United States Patent

Rudolph

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[45] **Aug. 15, 1972**

[54] **THEFT-PROOF CREDIT CARD ASSEMBLY**

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[21] Appl. No.: **38,938**

[52] **U.S. Cl.** .....**101/369,** 40/2.2, 101/401.1, 156/277, 156/388, 161/406, 161/413, 283/8 R

[51] **Int. Cl.** **B41l 47/02,** G09f 3/10

[58] **Field of Search** 101/369, 401.1, 395; 40/2.2; 283/7, 8, 9; 156/277, 384–388

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Primary Examiner—Clyde I. Coughenour
Attorney—Edward F. Levy

[57] **ABSTRACT**

A theft-proof credit card assembly including separate front and back laminates. The laminates are temporarily held in registry while a coded symbol is simultaneously embossed on both. The front laminate is sent to a customer while the back laminate is mailed several days later. Upon receiving both laminates, they are permanently secured to form a useable credit card assembly.

6 Claims, 9 Drawing Figures

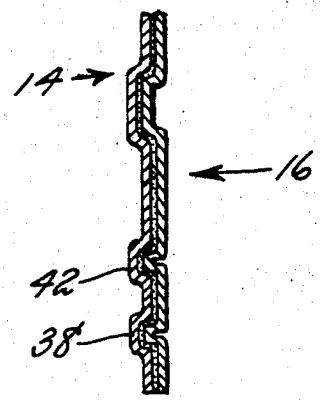


Fig.1

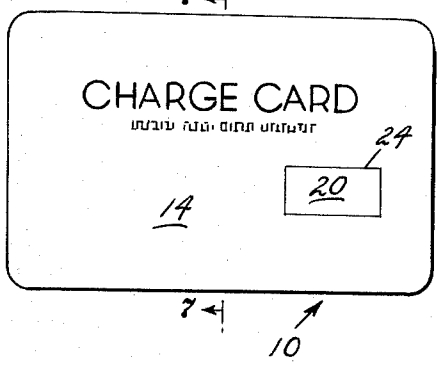


Fig.2

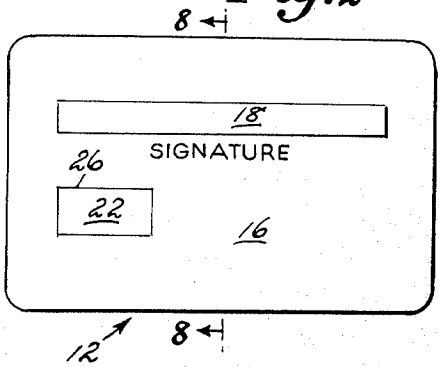


Fig.7

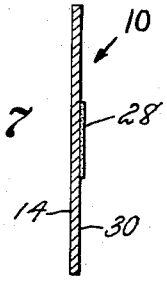


Fig.8

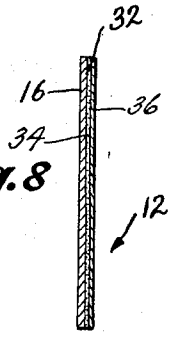


Fig.9

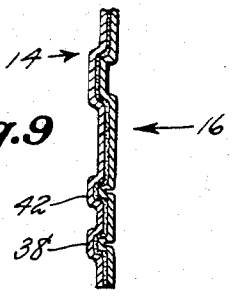


Fig.3

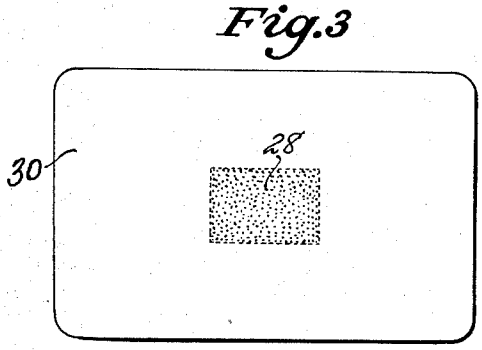
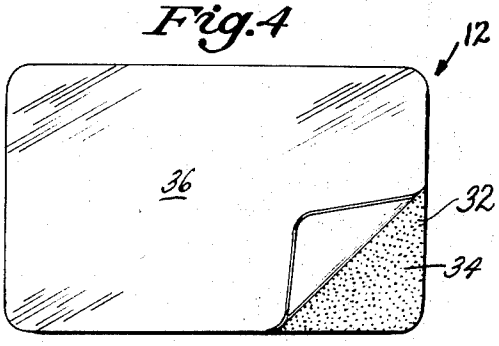


Fig.4



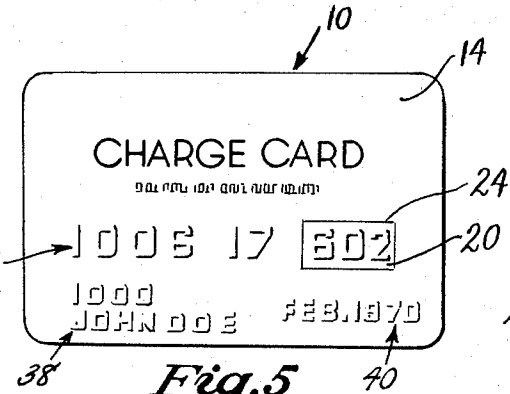


Fig.5

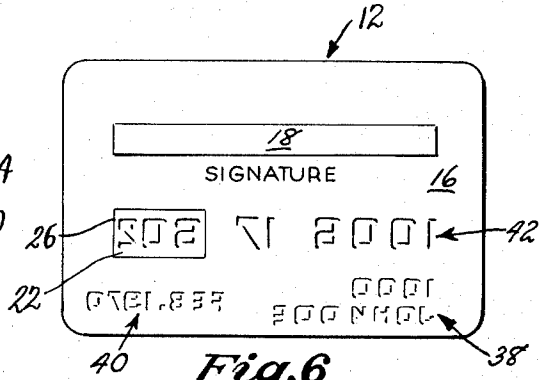


Fig.6

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THEFT-PROOF CREDIT CARD ASSEMBLY

BACKGROUND OF THE INVENTION

This application relates to credit cards, and more particularly, to a theft-proof construction for such cards.

Credit cards are being increasingly used by a large segment of the population. Unfortunately, such cards are often stolen during transit through the mails and used thereafter to the detriment of the card holder and the credit company. Such theft has become quite widespread and the losses incurred thereby amount to many millions of dollars a year. The United States Congress has been looking into this problem and that of unsolicited cards being sent through the mails with a view to remedying many of the ills resulting therefrom.

Present credit cards are a unitary assembly, when mailed, with embossed identifying symbols on the front of the card and space for a signature on the front or back of the card. When such cards are stolen, the thief merely forges a signature and then uses the card with the forged signature. Since the thief will sign for all purchases with the forged signature, the theft is not easily detected. It may be several months before the true owner becomes aware of the theft and several more before stores are notified of the invalid and illegal credit card use.

Some credit card companies have begun to incorporate a picture of the credit card holder on the card itself to avoid the significant theft problem. Such procedures are inconvenient to the holder, time consuming and expensive.

A problem relating to the illicit use of such cards is the difficulty in apprehending the unauthorized user. This results from the fact that when the card is stolen prior to being signed, the same signature is used by the thief.

An object of the present invention is to provide a theft-proof credit card.

Another object of the present invention is to provide a credit card which is convenient to use and does not inconvenience the user when the card is prepared.

Still another object of the present invention is to provide a credit card which costs approximately the same to manufacture as do present cards.

Another object of the present invention is to provide a credit card assembly which permits easy detection of its unauthorized use, thus aiding the apprehension of the thief.

Still another object of the present invention is to provide a theft-proof credit card which appears the same and is used in the same manner as present cards.

Other objects, features and advantages of the present invention will become more apparent from the following description.

SUMMARY OF THE INVENTION

In accordance with the principles of the present invention, the above objects are accomplished by providing a credit card assembly comprising two separate layers or laminates which are assembled by the credit card holder. Each layer or piece is embossed with the same identifying code to aid the assembly process. In use, one laminate is mailed to the user, while the other laminate is mailed several days later. If one laminate is stolen, it will not be capable of being used without its matching laminate. If two non-matching laminates are assembled, this will be obvious and the thief may be easily apprehended.

IN THE DRAWINGS

FIG. 1 is a front view of the front laminate of a blank charge card manufactured in accordance with the present invention.

FIG. 2 is a rear view of the back laminate of a blank charge card manufactured in accordance with the principles of the present invention.

FIG. 3 is a rear view of the front laminate of the present invention.

FIG. 4 is a front view of the back laminate of the present invention illustrating a cover sheet partially stripped away.

FIG. 5 is a front view of the credit card front laminate after the same has been embossed.

FIG. 6 is a rear view of the credit card rear laminate after the same has been embossed.

FIG. 7 is a sectional view of the front laminate taken along lines 7—7 of FIG. 1.

FIG. 8 is a sectional view of the back laminate taken along lines 8—8 of FIG. 2.

FIG. 9 is a sectional view of the assembled credit card.

DETAILED DESCRIPTION

Generally, credit cards are distributed by banks or other credit institutions. The cards are first made in blank and later embossed with specified identifying symbols. Such cards generally are made of a stiff plastic material. After being embossed, the cards are sent through the mails to the intended user. During this transit, the cards are often stolen, either at points of central distribution or at the final destination.

In accordance with the principles of the present invention, a credit card is made of two separate laminates **10** and **12** shown in FIGS. **1** and **2**, respectively. The outer or front surface **14** of laminate **10** as originally made includes the name or identification of the credit card source, such as MASTERCHARGE. In addition, any other material which is common to all cards distributed by a specified credit house is also printed on the outer surface **14**. An outer surface **16** of the rear laminate **12** is also provided with specified information common to such cards. In addition, a blank area **18** suitable for permanently displaying a signature is generally provided.

In accordance with a feature of the present invention, predetermined aligned first and second regions or portions **20** and **22** of the outer surfaces **14** and **16**, respectively, are made more prominent than the remainder of the card by using a color such as red, and enclosing the portions **20** and **22** in borders **24** and **26**, respectively.

After the blank laminates are made, a pressure sensitive adhesive material **28** is temporarily secured to the inner or rear surface **30** of the front laminate **10**, as seen in FIG. **3**. In addition, the inner or front surface **32** of the back laminate **12** is coated with a slow drying permanent adhesive material **34** which covers substantially all of inner surface **32**. A protective layer **36**, such as a waxed paper, is sealed to the inner surface **32** of the back laminate to cover the adhesive material **34**, as

seen in FIG. 4, and to prevent the adhesive from drying and setting prematurely.

After the adhesive materials are secured to the front and back laminates, the two separate laminates are attached and held together by means of the pressure sensitive material **28**. The laminates are assembled in registry by the bank or other credit house, and the identifying symbols or indicia are then embossed or otherwise simultaneously printed on the two laminates. As particularly seen in FIGS. **5** and **6**, the identifying symbols include the name of the card holder **38** which may be in the lower left hand portion of the front laminate **10**, the expiration date **40** of the card in the lower right hand portion, and the coded alphanumeric symbols **42** which are assigned to that specific card. A mirror image of the embossed symbols appears on the outer surface **16** of the back laminate **12**. A portion of the coded symbols are located within prominent regions **20** and **22**, and these regions may be printed with a contrasting coloring to bring out the embossments therein be printed with a contrasting coloring to bring out the embossments therein in bold relief.

Subsequently, the two laminates are again separated, and the pressure sensitive material **28** is removed from the inner surface **30** of the front laminate. One laminate, for example the embossed front laminate **10** of FIG. **5**, is mailed to the user, while the other embossed laminate **12** of FIG. **6** is mailed several days later. If a thief wants to steal the credit card, he will succeed in only stealing one of the laminates. As can be appreciated, the probability of both laminates being successfully stolen is remote.

When the two laminates are received, the protective layer or coating **36** is peeled from the inner surface **32** in a manner illustrated in FIG. **4**. The slow drying quality of adhesive material **34** prevents inaccurate registration since the two laminates may be easily moved with respect to each other while the card is being assembled. The matching embossed characters tend to serve as guides thereby insuring proper and accurate registration. After a few hours the laminates will be permanently secured together and the credit card may be used.

When the card is presented, a cashier merely looks at the front and back of the card to determine if the symbol on the front matches the mirror image on the back. To aid such visual inspection, prominent regions **20** and **22** draw particular attention to a portion of the identifying code. If a thief were to steal two unmatched laminates, not only would these symbols fail to match, but there would be a significant gap between the two laminates because of the unmatched symbols. Anyone using two unmatched laminates would be quickly and easily detected.

It will thus be seen that the objects set forth above, among those made apparent from the preceding description, are efficiently attained and, since certain changes may be made in the above article without departing from the scope of the invention, it is intended that all matter contained in the above description and shown in the accompanying drawing shall be interpreted as illustrative and not in a limiting sense.

What I claim is:

1. A method for making a theft-proof credit card comprising at least the steps of forming a front laminate having inner and outer surfaces, forming a back laminate having inner and outer surfaces, placing a permanent adhesive material on said inner surface of said back laminate and placing a protective sheet over said permanent adhesive material, placing a pressure sensitive adhesive on said inner surface of said front laminate and temporarily attaching said back laminate to said inner surface of said front laminate, embossing identification indicia on said front and back laminates, and separating said front and back laminates, and subsequently removing said protective sheet and permanently attaching said front laminate to said back laminate.

2. A method as set forth in claim **1**, including the additional step of preparing a first prominent region on said outer surface of said front laminate and a second prominent region on said outer surface of said back laminate with said first and second regions being in alignment, and locating at least a portion of said embossed identification indicia in said prominent regions.

3. A theft proof credit card assembly comprising a front laminate having inner and outer surface and a separate back laminate having inner and outer surfaces, the outer surface of said front laminate having printed indicia thereon and the outer surface of said rear laminate having different printed indicia thereon, identical identification indicia embossed on both of said laminates in identical positions relative to the edges thereof, adhesive means on the inner surface of one of said laminates for permanently joining together the two laminates into a completed credit card with the embossed indicia on said laminates registering with each other and exposed on the outer surfaces of both joined laminates, and second adhesive means, said second adhesive means being pressure sensitive and being attached to said inner surface of the other of said laminates, said second adhesive means temporarily connecting said front and back laminates so that said laminates may be simultaneously embossed.

4. A theft proof credit card assembly as set forth in claim **3**, wherein the adhesive means on said one laminate is covered by a protective sheet sealing said adhesive and preventing premature drying and setting thereof.

5. A theft proof credit card assembly as set forth in claim **3**, wherein said outer surface of said front laminate is provided with a first prominent region and said outer surface of said back laminate is provided with a second prominent region which is aligned with said first prominent region.

6. A theft proof credit card as set forth in claim **3**, wherein said front and back laminates are made of a stiff-type plastic material.

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