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(54) **AUTOMATIC BUSINESS AND FINANCIAL TRANSACTION PROCESSING SYSTEM**

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(51) **Int. Cl.**
G06Q 40/00 (2006.01)

(52) **U.S. Cl.** **705/35; 705/1; 705/38; 705/39**

(58) **Field of Classification Search** **705/1, 705/30-40; 707/1, 4, 6, 102; 706/20, 21; 715/700**

See application file for complete search history.

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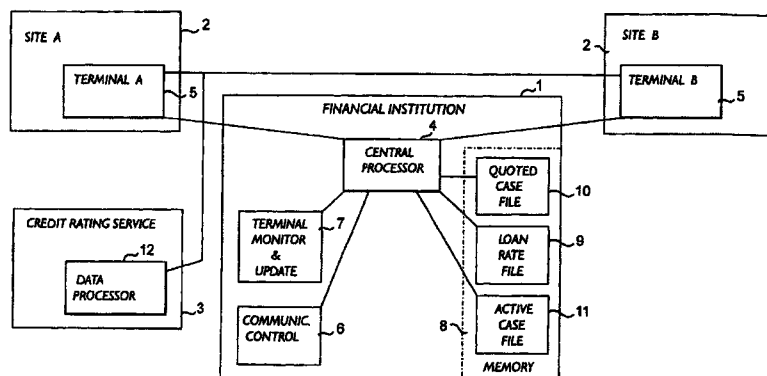
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(57) **ABSTRACT**

A system for filing applications with an institution from a plurality of remote sites, and for automatically processing said applications in response to each applicant's credit rating obtained from a credit reporting service comprising a series of self-service terminals remotely linked via a telephone line to a first computer at the institution and to a second computer at the credit reporting service headquarters. Each remote terminal comprises a video screen and a video memory which holds image-and-sound-generating information arranged to simulate the aspect and speech of an application loan officer on the video screen. The simulated loan officer is used to acquire loan request data from the applicant by guiding him through an interactive sequence of inquiries and answers. The terminal is programmed to acquire credit rating data relating to the applicant from the credit rating service, and to use the data to compute the credit worthiness of the applicant and the amount which may be loaned to him. The approved loan information is then



transmitted to the first computer for further processing by the financial institution.

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EX PARTE

REEXAMINATION CERTIFICATE

ISSUED UNDER 35 U.S.C. 307

THE PATENT IS HEREBY AMENDED AS
INDICATED BELOW.

Matter enclosed in heavy brackets [] appeared in the patent, but has been deleted and is no longer a part of the patent; matter printed in italics indicates additions made to the patent.

AS A RESULT OF REEXAMINATION, IT HAS BEEN DETERMINED THAT:

Claim 1 is determined to be patentable as amended.

Claims 2–6, dependent on an amended claim, are determined to be patentable.

New claims 7–28 are added and determined to be patentable.

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1. An automatic data processing system for processing business and financial transactions between entities from remote sites which comprises:

a central processor programmed and connected to process a variety of inquiries and orders transmitted from said remote sites;

said central processor including:

means for receiving information about said transactions from said remote sites;

means for retrievably storing said information;

at least one terminal at each of said remote sites including a data processor and operational sequencing lists of program instructions;

means for remotely linking said terminal to said central processor and for transmitting data back and forth between said central processor and said terminal;

said terminal further comprising means for dispensing information and services for at least one of said entities including:

a video screen;

means for holding operational data including programing, informing, and inquiring sequences of data;

means for manually entering information;

means for storing information, [inquires] inquiries and orders for said transactions entered by one of said entities via said means for manually entering information, and data received through and from said central processor;

on-line means for transmitting said information, inquiries, and orders to said central processor;

on-line means for receiving data comprising operator-selected information and order from said central processor via said linking means;

means for outputting said informing and inquiring sequences on said video screen in accordance with preset routines and in response to data entered through said means for entering information;

means for controlling said means for storing, means for outputting, and means for transmitting, including means for fetching additional inquiring sequences in response to a plurality of said data entered through said means for entering and in response to information received from said central processor;

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said informing sequences including directions for operating said terminal, and for presenting inter-related segments of said operational data describing a plurality of transaction operations;

said programming sequences including means for inter-actively controlling the operation of said video screen, data receiving and transmitting means; and for selectively retrieving said data from said means for storing;

said means for storing comprising means for retaining said operational sequencing list and means responsive to the status of the various means for controlling their operation;

said central processor further including:

means responsive to data received from one of said terminals for immediately transmitting selected stored information to said terminal; and

means responsive to an order received from a terminal for updating data in said means for storing;

whereby said system can be used by said entities, each using one of said terminals to exchange information, and to respond to inquiries and orders instantaneously and over a period of time.

7. *The system of claim 1, wherein said means for storing comprise a Random Access Memory associated with said data processor.*

8. *The system of claim 1, wherein said means for holding operational data comprise a mass memory device.*

9. *The system of claim 8, wherein said mass memory device comprises a storage disk.*

10. *The system of claim 1, wherein said programming sequences comprise operational data received from said central processor for selecting program instructions from said means for storing and said means for holding, and executing said program instructions.*

11. *The system of claim 1, wherein said inquiring sequences comprise questions to be presented to an operator of said terminal.*

12. *The system of claim 11 which further comprises means for presenting said questions in audio-visual form.*

13. *The system of claim 12, wherein said audio-visual form comprises images of a fictitious person.*

14. *The system of claim 1, wherein said transactions comprise purchase of stock and securities.*

15. *The system of claim 1, wherein said transactions comprise filing of income tax returns.*

16. *The system of claim 1, wherein said transactions comprise obtaining a loan.*

17. *The system of claim 1, wherein said transactions comprise opening of an investment account.*

18. *The system of claim 1, wherein said dispensing information and services comprises displaying information received from said central processor.*

19. *The system of claim 1, wherein said preset routines are held in said means for storing.*

20. *The system of claim 1, wherein said means for controlling is operative to direct at least one of said inquiring sequence to said central processor.*

21. *The system of claim 3, wherein said textual data comprises letters, words, phrases and numbers.*

22. *The system of claim 3, wherein said graphical data comprise business and financial transaction forms.*

23. *The system of claim 3, wherein said graphical data further comprises business and financial charts.*

24. *The system of claim 1, wherein said business and financial transactions are performed by an agent of said entity.*

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25. The system of claim 1, wherein said means for transmitting comprise a communication network.

26. The system of claim 25, wherein said communication network comprises a telephone line.

27. The system of claim 1, wherein said directions for operating said terminal, and for presenting interrelated

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segments of said operational data describing a plurality of transaction operations comprise menus.

28. The system of claim 11, wherein said questions are presented as menus.

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