

(12) **UK Patent Application** (19) **GB** (11) **2 417 708** (13) **A**

(43) Date of A Publication **08.03.2006**

(21) Application No: **0419460.1**

(22) Date of Filing: **02.09.2004**

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(51) INT CL:
B42D 15/10 (2006.01) **B42D 101/00** (2006.01)

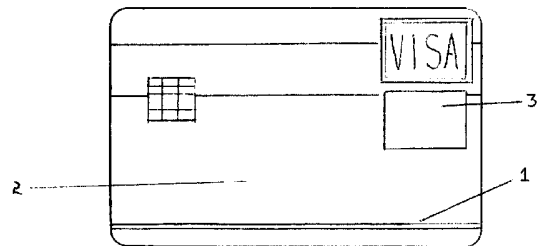
(52) UK CL (Edition X):
B6A AC51 AK

(56) Documents Cited:
GB 2363358 A **GB 2240948 A**
GB 1393445 A **DE 004314879 A1**
US 4531765 A **US 4223918 A**

(58) Field of Search:
UK CL (Edition X) **B6A**
INT CL⁷ **B42D**
Other: **EPODOC, WPI**

(54) Abstract Title: **Transparent colour coded credit card**

(57) A coloured, transparent credit card 2 which has a colour code system keyed to the card holder's age. Preferably a colour coded holographic strip 1 represents the age of the card holder. The colour of the credit card may also indicate the card holder's age. The two colour coded features may be used together or independently. May prevent fraudulent use by indicating whether the person using the card is entitled to hold it.



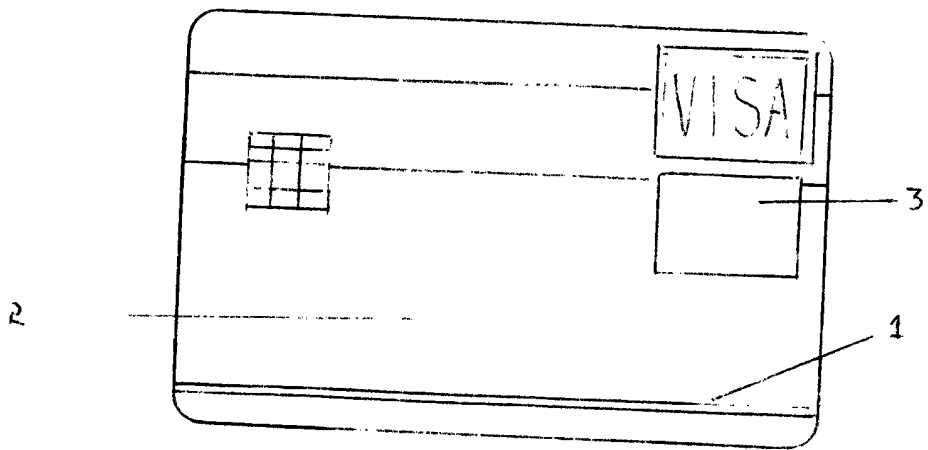
At least one drawing originally filed was informal and the print reproduced here is taken from a later filed formal copy.

The claims were filed later than the filing date but within the period prescribed by Rule 25(1) of the Patents Rules 1995.

Original Printed on Recycled Paper

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FOR AS LONG AS I CAN REMEMBER CREDIT CARDS/ DEBIT CARDS HAVE NOT BEEN VERY RESPECTED BY CRIMINALS, FRAUDULENT SALES PEOPLE OR RESPECTED EVERYDAY PEOPLE. LETS FACE IT WHEN YOU PAY FOR YOUR GOODS BY CARD, ITS JUST A PIECE OF PLASTIC THAT YOU HAND OVER.

IF YOU WERE PAYING LETS SAY A THOUSAND POUNDS CASH FOR INSTANCE THE CASHIER SEES THE COLOUR OF THE MONEY, AND ITS GREETED SINCERELY. NOW A CREDIT CARD IS A VERY DIFFERENT STORY, (PLASTIC) NOT VERY DESIRABLE BUT THIS REPRESENTS THE CONSUMERS FUNDS AND LIVELYHOOD.

NOW THIS NEW CONCEPT IS ALL ABOUT COLOUR. IMAGINE A CREDIT CARD WITH A RAINBOW OF COLOURS TO CHOOSE FROM. THEN THE COLOUR OF THE CARD BECOMES TRANSPARENT, WITH ALL THE NORMAL CREDIT CARD MARKINGS, BUT WITH A TWIST.

ALONG THE BOTTOM OF THE C/CARD IS A COLOUR CODED HOLLOGRAM STRIP COLOURED TO YOUR AGE. HOW THIS WORKS IS THIS: 18-25 YR OLDS HAVE LIGHT BLUE, LIGHT RED, LIGHT PEACH, AND SO ON. ALSO WILL WORK WHEN YOU CAN USE WITH JUST THE CARD ITSELF IS AGE RELATED.

2

THE MOST IMPORTANT PART OF A CREDIT CARD IS FIRSTLY SECURITY THEN AWARENESS. THIS CONCEPT OF MINE IS TO HIGHLIGHT THE FACT THAT A CREDIT CARD IS ALSO PEOPLES MONEY.

FIRST YOU HAVE LIGHT BLUE, LIGHT PURPLE, LIGHT GREEN, LIGHT YELLOW, LIGHT RED, LIGHT PEACH, LIGHT ORANGE FOR 18-25 YEAR OLDS.

FOR 26-35 YEAR OLDS THE COLOURS GET DARKER.

FOR 36-45 YEAR OLDS DARKER STILL

FOR 46-55 TOTALLY TRANSPARENT WITH A SILVER SECURITY HOLLOGRAM STRIP

FOR 56-75 TOTALLY TRANSPARENT WITH A GOLD SECURITY HOLLOGRAM STRIP.

NOW ONCE ATM, DEBIT, AND CREDIT CARDS ARE IN CIRCULATION YOU INTRODUCE A COLOUR CHART (LEAFLET STYLE PERHAPS) TO INFORM RETAILERS ETC. THIS IN TURN WILL CREATE AND HIGHTEN AWARENESS AMONGST SALES STAFF SO THEY WILL SEE A CONSUMERS CARD AND KNOW STRAIGHT AWAY OR BE AWARE IF THE CONSUMER SUITS THE AGE THE COLOUR OF THE CARDS IS TELLING THEM, WITH ANY CONFRONTATIONS.

3.

THIS CONCEPT OF TRANSPARENT / COLOUR CODED SYSTEM CAN BE USED IN TWO SCENARIOS.

A.

THE FIRST IS A TRANSPARENT CREDIT CARD (2) WITH A CHOICE OF 9 COLOURS (CONSUMERS CHOICE) THEN ALONG THE BOTTOM OF THE CARD YOU HAVE A COLOUR CODED SECURITY HOLLOGRAM STRIP (1) IN THIS SCENARIO THE COLOUR OF THE CARD IS NOT THE SECURITY ASPECT, THE STRIP IS (1) EACH COLOUR IS DEDICATED TO A CERTAIN AGE GROUP. AS THE AGE GROUP GOES UP SO DOES THE DARKNESS OF THE COLOUR.

B.

THE SECOND SCENARIO IS THIS, THE WHOLE TRANSPARENT CARD AND ITS COLOUR IS USED FOR AGE DETECTION AND THE STRIPE IS NOT NEEDED.

4.

BOTH SCENARIOS 1 + 2 SHOULD BE USED TOGETHER.

EXPLANATION :

THE TRANSPARENT CARD CREATES A SMOKE SCREEN TO HIDE THE COLOUR CODED HOLLOGRAM SECURITY STRIPS INTENTIONS AND THE CARD IS LOOKED UPON AS A FASHION ACCESSARY. BOTH SCENARIOS ARE AN EXTRA SECURITY FEATURE AND ALSO A FASHIONABLE ITEM.

FACT :

CREDIT CARD FRAUD COSTS THIS COUNTRY 350 MILLION POUNDS EVERY YEAR, MY CONCEPT OF CREDIT CARD GOES BACK TO BASICS BUT WILL BE A VERY DESIRABLE ASSET TO THE PURSE OR WALLET, AND ALSO RAISES AWARENESS.

CLAIMS

1. A COLOUR TRANSPARENT CREDIT CARD WHICH WILL HAVE A COLOUR CODE SYSTEM KEYED TO THE CARD HOLDERS AGE .
2. A COLOUR CODED HULLOGRAM STRIP WILL AGE BASE THE CARD HOLDER (1) .
3. ALSO COLOUR TRANSPARENT CREDIT CARD CAN BE AGE BASED TO THE CARD HOLDER .(2) .
4. WITH THIS CONFIGURATION (1) OR (2) CAN BE USED OR WORK TOGETHER .



INVESTOR IN PEOPLE

Application No: GB0419460.1

Examiner: Mrs Stephame Parry

Claims searched: 1 to 4

Date of search: 15 February 2005

Patents Act 1977: Search Report under Section 17

Documents considered to be relevant:

| Category | Relevant to claims | Identity of document and passage or figure of particular relevance |
|----------|--------------------|--|
| X,Y | X: 1, 3; Y: 1 | GB 2363358 A (MITCHELL) Page 1 para 2 |
| X | 1 | US 4531765 A (SHULMAN) Figs, col 1 lines 36-53 |
| X | 1 | US 4223918 A (SMOCZYNSKI) Figs, col 1 lines 27-47 |
| Y | Y: 1 | DE 4314879 A1 (HEISE) See WPI Abstract Accession No. 1994-359016/45 |
| A | - | GB 1393445 A (DAI NIPPON) Figs, page 2 lines 7-23, page 4 lines 44-58 |
| A | - | GB 2240948 A (SUNMAN) Figs, page 2 line 28 to page 3 line 4, page 5 lines 16-28 |

Categories:

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|---|--|---|---|
| X | Document indicating lack of novelty or inventive step | A | Document indicating technological background and/or state of the art |
| Y | Document indicating lack of inventive step if combined with one or more other documents of same category | P | Document published on or after the declared priority date but before the filing date of this invention |
| & | Member of the same patent family | E | Patent document published on or after, but with priority date earlier than, the filing date of this application |

Field of Search:

Search of GB, EP, WO & US patent documents classified in the following areas of the UKC^X:

B6A

Worldwide search of patent documents classified in the following areas of the IPC⁰⁷

B42D

The following online and other databases have been used in the preparation of this search report

EPODOC, WPI