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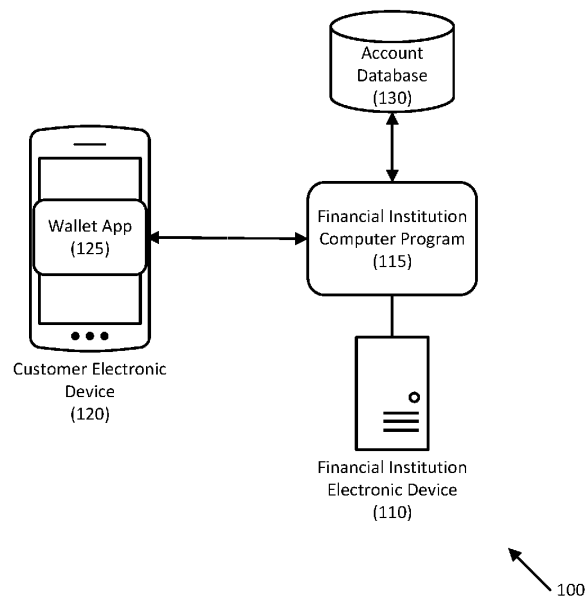
(71) Applicant: JPMORGAN CHASE BANK, N.A. [US/US];
383 Madison Avenue, New York, New York 10179 (US).

(72) Inventors: NOAH, Mohamed; 383 Madison Avenue, New York, New York 10179 (US). JAVED, Abdullah; 383 Madison Avenue, New York, New York 10179 (US). SMITH, Dan Cohen; 383 Madison Avenue, New York, New York 10179 (US). CHEUNG, Timothy; 383 Madison Avenue, New York, New York 10179 (US). LIU, Wanyang; 383 Madison Avenue, New York, New York 10179 (US).

(74) Agent: KING, Robert A.; 77 West Wacker Drive, Suite 3100, c/o Greenberg Traurig, LLP, Chicago, Illinois 60601 (US).

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(54) Title: SYSTEM AND METHOD FOR PAYMENT DEVICE ISSUANCE, LIFECYCLE MANAGEMENT, AND USE



(57) Abstract: A method for payment device issuance, lifecycle management, and use may include a financial institution computer program: issuing a numberless, physical first financial instrument that is restricted to in-person transactions having a first primary account number (PAN) stored in a chip to a customer; issuing a digital, second financial instrument to an electronic wallet for the customer having a second PAN that is different from the first PAN; 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/compromised, reissuing the first financial instrument with a third PAN, wherein the second PAN for the second financial instrument is unchanged; and in response to the second financial instrument being lost/compromised, reissuing the second financial instrument with a fourth PAN, wherein the first PAN for the first financial instrument is unchanged.

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