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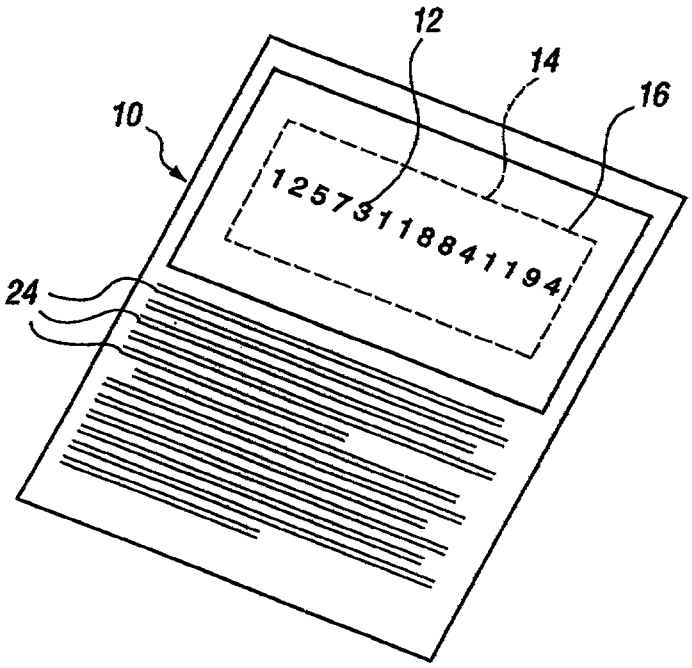
(54) Title: SECURITY PRINTING OF CARDS AND THE LIKE



(57) Abstract

A printed item such as a telephone card (10) carrying a credit code which is concealed by scratch off material which is irreversibly removed to use the card, wherein the scratch off material is overprinted with a layer which is an "active" layer (18) in that it exhibits a changing characteristic under particular conditions to enhance the security of the card against compromise.