



US008521623B2

(12) **United States Patent**
Vasten

(10) **Patent No.:** **US 8,521,623 B2**
(45) **Date of Patent:** **Aug. 27, 2013**

(54) **RETURN PAYMENT CARD PROCESS**

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(*) Notice: Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
U.S.C. 154(b) by 0 days.

(21) Appl. No.: **12/690,254**

(22) Filed: **Jan. 20, 2010**

(65) **Prior Publication Data**

US 2011/0055057 A1 Mar. 3, 2011

Related U.S. Application Data

(60) Provisional application No. 61/237,179, filed on Aug.
26, 2009.

(51) **Int. Cl.**
G06Q 10/00 (2012.01)

(52) **U.S. Cl.**
USPC **705/30; 705/28; 705/41**

(58) **Field of Classification Search**
USPC **705/28, 30**
See application file for complete search history.

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Primary Examiner — Ryan Zeender

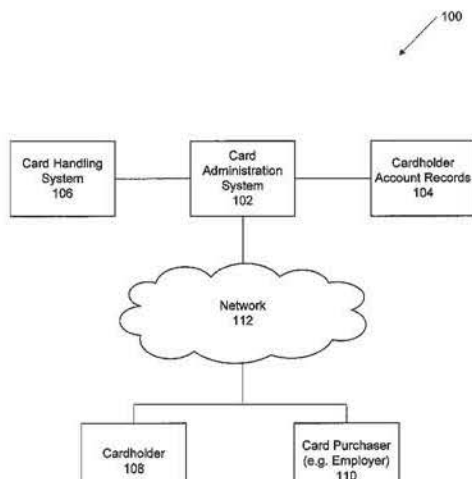
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(57) **ABSTRACT**

A payment card returned as undeliverable is processed with a
card administration system that responds to the return of the
payment card by setting a "returned" indicator in a data record
of a cardholder to whom the payment card was intended for
delivery, and otherwise maintains the cardholder's account
without change. A card handling system initiates destruction
of the returned payment card and provides a replacement
payment card to the cardholder if updated profile information
of the cardholder is received within a predetermined time
period, and closes the cardholder account and returns any
funds in the cardholder account if no updated profile infor-
mation of the cardholder is received within the predetermined
time period.

20 Claims, 6 Drawing Sheets



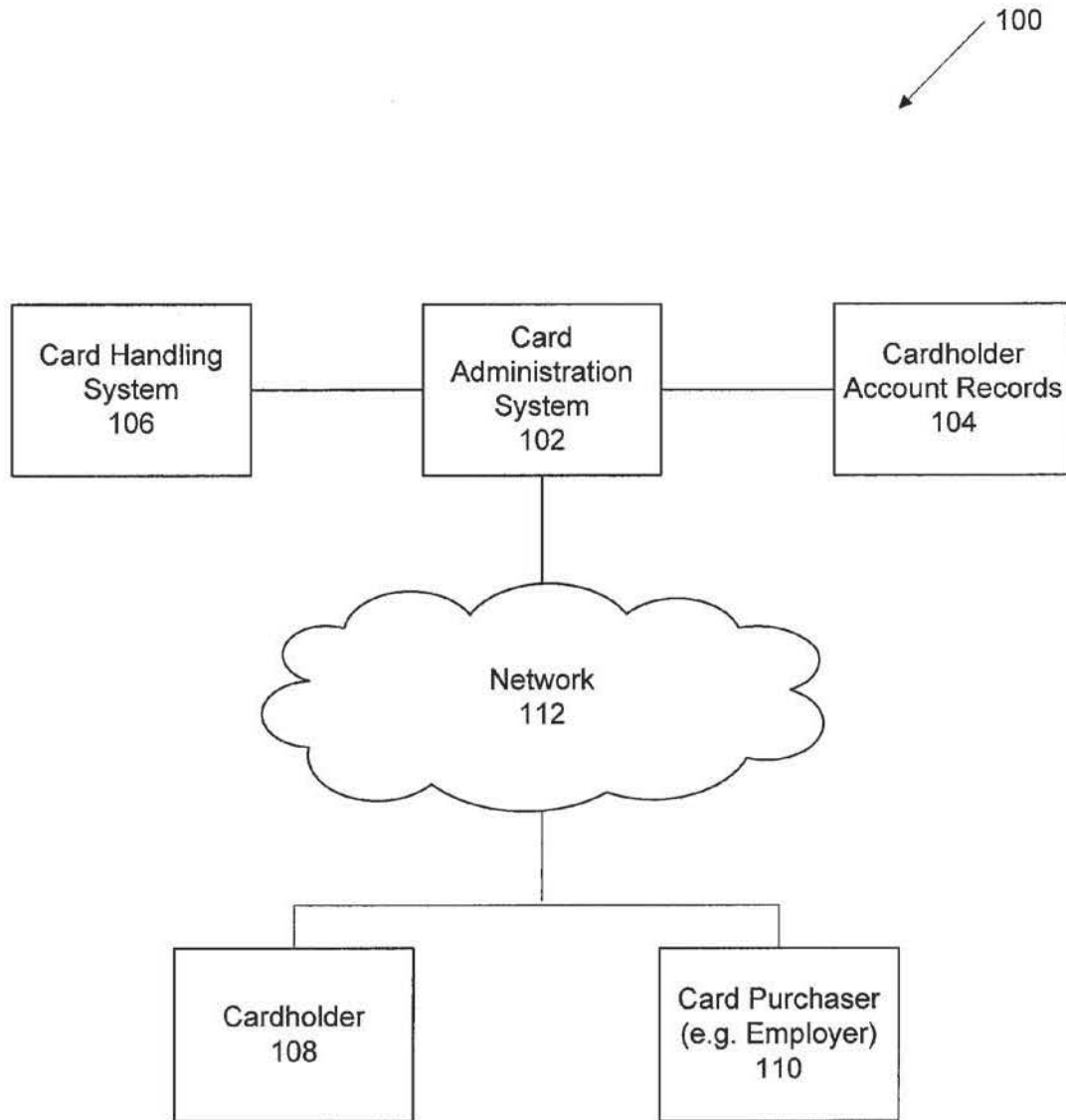


FIG. 1

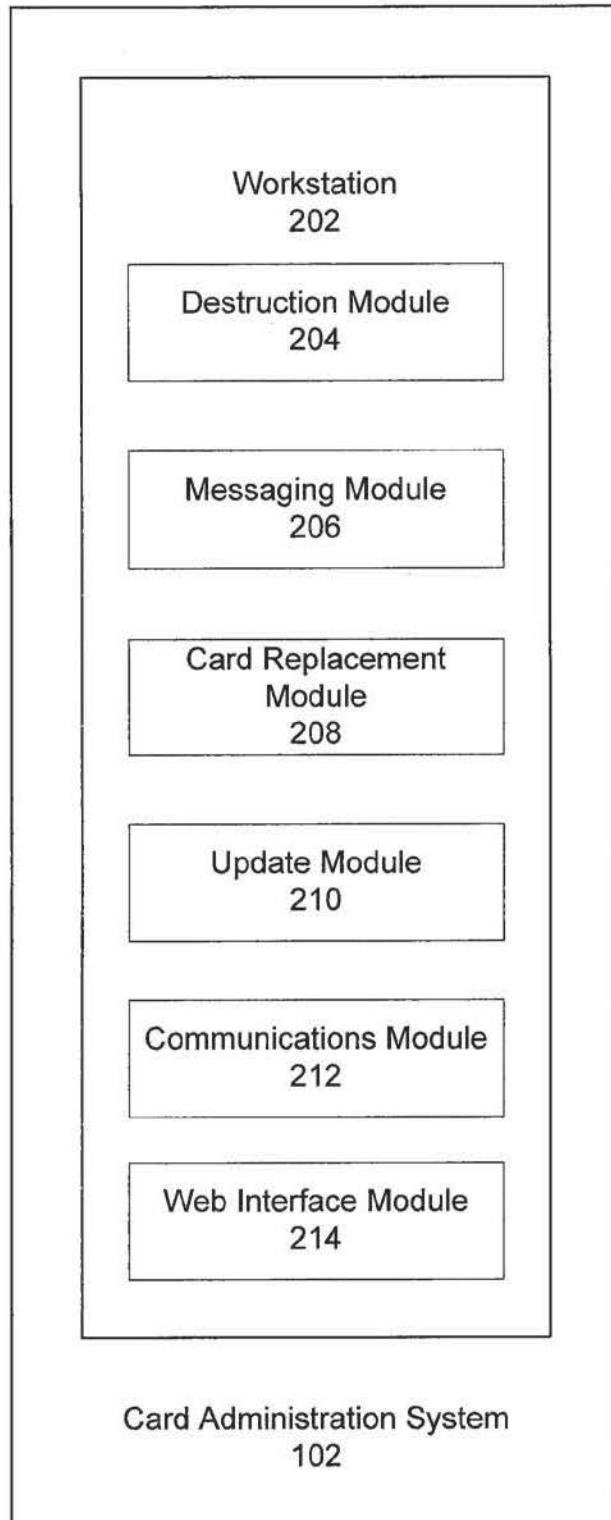


FIG. 2

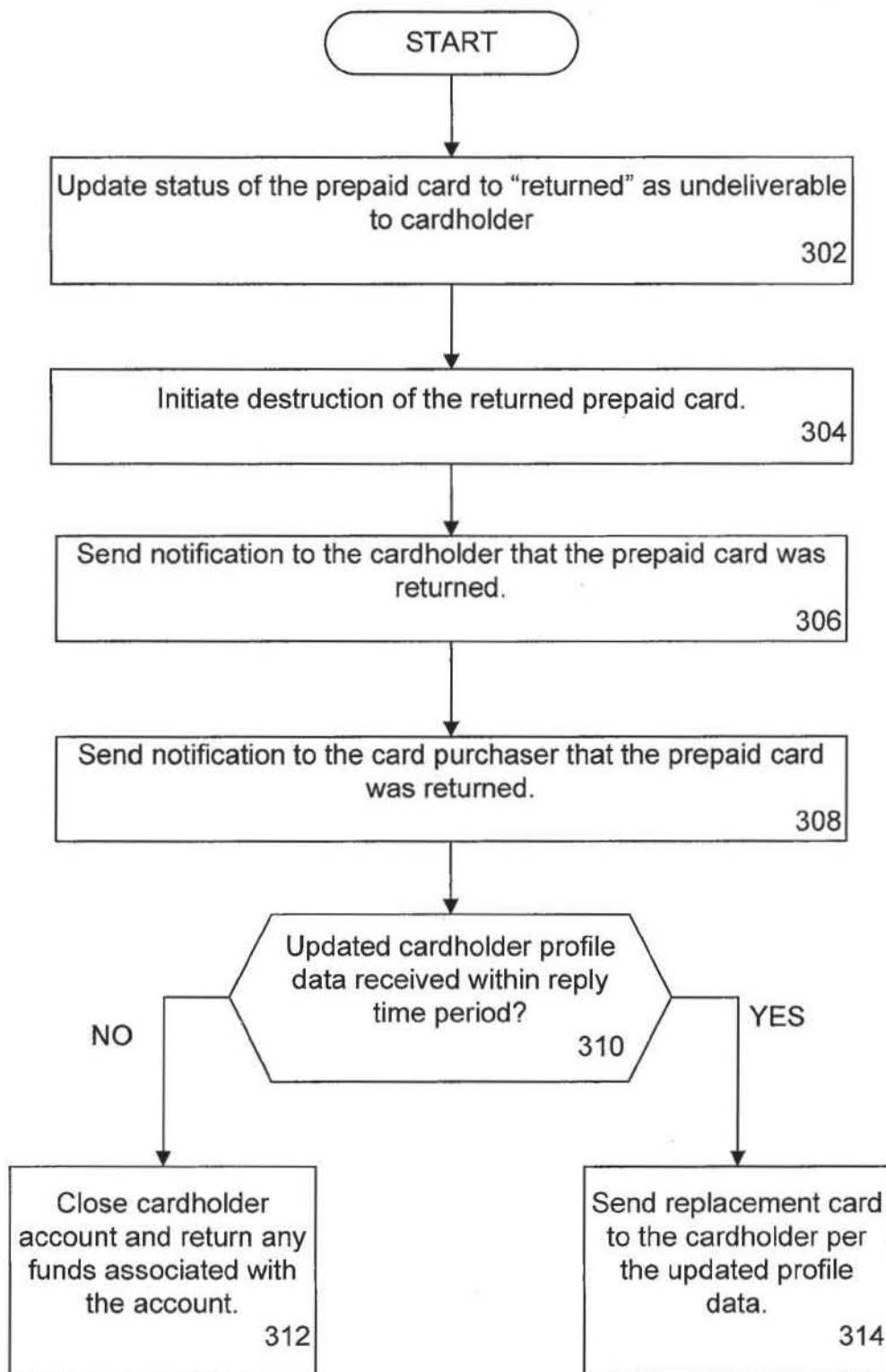


FIG. 3

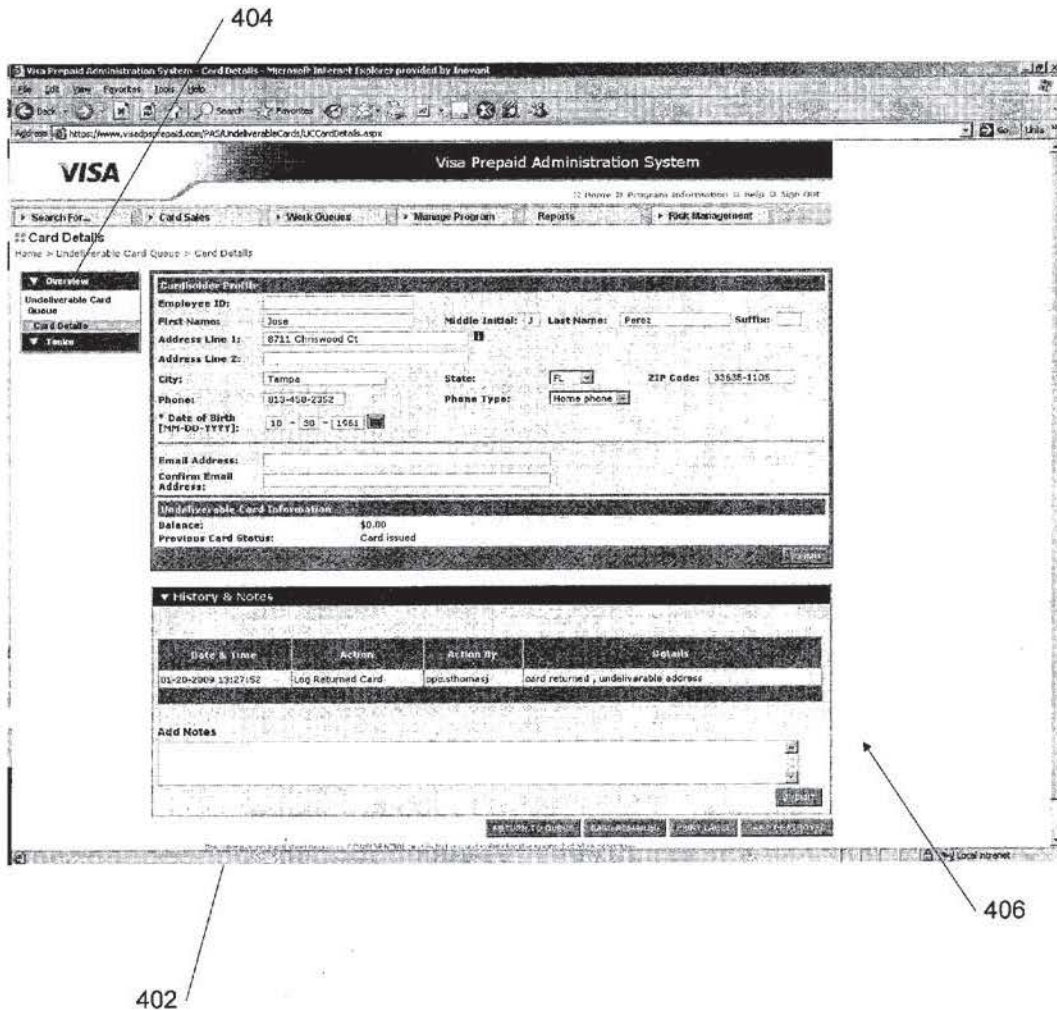


FIG. 4

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