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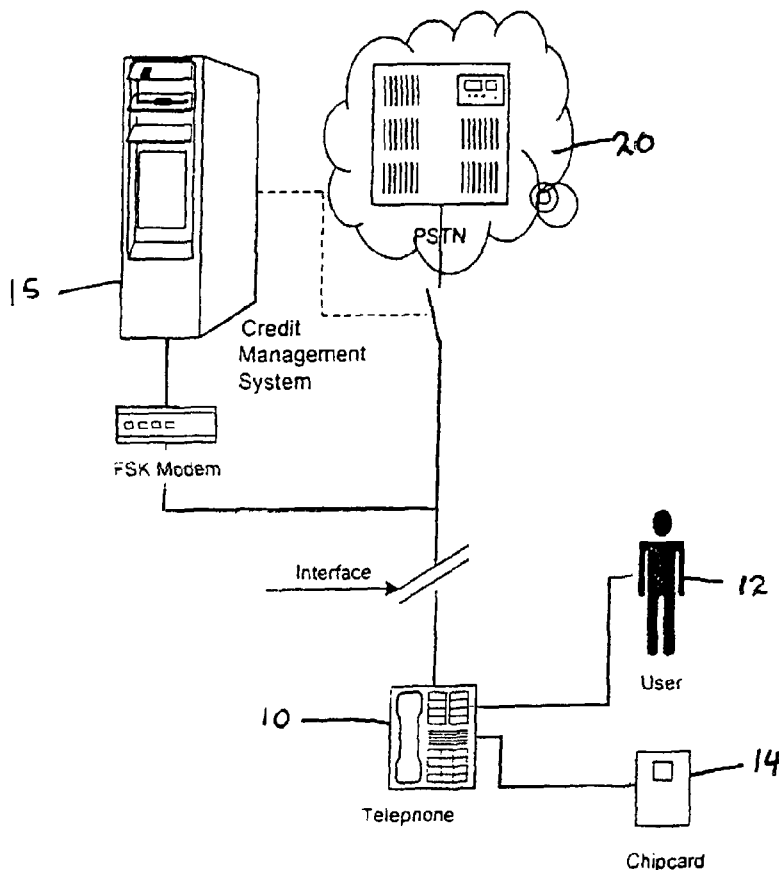
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- (54) Title:** METHOD AND APPARATUS FOR PROVIDING PREPAID TELEPHONE SERVICE



Pre-paid Chipcard Telephone system overview

(57) Abstract: The present invention is a method and apparatus for prepayment of telephone call charges using a chip card (14) and a remote server (15). A chip card (14) is used for identification purpose.. And appropriate signals are sent to a remote server (15) to determine the amount of calling time permitted by available balance. The method comprising: lifting the handset, which triggers the remote server to request the chip card with individual code to be inserted into the chip card reader of the telephone apparatus; sending the individual code to the remote server to ensure balance before sending signal to request user to dial a number to desired destination whereby frequency shift keying (FSK) transmission transmits messages between the server and the telephone apparatus; triggering the call to a desired destination; decreasing the balance in the account accordingly until either the call ends or the remaining balance in the account finishes.



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