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(54) **PUBLIC/PRIVATE DUAL CARD SYSTEM AND METHOD**

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(57) **ABSTRACT**

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Related U.S. Application Data

A system and method for providing a multiple-service card is disclosed. A card member **108** is provided with a single card that serves as both an open transaction instrument and a private retailer transaction instrument. This multiple-service card may have the traditional credit card data on one side of the card, including, for example, the account number, name of the account holder, and the expiration date. The other side of the card may include a magnetic stripe that contains the account information in machine readable form as well as private retailer transaction instrument information. In the system, the primary party and the service partner participants cooperate to complete the processes associated with the provision of the combined card services, including a new account process, card replacement and renewal processes, a service partner cancellation process, and a process for cancellation and/or transfer by a primary party.

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(58) **Field of Classification Search** 235/379, 235/380, 381, 384

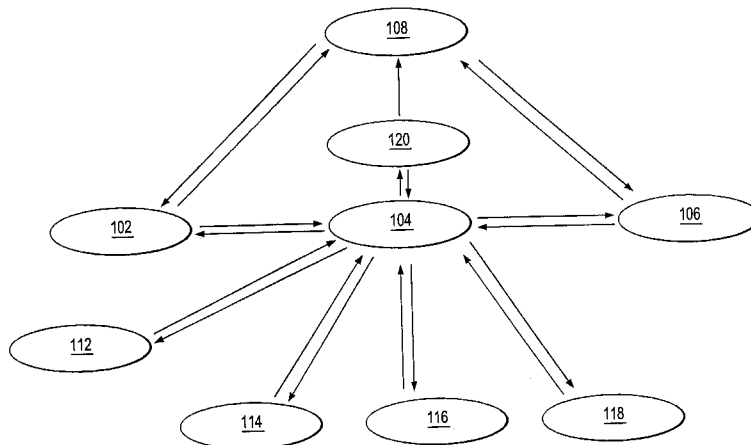
See application file for complete search history.

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32 Claims, 16 Drawing Sheets



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