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(54) **STORED VALUE CARD ACCOUNT TRANSFER SYSTEM**

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(57) **ABSTRACT**

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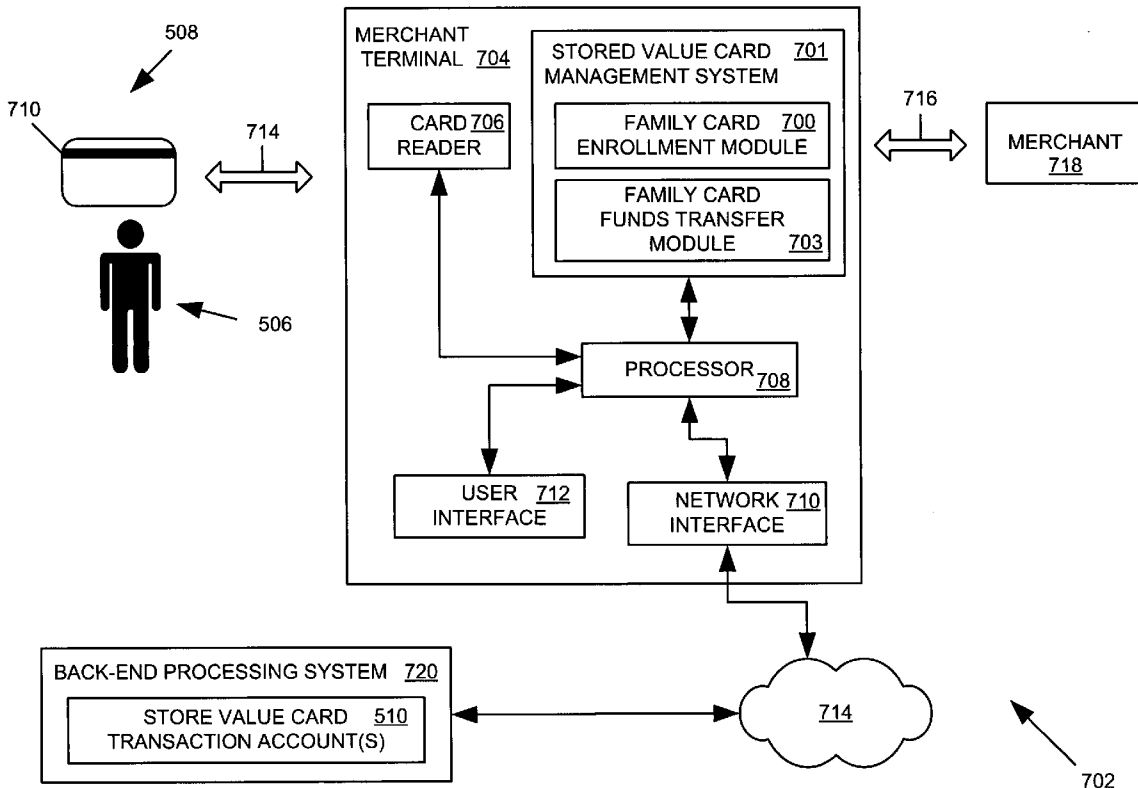
Systems, methods, computer programs, merchant terminals, etc. for transferring funds between stored value card accounts are provided. One embodiment comprises a method for loading a stored value card. One such method comprises: identifying a first stored value card account associated with a first customer; receiving a selection from the first customer of a second stored value card account associated with a second customer and a load amount for transferring to the second stored value card account; and initiating a funds transfer of the load amount from the first stored value card account to the second stored value card account.

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Related U.S. Application Data

(63) **Continuation-in-part of application No. 10/685,277, filed on Oct. 14, 2003.**



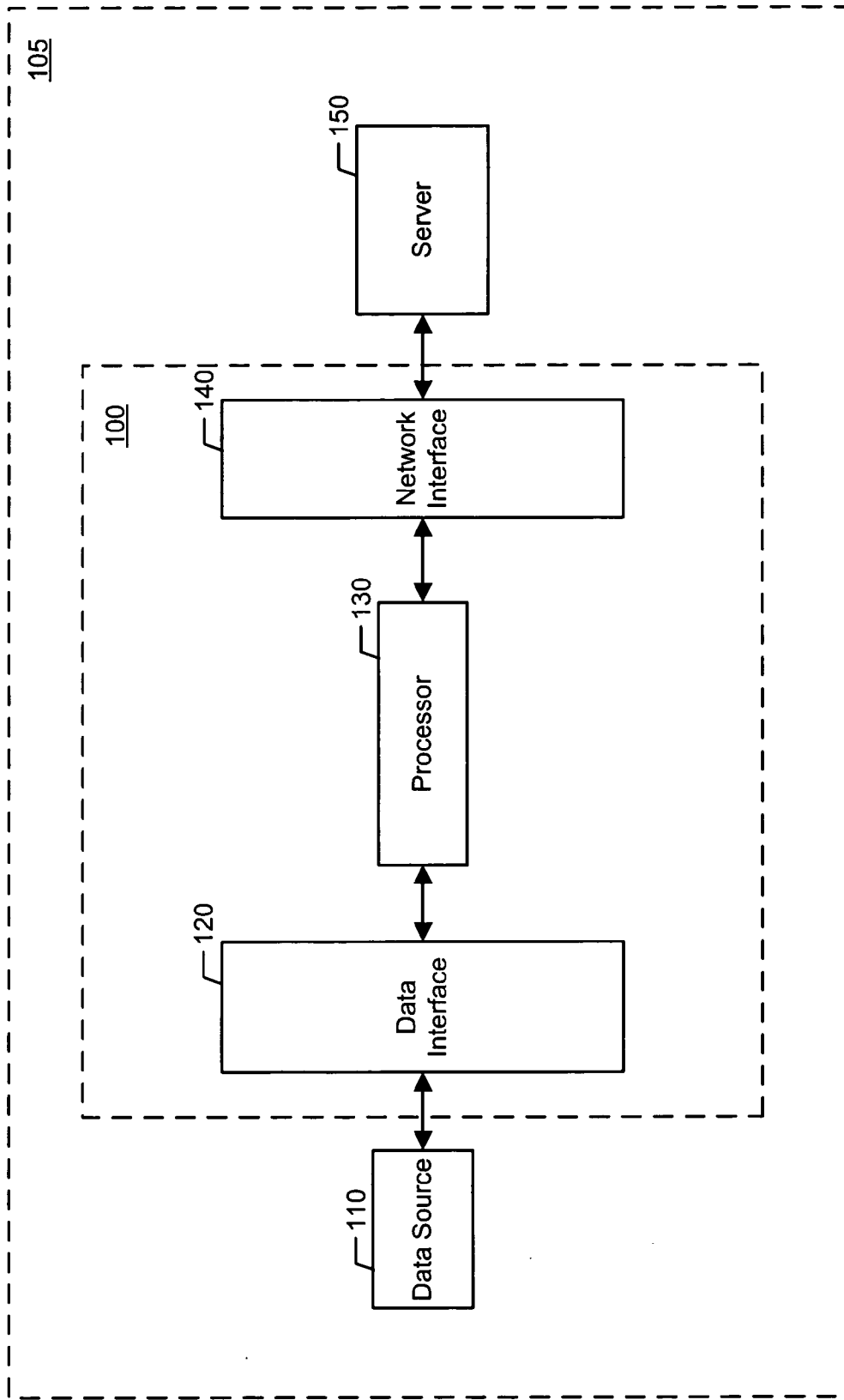


FIG. 1

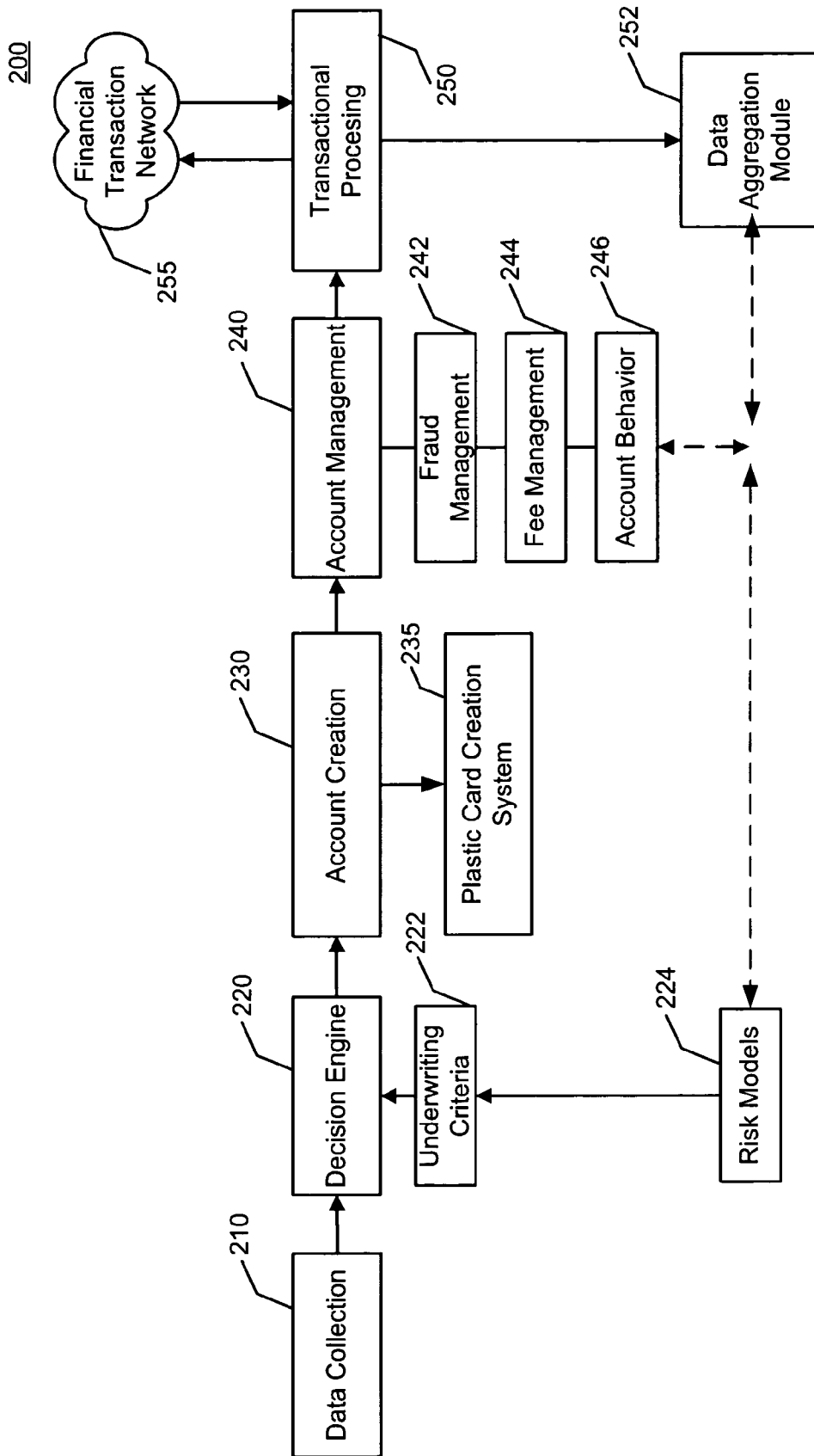


FIG. 2

300

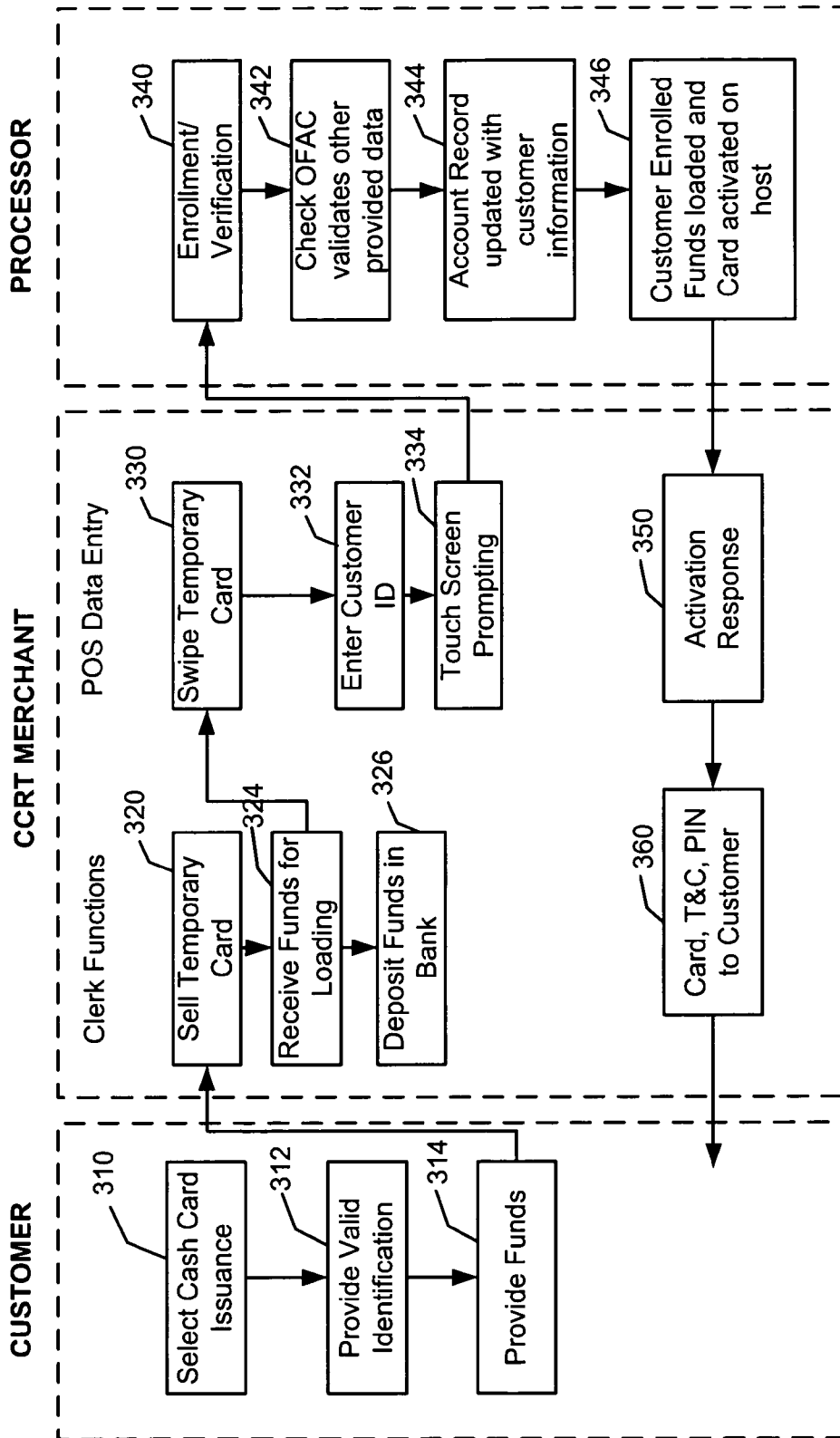


FIG. 3

400

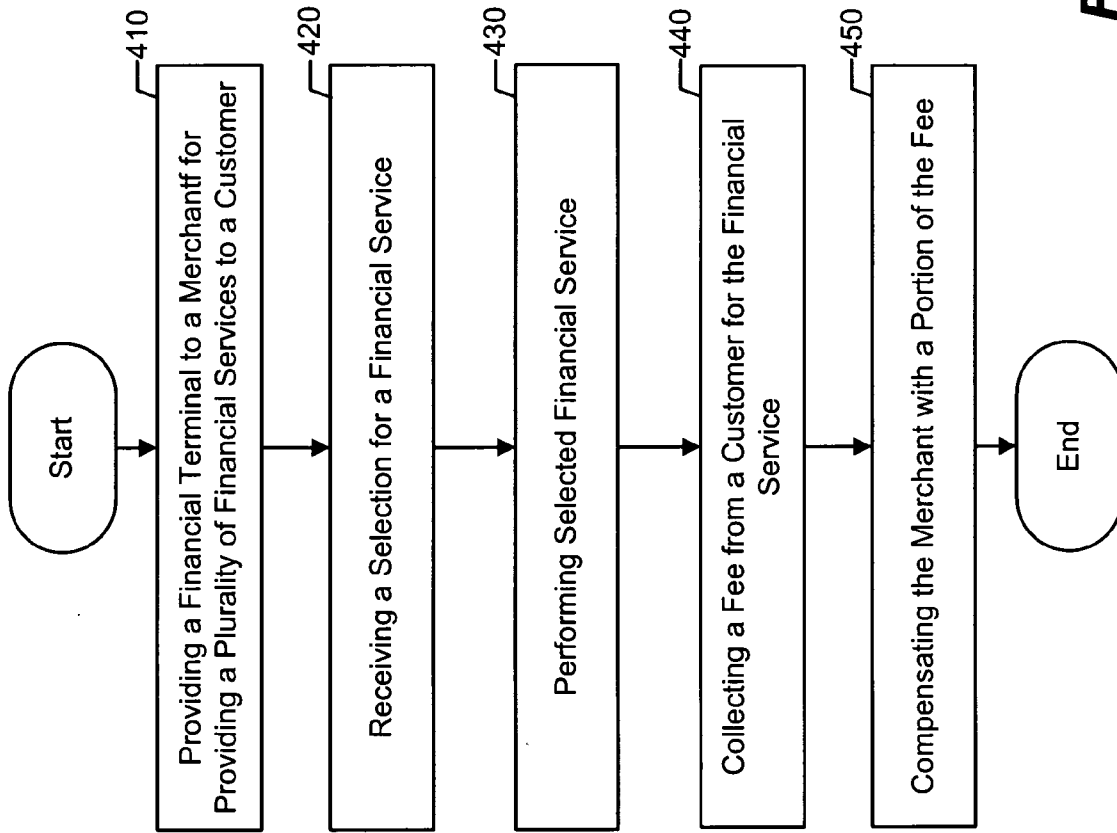


FIG. 4

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