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(54) **MAGNETIC STRIPE CARD HOLDER
UTILIZER**

(52) **U.S. Cl. 150/147**

(57) **ABSTRACT**

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(US)**

A card holder for credit card, debit card or magnetic stripe required card utilization, comprising of a holder body consisting of two walls. The walls are heat sealed leaving an opening for credit card, debit card or card with magnetic stripe, for insertion. The credit card, debit card or card with magnetic stripe face toward full vinyl wall. This allows for gauge range 5 mil/.0005 inches to about 2.5 mil/.0025 inches of embossed or non-embossed plastic film preferably polyethylene to work as a conduit between the magnetic stripes, with the credit card machine or device that requires a magnetic stripe for utilization.

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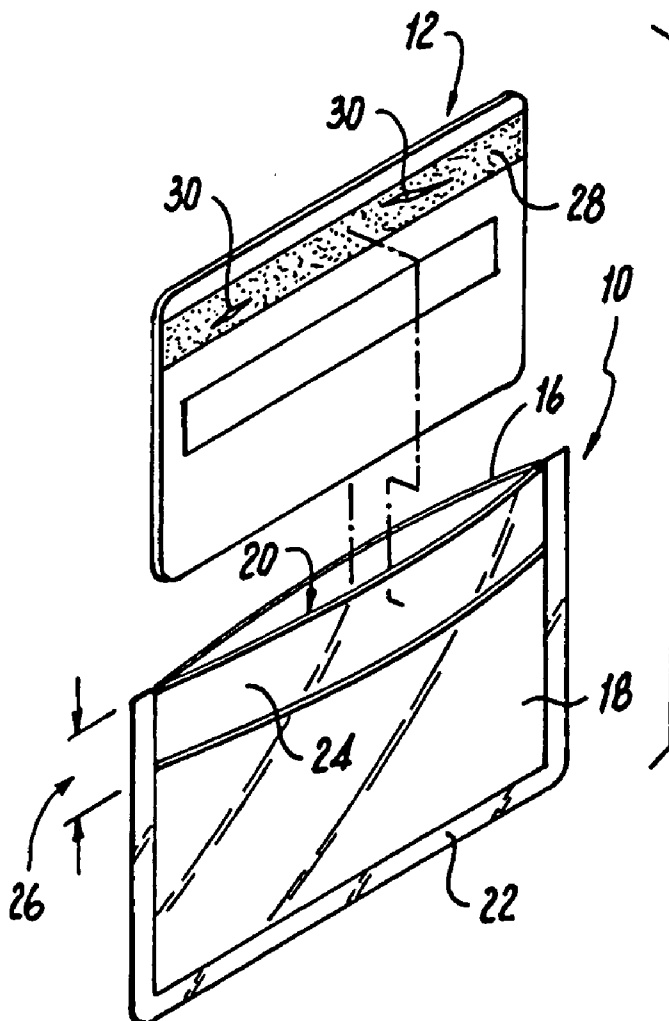


Fig. 2

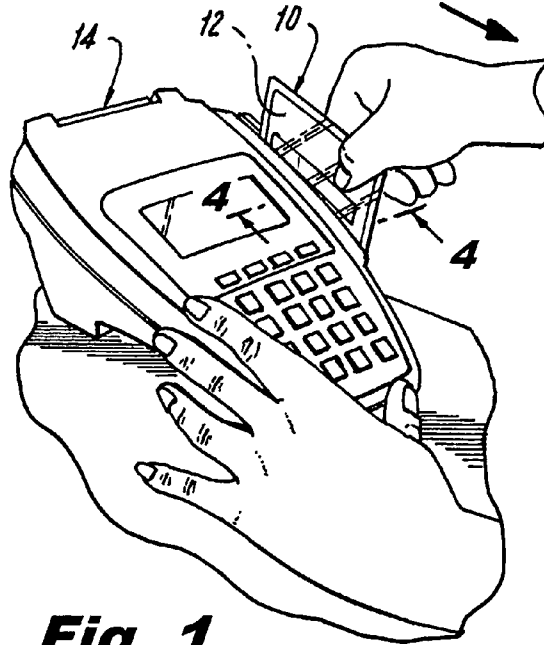
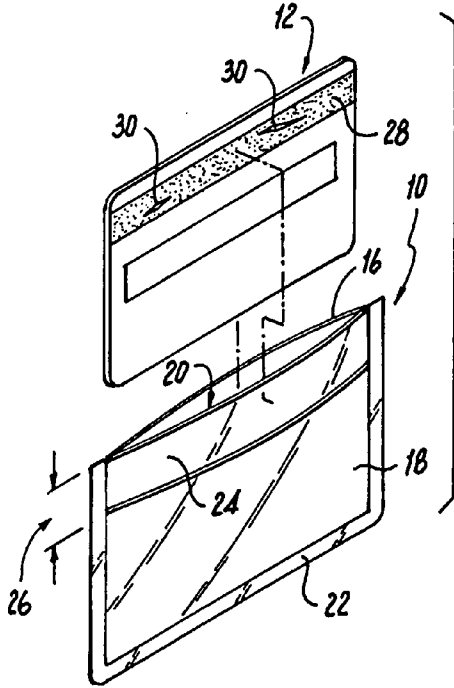
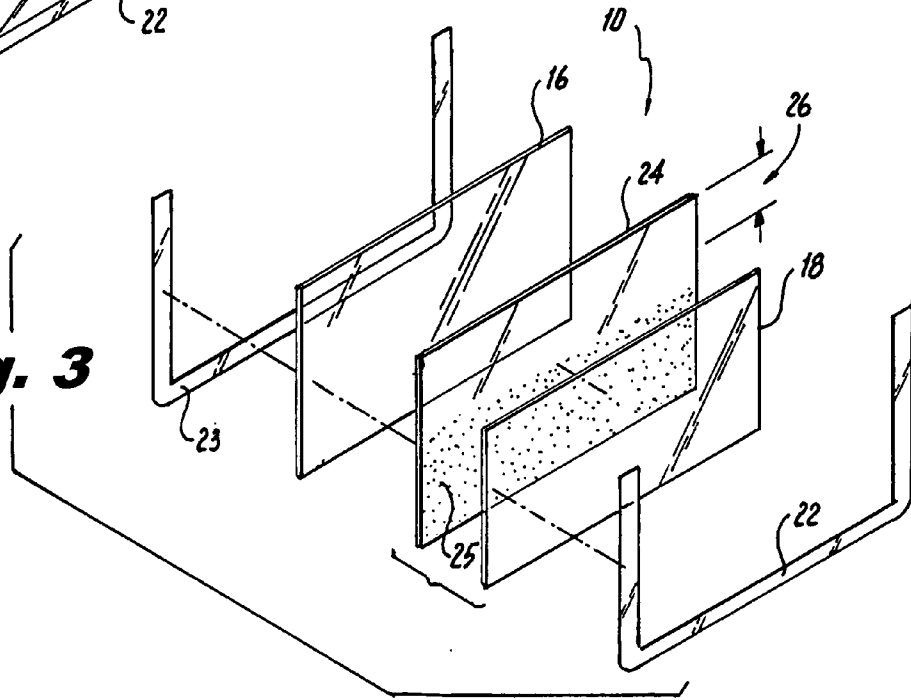


Fig. 1

Fig. 3



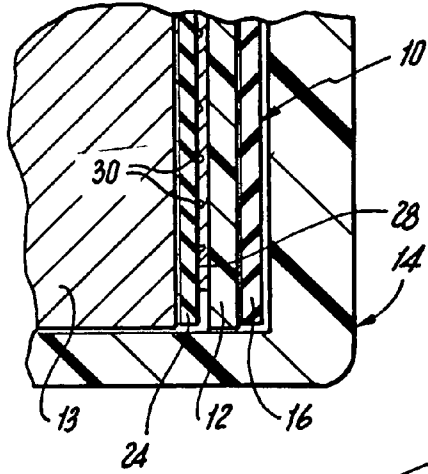


Fig. 4

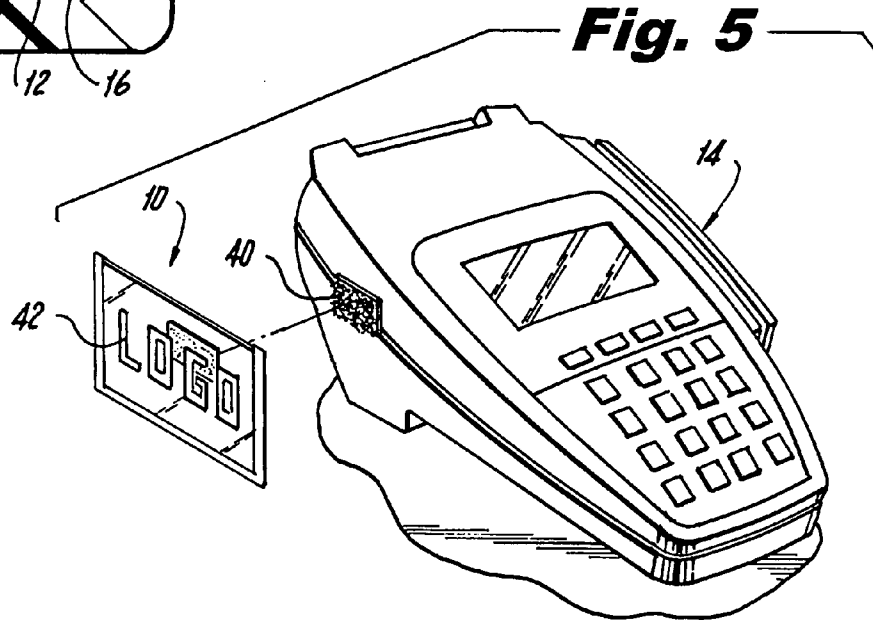


Fig. 5

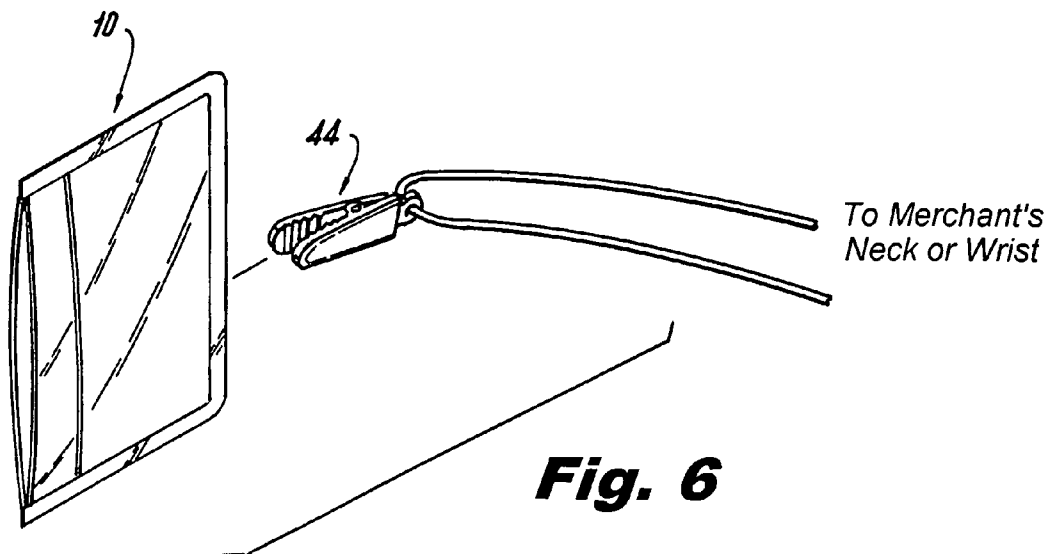


Fig. 6

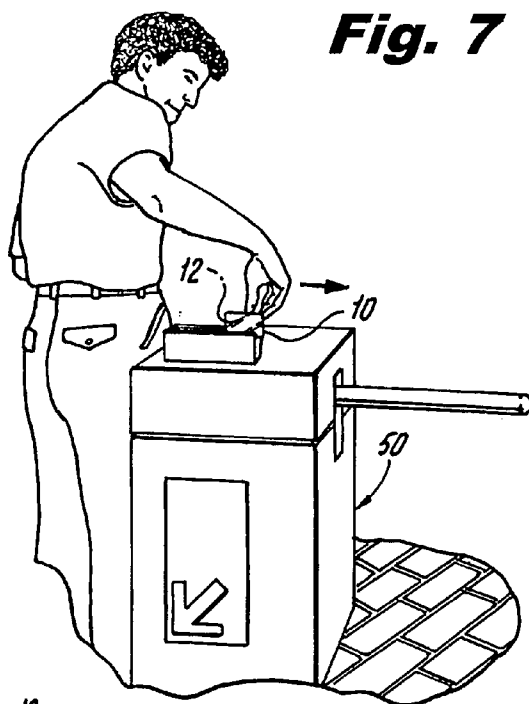


Fig. 7

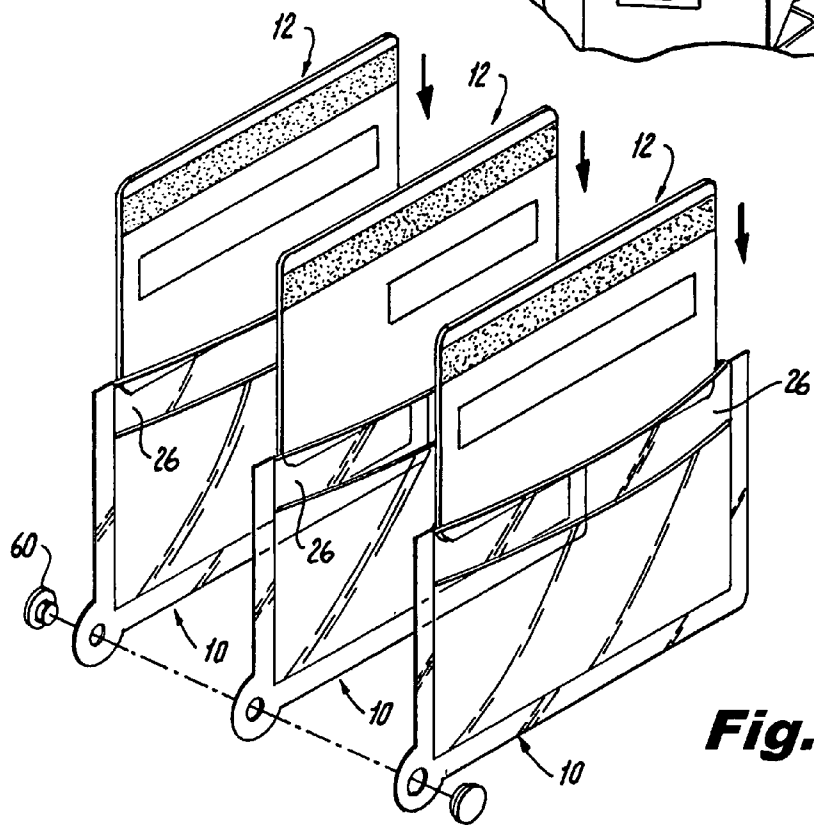


Fig. 8

MAGNETIC STRIPE CARD HOLDER UTILIZER

FIELD OF THE INVENTION

[0001] The invention relates to the operation of a credit card, debit card or magnetic stripe required, more specifically, the reading of the magnetic stripe by a card machine.

DESCRIPTION OF THE PRIOR ART

[0002] Credit cards and debit cards have become part of our society from large purchases to small they are used as a convenience. The merchant is charged a processing fee by credit card provider or issuing bank, for all credit card transactions. They typically range in the amount of 1%-3% of the total cost of the transaction. At times damaged credit cards or debit cards will be swiped, but because of damage to the magnetic stripe, the credit card machine will fail in recognizing the card. For the credit card transaction to be completed, the merchant has to key-entry the credit card's number in the machine. This can happen anywhere from 1% of the time to as often as 5% of the time. When this occurs, the merchant is then charged by the bank provider, typically around 1% more on the transaction. For example, if a merchant has an agreement that they pay 1.5% to the credit card provider or issuing bank, when the transaction is key-entered, the numbers are physically entered to complete the transaction, the charge is increased typically by 1%. In this example, on a \$100 purchase the merchant will have to pay around \$1.50 to the credit card provider or issuing bank on a successful credit card swiped transaction. If the credit card requires key entry the cost to the merchant will be \$2.50.

[0003] When machines are used that require magnetic stripes typically the cards are deemed worthless if they no longer work. They are then discarded. The present invention provides for the convenience of these cards to continue to be functional.

[0004] U.S. Pat. No. 5,506,395 relates to a multi-access card and card holder upon which the machine readable service access codes for a plurality of service providers may be reproduced. The card has a plurality of machine readable service access codes reproduced thereon, including at least one machine readable magnetic strip. A plurality of pockets each formed from a pair of rectangular plastic sheets joined together along three sides thereof. Each has one common peripheral joinder, and each has an open end to receive the card. At least one of the pockets is sized to receive only the portions of the card that do not have a machine readable magnetic strip service access code placed thereon.

[0005] U.S. Pat. No. 6,845,863 relates to a protective sleeve for the placement of credit cards or other cards bearing magnetic strips and bar codes on a rear surface of the cards. Cards are placed into the protective sleeve to prevent damage to the bar code and magnetic strip. The sleeve has a front clear portion for the visual identification of the front of the card and a rear portion having a thin non-conductive metallic strip embedded on the rear portion coinciding with the location of the magnetic strip on the card. A smooth fabric portion coincides with the location of the printed bar code on the card, the bar code and the magnetic strip being provided on the rear surface of the card.

[0006] U.S. Pat. No. 5,941,375 relates to a protective card case or sheath for a single card having a magnetically encoded strip in the form of a rectangular, flat, sleeve-type holder. The

sheath has a protective strip along the top and bottom area of a front and rear panel for protection of the data encoded strip of the card regardless of the orientation of the card and the holder. The protective strips shield the magnetically recorded data from magnetic and electric fields. The card holder includes a length wise centrally disposed transparent area in both the front and rear panel to enable observation of the identifying number printed on the card. The card holding device is constructed by cutting and sealing dies to cut and seal inner and outer layers of clear polyvinylchloride which are assembled and sealed to form front and rear panels which are then assembled and sealed along three edges with one edge left open for insertion and removal of the encoded card. A third transparent panel may also be sealed around three sides over the rear panel to form a pocket for receiving an information bearing card.

SUMMARY OF THE INVENTION

[0007] The present invention relates to a card holder for credit cards, debit cards, or other cards which have a magnetic stripe. The card holder allows the magnetic stripe to transfer information to the card company when used with a credit card or debit card machine.

[0008] It is an object of the present invention to provide a conduit to allow the credit card, debit card or card that requires magnetic stripe to work when damaged.

[0009] It is another object of the invention to provide to a merchant savings on using credit cards by having to avoid increased costs for key-entry transactions.

[0010] It is another objective of the invention to provide convenience for the merchant along with purchaser when a credit card, debit card or card with magnetic stripe has been damaged, when it no longer can be read, to continue to be functional.

[0011] It is an object of the invention for the card holder to be made of a gauge range from about 0.5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film, preferably polyethylene, to be used as a conduit allowing the credit card, debit card or card with magnetic stripe to work. It is preferred to use 0.5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of non-embossed plastic film, preferably polyethylene non-embossed plastic film. Embossed plastic can compromise the film, often times with tiny holes. When using embossed plastic film, there can be a problem with durability. The plastic can break apart because of the compromise, after several of the card swipes. The gauge range of the non-embossed plastic mentioned allows the card to be read, along with allowing for the cardholder to be utilized 50-200 times before having to be replaced.

[0012] It is an object of the invention for the vinyl gauge range to be 0.15 mil/0.0015 inches to about 12 mil/0.012 inch of vinyl. It is an object to use vinyl because its ability to smoothly be functional with a card machine. The vinyl runs smoothly through the machine nor does it break apart. It is an object of the present invention for polypropylene to be sealed to the edges to help keep the exterior wall gauge range 0.15 mil/0.0015 inches to about 12 mil/0.012 inch of vinyl, interior wall gauge range about 0.5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film, preferably polyethylene, from opening on the edges or the bottom. It is an object of the present invention for the card holder walls edges also could be sealed without the polypropylene. It is an object of the present invention for interior wall gauge range 5 mil/0.0005 inches to about 2.5 mil/0.0025

inches of embossed or non-embossed plastic film preferably polyethylene to be sealed with an adhesive to exterior wall gauge range 0.15 mil/0.0015 inches –12 mil/0.012 inch of vinyl.

BRIEF DESCRIPTION OF THE DRAWINGS

[0013] FIG. 1 is a top view of the device in operation with a card reader.

[0014] FIG. 2 is a side view of the device having a card being placed in it.

[0015] FIG. 3 is broken up view of the device.

[0016] FIG. 4 is an exploded perspective view of the device shown in FIG. 1.

[0017] FIG. 5 shows an embodiment of the device attached to the card reader.

[0018] FIG. 6 shows an embodiment where the device is attached to an attachment member.

[0019] FIG. 7 shows a further use of the device.

[0020] FIG. 8 shows the device for multiple uses.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

[0021] FIG. 1 shows the device 10 having a card 12 held within being used with a card reader 14.

[0022] FIG. 2 shows the credit card holder 10 made of 2 vinyl sheets 16 and 18. The holder 10 has an opening 20. The holder 10 has a polypropylene sealing 22. There is a scanning region 26 which has comprises an embossed or non-embossed plastic film preferably polyethylene sheet 24. The card 12 has a magnetic stripe 28 have defects 30. Credit card 12 being inserted between vinyl wall 16 and embossed or non-embossed plastic film preferably polyethylene sheet 24.

[0023] FIG. 3 shows the credit card holder 10 in a cross section view. The holder 10 is made of two polypropylene seals 22 and 23. Inside the seals are the two vinyl walls, 16 and 18. Inside the two walls is an embossed or non-embossed plastic film preferably polyethylene sheet 24, having an adhesive 25 which is used to seal with vinyl wall 18. On the embossed or non-embossed plastic film preferably polyethylene sheet is a scanning region 26.

[0024] FIG. 4 shows an exploded perspective view of FIG. 1. The card reader 14 having a scanner 13 has the cardholder 10 placed within it. The card holder 10 has the vinyl wall 16, the card 12, the magnetic stripe 28, the defects 30 and the preferably polyethylene plastic film 24.

[0025] FIG. 5 shows the card reader 14, having an attachment device 40 for attaching the device 10 to the card reader 14. In a preferred embodiment, the attachment device is Velcro. The cardholder 10 can have a logo 42 printed on it.

[0026] FIG. 6 shows the cardholder 10 hung on a person's neck or wrist by a device 44.

[0027] FIG. 7 shows the cardholder 10 having the card 12, being used in a turnstile 50.

[0028] FIG. 8 shows multiple devices 10 having cards 12. The devices 10 each have a connector 60 for keeping the devices 10 together. With scanning region 26.

[0029] Vinyl Wall 16 has a gauge range of about 0.15 mil/0.0015 inches to 12 mil/0.012 inch of vinyl. Sheet 24 preferably polyethylene plastic film has a gauge range of about 0.5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film, preferably polyethylene. Vinyl Wall 18 has a gauge range of about 0.15 mil/0.0015 inches to about 12 mil/0.012 inch of vinyl. The polypro-

pylene 22 and 23 keeps the walls sealed. The two vinyl walls 16 and 18 are sealed with embossed or non-embossed plastic film preferably polyethylene sheet 24 being interior wall.

[0030] Once the two walls 16 and 18 with embossed or non-embossed plastic film preferably polyethylene sheet 24 being interior wall are heat sealed on the edges, there is a pocket 20 for the credit card to be inserted. Gauge range 0.5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film, preferably polyethylene has been adhered to, wall 18 a gauge range of about 0.15 mil/0.0015 inches-12 mil/0.012 inch of vinyl leaving no opening between the materials. This prevents any confusion when inserting the credit card, debit card or magnetic stripe required card into the holder as there is no space between the two adhered materials. To prevent other confusion a picture of the face of the respective card can be printed onto the vinyl wall 16. This allows for insertion of card in the correct direction.

[0031] When the card is inserted into the holder when it can not be utilized by itself, allowing for the gauge range 0.5 mil/0.0005 inches –2.5 mil/0.0025 inches of embossed or non-embossed plastic film, preferably polyethylene, to act as a conduit for the defective card to now work. The holder has been tested for between 50-200 swipes for the gauge range of about 0.5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film, preferably polyethylene begins to no longer work.

[0032] On vinyl walls preferably wall 18 a logo is readable, a piece of Velcro can be placed, with the other end of the Velcro being placed on the credit card machine for convenience at the merchant's request.

[0033] The first full wall 16 of vinyl with a gauge range of about 1.5 mil/0.0015 inches –12 mil/0.012 inch of vinyl with a height of about between 1½ inches-3 inches, with a length of between about 3 inches to 5 inches. The second full wall 24 interior of a gauge range 5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film preferably polyethylene, with a height of between about 1½ inches-3 inches with a length of about 3 inches to 5 inches. The second wall 24 exterior gauge range 5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film preferably polyethylene is attached with adhesive to wall 18 of 1.5 mil/0.0015 inches –12 mil/0.012 inch of vinyl with a height of between about ¼ inches to 2¼ inches, with a length of about between 3 inches to 5 inches. The first wall 16 is then heat sealed to the second wall 18 on left, right edges, along with the bottom leaving a pocket for insertion of card between wall 16 exterior, wall 24 interior. The bottom of the second wall 18 being the vinyl edge, the top providing about ¼ inch to 2 inch of exposed gauge range 5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film preferably polyethylene. The walls are then heat sealed on the sides and bottom. Before sealing polypropylene placed on the bottom, side edges providing for a seal of the vinyl sides or are heated sealed with out the polypropylene. Gauge range 5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film preferably polyethylene allows for defected credit cards, debit cards or magnetic stripe required card for utilization unable to be read by a card machine to be read. The gauge range 5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film preferably polyethylene works as a conduit making the previously defective credit card workable.

What is claimed is:

1. A card holder for a single credit card, debit, or card with magnetic stripe comprising:

a card holder which provides a conduit for said magnetic stripe so it is read by a card machine.

2. The card holder of claim 1, wherein said card holder comprises a first and a second wall;

said walls being heat sealed; and

an opening for a credit card to be inserted.

3. The cardholder of claim 1 wherein said first wall has a height of between about 1½ inches to 3 inches and a length of about 3 inches to 5 inches;

said second wall having a height of between about 1½ inches to 3 inches with a length of about 3 inches to 5 inches.

4. The cardholder of claim 1 wherein said first and second walls are made of vinyl.

5. The cardholder of claim 4 wherein said gauge of said vinyl is between about 1.5 mil/0.0015 inches – 12 mil/0.012 inch of vinyl.

6. The cardholder of claim 1 further comprising an interior wall.

7. The cardholder of claim 6 wherein the gauge range is from 5 mil/0.0005 inches to about 2.5 mil/0.0025 inches of embossed or non-embossed plastic film preferably polyethylene.

8. The cardholder of claim 1 wherein polypropylene is placed on back and front bottom edges of said first wall and said second wall and said edges are heat sealed.

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