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(54) Tamper evident card carrier, method for making and activating such a card carrier

(57) Techniques for providing cost effective and tamper evident prepaid card packaging are described. By forming a tear strip in a panel of the prepaid card packaging and aligning an activation bar code or other indicia on the card with the tear strip when mounting the card within the packaging, the security of the activation indicia can be maintained until after purchase. After purchase, access can be achieved by tearing away the tear strip and the card can be activated in a secure manner. Because the activation indicia is maintained secure until after purchase, if desired a single number, for example, a card account number can be used to identify both the card account and to activate the card.

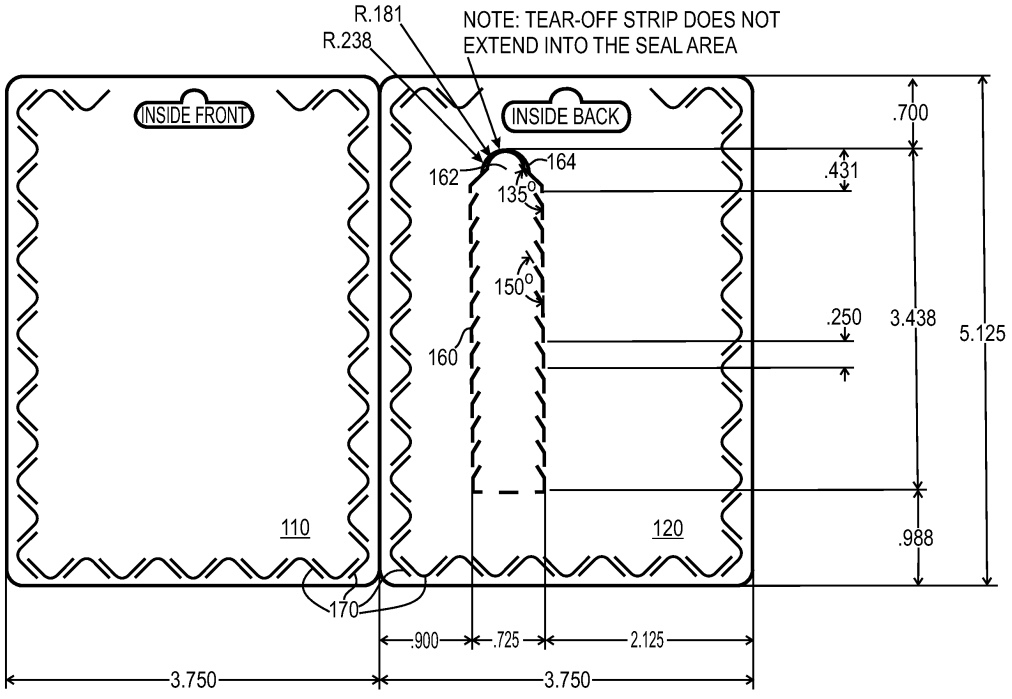

FIG. 3

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Description

Field of Invention

[0001] The present invention relates generally to improvements in prepaid card packaging and activation, and more particularly to advantageous aspects of packaging of prepaid cards in a tamper evident manner to reduce fraud.

Background of the Invention

[0002] As prepaid cards have become more and more prevalent, techniques for cost effectively packaging such cards in a tamper evident manner are highly desirable. While a wide variety of previous approaches have been tried, many such approaches have failed to provide the right balance of features. For example, a highly secure package may be too hard to open by a legitimate customer after purchase, too expensive or both. A very cost effective package may be too susceptible to fraud.

[0003] Additionally, according to one aspect of many prepaid card systems, a bar code is scanned utilizing a bar code scanner at the time of sale of the card as part of the activation process for the card. Where the bar code is externally on the card packaging it is publicly accessible and potentially subject to attack. Similarly in another prepaid card system, the bar code is on the card and is visible through an aperture in the card packaging as shown and described in U.S. Patent No. 5,777,305, for example. In such an approach, the bar code is again publicly visible and accessible and is potentially subject to fraud attempts.

Summary of the Invention

[0004] To such ends, as well as to address other issues addressed further below, one aspect of the present invention addresses a bi-panel having a fold line with a first panel to one side of the fold line and a second panel to the other side of the fold line, the first panel having an area which may suitably be employed to support a product literature insert on an inside face, and the second panel having an area reserved for a card located within a no glue region on an inside face; and a glue area between the no glue area and the edges of the second panel. The card has a magnetic stripe and a bar code or other indicia on the back surface which faces the second panel.

[0005] As discussed in greater detail below, the second panel advantageously employs a tear off strip which at the time of activation is torn away by the sales person as part of the activation process. With the tear strip torn away, access is provided to the bar code or other indicia which is aligned with the tear strip when it is mounted. The bar code is then scanned as part of the activation process.

[0006] A more complete understanding of the present invention, as well as other features and advantages of the invention, will be apparent from the following detailed description, the accompanying drawings, and the claims.

Brief Description of the Drawings

[0007]

Fig. 1 shows an open card carrier blank supporting a terms and conditions booklet and gift card which when glued shut forms a gift card carrier in accordance with a first embodiment of the invention;

Fig. 2 shows inside details of card carrier blank of Fig. 1 without the terms and conditions booklet and gift card;

Fig. 3 shows details of one embodiment of a tear off strip and the outside of the card carrier blank of Figs. 1 and 2;

Fig. 4 shows the inside of an open card carrier blank utilized to form a gift card carrier in accordance with a second embodiment of the invention;

Fig. 5 shows a method for making a card carrier in accordance with the present invention; and

Fig. 6 shows a method of card activation in accordance with the present invention.

Detailed Description

[0008] Fig. 1 shows the inside of a card carrier blank utilized to form a gift card carrier 100 in accordance with a first embodiment of the present invention. More specifically, Fig. 1 shows a bi-panel arrangement in which a first panel 110 and a second panel 120 are folded about a centerline 130 and glued shut to form a gift card carrier as described in further detail below. Illustrative dimensions are included in Fig. 1 for the gift card carrier 100 for use with a gift card which is the size of a standard credit card. Presently preferred materials for carrier 100 are 8 point or 12 point white paper having a nominal thickness of .008" or .012", respectively. It will be recognized that other dimensions may be suitably employed for cards having other dimensions and that materials other than paper may be suitably employed.

[0009] First panel 110 has a rectangular area 112 where a terms and condition pamphlet or other product literature insert 10 may be suitably attached with fugitive glue, for example, which allows the pamphlet or insert to be readily removed by a customer that purchases the gift card upon opening the carrier 100. First panel 110 also includes a first smaller hangtag cutout 114.

[0010] Second panel 120 has a first rectangular area 122 where a gift card 20 is suitably attached with fugitive glue, a double sided sticky label, or glue dots for example, allowing the gift card to be readily detached from the carrier once a customer has purchased the gift card and opened the carrier 100. A second area 124 is a tolerance area within which the gift card may be acceptably mounted. In Fig. 1, card 20 is shown centered within the toler-

ance area 124. A third area 126 defines a no glue region. Third area 126 is larger than the acceptable card placement area 124 so that a no glue buffer surrounds the card 20. Second panel 120 also includes a second larger hangtag cutout 128.

[0011] In this embodiment, glue is adhered or otherwise applied in a glue zone 123 which comprises around the edges of both panels 110 and 120. In one approach, the glue is applied everywhere except the glue free zones with a glue applicator as part of the process of printing the card carrier with any text, such as the manufacturer's name or logo, the card company, name, logo and the like, or any other printed text, advertising materials and the like that are desired to be printed on the carrier 100.

[0012] Then, the gift card 20 is attached to the panel 120, and the pamphlet or product literature insert 10 is attached to panel 110. The panels are folded together about centerfold line 130 like a clamshell so that the cutouts 114 and 128 form a hangtag opening for hanging the gift card sealed in the carrier 100 for display. Where glue applied during printing is utilized, heat and pressure are applied to activate the glue and to seal the panels 110 and 120 together The seal formed is preferably at least .5" wide and even more preferably is approximately .625" wide which is the case when glue is applied everywhere except the glue free zones . In a second approach, after the booklet and card are attached, hot melt glue is applied to one or both of the panels 110 and 120 in a bead or in dots with a pressure gun applicator. Where hot melt glue is employed, the closed carrier is rolled between rollers as the glue cools and sets so that the glue is applied uniformly and a wide area seal is formed.

[0013] Fig. 2 shows the inside front and inside back of panels 110 and 120 of the card carrier blank without the terms and conditions pamphlet 10 and without the gift card 20. Lines 127 and 129 serve as alignment aids for the proper mounting of product literature insert 10 and card 20, respectively. A half cut 140 is on the outside of the card carrier blank to facilitate folding during manufacture of the gift card carrier 100. A parentheses cut 150 is scored in panel 120.

[0014] Fig. 3 shows the outside front and outside back of panels 110 and 120 of the card carrier blank and illustrates details of a tear strip 160 in accordance with an embodiment of the present invention. In the embodiment shown, the tear off strip 160 is scored through the panel 120 of the card carrier blank. This tear off strip 160 may be utilized during card activation to access an activation reference code, such as a bar code to be scanned by a bar code scanner, as discussed further below. In addition to tear off strip 160, security cuts, such as cuts 170, can be added to further improve tamper evidence.

[0015] As further seen in Fig. 3, upon assembly of the carrier 100, an external opening tab 162 can be pulled by a sales person to tear off the tear strip 160 to get access to the bar code on the gift card sealed inside. When the card 20 is properly mounted, the bar code on the card 20 aligns with the tear strip 160. A slot or opening 164 around tab 160 allows the sales person to readily grasp the tab 162. It also creates a vent which allows internal air to escape upon a change of temperature, pressure or the like without damaging the seal. Finally, it also allows a simple visual confirmation that a card is contained in the carrier 100. It will be recognized that alternative slots may be employed to provide pressure release, such as the simple parentheses shaped arcs 150 of Fig. 2, or a diagonal cut or cuts. As an example, if a shipment of gift cards is being transported by truck to Phoenix on a hot summer day, the high temperature in the truck might cause the internal air to expand. If the package had an airtight seal, that seal or the packaging could be damaged. As a further example, if a gift card in a sealed carrier is purchased and sent by air as a Christmas gift, the change in air pressure as the plane goes from near sea level to altitude would result in expansion of the interior air if the package was perfectly sealed, again possibly damaging the seal or the package.

[0016] Aspects of a second embodiment of a card carrier in accordance with the present invention are illustrated in Fig. 4. In Fig. 4, a top fold tablet card carrier 400 is illustrated. Similar to the embodiment of Fig. 1, a first panel 410 includes a first area 412 reserved for a gift card. No gift card is shown in Fig. 4. A second area 413 defines a no glue region. First panel 410 also includes a first larger hangtag cutout 414. Additionally, the first panel 410 includes a tear strip 460.

[0017] Second panel 420 has a first area 422 reserved for attaching a terms and conditions pamphlet or other product literature insert. No literature is shown in Fig. 4. A second area 424 defines a no glue region. Second panel 420 also includes a second smaller hangtag cutout 428.

[0018] In this second embodiment, glue is applied around the edges of second panel 420 in either of the two ways described above in connection with Fig. 1. A gift card is attached to the panel 420. A terms and condition pamphlet or other product literature insert is attached to panel 410. Glue may be preapplied during printing as discussed above and the panels are then folded together about top fold line 430. The package is then sealed using a high pressure heat press that activates the glue as discussed above. Alternatively, as also discussed above, hot melt glue may be applied and then after folding the panels together, the card carrier is rolled under pressure rollers to seal the package with a wide seal area. Upon purchase of the card, a salesperson tears the tear strip 460 to access a bar code or other activation indicia on the card sealed within the gift card carrier 400. The barcode is then scanned and the card is activated.

[0019] Fig. 5 illustrates aspects of a method 500 of making a tamper evident card carrier in accordance with the present invention. In step 502, a bi-panel is formed having a fold line with a first panel to one side of the fold line and a second panel to the other side of the fold line.

The first panel has an area reserved for a product literature insert on an inside face and the second panel has an area reserved for a card located within a no glue region on an inside face. A glue area between the no glue area and the edges of the second panel is also established.

[0020] In step 504, the fold line is scored. In step 505, a tear strip is scored in the second panel which is to support the gift card. In step 506, glue is applied to the glue area. The glue area is preferably at least .5" wide and for a standard credit card sized card may advantageously be .625" wide.

[0021] In step 508, a product literature insert is glued to the area for the product literature insert with fugitive glue. In step 510, a gift card is glued to the area for the card with fugitive glue. The placement of the card aligns a barcode or other activation indicia on the card with the tear strip.

[0022] In step 512, the bi-panel is folded about the fold line. In step 514, the glue is activated to form a tamper evident seal which is preferably at least .5" wide.

[0023] In an optional step 516, a bar code is formed on an outside face of either the first or second panel. It will be noted that all of the steps of process 500 do not necessarily have to be performed or performed in order to practice the present invention. For example, if hot melt glue is applied, that glue would be applied just before step 512.

[0024] Fig. 6 shows a process 600 of activating a gift card in accordance with an embodiment of the present invention. In step 602, subsequent to purchase of a gift card carrier, such as carrier 100, store personnel, such as a checkout clerk, tears away a tear open strip, such as one of the strips 160 or 460, to gain access to a card activation indicia, such as a bar code on the card to be activated. For a bar code the bar code is scanned using a bar code scanner in step 604. The card identifying information is communicated to a remote processing center in step 606. This communication may be encrypted. In step 608, the card identifying information is processed and the card is activated in step 610.

[0025] In systems and processes, such as those described in U.S. Patent No. 5,777,305 which is incorporated by reference herein in its entirety, two independent indicia are required. A first indicia, such as a card number, identifies the card exclusively and a second, such as an account number identifies an account associated with the card and the card number. Such an arrangement is necessitated by the account identification being publicly visible either as a result of it being printed on the packaging or through an aperture in the packaging.

[0026] The approach of the present invention negates a number of fraud schemes used to attack such cards. If one interested in perpetrating a fraud, tears the tear strip to gain access to the activation indicia, that tearing will be physically apparent to store personnel. Additionally, since the activation indicia is not revealed until the gift card has been purchased, a single card account number can be employed to identify the card and to activate the card thereby eliminating a layer of unnecessary and to some extent suspect security.

[0027] While the present invention has been disclosed in the context of various aspects of presently preferred embodiments, it will be recognized that the invention may be suitably varied and applied to other environments consistent with the teachings above and the claims which follow. By way of example, while the present invention is described in connection with embodiments for standard credit card sized cards, it will be recognized that the present teachings may be adapted to other shapes and sizes of cards, such as key fob or key chain cards, smart cards, and the like. Further, while the present invention is described in connection with embodiments in which paper is employed, it will be recognized that various other types of materials, such as plastics and the like, may be suitably employed so long as that material can be cut, folded and adhered consistent with the teachings herein. Additionally, while presently preferred approaches to gluing panels together have been described, variations thereon will be readily adapted to the demands of a particular environment or context.

Claims

1. A tamper evident card carrier comprising:

   a bi-panel having a fold line with a first panel to one side of the fold line and a second panel to the other side of the fold line, the first panel having an area reserved for a product literature insert on an inside face and the second panel having an area reserved for a card located within a region on an inside face; and
   a glue area extending inward from the edges of the second panel, wherein a tear strip is formed in the second panel.

2. The tamper evident card carrier of claim 1 wherein the fold line is scored.

3. The tamper evident card carrier of claim 1 wherein the glue area is at least .5" wide.

4. The tamper evident card carrier of claim 1 wherein a gift card is attached to the area for a card with fugitive glue or a double sided sticky label; and
   a product literature insert is attached to the area for a product literature insert.

5. The tamper evident card carrier of claim 4 wherein glue is applied to the glue area, the bi-panel is folded about the fold line, and the glue is activated to form a tamper evident seal which is at least .5" wide.

6. The tamper evident card carrier of claim 1 wherein a card has an activation indicia which is aligned with

the tear strip when it is mounted on the second panel within the area reserved for the card and which is accessed for purposes of activating the card by tearing away the tear strip.

7. A method for making a tamper evident card carrier comprising:

forming a bi-panel having a fold line with a first panel to one side of the fold line and a second panel to the other side of the fold line, the first panel having an area reserved for a product literature insert on an inside face and the second panel having an area reserved for a card located within a region on an inside face; and
a glue area extending inward from the edges of the second panel, wherein a tear strip is formed in the second panel.

8. The method of claim 7 further comprising:

scoring the fold line.

9. The method of claim 7 further comprising:

applying glue to the glue area and wherein the glue area is at least .5" wide.

10. The method of claim 7 further comprising:

gluing a gift card to the area for a card with fugitive glue; and
gluing a product literature insert to the area for a product literature insert with fugitive glue.

11. The method of claim 10 further comprising:

applying glue to the glue area;
folding the bi-panel about the fold line; and
activating the glue to form a tamper evident seal which is at least 5" wide.

12. The method of claim 7 further comprising:

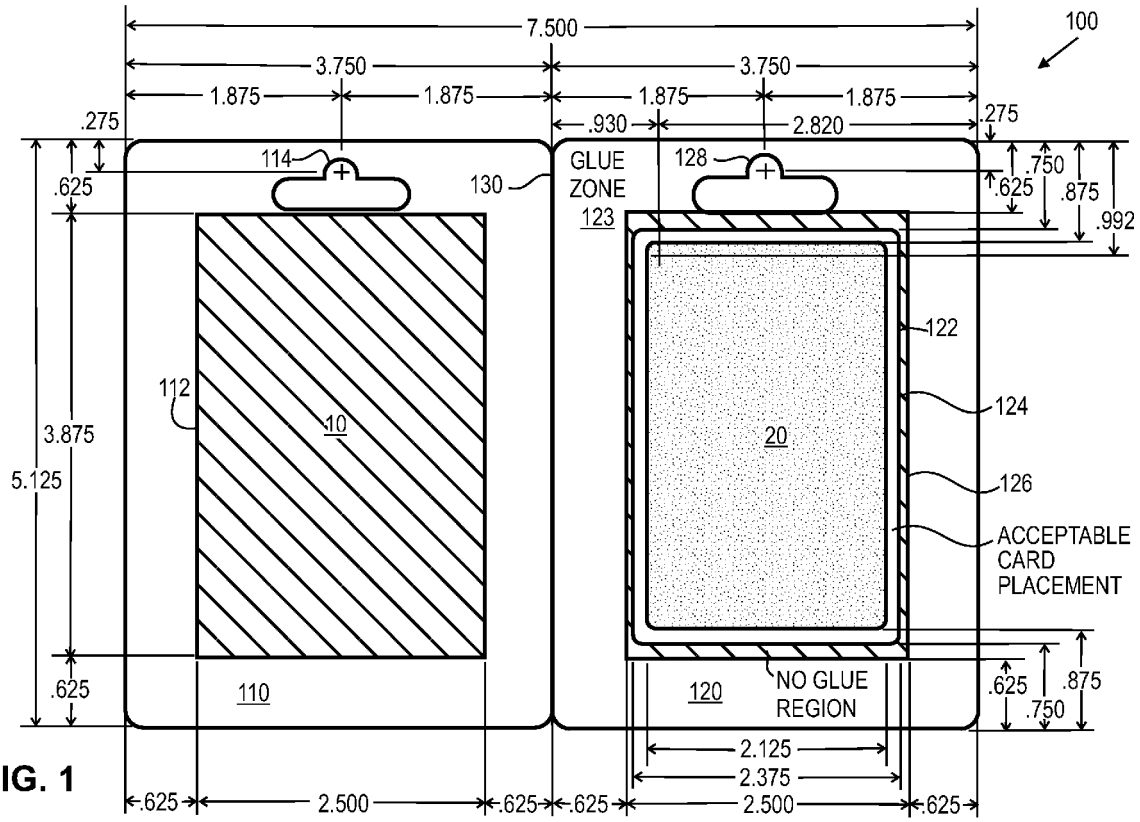
aligning an activation indicia on a gift card with the tear strip and mounting the gift card on the gift card carrier in the area reserved for the card.

13. A method of activating a prepaid gift card comprising:

tearing away a tear strip from a package containing the prepaid gift card subsequent to its purchase to reveal an activation indicia;
obtaining identifying information from the activation indicia;
communicating the identifying information;
processing the identifying information; and
activating the prepaid gift card.

14. The method of claim 13 wherein the activation indicia is a bar code and said step of obtaining comprises scanning the bar code with a bar code scanner.

15. The method of claim 13 wherein the step of communicating further comprises transmitting the identifying information in an encrypted format.


7.500
3.750
3.750
1.875
1.875
1.875
1.875
.275
.930
2.820
.275
100
114
GLUE
ZONE
123
128
130
.625
.750
.625
.875
.992
122
112
124
10
3.875
20
5.125
126
ACCEPTABLE
CARD
PLACEMENT
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110
120
NO GLUE
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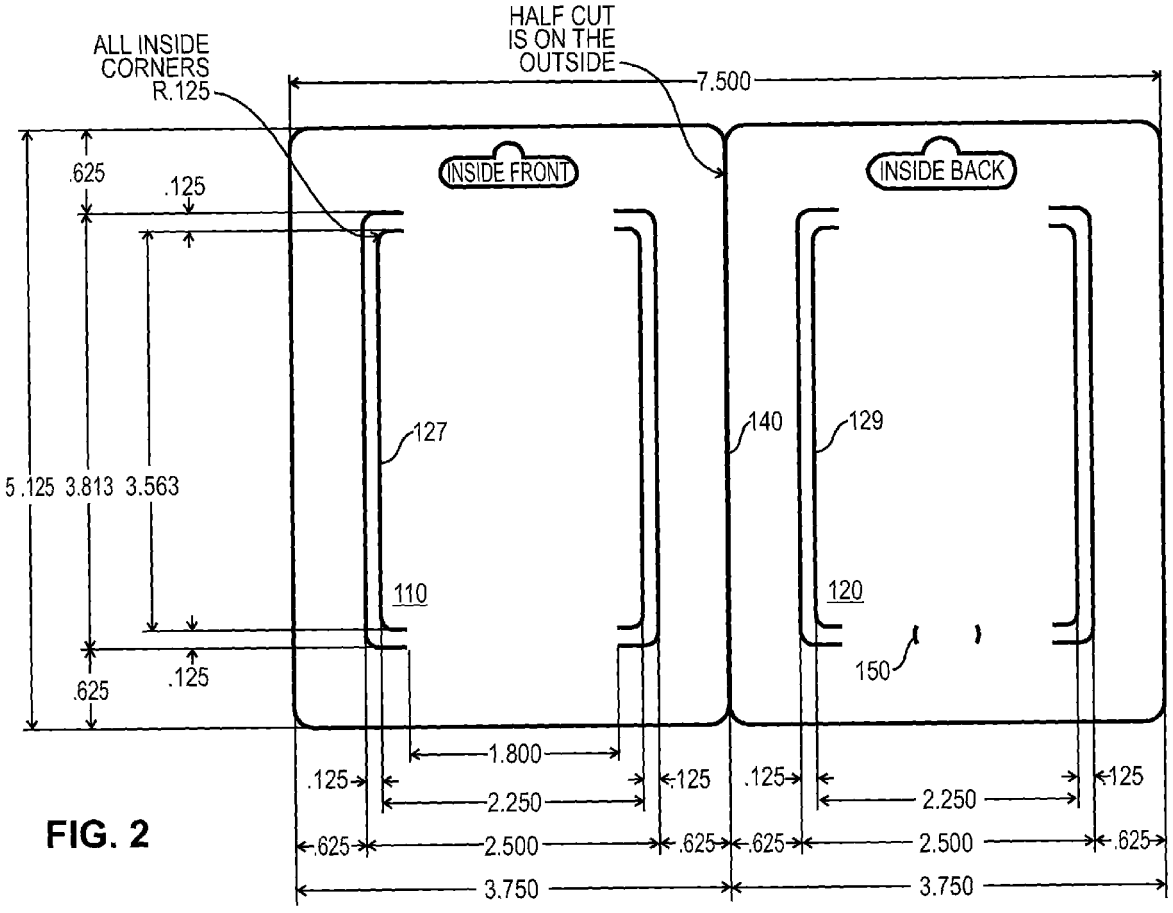
FIG. 1


ALL INSIDE CORNERS R.125
HALF CUT IS ON THE OUTSIDE
7.500
INSIDE FRONT
INSIDE BACK
.625
.125
5.125
3.813
3.563
127
140
129
110
120
150
.625
.125
1.800
.125
2.250
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3.750

FIG. 2

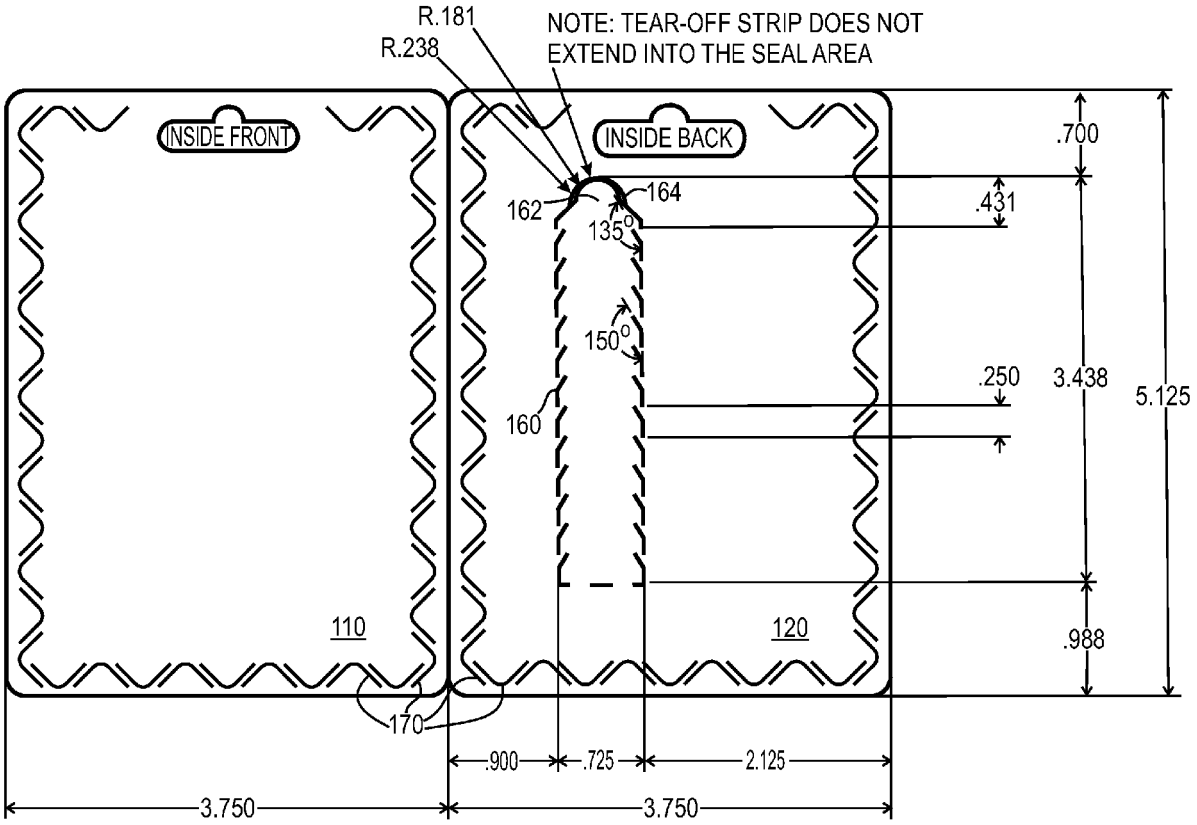
R.181
R.238
NOTE: TEAR-OFF STRIP DOES NOT EXTEND INTO THE SEAL AREA
INSIDE FRONT
INSIDE BACK
162
164
135°
150°
160
170
110
120
.700
.431
.250
3.438
5.125
.988
.900
.725
2.125
3.750
3.750

FIG. 3

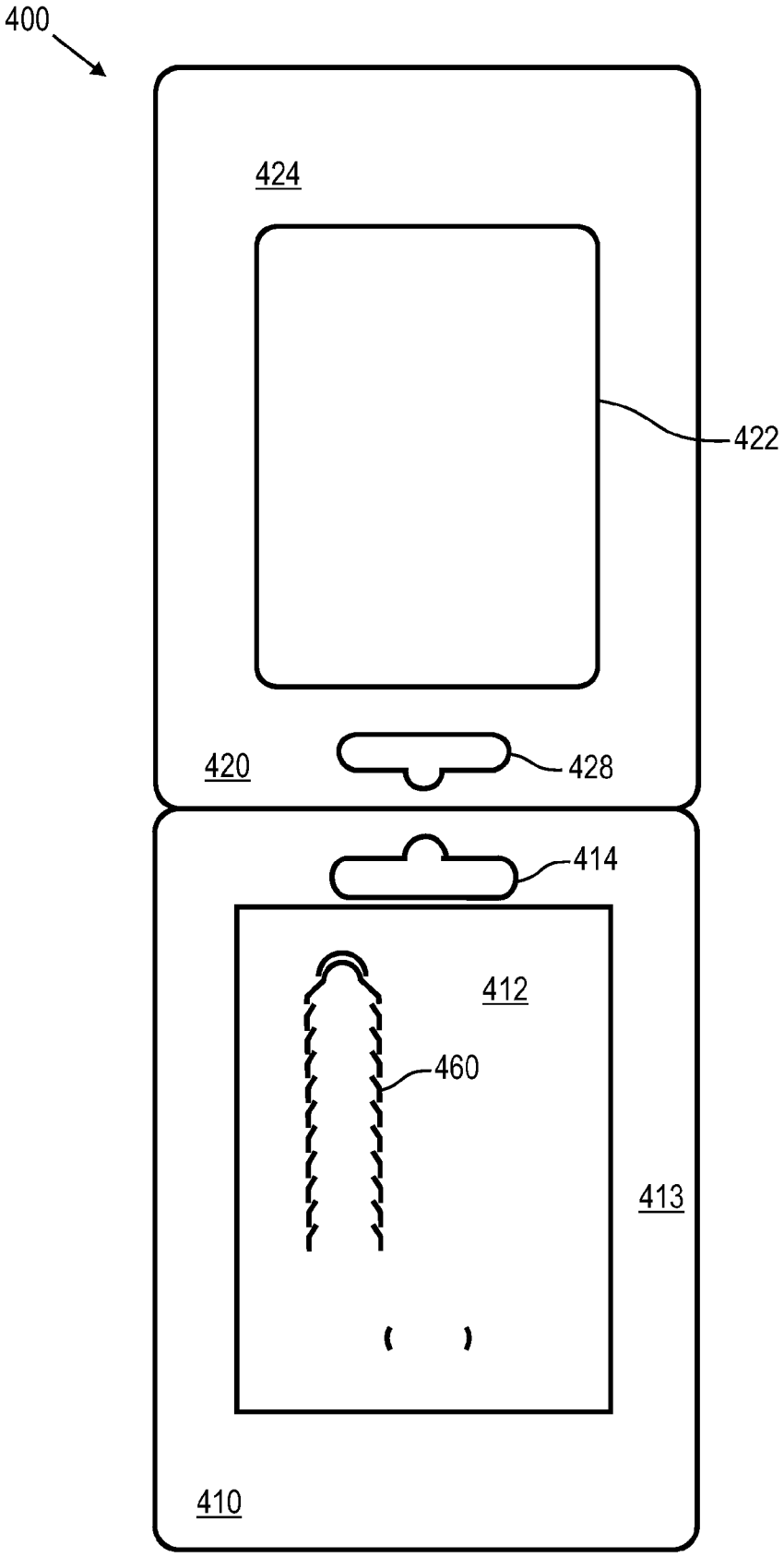

FIG. 4

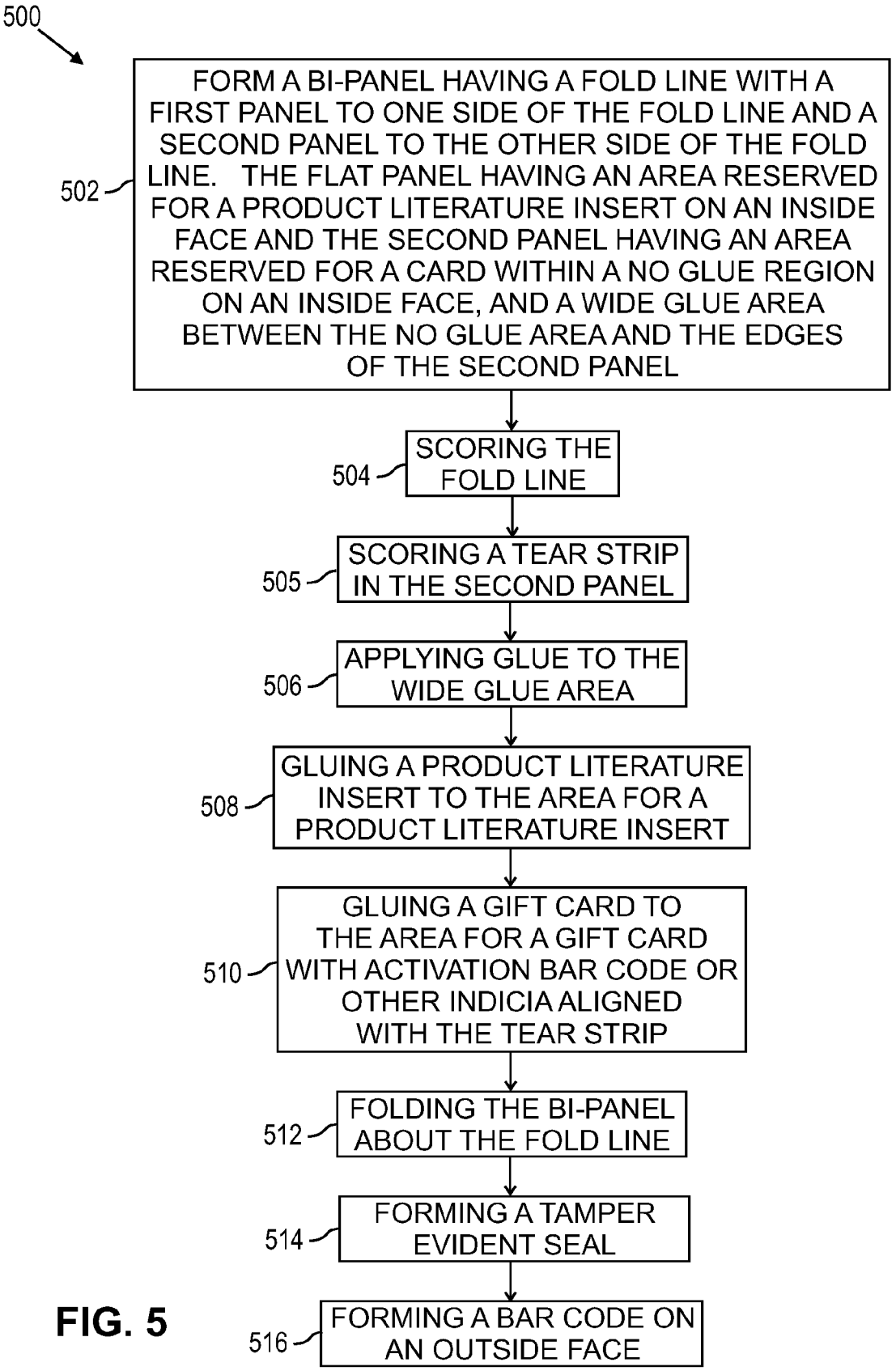
500
FORM A BI-PANEL HAVING A FOLD LINE WITH A FIRST PANEL TO ONE SIDE OF THE FOLD LINE AND A SECOND PANEL TO THE OTHER SIDE OF THE FOLD LINE. THE FLAT PANEL HAVING AN AREA RESERVED FOR A PRODUCT LITERATURE INSERT ON AN INSIDE FACE AND THE SECOND PANEL HAVING AN AREA RESERVED FOR A CARD WITHIN A NO GLUE REGION ON AN INSIDE FACE, AND A WIDE GLUE AREA BETWEEN THE NO GLUE AREA AND THE EDGES OF THE SECOND PANEL
502
SCORING THE FOLD LINE
504
SCORING A TEAR STRIP IN THE SECOND PANEL
505
APPLYING GLUE TO THE WIDE GLUE AREA
506
GLUING A PRODUCT LITERATURE INSERT TO THE AREA FOR A PRODUCT LITERATURE INSERT
508
GLUING A GIFT CARD TO THE AREA FOR A GIFT CARD WITH ACTIVATION BAR CODE OR OTHER INDICIA ALIGNED WITH THE TEAR STRIP
510
FOLDING THE BI-PANEL ABOUT THE FOLD LINE
512
FORMING A TAMPER EVIDENT SEAL
514
FORMING A BAR CODE ON AN OUTSIDE FACE
516

FIG. 5

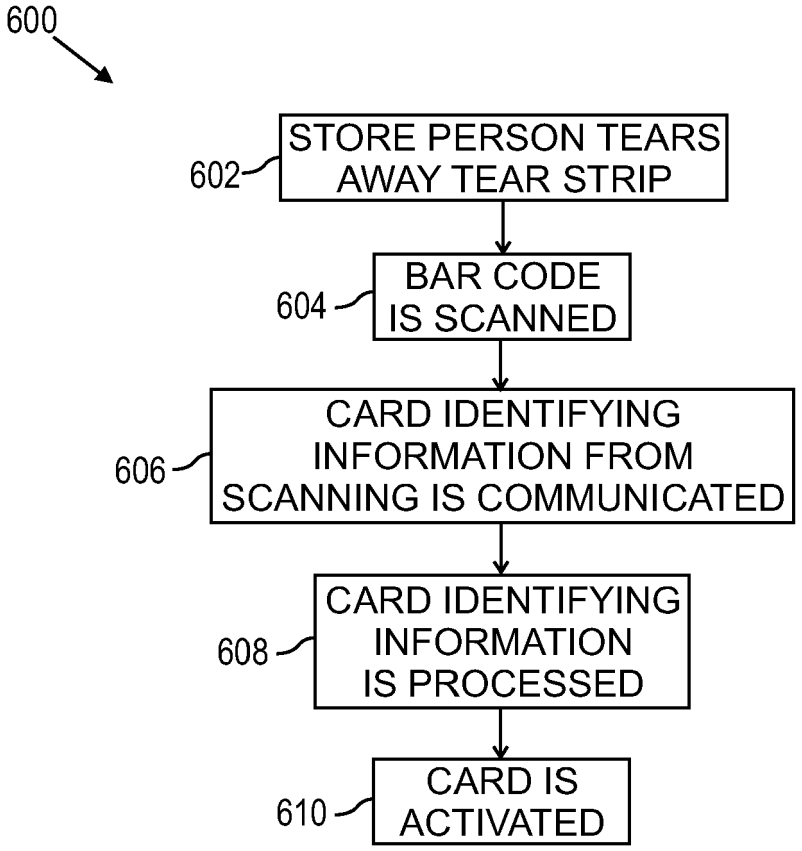
600
602
STORE PERSON TEARS AWAY TEAR STRIP
604
BAR CODE IS SCANNED
606
CARD IDENTIFYING INFORMATION FROM SCANNING IS COMMUNICATED
608
CARD IDENTIFYING INFORMATION IS PROCESSED
610
CARD IS ACTIVATED

FIG. 6

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EUROPEAN SEARCH REPORT

Application Number
EP 10 15 4564

DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (IPC)
A	WO 01/37697 A2 (BARRY FIALA INC [US]; MOORE NORTH AMERICA INC [US]) 31 May 2001 (2001-05-31) * page 5, line 28 - page 11, line 22; figures 4-8 *	1-15	INV. B65D73/00 B65D27/34 B65D75/20 B65D75/58
A	WO 2007/024786 A1 (FIRST DATA CORP [US]; ANDERSEN TONYA [US]; KAUKOL KAREN [US]; REX DEBO) 1 March 2007 (2007-03-01) * paragraph [0024] - paragraph [0049]; figures 1B,1C,2A,2B *	1-15	
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TECHNICAL FIELDS SEARCHED (IPC)

B65D
A45C
B42D

The present search report has been drawn up for all claims

Place of search	Date of completion of the search	Examiner
Munich	12 May 2010	Ngo Si Xuyen, G

CATEGORY OF CITED DOCUMENTS

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12-05-2010

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For more details about this annex : see Official Journal of the European Patent Office, No. 12/82

REFERENCES CITED IN THE DESCRIPTION

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