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[54] **RECORD CARRIER CONTROLLED MONEY DISPENSING APPARATUS**
23 Claims, 11 Drawing Figs.

[52] U.S. Cl..... **194/4**
 [51] Int. Cl..... **G07f 1/06**
 [50] Field of Search..... **194/4, 6, 7**

ABSTRACT: A money-dispensing apparatus dispenses an amount of money in accordance with recordings on an inserted withdrawal record carrier only if an identifying record carrier assigned to a specific account is simultaneously inserted. The record carriers are sensed, and the sensed information compared with information contained in a center storage in order to prevent fraudulent or erroneous withdrawal of money.

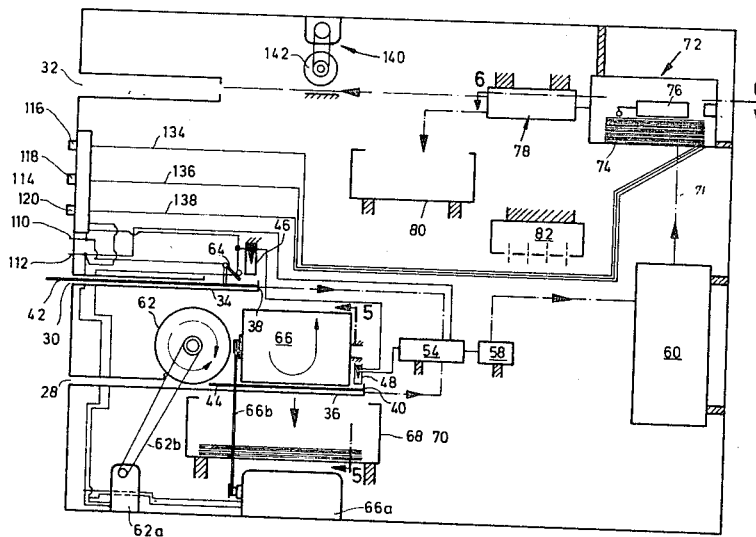


Fig. 1

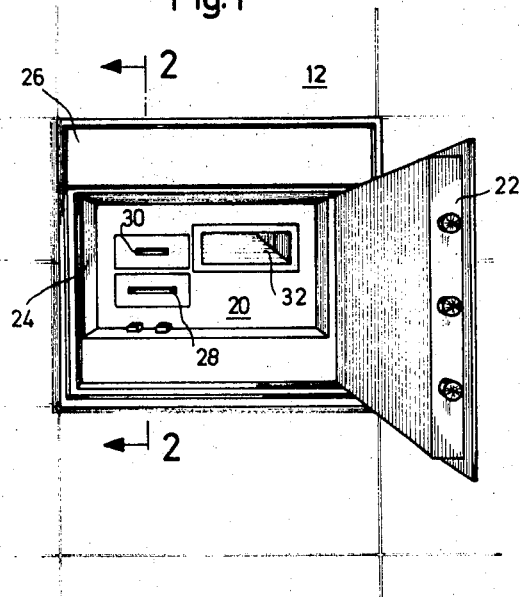
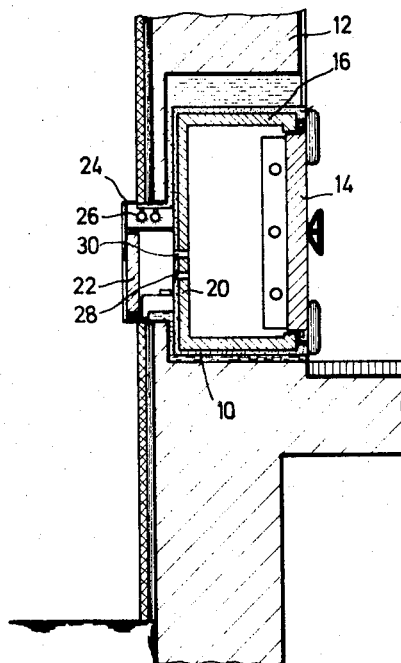


Fig. 2

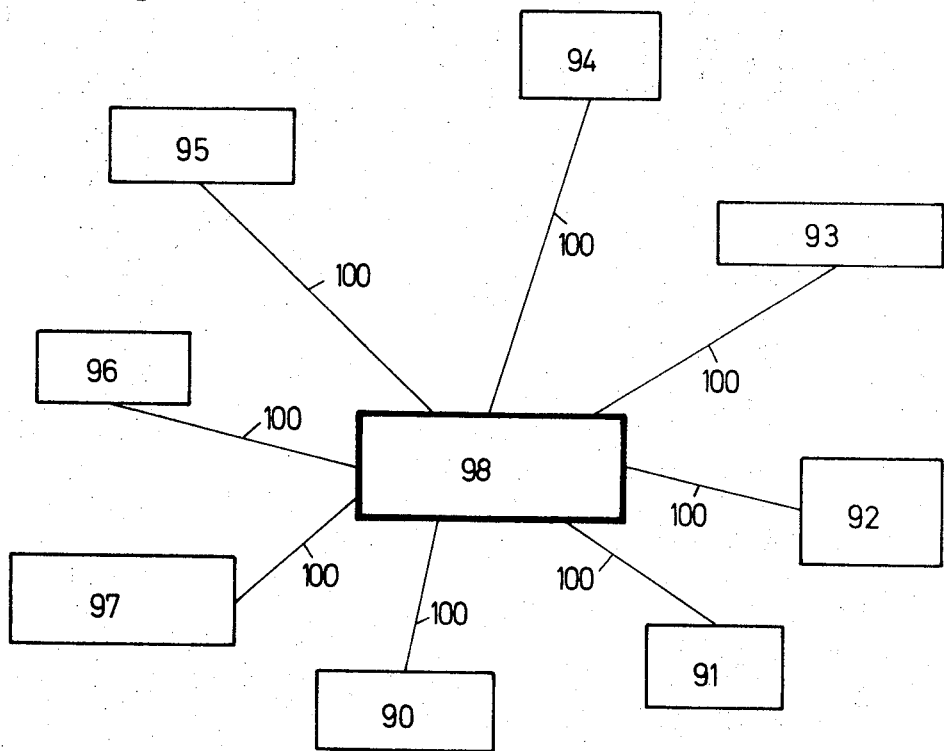


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Fig. 4



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Fig.5

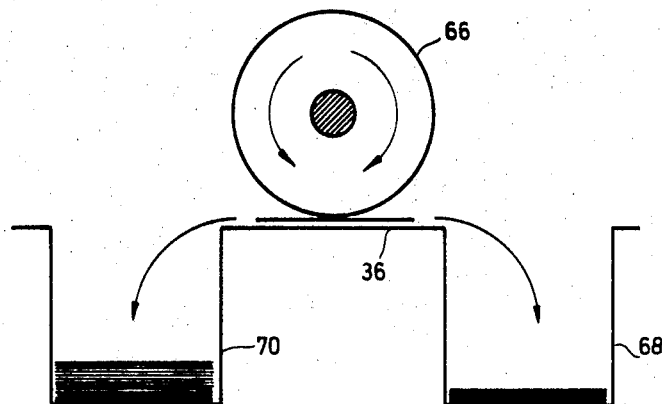
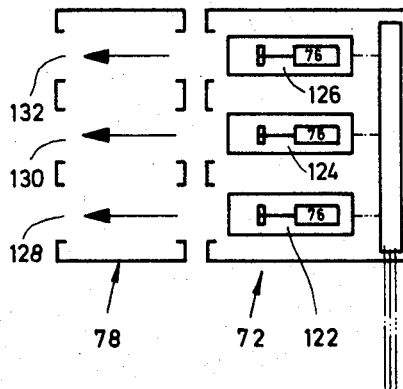


Fig.6



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Fig. 7

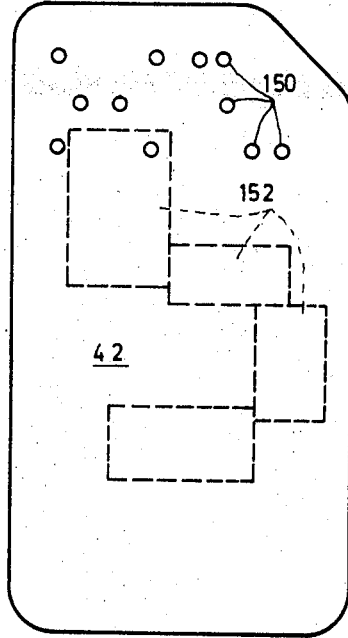


Fig. 9

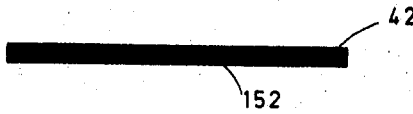
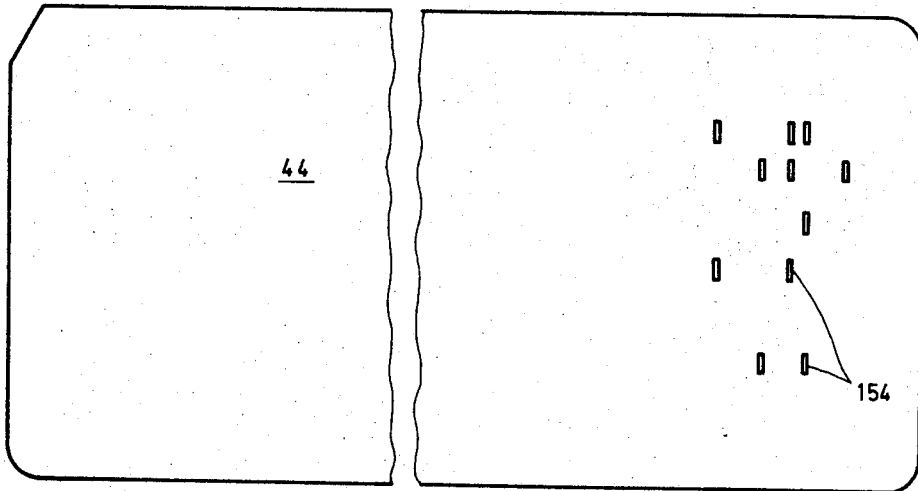


Fig. 8



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Fig. 10

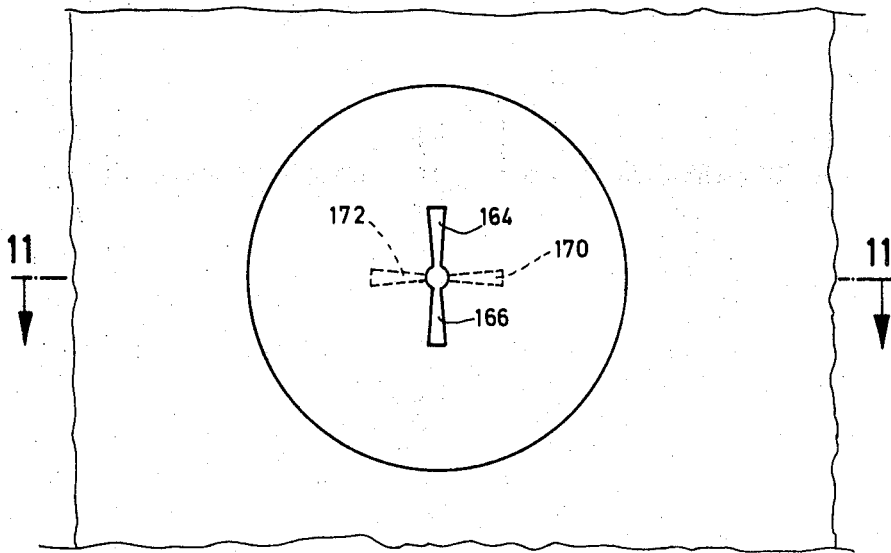
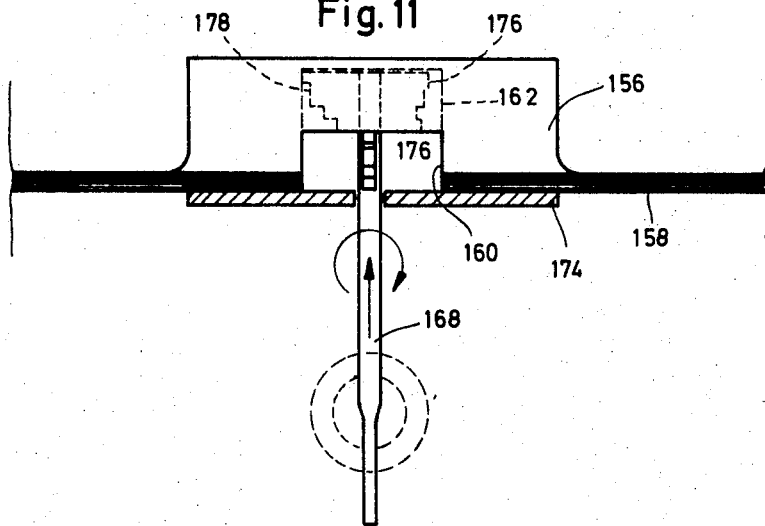


Fig. 11



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RECORD CARRIER CONTROLLED MONEY DISPENSING APPARATUS

BACKGROUND OF THE INVENTION

Money-dispensing apparatus is known, and in accordance with the prior art, a card serves as identification or as withdrawal slip, comparable to a check. It is necessary to dial or select by operation of pushbuttons, a code number assigned to the respective account and its owner whenever money is to be withdrawn. The operation of the known money-dispensing apparatus requires manual selection of a code number, which causes errors. It is not only necessary to select the correct code number, but the code number must be correctly remembered, before it is selected.

A particular disadvantage of the apparatus to the prior art in which selecting of a code number is required, is the possibility for strangers to learn the code number without being noticed by the owner of an account operating the money-dispensing apparatus. For example, a stranger can look over the shoulder of the person operating the selector buttons, and memorize the number for a fraudulent operation. It is also possible to photograph the operation of the apparatus by an authorized person by means of a telephoto lens. If the record carrier by which the apparatus is controlled falls into the hands of an unauthorized person, who also acquires knowledge of the code number, such a person can fraudulently operate the apparatus to withdraw money which will be debited to the account of the person whose code number was fraudulently appropriated.

SUMMARY OF THE INVENTION

It is one object of the invention to overcome the disadvantages of prior art apparatus for dispensing money, and to provide a money-dispensing apparatus from which money can not be fraudulently withdrawn.

Another object of the invention is to provide a money-dispensing apparatus which is not provided with manually operated selector means for selecting an account number.

Another object of the invention is to operate a money-dispensing apparatus under the control of two different record carriers on which the coding marks or recordings of identifying record carrier and of an withdrawal record carrier are respectively providing a code signal which is sensed and fed into the checking circuit in which both code signals are compared with each other and checked.

According to the checking result, certain commands are given, causing dispensing means to dispense a certain amount of money. Each code signal may indicate any given information, essential is only the conformity of the tags.

The coding marks or recordings may be scanned or sensed by a light beam or also mechanically, for instance by sensing pins.

The two carriers may be designed in such a manner that by recordings or coding marks, on one carrier, a certain amount of money is dispensed. The recordings of both carriers comprise the account number of the withdrawing person.

The operation of the money-dispensing apparatus under the control of two record carriers is extremely easy. To receive an amount of money, it is only necessary to insert the two record carriers into openings or slots. The apparatus automatically tests the record carriers and then dispenses the certain amount of money. The risk of fraudulent operation is extremely small, since the loss or theft of a record carrier can be reported to the bank providing the money-dispensing apparatus, whereupon dispensing of money of the respective account can be immediately stopped to prevent a withdrawal by an unauthorized person.

It is advantageous to provide the record carriers with visible and/or invisible markings which are sensed and checked in the apparatus so that false record carriers cannot be used for operating the apparatus.

In order to test and check the inserted record carriers, sensing means may either read the recordings of the two

record carriers and check their respective information by comparing the same with information at a storage storing information regarding all accounts, or the information read out from the recordings of the two record carriers are compared, and money dispensed only if they are compatible.

The arrangement may be such that both record carriers are removed and retained by the customer after dispensing of money. However, in a preferred embodiment, one record carrier remains in the apparatus after the information thereon has been sensed, checked, and accepted, and is refused and ejected after sensing and checking has had the result that the record carrier is not acceptable. Such an arrangement has the substantial advantage that the respective retained record carrier serves as a withdrawal slip or receipt which is held by the bank, so that the respective retained record carriers can be checked every day by bank personnel to debit the respective accounts with the withdrawn amounts of money. Therefore, one of the record carriers is used as withdrawal record carrier forming a receipt, and remains in the apparatus after use, while the other record carrier is again manually withdrawn by the customer after the same has received the requested money, and is retained by the customer as an identifying record carrier, similar to a credit card. The two record carriers may consist of the same material, but the identifying record carrier may be of stronger construction than the withdrawal record carrier in view of the fact that it is carried about by the customer.

It is possible that attempts are made to withdraw money by the unauthorized use of record carriers which were lost or stolen. In order to protect the customer, the apparatus of the invention is preferably constructed to refuse and eject withdrawal and identifying record carriers, or to retain the same in a separate storage area, without dispensing money, if the loss was reported to the bank, and payment from the respective account stopped. Information regarding the stopped account can be stored at an electronic storage device which is interrogated every time record carriers are inserted into the apparatus, and sensed in the same.

The placing of accepted and refused record carriers at different storage areas of the apparatus, facilitates the control of the accounts by bank personnel.

A further safety measure for preventing substantial financial losses to the customer by fraudulent use of record carriers is the limiting of amount of money which can be paid out within a predetermined time, for example within 24 hours. If an unauthorized person acquires the record carriers, and operates the apparatus with the same, he cannot withdraw within a day more than a limited amount, which is only a part of the amount which the customer is entitled during a week or a month. After a day, the customer may detect the loss of the record carriers, and request the bank to stop payment on the account, or he may be informed by the bank in a daily report that money was withdrawn from his account on the preceding day, which would alert the customer to the use of the record carrier by somebody else so that the customer can stop payment on his account.

The security of the proper payment of money is also increased for the bank since the limited amounts which may be paid each day, makes it possible for the bank to determine whether the person using the record carriers is actually still entitled to withdraw money, and has a sufficient deposit at the bank.

The apparatus of the invention includes an interrogation device which receives information regarding the record carriers by sensing means, and then interrogates a storage device in which information regarding all accounts is stored. Such interrogation may take place upon insertion and sensing of only one record carrier, or upon sensing of identifying recordings on both record carriers. The interrogation of the storage means may also take place after the sensing means and the comparison device have compared the information recorded on both record carriers. A control circuit prevents the apparatus to dispense money if the check by the interrogation

device proves that payment on the inserted record carriers has been stopped.

The interrogation device and the storage of information for all accounts may be provided in the casing of the apparatus. The storage means may include a tape, or an electronic memory device. The control circuit may contain sensing means, scanning devices, and read out devices. It is advantageous to combine the control circuit, interrogation device, and storage device in one electronic control apparatus by which the dispensing means are controlled to dispense bills. In such an arrangement, the information regarding the accounts of the customer using the respective apparatus is stored in the apparatus.

However, a bank may have a number of money-dispensing devices according to the invention at different branch offices, in which event the storage means for the information regarding all accounts at all branch offices, is a central unit provided at the head office of the bank, and connected by cables, for example telephone cables, to the dispensing devices at the several branch offices.

The dispensing of money can take place in different ways. In the preferred embodiment of the invention, bills are stacked, and are singly dispensed by a reciprocating dispensing roller. A drum with sectors holding bills, or a conveyor band with compartments for holding bills may be also used. It is also possible to dispense with each operation, a roll of wrapped coins, or coins packed in plastic bags. Also, boxes made of steel, aluminum, plastic material or wood may be singly dispensed and contain a predetermined amount of money.

The apparatus may be designed so that each withdrawal record carrier which is inserted, checked and retained by the apparatus, entitles the customer to a predetermined amount of money. However, a selector is advantageously provided for selecting the value or denomination of the bills preferred by the customer. Pushbuttons may be provided for this purpose.

In the embodiment of the invention in which single bills are dispensed from a stack of bills, it is preferred to provide a testing apparatus which senses the bills separated from the stack to determine thickness and length of the same, so that two new bills adhering to each other cannot be dispensed as a single unit. Adhering bills are rejected and retained in a separate container, and the dispensing mechanism is again automatically actuated to dispense the next following single bill. Consequently, the customer receives the requested money without losing his accepted withdrawal record carrier.

The apparatus of the invention is preferably constructed to permit its use day and night, and while the bank is closed. The apparatus is mounted on a support wall one side of which is accessible from the street for customers, while the interior of the casing where money and accept withdrawal record carriers are held, is accessible through another door from an office of the bank inside of the support wall. The inner door is used for removing stored withdrawal record carriers, and for adding bills to the stack of the dispensing means. In order to prevent disturbances of the function of the apparatus by extreme heat or cold, it is advantageous to provide a climatizing apparatus, such as an air conditioner, in the casing of the apparatus.

To increase the safety of the operation, the door on the outside of the apparatus, which is accessible from the street and the apparatus have outer protective walls of armor plate, and the door is provided with a double lock which is operated by the same key retained by the customer.

One embodiment of the invention comprises a casing having an outlet for money, first and second supporting means, and first and second insertion openings leading to the first and second supporting means which are respectively adapted to support first and second record carriers in sensing positions in which recordings thereon can be sensed by first and second sensing means. A control circuit connects the sensing means with money-dispensing means, and permits the dispensing of money only if the control circuit accepts the record carriers after checking the information sensed from the recordings on the same by the sensing means.

In the preferred embodiment of the invention, a withdrawal record carrier and an identifying record carrier are inserted and sensed, and the accepted withdrawal record carrier is retained by the apparatus, while the customer can pull out the identifying record carrier from the respective insertion opening of the apparatus and retain the identifying record carrier.

The control circuit preferably includes comparison means for comparing the information sensed by the two sensing means sensing the withdrawal record carrier and the identifying record carrier. Interrogating means are provided in the control circuit for checking information regarding all accounts represented by the identifying record carrier so that no money is dispensed when payment from the account represented by the inserted identifying record carrier has been stopped.

The novel features which are considered as characteristic for the invention are set forth in particular in the appended claims. The invention itself, however, both as to its construction and its method of operation, together with additional objects and advantages thereof, will be best understood from the following description of specific embodiments when read in connection with the accompanying drawing.

BRIEF DESCRIPTION OF THE DRAWING

FIG. 1 is a front view of an apparatus according to the invention with the outer door opened;

FIG. 2 is a vertical sectional view taken on line 2-2 in FIG. 1, the devices located in the casing being omitted for the sake of clarity;

FIG. 3 is a schematic elevational view of an apparatus according to the invention including electronic storage means;

FIG. 4 is a diagrammatic view illustrating a number of dispensing apparatuses electrically connected with a central storage means;

FIG. 5 is a schematic cross-sectional view illustrating a transporting roller for separately storing accepted and rejected withdrawal record carriers;

FIG. 6 is a fragmentary schematic plan view illustrating money-dispensing means provided in the casing of the apparatus of FIG. 3;

FIG. 7 is a plan view illustrating an identifying record carrier;

FIG. 8 is a plan view illustrating a withdrawal record carrier;

FIG. 9 is a cross-sectional view taken on line 9-9 in FIG. 7;

FIG. 10 is a front view illustrating the keyhole of an outer lock provided on the outer door of the apparatus; and

FIG. 11 is a horizontal sectional view illustrating two locks for the outer door.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

Referring first to FIGS. 1 and 2, a steel casing 10 is mounted on a supporting wall 12 and has an inner door 14 permitting access to the interior of the casing from the inside of a bank building. The casing is lined with armor plate 16. The casing may be further surrounded by a protective envelope consisting of granulated sulfur.

The front wall 20 of casing 10 is set back from the outer surface of support wall 12 and has two insertion openings 30 and 28, and an outlet opening 32. A protective casing 24 has a door 22 which permits access to the insertion opening 28, 30 and to outlet opening 32. FIG. 1 shows door 22 opened and permitting access to the front wall 20 of casing 10.

The bolts of door 22 are locked by two locks, as best seen in FIGS. 10 and 11.

The lock housing 56 is welded to the rear face of a portion 158 of door 20 and envelopes two aligned locks 160 and 162. Lock 160 has a key slot consisting of two slot portions 164 and 166 to which key 168 fits so that lock 160 can be turned 90° to a position in which key slot 164, 166 registers with the key slot 170, 172 of the second lock 162, and can be inserted into the same. When key 168 is now further turned 90°, lock 162 opens the bolts of the door. A cover plate 168 closes the outside of lock 160, and is provided with the key slot 164, 166.

Referring now to FIGS. 1 and 3, the outlet slot 32 is provided for dispensed money, and shown in FIG. 3 above the insertion openings 28 and 30, while actually positioned laterally of the same, as shown in FIG. 1.

A withdrawal record carrier 44 which constitutes a receipt for dispensed money is inserted into the insertion opening 28. FIG. 8 shows a withdrawal record carrier 44 in the form of a card provided with punched holes 154 or other recordings partially representing information regarding the amount of money to be withdrawn and partially the identifying account number. The same information may be printed or written on the card. It is possible to provide record carrier 44 with invisible markings, for example metal foils between two layers of paper.

An identifying record carrier 42 can be inserted into insertion opening 30. As shown in FIG. 7, the identifying record carrier 42 is a stiff small plate provided with circular punched holes 50 arranged in accordance with a code for representing the identifying account number. Invisible markings, for example in the form of inserted metal foil pieces 152 may be provided between two layers of the record carrier 42, as shown in FIGS. 7 and 9.

When the identifying record carrier 42 is inserted into insertion opening 30, it rests on a supporting plate 34, and when its leading end abuts a stop 38, the coded identifying recordings 150 can be sensed by a sensing means 46. In this sensing position, record carrier 42 has a portion projecting out of opening 30 so that record carrier 42 can be manually inserted into the apparatus, and then retracted and removed by manual operation after the withdrawn money has been dispensed.

During the insertion of identifying record carrier 42, its leading end operates a switch 64 which is located in a circuit of an electric motor 66a which drives through a belt drive 66b, a transporting roller 66. Switch 64 is also located in the circuit of an electric motor 62a which drives through a belt drive 62b, a transporting roller 62. The circuit is connected to the terminals of a voltage source 110, 112.

When a withdrawal record carrier 44 is inserted into opening 28, its leading edge touches transporting roller 62. Thereupon, the identification record carrier 42 is inserted into opening 30, so that switch 64 is operated, and starts motor 62a and 66a whereby rollers 62 and 66 rotate about axes extending at right angles. Transporting roller 62 transports the inserted withdrawal record carrier 44 along supporting table 36 to a sensing position abutting stop 40 and located under sensing means 48 which is connected into a control circuit in which also sensing means 46 for identifying the record carrier 42 is connected.

Motor 66a is reversible, so that transporting roller 66 can be rotated in opposite direction. As shown in FIG. 5, transporting roller 66 rotating in one direction, will place a withdrawal record carrier 44 in storage area 70, and rotating in the opposite direction, will place record carrier 44 in storage area 68. The reversal of motor 66a and of transporting roller 66 is carried out by the control circuit which includes sensing means 48 and 46, and depends on the information sensed by the sensing means, as will be explained hereinafter. Acceptable withdrawal record carriers are placed in storage container 68, and fraudulently inserted withdrawal record carriers are placed in storage container 70.

Money-dispensing means 76 are also disposed in casing 10 and comprise three dispensing means 122, 124, 126 which are operable to feed single bills from three stacks 74 into three channels 128, 130, 132 of a testing device 78 from where the bills are transported by transporting means 140 including an electric motor and a transporting roller 142 until dispensed through outlet 32.

A selecting device 114 has three pushbuttons 116, 118, and 120 connected by electric circuits to the dispensing means 122, 124, 126, respectively, so that a type of money can be selected by the customer. For example, one dispensing means may dispense \$100 bills, the second \$50 bills, and the third \$20 bills.

The three parts of testing device 78 test the length and thickness of each dispensed bill. Only single correctly fed bills are dispensed through outlet 32, and can be taken out by the person operating the apparatus. When two bills stick together, which may occur with new bills, this is detected by the testing device 78, and such bills are deposited in a receptacle 80.

An air conditioning apparatus 82 is preferably provided in the casing for maintaining a uniform temperature and humidity irrespective of the temperature and humidity outside of supporting wall 12 so that the temperature in the casing is returned to a normal level after each opening of door 22.

In order to receive a bill, the identifying record carrier 42 is manually inserted to opening 30 so that stop switch 64 closes the circuit of motor 62a, and transporting roller 62 starts to rotate. When the withdrawal record carrier 40 is inserted into opening 28, it is transported by transporting roller 62 to a sensing position located under sensing means 48, and under transporting roller 66. In the meantime, identifying record carrier 42 was pushed to the sensing position in which its leading end abuts stop 38 so that sensing means 46 senses the recordings on identifying record carrier 42.

The control circuit of the apparatus includes, in addition to sensing means 46 and 48, also a comparison device 54 connected to an interrogation device 58 which is connected with a storage device 60 in which information regarding the accounts of all persons having identifying record carriers is electronically stored. Storage device 60 is electrically connected by a line 71 with the money-dispensing means 72.

Sensing devices 46 and 48 sense the recordings on the record carriers 42 and 44, and transmit signals to the comparison device 54. If the same determines that the identification record carrier does not match the withdrawal record carrier, the direction of rotation of transporting roller 62 is reversed by reversing motor 62a, and withdrawal record carrier 44 is ejected through opening 28, and not accepted.

In the event that the sensing means 46 and 48 find the identification record carrier 42 compatible with the withdrawal record carrier 44, rotation of transporting roller 66 is started in such a direction that the accepted withdrawal record carrier 44 is transported from supporting table 36 into the storage area 68, and retained as a receipt.

If the sensing mean detect a fraudulent change on the withdrawal record carrier 44, transporting roller 66 is driven in the opposite direction, and deposits the questionable withdrawal record carrier in the storage area 70.

Only when the information sensed by sensing means 46 and 48 properly matches, the interrogation device 58 is operated by signal from the comparison device 54, and interrogates the storage device 60 whether the respective account, whose number is represented by the recordings of the identifying record carrier 42, is entitled to receive money.

In this manner, the dispensing of money can be automatically prevented if loss or theft of the identifying record carrier was previously reported to the bank. However, it is advantageous to limit the amount which can be withdrawn within a predetermined time, for example within one day, by any person having an account so that in case of loss of withdrawal record carriers and the identifying record carrier, only a limited amount can be fraudulently withdrawn before the loss of theft is reported to the bank. If storage device 60 is provided with such information, it is not possible for the owner of the account to withdraw more than the predetermined amount allotted for a day, and if the owner makes an attempt to withdraw a greater amount, this is prevented by the information received from the storage device 60 by the interrogation device 58.

Only if the electronic control circuit has determined that dispensing of the requested amount is in order, a control signal is given through line 71 to the dispensing means 72, and the respective amount previously sensed by amount sensing means of sensing means 48 in amount recordings on withdrawal record carrier 49, is dispensed in having a selected denomination depending on which pushbutton 116, 118, 120

was operated. The dispensed bills are first tested by the testing device 78, and the dispensing of two adhering bills is prevented, such bills being deposited in container 80. At the same time, the money-dispensing means 72 is automatically again operated to dispense a single bill.

After the dispensing of the withdrawn money has been completed, the identifying record carrier 42 is pulled out opening 30 which causes interruption of the electric circuits by opening of stop switch 64. The key 168 is then used for locking door 22. In the embodiment of FIG. 3, all required information is stored in a storing device 60 located in casing 10. In the modified embodiment of FIG. 4, several independent money-dispensing devices 90 to 97 are located at branch offices of the bank, and the electronic storage and control means 98 is located at the head office and connected with the money-dispensing device 90 to 97 by electric conductors 100, for example by telephone cables, so that money can be withdrawn at branch offices under the control of the device 98 at the head office of the bank.

It will be understood that each of the elements described above, or two or more together, may also find a useful application in other types of money dispensing devices differing from the types described above.

While the invention has been illustrated and described as embodied in automatic money-dispensing apparatus controlled by a withdrawal record carrier and by an identification record carrier, it is not intended to be limited to the details shown, since various modifications and structural changes may be made without departing in any way from the spirit of the present invention.

What is claimed as new and desired to be protected by Letters Patent is set forth in the appended claims.

I claim:

1. Money-dispensing apparatus, comprising in combination, casing means having an outlet for money, first and second supporting means, and first and second insertion openings adjacent to and leading to said first and second supporting means, respectively, said first supporting means being adapted to support a withdrawal record carrier having first recordings including monetary recordings representing a selected amount of money, and first identifying recordings, in a sensing position after insertion of the same through said first opening; first sensing means disposed adjacent said first supporting means and including amount-sensing means for sensing said monetary records, and identity-sensing means for sensing said identifying recordings of said withdrawal record carrier in said sensing position; an identifying record carrier having second recordings including second identifying recordings representing the same identifying information as said first identifying recordings, said identifying record carrier being formed for manual insertion and removal through said second opening and having a sensing position supported on said second supporting means; second sensing means disposed adjacent said second supporting means for sensing said second identifying recordings of said second recordings in said sensing positions of said identifying record carrier; money-dispensing means for dispensing money through said outlet; and control circuit means connected with said first and second sensing means for receiving signals from the same, and including an amount circuit connecting said amount sensing means with said dispensing means for setting the latter to the selected and sensed amount, and comparison means for comparing the information represented by said first and second identifying recordings, respectively, and sensed by said identity-sensing means of said first sensing means and by said second sensing means, said comparison device generating a control signal when said first and second identifying recordings match, said control circuit means causing dispensing of the amount to which said dispensing means is set by said amount circuit under the control of said amount-sensing means only when said comparison device generates said control signal.

2. Money-dispensing apparatus as claimed in claim 1, wherein said first and second sensing means have means for

sensing invisible recordings on said first and second record carriers.

3. Money-dispensing apparatus as claimed in claim 1, wherein said money-dispensing means includes a plurality of dispensing means for dispensing different types of money; and comprising selector means on said casing means for selecting one of said dispensing means.

4. Money-dispensing apparatus as claimed in claim 1, wherein said control circuit means includes means for controlling said money-dispensing means for limiting the dispensing of money to a predetermined amount within at least a business day.

5. Money-dispensing apparatus comprising, in combination, casing means having an outlet for money, first and second supporting means, and first and second insertion openings adjacent and leading to said first and second supporting means, said first and second supporting means being adapted to support inserted first and second record carriers having first and second recordings, respectively, representing first and second informations concerning a money-dispensing operation; first and second sensing means for sensing said first and second record carriers, respectively, on said first and second supporting means, and being located adjacent said first and second supporting means, respectively; money-dispensing means for dispensing money through said outlet; and control circuit means connected with said first and second sensing means for receiving first and second signals from the same and including comparison means for comparing at least the sensed first and second informations, said circuit means being connected with said money-dispensing means and causing a money-dispensing operation of the same under control of said comparison device; said control circuit means including storage means for storing information and being located remote from said casing at a central station and adapted to be connected with the control circuit means of other money-dispensing apparatus controlled by first and second record carriers, said interrogating means being connected with said storage means.

6. Money-dispensing apparatus comprising, in combination, casing means having an outlet for money, first and second supporting means, and first and second insertion openings adjacent and leading to said first and second supporting means, said first and second supporting means being adapted to support inserted first and second record carriers having first and second recordings, respectively, representing first and second informations concerning a money-dispensing operation; first and second sensing means for sensing said first and second record carriers, respectively, on said first and second supporting means, and being located adjacent said first and second supporting means, respectively; money-dispensing means for dispensing money through said outlet including testing means for testing the length and thickness of dispensed bills, and for retaining bills adhering to each other; and control circuit means connected with said first and second sensing means for receiving first and second signals from the same and including comparison means for comparing at least the sensed first and second informations, said circuit means being connected with said money-dispensing means and causing a money-dispensing operation of the same under control of said comparison device.

7. Money-dispensing apparatus comprising, in combination, casing means having an outlet for money, first and second supporting means, first and second insertion openings adjacent and leading to said first and second supporting means, said casing having protective wall means including a door, and comprising a support wall for mounting said casing in a position in which said door is located on the outside of said support wall and can be opened for access to said first and second insertion openings and to said outlet, said first and second supporting means being adapted to support inserted first and second record carriers having first and second recordings, respectively, representing first and second informations concerning a money-dispensing operation; first and second sensing means for sensing said first and second record carriers,

respectively, on said first and second supporting means, and being located adjacent said first and second supporting means, respectively; money dispensing means for dispensing money through said outlet; and control circuit means connected with said first and second sensing means for receiving first and second signals from the same and including comparison means for comparing at least the sensed first and second informations, said circuit means being connected with said money-dispensing means and causing a money-dispensing operation of the same under control of said comparison device.

8. Money-dispensing apparatus as claimed in claim 7, and including means located in said casing for maintaining a substantially constant temperature in the same.

9. Money-dispensing apparatus as claimed in claim 7, wherein said door has first and second locks adapted to be opened by the same key; said first lock preventing insertion of the key into said second lock until said first lock is opened by said key.

10. Money-dispensing apparatus as claimed in claim 7, wherein said casing has another door located inside of said support wall for access to the interior of said casing.

11. Money-dispensing apparatus as claimed in claim 7, wherein said casing has a metal wall, and an inner lining forming an armor.

12. Money-dispensing apparatus as claimed in claim 11, wherein said armor includes concrete.

13. Money-dispensing apparatus as claimed in claim 11, wherein said armor includes a cast hard metal plate.

14. Money-dispensing device as claimed in claim 11, wherein said armor includes thick hardened steel plates.

15. Money-dispensing apparatus as claimed in claim 11, wherein said casing includes a layer of granulated sulfur between said metal wall and said lining.

16. Money-dispensing apparatus as claimed in claim 11, wherein said outlet, and said first and second insertion openings are slots coverable by said door.

17. Money-dispensing apparatus, comprising, in combination, casing means having an outlet for money, first and second supporting means, and first and second insertion openings adjacent to and leading to said first and second supporting means, respectively, said first supporting means being adapted to support a withdrawal record carrier having first recordings representing at least monetary information in a sensing position after insertion of the same through said first opening; first sensing means disposed adjacent said first supporting means for sensing said first recordings of said withdrawal record carrier in said sensing position; and identifying record carrier having second recordings representing identifying information, said identifying record carrier being formed for manual insertion and removal through said second opening and having a sensing position supported on said second supporting means, said identifying record carrier having a manually operable portion projecting from said second insertion opening in said sensing position thereof so that said identifying record carrier can be inserted and removed by a person; comprising transportation means in said casing for transporting said withdrawal record carrier from said first insertion opening to said sensing position and including a start switch located adjacent said second supporting means, said identifying record carrier in said sensing position thereof actuating said start switch so that said transporting means transports said withdrawal record carrier to said sensing position; second sensing means disposed adjacent said second supporting means for sensing said second recordings in said sensing positions of said identifying record carrier; money-dispensing means for dispensing money through said outlet; and control circuit means connected with said first and second sensing means for receiving signals from the same, and including comparison means for comparing information sensed by said first and second sensing means, storage means containing information regarding accounts represented by identifying record carriers, and interrogating means for said storage means con-

nected with said comparison device, said control circuit means being connected with said money dispensing means and causing a money-dispensing operation of the same when permitted by said storage means.

18. Money-dispensing apparatus, comprising, in combination, casing means having an outlet for money, first and second supporting means, and first and second insertion openings adjacent to and leading to said first and second supporting means, respectively, said first supporting means being adapted to support a withdrawal record carrier having first recordings representing at least monetary information in a sensing position after insertion of the same through said first opening; first sensing means disposed adjacent said first supporting means for sensing said first recordings of said withdrawal record carrier in said sensing position; an identifying record carrier having second recordings representing identifying information, said identifying record carrier being formed for manual insertion and removal through said second opening and having a sensing position supported on said second supporting means; second sensing means disposed adjacent said second supporting means for sensing said second recordings in said sensing positions of said identifying record carrier; money-dispensing means for dispensing money through said outlet; and control circuit means connected with said first and second sensing means for receiving signals from the same, and including comparison means for comparing information sensed by said first and second sensing means, storage means containing information regarding accounts represented by identifying record carriers, and interrogating means for said storage means connected with said comparison device, said control circuit means being connected with said money-dispensing means and causing a money dispensing operation of the same when permitted by said storage means, said storage means storing information regarding a plurality of accounts represented by different identifying record carriers, and preventing the operation of said money-dispensing means by said control circuit means when a sensed identifying record carrier represents a predetermined stopped account.

19. Money-dispensing apparatus as claimed in claim 17, wherein said comparison means is controlled by said first and second sensing means and connected with said transporting means for reversing the same when recordings sensed by said first and second sensing means on said record carriers do not match so that said withdrawal record carrier is ejected from said first insertion opening.

20. Money-dispensing apparatus as claimed in claim 19, and including other transporting means for transporting said withdrawal record carrier from said sensing position to a storage area of said casing and being actuated by said comparison means when the recordings sensed by said first and second sensing means match.

21. Money-dispensing apparatus as claimed in claim 20, wherein said second sensing means control said other transporting means to transport said withdrawal record carrier to another storage area of said casing when sensing incorrect second recordings whereby fraudulent withdrawal record carriers are separated from authorized withdrawal record carriers.

22. Money-dispensing apparatus as claimed in claim 21, wherein said other transporting means include a reversible transporting roller; and wherein said storage areas are located on opposite sides of said first supporting means; and wherein said second sensing means cause reversal of the direction of rotation of said transporting roller upon sensing a fraudulent identifying record carrier.

23. Money-dispensing apparatus as claimed in claim 18, wherein said control circuit means store in said storage means information regarding withdrawal of money; and wherein said control circuit means prevents the operation of said money-dispensing means when said storage means indicates the withdrawal of a predetermined amount within a given time period.