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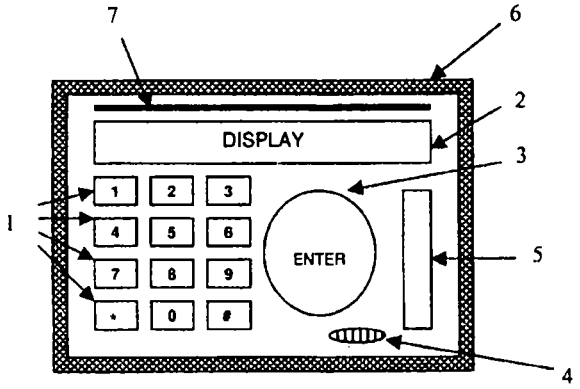
(54) Title: ELECTRONIC CREDIT CARD - ECC

A drawing of ECC physical form covering SAC with PIN control using a combination of infra-red, radio frequency and magnetic induction telecommunication devices. Drawing is not to scale.



(57) Abstract: Electronic Credit Card (ECC) is an electronic device that enables transmission/reception of data and/or digital information to/from a host computer via a Terminal Station (TS). TS includes Teller Machines in supermarkets/shopping complex, Automatic Teller Machines (ATM), EFTPOS devices and proprietary transceiver devices developed by Creative On-Line Technologies Limited for PC interface. It provides latest financial information including balances on its display unit. Keypads (1) enable PIN (personal identification number) entries so that an ECC is operational. Information Display Unit (2) including an LCD (liquid crystal display) screen or other display screens provides visual information. ENTER key (3) confirms a transaction. It is also used to activate an ECC when a PIN is keyed. Audio Transducer (4) confirms entries made on keypads (1). Audio Transducer is also used to activate a financial transaction via a telephone. Data transmission/reception is via Infra red (5), Magnetic (6) and Radio Frequency (7) devices.

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