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(54) **THREE-LEGACY MODE PAYMENT CARD WITH PARAMETRIC AUTHENTICATION AND DATA INPUT ELEMENTS**

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(52) **U.S. Cl.** **705/65**

(57) **ABSTRACT**

A payment card comprises a plastic card and operates with three different legacy payment systems. A magnetic stripe with user account data allows card use in traditional point-of-sale magnetic card readers. A dual-input crypto-processor embedded in the card provides for contact/contactless smart card operation. A user input provides for user authentication by the crypto-processor. Internal to the plastic card, and behind the magnetic stripe, a magnetic array includes a number of fixed-position magnetic write heads that allow the user account data to be automatically modified by the crypto-processor.

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Related U.S. Application Data

(63) Continuation-in-part of application No. 09/837,115, filed on Apr. 17, 2001.

100 ↷

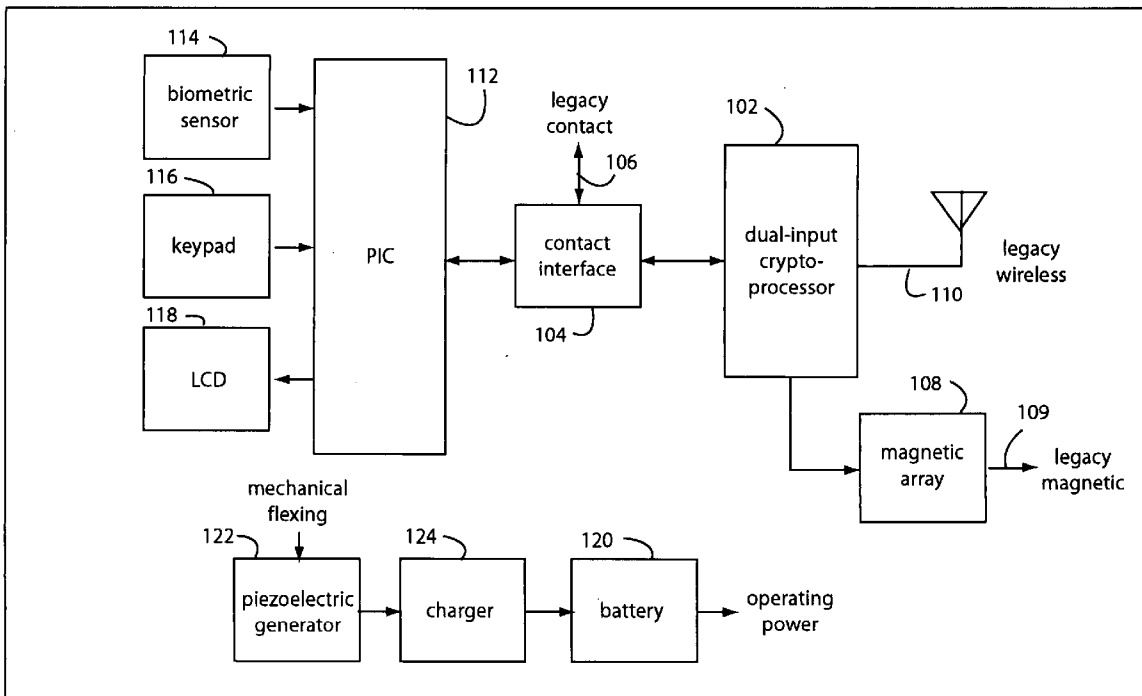


Fig. 1

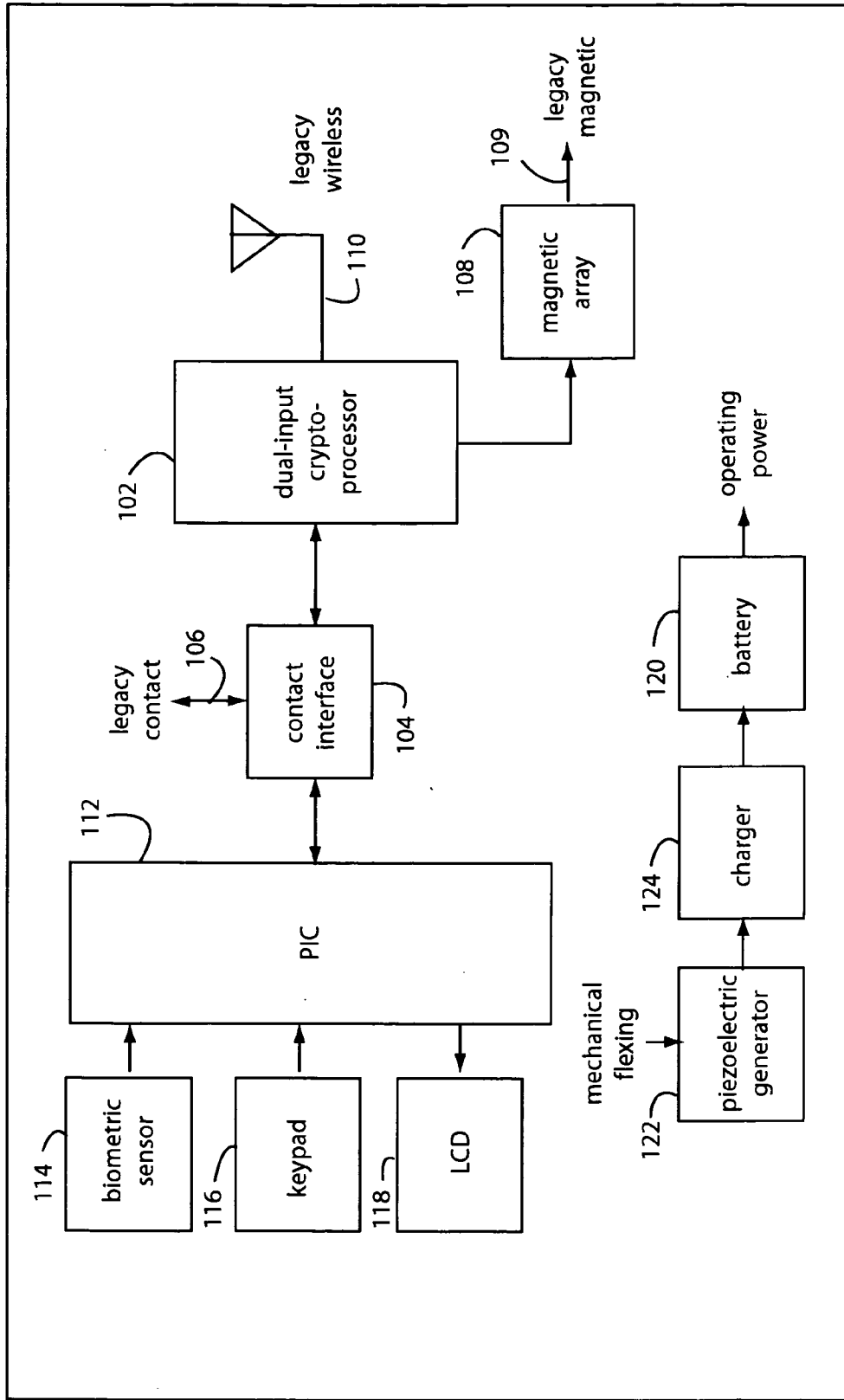


Fig. 2

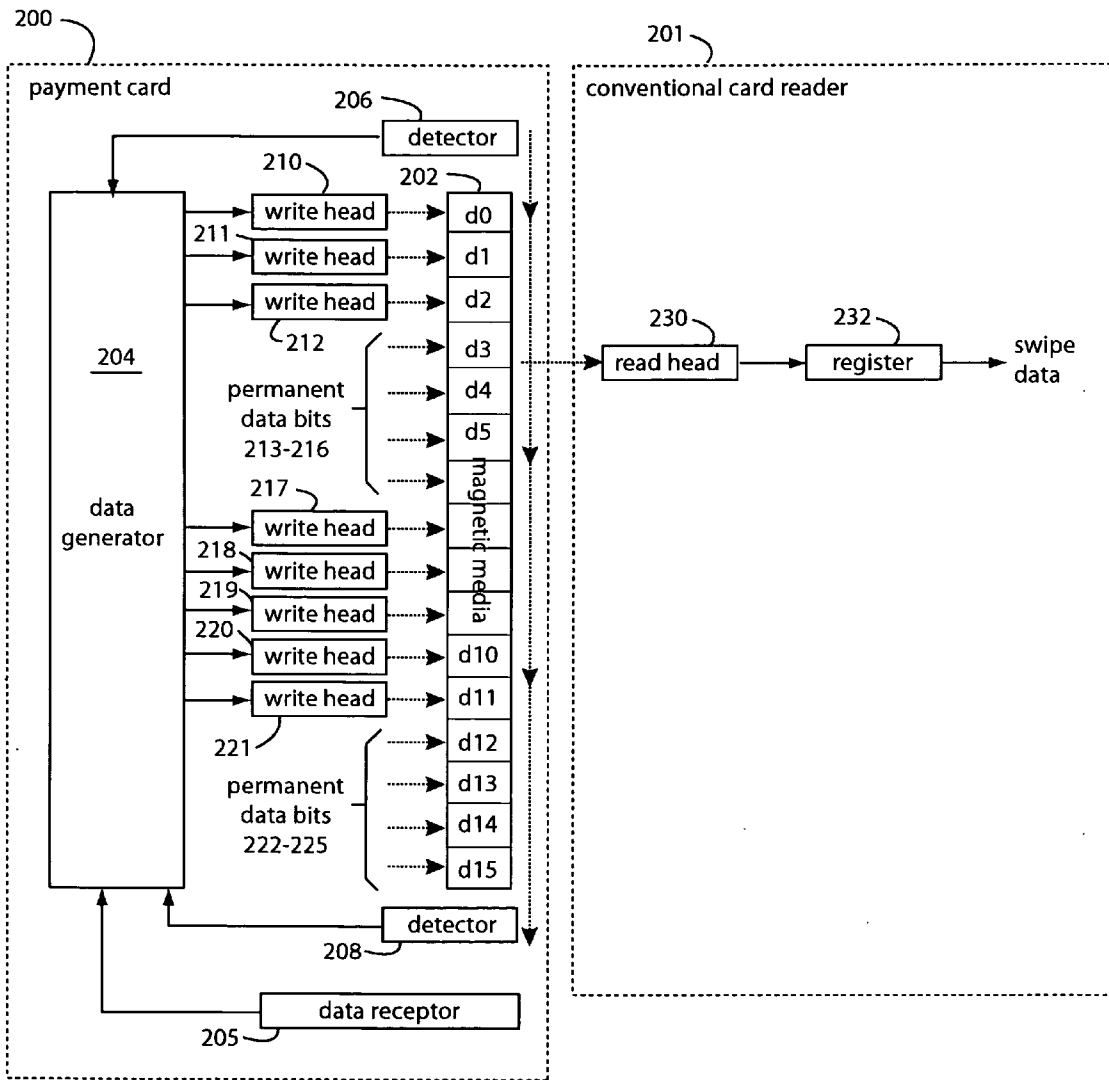
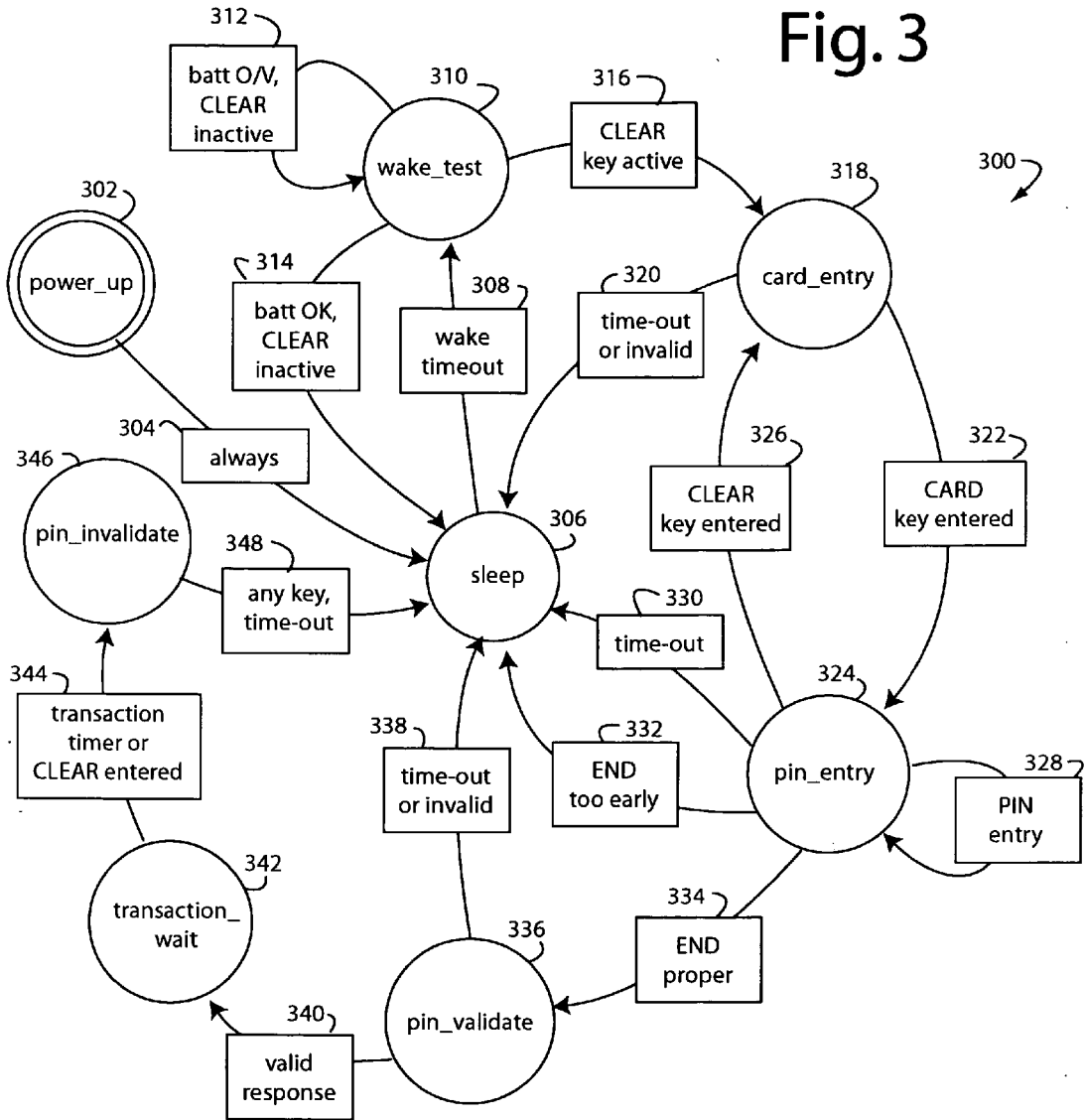


Fig. 3



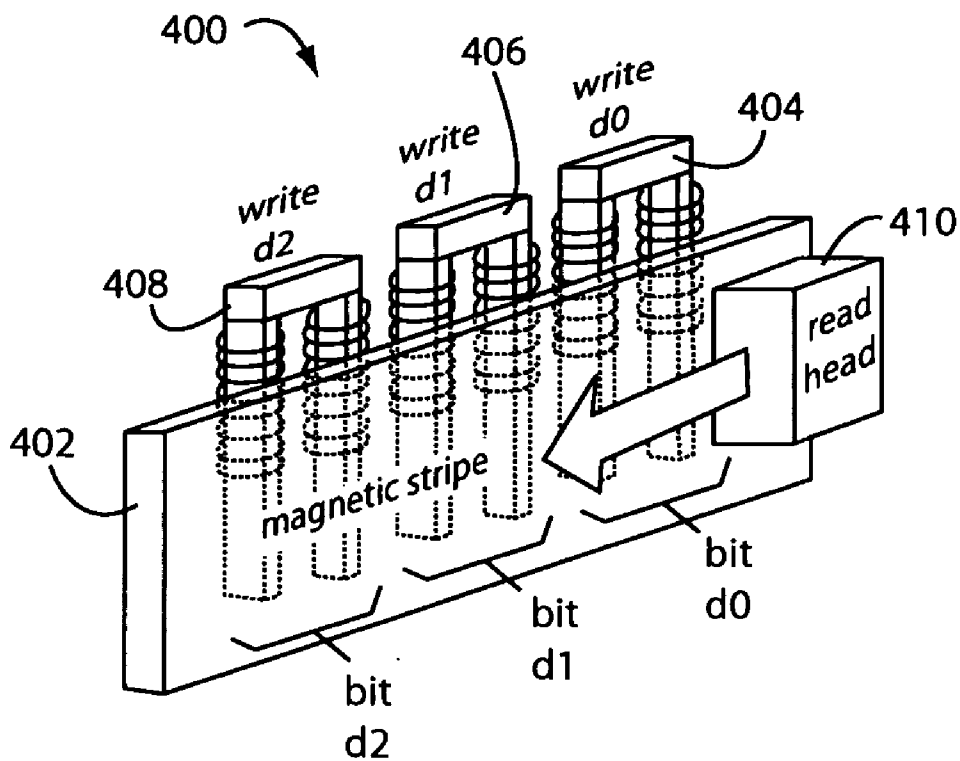


Fig. 4

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