Claims

What is claimed is:

1. A payment card comprising:

a generally planar body having a first side and a second side; and

a plurality of acceptance attributes on said second side;

wherein said first side is formed without any acceptance attributes thereon.

2. The card of Claim 1, wherein said first side includes artwork of an issuer of said payment card.

3. The card of Claim 2, wherein said acceptance attributes comprise a signature panel, a cardholder name, a card expiration date, and a card security code.

4. The card of Claim 3, wherein said acceptance attributes further comprise at least one of a bar code and a magnetic stripe.

5. The card of Claim 3, wherein said acceptance attributes further comprise a magnetic stripe.

6. The card of Claim 5, wherein said magnetic stripe is color-coordinated with said second side.

7. The card of Claim 5, wherein said card security code is located on a region that is color-coordinated with said second side.

8. The card of Claim 5, wherein said card security code is located on a region that is color-coordinated with said second side and said magnetic stripe is color-coordinated with said second side.

9. The card of Claim 8, wherein said first and second sides are color-coordinated.

10. The card of Claim 1, wherein said body portion has a conventional form factor.

11. The card of Claim 1, further comprising an integrated circuit chip located within said body portion.

12. The card of Claim 11, further comprising a contact pad coupled to said integrated circuit chip and located on one of said first and second sides.

13. The card of Claim 11, further comprising an antenna coupled to said integrated circuit chip.

14. The card of Claim 13, further comprising an indicia of contactless operation on said second side.

15. A method of using a payment card, comprising:

physically presenting, to a merchant, a payment card, said card in turn comprising:

a generally planar body having a first side and a second side; and

a plurality of acceptance attributes on said second side;

wherein said first side is formed without any acceptance attributes thereon; and

viewing by said merchant of at least needed ones of said acceptance attributes without said merchant being required to turn said card over.

16. The method of Claim 15, further comprising conducting a transaction based on said merchant viewing of needed ones of said acceptance attributes.

17. The method of Claim 16, further comprising promoting an issuer of said card by including issuer artwork on said first side of said card.

18. A method of using a payment card, comprising:

supplying, from a card user to a merchant, acceptance attribute information of a payment card, said card in turn comprising:

a generally planar body having a first side and a second side; and

a plurality of acceptance attributes on said second side, said plurality of acceptance attributes including said acceptance attribute information;

wherein said first side is formed without any acceptance attributes thereon; and

viewing by said card user said acceptance attribute information without said card user being required to turn said card over.

19. The method of Claim 18, further comprising conducting a transaction based on said supplied acceptance attribute information.

20. The method of Claim 19, further comprising promoting an issuer of said card by including issuer artwork on said first side of said card.

Claims

What is claimed is:

1. A payment card comprising:

a generally planar body having a conventional form factor, a first side and a second side inseparable from and coextensive with the first side; and

a plurality of acceptance attributes on said second side;

wherein said first side is formed without any acceptance attributes thereon and is fully dedicated to issuer use for non-acceptance card artwork.

2. The card of Claim 1, wherein said first side includes artwork of an issuer of said payment card.

3. The card of Claim 2, wherein said acceptance attributes comprise a magnetic stripe, a signature panel beneath the magnetic stripe, a cardholder name, a card expiration date, and a card security code.

4. The card of Claim 3, wherein said acceptance attributes further comprise at least one of a bar code and a magnetic stripe.

5. The card of Claim 1, wherein said acceptance attributes comprise a magnetic stripe and a signature panel beneath the magnetic stripe.

6. The card of Claim 5, wherein said magnetic stripe is color-coordinated with said second side.

7. The card of Claim 5, further including a card security code located on a region that is color-coordinated with said second side.

8. The card of Claim 7, wherein a color of said magnetic stripe is color-coordinated with a color of said second side.

9. The card of Claim 8, wherein said first and second sides are color-coordinated.

10. The card of Claim 1, wherein none of the acceptance attributes have embossed features affecting the first side.

11. The card of Claim 1, further comprising an integrated circuit chip located within said body portion.

12. The card of Claim 11, further comprising a contact pad coupled to said integrated circuit chip and located on one of said first and second sides.

13. The card of Claim 11, further comprising an antenna coupled to said integrated circuit chip.

14. The card of Claim 13, further comprising an indicia of contactless operation on said second side.

15. The card of Claim 10, wherein the first side of the card is featureless.

16. The card of Claim 10, further including embossed features adhered to the second side of the card.

17. The card of claim 1, wherein the acceptance attributes on the second side comprise acceptance attributes required by a merchant to accept the payment card for payment and/or to process a transaction, the acceptance attributes including a signature panel, cardholder name, expiration date, magnetic stripe, and one or more security features, such that the acceptance attributes are visible on the second side.

18. The payment card of Claim 17, wherein none of the acceptance attributes have embossed features affecting the first side of the planar body.

19. The payment card of Claim 18, wherein the first side of the planar body includes artwork.

20. The payment card of Claim 17, further including an integrated circuit chip located within the generally planar body.

21. The payment card of Claim 20, further comprising a contact pad coupled to the integrated circuit chip and located on one of the first side and the second side.