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(71) Applicant *(for all designated States except US)*: **STARBUCKS CORPORATION d/b/a Starbucks Coffee Company** [US/US]; P.O. Box 34067, Seattle, WA 98124 (US).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **COURTION, Colette** [US/US]; 4532 Latona Avenue NE, Seattle, WA 98105 (US). **STUMPF, Mary** [US/US]; 10516 39th Avenue SW, Seattle, WA 98148 (US).

(74) Agent: **ANDERSON, Maria, C.**; Christensen O'Connor Johnson Kindness PLLC, 1420 Fifth Avenue, Suite 2800, Seattle, WA 98101 (US).

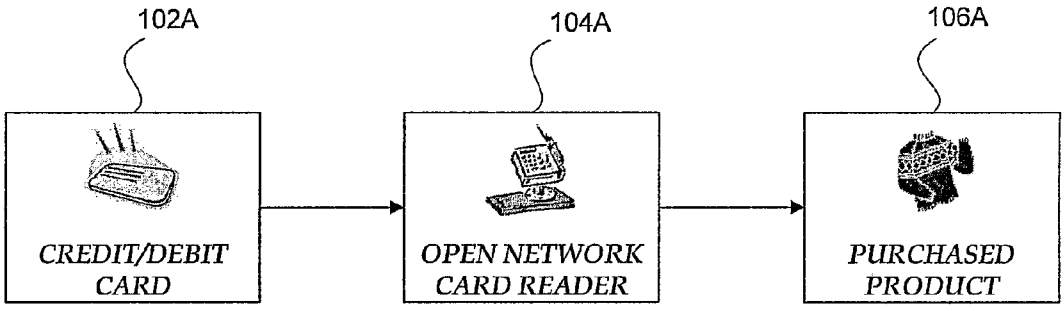
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(54) Title: DUAL CARD



(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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