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Hale et al.

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[54] **SYSTEM FOR HANDLING TRANSACTIONS INCLUDING A PORTABLE PERSONAL TERMINAL**

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[52] **U.S. Cl.** **235/380;** 235/379; 235/454; 235/492

[58] **Field of Search** 235/380, 379, 454, 492

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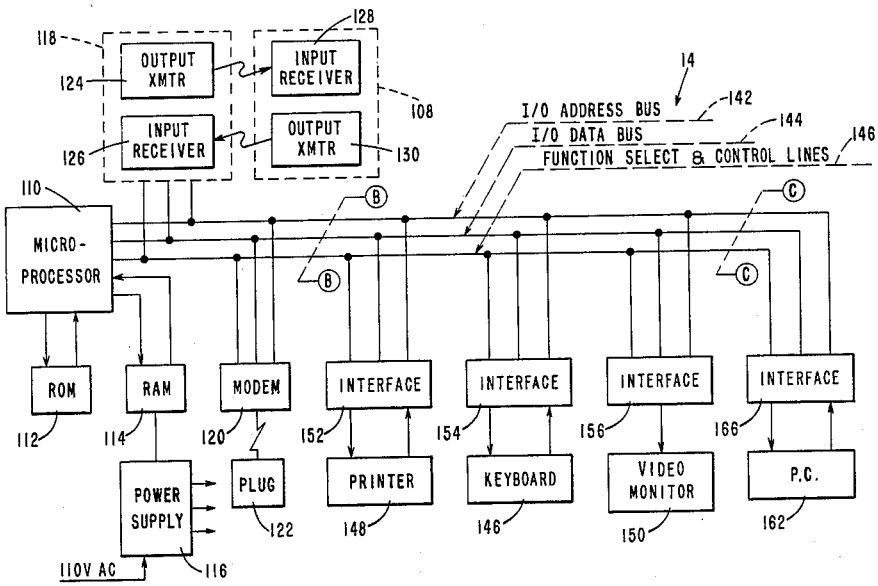
[57] **ABSTRACT**

A system including a portable personal terminal which may be used for handling a wide variety of financial, shopping, and other transactions. The personal terminal is credit-card sized, is intelligent, includes a plurality of transaction totals and is constructed to be user-friendly. An interface module is used to couple the terminal to other systems for on-line uses.

11 Claims, 27 Drawing Figures