MULTI-SOURCE DEBIT CARD OBJECT ORIENTED SYSTEM AND METHOD

ABSTRACT

The present invention involves a server (110) based system and method which enables multiple source reloading of a single debit card (350). The multiple-source debit card system and method allows multiple individuals to provide funds to a single debit card without the multiple individuals needing to know any bank account information. Multiple sources, optionally identified through a multi-factor identification may reload the account associated with the debit card. Alternatively, a closed loop debit card may be funded from multiple sources. The system and method identifies the participants for purposes of the financial transaction, although the identification of the recipient may be managed by the donor.

(Figure 3)