



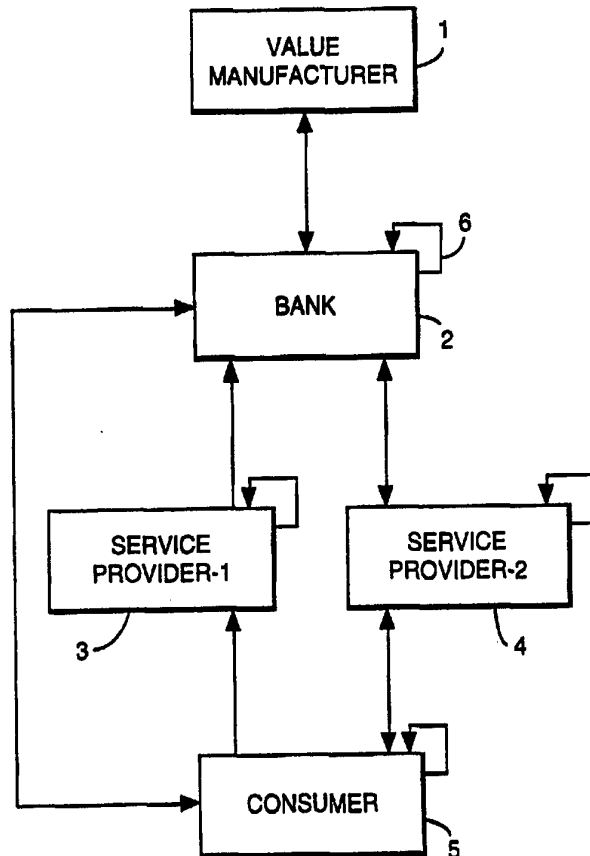
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<p>(21) International Application Number: PCT/GB96/01104 (22) International Filing Date: 9 May 1996 (09.05.96) (30) Priority Data: 9509582.4 11 May 1995 (11.05.95) GB (71) Applicant (for all designated States except US): NATIONAL WESTMINSTER BANK PLC [GB/GB]; 41 Lothbury, London EC2P 2BP (GB). (72) Inventors; and (75) Inventors/Applicants (for US only): EVERETT, David, Barington [GB/GB]; 31 Ashdown Avenue, Brighton, East Sussex BN2 8AH (GB). VINER, John [GB/GB]; Hydes, Woodlands Lane, Wyndlesham, Surrey GU20 6AN (GB). BAI-LEY, Alan [GB/GB]; 24 Worcester Road, Sutton, Surrey SM2 6PG (GB). (74) Agent: BOYDELL, John, Christopher; Stevens, Hewlett & Perkins, 1 Serjeants' Inn, Fleet Street, London EC4Y 1LL (GB).</p>		<p>(81) Designated States: AL, AM, AT, AU, AZ, BB, BG, BR, BY, CA, CH, CN, CZ, DE, DK, EE, ES, FI, GB, GE, HU, IS, JP, KE, KG, KP, KR, KZ, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM, TR, TT, UA, UG, US, UZ, VN, ARIPO patent (KE, LS, MW, SD, SZ, UG), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).</p> <p>Published With international search report. Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</p> <p>(88) Date of publication of the international search report: 12 December 1996 (12.12.96)</p>

(54) Title: VALUE TRANSFER SYSTEM

(57) Abstract

The invention is concerned with systems for transferring value between electronic purses, usually in the form of IC or "Smart" cards, via the intermediary of an interface device. In order to control the flow of value between purses a hierarchical class structure is proposed. This is achieved by assigning to each purse a class which controls the conditions under which value may be transferred to an from (mainly from) a purse. Thus each purse stores in memory a representation of its own class, together with a list of those classes to which the purse can transfer value.



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INTERNATIONAL SEARCH REPORT

International Application No

PC/GB 96/01104

A. CLASSIFICATION OF SUBJECT MATTER

IPC 6 G07F7/08

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 6 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

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INTERNATIONAL SEARCH REPORT

International Application No

PC1/GB 96/01104

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT		
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