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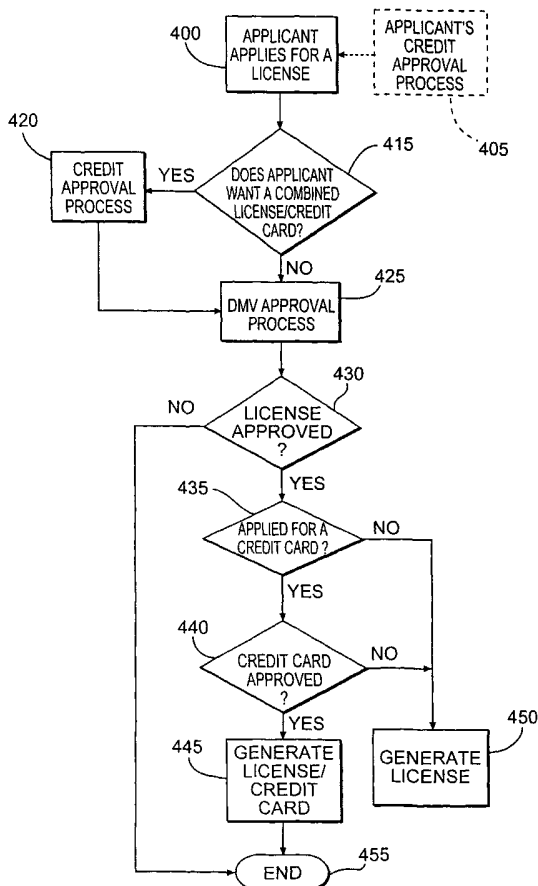
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[Continued on next page]

(54) Title: CREDIT CARD DRIVER'S LICENCE



(57) Abstract: A system and method for obtaining driver's license credit card products is disclosed. Applicants who visit a Department of Motor Vehicles (DMV) facility to obtain a driver's license is offered the opportunity to obtain a line of credit to be associated with their driver's license. After an applicant provides credit information (400), the DMV facility generates credit validation requests (405) to be sent to a credit card issuer. The credit card issuer determines whether the applicant is eligible to receive a line of credit, generates a credit validation response, and sends the response back to the DMV facility. The DMV facility determines whether the applicant was approved (425), and if so, generates a driver's license credit card product (445) that is used as a license to operate a motor vehicle and as a standard credit card.



WO 02/082217 A3



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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/60
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According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X,P	US 6,224,109 B1 (YANG) 01 May 2001, col. 4, line 54 thru col. 7, line 60.	1-41
A	US 5,459,304 A (EISENMANN) 17 October 1995, entire document.	1-41
A	US 5,884,271 A (PITRODA) 16 March 1999, entire document.	1-41
A	US 5,984,366 A (PRIDDY) 16 November 1999, entire document.	1-41

Further documents are listed in the continuation of Box C. See patent family annex.

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"A" document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
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"O" document referring to an oral disclosure, use, exhibition or other means		
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