US 20060151348A1

(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2006/0151348 A1**

Willard (43) **Pub. Date: Jul. 13, 2006**

(54) **RACK-HUNG LOADABLE DEBIT CARD PACKAGE**

(75) Inventor: **Rick L. Willard**, Las Vegas, NV (US)

Correspondence Address:
HALLISKY & PHILIPP
1725 WESTLAKE AVENUE NORTH, SUITE 150
SEATTLE, WA 98109 (US)

(73) Assignee: **WOW! TECHNOLOGIES, INC.**, Las Vegas, NV (US)

(21) Appl. No.: **10/905,572**

(22) Filed: **Jan. 11, 2005**

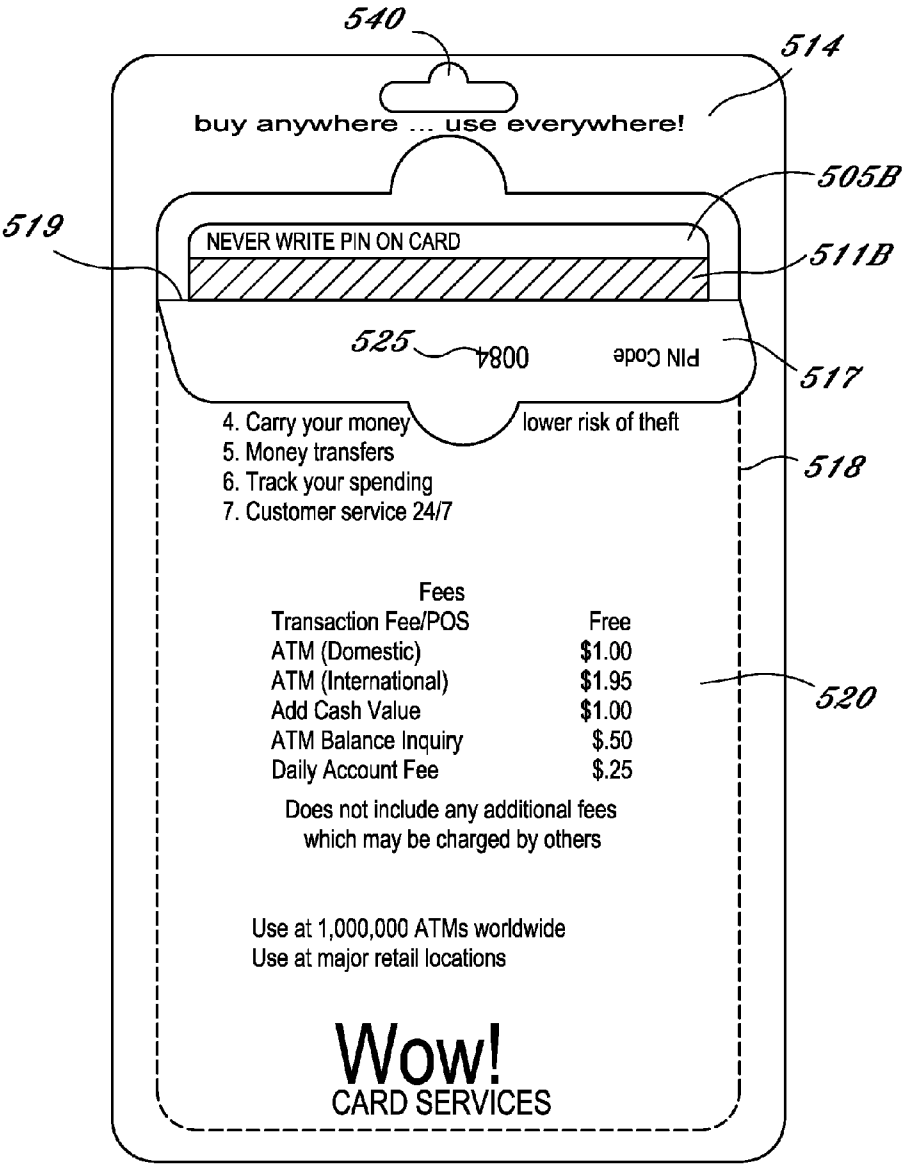
Publication Classification

(51) **Int. Cl.**
B65D 85/48 (2006.01)

(52) **U.S. Cl.** **206/449**; 206/806

(57) **ABSTRACT**

A dual card package having cards secured within. A first panel of the package includes an access flap that is pivotal about a fold line. A second panel is also foldable along a fold line substantially corresponding to the fold line of the access flap. One card is accessible by the access flap so that the package is selectively movable from a closed position in which an magnetic strip on the card is covered and an open position in which the access flap and the second panel is swung out from the card such that the magnetic strip is exposed for activation purposes.



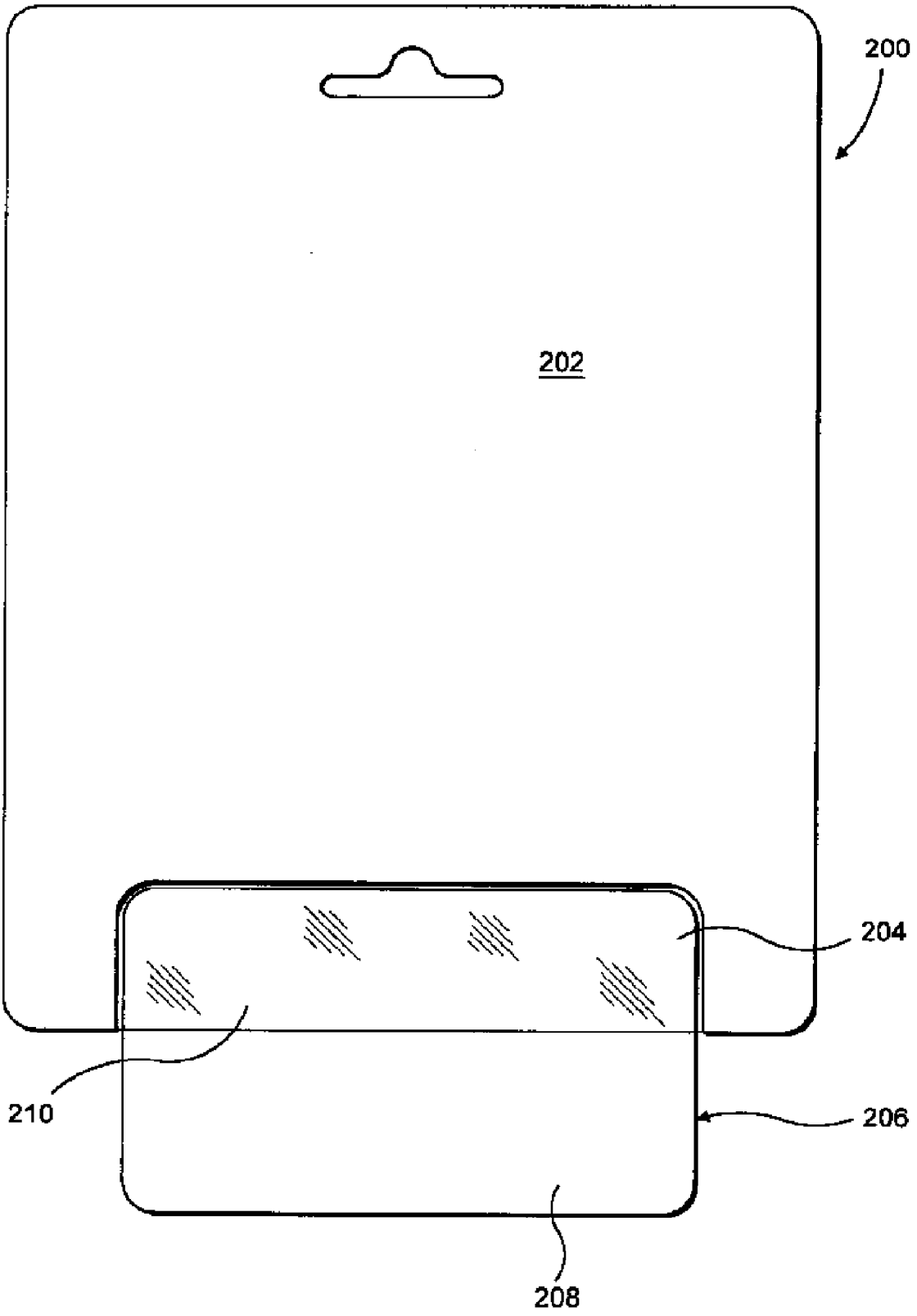


FIG. 1
PRIOR ART

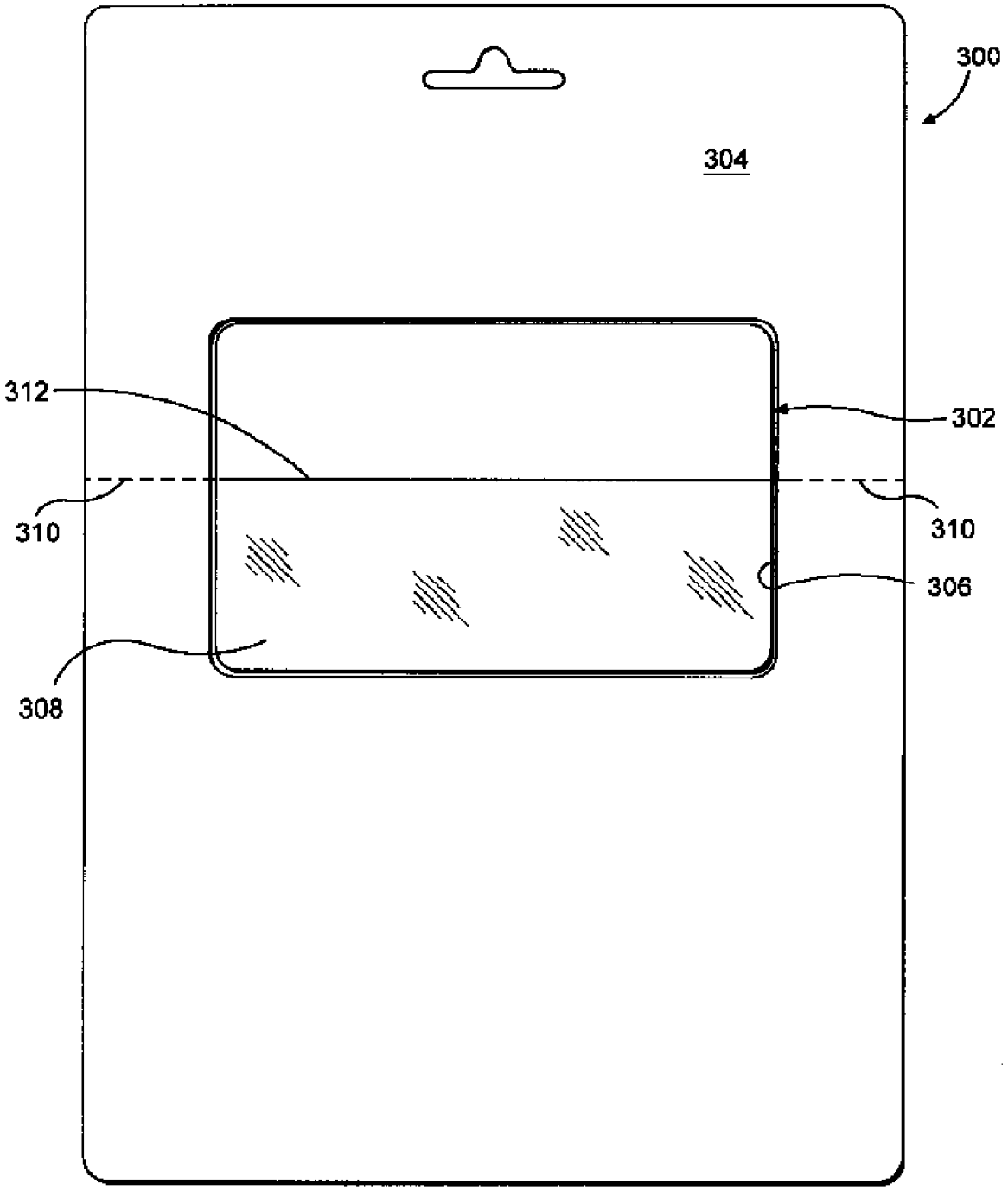
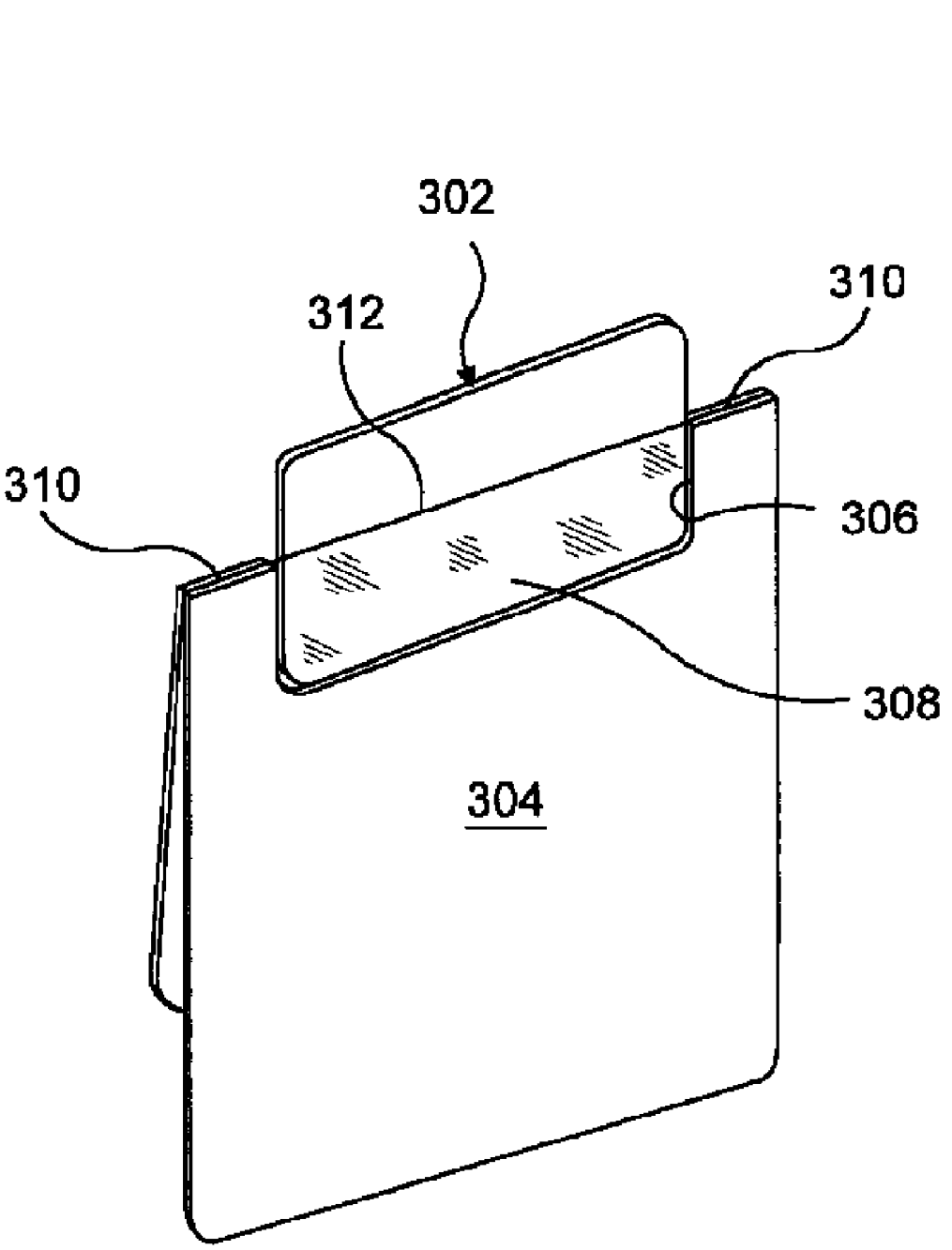


FIG. 2
PRIOR ART



F I G. 3
PRIOR ART

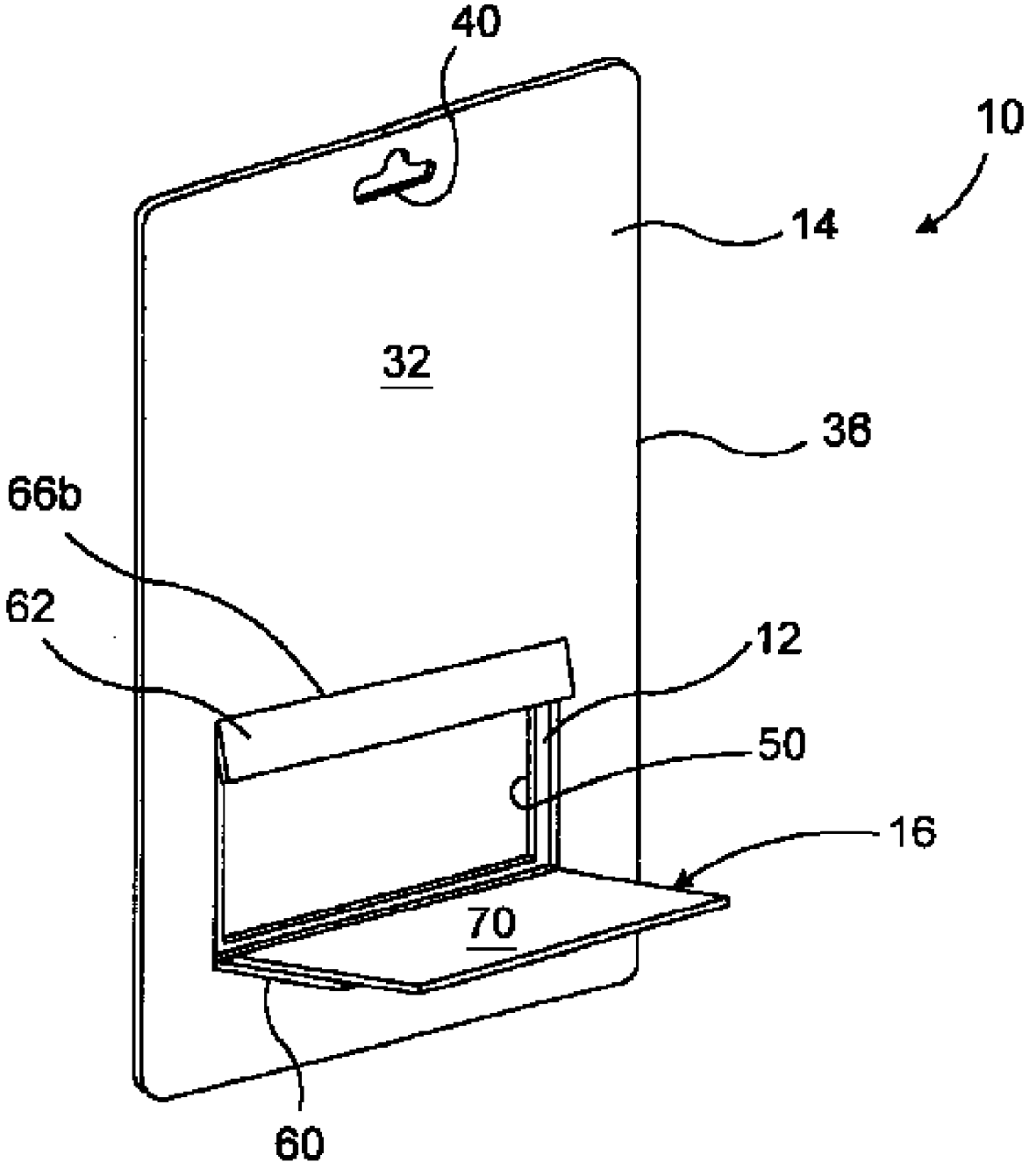


FIGURE 4
(PRIOR ART)

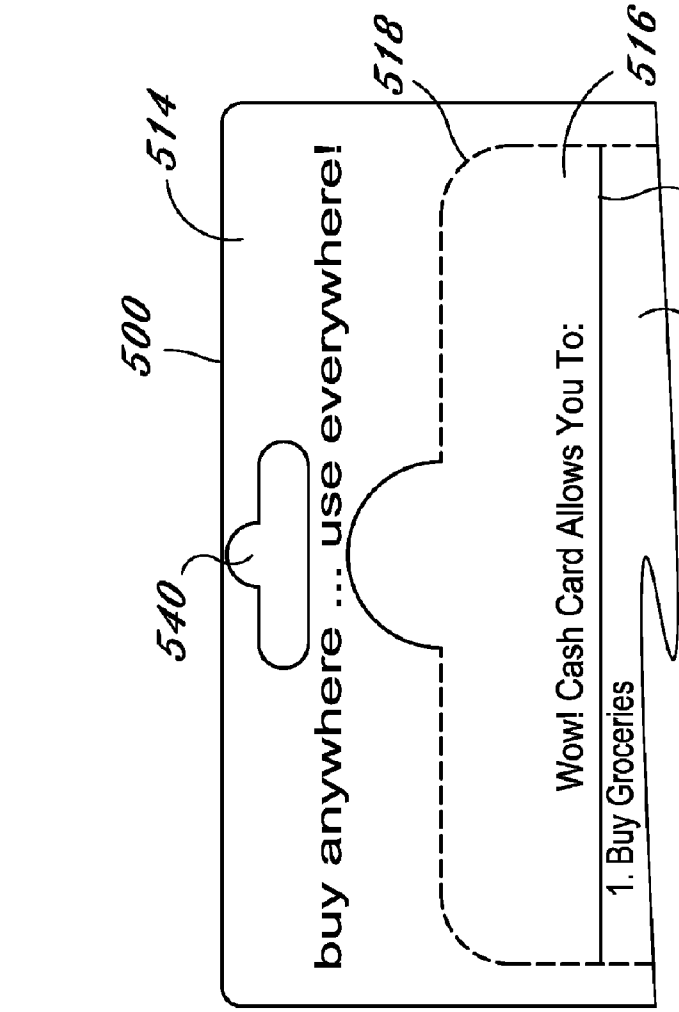

500
514
buy anywhere ... use everywhere!
518
516
519
520
Wow! Cash Card Allows You To:
1. Buy Groceries
540

FIG. 6

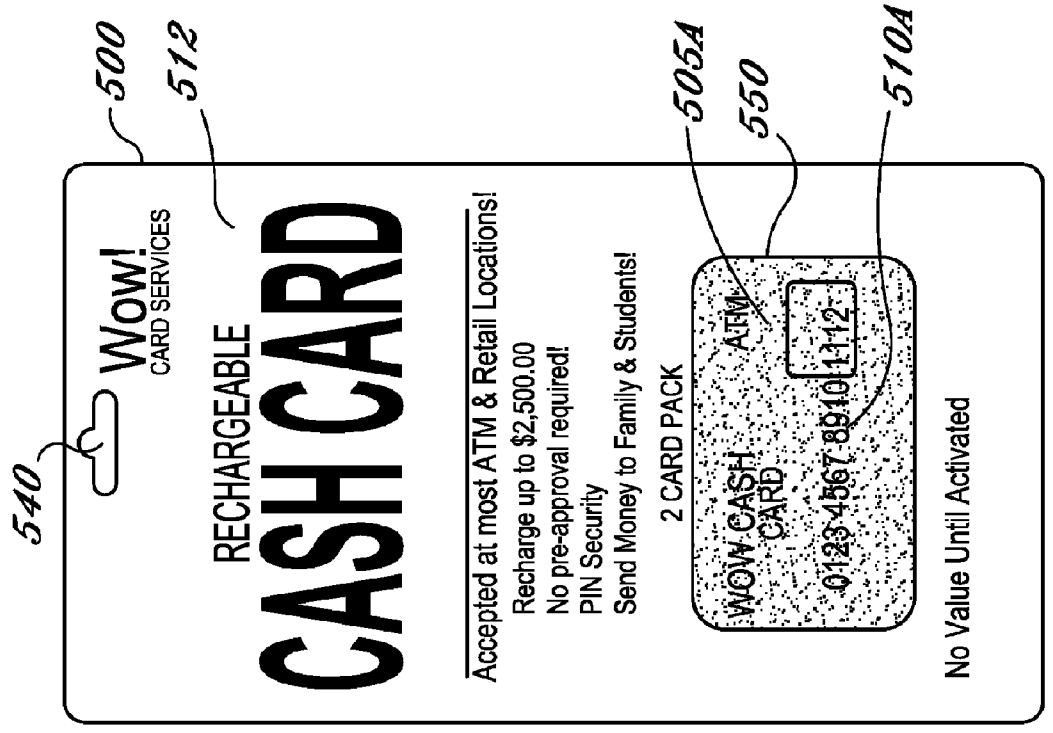

500
512
Wow!
CARD SERVICES
RECHARGEABLE
CASH CARD
Accepted at most ATM & Retail Locations!
Recharge up to $2,500.00
No pre-approval required!
PIN Security
Send Money to Family & Students!
2 CARD PACK
WOW CASH CARD
ATM
0123 4567 8910 1112
No Value Until Activated
505A
550
510A
540

FIG. 5

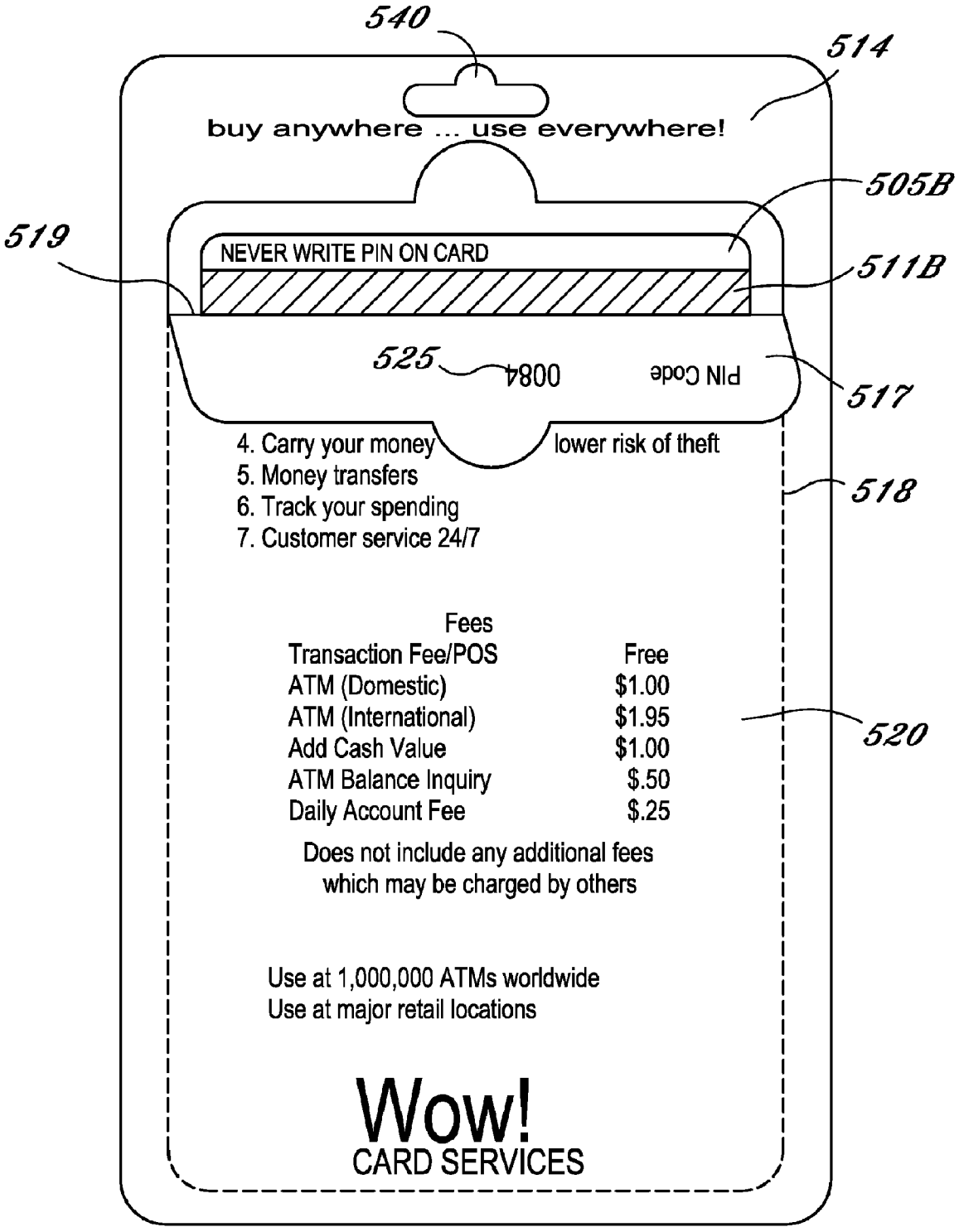

540
514
buy anywhere ... use everywhere!
505B
519
NEVER WRITE PIN ON CARD
511B
525
0084
PIN Code
517
4. Carry your money
lower risk of theft
5. Money transfers
6. Track your spending
7. Customer service 24/7
518
Fees
Transaction Fee/POS Free
ATM (Domestic) $1.00
ATM (International) $1.95
Add Cash Value $1.00
ATM Balance Inquiry $.50
Daily Account Fee $.25
520
Does not include any additional fees
which may be charged by others
Use at 1,000,000 ATMs worldwide
Use at major retail locations
Wow!
CARD SERVICES

FIG. 7

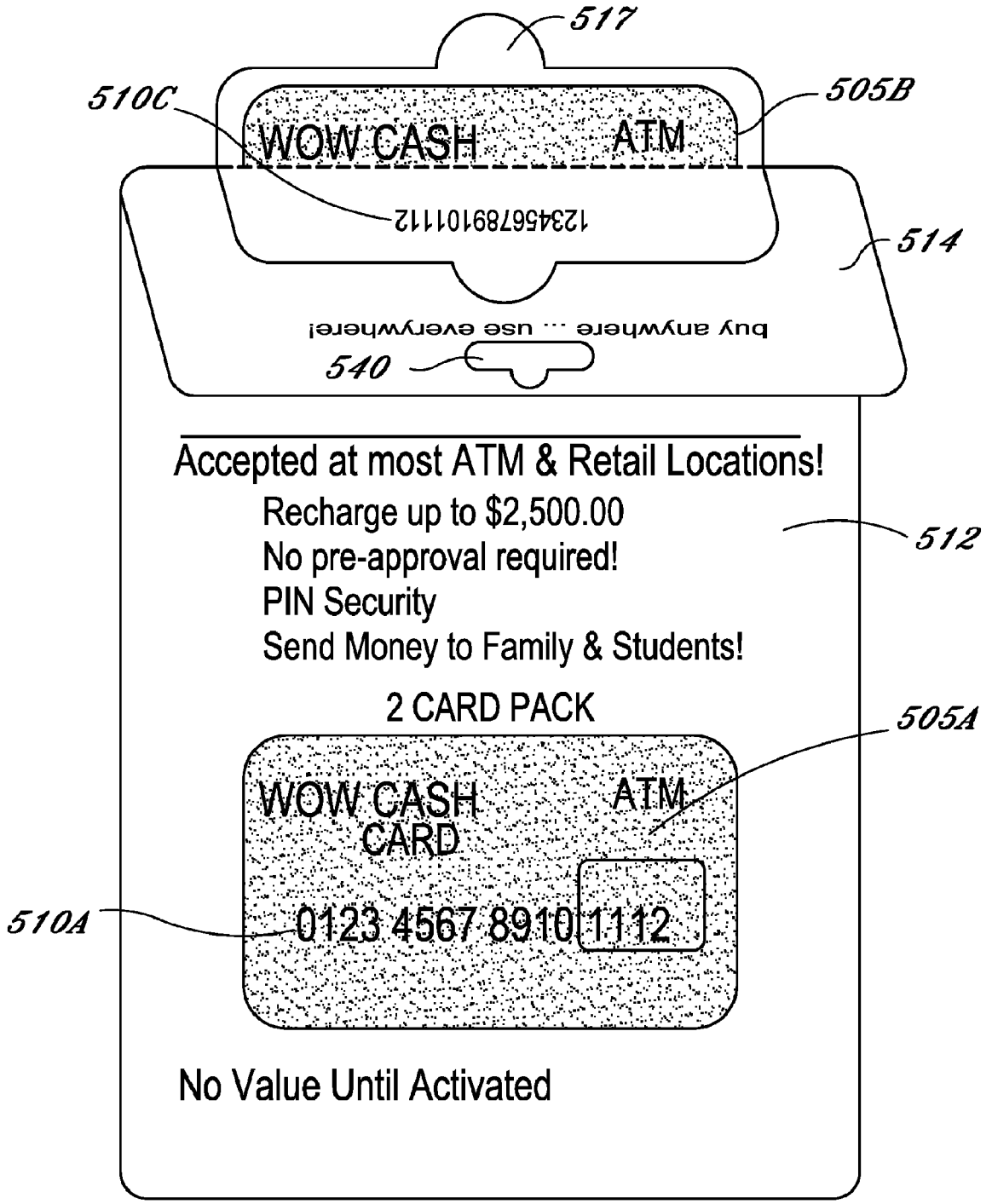

517
510C
505B
WOW CASH
ATM
1234567891011112
514
buy anywhere ... use everywhere!
540
Accepted at most ATM & Retail Locations!
Recharge up to $2,500.00
No pre-approval required!
PIN Security
Send Money to Family & Students!
512
2 CARD PACK
505A
WOW CASH
CARD
ATM
510A
0123 4567 8910 1112
No Value Until Activated

FIG. 8

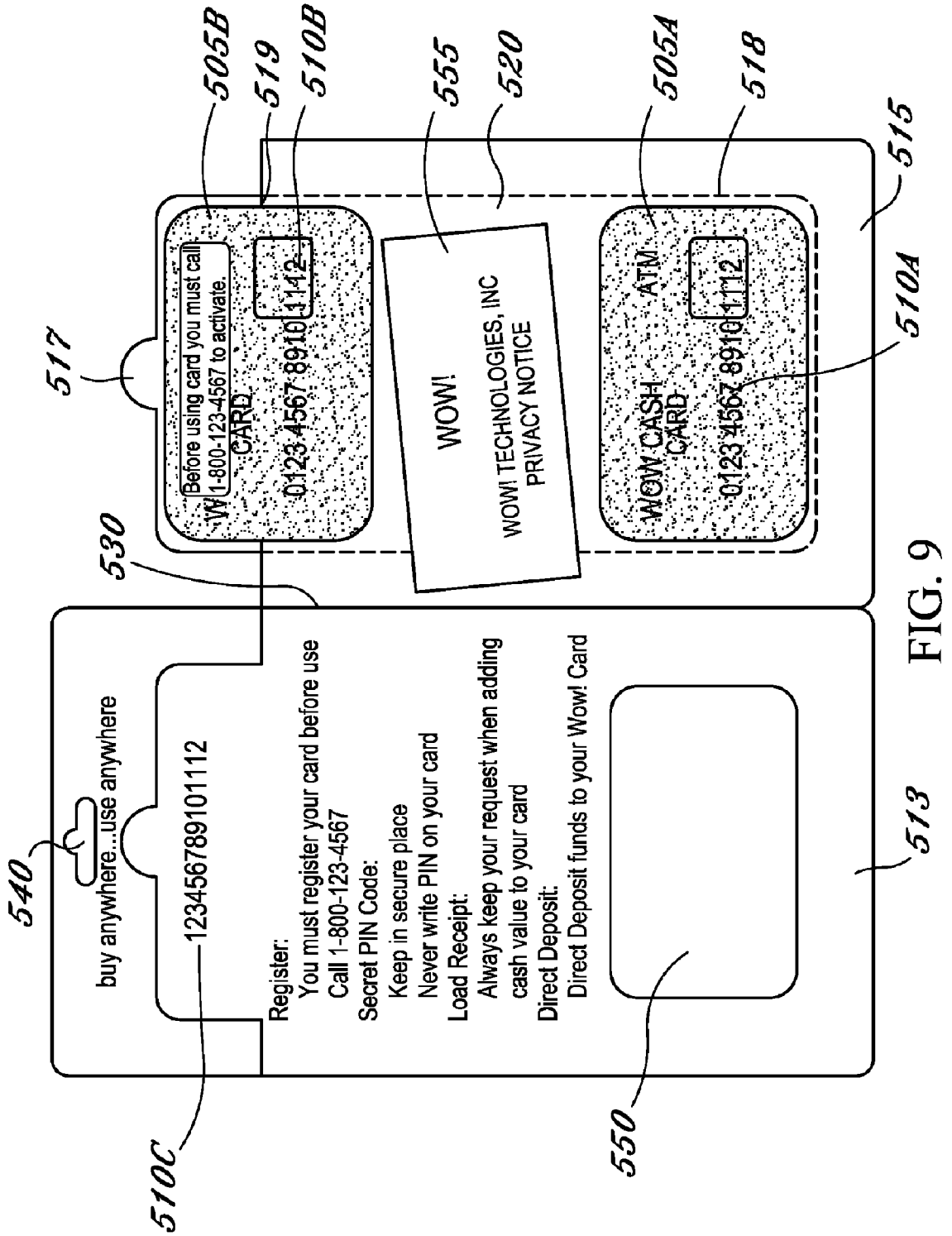

505B
519
510B
555
520
505A
518
515
517
Before using card you must call 1-800-123-4567 to activate.
CARD
0123 4567 8910 1112
WOW!
WOW! TECHNOLOGIES, INC
PRIVACY NOTICE
WOW CASH
ATM
CARD
0123 4567 8910 1112
510A
530
540
buy anywhere...use anywhere
123456789101112
Register:
You must register your card before use
Call 1-800-123-4567
Secret PIN Code:
Keep in secure place
Never write PIN on your card
Load Receipt:
Always keep your request when adding cash value to your card
Direct Deposit:
Direct Deposit funds to your Wow! Card
513
510C
550

FIG. 9

RACK-HUNG LOADABLE DEBIT CARD PACKAGE

FIELD

[0001] The present invention relates to packaging and more particularly to a package for debit cards such as phone cards, bankcards, credit cards, and debit cards.

BACKGROUND

[0002] Wallet cards are well known and widely used for a variety of purposes. For example, wallet cards have long been used as credit cards, debit cards, rental cards and bankcards. Wallet cards are also used to represent a variety of pre-paid services. Prominent examples of this are pre-paid phone cards, merchant cards, gift cards and debit cards that are offered by a number of companies. To reduce the risk of theft, pre-paid cards are typically stored, or displayed, in an inactive status. As a result, pre-paid cards usually require activation before they will function. Often, activation is performed at the time of purchase by reading a unique identification number encoded on the card. This method is widely referred to as "point-of-sale activation." The identification number is generally stored on a magnetic strip, encoded into a bar code, or stored in a memory device (such as a smart chip) attached the card. The identification number is read by a card reader (e.g. a magnetic card reader, bar code scanner, smart chip reader or the like) and then transmitted to a device that activates the card. Once activated, the card entitles the holder to access the functionality of the card.

[0003] A variety of phone card packages are commercially available that facilitate point-of-sale activation of the pre-paid card by packaging the card so that the identification number is accessible for reading without removing the card from the package. One such type of phone card package **200** includes front **202** and rear (not shown) panels that sandwich the upper portion **204** of the card **206** (See **FIG. 1**). The lower portion **208** of the card **206** (to which the magnetic strip is attached) protrudes from the package **200** so that it can be passed through a card reader without removing the card from the package **200**. The front panel **202** includes a transparent plastic window **210** that covers the top of card **206** and permits viewing of graphics printed thereon. To prevent the card **206** from being pulled out of the package **200**, the card **206** is secured to the package **200**. In a particularly advantageous construction, the card **206** is secured to the panels by a layer of peelable adhesive (not shown). In other constructions, the card is secured to the panels by adhesive tape or by a portion of the window that extends through a hole in the card. The plastic window significantly increases the cost of this package. In addition, because the identification number is always accessible, it is difficult to determine if the card has been tampered with, for example, if it has previously been activated. Further, because the portion of the card carrying the identification number extends freely from the card, the identification number can be intentional or inadvertently damaged during shipping, handling and display, for example, by scratching the magnetic strip. Additionally, after the card is purchased, it is relatively difficult to remove the card from the package because the front and rear panels must be separated to gain access to the card.

[0004] A second type of point-of-sale phone card package **300** includes panels that can be folded about the card **302** to provide access to the identification number (See **FIGS. 2 and 3**). The card **302** is sandwiched between front **304** and rear (not shown) panels, and includes a magnetic strip (not shown) extending across the top, rear of the card **302**. The rear panel covers the rear of the card and includes a fold line (not shown) that permits it to fold backward at a point below the magnetic strip. The front panel defines a card-sized opening **306** that receives the card **302**. A transparent window **308** is positioned in the opening **306** to help retain the card. Because the upper portion of the package **300** is required to fold away from the card **302**, the window **308** extends through only a portion of the opening **306** and its upper extent **312** coincides with the fold line in the rear panel. The front panel **304** also includes a line of perforations **310** that coincides with the fold line in the rear panel and the upper extent **312** of the window **308**. The perforations **310** permit the front panel **304** to tear apart when the package **300** is folded to provide access to the magnetic strip (See **FIG. 3**). This makes it easier to fold the package **300** and prevents the rear panel from buckling or creasing when folded. Although this construction protects the card prior to activation, the transparent window increases the cost of the package. Further, the presence of only a partial window may be aesthetically unpleasing to customers. In addition, because the front panel is torn apart at the line of perforations, the integrity and aesthetic appearance of the package is compromised when the card is exposed. Additionally, once the package has been folded open, the panels hang limply providing little or no protection for the card. Further, after the card is purchased, it is relatively difficult to remove the card from the package because the front and rear panels must be separated to gain access to the card.

[0005] Another prior art wallet card package is illustrated in **FIG. 4**. The package **10** includes front **12** and rear **14** panels that close about and secure the wallet card **16**. The front panel **12** defines an opening **50** that permits viewing of the wallet card **16**. As shown in **FIG. 4**, wallet card **16** is swung out from between the front **12** and rear **14** panels to facilitate point-of-sale activation. This permits the card **16** to be passed through a card reader without removing the card **16** from the package **10**. Such a card package is suitable for a pre-paid telephone card having its identification number stored in a magnetic strip.

[0006] The prior art packages all described above, fail to provide additional activation and security features suitable for use with debit cards. In particular, there is no suitable provision in such prior art packaging for efficient access to a debit card's personal information number ("PIN"), let alone efficient access that also provides access to the debit card for activation purposes.

BRIEF DESCRIPTION OF THE DRAWINGS

[0007] **FIG. 1** is a front plan view of a first wallet card package according to the prior art.

[0008] **FIG. 2** is a front plan view of a second wallet card package according to the prior art.

[0009] **FIG. 3** is a perspective view of the second wallet card package according to the prior art with the wallet card exposed.

[0010] **FIG. 4** is a perspective view of a third wallet card package according to the prior art with the wallet card exposed.

[0011] **FIG. 5** is a front plan view of the wallet card package of an embodiment.

[0012] **FIG. 6** is a rear plan view of a portion of the wallet card package of an embodiment with the access flap in the closed position.

[0013] **FIG. 7** is a rear plan view of the wallet card package of an embodiment with the access flap in an open position.

[0014] **FIG. 8** is a front plan view of the wallet card package of an embodiment an open position.

[0015] **FIG. 9** is an interior plan view of the wallet card package of an embodiment in an open position.

DETAILED DESCRIPTION

[0016] In the following description, reference is made to the accompanying drawings that form a part hereof wherein like numerals designate like parts throughout, and in which are shown, by way of illustration, specific embodiments in which the invention may be practiced. It is to be understood that other embodiments may be utilized and structural or logical changes may be made without departing from the scope of the present invention. Therefore, the following detailed description is not to be taken in a limiting sense, and the scope of the present invention is defined by the appended claims and their equivalents.

[0017] Embodiments of the present invention include a user-friendly packaging for loadable debit cards.

[0018] In the following description, various aspects of selected embodiments of the present invention will be described. However, it will be apparent to those of ordinary skill in the art and others that alternate embodiments may be practiced with only some or all of the aspects of the present invention. For purposes of explanation, specific numbers, materials and configurations are set forth in order to provide a thorough understanding of the present invention. However, it will be apparent to those of ordinary skill in the art and others that alternate embodiments may be practiced without the specific details. In other instances, well-known features are omitted or simplified in order not to obscure the illustrated embodiments.

[0019] The various operations will be described as multiple discreet steps in turn, in a manner that is most helpful to understanding of the present invention. However, the order of description should not be construed to imply that these operations are necessarily order dependent. In particular, these operations may not be performed in the order of presentation.

[0020] The phrase "in one embodiment" is used repeatedly. The phrase generally does not refer to the same embodiment, however, it may. The terms "comprising, ""having" and "including" are synonymous, unless the context dictates otherwise.

[0021] Embodiments shown in **FIGS. 5-9** and described below, illustrate an exemplary dual debit card package. While the package may advantageously be used with multiple debit cards to provide a single activation (and loading) of the jointly packaged debit cards; in other embodiments only a single debit card is packaged, activated and loaded.

[0022] A debit card package, according to one embodiment, is illustrated in **FIG. 5** and generally designated **500**. The package **500** includes front **512** and rear **514** (see **FIG. 6**) panels that close about and secure the debit card **516**. The front panel **512** defines an opening **550** that permits viewing of the wallet card **505**A. As shown in **FIG. 7**, access flap **516** (see **FIG. 6**) can be swung out from between the rear **514** panels to facilitate point-of-sale activation. This permits a card **505**A-B to be passed through a card reader without removing the card **505**A-B from the package **500**. For purposes of disclosure, and not by way of limitation, exemplary embodiments are described in connection with a loadable debit card having activation data stored in a magnetic strip. Various embodiments are suited for use with other types of wallet cards, such as bankcards, credit cards, non-loadable debit cards, rental cards, gift cards, information cards, telephone cards and other similar cards, and with other mechanisms for representing the activation information, such as bar codes or smart chips.

[0023] The front panel **512** may be a generally rectangular, planar sheet of paperboard. The front panel **512** defines a card opening **550** that permits viewing a card **505**A. The opening **550** may be similar in shape to, but slightly smaller than, the periphery of the card **505**A. As a result, the front panel **512** overlaps the card **505**A around its entire periphery. This prevents the card **505**A from being pulled forwardly through the opening **550** without damaging the package **500**.

[0024] In **FIG. 6**, the rear panel **514** is similar to the front panel **512**, and may be a generally rectangular, planar sheet of paperboard (See **FIG. 7**). The rear panel **514** includes an access flap **516** and an access panel **520**, both of which are defined by a plurality of cut lines **518**. The cut lines are leave a plurality of bridges across of the cut lines **518** such that the access flap **516** and an access panel **520** are held in the closed positioned until appropriate force is applied to the cut lines **518**. The size, location and number of bridges can be varied from application to application to provide the desired resistance to opening. In some applications, the bridges can be eliminated and other forms of resistance to folding can be relied upon to retain the access flap **516** and access panel **520** in the closed position until forcibly opened. Alternatively, the partial cut lines **518** can be replaced by perforations or partial cut lines (i.e. cut lines in which the cut does not extend entirely through the panel) or the like.

[0025] As shown in **FIGS. 6-7**, the access flap **516** is intended to fold or swing out from the rear panel **514**. Score lines or fold lines **519** may be formed in the rear panel **514** to facilitate folding of the access flap **516** along the desired line. The respective sizes of the access flap **516** and an access panel **520** will vary from application to application. The access flap **516** is preferably sized and configured so that it does not interfere with passage of the card **505**B through a conventional card reader. For example, the folded edge of the access flap **516** preferably terminates a sufficient distance from the magnetic strip **511**B so that it is not required to pass through the card slot on the card reader (not shown). In debit card or other PIN-based card applications, the access flap **516** may include copy of the cards' **505**A-B PIN **525** on a rear access flap surface **517**, permitting viewing of the PIN **525**.

[0026] The debit cards **505**A-B are generally conventional, and may be manufactured from a sheet of plastic

material. The cards **505**A-B include card numbers **510**A-B and magnetic strip **511**B (magnetic strip of card **505**A not shown). The magnetic strip **511**B is applied to a surface of the card **505**B, such that the magnetic strip **511**B may be passed through a card reader when the access flap **516** is open (as described below). The dimensions of the cards **505**A-B may vary from application to application as desired. In addition, if desired, the magnetic strip **511**B can be replaced by a bar code or other form of machine-readable identification and/or activation information.

[**0027**] The debit cards **505**A-B are manufactured using conventional techniques and apparatus. The one surface card **505**A, which is visible through the opening **550** in the front panel **512**, may be printed with the desired graphics.

[**0028**] The debit cards **505**A-B are secured to the package **500** by a layer of peelable adhesive (not shown). The adhesive may be either a hot melt or a cold glue. A suitable hot melt is available from L&D Adhesives of Comstock Park, Mich. under the trade name INSTANT-LOK. Suitable cold glues include formulated rubber latex available from L&D Adhesives under the trade name National 35-6148 and compounded natural rubber latex available from P-H-X, Inc. Of Milwaukee, Wis. under the trade name PHX 4011. The peelable adhesive is characterized by its relatively high shear strength and relatively low peel strength. The low peel strength permits the cards **505**A-B to be easily peeled up from the package **500** when the panels **512** and **514** are separated. Alternatively, as desired, the cards **505**A-B may be secured to the package **500** by other conventional methods.

[**0029**] A rack-hanging hole **540** is defined within the front **512** and rear **514** panels. The two holes **540** are aligned to form a single hole when the package **500** is closed. The rack-hanging hole **40** is used for hanging the package **500** from a conventional display hook (not shown). Obviously, the hole **540** can be eliminated if desired.

[**0030**] If desired, a transparent window (not shown), such as a transparent plastic film, can be secured in the opening **550** to protect the front surface of the card **505**A. The transparent window may be secured to the front panel **512**.

[**0031**] As perhaps best illustrated in **FIG. 9**, the front **512**,**513** and rear **514**, **515** panels are adjoined along a fold line **530**. Alternatively, the front **512** and rear **514** panels can be adjoined along a different edge or can be separate, unconnected pieces. Obviously, the shape of the panels can vary from application to application as desired. For example, the front and rear panels can be different in shape and/or size from each other. Also, the front and/or rear panels can include embossing in the shape of the card(s) **505**A-B to help locate the card(s) in the package **500**.

[**0032**] Referring now to **FIG. 9**, the package **500** is manufactured from a conventional die cut paperboard blank. The desired printed information can be applied to the blank either before or after the die cutting operation. The blank is cut with front **512** (and its interior side **513**) and rear **514** (and its interior side **515**) panels adjoined along fold line **530**. The fold line **530** can be scored or partially cut during die cutting process to facilitate the formation of a straight consistent fold. The front panel **512** is also die cut with opening **550**. As noted above, the opening **550** is preferably smaller than the card **505**A-B. The rear panel **514** is die cut with cut lines **518** that define access flap **516** and access panel **520**. Also printed on interior side is card number **510**C, which corresponds to card numbers **510**A-B of the debit cards **505**A-B.

[**0033**] As best seen in **FIG. 6**, the cut lines **518** may include intermittent bridges that hold the access flap **516** and access panel **520** closed. As noted above, in some applications, the intermittent bridges **518** may be eliminated. Crease lines **519** may also be formed in the rear panel **514** during the die cutting step to facilitate a clean, straight fold of the access flap **516**. The crease or score lines **519** can be eliminated, if desired, and the fold line can be defined as the access flap **516** is opened. In addition, the rack hanging holes **540** are cut in the panels **512** and **514** during die cutting to permit the package to be hung for display from a conventional display hanger (not shown). Alternatively, the front **512** and rear **514** panels can be die cut as separate elements or they can be adjoined to each other along a different edge. The term "retention means" as used in the claims shall include not only intermittent bridges, partial cut lines, perforations and other weakened lines, but shall also include, without limitation, the inherent tendency of the panel to resist folding or bending.

[**0034**] Once the package **500** is die cut, a peelable adhesive is applied to an interior surface of the package **513**,**515** using conventional techniques and apparatus. Alternatively, the adhesive can be applied to the cards **505**A-B. The cards **505**A-B are then secured to the package **500** by placing them into position on the package **500**. The cards **505**A-B can alternatively be secured by adhesive tape, double sided tape or other conventional securing mechanisms.

[**0035**] A layer of adhesive or cement is then applied to either or both of the interiors front **513** and rear **514** panels using conventional techniques and apparatus. The package **500** is then folded along fold line **530** using conventional folding machinery to complete the package **10**. The cement secures the panels **512** and **514** in the folded position.

[**0036**] Alternatively, the cement can be eliminated and the front **512** and rear **514** panels can be sealed together using an alternative technique. For example, the two panels can be secured by a heat-activated adhesive that is pre-applied. When a heat-activated adhesive is used, the two panels are folded and then sealed together by selectively applying heat and pressure to the panels.

[**0037**] As a second example, the front **512** and rear **514** panels can be secured by applying a layer of peelable adhesive to the entire face of either or both of the front **512** and rear **514** panels, except the access flap **516**. In this embodiment, the layer of peelable adhesive secures the panels together and secures the card to package **500**.

[**0038**] In the completed package **500**, the cemented front **512** and rear **514** panels entrap cards **505**A-B, with card **505**A visible through opening **550**. Prior to purchase, for example, when the package **500** is on display, the cards **505**A-B are in an inactive state, and the access flap is in the closed position. When the cards **505**A-B are purchased, it is necessary to activate the cards **505**A-B. The activation process is well known and will not be described in detail. Suffice it to say that the cards **505**A-B are activated by reading the activation information encoded on the magnetic strip **511**B and communicating that activation information to an activation device (not shown). The activation device activates the cards **505**A-B.

[0039] To activate a card **505**B (and associated card **505**A), it is necessary to obtain access to the magnetic strip **511**B. Access to the magnetic strip **511**B is obtained by applying a force to the access flap **516** to separate it from the rear panel **514**. Once sufficient force is applied, the cut line **518** is ruptured or broken and the access flap **516** is free to swing rearwardly away from the package **500**. The access flap **516** is then swung rearwardly into the open position substantially perpendicular to the plane of the package **500**. In use, the secured card **505**B stays within the package **500**. The access flap **516**, which initially covers the magnetic strip **511**B, swings rearwardly and out of the way as the card **505**B and magnetic strip **511**B are exposed. The exposed strip **511**B can then be passed through a conventional magnetic strip card reader (not shown), to provide activation information, while the card **505**B remains attached within the package **500**.

[0040] Once the card **505**B (and **505**A) is activated, PIN **525** printed on the access flap **516** may be used to initiate a load transaction to load a stored value to the card **505**B (i.e., to an account associated with the card number).

[0041] Access flap **516** can be returned to the closed position by manually swinging the Access flap **516** back into a substantially closed position without substantially deforming the appearance of the package **500**. The access flap **516** will generally partially close by virtue of its inherent tendency to return to the closed position. As a result, the access flap **516** also helps to hide the PIN **525** from inadvertent exposure.

[0042] Eventually, it will be desirable to remove the cards **505**A-B from the package **500** so that they can be easily carried, for example, in a wallet. To remove the cards **505**A-B, the access panel is opened along cut lines **518** to provide easy access to the cards **505**A-B. The cards **505**A-B are separated from the access panel **520** by simply peeling the cards **505**A-B up from the peelable adhesive to separate it from the access panel **520**. The low peel strength of the peelable adhesive permits relatively easy removal of the cards **505**A-B.

[0043] The foregoing descriptions disclose various embodiments of the present invention in which the access flap **516** is hinged or foldably joined to the panel along its adjacent to card **505**B. In alternate embodiments, the access flap can alternatively be hinged or foldably joined to the panel along other edges.

[0044] Although specific embodiments have been illustrated and described herein, it will be appreciated by those of ordinary skill in the art and others, that a wide variety of alternate and/or equivalent implementations may be substituted for the specific embodiment shown and described without departing from the scope of the present invention. This application is intended to cover any adaptations or variations of the embodiment discussed herein. Therefore, it is manifested and intended that the invention be limited only by the claims and the equivalence thereof.

What is claimed is:

1. A debit card package, comprising:

a first panel defining a first plane and including an access flap joined to said first panel along a score line, said access flap being selectively pivotal in a single direction about said score line such that said package is selectively movable between a closed position in which said access flap is in substantial alignment with said first plane and an open position in which said access flap is swung out and away from said first panel along said score line so that said access flap is substantially outside of said first plane and defines a second plane distinct from said first plane;

said access flap having an interior surface including identification indicia on said interior surface, said identification indicia being exposed and observable when said package is in said open position; and

a debit card removably secured within the debit card package, said debit card having a activation portion, said activation portion being exposed and capable of being activated when access flap package is in said open position.

2. The debit card package of claim 1, further comprising a retention means for providing resistance against movement of the access flap out of the first plane.

3. The debit card package of claim 2, wherein the retention means comprises at least one bridge.

4. The debit card package of claim 1, further comprising an opening disposed on a surface of a second panel to permit viewing of a portion of said a surface of said debit card, wherein said opening disposed in said second panel is slightly smaller than perimeter dimensions of said debit card so that said first panel provides resistance to removal of said debit card.

5. The debit card package of claim 1, wherein said access flap is defined by at least one cut line; and said access flap temporarily retained in said first position by at least one bridge.

6. The debit card package of claim 5, wherein said first panel and said access flap substantially cover a surface of said debit card when said card said access flap is in said first position.

7. The debit card package of claim 1, wherein the first panel is defined as a rear panel, the package further comprising a front panel;

the rear panel interconnected with said front panel, an access flap retention means present on said rear panel for providing resistance to movement of said access flap out of the first plane;

the debit card disposed between said front panel and said rear panel; and

said access flap rearwardly moveable away from said front panel.

8. The debit card package of claim 7, wherein said debit card can be viewed through an opening disposed within said front panel when said package is in a closed position, said opening being similar in shape to, but smaller than, the periphery of said debit card whereby said debit card is prevented from passing through said opening.

9. The debit card package of claim 7, wherein said identification means is observable when said package is in said open position.

10. The debit card package of claim 7, wherein said debit card is secured to said rear panel by a peelable adhesive.

11. The debit card package of claim 7, wherein said debit card is secured to said front panel by a peelable adhesive.

12. The debit card package of claim 7, wherein said access flap is defined by at least one cut line, said access flap temporarily retained in substantial alignment with said first plane by at least one bridge.

13. The debit card package of claim 1, wherein said debit card having an associated pin number, said pin number printed on said package and hidden from view when said package is in said closed position.

14. The debit card package of claim 13, wherein said pin number is printed on said access flap.

15. The debit card package of claim 1, wherein said first panel comprises a display hole for hanging said package at a point of display.

16. The debit card package of claim 7, wherein said front panel and said rear panel each include a respective side edge said front panel and said rear panel being integrally connected at said edges along a fold line.

17. A method for activating a packaged debit card, comprising the steps of:

providing a package with a debit card disposed on a panel, the panel including a access flap that is pivotal about a fold line, the package including retention means for temporarily retaining the access flap in a plane defined by the first panel, the card being secured within said package, the card including an identification means for identifying the card for activation purposes;

applying a force to the access flap to overcome the retention means;

swinging the access flap into an open position out of the plane defined by the first panel;

reading the identification means while the access flap is in the open position and while the card remains within said package; and

activating the card in an activation device based on the identification means.

18. The method of claim 17 wherein the retention means is defined as at least one bridge, said applying step including applying sufficient force to the card through the opening to break the bridge.

19. The method of claim 17, further comprising observing a pin number associated with said debit card packaged within said debit card page.

20. The method of claim 19, further comprising loading a value onto said debit card utilizing said pin number.

* * * * *