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10577 (US). **WHELAN, Anna** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US). **WEINBERGER, Peter** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).

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(74) Agents: **HEISEY, David, E.** et al.; Sheppard Mullin Richter & Hampton LLP, 333 South Hope Street, 48th Floor, Los Angeles, CA 90071 (US).

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(71) Applicant (for all designated States except US): **MAS-TERCARD INTERNATIONAL INCORPORATED** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).

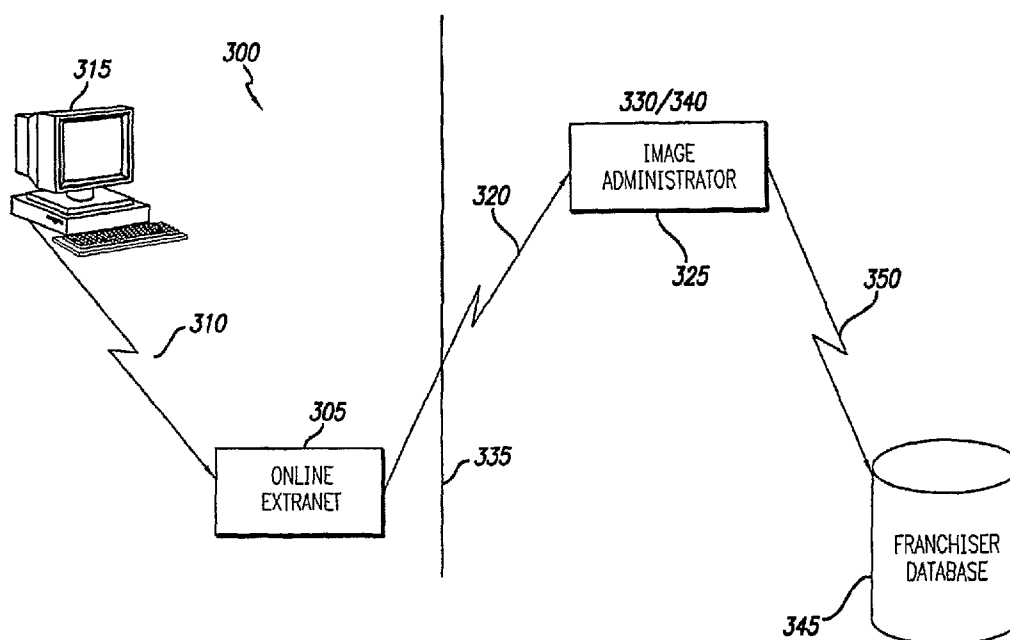
(72) Inventors; and

(75) Inventors/Applicants (for US only): **FERRARA, Tom** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).
WU, Billy [US/US]; 2000 Purchase Street, Purchase, NY

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(54) Title: METHOD FOR PROVIDING TRANSACTION CARD CUSTOMIZATION IMAGE REVIEW VIA AN ONLINE EXTRANET



(57) Abstract: The present invention provides a method for providing transaction card customization image review, wherein image review is performed by an image reviewer using an online extranet provided by a transaction card franchiser. The method comprises the steps of logging onto the online extranet using a web browser, selecting an image administrator application from a licensed product list of the transaction card franchiser, selecting a customized image for review, and approving or rejecting the customized image, wherein information pertaining to approving or rejecting the customized image is automatically saved in a database of the transaction card franchiser.

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METHOD FOR PROVIDING TRANSACTION CARD CUSTOMIZATION IMAGE REVIEW VIA AN ONLINE EXTRANET

Reference to Related Applications

This application claims the benefit of U.S. Provisional Patent Application No.
5 60/800,965, filed May 17, 2006, the content of which is incorporated herein by reference in its
entirety.

Field of the Invention

The invention broadly relates to transaction card customization and more
particularly to a method for providing transaction card customization image review by an image
10 reviewer via an online extranet.

Background of the Invention

Transaction cards, such as credit cards, debit cards, membership cards,
promotional cards, frequent flyer cards, and identification cards, are widely used throughout the
world. Such transaction cards may include a variety of different indicia to identify the card, the
15 individual using the card, a transaction account (e.g., a transaction card account), and other
features. The indicia may include a string of alphanumeric characters, a bar code or an encoded
magnetic strip attached to the card. Transaction cards related to financial transactions have a
magnetic stripe which runs longitudinally across the face of one side of the card and have a
plurality of numbers, expiration date and a name embossed thereon.

20 It is known to apply a customized image to a membership card, debit card, or
other transaction card. Specifically, the customized image may be created and applied to the
card from a remote location such as at the applicant's computer, wherein the applicant may edit
the customized image using software operated by a website server. However, such methods
suffer from a number of known drawbacks. For example, conventional methods do not
25 contemplate providing transaction card customization image review by an image reviewer via an
online extranet.

Summary of the Invention

The present invention is directed to a method for providing transaction card
customization image review by an image reviewer via an online extranet.

According to the invention, a preferred method for providing transaction card customization image review by an image reviewer via an online extranet, comprises logging onto the online extranet using a web browser, selecting an image administrator application from a licensed product list, selecting a customized image for review, and approving or rejecting the customized image. Information pertaining to approving or rejecting the customized image is automatically saved in a transaction card franchiser database. The step of logging onto the online extranet may include logging onto the extranet using a RSA SECURID, which comprises a two-factor authentication based on both a password and an authenticator. In addition, the step of selecting the image administrator application causes a new web browser to pop up with the image administrator application. The image administrator application sits in a demilitarized zone behind a firewall such that the step of selecting image administrator application involves a secure transfer mechanism. Both the online extranet and image administrator application are provided by a transaction card franchiser.

According to the preferred method, the step of selecting a customized image for review is in response to the image administrator application providing a list of customized images that have not yet been approved or rejected. This may entail selecting the customized image from a plurality of customized image thumbnails that have not yet been approved or rejected. Upon selecting the customized image, a detailed image page is displayed so that the image reviewer may view the customized image. The image administrator application includes an image archive that stores previously reviewed customized images.

In accordance with the principles of the invention, decisions to accept or reject customized images are based upon a list of prohibited types of image subject matter that require rejection. By way of example, the list of prohibited types of image subject matter may include sexual subject matter, political subject matter, offensive racial/prejudicial subject matter, offensive religious subject matter, advertising, portraits of an adult intended for identification purposes, self-promotion, copyrighted material, branded products/services, solicitations, public figures, affiliation with socially unacceptable groups, subject matter that might result in card acceptance confusion by merchants, and subject matter that might result in card fraud. The list of prohibited image subject matter may be provided by a transaction card franchiser, wherein the transaction card franchiser may add selected types of subject matter to the prohibited list or may remove selected types of subject matter from the prohibited list.

Further embodiments of the invention involve a method for providing transaction card customization image review, wherein image review is performed by an image reviewer using an online extranet provided by a transaction card franchiser. The method comprises logging onto the online extranet using a web browser, selecting an image administrator application from a licensed product list of the transaction card franchiser, selecting a customized image for review, and approving or rejecting the customized image, wherein information pertaining to approving or rejecting the customized image is automatically saved in a database of the transaction card franchiser.

Brief Description of the Drawings

FIG. 1 is a schematic diagram illustrating card customization process flow in accordance with the principles of the present invention;

FIG. 2 is a schematic diagram illustrating a preferred system for transaction card customization in accordance with the principles of the present invention; and

FIG. 3 is a schematic diagram illustrating a preferred method for providing transaction card customization image review by an image reviewer via an online extranet, in accordance with the principles of the present invention.

Detailed Description

In the following paragraphs, the present invention will be described in detail by way of example with reference to the attached drawings. Throughout this description, the preferred embodiment and examples shown should be considered as exemplars, rather than as limitations on the present invention. As used herein, the "present invention" refers to any one of the embodiments of the invention described herein, and any equivalents. Furthermore, reference to various feature(s) of the "present invention" throughout this document does not mean that all claimed embodiments or methods must include the referenced feature(s).

The present invention is directed to a method for providing transaction card customization image review by an image reviewer via an online extranet. According to the preferred method, the image reviewer logs onto the online extranet using a web browser, selects an image administrator application from a licensed product list, selects a customized image for review, approves or rejects the customized image, and saves the resulting decision in a database. Although the preferred embodiment of the present invention is described with respect to a

transaction card, it should be appreciated that principles described herein may be applied to other transactional cards such as debit cards, ATM cards, membership cards, identification cards and frequent flyer cards, without departing from the scope of the invention.

According to the principles of the invention, custom-designed transaction cards
5 may be provided for both existing and new applicants. Customization may be offered through a country-specific website for new accounts during the application process or for existing accounts after log-on has occurred. The card customization process enables applicants to customize the front of the card using a dedicated website that is accessed through the issuer's website. Applicants may select personal photos, artwork or any image (subject to image-review
10 standards) for placement on the card. The customization process allows applicants to upload a personal image, refine and design the final look of the card, and submit the final image for image review. The invention is designed to facilitate complete issuer control with minimal impact to the internal acquisition and account maintenance infrastructure. Issuers manage digital images stored on a card customization system, while functional tools available to issuers accommodate
15 image acceptance or rejection for printing subject to predetermined minimum design standards. Upon approval, an image file is created and sent to the issuer. The issuer then formats the print image and applicant account information (e.g., applicant name, account number, and expiration date) into a merged record. A file is created and sent to the issuer's selected card production service provider for printing, personalization and distribution.

20 Referring to FIG. 1, a flowchart 10 is provided illustrating the card customization process flow including custom card image creation, issuer image review, and card production. Initially, an applicant 14 accesses an issuer website 16. Upon entering the appropriate information such as an applicant name and password, the applicant 14 is passed through an access portal 20 to a card customization services website 24 (provided by a transaction card
25 franchiser) for adding a customized image on a front surface of their transaction card. In accordance with the principles of the invention, the customized image is subject to review by the issuer and/or an image administrator of the franchiser.

With further reference to FIG. 1, custom card image creation is performed on the card customization services website 24, whereby the applicant 14 uploads a personal image,
30 creates a custom image and submits the image to the issuer for approval. This information may be stored in a franchiser image database 28 as well as in an issuer database 44. With respect to issuer image review, an issuer 32 may access an online image administrator website 40 via an

issuer access portal 36. On the image administrator website 40, the issuer 32 conducts an image review and submits the results including an acceptance or rejection of the image to the issuer database 44. For each applicant 14, an account data file 50 from the issuer database 44 is combined with a corresponding image data file 54 from the issuer database 44 to form a composite merged file 58. With regard to card production, the merged file 58 is sent to a card producer 62 for production and distribution of the customized card 66 to the appropriate applicant 14. The process may optionally involve a card distributor 70, such as a bank or other distributor, for delivering the customized card 66 to the appropriate applicant 14.

Referring to FIG. 2, a preferred system 100 for transaction card customization in accordance with the principles of the present invention comprises a plurality of issuer country websites 112, 114, 116, a centralized issuer hub 120, card customization services 124, an image administrator 126, a syndication layer 130, and a plurality of dedicated country-specific websites 132, 134, 136. The system 100 of the invention provides a centralized solution offering a single point of website integration. Applicants may enter the system 100 at a browser-based user interface through their local issuer country website 112, 114, 116. Each local issuer country website 112, 114, 116 may be implemented using its own proprietary computer software application. The image administrator 126 may be implemented using a computer software application comprising machine readable or interpretable instructions for controlling a remote image processor for approving or rejecting various applicant images. After card customization, the system 100 may be employed to route card customization files to one or more card finishers for production.

According to the invention, the centralized issuer hub 120 may comprise a server that coordinates all traffic among the issuer country websites 112, 114, 116, the card customization services 124, and the image administrator 126. In this manner, the centralized issuer hub 120 is designed to support a single card issuer with a presence in multiple countries and/or under multiple brands. Through syndication of a semi-customizable template of consumer interface, the integration of the centralized issuer hub 120 and the card customization services application 124 is built once, and syndicated to other countries and/or for other brands. Accordingly, a card issuer pays a full fee to setup the system one time and then merely pays a syndication fee (comprising a fraction of the full fee) for the remaining countries or brands rather than paying a separate full fee for each country or brand.

Card customization services may comprise a website 124 that recognizes the issuer country and processes applicant requests. In this manner, information provided by the applicant is used to launch a dedicated country-specific website 132, 134, 136, whereby the syndication layer 130 adds the correct country-specific or brand-specific content to a base website and serves up a country-specific version of the base website to the applicant's browser. The base website includes the core components that make up the consumer-facing card customization software application, wherein the same base code may be reused for all customers. The base website includes basic features and functionality without any issuer-specific enhancements or issuer-specific branding such as foreign language, colors, artwork and website links. After card customization, the system 100 may be employed to route card customization files to one or more card finishers for production.

With further reference to FIG. 2, the card customization services website 124 may be implemented using a computer software application comprising machine readable or interpretable instructions for manipulation of remote images. In particular, the software application may comprise a browser-based user interface displaying a graphical representation of an image that is uploaded by an applicant from a remote location, wherein the image may be manipulated by the applicant from the remote location. By way of example, the original applicant image may be uploaded from the customer's own computer. Regarding image manipulation, the applicant may perform operations such as image rotating, image re-sizing, image flipping, image mirroring, and image positioning including placing the original image within a window region of the card. According to the invention, the final image displayed on the transaction card may be restricted to a predetermined area on the transaction card, such that the rest of the card may contain features such as logos, holograms and card type indicators.

In operation, the card customization services website 124 preferably mirrors the issuer country website 112, 114, 116. Accordingly, issuers participating in the program coordinate with card customization services to prepare system interface branding elements and artwork that appear on both websites. Elements for such system interface branding may include without limitation: (1) an issuer logo; (2) a link for issuer home in the footer; (3) a link for privacy policy in the footer; (4) a link for "Contact Us" in the footer; (5) terms and conditions; (6) a card customization and tag line; (7) all images on the site; (8) a site language translation (if not English); (9) a color scheme for header, text and buttons; (10) font; (11) frequently asked questions; (12) an approved electronic card form in vector format. In addition, a vector card format file may appear as an "overlay" to provide applicants with a substantially exact replica of

the card as it will be received. Accordingly, the overlay preferably shows all account information placement (i.e., "valid thru" date, embossing, issuer logo, etc.) and card attributes (i.e., MIA, engraved areas, etc).

Upon completion of the applicant image submission and return to the appropriate issuer country website 112, 114, 116, card customization information is stored on the issuer country website 112, 114, 116 using a token unique-ID and the image file name. Issuers receive the images and image information from card customization services 124 for storage after receiving custom card image approval or rejection. For example, card customization services 124 may create a zip file of card images for transmission to the issuer. The zip file may contain one or more image files created using an image ID as the filename and a comma separated value (CSV) file having fields including, but not limited to (i) image ID, (ii) date created, (iii) status date (last action date), (iv) status (approved or rejected), (v) reject reason ID (if applicable), and (vi) reject reasons (if applicable).

With further reference to FIG. 2, the system 100 includes one or more integration points 140, 142 wherein the card customization software application interacts with the issuer's software application. More specifically, integration point 140 is disposed between the centralized issuer hub 120 and card customization services 124. At integration point 140, the issuer's software application is integrated with the card customization software application, such that the applications function substantially seamlessly as one consistent application. Another point of integration (integration point 142) is disposed between the centralized issuer hub 120 and the image administrator 126. At integration point 142, the issuer's application software is integrated with the image administrator software application, so that the applications function substantially seamlessly as one consistent application. Particularly, integration point 142 refers to the transfer of approved or rejected image information to the issuer country website 112, 114, 116, so that the appropriate issuer knows which cards to produce, and which cards to pass to their customer service department (e.g., for cards containing rejected images).

In accordance with the principles of the invention, the issuer country websites 112, 114, 116 are the entry point for an applicant to locate their issuer (e.g., the applicant's on-line banking provider). When the applicant is passed to card customization services 124 to complete the customization function, the applicant is served up a dedicated country-specific website 132, 134, 136 for card customization. According to the invention, each dedicated country-specific website 132, 134, 136 may contain its own language, branding, advertising and

other qualities, depending on the country of origin of the selected issuer country website 112, 114, 116. Additionally, the preferred system 100 of the invention provides an automatic upgrading of all dedicated websites 132, 134, 136 simultaneously. More particularly, any changes applied to base website functionality may be automatically enabled on each issuer
5 country website 132, 134, 136. Otherwise, the appropriate changes would have to be entered manually with respect to each individual dedicated website 132, 134, 136.

The system 100 of the invention featuring the centralized issuer hub 120 allows integration costs to be lowered significantly. In particular, only one secured link is needed between the centralized issuer hub 120 and the card customization services 124. In addition,
10 only one secured link is needed between the card customization services 124 and a single card producer. In terms of scalability, the only outlay for adding a new issuer country is an incremental branding cost and a link to the centralized issuer hub 120. The system 100 of the invention is also inherently robust and reliable, and requires only limited ongoing maintenance. Specifically, there is only one point of failure since there is only one base website that is altered
15 for various countries. By contrast, with a plurality of base websites, there would be multiple points of failure. With respect to system upgrades, most upgrades require only one point of change.

Referring to FIG. 3, a preferred method 300 for providing transaction card customization image review via an online proprietary extranet 305 of a franchiser will now be
20 described. In particular, step 310 involves an issuer image reviewer 315 logging onto the online proprietary extranet 305 of the franchiser, for example using virtually any web browser connected to the Internet from around the world. In some embodiments, image reviewers 315 may log onto the extranet using a RSA SECURID, which comprises a two-factor authentication based on both a password and an authenticator, thereby providing a more reliable level of user
25 authentication than conventional reusable passwords. In step 320, the image reviewer 315 selects the franchiser's image administrator application 325 from a licensed product list such that a new web browser pops up with the image administrator application 325. The image administrator application 325 sits in a demilitarized zone behind a franchiser firewall 335 such that the selection of the image administrator application 325 involve a secure transfer
30 mechanism.

After selecting the image administrator website application 325, all subsequent requests are served through the online proprietary extranet 305, which provides a secured and

controlled environment that allows reviewers to use only authorized products. This feature allows image reviewers 315 to access the image administrator application 325 in the same manner and/or at the same time that they access other back-end franchiser applications. Upon selecting the image administrator website application 325, the image reviewer 315 is provided with a list of customized image thumbnails that have not yet been approved or rejected. In step 330 the image reviewer 315 selects a specific customized image for review, and in response a detailed image page is displayed so that the image reviewer 315 may view the customized image. In step 340, the image reviewer 315 approves or rejects the customized image. In step 350, the resulting decision is automatically saved in a franchiser database 345.

The image administrator application 325 is used in the process of image acceptance, rejection and review. Using a predetermined set of image guidelines (such as including a list of prohibited subject matter), an issuer reviewer 315 decides whether to approve or reject the image. Image reviewers 315 that access the image administrator application 325 may be prompted to provide the following information: (1) the number of new images to be reviewed; (2) a thumbnail of each submitted image; and (3) the date the image was received in the system. To gain access to an approve/reject screen, the image reviewer 315 may select an applicant submitted image for approval or rejection. Using a predetermined set of image guidelines, the image reviewer 315 decides whether to approve or reject the image. To approve an image, an "Approve" button is clicked followed by a "Submit" button, which completes the review/approval process. Rejected images follow the same process except that a "Reject" button is clicked and a series of reject reason descriptors are displayed, wherein all reject reasons that apply are checked. Additionally, the image administrator application 325 may include an image archive that stores previously reviewed images. This information is used to provide an historical reference to provide precedence with respect to the types of images that have been approved or rejected. Each stored image may be referenced by the date of approval or rejection, the original date of receipt, the date of initial review and the reasons for rejection.

According to the invention, card issuers are responsible for providing initial image review including the rejection of inappropriate images. Prohibited subject matter for a customized images on any transaction card may include without limitation: (1) sexual subject matter of any nature; (2) political subject matter of any nature (except if the affinity or co-branded partner is a political organization); (3) offensive racial/prejudicial subject matter of any nature; (4) offensive religious subject matter of any nature; (5) advertising of any nature; (6) a portrait of an adult (including the applicant) intended for identification purposes; (7) self-

promotion of any nature (e.g., personal business card); (8) copyrighted material of any nature; (9) branded products/services, including abbreviations, acronyms and/or symbols of any nature (except those identities approved for co-branded card programs); (10) solicitations, including telephone numbers or services of any nature (e.g., 900 or 800 numbers); (11) celebrities, musicians, athletes, entertainers, public figures, etc., of any nature; (12) affiliation with groups that are determined to be of a "socially unacceptable" nature; (13) subject matter of any nature that might result in card acceptance confusion by merchants; and (14) subject matter of any nature that might result in card fraud.

The browser-based user interface is used to locate a preferred applicant image, select the image and upload the image. Image upload may be from a scanner, internet or any other medium device able to interface with the applicant's computer. Card customization may involve the use of image manipulation functions that allow applicants to rotate, flip, reset or resize the custom image to reflect the exact position the image will appear on the card. Using WYSIWYG ("What You See Is What You Get") technology, the card image shown on the site will be substantially an exact replica of what will appear on the actual issued card. Once the applicant has determined the precise image fit on the card, the design may be previewed prior to submission. If satisfied, the applicant selects a "Submit" button and the confirmation screen appears.

The resulting image files are very large given the amount of pixels each image requires, thus presenting certain challenges with respect to file transfer and storage. Accordingly, operations and systems efforts are coordinated to ensure maximum efficiencies in file processing. Issuers participating in the program may provide information concerning projected system use including the number of card programs to be employed. Additionally, for each program provided, the issuer may provide information including, but not limited to: (1) the number of applicants in the program; (2) the projected percentage of applicant participation in the program; (3) the projected rate of applicant custom image requests (e.g., number of cards per time period); (4) the number of years the program is expected to reach its peak; (5) the timing of planned promotions/advertising that would direct traffic to the site to include the expected increase in traffic resulting from the promotion/advertising; (6) the capacity of the internet connection to the server on which the image file will be received; and (7) the estimated image size (maximum of two megabytes for each image).

Thus, it is seen that a method for providing transaction card customization image review by an image reviewer via an online extranet is provided. One skilled in the art will appreciate that the present invention can be practiced by other than the various embodiments and preferred embodiments, which are presented in this description for purposes of illustration and not of limitation, and the present invention is limited only by the claims that follow. It is noted that equivalents for the particular embodiments discussed in this description may practice the invention as well.

While various embodiments of the present invention have been described above, it should be understood that they have been presented by way of example only, and not of limitation. Likewise, the various diagrams may depict an example architectural or other configuration for the invention, which is done to aid in understanding the features and functionality that may be included in the invention. The invention is not restricted to the illustrated example architectures or configurations, but the desired features may be implemented using a variety of alternative architectures and configurations. Indeed, it will be apparent to one of skill in the art how alternative functional, logical or physical partitioning and configurations may be implemented to implement the desired features of the present invention. Also, a multitude of different constituent module names other than those depicted herein may be applied to the various partitions. Additionally, with regard to flow diagrams, operational descriptions and method claims, the order in which the steps are presented herein shall not mandate that various embodiments be implemented to perform the recited functionality in the same order unless the context dictates otherwise.

Although the invention is described above in terms of various exemplary embodiments and implementations, it should be understood that the various features, aspects and functionality described in one or more of the individual embodiments are not limited in their applicability to the particular embodiment with which they are described, but instead may be applied, alone or in various combinations, to one or more of the other embodiments of the invention, whether or not such embodiments are described and whether or not such features are presented as being a part of a described embodiment. Thus the breadth and scope of the present invention should not be limited by any of the above-described exemplary embodiments.

Terms and phrases used in this document, and variations thereof, unless otherwise expressly stated, should be construed as open ended as opposed to limiting. As examples of the foregoing: the term "including" should be read as meaning "including, without limitation" or the

like; the term "example" is used to provide exemplary instances of the item in discussion, not an exhaustive or limiting list thereof; the terms "a" or "an" should be read as meaning "at least one," "one or more" or the like; and adjectives such as "conventional," "traditional," "normal," "standard," "known" and terms of similar meaning should not be construed as limiting the item described to a given time period or to an item available as of a given time, but instead should be read to encompass conventional, traditional, normal, or standard technologies that may be available or known now or at any time in the future. Likewise, where this document refers to technologies that would be apparent or known to one of ordinary skill in the art, such technologies encompass those apparent or known to the skilled artisan now or at any time in the future.

A group of items linked with the conjunction "and" should not be read as requiring that each and every one of those items be present in the grouping, but rather should be read as "and/or" unless expressly stated otherwise. Similarly, a group of items linked with the conjunction "or" should not be read as requiring mutual exclusivity among that group, but rather should also be read as "and/or" unless expressly stated otherwise. Furthermore, although items, elements or components of the invention may be described or claimed in the singular, the plural is contemplated to be within the scope thereof unless limitation to the singular is explicitly stated.

The presence of broadening words and phrases such as "one or more," "at least," "but not limited to" or other like phrases in some instances shall not be read to mean that the narrower case is intended or required in instances where such broadening phrases may be absent. The use of the term "module" does not imply that the components or functionality described or claimed as part of the module are all configured in a common package. Indeed, any or all of the various components of a module, whether control logic or other components, may be combined in a single package or separately maintained and may further be distributed across multiple locations.

Additionally, the various embodiments set forth herein are described in terms of exemplary block diagrams, flow charts and other illustrations. As will become apparent to one of ordinary skill in the art after reading this document, the illustrated embodiments and their various alternatives may be implemented without confinement to the illustrated examples. For example, block diagrams and their accompanying description should not be construed as mandating a particular architecture or configuration.

Claims

1. A method for providing transaction card customization image review by an image reviewer via an online extranet, comprising the steps of:

 logging onto the online extranet using a web browser;

 selecting an image administrator application from a licensed product list;

5 selecting a customized image for review; and

 approving or rejecting the customized image.
2. The method of claim 1, wherein information pertaining to approving or rejecting the customized image is automatically saved in a transaction card franchiser database.
3. The method of claim 1, wherein the step of logging onto the online extranet comprises logging onto the extranet using a RSA SECURID, which comprises a two-factor authentication based on both a password and an authenticator.
4. The method of claim 1, wherein the step of selecting the image administrator application causes a new web browser to pop up with the image administrator application.
5. The method of claim 1, wherein the image administrator application sits in a demilitarized zone behind a firewall such that the step of selecting image administrator application involves a secure transfer mechanism.
6. The method of claim 1, wherein the step of selecting a customized image for review is in response to the image administrator application providing a list of customized images that have not yet been approved or rejected.
7. The method of claim 1, wherein the step of selecting a customized image for review involves selecting a customized image from a plurality of customized image thumbnails that have not yet been approved or rejected.
8. The method of claim 1, wherein a detailed image page is displayed upon selecting the customized image, such that the image reviewer may view the customized image.

9. The method of claim 1, wherein the online extranet and image administrator application are provided by a transaction card franchiser.
10. The method of claim 1, wherein the image administrator application includes an image archive that stores previously reviewed customized images.
11. The method of claim 1, wherein a decision whether to accept or reject the customized image is based upon a list of prohibited types of image subject matter that require rejection.
12. The method of claim 11, wherein the list of prohibited types of image subject matter includes sexual subject matter, political subject matter, offensive racial/prejudicial subject matter, offensive religious subject matter, advertising, portraits of an adult intended for identification purposes, self-promotion, copyrighted material, branded products/services, solicitations, public figures, affiliation with socially unacceptable groups, subject matter that might result in card acceptance confusion by merchants, and subject matter that might result in card fraud.
13. The method of claim 11, wherein the list of prohibited image subject matter is provided by a transaction card franchiser.
14. The method of claim 13, wherein the transaction card franchiser may add selected types of subject matter to the prohibited list or may remove selected types of subject matter from the prohibited list.
15. A method for providing transaction card customization image review, wherein image review is performed by an image reviewer using an online extranet provided by a transaction card franchiser, the method comprising the steps of:
- logging onto the online extranet using a web browser;
 - 5 selecting an image administrator application from a licensed product list of the transaction card franchiser;
 - selecting a customized image for review; and
 - approving or rejecting the customized image;

10 wherein information pertaining to approving or rejecting the customized image is automatically saved in a database of the transaction card franchiser.

16. The method of claim 15, wherein the step of logging onto the online extranet comprises logging onto the extranet using a RSA SECURID, which comprises a two-factor authentication based on both a password and an authenticator.

17. The method of claim 15, wherein the step of selecting the image administrator application causes a new web browser to pop up with the image administrator application.

18. The method of claim 15, wherein the image administrator application sits in a demilitarized zone behind a firewall such that the step of selecting image administrator application involves a secure transfer mechanism.

19. The method of claim 51, wherein the step of selecting a customized image for review is in response to the image administrator application providing a list of customized images that have not yet been approved or rejected

20. The method of claim 15, wherein the step of selecting a customized image for review involves selecting a customized image from a plurality of customized image thumbnails that have not yet been approved or rejected.

21. The method of claim 15, wherein a detailed image page is displayed upon selecting the customized image, such that the image reviewer may view the customized image.

22. The method of claim 15, wherein the image administrator application includes an image archive that stores previously reviewed customized images.

23. The method of claim 15, wherein a decision whether to accept or reject the customized image is based upon a list of prohibited types of image subject matter that require rejection.

24. The method of claim 23, wherein the list of prohibited types of image subject matter includes sexual subject matter, political subject matter, offensive racial/prejudicial subject matter, offensive religious subject matter, advertising, portraits of an adult intended for identification purposes, self-promotion, copyrighted material, branded products/services, solicitations, public figures, affiliation with socially unacceptable groups, subject matter that might result in card acceptance confusion by merchants, and subject matter that might result in card fraud.

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25. The method of claim 23, wherein the list of prohibited image subject matter is provided by the transaction card franchiser.

26. The method of claim 25, wherein the transaction card franchiser may add selected types of subject matter to the prohibited list or may remove selected types of subject matter from the prohibited list.

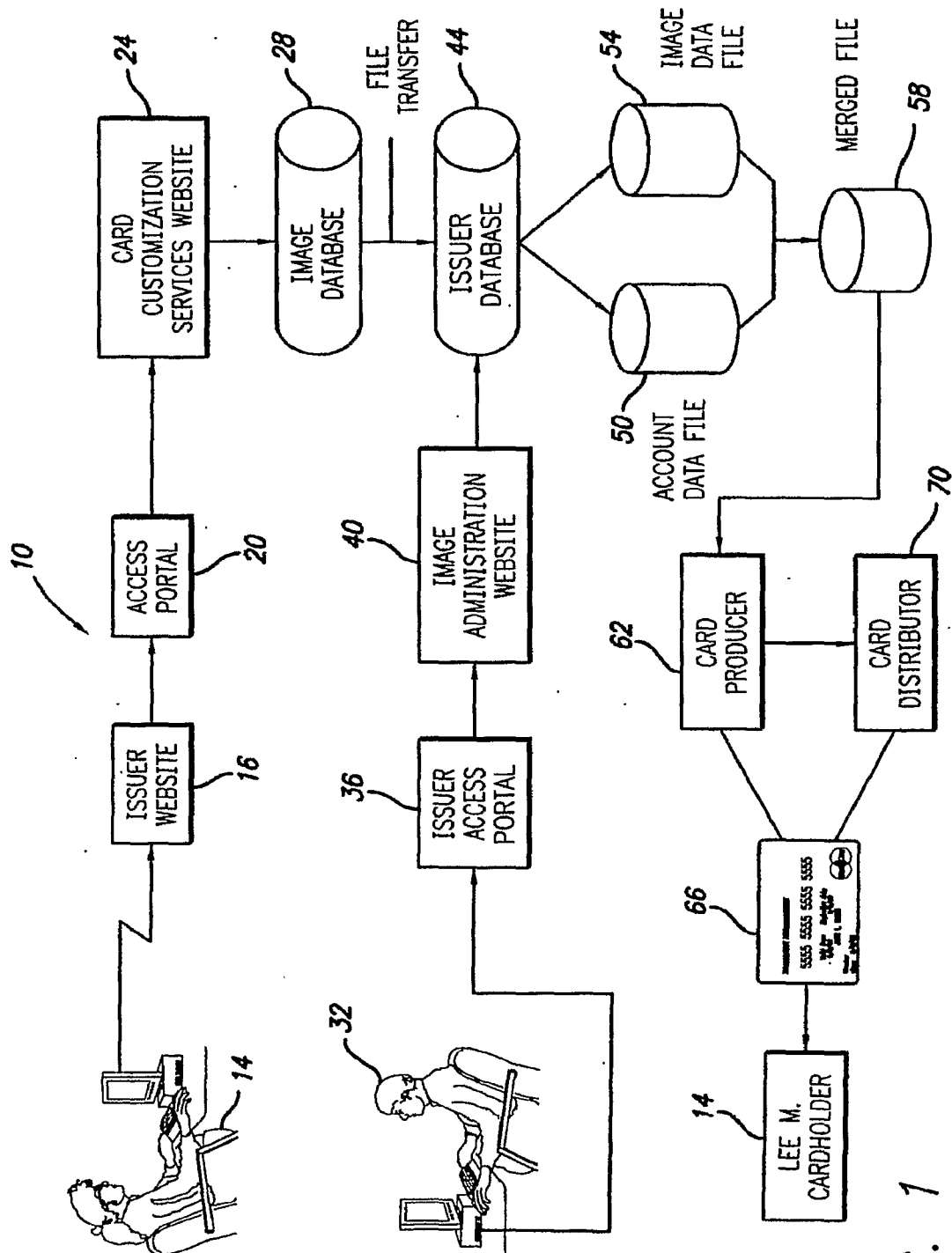
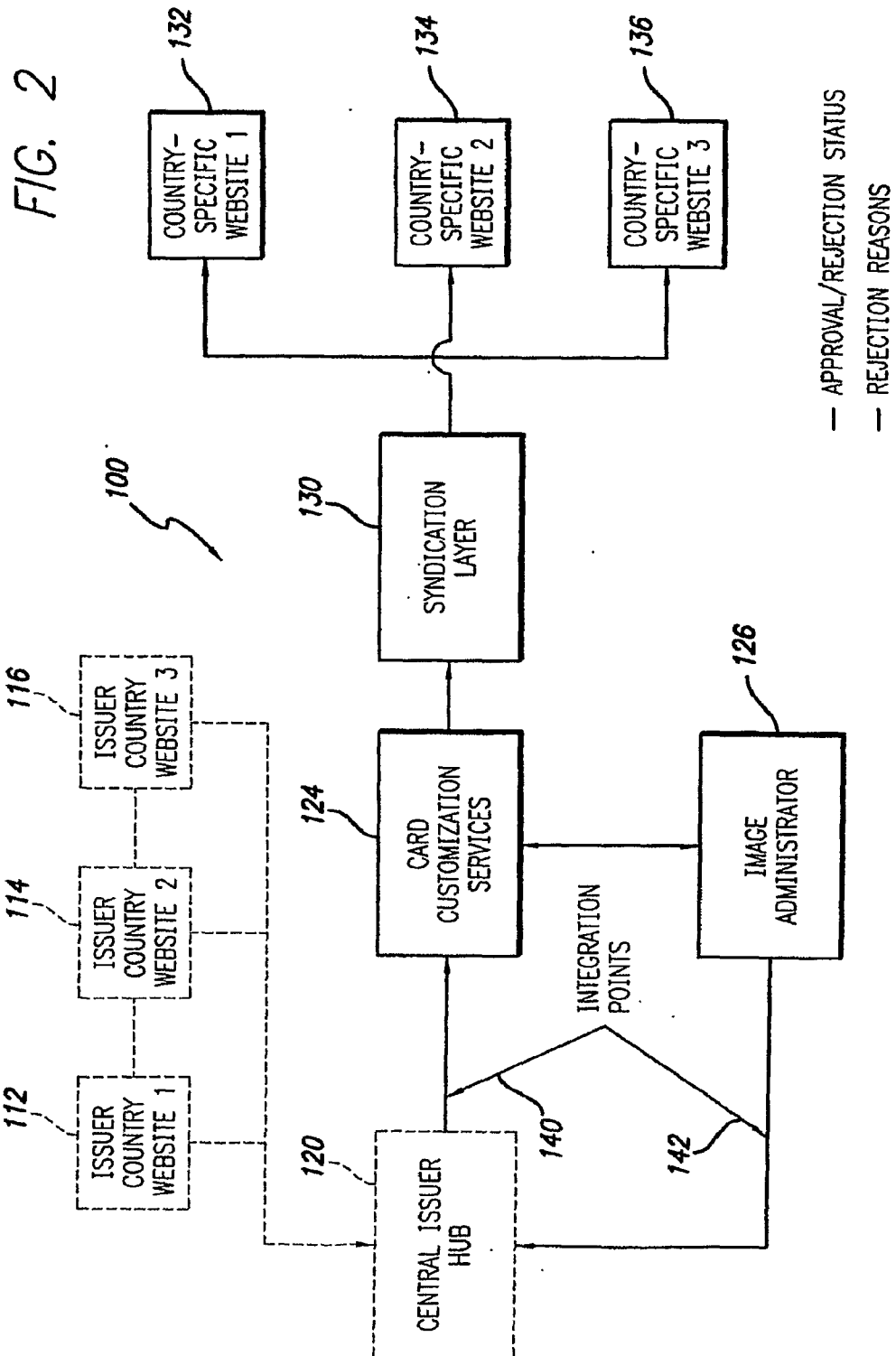


FIG. 1



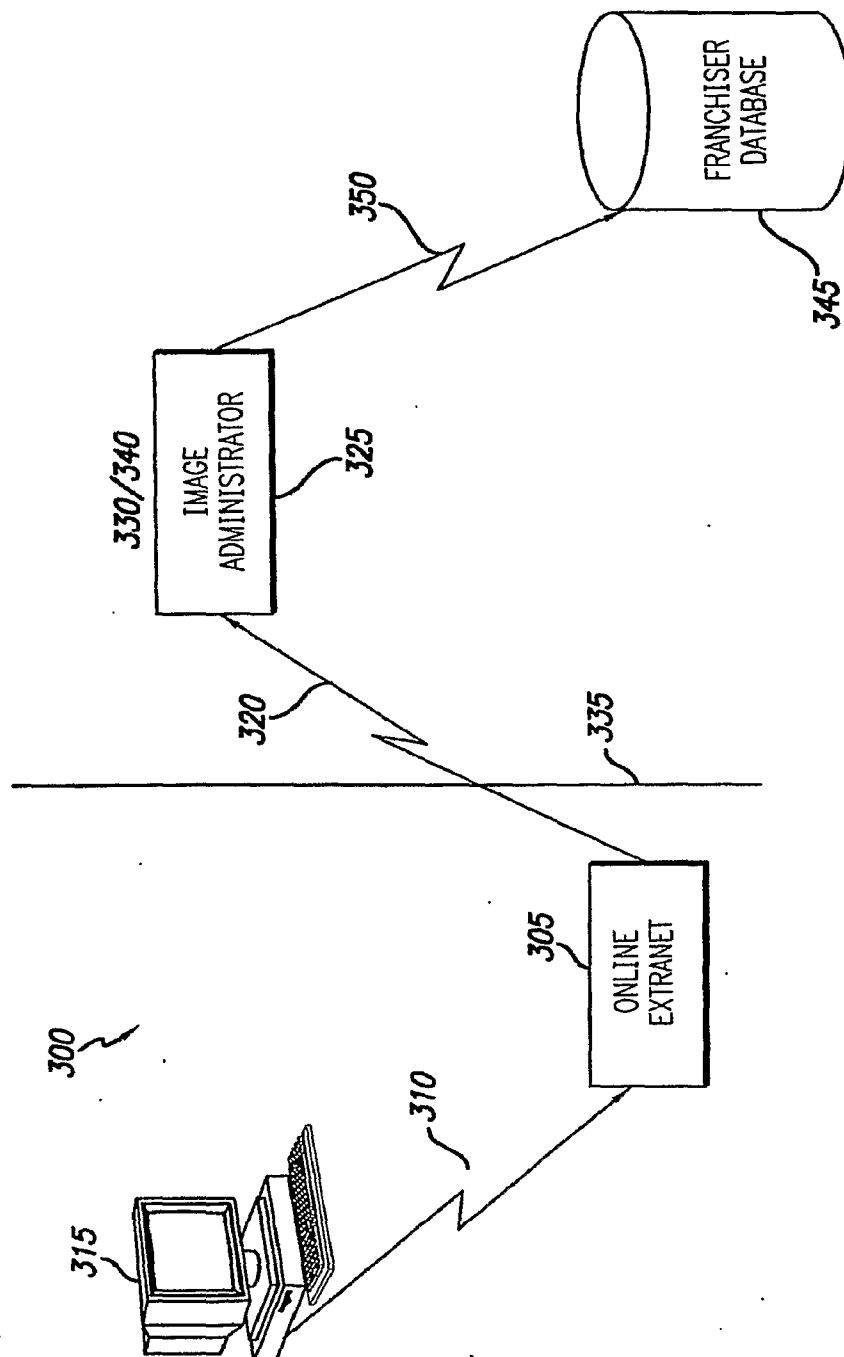


FIG. 3