



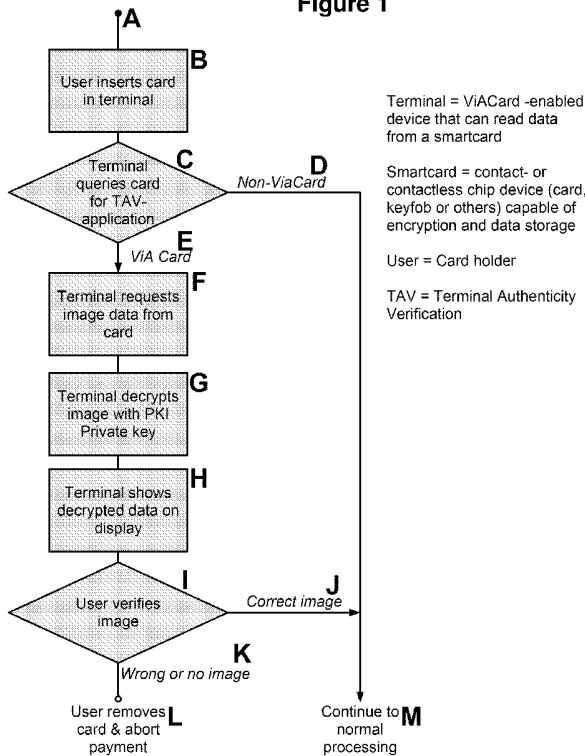
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[Continued on next page]

(54) Title: TERMINAL AUTHENTICITY VERIFICATION

Figure 1



(57) Abstract: Methods and systems for improving non-bank payment solutions through terminal authenticity verification. One group of improvements uses the secure payment capabilities of the above architecture to implement a bill payment system. Electronic payments from consumers who are not bank customers are now completely secure. A variety of methods are discussed to include non-banking consumers in this payment system. Another group of improvements uses the secure payment capabilities of the above architecture to implement a payroll system which allows non-banking or unbankable employees (or contractors or vendors) to receive electronic payment, and to easily reroute portions of their payments electronically to various destinations. The secure transaction capabilities of the above architecture make this possible.

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## INTERNATIONAL SEARCH REPORT

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<b>A. CLASSIFICATION OF SUBJECT MATTER</b>		
<i>G06Q 20/40(2012.01)i</i>		
According to International Patent Classification (IPC) or to both national classification and IPC		
<b>B. FIELDS SEARCHED</b>		
Minimum documentation searched (classification system followed by classification symbols) G06Q 20/40; G07F; G06K 17/00; G06K 19/07; G06K 19/067; G06Q 40/00; G06K 19/00		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Korean utility models and applications for utility models Japanese utility models and applications for utility models		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) eKOMPASS(KIPO internal) & Keywords: ATM, transaction, smart card, terminal, image, display, secure, payment, encryption		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	KR 10-2008-0062608 A (NAUTILUS HYOSUNG INC.) 03 July 2008 See abstract, figures 1-3 and claims 1-3	1-2
A	KR 10-2007-0109130 A (KNU-INDUSTRY COOPERATION FOUNDATION) 15 November 2007 See abstract, figures 1-7 and claims 1-3	1-2
A	US 2006-0149667 A1 (GERARD J. BARRY) 06 July 2006 See abstract and claims 1-14.	1-2
A	WO 2004-008399 A2 (MAINLINE CORPORATE HOLDINGS LIMITED et al.) 22 January 2004 See abstract, figure 3 and claim 1.	1-2
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input checked="" type="checkbox"/> See patent family annex.		
* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family		
Date of the actual completion of the international search 31 JULY 2012 (31.07.2012)		Date of mailing of the international search report <b>31 JULY 2012 (31.07.2012)</b>
Name and mailing address of the ISA/KR  Korean Intellectual Property Office 189 Cheongsu-ro, Seo-gu, Daejeon Metropolitan City, 302-701, Republic of Korea Facsimile No. 82-42-472-7140		Authorized officer Park Jang Hwan Telephone No. 82-42-481-8463 

**INTERNATIONAL SEARCH REPORT**

Information on patent family members

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