ADAPTIVE PAYMENT CARD SYSTEM AND PROCESS

ABSTRACT

The present invention provides an adaptive payment card system and process for providing a customer (referred to herein as a “cardholder”) with a payment card (referred to herein as an “adaptive” payment card) that is issued by an issuing financial institution (an “issuer”), and linked to a card entity (such as MasterCard), where the product associated with the adaptive payment card can be changed without modification to the corresponding payment card and without requiring issuance of a new payment card.

Figure 1