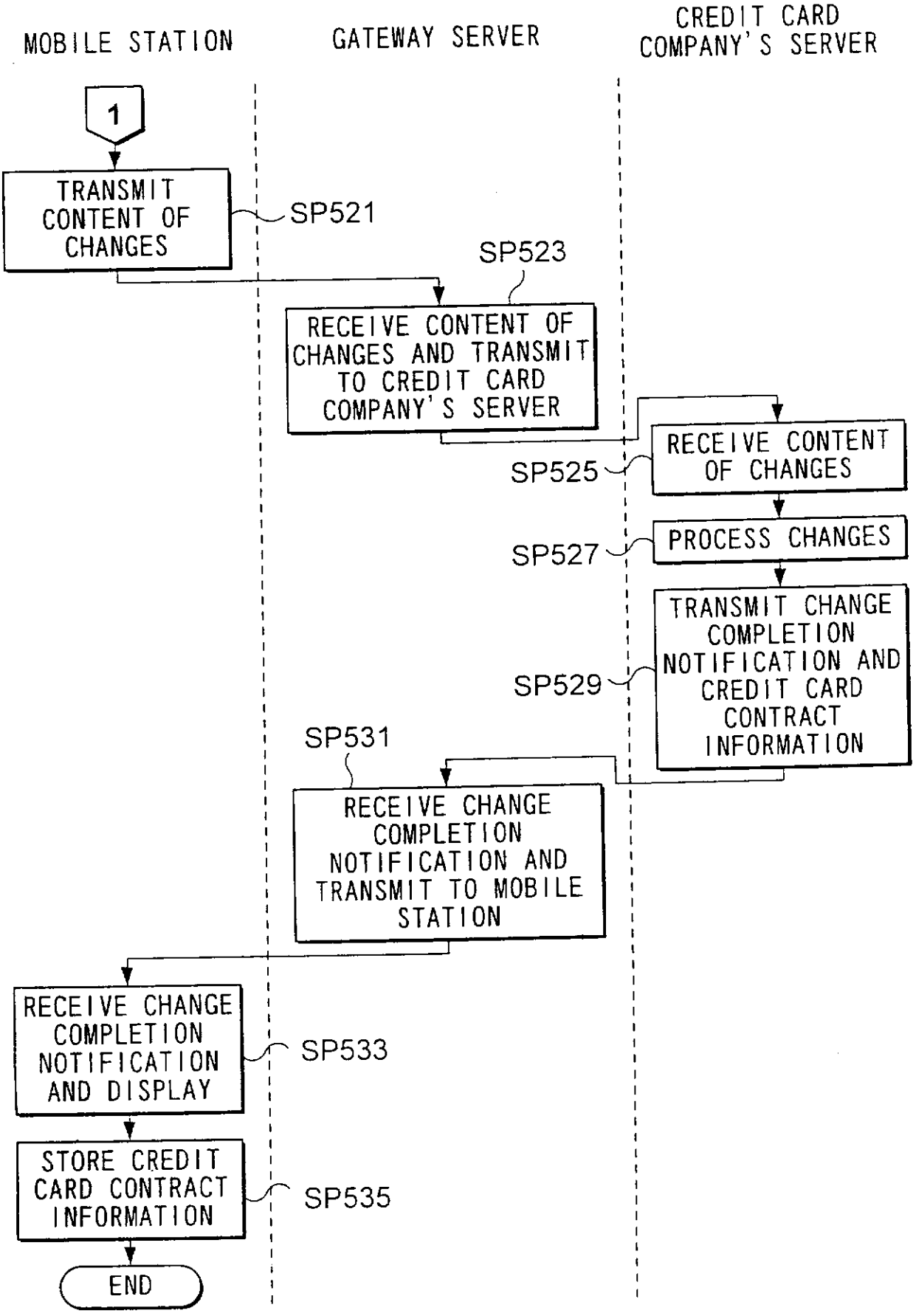

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
1
TRANSMIT CONTENT OF CHANGES
SP521
SP523
RECEIVE CONTENT OF CHANGES AND TRANSMIT TO CREDIT CARD COMPANY'S SERVER
SP525
RECEIVE CONTENT OF CHANGES
SP527
PROCESS CHANGES
SP529
TRANSMIT CHANGE COMPLETION NOTIFICATION AND CREDIT CARD CONTRACT INFORMATION
SP531
RECEIVE CHANGE COMPLETION NOTIFICATION AND TRANSMIT TO MOBILE STATION
RECEIVE CHANGE COMPLETION NOTIFICATION AND DISPLAY
SP533
STORE CREDIT CARD CONTRACT INFORMATION
SP535
END

FIG. 18

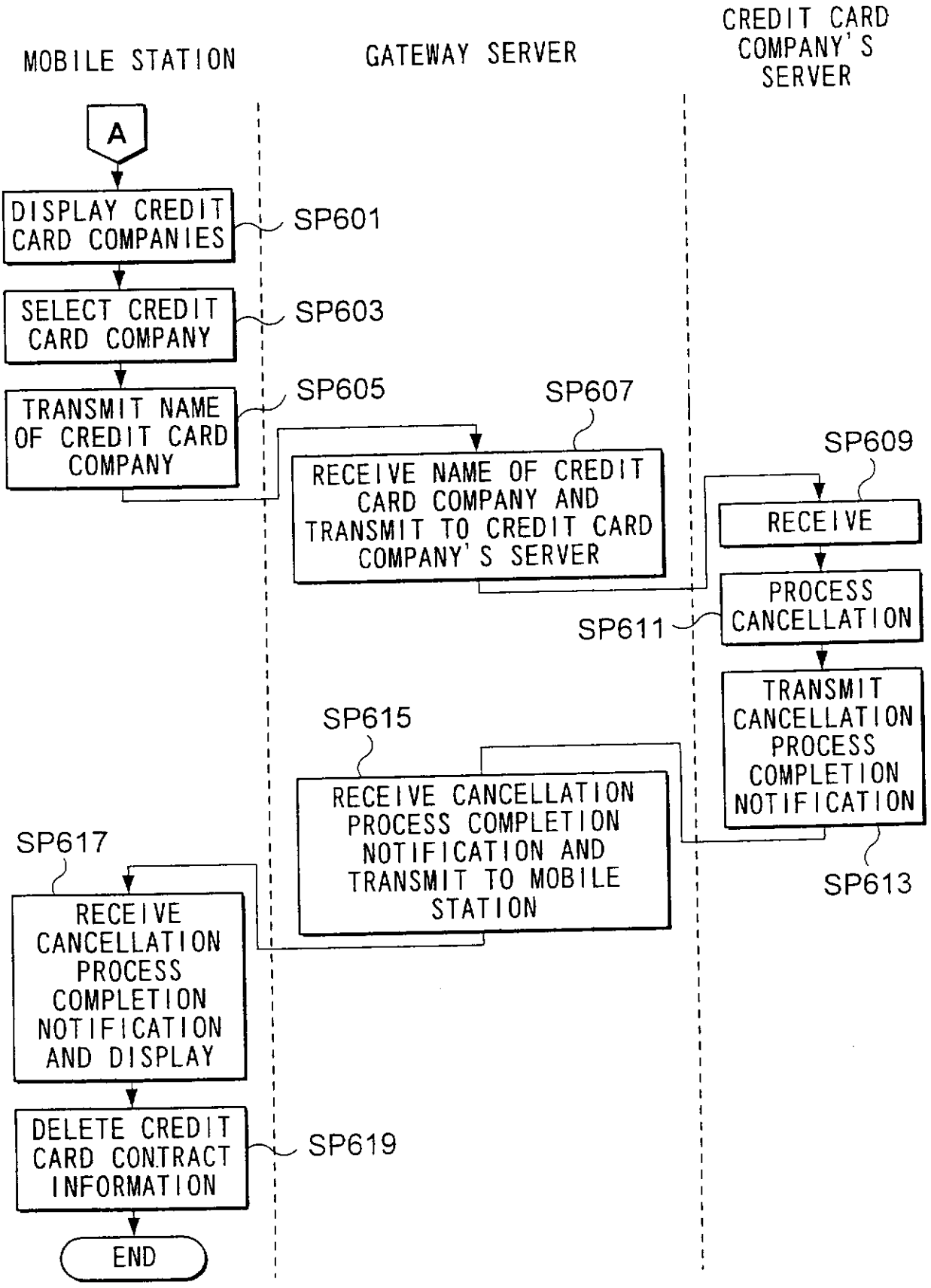

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
A
DISPLAY CREDIT CARD COMPANIES
SP601
SELECT CREDIT CARD COMPANY
SP603
TRANSMIT NAME OF CREDIT CARD COMPANY
SP605
SP607
RECEIVE NAME OF CREDIT CARD COMPANY AND TRANSMIT TO CREDIT CARD COMPANY'S SERVER
SP609
RECEIVE
PROCESS CANCELLATION
SP611
TRANSMIT CANCELLATION PROCESS COMPLETION NOTIFICATION
SP613
SP615
RECEIVE CANCELLATION PROCESS COMPLETION NOTIFICATION AND TRANSMIT TO MOBILE STATION
SP617
RECEIVE CANCELLATION PROCESS COMPLETION NOTIFICATION AND DISPLAY
DELETE CREDIT CARD CONTRACT INFORMATION
SP619
END

FIG. 19

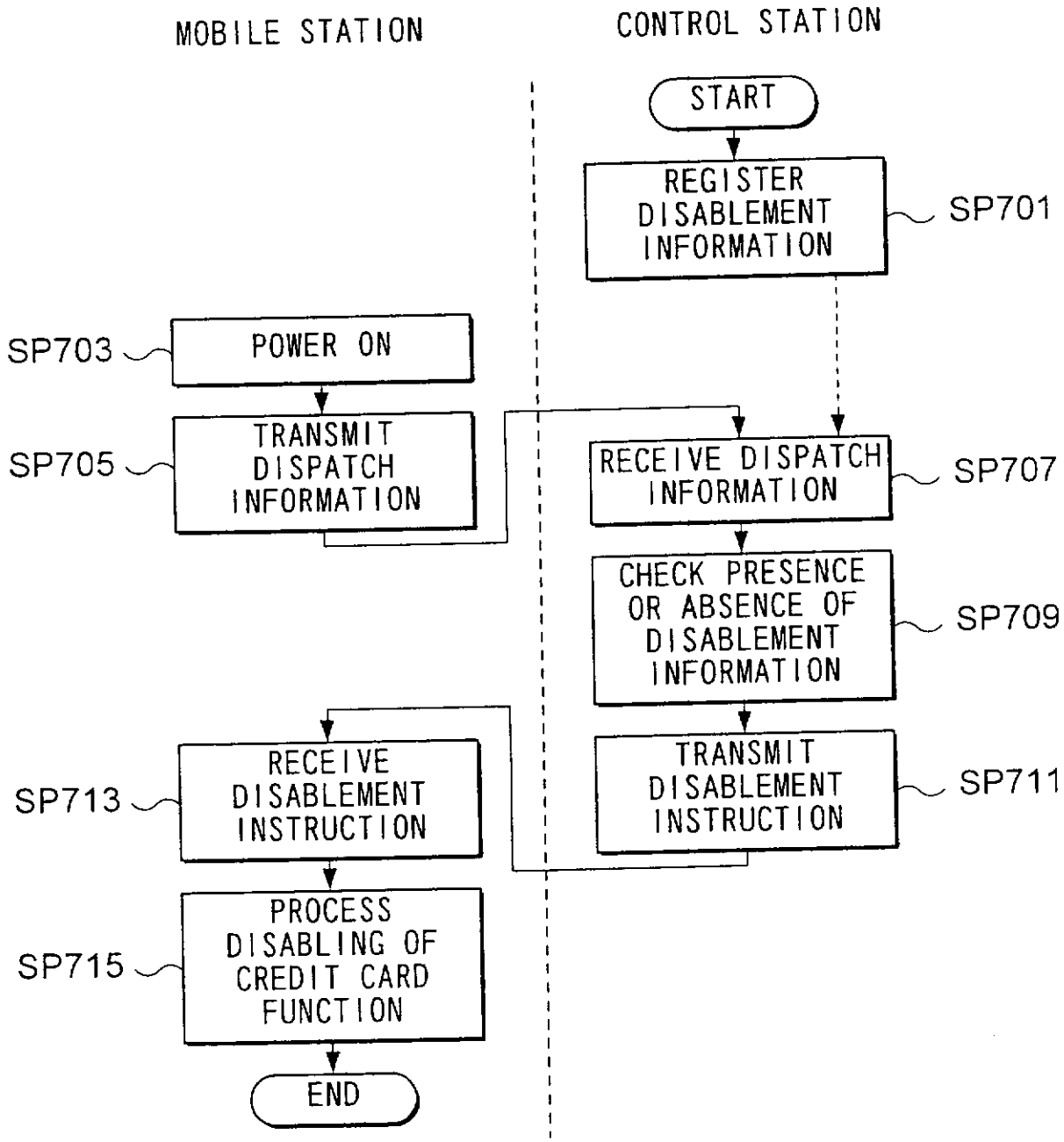

MOBILE STATION
CONTROL STATION
START
REGISTER DISABLEMENT INFORMATION
SP701
SP703
POWER ON
SP705
TRANSMIT DISPATCH INFORMATION
RECEIVE DISPATCH INFORMATION
SP707
CHECK PRESENCE OR ABSENCE OF DISABLEMENT INFORMATION
SP709
TRANSMIT DISABLEMENT INSTRUCTION
SP711
SP713
RECEIVE DISABLEMENT INSTRUCTION
SP715
PROCESS DISABLING OF CREDIT CARD FUNCTION
END

FIG. 20

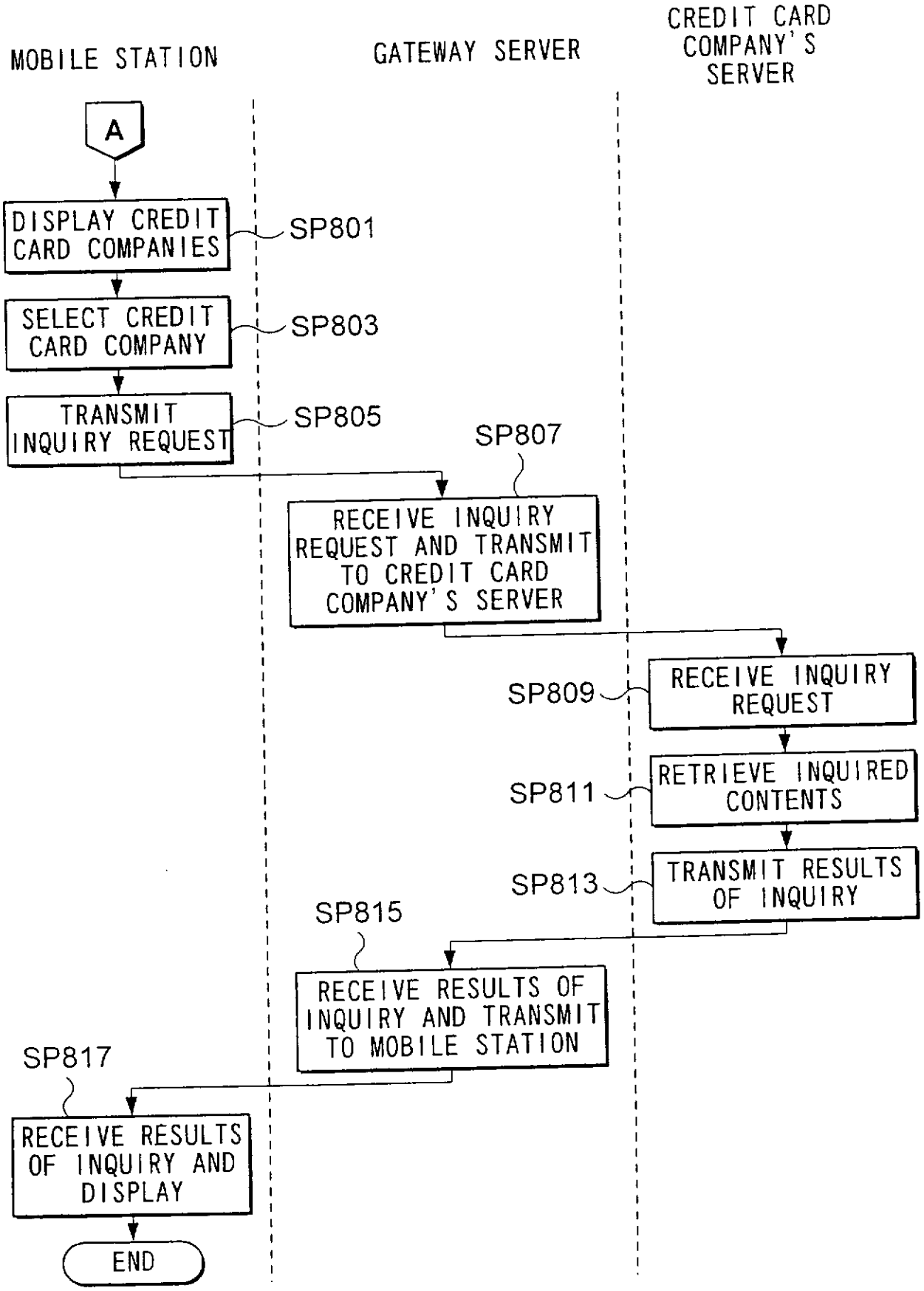

MOBILE STATION
GATEWAY SERVER
CREDIT CARD COMPANY'S SERVER
A
DISPLAY CREDIT CARD COMPANIES
SP801
SELECT CREDIT CARD COMPANY
SP803
TRANSMIT INQUIRY REQUEST
SP805
SP807
RECEIVE INQUIRY REQUEST AND TRANSMIT TO CREDIT CARD COMPANY'S SERVER
SP809
RECEIVE INQUIRY REQUEST
SP811
RETRIEVE INQUIRED CONTENTS
SP813
TRANSMIT RESULTS OF INQUIRY
SP815
RECEIVE RESULTS OF INQUIRY AND TRANSMIT TO MOBILE STATION
SP817
RECEIVE RESULTS OF INQUIRY AND DISPLAY
END

FIG. 21

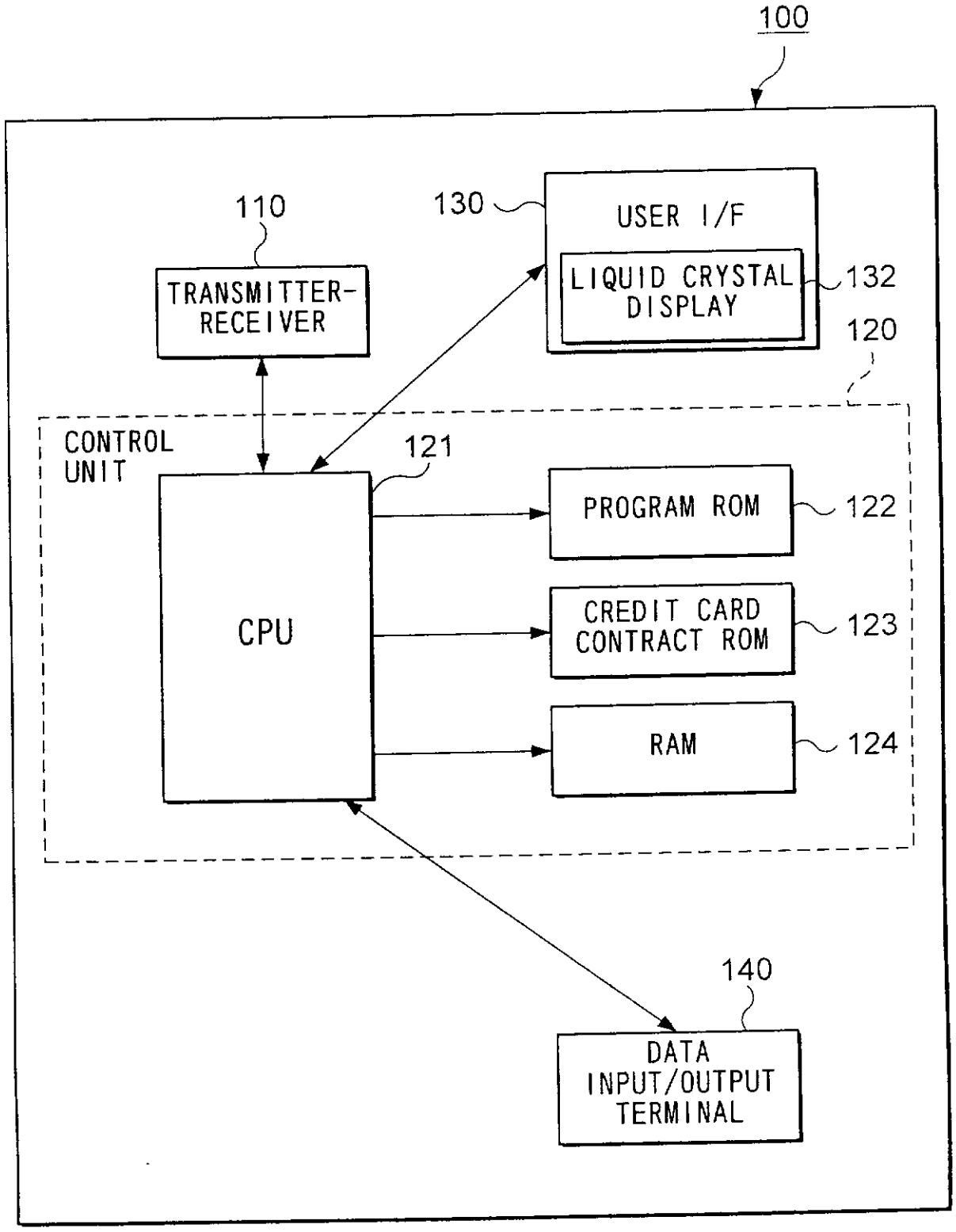

100
110
TRANSMITTER-RECEIVER
130
USER I/F
LIQUID CRYSTAL DISPLAY
132
120
CONTROL UNIT
121
CPU
PROGRAM ROM
122
CREDIT CARD CONTRACT ROM
123
RAM
124
140
DATA INPUT/OUTPUT TERMINAL

FIG. 22

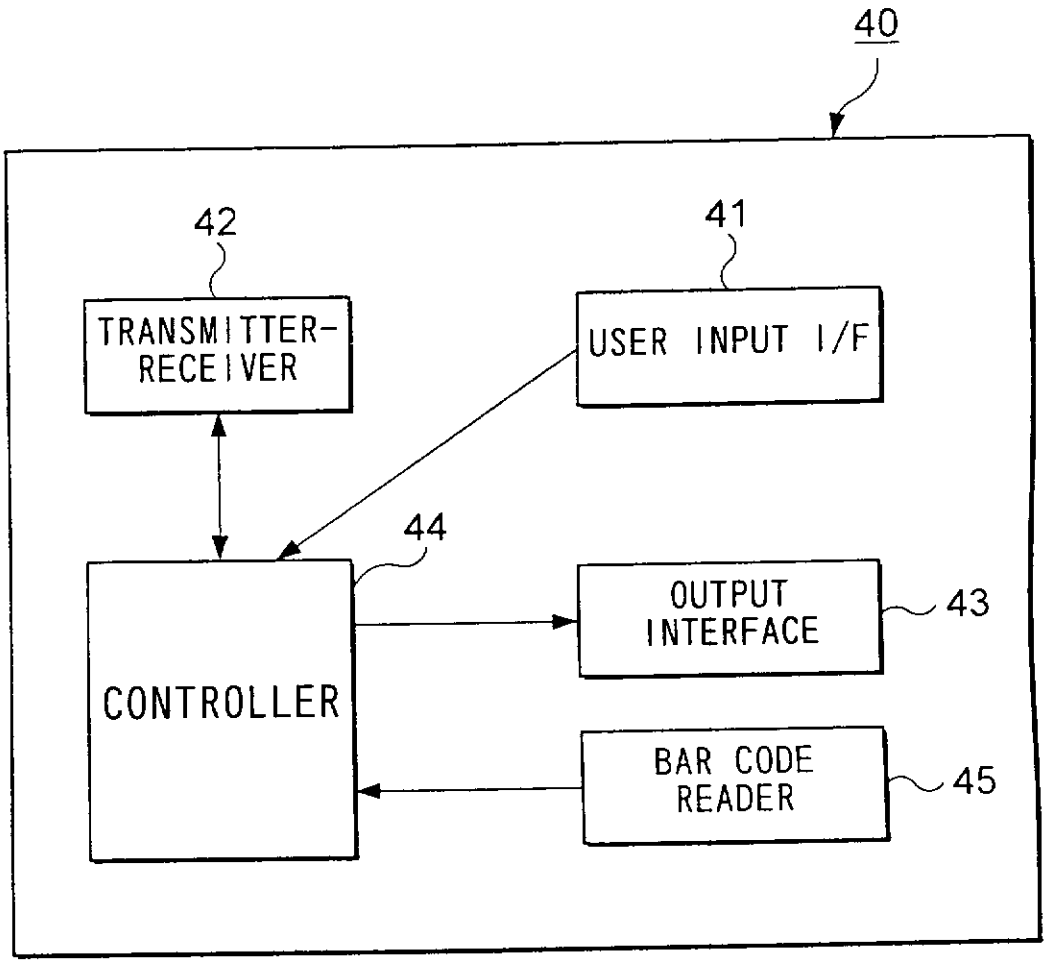

40
42
41
TRANSMITTER-
RECEIVER
USER INPUT I/F
44
CONTROLLER
OUTPUT
INTERFACE
43
BAR CODE
READER
45

FIG. 23

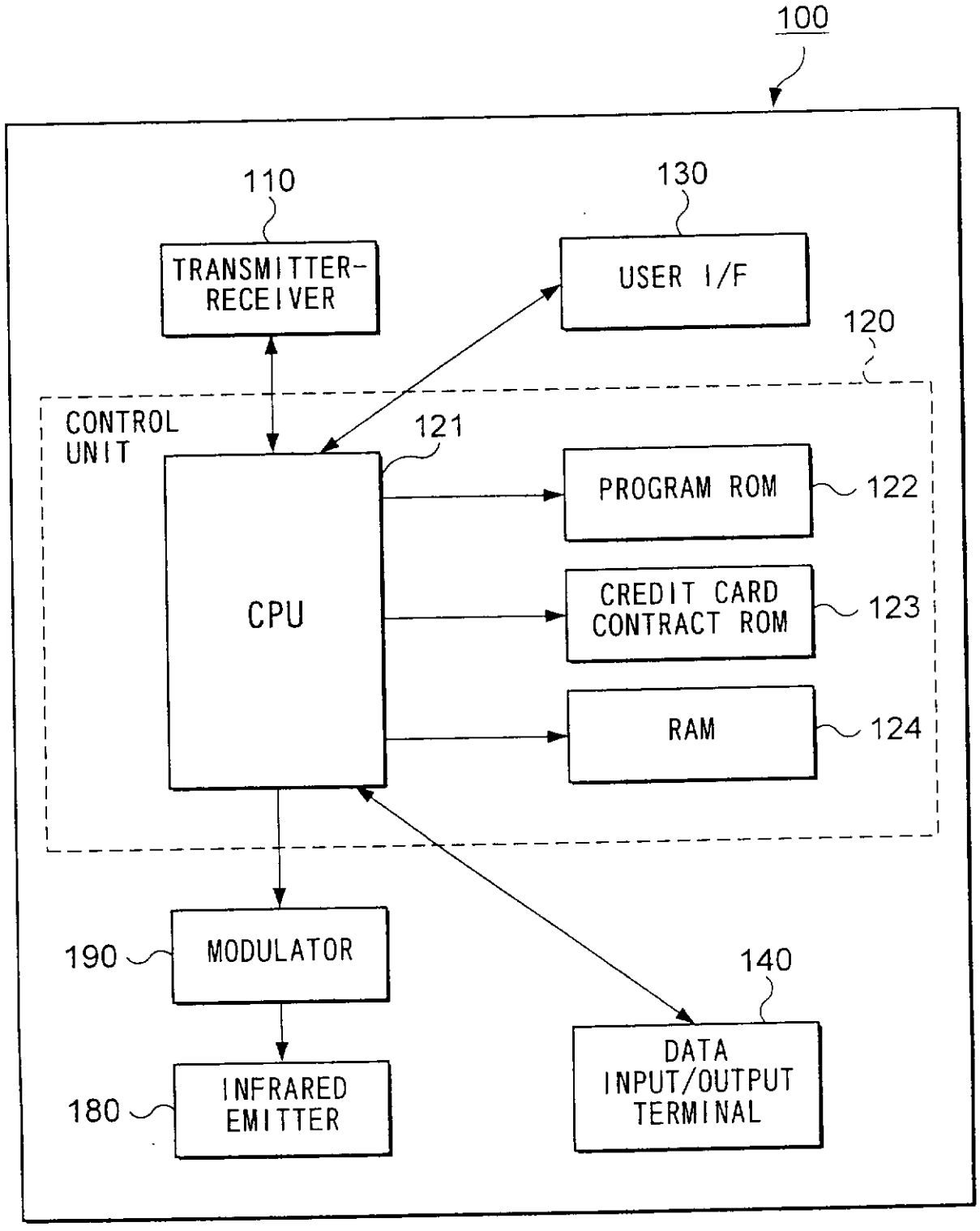

100
110
TRANSMITTER-RECEIVER
130
USER I/F
120
CONTROL UNIT
121
CPU
PROGRAM ROM
122
CREDIT CARD CONTRACT ROM
123
RAM
124
190
MODULATOR
140
DATA INPUT/OUTPUT TERMINAL
180
INFRARED EMITTER

FIG. 24

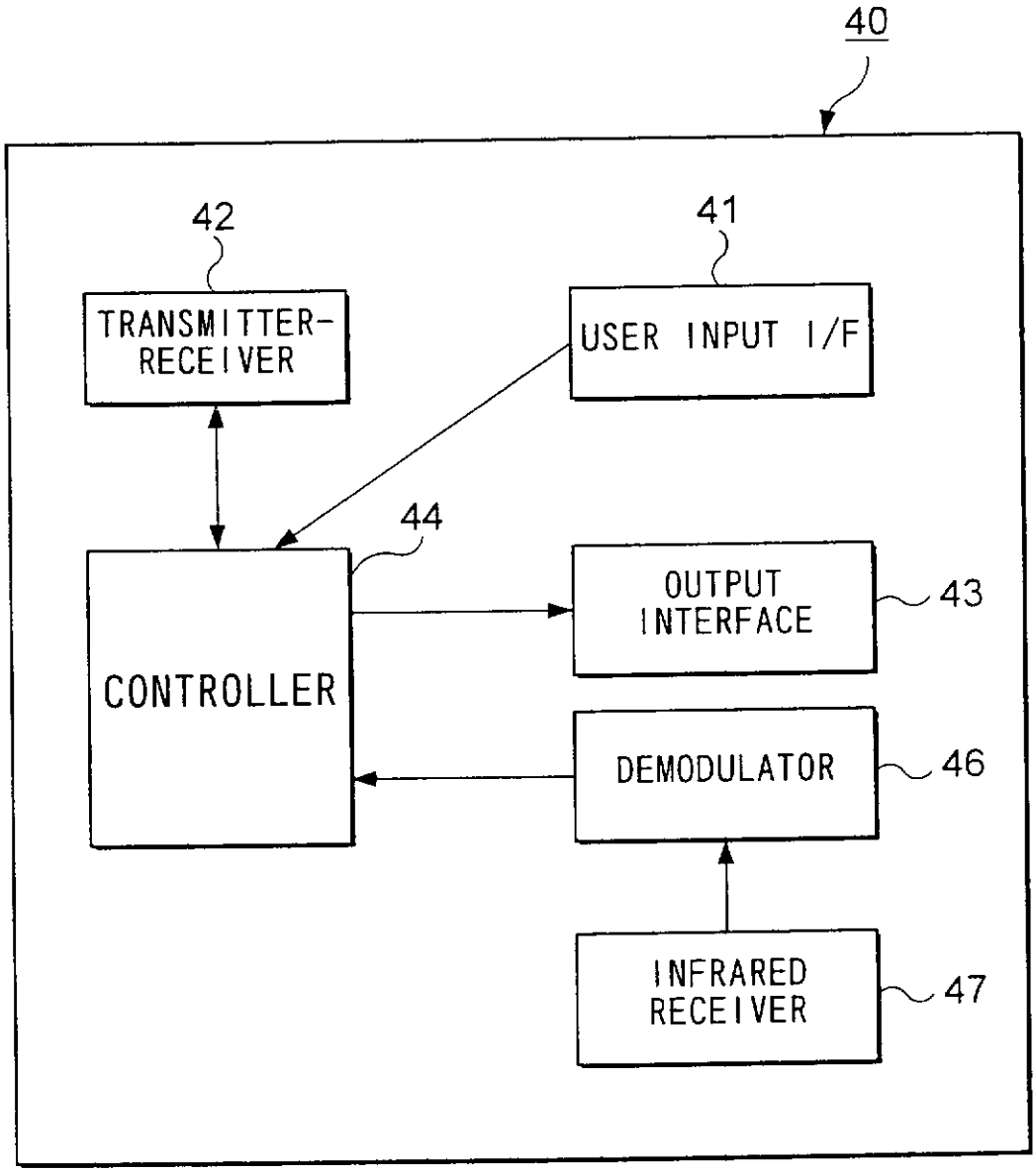

40
42
41
TRANSMITTER-RECEIVER
USER INPUT I/F
44
CONTROLLER
OUTPUT INTERFACE
43
DEMODULATOR
46
INFRARED RECEIVER
47

FIG. 25

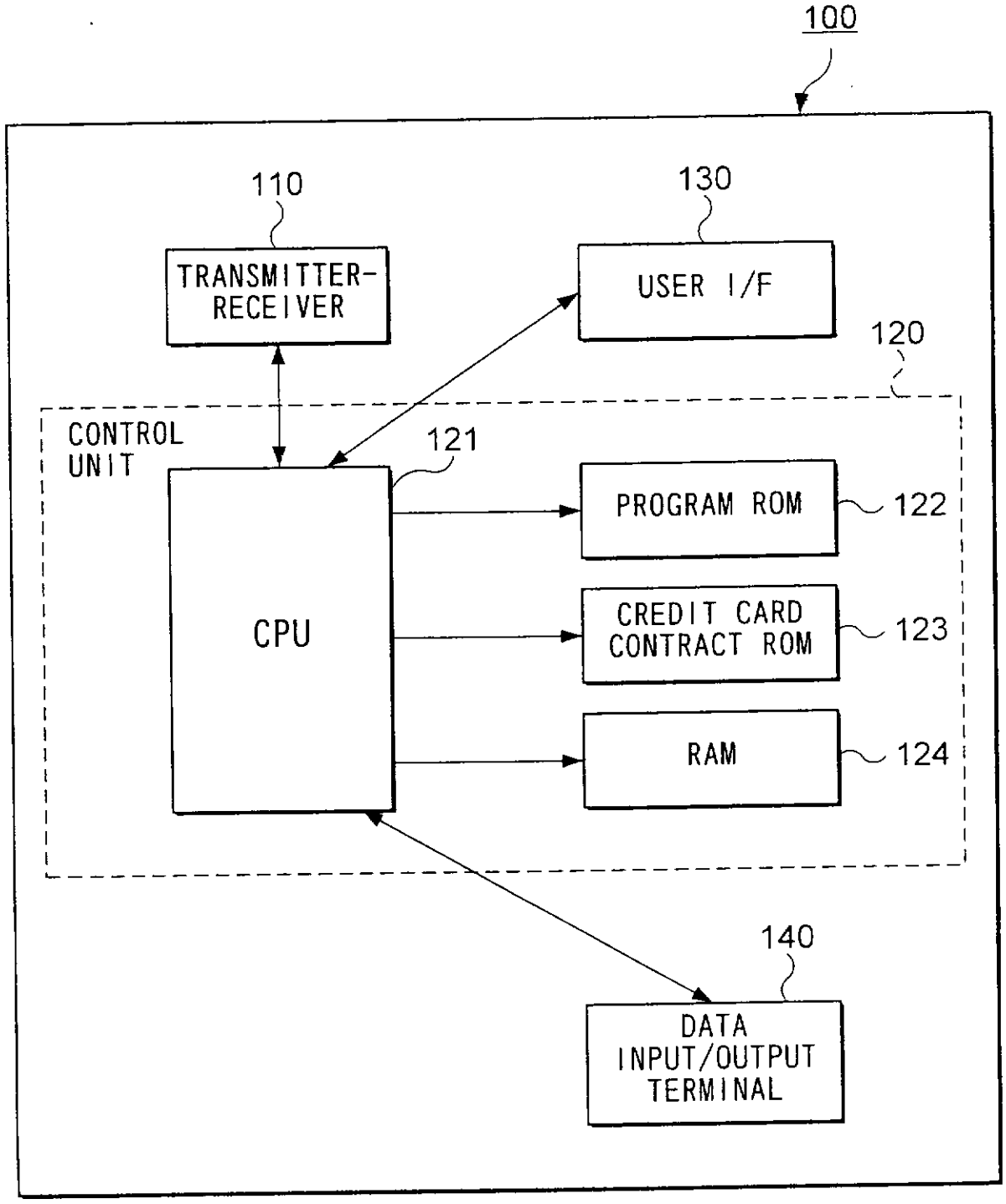
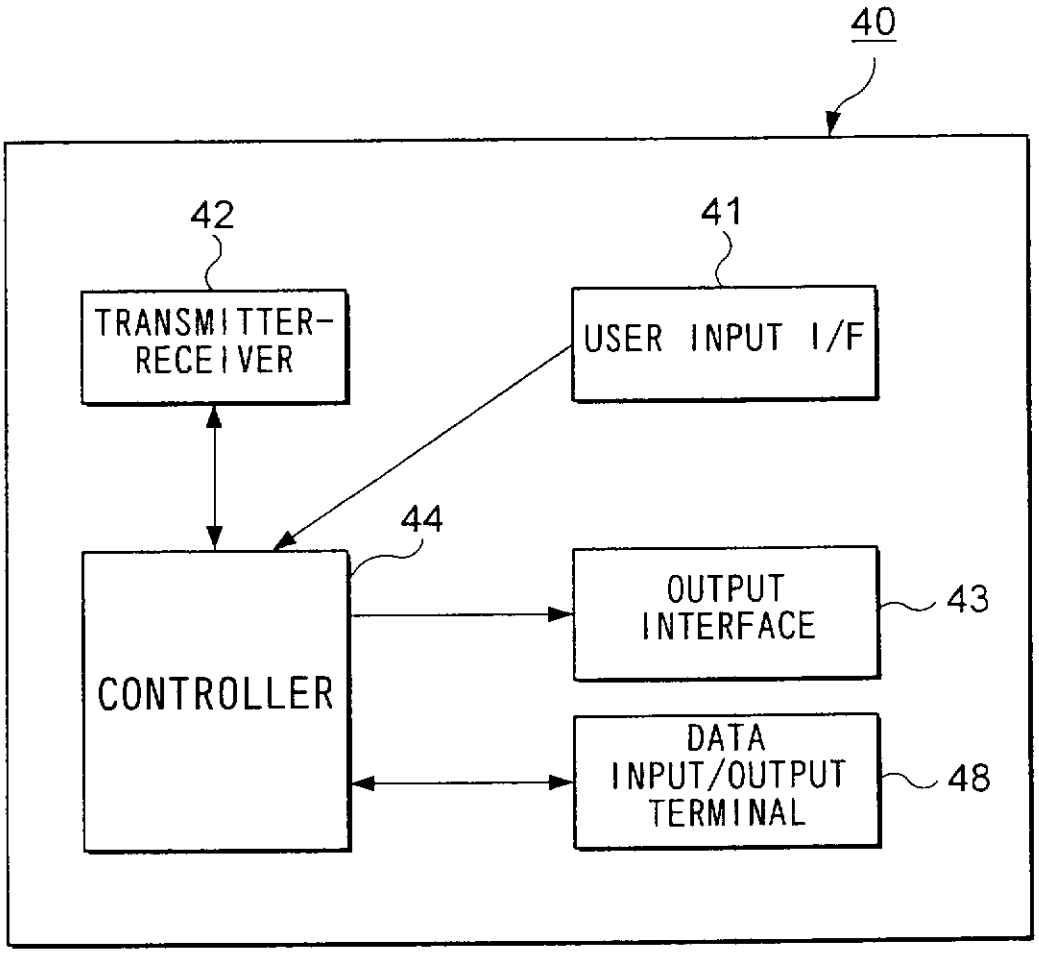

100
110
TRANSMITTER-RECEIVER
130
USER I/F
120
CONTROL UNIT
121
CPU
PROGRAM ROM
122
CREDIT CARD CONTRACT ROM
123
RAM
124
140
DATA INPUT/OUTPUT TERMINAL

FIG. 26


40
42
41
TRANSMITTER-RECEIVER
USER INPUT I/F
44
CONTROLLER
OUTPUT INTERFACE
43
DATA INPUT/OUTPUT TERMINAL
48