

152. The transaction is assumed to require a signature from a user sometime during the transaction. The SCT requires the input of a signature at a point in the transaction process, block **154**. The user writes his/her signature on the signature capture area of the SCT in response to prompting by the SCT, block **156**. Typically, the user will use a stylus that is supplied at the SCT.

[**0055**] As the user writes his/her signature, the SCT generates an audio signal that corresponds to or correlates with the written signature, block **158**. The SCT provides the audio signal in audible form to the user, block **160**, as the signature is being written. When the signature is complete, the audio ceases, block **162**. The SCT then awaits a new transaction, block **164**, or another point in the current transaction where a signature is required.

[**0056**] Referring now to **FIGS. 8 and 9**, there is depicted a diagram of a system, generally designated, **170**, that is operative/adapted to perform an aspect of the present invention as described below. In particular but in general terms, the system **170** is operative to capture a signature, graphically encode the signature, store the graphically encoded signature, recall the graphically encoded signature from storage for a transaction, utilize the graphically encoded signature to provide a representation of the original signature on a paper receipt for a transaction, generate a digital receipt for the particular transaction, and store the signature (graphically encoded or not) with the digital receipt.

[**0057**] The system **170** includes a transaction payment/retail terminal **172** on which a transaction is made. The transaction may be any type of transaction that requires a signature from the consumer such as a retail purchase, bill payment, electronic fund transfer, or the like. Such transactions are typically those involving credit cards, debit cards, other types of cards, and the like. As such the transaction payment/retail terminal **172** (hereinafter the transaction payment terminal) is representative of any type of terminal/device that accepts payment via a payment method that requires a signature.

[**0058**] A signature capture terminal (SCT) **176** is in communication with the transaction payment terminal **172**. The SCT **176** may be the same as or similar to the SCT **30** of **FIG. 1** or the SCT **62** of **FIG. 3**. However, in particular, the SCT **176** is operative to obtain the signature of the consumer on a signature capture area and convert, generate or produce the signature into an electronic signature signal. A card reader/writer **174** is also a part of the system **170**. The card reader/writer **174** is operative to read a card, such as a magnetic strip card, smart card, radio frequency identification (RFID) card, and/or the like. As well, the card reader/writer **174** is operative to write to a magnetic strip card, smart card, RFID card, and/or the like. The transaction payment terminal **172**, the SCT **176**, and the card reader/writer **174** may be separate components or may be embodied in one device as indicated by the dashed line **192**. In either case, the manner of operation is the same as below described.

[**0059**] The transaction payment terminal **172** is in communication with a network **178** such as an electronic network and, preferably, to the Internet. A database **180**, such as a data warehouse, is in communication with the network **178** and is operative to receive data, store data, and permit access to stored data via the network **178**. Optionally, as

indicated by the dashed line, the transaction payment terminal **172** may be coupled to a database **182** that may be integral with the combined terminal **192**, or be accessible via a local network.

[**0060**] The transaction payment terminal **172** includes a processing unit **194** that is operative to execute various program instructions **200** and provide a controller/interface for the various components of the transaction terminal **172** that are and are not shown. The transaction payment terminal **172** also includes a PIN (Personal Identification Number) keypad **196** (or other similar input device) that is operative to accept input from the consumer regarding a consumer's PIN. The PIN keypad **196** is in communication with the processing unit **194**. A network interface **198** is also provided that is operative to allow the transaction payment terminal **172** to be in communication with the network **178**. The network interface **198** is in communication with the processing unit **194**.

[**0061**] The transaction payment terminal **172** is operative to accept a signature of a consumer via the SCT **176**. The presentation of the consumer's signature may be in response to an initial set-up process for this particular aspect of the present invention, or it may be in response to a transaction that requires a signature. In accordance with an aspect of the present invention, the transaction payment terminal **172** is operative via graphics capture program instructions **204** to electronically capture the signature entered or written on the SCT **176**. The electronically captured signature is transformed into an electronic signature. The transaction payment terminal **172** also utilizes graphics encoding program instructions **202** to graphically encode the electronic signature. Web (Internet) encryption program instructions **208** are utilized to encrypt the graphically encoded electronic signature signal. The now web encrypted, graphically encoded electronic signature is forwarded to the database **180** for storage at a particular address. The address of the web encrypted, graphically encoded electronic signature is preferably a URL (Uniform Resource Locator) for the storage location within the database **180**. In this manner, input of the URL into a web-enabled device (such as the transaction payment terminal **172**) will call up or locate the web encrypted, graphically encoded electronic signature.

[**0062**] The address (e.g. and hereinafter URL) of the web encrypted, graphically encoded electronic signature is transferred or put onto a card **184** via the card reader/writer **174** using card writer program instructions **208**. The card **184** may have a magnetic strip **186** onto which the web encrypted, graphically encoded electronic signature and other information are written. The card **184** may have an RFID tag **188** onto which the web encrypted, graphically encoded electronic signature and other information are written. The card **184** may have other readable/writable indicia **190** onto which the web encrypted, graphically encoded electronic signature and other information are written. The card **184** may be a business or store card (e.g. a frequent shopper card or the like) or may be a conventional magnetic strip type card, a smart card, an RFID type card or the like onto which the web encrypted, graphically encoded electronic signature is additionally written.

[**0063**] Once the URL is written onto the card via the card reader/writer **174** it is operative according to an aspect of the present invention. In particular, when the card **184** is used