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[54] BANK CHEQUE SYSTEM WITH CHEQUES HAVING MEGNETIZED STRIPS AND/OR STORAGE CHIPS

[57] Abstract: A system and method to produce and use the new bank cheques with magnetized strips and/or storage chips to avoid the forging in the cheques immediately upon introducing them for negotiation, to confirm whether the sufficient funds, is available or not instantly. The bank cheque system comprises issued bank cheques whose front and rear faces carry imprinted visible data and a magnetic strip and/or storage chip containing stored encoded data, readable by a reader so it can be checked for conformity with the visible data to detect any unauthorized alterations to the cheque. The visible data and stored encoded data include an identification of a cheque, account, drawer and bank. The new cheques contains cheques with maximum value, or fixed pre-paid funded and blocked in the drawer's account, and an ordinary cheques to enabling to check whether the cheques to be paid with a sufficient blocked amount. The invention including a control bank system and the usage of the reader devices to confirm the correctness and safety of these cheques, and can be negotiated immediately.

No. of claims: 44

No. of figures: 17

12 11 21 18 19 20

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15 14 16 17

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| اسم البنك NAME OF THE BANK | رقم الشيك CHEQUE NUMBER | التاريخ Date | التاريخ Date |
| الحد الأقصى 500 MAXIMUM VALUE | التاريخ Date | التاريخ Date | التاريخ Date |
| ادفعوا بموجب هذا الشيك الى أو لحامله | ادفعوا بموجب هذا الشيك الى أو لحامله | ادفعوا بموجب هذا الشيك الى أو لحامله | ادفعوا بموجب هذا الشيك الى أو لحامله |
| Pay against this cheque to or the Bearer | AMOUNT | AMOUNT | AMOUNT |
| اسم المساحب DRAWER'S NAME | رقم كودي CODE NUMBER | التوقيع SIGNATURE | التوقيع SIGNATURE |

| | |
|---------------|-----------|
| B/Fwd | المنقول |
| Deposit | الودائع |
| Total | المجموع |
| Amount of | قيمة |
| This cheque | الشيك |
| Balance | الرصيد |
| C/Fwd | |
| Cheque Number | رقم الشيك |

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