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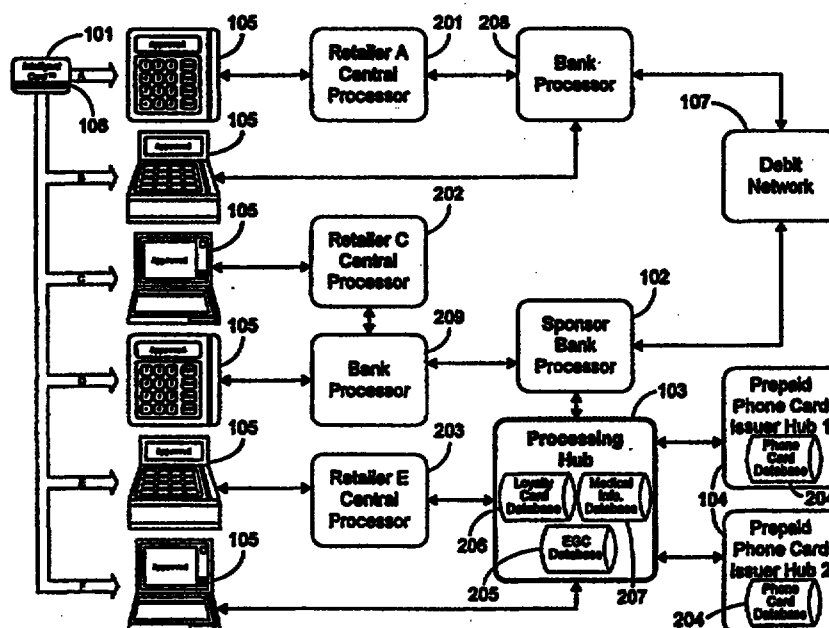
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(54) Title: MULTIFUNCTION CARD SYSTEM



(57) Abstract

A multifunction card system which provides a multifunction card (101) capable of serving as a prepaid phone card, a debit card, a loyalty card, and a medical information card. Each card has an identification number (106) comprising a bank identification number which assists in establishing communications links. The card system can be accessed from any existing point-of-sale (POS) device (105). The POS device (105) treats the card (101) as a credit or debit card and routes transaction data to a processing hub (103) using the banking system (102). The processing hub (103) coordinates the various databases (205, 206, 207) corresponding to the various functions of the card (101).