

MAGNETIC RECORDING MEDIUM AND MANUFACTURING METHOD THEREFOR

TECHNICAL FIELD

5 The present invention relates to a card-like magnetic recording medium with a novel metallic appearance; a method for manufacturing the magnetic recording medium; and a laminate to be transferred for manufacturing the magnetic recording medium. More particularly, the present invention relates to a card-like magnetic recording medium which shows glistening brilliance with high luminance due to the multi-directional
10 reflection from glistening particles, and can easily adjust the lightness and chromaticness of a background color.

BACKGROUND ART

 In recent years, a card design having glistening brilliance has been used in a
15 magnetic card required to have excellent design characteristics such as a credit card and a bankcard. The aforementioned magnetic card is manufactured by applying glistening particles which are used in an automobile body or the like to a card substrate. The glistening particles are prepared by coating a flaky substrate made from glass or the like as a base material with a metal or the like. When a layer containing the particles is
20 provided on the card, the particles can multi-directionally reflect incident light which arrives at the card on the particle's surface having high reflectivity, and produce a lot of luminescent spots with high luminance on the card. Moreover, the card shows high design-characteristics because the distribution state and luminance of the luminescent spots can change according to a viewing direction.

25 On the other hand, from the viewpoint of design compatibility with the whole

card, a magnetic stripe section provided on a magnetic card preferably has a design in which the magnetic stripe section has the background color similar to the color of a card substrate of the magnetic card, has glistening brilliance, and furthermore can be set at an arbitrary hue for the above-described background color.

5 However, when a glistening coating layer containing glistening particles, a binder resin and a color pigment as needed is used in the configuration of the magnetic stripe section, the magnetic stripe section can not acquire high chromaticness and lightness, because the glistening particles themselves are inferior in masking ability, and as a result, can not completely mask a black or brown color originating from a magnetic
10 powder which is essentially contained in a magnetic recording layer of a magnetic card. On the other hand, when the magnetic stripe section adopts the glistening coating layer containing an increased amount of color pigment so as to mask sufficiently the color of the magnetic recording layer, the magnetic stripe section loses the glistening brilliance originating in glistening particles because incident light easily attenuates in the coating
15 layer. For this reason, it has been difficult to use an arbitrary hue for the background color while maintaining the brilliance of the glistening particles, and to impart the uniform brightness not only on the part on which the magnetic stripe is formed but also on the whole surface of the card, and consequently a degree of freedom in the step of imparting a design onto the card has been limited.

20 For instance, a magnetic recording medium is disclosed which tries to acquire glossiness and a distinct hue of the surface of a magnetic card, without masking the surface of a magnetic recording layer with a metal vapor-deposited layer. The magnetic recording medium is prepared by directly forming a colored layer which includes a pearly (pearl color) pigment formed of mica or micaceous iron oxide having the surface
25 coated with titanium dioxide or zirconium dioxide on the magnetic recording layer, so as

to impart the distinct hue with glossiness (Patent Document 1).

However, in the method, when the colored layer employs mica as a base material of the pearly pigment, the magnetic recording medium shows poor glistening brilliance, and can not show high chromaticness for a background color because mica
5 cannot sufficiently mask the magnetic recording layer. In addition, when the colored layer employs micaceous iron oxide as a base material of the pearly pigment, the base material itself appears as a red, so that the method can be applied to a reddish hue but cannot be applied to other hues.

On the other hand, a vapor-deposited layer of aluminum or tin is widely used as
10 a masking layer, for a method of masking a magnetic recording layer. These masking layers can mask a hue of a magnetic recording layer with a small film thickness. However, these masking layers make the background of a magnetic recording medium too bright because they have high reflectivity, and accordingly diminish the glistening appearance peculiar to glistening particles when the glistening particles are employed,
15 which is inconvenient. It is generally difficult to set the reflectance at a low level by controlling the vapor-deposited layer into an extremely thin film.

A technology is also disclosed for the purpose of completely masking the hue of a magnetic recording layer by using a transfer-type magnetic tape which has been prepared by stacking a protective layer, a colored layer, a masking layer, a magnetic
20 recording layer and an adhesive layer on a substrate for transfer, in this order from a side close to the substrate. The film thickness of the masking layer containing a binder resin and fine flakes obtained from a metallic thin film is controlled into 1 μm or thinner (Patent Document 2) so as not to deteriorate the recording/reproducing characteristics. However, it is not clear whether a magnetic recording medium comprising both of a layer
25 which has a composition of the masking layer of the aforementioned cited document and

a glistening coating layer formed thereon can achieve a magnetic stripe with the glistening brilliance, can realize the lightness and chromaticness of the background color, and can control them over a wide range without reducing a reproduced output while achieving masking of black or dark brown colors of the magnetic recording layer, and it
5 has not been examined.

On the other hand, in the field of painting a carbody, a method is disclosed which arranges a metallic layer containing an aluminum powder under a glistening coating layer as a masking layer (Patent Document 3).

However, the metallic layer described in the cited document requires a
10 considerably large film thickness in order to mask an underlayer, and when the layer structure is applied to a magnetic card as it is, the magnetic recording layer inevitably has greatly degraded the recording/reproducing characteristics because the combination of the masking layer and the glistening coating layer is too thick.

Patent Document 1: Japanese Unexamined Patent Application, First
15 Publication No. Hei 2-122421

Patent Document 2: Japanese Unexamined Patent Application, First
Publication No. 2002-304718

Patent Document 3: Japanese Unexamined Patent Application, First
Publication No. Hei 2-160079
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DISCLOSURE OF INVENTION

A problem to be solved by the present invention is to provide a card-like magnetic recording medium which is superior in recording/reproducing characteristics and has an appearance having glistening brilliance and a background color which can
25 have various hues, chromaticness and lightness; a method for manufacturing the

magnetic recording medium; and a laminate to be transferred which is used in the manufacturing method.

The present invention provides a card-like magnetic recording medium comprising a non-magnetic substrate and a laminate containing a magnetic recording layer wherein the laminate is placed in at least a portion of the non-magnetic substrate; wherein the laminate comprises a light reflection quantity controlling layer, which includes a binder resin and at least one of a scale-like metal powder and fine flakes obtained from a metallic thin film and is formed on the magnetic recording layer, and further comprises a glistening coating layer which includes glistening particles and is formed on the light reflection quantity controlling layer; and the maximum reflectance of diffuse reflection light with respect to incident lights having a wavelength from 400 to 700 nm is 20 to 70% on a portion where the glistening coating layer is provided.

The layer containing the glistening particles according to the present invention is formed on the magnetic recording layer of the magnetic card, via the light reflection quantity controlling layer containing the scale-like metal powder and/or the fine flakes obtained from a metallic thin film and the binder resin; and furthermore the maximum reflectance of diffuse reflection light with respect to incident lights having a wavelength of 400 to 700 nm on the region in which the glistening coating layer is formed is controlled from 20 to 70%. Accordingly, the magnetic recording medium can have an appearance wherein glitter caused by the diffused reflection of incident light exists against the background of a background color which can have various grades of lightness, while masking a hue of the magnetic recording layer without greatly degrading recording/reproducing characteristics of the magnetic recording layer. As a result, the magnetic card can acquire greatly improved design characteristics.

- The present invention further provides a method for manufacturing a card-like magnetic recording medium, which comprises a non-magnetic substrate and a magnetic recording layer provided in at least a portion of the non-magnetic substrate and has a pattern with a background color and luminescent spots uniformly distributed in the background color on the magnetic recording layer, comprising:
- forming a light reflection quantity controlling layer containing a binder resin and at least one of a scale-like metal powder and fine flakes obtained from a metallic thin film, and a glistening coating layer containing a binder resin and glistening particles, on a magnetic recording layer in that order, so that at least one of a film thickness of the light reflection quantity controlling layer and the content of the scale-like metal powder and/or the fine flakes obtained from a metallic thin film are lower than the required value for completely masking the magnetic recording layer, to obtain a card-like magnetic recording medium having controlled lightness and chromaticness of the background color.
- It becomes possible to preferably adjust the reflectance and lightness of a light reflection quantity controlling layer, by forming the light reflection quantity controlling layer such that the film thickness of the light reflection quantity controlling layer or the content of a scale-like metal powder or fine flakes obtained from a metallic thin film is changed to a lower value than necessary for completely masking the magnetic recording layer. Accordingly, it is possible to adjust the maximum reflectance of a diffuse reflection light regarding incident lights of a wavelength from 400 to 700 nm between 20 to 70%, on a portion where the glistening coating layer is formed on the light reflection quantity controlling layer.
- The present invention still further provides a laminate to be transferred, which is usable for a manufacturing method for a card-like magnetic recording medium wherein a

transfer step is included. The laminate comprises a glistening coating layer containing glistening particles with a mirror-like luster surface, a light reflection quantity controlling layer and a magnetic recording layer laminated on a substrate for transfer in that order, and the light reflection quantity controlling layer includes a binder resin and at least one
5 of a scale-like metal powder and fine flakes obtained from a metallic thin film.

It becomes possible to easily produce a magnetic card having a good design imparted by the glistening coating layer, by using the laminate to be transferred according to the present invention in a transfer step.

A card-like magnetic recording medium according to the present invention
10 which has a light reflection quantity controlling layer containing a binder resin and a scale-like metal powder or fine flakes obtained from a metallic thin film formed on a magnetic recording layer and a layer containing glistening particles further formed thereon can achieve to masking of a hue of the magnetic recording layer without greatly degrading recording/reproducing characteristics of the magnetic recording layer and can
15 provide a glistening appearance. The card-like magnetic recording medium also has excellent design characteristics, because the light reflection quantity controlling layer reflects incident light, and thereby can enhance the glistening appearance based on the diffused reflection of incident light due to the glistening particles.

The light reflection quantity controlling layer with high masking ability can be
20 extremely thinned, so that it becomes possible to control an amount of reflecting light regarding the incident light and a degree of masking the color of the magnetic recording layer, by adjusting the film thickness of the light reflection quantity controlling layer in such a range as not to seriously affect recording/reproducing characteristics.

Accordingly, the light reflection quantity controlling layer can adjust the lightness of the
25 background color at the glistening appearance by controlling its film thickness, and

consequently the lightness only of the background color can be controlled while maintaining glistening brilliance. In addition, when employing a color pigment together with the glistening particles in a glistening coating layer, it is possible to appropriately adjust the lightness, chromaticness and hue of the background color over a wide range, without deteriorating the brilliance of the luminescent spots caused by the glistening particles. The above-described lightness, chromaticness and hue can also be adjusted by controlling the content of a scale-like metal powder or fine flakes obtained from a metallic thin film in a light reflection quantity controlling layer.

Due to the card-like magnetic recording medium according to the present invention, it is possible to obtain a card-like magnetic recording medium which can show adequate magnetic recording/reproducing characteristics and causes no readout error for recorded information, in the respect of the characteristics required for a magnetic card.

In addition, a transfer-type magnetic tape which can be prepared by cutting a laminate to be transferred according to the present invention into a width of a magnetic stripe can be used in a process for manufacturing a magnetic card required to have an excellent design such as a credit card and a bankcard, and can realize a card design having glistening brilliance.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a constructional cross-sectional view of a transfer-type magnetic tape.

Fig. 2 is a constructional cross-sectional view after a laminate containing a magnetic recording layer has been transferred onto a card substrate by using a transfer-type magnetic tape.

Fig. 3 is a constructional cross-sectional view after a laminate containing a magnetic recording layer has been embedded into a card substrate by conducting

thermal-press of the laminate subsequent to transfer of a transfer-type magnetic tape onto the card substrate.

Description of Symbols

- | | | |
|----|---|---|
| 5 | 1 | substrate for transfer |
| | 2 | protective layer |
| | 3 | glistening coating layer |
| | 4 | light reflection quantity controlling layer |
| | 5 | magnetic recording layer |
| 10 | 6 | adhesive layer |
| | 7 | card substrate |

BEST MODE FOR CARRYING OUT THE INVENTION

The present invention will be described in detail below.

- 15 First of all, one embodiment of a laminate to be transferred according to the present invention and a magnetic recording medium for a card according to the present invention, which is manufactured from the laminate, will be described in detail with reference to the drawings.

- As is shown in Fig. 1, the lamina to be transferred according to the present invention is manufactured by sequentially stacking a substrate 1 for transfer; a protective layer 2 which can be peeled from the substrate 1 for transfer and which has a function for protecting a magnetic stripe as the outermost surface layer of the magnetic card after the laminate has been transferred onto the card, and can be formed as needed; a glistening coating layer 3; a light reflection quantity controlling layer 4 provided on the glistening coating layer 3; a magnetic recording layer 5 provided on the light reflection quantity
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- 25

controlling layer 4; and an adhesive layer 6 provided on the magnetic recording layer 5 as needed.

The magnetic recording medium for the card according to the present invention can be manufactured by using the above-described laminate to be transferred.

5 Specifically, the magnetic recording medium for the card can be manufactured by the steps of: preparing a transfer-type magnetic tape by cutting the laminate to be transferred; overlaying an adhesive layer of the transfer-type magnetic tape onto a card substrate so that they can face each other as shown in Fig. 2; bonding the laminate containing the magnetic recording layer to the card substrate by heating and pressing them; and then
10 peeling and removing a substrate for transfer of the tape to transfer the layer structure of the laminate (transfer-type magnetic tape) onto the surface of the card substrate such that a protective layer of the tape is provided as the outermost surface layer. Subsequently, the card substrate having the laminate thereon is thermal-pressed as needed to embed the layers containing the magnetic recording layer into the card substrate as shown in Fig 3,
15 and a magnetic card is obtained by stamping the resultant card substrate into a predetermined size.

Each layer included in a laminate to be transferred will be described in detail below in order of being formed on a substrate for transfer.

As a substrate for transfer in the present invention, any well-known ordinary
20 films can be used. Examples of the substrate for transfer includes, for instance, plastics films of polyesters such as polyethylene terephthalate, polyolefins such as polypropylene, cellulose derivatives such as cellulose triacetate and polyamides. Among those, polyethylene terephthalate is preferable which has both of tensile strength and heat resistance. A thickness of the substrate for transfer is not limited in particular, but is
25 normally 3 to 100 μm , and is preferably 5 to 50 μm .

A protective layer can be used in a laminate to be transferred which is used in a process for manufacturing a card-like magnetic recording medium according to the present invention. The protective layer can be obtained, for instance, by applying a paint for the protective layer, wherein the paint includes a binder resin, a filler and the like dissolved and/or mixed in a solvent, onto a substrate for transfer with a well-known ordinary method such as a reverse method, a gravure method and a die coat method.

The binder resin included in the protective layer can be appropriately selected as needed. For instance, examples of the binder resin include: a cellulose resin; a butyral resin; an acryl resin; a polyurethane resin; a polyester resin; a vinyl chloride resin such as a copolymer of vinyl chloride and vinyl acetate and a copolymer prepared by using vinyl alcohol, maleic anhydride or acrylic acid to the vinyl chloride and vinyl acetate; an epoxy resin; a phenol resin; a melamine resin; and a mixture of them.

A solvent usable for a coating liquid for the protective layer can be appropriately selected as needed. For instance, examples of the solvent include; ketones such as acetone, methyl ethyl ketone and cyclohexanone; esters such as methyl acetate, ethyl acetate and butyl acetate; alcohols such as ethanol; and hydrocarbons such as hexane, toluene and xylene. The aforementioned solvent can be mixed with another solvent or more, and be used.

Furthermore, the protective layer can contain soy bean lecithin, microsilica, wax or the like as needed, as a coating modifier. It is preferable to add a curing agent such as a polyisocyanate compound to the coating liquid in order to crosslink between molecules of a binder resin, because the durability of the protective layer is thereby improved.

The thickness of a dried coated film of the protective layer can be appropriately selected as needed, but is preferably small from the viewpoint of recording/reproducing characteristics. The thickness is preferably 0.1 to 5 μm in consideration of the balance

between strength, durability and the like, and further preferably is 0.3 to 2 μm .

A glistening coating layer included in a laminate to be transferred which is used in a card-like magnetic recording medium according to the present invention contains a binder resin and glistening particles. The glistening coating layer according to the present invention can be formed, for instance, by the steps of: preparing a paint for the glistening coating layer by mixing the glistening particles and a coloring agent as needed with a binder resin and a solvent which can dissolve the binder resin, and dispersing the glistening particles and the like into the solvent with a well-known usual method such as a twin-roll mill, a triple roll mill, a ball mill, a sand mill and a dispersion mill; applying the obtained paint onto the protective layer with a well-known usual method such as a reverse method, a gravure coating method and a die coat method; and drying the applied paint. When glistening particles have a flaky shape, it is preferable to use a device with a low dispersion force such as a dispersion mill, in a dispersion step so that the shape of the glistening particles may not be destroyed. It is also preferable to apply the paint with a reverse method which can set a circulation flow quantity at a high level in the application so that the flaky particles do not sediment.

It is also possible to thermo-set the above-described paint by adding an isocyanate compound into the paint. As a solvent to be used in the paint for the glistening coating layer, a well-known ordinary solvent can be used. For instance, the solvent described in the above-described protective layer can be used.

A glistening particle to be used in the present invention has a mirror-like lustrous surface with high reflectivity, and is prepared, for instance, by coating the surface of an organic or inorganic particle with a smooth planar surface with a metal or a metallic oxide by a vacuum deposition method or a plating method. A base material to be coated is preferably a flaky substrate since light can be reflected from the wide mirror-like

lustrous surface of a glistening particle obtained from the flaky substrate and a glistening coating layer with high brilliance can be produced using the glistening particle.

The glistening particle is further preferably a particle prepared by employing glass or aluminum oxide as the base material which is the flaky substrate and coating the surface with the metal or the metallic oxide, because the base material has the smooth surface and accordingly the obtained glistening particle provides high reflectance.

When the base material is glass, the base material contains SiO_2 as a main component and occasionally contains a slight amount of ZnO , B_2O_3 and other components.

The flaky glass particle can have a size appropriately selected as needed.

10 Preferably, it has the length of 5 to 40 μm in a plane direction of the flake and a thickness in a range of 1/5 to 1/20 of the length in the plane direction. The width of the flaky glass particle can be appropriately selected. On the other hand, the flaky substrate as a base material which is aluminum oxide can also have a size appropriately selected as needed. Normally, it has the length of 3 to 60 μm in the plane direction of the flake, and
15 preferably of 5 to 30 μm ; and has a thickness in a range of 0.1 to 0.8 μm , and preferably of 0.2 to 0.4 μm . Examples of a usable metal for coating the surface of the flaky substrate include; metals such as gold, silver, platinum, palladium, nickel, copper, chromium and tin; and alloys thereof. A suitable method for coating the surface of the flaky substrate with the metal is an electroless plating method. A coated amount
20 (thickness) is 0.01 to 0.3 μm , and is preferably 0.05 to 0.2 μm in particular. The surface of the flaky substrate having been coated with the metal may be further surface-treated appropriately.

Examples of a usable metallic oxide for coating the surface of the flaky substrate include Fe_2O_3 , TiO_2 , SnO_2 and ZrO_2 . A preferred coated amount (thickness) of the

metallic oxide is 50 to 200 Å and differs according to a desired interference color to be obtained by the glistening particle. There are the "Metashine" series of products made by Nippon Sheet Glass Incorporated for the glistening particle using glass as a base material, and there are the "Xirallic" series of products made by Merck Co., Ltd. for the
5 glistening particle using aluminum oxide as the base material.

A well-known usual binder resin can be used for a binder resin to be used in a glistening coating layer. Examples of the binder resin include, for instance, a cellulose based resin; a butyral resin; an acryl resin; a polyurethane resin; a polyester resin; vinyl chloride resins such as a copolymer of vinyl chloride and vinyl acetate and a copolymer
10 prepared by using vinyl alcohol, maleic anhydride or acrylic acid in addition to the vinyl chloride and vinyl acetate; an epoxy resin; a phenol resin; a melamine resin; a polyimide resin; a polyamide resin; a rosin-modified maleic resin; a polystyrene resin; a shellac; an alkyd resin; and a mixture of those resins.

A glistening coating layer formed in the present invention can employ a coloring
15 agent for providing a color to be a background for light diffuse-reflected provided by glistening particles. Examples of a pigment to be used as the coloring agent include; inorganic pigments such as alumina, titanium oxide, chromium oxide, iron oxide, zinc oxide and barium sulfate; and organic pigments such as an azo-based pigment, a phthalocyanine-based pigment, a quinacridon-based pigment, a perylene-based pigment,
20 an anthraquinone-based pigment, a thioindigo-based pigment and an indanthrene-based pigment. The pigment can be used without particular limitation. The glistening coating layer can also use a dye such as a phthalocyanine dye, an azo dye, a nitro dye, a quinoline dye, a methine dye, an azine dye and a phthalein dye, as a substitute for the above-described pigment or together with the pigment. The use of the color agent
25 makes it possible to adjust the chromaticness and lightness of the background color to a

great extent, by adjusting a reflectance of incident light on a light reflection quantity controlling layer, by adjusting a degree of masking of the magnetic recording layer, and by using the coloring agent, by adjusting the amount of the blended coloring agent. The pigment or the dye to be used as the above-described coloring agent absorbs the incident light to be reflected by the glistening particles and attenuates it, so that an excess amount of the pigment and/or dye is contained in the coating layer, it may decrease the brilliance of the glistening coating layer. When pigment is used for the coloring agent, it preferably has a small particle size and high transparency. The content of the used pigment differs according to types of the pigments, but is preferably 20 mass% or less with respect to the content of a binder resin.

A glistening coating layer is preferably thick in order to emphasize glistening brilliance caused by multidirectional diffused reflection, which is the feature of glistening particles. However, when the glistening coating layer is too thick, it increases a spacing loss and tends to decrease a reproduced output. For this reason, when employing a thick glistening coating layer, it becomes necessary to compensate for the decrease of the reproduced output by increasing the film thickness of a magnetic recording layer. However, a resolving power, which is another important characteristic for magnetic recording, deteriorates with the increase of spacing and the increase of the film thickness of the magnetic recording layer itself. As a result of this, an error tends to occur when the recorded information is reproduced. For this reason, there is an upper limit to the film thickness of the magnetic recording layer.

In consideration of the above, the film thickness of the glistening coating layer can be appropriately selected as needed, but is preferably 2 to 5 μm , and particularly preferably is 3 to 4 μm . It is preferable for obtaining a sufficient light diffuse-reflected by the glistening particles contained in the thin film that the glistening coating layer

contains a high concentration of the glistening particles. A weight ratio (PWC) of a solid content of the glistening particles with respect to 100 parts by weight of a solid content of a paint for the glistening coating layer is preferably 20 to 45 mass%, and is further preferably 25 to 35 mass%. When the glistening coating layer contains more
5 than 45 mass% of the glistening particles, the glistening coating layer tends to become brittle and the degree of the surface roughness of the coating film tends to degrade.

A light reflection quantity controlling layer to be formed in the present invention contains a binder resin, and a scale-like metal powder or fine flakes obtained from a metallic thin film.

10 Examples of a usable metal for both of the scale-like metal powder and the fine flakes obtained from a metallic thin film include; aluminum, gold, silver, copper, brass, titanium, chromium, nickel, nickel-chrome alloy and stainless steel.

The scale-like metal powder can be formed by spreading a powder into a scale-like shape by a ball mill or the like. Examples of a method for manufacturing the
15 fine flakes obtained from a metallic thin film include: forming a thin film by vapor deposition when a low-melting-point metal such as aluminum is used, forming a thin film as a foil when a metal having malleability such as aluminum, gold, silver and copper is used, or forming a thin film by sputtering or the like when a high-melting-point metal having no malleability is used; and manufacturing the thin grains from the thin film.

20 The scale-like metal powder and the fine flakes obtained from a metallic thin film have a high capability of masking the magnetic recording layer, and can mask a hue of the magnetic recording layer with a small thickness of the controlling layer.

The shape and size of the metal powder or the thin grains can be appropriately selected as needed, but the length in parallel to the plane is preferably 3 to 30 μm , more
25 preferably is 5 to 25 μm , and further preferably is 10 to 15 μm . The thickness of the

metal powder is preferably about 0.1 to 1 μm . On the other hand, the thickness of the fine flakes obtained from a metallic thin film is preferably 0.01 to 0.1 μm , and is further preferably 0.03 to 0.08 μm . When the light reflection quantity controlling layer employs a scale-like metal powder, a formed coating film shows a low optical reflectance, because the metal powder has unevenness on its surface, and the particles hardly orient to a planar direction in the coating film due to their large film thickness. On the other hand, when the light reflection quantity controlling layer employs fine flakes obtained from a metallic thin film, a formed coating film shows a high optical reflectance which is not obtained by the conventional scale-like metal powder, because the fine flakes obtained from a metallic thin film have a smooth surface and can highly orient to a parallel direction to the surface of an article to be coated. In the present invention, any one of the scale-like metal powder and the fine flakes obtained from a metallic thin film may be used as needed or may be used in combination.

Any of binder resins used for a conventional paint, rotogravure ink, flexographic ink, screen ink or the like can be used as the binder resin included in the light reflection quantity controlling layer. For instance, a binder resin to be used in a glistening coating layer of a card-like magnetic recording medium of the present invention can be preferably used.

A light reflection quantity controlling layer can be formed by the steps of: preparing a paint for forming the light reflection quantity controlling layer, wherein the paint consists of the binder resin, the scale-like metal powder and/or the fine flakes obtained from a metallic thin film and a solvent, using a well-known kneading machine and a dispersion machine; and applying or printing the paint onto the glistening coating layer by a well-known application method or a printing method. The paint for forming the light reflection quantity controlling layer may contain an additive and a curing agent

in addition to the above components.

Various additives used in a conventional paint, gravure ink, flexographic ink, screen ink or the like can be used in the paint for the light reflection quantity controlling layer as needed, in the present invention. Examples of the additives include; a coloring
5 pigment, dye, wax, a plasticizer, a leveling agent, a surfactant, a dispersing agent and an antifoaming agent.

The paint for the light reflection quantity controlling layer can further employ various curing agents used in the conventional paint, the gravure ink, the flexographic ink or the screen ink, for the purpose of improving various resistances such as heat
10 resistance and solvent resistance. Examples of the curing agents include; a titanium, aluminum or zinc type metal chelating agent, a silane or titanium type coupling agent, an isocyanate-based curing agent, an epoxy-based curing agent and an ethyleneimine-based curing agent.

As for a solvent to be used in the paint for the light reflection quantity
15 controlling layer, a well-known ordinary solvent used in a conventional paint, a gravure ink, a flexographic ink, a screen ink or the like can be also used. Specifically, for instance, the solvent described in the section of the protective layer can be used.

A function of a light reflection quantity controlling layer is to control the lightness and chromaticness of a background color of the glistening coating layer. This
20 function can be achieved by adjustments of the reflectance of incident light and a degree of masking a hue of a magnetic recording layer. Such adjustments can provide a change of an amount of light which returns to the surface, after light is incident on the surface of the magnetic stripe of a magnetic card at first, passes through the above-described glistening coating layer, and is reflected to the light reflection quantity controlling layer.
25 Particularly when the glistening coating layer colors the background color with the use of

a color pigment, the laminate can have the function of adjusting the lightness and chromaticness of the background color over a wide range, by adjusting the reflectance and masking degree of the light reflection quantity controlling layer and an amount of the above-described color pigment to be used.

5 When a magnetic stripe employs the glistening coating layer containing glistening particles and the color pigment in combination with a light reflection quantity controlling layer having low reflectivity, it shows an appearance with low chromaticness and lightness, because the magnetic recording layer itself arranged under the light reflection quantity controlling layer has low optical reflectivity. On the other hand,
10 when the magnetic stripe section employs the same glistening coating layer as described above in combination with a light reflection quantity controlling layer having high reflectivity, it shows an appearance with high chromaticness and lightness, because the amount of the light reflected by the light reflection quantity controlling layer increases.

 Furthermore, the light reflected by the light reflection quantity controlling layer
15 is repeatedly reflected in between the adjusting layer and the glistening particles so that high reflectivity of the light reflection quantity controlling layer provides the large amount of light reflected from the glistening particles. However, when the reflectivity of the light reflection quantity controlling layer becomes too high, the magnetic stripe section shows rather low brilliance because the background light becomes too bright and
20 consequently the contrast between glistening appearance and the background color of the glistening particles decreases.

 When the maximum reflectance of a diffuse reflection light regarding incident lights having a wavelength of 400 to 700 nm, which is evaluated at the region having a glistening coating layer formed therein, is 20 to 70%, the glistening coating layer
25 preferably possesses both the clear glistening brilliance due to glistening particles and the

background color with a bright hue. The glistening coating layer more preferably exhibits the characteristics when the maximum reflectance of the diffuse reflection light is 25 to 65%, and further preferably exhibits when it is 30 to 60%. In addition, in any case, the glistening coating layer preferably does not show excessively high luster;
5 because otherwise the luster of a background color itself decreases the glistening appearance due to the glistening particles.

In addition, the maximum reflectance can be measured by a method shown in Examples, which will be described later. Moreover, in the present invention, it can be specifically determined whether the light reflection quantity controlling layer has
10 completely masked a magnetic recording layer or not, by measuring, for instance, the difference of the lightness, chromaticness and the chromaticity between a substrate for a card having the light reflection quantity controlling layer formed on the magnetic recording layer and the substrate having the controlling layer but no magnetic recording layer, with a color-difference meter. In addition, in the present invention, it is preferable
15 to reduce the film thickness of the light reflection quantity controlling layer, the content of a metallic powder and/or thin grains such that they are smaller than values necessary for completely masking the magnetic recording layer. Then, it becomes possible to adjust the lightness of the background color over a wide range while maintaining the glistening appearance with high luminance, by using the controlled layer as described
20 above in combination with the glistening coating layer.

An optical reflectivity of a light reflection quantity controlling layer depends on a content of a scale-like metal powder or fine flakes obtained from a metallic thin film per unit surface area of the layer. The optical reflectivity can be adjusted by changing a weight ratio (PWC) of a solid content of the scale-like metal powder and/or the fine
25 flakes obtained from a metallic thin film with respect to 100 parts by weight of a solid

content of a paint for the light reflection quantity controlling layer, and/or by changing the film thickness of the light reflection quantity controlling layer. The contents (PWC) of the scale-like metal powder and/or the fine flakes obtained from a metallic thin film in a paint composition for the light reflection quantity controlling layer according to the present invention are preferably 10 to 50 mass%.

In addition, the thickness of the coating film of the light reflection quantity controlling layer can be appropriately selected as needed. However, in order for a magnetic card to achieve adequate magnetic recording/reproducing characteristics and eliminate an error when reading out a record, it is very important for the total film thickness of all layers containing a glistening coating layer and a light reflection quantity controlling layer (though excluding a magnetic recording layer) existing in a closer side to a card surface than the magnetic recording layer in the present invention to be designed so as not to exceed 6 μm . Furthermore, the film thickness of the light reflection quantity controlling layer is preferably as small as possible, because more adequate brilliance can be obtained when the glistening coating layer according to the present invention has a larger film thickness. Accordingly, the film thickness of the light reflection quantity controlling layer is preferably 0.1 μm or larger but 2 μm or smaller in consideration of the film thickness of the glistening coating layer and the other layers.

A reflectivity and degree of masking of the magnetic recording layer of the light reflection quantity controlling layer to be formed in the present invention can be adjusted by changing the film thickness of the adjusting layer or the amount of a scale-like metal powder or fine flakes obtained from a metallic thin film contained therein, as described above. In this regard, a light reflection quantity controlling layer using a vapor-deposited film of Al or Sn, which is ordinarily used for masking the magnetic

recording layer, cannot stably adjust the reflectivity. The reason is that the adjustment of the reflectivity is only made by adjusting the thickness of the vapor-deposited film, but it is not easy to form a film having an extremely small thickness while controlling the amount to be vapor-deposited.

5 On the other hand, when the hue of a magnetic recording layer is masked by using a masking layer including a white pigment such as titanium oxide instead of the light reflection quantity controlling layer, the masking layer tends to decrease the reproduced output and the resolving power since the masking layer including a white pigment needs to be more thick. In addition, the masking layer cannot show effect of
10 enhancing a glistening appearance provided by the glistening particles, because the masking layer itself has low reflectivity.

 In the above case, when control of the hue or concentration using the color pigment is conducted in order to adjust the background color, the glistening coating layer may decrease the glistening appearance. The reason is that brilliance achieved by the
15 glistening particles is greatly affected by change of absorptivity of incident light.

 In order for a card-like magnetic recording medium according to the present invention to achieve a glistening coating layer having glistening brilliance, moderate lightness and high chromaticness, the light reflection quantity controlling layer preferably shows reflectance range of the diffuse reflection light, such that the maximum
20 reflectance regarding incident lights having wavelength of 400 to 700 nm, which is included in a visible light range, is in the range of 20 to 70%. When the reflectance of the diffuse reflection light is less than 20%, effective chromaticness is not obtained because the background color becomes dark. In addition, the amount of light reflected by the light reflection quantity controlling layer back to the glistening particles also
25 decreases, so that the number of luminescent spots showing brilliance and luminosity

tends to decrease even though the glistening coating layer shows brilliance. On the other hand, when the reflectance exceeds 70%, the intensity of light reflected by the light reflection quantity controlling layer becomes much higher than that of light reflected by the glistening particles contained in the glistening coating layer, which makes the background color too bright and tends to decrease the glistening brilliance. The maximum reflectance of the diffuse reflection light at the light reflection quantity controlling layer is preferably in a range of 25 to 65%, and is further preferably in a range of 30 to 60%.

The light reflection quantity controlling layer containing a scale-like metal powder and/or fine flakes obtained from a metallic thin film to be used in the present invention tends to be a film which does not show high luster compared to such a film having high luster formed by the vapor deposition of a metal as a normal masking layer. Excessively high luster tends to deteriorate the brilliance provided by glistening particles, and accordingly in this regard as well, it is preferable to use the light reflection quantity controlling layer including a scale-like metal powder and/or fine flakes obtained from a metallic thin film.

A magnetic recording layer in a laminate to be transferred which is used for manufacturing a card-like magnetic recording medium according to the present invention can be formed, for instance, by the steps of: forming a protective layer, a glistening coating layer and a light reflection quantity controlling layer on a substrate for transfer in that order; further applying a paint for the magnetic recording layer containing a magnetic powder, a binder resin and a solvent for dissolving the binder resin therein; orienting the magnetic powder; and drying the applied paint.

Examples of a usable magnetic powder include well-known magnetic powders such as γ -iron oxide, magnetite, cobalt-covered iron oxide, chromium dioxide, ferrous

metal magnetic powder, barium ferrite and strontium ferrite. Preferably the powder has coercive force in a range of 20 to 320 kA/m.

5 A well-known usual binder resin can be used as a binder resin to be used in the magnetic recording layer, and, for instance, the binder resin described in the section of the glistening coating layer or the like can be used in general. The paint for the magnetic recording layer can also employ an isocyanate compound for thermo-setting. In addition, examples of a usable solvent for the paint for the magnetic recording layer include, for instance, the solvent described in the section of the protective layer or the like in general.

10 A dry film thickness of the magnetic recording layer can be appropriately selected as needed, but is preferably in a range of 2 to 50 μm , and is further preferably in a range of 5 to 20 μm .

The magnetic paint can also contain the followings as needed: auxiliaries such as a surface active agent, a silane coupling agent, a plasticizer, a wax and a silicone oil;
15 and further fillers such as carbon black.

Paint for a magnetic recording layer can be obtained, for instance, by kneading and dispersing the above-described magnetic powder, the binder resin and the solvent with a well-known usual method. Examples of a usable kneading/dispersing machine include, for instance, a twin-roll mill, a triple roll mill, a ball mill, a Henschel mixer, a
20 cobol mill, a sand mill, a dispersion mill, a homogenizer and a kneader.

A method for applying the paint for the magnetic recording layer is not limited in particular, and a well-known usual application method may be used. After a predetermined amount of the magnetic paint has been applied, the magnetic powder is oriented so that the easily-magnetizable direction orients to a longitudinal direction of the
25 applied magnetic recording layer, and the magnetic paint is dried. Examples of a usable

application method include, for instance, a gravure method, a reverse method, a transfer-roll coating method, a kiss coating method and a dye coating method.

In addition, it is preferable to subject the paint applied by the above-described application method to the magnetic-field orientation treatment before the coated film
5 dries, from the viewpoint of recording/reproducing characteristics. As for a method of orienting the magnetic field, a well-known method using a repulsion-opposing permanent magnet or a solenoid type electromagnet can be used. The intensity of the magnetic field is preferably in a range of 1,000 to 6,000 G.

An adhesive layer can be used in a laminate to be transferred which is used in a
10 process for manufacturing a card-like magnetic recording medium according to the present invention. The adhesive layer can be obtained by the general steps of: preparing an adhesive paint by dissolving a resin showing heat-sensitive adhesiveness into a solvent, and mixing/stirring the solution; applying the adhesive paint onto a magnetic recording layer with a well-known method such as a reverse method, a gravure method
15 and a die coating method; and drying the applied adhesive paint.

Examples of the resin showing the heat-sensitive adhesiveness include; for instance, vinyl chloride resins such as a copolymer of vinyl chloride and vinyl acetate, and a copolymer of vinyl alcohol, maleic anhydride, acrylic acid or the like in addition to the above-described components; polyester resins; acryl resins; polyimide resins; and
20 polyurethane resins. The solvent to be used in the adhesive layer can employ, for instance, a solvent described in the section of a protective layer.

A film thickness of the adhesive layer can be appropriately selected as needed, but is preferably 0.5 to 15 μm and is particularly preferably 0.5 to 5 μm .

As described above, the details of each layer was described in the order of
25 stacking the respective layers on a substrate for transfer, when manufacturing the

laminate to be transferred according to the present invention. A card-like magnetic recording medium according to the present invention can be manufactured in the above-described transfer step by one operation with the use of the laminate to be transferred. A light reflection quantity controlling layer and a glistening coating layer according to the present invention may cover the whole surface of the card substrate. In that case, the glistening coating layer and the light reflection quantity controlling layer may be formed by an application or transfer operation in a step other than that for a magnetic recording layer. Furthermore, the magnetic recording layer to be coated may be formed so as to cover the whole substrate for the card and can be appropriately formed by using a well-known procedure for manufacturing the magnetic card.

Thus, the laminate to be transferred is made by stacking each layer on the substrate for transfer in a reverse order to that on a real card-like magnetic recording medium. When the substrate for transfer is transparent, a pattern to be actually transferred onto the substrate for the card can be confirmed from the substrate for transfer side. Accordingly, by confirming the pattern from the transparent substrate side for transfer, it is possible to produce the laminate to be transferred so that the maximum reflectance of a diffuse reflection light regarding an incident lights having wavelength of 400 to 700 nm can be in a range of 20 to 70% in a region having the above-described glistening coating layer formed thereon. The maximum reflectance of the diffuse reflection light is preferably in a range of 25 to 65%, and is further preferably in a range of 30 to 60%. As described above, the method for manufacturing a magnetic card by forming each layer on a substrate for the card through a transfer step was described in detail. In addition, the card-like magnetic recording medium according to the present invention may be manufactured by the steps of applying the above-described respective layers. The card-like magnetic recording medium may also be manufactured by the

steps of forming some layers in a transfer step and forming the other layers in an application step.

Examples

- 5 Next, the present invention will be described in more detail with reference to Examples and Comparative Examples, but is not limited to Examples. In the following description, "part" shall mean part by mass.

A substrate for transfer and each paint shown below are used in Examples and Comparative Examples.

- 10 · Substrate for transfer: polyethylene terephthalate film with the thickness of 24 μm
- Paint for protective layer
- | | | |
|----|---|----------|
| | polyvinyl butyral resin | 10 parts |
| | ("S-Lec BM-1" made by Sekisui Chemical Co., Ltd.) | |
| | MEK | 35 parts |
| 15 | toluene | 35 parts |
| | ethanol | 20 parts |
| | polyisocyanate | 4 parts |
| | ("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink & Chemicals Incorporated) | |
- 20 The paint for a protective layer was prepared by the steps of: stirring all the materials except for polyisocyanate with a dispersion mill to form a uniform solution; adding the polyisocyanate to the solution; and further stirring the resultant solution with a dispersion mill to uniform the solution.
- Paint [A] for glistening coating layer: color pigment with yellow
- | | | |
|----|----------------------|----------|
| 25 | glistening particles | 10 parts |
|----|----------------------|----------|

("Metashine ME2025PS" made by Nippon Sheet Glass Incorporated)

color pigment A (yellow color: isoindoline yellow) 2 parts

vinyl chloride - vinyl acetate copolymer resin 16 parts

("VAGH" made by Union Carbide Corp.)

5 polyurethane resin 4 parts

("TS-03" made by Dainippon Ink & Chemicals Incorporated)

methyl ethyl ketone 65 parts

toluene 65 parts

cyclohexanone 15 parts

10 polyisocyanate 3 parts

("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink & Chemicals Incorporated)

The paint [A] for a glistening coating layer was prepared by the steps of: stirring all the materials except for the glistening particles and the polyisocyanate with a dispersion mill to form a uniform solution; adding the glistening particles to the solution; further stirring the resultant dispersion with a dispersion mill to uniform the dispersion; adding the polyisocyanate to the dispersion; and further stirring the resultant dispersion with a dispersion mill to uniform it.

· Paint [B] for glistening coating layer: color pigment with blue

20 The paint [B] for the glistening coating layer was prepared by the same method as in the case of the paint [A] for the glistening coating layer, except that a color pigment B (blue: phthalocyanine blue) was substituted for a color pigment A (yellow: isoindoline yellow) in the paint [A] for the glistening coating layer.

· Paint [C] for glistening coating layer: color pigment with green

25 The paint [C] for the glistening coating layer was prepared by the same method

as in the case of the paint [A] for the glistening coating layer, except that a color pigment C (green: phthalocyanine green) was substituted for a color pigment A (yellow: isoindoline yellow) in the paint [A] for the glistening coating layer.

• Paint [D] for glistening coating layer: color pigment with red

5 The paint [D] for the glistening coating layer was prepared by the same method as in the case of the paint [A] for the glistening coating layer, except that a color pigment D (red: perylene red) was substituted for a color pigment A (yellow: isoindoline yellow) in the paint [A] for the glistening coating layer.

Paint [E] for pearl-toned glossy coating layer: color pigment with yellow

10 **pearl-toned glossy particles** 10 parts

(pearl-toned pigment "Iriodin 153" formed from mica type iron oxide

material coated with titanium oxide, made by Merck & Co.)

color pigment A (yellow: isoindoline yellow) 2 parts

vinyl chloride - vinyl acetate copolymer resin 16 parts

15 ("VAGH" made by Union Carbide Corp.)

polyurethane resin 4 parts

("TS-03" made by Dainippon Ink & Chemicals Incorporated)

methyl ethyl ketone 65 parts

toluene 65 parts

20	cyclohexanone	15 parts
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polyisocyanate 3 parts

("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink &

Chemicals Incorporated)

A paint [E] for a pearl-toned glossy coating layer was prepared by using the

25 above-described materials with the same method as in the case of a paint [A] for a

glistening coating layer.

· Paint [F] for pearl-toned glossy coating layer: color pigment with blue

A paint [F] for the glistening coating layer was prepared by the same method as in the case of the paint [E] for a pearl-toned glossy coating layer, except that a color
 5 pigment B (blue: phthalocyanine blue) was substituted for a color pigment A (yellow: isoindoline yellow) in the paint [E] for the pearl-toned glossy coating layer.

· Paint [G] for pearl-toned glossy coating layer: color pigment with green

A paint [G] for a glistening coating layer was prepared by the same method as in the case of the paint [E] for a pearl-toned glossy coating layer, except that a color
 10 pigment C (green: phthalocyanine green) was substituted for a color pigment A (yellow: isoindoline yellow) in the paint [E] for the pearl-toned glossy coating layer.

· Paint [H] for pearl-toned glossy coating layer: color pigment with red

A paint [H] for a glistening coating layer was prepared by the same method as in the case of the paint [E] for a pearl-toned glossy coating layer, except that a color
 15 pigment D (red: perylene red) was substituted for a color pigment A (yellow: isoindoline yellow) in the paint [E] for the pearl-toned glossy coating layer.

· Paint [I] for pearl-toned glossy coating layer: containing no color pigment

	pearl-toned glossy particles	12 parts
	("Iron Oxide Pearly Pigment AM-200" made by Titan Kogyo K. K.)	
20	vinyl chloride - vinyl acetate copolymer resin	16 parts
	("VAGH" made by Union Carbide Corp.)	
	polyurethane resin	4 parts
	("TS-03" made by Dainippon Ink & Chemicals Incorporated)	
	methyl ethyl ketone	65 parts
25	toluene	65 parts

cyclohexanone 15 parts

polyisocyanate 3 parts

("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink & Chemicals Incorporated)

5 A paint [I] for a pearl-toned glossy coating layer was prepared by using the above-described materials with the same method as in the case of the paint [A] for a glistening coating layer.

· Paint [J] for pearl-toned glossy coating layer: color pigment with blue

pearl-toned glossy particles 10 parts

10 ("Iron Oxide Pearly Pigment AM-200" made by Titan Kogyo K. K.)

color pigment B (blue: phthalocyanine blue) 2 parts

vinyl chloride - vinyl acetate copolymer resin 16 parts

("VAGH" made by Union Carbide Corp.)

polyurethane resin 4 parts

15 ("TS-03" made by Dainippon Ink & Chemicals Incorporated)

methyl ethyl ketone 65 parts

toluene 65 parts

cyclohexanone 15 parts

polyisocyanate 3 parts

20 ("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink & Chemicals Incorporated)

A paint [J] for a pearl-toned glossy coating layer was prepared by using the above-described materials with the same method as in the case of the paint [A] for a glistening coating layer.

25 · Paint [A] for light reflection quantity controlling layer

	scale-like metal powder: aluminum powder	10 parts
	("210 EA" made by Showa Aluminum Powder K.K.)	
	vinyl chloride - vinyl acetate copolymer resin	20 parts
	("VAGH" made by Union Carbide Corp.)	
5	polyurethane resin	5 parts
	("TS-03" made by Dainippon Ink & Chemicals Incorporated)	
	methyl ethyl ketone	75 parts
	toluene	75 parts
	cyclohexanone	17 parts
10	polyisocyanate	15 parts
	("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink & Chemicals Incorporated)	

The paint [A] for a light reflection quantity controlling layer was prepared by the steps of: stirring all the above-described materials except for the scale-like metal powder and the polyisocyanate with a dispersion mill to form a uniform solution; adding the scale-like metal powder to the solution; further stirring the resultant dispersion with a dispersion mill to uniform the dispersion; adding the polyisocyanate to the dispersion; and further stirring the resultant dispersion with a dispersion mill to uniform it.

- Paint [B] for light reflection quantity controlling layer

20	fine flakes obtained from a metallic thin film: vapor deposited aluminum flake pigment 10 parts	
	("Metasheen Slury KM-100" made by Toyo Aluminum K.K.)	
	vinyl chloride - vinyl acetate copolymer resin	40 parts
	("VAGH" made by Union Carbide Corp.)	
25	polyurethane resin	10 parts

("TS-03" made by Dainippon Ink & Chemicals Incorporated)

	methyl ethyl ketone	218 parts
	toluene	218 parts
	cyclohexanone	49 parts
5	polyisocyanate	30 parts

("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink & Chemicals Incorporated)

The paint [B] for a light reflection quantity controlling layer was prepared by using the above-described materials with the same method as in the case of the paint [A]

10 for a light reflection quantity controlling layer.

· Paint [C] for light reflection quantity controlling layer

fine flakes obtained from a metallic thin film: vapor deposited aluminum flake pigment 20 parts

("Metasheen Slury KM-100" made by Toyo Aluminum K.K.)

15	vinyl chloride - vinyl acetate copolymer resin	40 parts
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("VAGH" made by Union Carbide Corp.)

	polyurethane resin	10 parts
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("TS-03" made by Dainippon Ink & Chemicals Incorporated)

	methyl ethyl ketone	218 parts
20	toluene	218 parts
	cyclohexanone	49 parts
	polyisocyanate	30 parts

("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink & Chemicals)

25 The paint [C] for a light reflection quantity controlling layer was prepared by

using the above-described materials with the same method as in the case of the paint [A]
for a light reflection quantity controlling layer.

· Paint for magnetic recording layer

	magnetic powder of barium ferrite	100 parts
5	("MC-127" with coercive force of 220 kA/m, made by Toda Kogyo Incorporated)	
	vinyl chloride - vinyl acetate copolymer resin	15 parts
	("MR-110" made by Nippon Zeon Co., Ltd.)	
	polyurethane resin	10 parts
10	("L7-750" made by Dainippon Ink & Chemicals Incorporated)	
	MEK	50 parts
	toluene	50 parts
	cyclohexanone	25 parts
	polyisocyanate	10 parts
15	("Hardener No. 50 (active ingredient: 50%)" made by Dainippon Ink & Chemicals Incorporated)	
	A paint for a magnetic recording layer was prepared by using the above-described materials with the method shown in Japanese Unexamined Patent Application, First Publication No. Hei 9-59541	
20	· Adhesive paint	
	polyurethane resin	1 part
	("TS-03" made by Dainippon Ink & Chemicals Incorporated)	
	vinyl chloride - vinyl acetate copolymer resin	4 parts
	("Solbine C5" made by Nissin Chemical Industry Co., Ltd.)	
25	MEK	45 parts

toluene

50 parts

The paint for an adhesive layer was prepared by stirring the above-described materials with a dispersion mill to sufficiently dissolve the resins in the solvents and form a uniform solution.

5 (Example 1)

A polyethylene terephthalate film with a thickness of 24 μm was employed as a substrate for transfer. The above-described paint for the protective layer, the paint [A] for a glistening coating layer, the paint [A] for a light reflection quantity controlling layer, the paint for a magnetic recording layer and the adhesive paint were applied to one
10 surface of the film in that order each using a reverse coater, and were dried to respectively form a protective coating layer, a glistening coating layer, a light reflection quantity controlling layer, a magnetic recording layer and an adhesive layer. Each layer was formed so as to acquire a film thicknesses of 1 μm for the protective layer, 3 μm for the glistening coating layer, 0.3 μm for the light reflection quantity controlling layer, 9
15 μm for the magnetic recording layer, and 1.5 μm for the adhesive layer, after the respective layers had dried. A laminate to be transferred was prepared by cutting the film provided with the above-described respective layers into a width of 1/2 inch.

The card-like magnetic recording medium was prepared by the steps of: transferring the above prepared laminate to be transferred (transfer-type magnetic tape)
20 onto a card substrate (made by Taihei Chemical Industrial Co., Ltd.) made from polyvinyl chloride, using a card-preparing machine ("LX-EM4" made by Interline Incorporated); removing the substrate for transfer; heat-pressing the card substrate under conditions of 140°C and 0.13 MPa; and then stamping the card substrate into a card shape.

(Example 2 to Example 25 and Comparative Example 1 to Comparative Example 11)

Card-like magnetic recording media of Example 2 to Example 25 and Comparative Example 1 to Comparative Example 11 were prepared by the steps of: preparing the laminate to be transferred corresponding to the respective Examples with the same method as in the case of Example 1, except that combinations shown Table 1 were employed; transferring the laminate onto a card substrate; and hot-pressing the card substrate.

· Evaluation method

(Chromaticness)

Lightness (L) and chromaticity {a* and b*} were measured on a magnetic stripe section of the obtained magnetic card using "colorimetric color-difference meter SZ-Σ80" made by Nippon Denshoku Kogyo Incorporated, and chromaticness $C^* = \sqrt{a^{*2} + b^{*2}}$ was determined by using the measured values. For information, the larger the value of the lightness, the brighter the magnetic stripe section, and the larger the value of the chromaticness, the more vivid color the magnetic stripe section.

(Diffuse reflection factor)

The maximum reflectance in the specific range was determined by the steps of: measuring a diffuse reflection regarding each incident light included in a visible light range between wavelengths of 400 and 700 nm on a magnetic stripe section of the obtained magnetic card, in other words, on a region having a glistening coating layer therein, by using an integrating sphere method with the use of "Shimadzu Spectrometer UV-3100" made by Shimadzu Incorporated; and selecting the maximum value of diffuse reflection lights in the measured wavelength range.

(Visual evaluation: brightness and hue)

Brightness and hue on a magnetic stripe section in an obtained magnetic card

were evaluated by visual observation. The quality of brightness was visually evaluated from the glistening appearance. The quality of hue was set at "×" for a hue on a sample having no light reflection quantity controlling layer, and was evaluated to be "○" for a hue on a sample having shown an effect of improving chromaticness.

- 5 Brightness: ○ .. showing brightness with high luminance,
 △ .. showing insufficient luminance of brightness,
 × .. showing no brightness
- Hue: ○ .. showing remarkable improvement in chromaticness,
 △ .. showing little improvement in chromaticness,
 10 × .. showing no improvement in chromaticness

(Resolving power)

- Recording/reproducing characteristics of the obtained magnetic cards were measured in accordance with ISO (International Standardization Organization) /IEC7811-6 using MAGTESTER 2000 made by BARNES Incorporated. In addition,
- 15 transfer-type magnetic tapes used for preparing the magnetic card samples do not have equal film thicknesses of the magnetic recording layer and the non-magnetic layers other than the magnetic recording layer, so that each sample used for measuring the recording/reproducing characteristics was prepared so as to have a controlled film thickness of a magnetic recording layer in order to make the magnetic recording layer
- 20 output the same reproduced output value as that of a standard output sample.

○ ... regenerating 90% or more, × ... regenerating less than 90%

Table 1

No.	Glistening/pearl-toned glossy coating film		Light reflection quantity controlling layer		a*	b*	Chromaticness	Lightness	Diffuse reflection factor (%)	Resolving power	Visual evaluation	
	Type	Color of color pigment	Type	Film thickness (μm)							Brightness	Hue
Ex. 1	A	Yellow	A	0.3	-1.3	14.4	14.5	41.6	26.5	○	○	○-△
Ex. 2	A	Yellow	A	0.7	-1.7	18.7	18.8	48.4	34.3	○	○	○
Ex. 3	A	Yellow	A	1.5	-2.4	22.7	22.8	54.8	41.9	○	○	○
Ex. 4	A	Yellow	B	0.4	-3.2	21.9	22.2	53.8	50.8	○	○	○
Ex. 5	A	Yellow	B	1.4	-3.2	25.2	25.4	58.9	58.6	○	○	○
Ex. 6	A	Yellow	B	2.0	-3.3	25.8	26.0	59.9	62.0	○	○-△	○
Ex. 7	A	Yellow	C	2.0	-3.4	26.9	27.1	60.9	66.3	○	△	○
Ex. 8	B	Blue	A	0.3	-8.2	-11.7	14.3	33.1	24.3	○	○	△
Ex. 9	B	Blue	A	0.7	-11.8	-16.9	20.6	36.6	33.1	○	○	○
Ex. 10	B	Blue	A	1.5	-15.0	-22.0	26.6	39.9	41.0	○	○	○
Ex. 11	B	Blue	B	0.4	-15.1	-24.1	28.5	40.9	51.3	○	○	○
Ex. 12	B	Blue	B	1.4	-16.5	-26.7	31.4	42.6	58.7	○	○	○
Ex. 13	B	Blue	B	2.0	-17.1	-27.7	32.5	43.2	61.7	○	○-△	○
Ex. 14	C	Green	A	0.3	-15.6	1.7	15.7	35.0	24.9	○	○	△
Ex. 15	C	Green	A	0.7	-19.0	2.1	19.1	38.1	33.1	○	○	○
Ex. 16	C	Green	A	1.5	-24.5	2.2	24.6	43.3	41.3	○	○	○

No.	Glistering/pearl-toned glossy coating film		Light reflection quantity controlling layer		a*	b*	Chromaticness	Lightness	Diffuse reflection factor (%)	Resolving power	Visual evaluation	
	Type	Color of color pigment	Type	Film thickness (μm)							Brightness	Hue
Ex. 17	C	Green	B	0.4	-24.2	2.1	24.3	43.0	47.6	○	○	○
Ex. 18	C	Green	B	1.4	-27.9	2.2	28.0	46.4	58.0	○	○	○
Ex. 19	C	Green	B	2.0	-29.7	2.3	29.8	48.1	61.5	○	○-Δ	○
Ex. 20	D	Red	A	0.3	21.8	4.6	22.3	32.7	28.3	○	○	○-Δ
Ex. 21	D	Red	A	0.7	25.2	5.3	25.7	34.1	32.8	○	○	○
Ex. 22	D	Red	A	1.5	31.1	5.9	31.7	36.6	40.4	○	○	○
Ex. 23	D	Red	B	0.4	32.0	6.6	32.7	37.0	48.9	○	○	○
Ex. 24	D	Red	B	1.4	37.4	7.1	38.0	39.2	58.6	○	○	○
Ex. 25	D	Red	B	2.0	39.5	7.5	40.2	40.1	62.0	○	○-Δ	○
Com. Ex. 1	A	Yellow	None	-	-0.7	7.7	7.8	30.9	15.9	○	○	×
Com. Ex. 2	B	Blue	None	-	-2.6	-1.7	3.1	26.9	10.9	○	○	×
Com. Ex. 3	C	Green	None	-	-5.4	1.5	5.6	25.6	10.1	○	○	×
Com. Ex. 4	D	Red	None	-	7.8	3.8	8.7	27.0	13.9	○	○	×
Com. Ex. 5	E	Yellow	B	1.4	-3.0	23.6	23.8	56.4	55.0	○	×	○
Com. Ex. 6	F	Blue	B	1.4	-15.2	-24.7	29.0	41.2	54.2	○	×	○
Com. Ex. 7	G	Green	B	1.4	-27.1	2.1	27.2	45.7	56.4	○	×	○
Com. Ex. 8	H	Red	B	1.4	36.7	6.9	37.3	38.9	57.5	○	×	○
Com. Ex. 9	I	None	None	-	21.4	14.1	25.6	34.0	30.5	○	○	×
Com. Ex. 10	J	Blue	None	-	3.8	-2.7	4.7	24.8	14.8	○	×	×
Com. Ex. 11	J	Blue	B	1.4	-2.0	-1.7	2.6	23.2	10.9	○	×	×

As is clear from the results shown in Table 1, the present Examples 1 to 25 showed an effect of improving glistening brilliance and the chromaticness of a hue, and also showed an adequate resolving power, because all the Examples possessed a glistening coating layer, which contains glistening particles made of a flaky substrate coated with a metal or a metallic oxide, and is formed by a method for forming the glistening coating layer according to the present invention, via a light reflection quantity controlling layer containing a metal powder or fine flakes obtained from a metallic thin film. However, as the maximum of a diffuse reflection factor exceeded 60%, the brilliance tended to degrade to a small extent because the background became bright, and as the diffuse reflection factor approached 70%, the brightness tended to degrade. In addition, as the diffuse reflection factor approached 20%, the chromaticness tended to degrade. In other words, the hue tended to degrade.

On the other hand, Comparative Examples 1 to 4 showed low chromaticness, in other words, showed insufficient hue on a magnetic stripe, because the Comparative Examples did not have the light reflection quantity controlling layer according to the present invention applied between the magnetic layer and the glistening coating layer.

In addition, Comparative Examples 5 to 8 could not show the glistening brilliance which is a purpose of the present invention, because the Comparative Examples employed a pearl-toned glossy particle (pearl-toned pigment) which is made from mica material coated with titanium oxide and exhibits a pearly luster, instead of a glistening particle used in the glistening coating layer according to the present invention.

In addition, Comparative Example 9 did not show high chromaticness, because the Comparative Example employed a pearl-toned glossy particle (pearl-toned pigment of iron oxide) made from a MIO material (iron oxide with mica shape) coated with titanium oxide in the glistening coating layer, instead of a color pigment and a glistening

particle used in the glistening coating layer according to the present invention, and did not have a light reflection quantity controlling layer applied between the magnetic layer and the glistening coating layer.

In addition, Comparative Examples 10 and 11 showed remarkably degraded
5 chromaticness and little brilliance in any cases of having the light reflection quantity controlling layer applied between the magnetic layer and the glistening coating layer and having no light reflection quantity controlling layer applied between them, because the Comparative Examples employed the pearl-toned glossy particle (pearl-toned pigment of iron oxide) made from a MIO material (iron oxide with mica shape) coated with titanium
10 oxide and further a blue-colored pigment for its glistening coating layer, instead of a color pigment and a glistening particle used in the glistening coating layer according to the present invention.

As is clear from Table 1, the present Examples can preferably adjust the lightness (diffuse reflection factor) and chromaticness of a glistening coating layer
15 containing glistening particles by changing the film thickness of a light reflection quantity controlling layer.

The present Examples can adjust their chromaticnesses in particular without changing their hues by changing the reflectance of the light reflection quantity controlling layer and masking degree, and accordingly can extremely easily adjust the
20 chromaticness when adjusting the hue of a background color in combination with pigment.

INDUSTRIAL APPLICABILITY

The present invention can provide a card-like magnetic recording medium having high luminance and glistening brilliance, of which the chromaticness and the
25 lightness of the background color can be easily adjusted; a manufacturing method

therefor; and a laminate to be transferred used for manufacturing the same.

CLAIMS

1. A card-like magnetic recording medium comprising a non-magnetic substrate and a laminate containing a magnetic recording layer wherein the laminate is placed in at least a portion of the non-magnetic substrate; wherein the laminate comprises a light reflection quantity controlling layer, which includes a binder resin and at least one of a scale-like metal powder and fine flakes obtained from a metallic thin film and is formed on the magnetic recording layer, and further comprises a glistening coating layer which includes glistening particles and is formed on the light reflection quantity controlling layer; and the maximum reflectance of diffuse reflection light with respect to incident lights having a wavelength from 400 to 700 nm is 20 to 70% on a portion where the glistening coating layer is provided.
2. A card-like magnetic recording medium according to claim 1, wherein the maximum reflectance of diffuse reflection light with respect to incident lights having wavelength to 400 and 700 nm is 30 to 60% on a portion where the glistening coating layer of the magnetic recording medium is formed.
3. The magnetic recording medium according to claim 1, wherein the glistening particles are a particle which is a flaky substrate coated with a metal or a metallic oxide.
4. The card-like magnetic recording medium according to claim 3, wherein the flaky substrate is made of glass or aluminum oxide.
5. The card-like magnetic recording medium according to claim 1, wherein the total film thickness of all the layers which are provided on the magnetic recording layer and

include the light reflection quantity controlling layer and the glistening coating layer is 6 μm or smaller.

6. The card-like magnetic recording medium according to claim 5, wherein the film thickness of the light reflection quantity controlling layer is 2 μm or less.

7. The card-like magnetic recording medium according to any one of claims 1 to 6, wherein the glistening coating layer contains a color pigment.

8. A method for manufacturing a card-like magnetic recording medium, which comprises a non-magnetic substrate and a magnetic recording layer provided in at least a portion of the non-magnetic substrate and has a pattern with a background color and luminescent spots uniformly distributed in the background color provided on the magnetic recording layer on the magnetic recording layer, comprising:

forming a light reflection quantity controlling layer containing a binder resin and at least one of a scale-like metal powder and fine flakes obtained from a metallic thin film, and a glistening coating layer containing a binder resin and glistening particles, on a magnetic recording layer in that order, so that at least one of a film thickness of the light reflection quantity controlling layer and the content of the scale-like metal powder and/or the fine flakes obtained from a metallic thin film are lower than the required value for completely masking the magnetic recording layer, to obtain a card-like magnetic recording medium having controlled lightness and chromaticness of the background color.

9. The method for manufacturing the card-like magnetic recording medium according to claim 8, wherein the glistening coating layer contains a color pigment.
10. The method for manufacturing the card-like magnetic recording medium according to claim 9, wherein the glistening particle is a particle which is a flaky substrate coated with a metal or a metallic oxide.
11. The method for manufacturing the card-like magnetic recording medium according to claim 9, wherein the flaky substrate is made of glass or aluminum oxide.
12. The method for manufacturing the card-like magnetic recording medium according to claim 8 or 9, wherein the card-like magnetic recording medium is formed by transferring a laminate to be transferred, in which the glistening coating layer containing glistening particles, the light reflection quantity controlling layer, and the magnetic recording layer are laminated on a substrate for transfer in that order.
13. A laminate to be transferred which is used in the method for manufacturing the card-like magnetic recording medium according to claim 12.
14. The method for manufacturing the card-like magnetic recording medium according to claim 8, wherein the maximum reflectance of diffuse reflection light with respect to incident lights having wavelength of 400 to 700 nm on the portion where the glistening coating layer is provided in the card-like magnetic recording medium is controlled between 20 to 70% by adjusting the lightness and chromaticness of the background color.

15. The card-like magnetic recording medium according to claim 1, wherein least one of a film thickness of the light reflection quantity controlling layer and the content of the scale-like metal powder and/or the fine flakes obtained from a metallic thin film are lower than the required value for completely masking the magnetic recording layer.

16. The magnetic recording medium according to claim 1, wherein the film thickness of the glistening coating layer is in the range of 2 to 5 μm .

17. The magnetic recording medium according to claim 1, wherein a weight ratio of a solid content of the glistening particles is 20 to 45 mass% based on 100 parts by weight of a solid content of a paint for the glistening coating layer.