gram stored in the ROM. The CPU of the IC card checks the secret number entered prior to transaction as shown in FIG. **13** with the secret number registered in advance (in step **S52**). This checking may be done by comparison between the secret number entered prior to the transaction and the secret number stored in the magnetic stripe **17**. If these numbers do not coincide, an indication for forbidding transaction is given (in step **S57**) and the IC card comes out (in step **S60**), whereby the operation is ended. If the numbers are coincident, the program proceeds to step **S53**, where an amount of withdrawal is indicated in the display of the automatic teller machine. The customer confirms the amount of withdrawal and if he wants the transaction, he depresses the confirmation key of the keyboard of the automatic teller machine (in step **S54**). If the customer wants to change the amount or stop the transaction, he depresses the cancellation key (in step **S58**). When the confirmation key is depressed, a payment slip together with the money is sent out (in step **S55**) and the amount of transaction is stored in the memory of the IC card (in step **S56**). Subsequently, the data entered in the IC card prior to the transaction is erased (in step **S59**) and the IC card is sent out (in step **S60**) and thus, the operation is completed. If the cancellation key is depressed after the indication of the amount in step **S53**, the program proceeds to the step **S59** and the steps subsequent thereto as described above.

In addition, as described previously in connection with FIG. **1**, the IC card **1** serves also as an electronic calculator and can be used for calculation of daily shopping or housekeeping costs.

According to the present invention, a message to be transmitted is recorded in advance in a card and when the card is inserted into a transmitting and receiving apparatus, the message can be transmitted. Even if the person on the receiving side is not at home or at the office, the message can be given at any time. In addition, in case of emergency, an emergency call can be issued to the person on the receiving side. The owner of the card can confirm from outside at any time by inserting the card to a public telephone or the like existing nearby, whether or not there is a message addressed to him. Further, since the telephone number or the like of the owner is registered in the card, the telephone charge is automatically counted in the telephone company whenever a message is transmitted from a public telephone using the card. Thus, even without cash, a message can be transmitted. If the content of a message is communicated in the form of a digital signal, the data can be compressed and accordingly, transmission and reception thereof can be made in an instant, which makes is possible to smoothly use a public telephone and the like without causing a crowded state around the telephone. If the card has a function as an electronic calculator, it is convenient for calculation of the amounts of money in daily shopping and other cases. Thus, the opportunities to carry the card will be enlarged and these cards will be widely used.

Although the present invention has been described and illustrated in detail, it is clearly understood that the same is by way of illustration and example only and is not to be taken by way of limitation, the spirit and scope of the present invention being limited only by the terms of the appended claims.

What is claimed is:

1. A voice recording card for use in a transmitting and receiving apparatus, comprising:

a recording mode designating means for designating a voice recording mode;

voice input converting means being enabled in response to an input by said sound recording mode designating means for converting voice input information into an electric signal;

first storing means for storing the voice information from said voice input converting means; and

interface means for transmitting the information stored in said first storing means to the transmitting and receiving apparatus.

2. A voice recording card as set forth in claim **1**, which further comprises analog-to-digital converting means for converting an analog signal entered by said voice input converting means to a digital signal, and

said first storing means comprising a digital integrated circuit memory.

3. A voice recording card as set forth in claim **1**, wherein

said interface means is adapted to receive a signal from the transmitting and receiving apparatus and further includes a receiving contact to be connected with the transmitting and receiving apparatus, and;

which further comprises:

second storing means for storing a signal received from the transmitting and receiving apparatus through said interface means,

a reproduction mode designating means for designating a voice reproduction mode, and

voice output converting means being enabled in response to an input by said reproduction mode designating means for converting the received information stored in said second storing means to a voice, which is provided as output.

4. A voice recording card as set forth in claim **3**, wherein

said second storing means comprises a digital integrated circuit memory, and

which further comprises:

digital-to-analog converting means for converting digital data stored in said second storing means to analog data.

5. A voice recording card as set forth in claim **1**, which further comprises a keyboard having at least a ten key for entering information of the telephone number of a person to whom transmission is made by means of the transmitting and receiving apparatus or information of one's own telephone number.

6. A voice recording card as set forth in claim **3**, which further comprises antenna means for receiving a call signal by radio, and

said voice output converting means providing a call sound in response to the reception of the call signal by said antenna means.

7. A voice recording card for use in a transmitting and receiving apparatus, comprising:

voice input converting means for receiving a voice signal and converting said voice signal to an analog, electric signal,

analog-to-digital converting means for converting analog data received from said voice input converting means to digital data,

storing means for storing the digital data **10** converted by said analog-to-digital converting means,

interface means provided for making a bidirectional communication of the digital data between said