ABSTRACT

SINGLE PAYMENT DEVICE FOR MULTIPLE PAYMENT ACCOUNTS

A payment device including a medium is disclosed. A first programmable chip and a first magnetic stripe are disposed on the medium. The first programmable chip and the first magnetic stripe are associated with a first payment account. A second programmable chip and a second magnetic stripe are disposed on the medium. The second programmable chip and the second magnetic stripe are associated with a second payment account. The first and second programmable chips are programmed separately for each of the first and second payment accounts.

(Fig. 2A)