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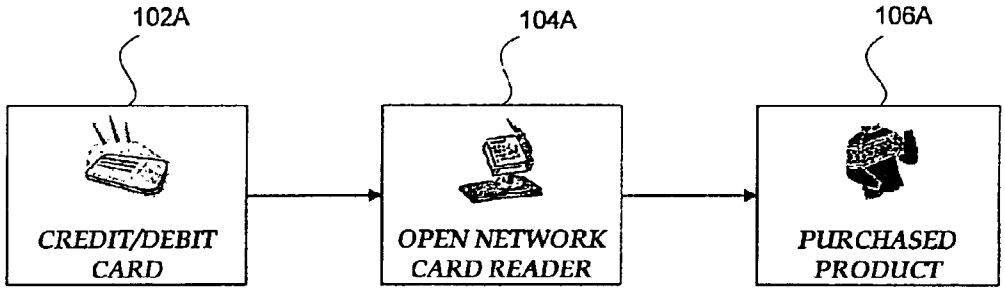
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(54) Title: DUAL CARD



(57) Abstract: A dual card (102A), which facilitates payment for goods or services (106A) from either a credit account or a stored value account, operates on both an open network(104A) and a closed network. The dual card is a payment card that integrates the ability to provide credit privileges and stored value privileges to a cardholder of a dual card. The features, benefits and advantages of a stored value card are integrated with the credit card aspects of the dual card. The benefits, features, and advantages of a credit card are integrated with a stored value card.

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