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Gatto

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[54] **ELECTRONIC FUND TRANSFER SYSTEM**

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[52] **U.S. Cl.** **395/156**; 395/161; 235/379; 235/380

[58] **Field of Search** 395/155, 157, 395/161, 156; 235/379, 380

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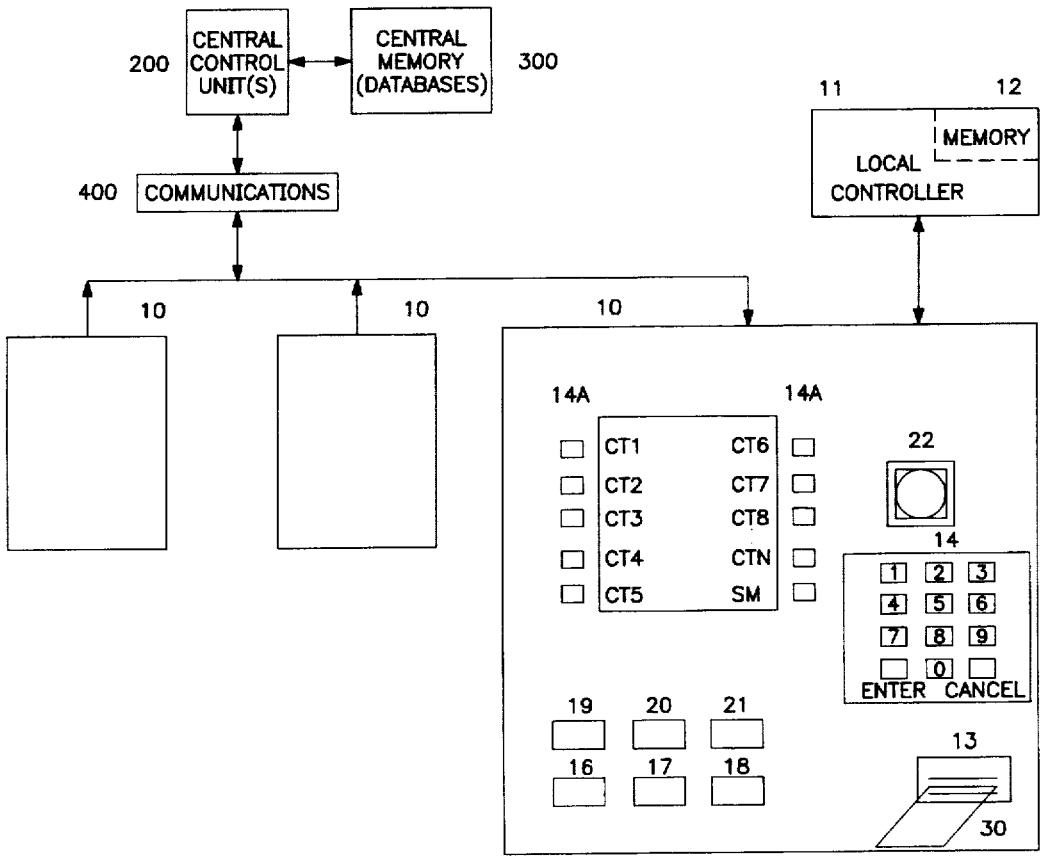
[57] **ABSTRACT**

An electronic fund transfer (EFT) system capable of displaying a menu including one or more user-defined custom transactions associated with an identification card so that the user can select a desired transaction by a single selection or with limited inputs. The transactions may be defined by a user during a set-up/authorization operation and/or may be stored based on transactions performed by the user. Additionally, the transactions may be stored on the identification card, in a local memory of a transaction terminal and/or in a system memory of the EFT system. A single identification card may be used to enable the user to select from a plurality of financial accounts with different institutions.

21 Claims, 2 Drawing Sheets