CLAIMS

1. A method for payment device issuance, lifecycle management, and use, comprising:

issuing, by a financial institution computer program for a financial institution, a first financial instrument to a customer, wherein the first financial instrument is a numberless physical financial instrument having a first primary account number, the first primary account number stored in a chip on the first financial instrument, wherein the first financial instrument is restricted to in-person transactions;

issuing, by the financial institution computer program, a second financial instrument to an electronic wallet for the customer as a digital financial instrument, wherein the second financial instrument has a second primary account number that is different from the first primary account number;

receiving, by the financial institution computer program, a personal identification number for the first financial instrument or the second financial instrument;

assigning, by the financial institution computer program, the personal identification number to both the first financial instrument and the second financial instrument;

receiving, by the financial institution computer program, a notification that the first financial instrument or the second financial instrument has been lost or compromised;

in response to the first financial instrument being lost or compromised, reissuing, by the financial institution computer program, the first financial instrument with a third primary account number, wherein the second primary account number for the second financial instrument is unchanged; and

in response to the second financial instrument being lost or compromised, reissuing, by the financial institution computer program, the second financial instrument with a fourth primary account number, wherein the first primary account number for the first financial instrument is unchanged.

2. The method of claim 1, further comprising:

receiving, by the financial institution computer program, a changed personal identification number for one of the first financial instrument and the second financial instrument; and

assigning, by the financial institution computer program, the changed personal identification number to both the first financial instrument and the second financial instrument.

3. The method of claim 1, wherein the first financial instrument and the second financial instrument are associated with a logical financial instrument identifier.

4. A system, comprising:

a customer electronic device for a customer executing an electronic wallet application; and

a financial institution electronic device executing a financial institution computer program that is configured to: issue a first financial instrument to the customer, wherein the first financial instrument is a numberless physical financial instrument having a first primary account number, the first primary account number stored in a chip on the first financial instrument, wherein the first financial instrument is restricted to in-person transactions; to issue a second financial instrument to the electronic

wallet application for the customer as a digital financial instrument, wherein the second financial instrument has a second primary account number that is different from the first primary account number; to receive a personal identification number for the first financial instrument or the second financial instrument; to assign the personal identification number to both the first financial instrument and the second financial instrument; to receive a notification that the first financial instrument or the second financial instrument has been lost or compromised; in response to the first financial instrument being lost or compromised, to reissue the first financial instrument with a third primary account number, wherein the second primary account number for the second financial instrument is unchanged; and in response to the second financial instrument being lost or compromised, reissue the second financial instrument with a fourth primary account number, wherein the first primary account number for the first financial instrument is unchanged.

5. The system of claim 4, wherein the financial institution computer program is further configured to receive a changed personal identification number for one of the first financial instrument and the second financial instrument; and to assign the changed personal identification number to both the first financial instrument and the second financial instrument.

6. The system of claim 4, wherein the first financial instrument and the second financial instrument are associated with a logical financial instrument identifier.

7. A non-transitory computer readable storage medium, including instructions stored thereon, which when read and executed by one or more computer processors, cause the one or more computer processors to perform steps comprising:

issuing a first financial instrument to a customer, wherein the first financial instrument is a numberless physical financial instrument having a first primary account number, the first primary account number stored in a chip on the first financial instrument, wherein the first financial instrument is restricted to in-person transactions;

issuing a second financial instrument to an electronic wallet for the customer as a digital financial instrument, wherein the second financial instrument has a second primary account number that is different from the first primary account number;

receiving a personal identification number for the first financial instrument or the second financial instrument;

assigning the personal identification number to both the first financial instrument and the second financial instrument;

receiving a notification that the first financial instrument or the second financial instrument has been lost or compromised;

in response to the first financial instrument being lost or compromised, reissuing the first financial instrument with a third primary account number, wherein the second primary account number for the second financial instrument is unchanged; and

in response to the second financial instrument being lost or compromised, reissuing the second financial instrument with a fourth primary account number, wherein the first primary account number for the first financial instrument is unchanged.

8. The non-transitory computer readable storage medium of claim 7, further including instructions stored thereon, which when read and executed by the one or more computer processors, cause the one or more computer processors to perform steps comprising:

receiving a changed personal identification number for one of the first financial instrument and the second financial instrument; and

assigning the changed personal identification number to both the first financial instrument and the second financial instrument.

9. The non-transitory computer readable storage medium of claim 7, wherein the first financial instrument and the second financial instrument are associated with a logical financial instrument identifier.