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(54) PREPAID LONG-DISTANCE TELEPHONE CALLING CARD WITH SEPARABLE COUPON

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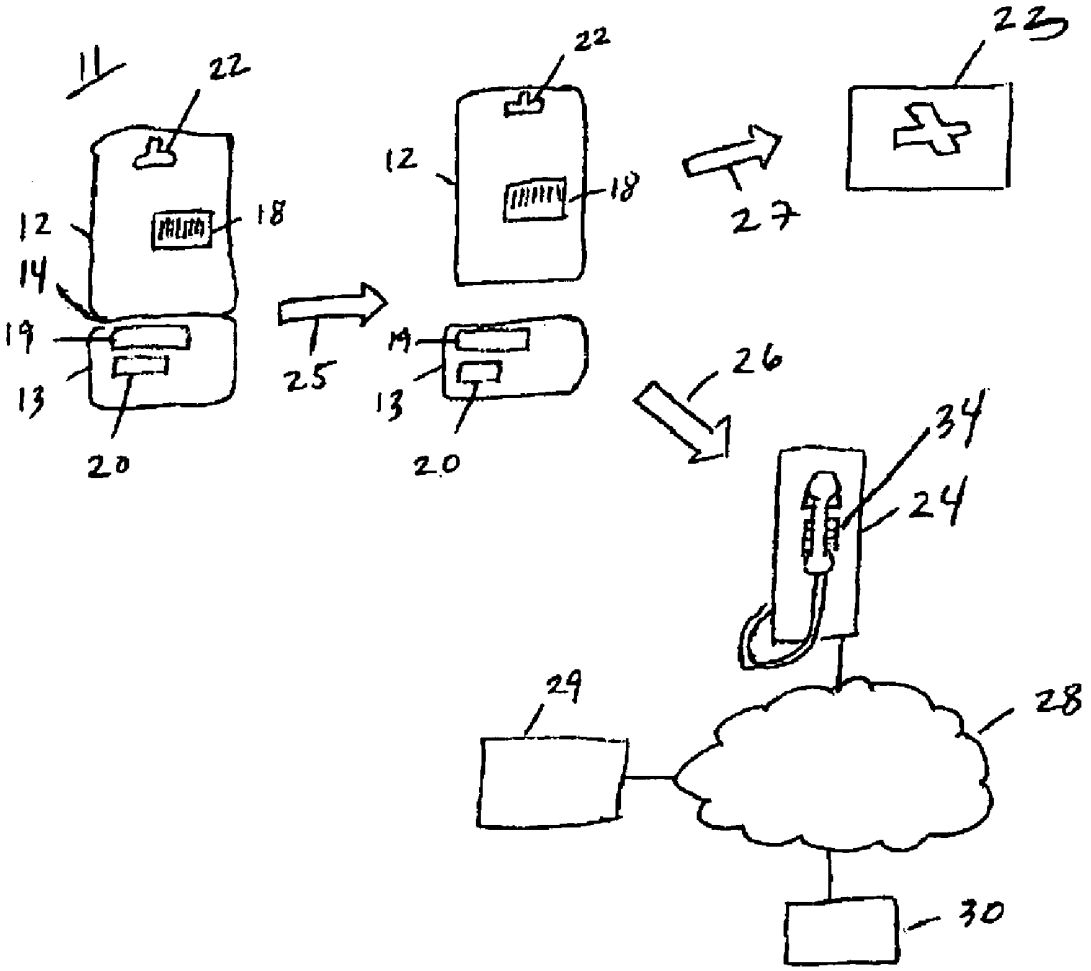
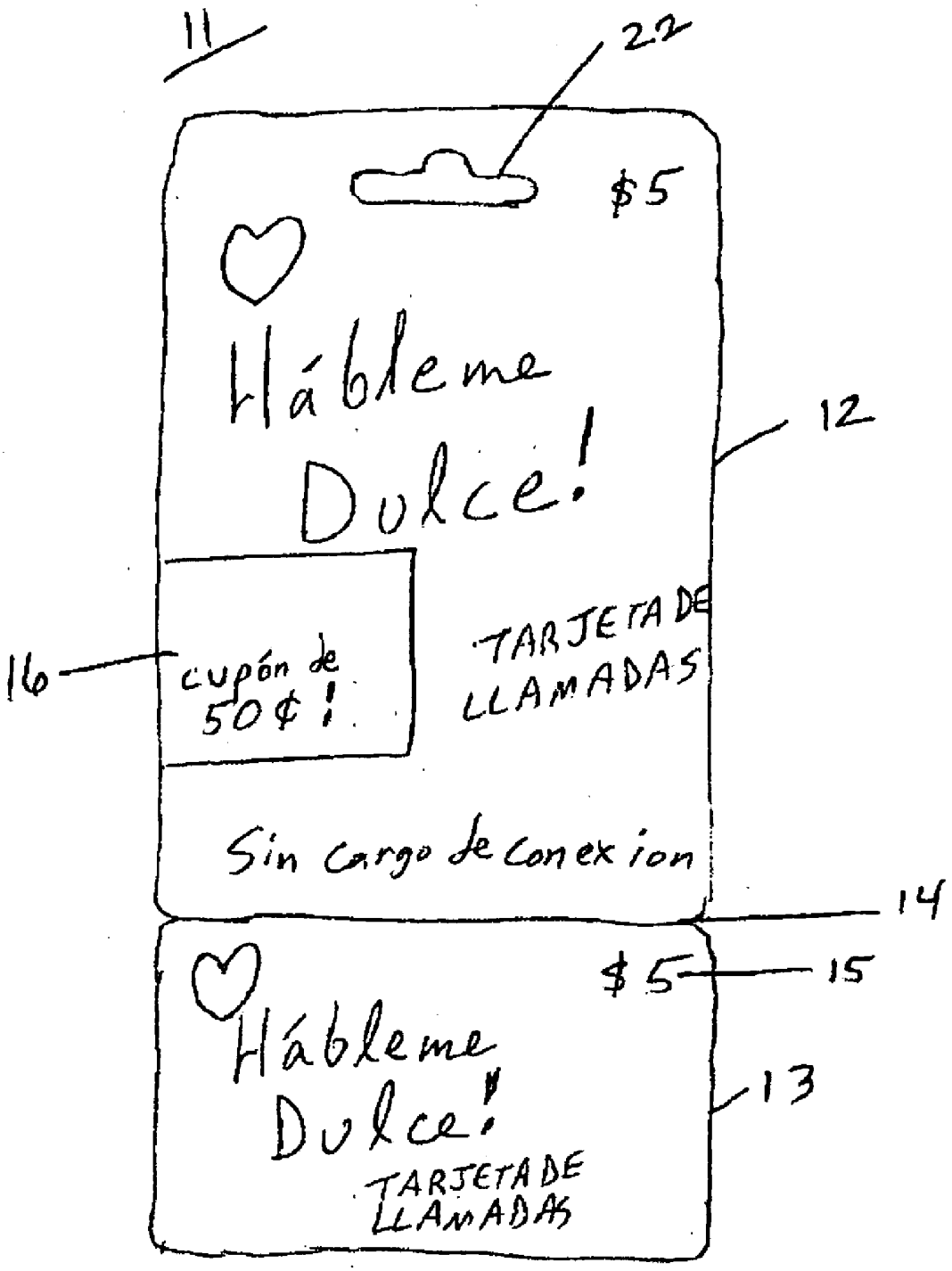
(57) ABSTRACT

An instrument has a perforation joining a first portion and a second portion, each of the first card and second card having an obverse and a reverse side. The first portion bears on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, and may have greater surface area than the second portion. The second portion has on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, has on its obverse indicia relating to a prepaid amount in a second predetermined value, and has on its reverse side a PIN code and a toll-free access telephone number.




11
22
$5
Hábleme
Dulce!
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16
cupón de
50¢!
TARJETA DE
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Sin cargo de conexion
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Hábleme
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13
TARJETA DE
LLAMADAS

Fig. 1

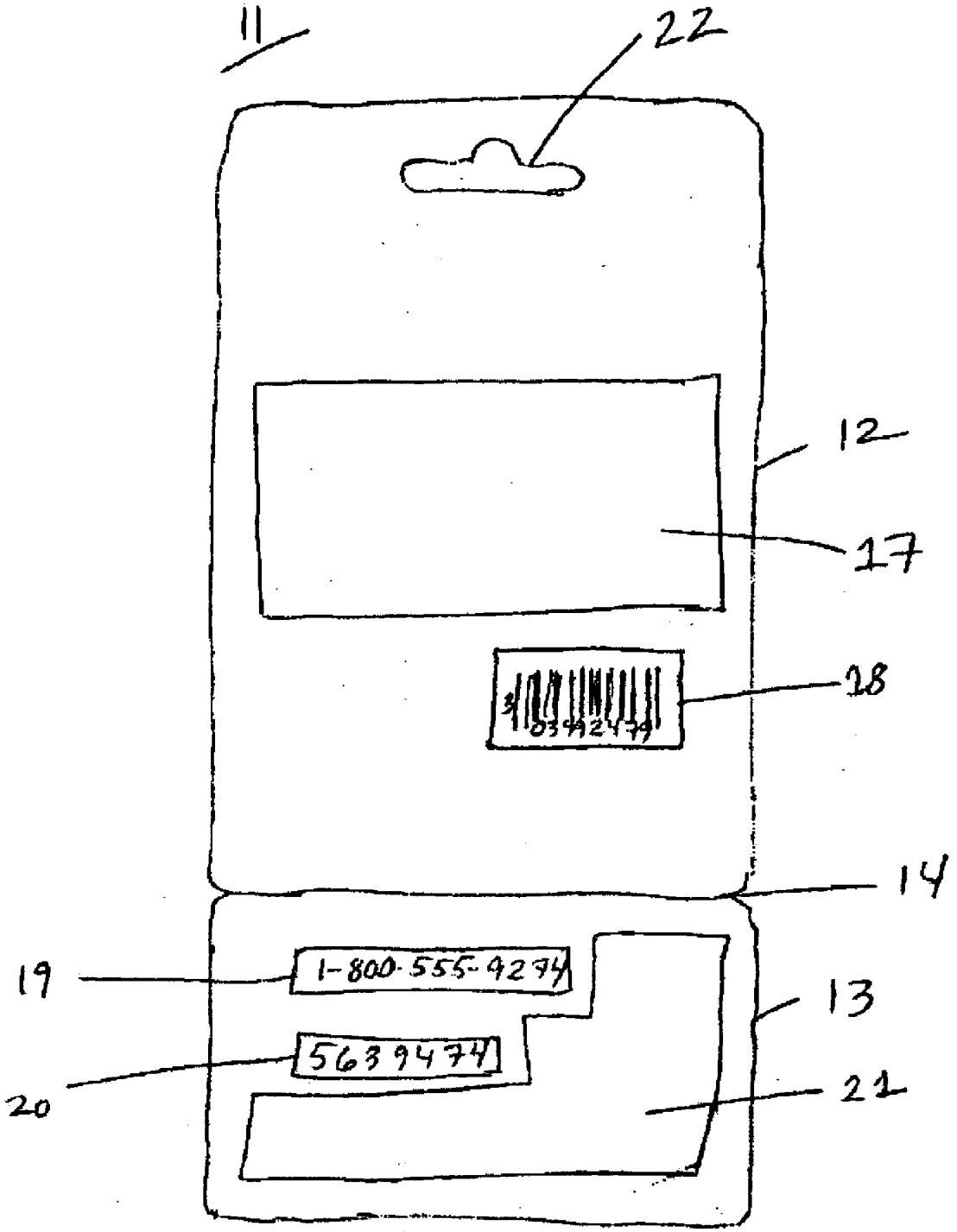

Fig. 2

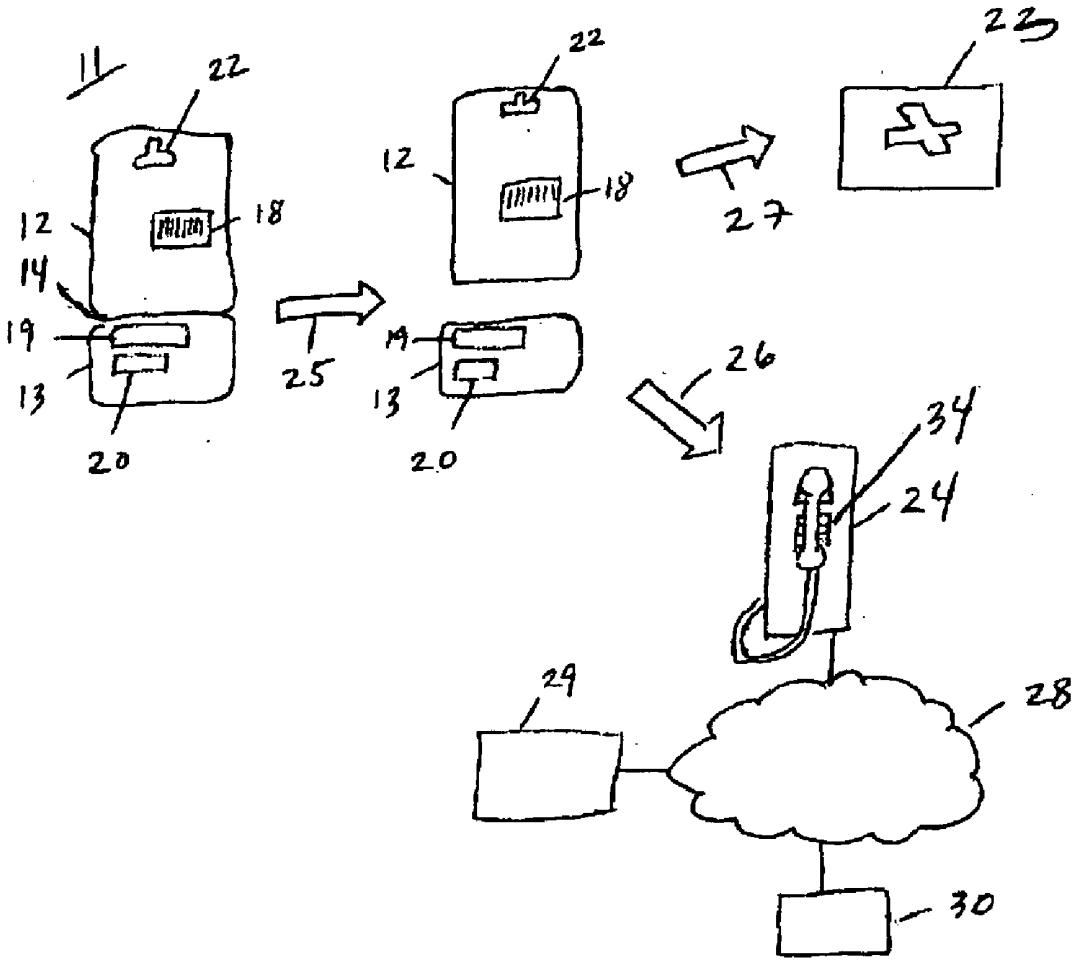

Fig. 3

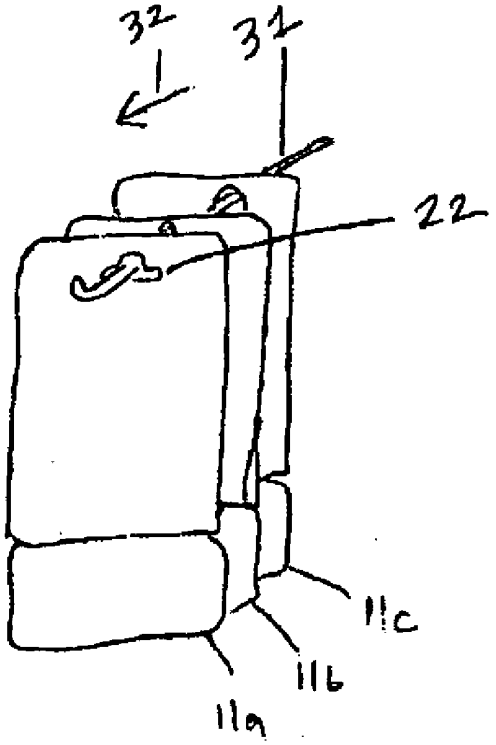

Fig. 4

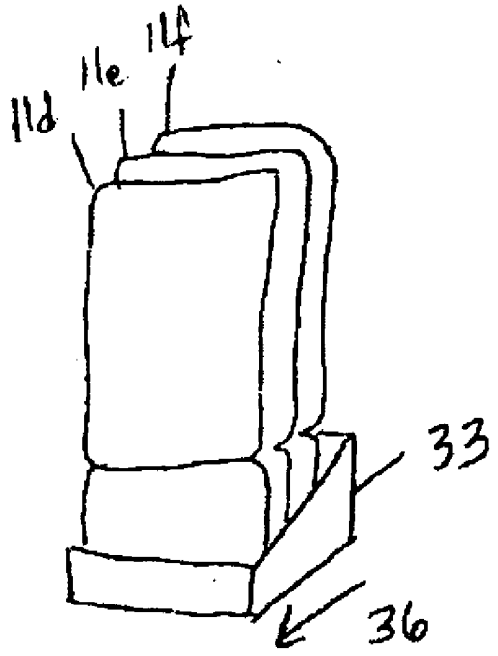

Fig. 5

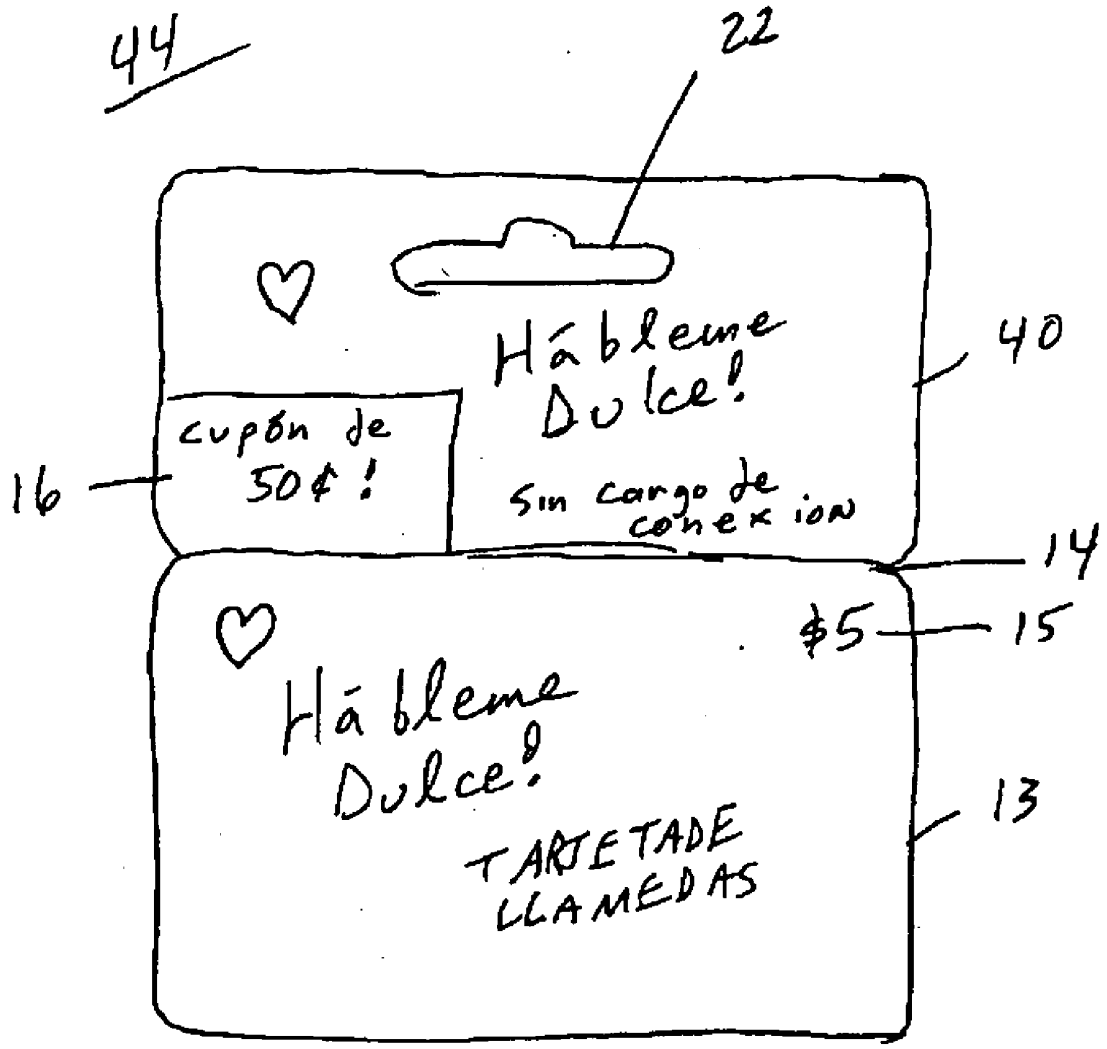
44
22
Hábleme Dulce!
40
cupón de 50¢!
16
sin cargo de conexion
14
$5
15
Hábleme Dulce!
TARJETA DE LLAMEDAS
13

Fig. 6

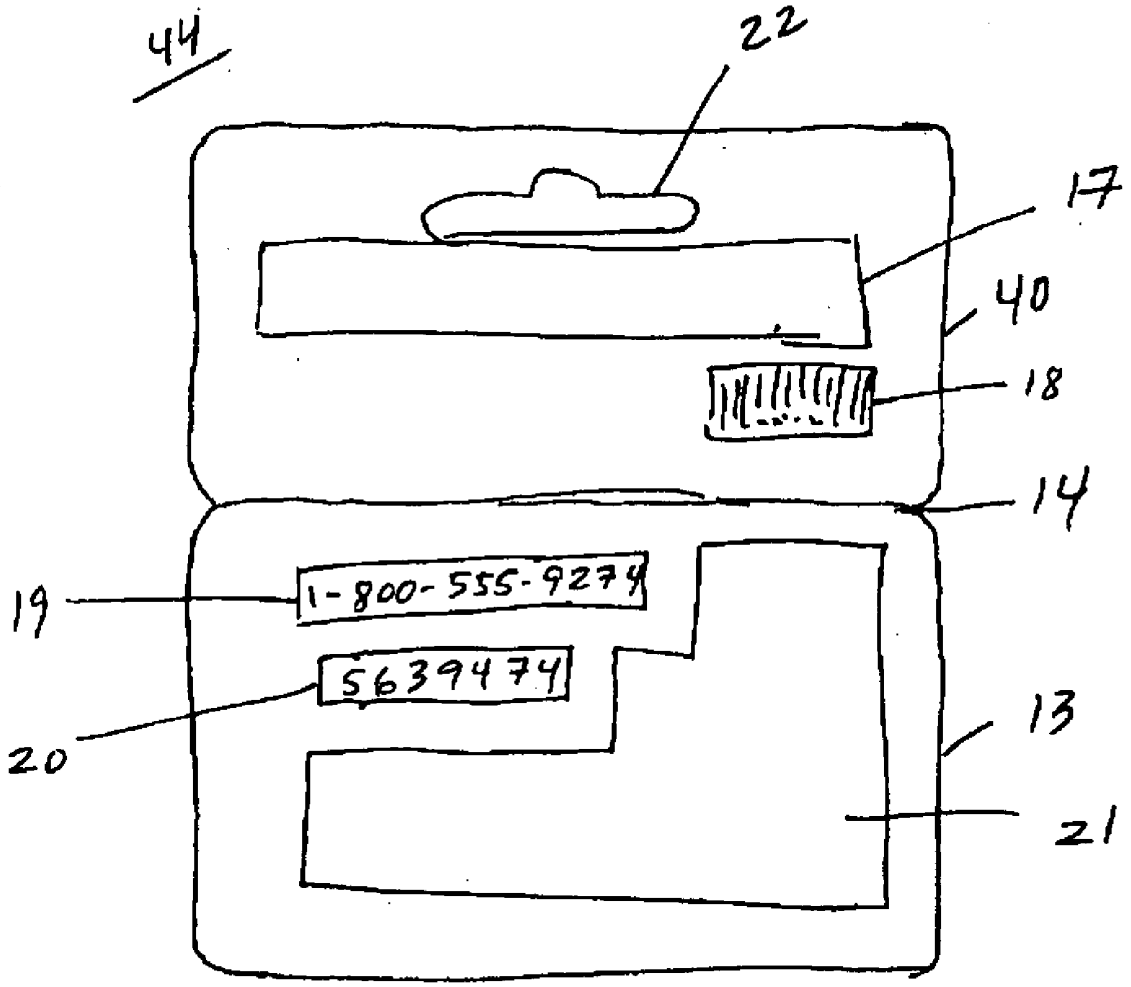

Fig. 7

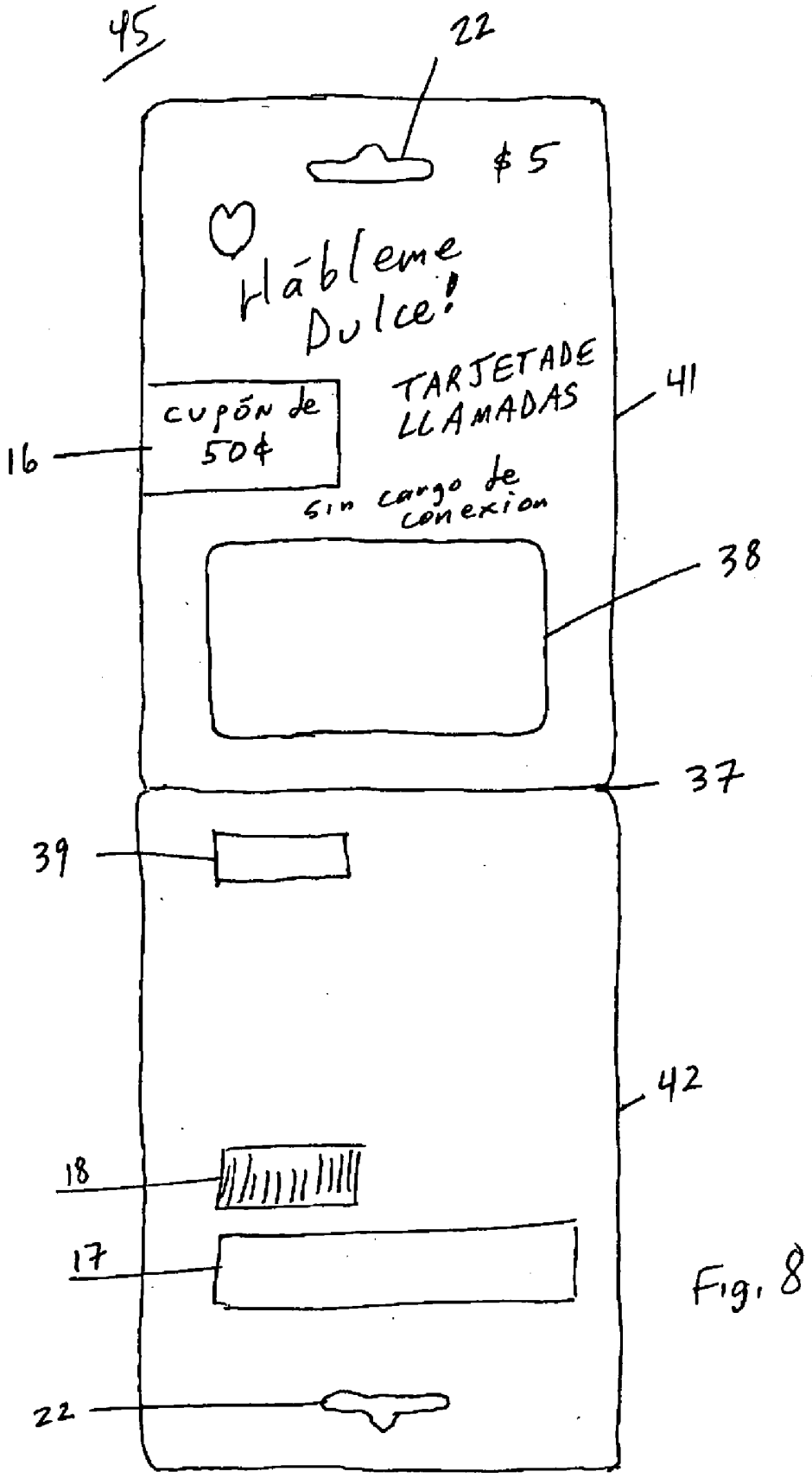
45
22
$5
Hábleme Dulce!
TARJETA DE LLAMADAS
cupón de 50¢
sin cargo de conexion
41
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Fig. 8

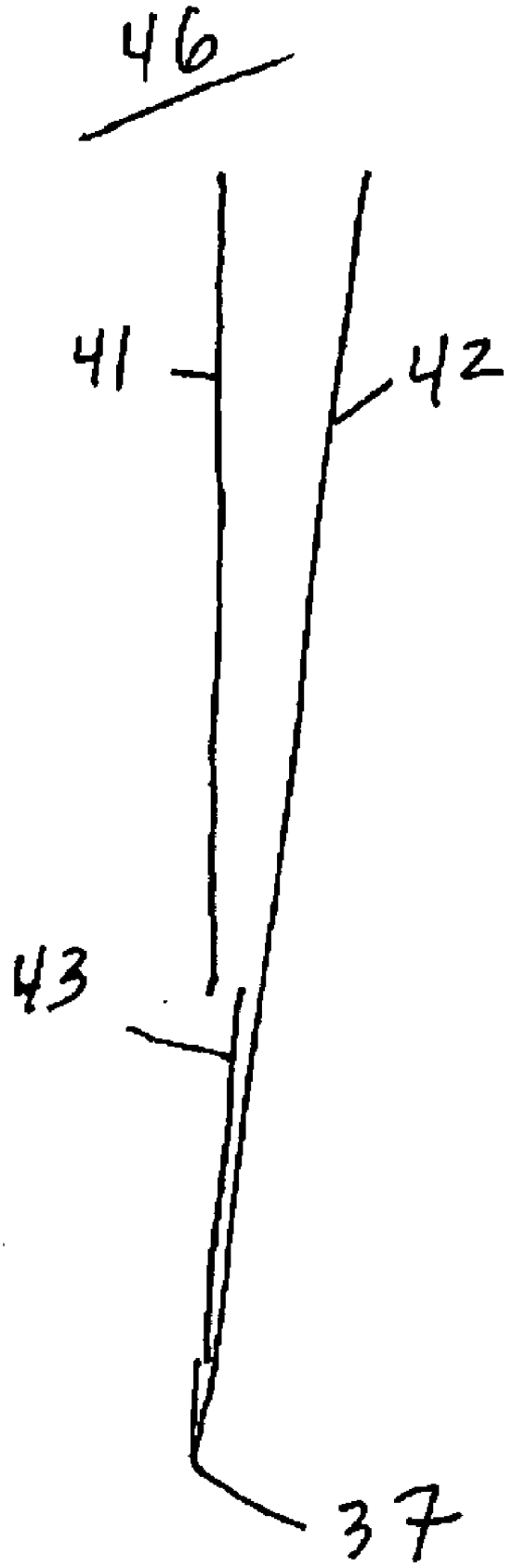

Fig. 9

PREPAID LONG-DISTANCE TELEPHONE CALLING CARD WITH SEPARABLE COUPON

BACKGROUND

[0001] An enormous amount of effort has been expended in recent years to attempt to devise effective and efficient ways to sell and to promote products and to sell and to promote prepaid long-distance telephone calling cards.

[0002] A number of approaches to selling and to promoting products and to selling and to promoting prepaid long-distance telephone calling cards, among them U.S. Pat. No. 5,489,123 to Roshkoff; U.S. Pat. No. 5,537,314 to Kanter; U.S. Pat. No. 5,720,500 to Okazaki et al.; U.S. Pat. No. 5,749,075 to Toader et al.; U.S. Pat. No. 5,915,007 to Klapka; U.S. Pat. No. 5,992,731 to Tani; U.S. Pat. No. 6,183,017 to Najor et al.; and U.S. Pat. No. 6,615,190 to Slater; US patent publications 20020190121 to Walker et al. and 20030070338 to Roshkoff; and PCT publication WO 96-31848 to Burdon et al.

[0003] None of these approaches is completely satisfactory. The card of U.S. Pat. No. 6,183,017 to Najor et al., for example, is small and thus is all too easy to shoplift, and in many cases it is impossible to fit onto the card all of the indicia which would need to be present if the card were to serve its intended purpose of both a prepaid long-distance telephone calling card and a store coupon. Another problem with this card is that a would-be purchaser cannot redeem the store coupon at a convenient time but must instead postpone the redemption until after the prepaid calling-card value is consumed, or will lose some or all of the prepaid value.

[0004] Even in the face of these problems, a satisfactory approach has not heretofore been devised that achieves the many conflicting goals facing the designers of such cards.

[0005] There is thus a need for an approach for a prepaid long-distance telephone calling card which also offers in some way the promotional benefit of a store coupon, while being difficult to shop-life and while somehow being readily displayed for potential purchase and presenting an immediately redeemable coupon.

SUMMARY

[0006] An instrument has a perforation joining a first portion and a second portion, each of the first card and second card having an obverse and a reverse side. The first portion bears on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, and may have greater surface area than the second portion. The second portion has on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, has on its obverse indicia relating to a prepaid amount in a second predetermined value, and has on its reverse side a PIN code and a toll-free access telephone number.

DESCRIPTION OF THE DRAWING

[0007] The invention will be described with respect to a drawing in several figures.

[0008] **FIG. 1** is a plan view of the obverse side of a first exemplary instrument according to the invention.

[0009] **FIG. 2** is a plan view of the reverse side of a first exemplary instrument according to the invention.

[0010] **FIG. 3** shows a process of purchase, separation, and redemption and use of the exemplary instrument of **FIGS. 1 and 2**.

[0011] **FIG. 4** shows instruments according to the invention hanging from a hook.

[0012] **FIG. 5** shows instruments according to the invention placed in a display rack.

[0013] **FIG. 6** is a plan view of the obverse side of a second exemplary instrument according to the invention.

[0014] **FIG. 7** is a plan view of the reverse side of a second exemplary instrument according to the invention.

[0015] **FIG. 8** is a plan view of an outer jacket forming part of a third exemplary instrument according to the invention.

[0016] **FIG. 9** is a cross-section of the third exemplary instrument of which the jacket of **FIG. 8** forms a part.

[0017] Where possible, like reference designations have been employed in the figures to denote like features.

DETAILED DESCRIPTION

[0018] Turning first to **FIGS. 1 and 2**, what is shown are plan views of the obverse and reverse sides, respectively, of an exemplary instrument **11**. The instrument **11** has a perforation **14** joining a first card **12** and a second card **13**, each of said first card **12** and second card **13** having an obverse and a reverse side shown in **FIGS. 1 and 2** respectively. The first card **12** has a hook opening **22** and bears on both its obverse and reverse sides indicia **16** and **17** relating to a store coupon of a first predetermined value. The first card **12** has greater surface area than the second card **13**. The second card **13** has on both its obverse and reverse sides indicia **15**, **19**, **20** relating to a prepaid long-distance telephone calling card. The second card **13** has on its obverse indicia **15** relating to a prepaid amount in a second predetermined value. The second card **13** has on its reverse side a PIN code **20** and a toll-free access telephone number **19**. The first card **12** may also bear a bar code **18** on its reverse, which bar code may be used in bar-code scanning for purposes of redemption of the coupon value. The second card **13** preferably bears detailed information **21** which explains the use of the second card **13** for placing prepaid long-distance telephone calls.

[0019] In a typical embodiment, the first card **12** has more than double the surface area of the second card **13**. This makes the instrument **11** large enough that it is difficult to shoplift.

[0020] In this particular illustrative embodiment, the card name "hábleme dulce" means "speak sweetly to me."“Sin cargo de conexion" means "without a connection charge."“Tarjeta de llamadas" means "calling card."“Cupón de 50¢" means "50¢ coupon."

[0021] **FIG. 3** shows a process of purchase, separation, and redemption and use of the exemplary instrument **11**. At an early stage of the process, the instrument **11** is as described above. In step **25**, the first card **12** is separated from the second card **13** at the perforation **14**. This sepa-

rating step is preferably done by hand rather than by means of machinery or cutting devices.

[0022] At step **27**, the first card **12** is redeemed for its first predetermined value in a purchase after the separating step **25**. In some redemption processes, the bar code **18** is passed over a bar code scanner **23**. In this way the bar code **18** is scanned on the bar code scanner **23**. Typically the bar code **18** is a UPC code (uniform or universal product code) formatted so as to communicate by means of the scanner the value of the coupon, as well as the expiration date and in some cases, information used to check to see whether the purchaser actually purchased the item for which the coupon is to be redeemed.

[0023] At step **26**, at least one long-distance telephone call is placed for no greater than any unused portion of the second predetermined value. In a typical sequence of events, the user dials the toll-free access telephone number **19** at a keypad **34** of a telephone **24**. After the toll-free access telephone number **19** is dialed, the user the enters the PIN code **20** and a destination telephone number at the keypad **34**. In an exemplary embodiment the keypad **34** emits dual-tone multifrequency (DTMF) tones.

[0024] Another exemplary embodiment is termed the "PIN-less" calling card. With such a card, the user goes to a landline telephone and dials a sequence of digits as instructed on the card. The service provider uses ANI to identify the calling line, and connects the long-distance call until the prepaid value is exhausted.

[0025] The telephone call at the telephone **24** passes through the public switched telephone network **28** to server **29**. Server **29** determines the amount of unused portion (if any) of the second predetermined value. If there is unused value associated with the card **13**, then the voice path of the telephone call is connected to destination **30**. In a commonplace sequence of events, the telephone call does not exhaust the prepaid value, and the holder of the card **13** may place additional telephone calls until that value is exhausted.

[0026] One example of how calls may be completed is that destination **30** may be in a different country than the telephone **24**, and the link from server **29** to destination **30** may be provided, at least in part, by means of voice over Internet Protocol (VOIP).

[0027] In an exemplary sequence of events, the redeeming step **27** is performed prior to performing the placing step **26**. This is desirable from the point of view of the purchaser because the purchaser may wish to redeem the coupon of the card **12** right away. The coupon may, for example, be near its expiration date. In a prior-art arrangement such as that described in the above-mentioned patent to Najor et al, the purchaser will be forced to postpone redeeming the coupon until the prepaid value of the calling card is exhausted (on paid of losing value of the card), but this might be after the expiration date of the coupon, leading to dissatisfaction for the purchaser.

[0028] From the point of view of the couponer this may be disadvantageous. The couponer risks that the purchaser may forget to use the coupon or that the coupon may expire before the card value is exhausted, and in either case the opportunity to sell the coupon-related product is lost. The couponer may also face a negative reaction by the purchaser who may resent not being able to use the coupon right away.

[0029] It will also be appreciated that whenever a prepaid long-distance telephone calling card has associated with it a detachable portion that is intended to make shoplifting more difficult, the detachable portion must be disposed of in some way. In prior-art arrangements the detachable portion has no use after being detached and might be discarded hastily, giving rise to litter. In the present arrangement, however, the detachable portion has value as a store coupon and this will likely lead to more careful handling, thus reducing the risk of litter.

[0030] **FIG. 4** shows instruments **11***a*, **11***b*, **11***c*, hanging from a hook **31**. To bring about this result, the instrument **11***c* is hung on the hook **31**. After this, another instrument **11***b* is hung on the hook **31**. After this, yet another instrument **11***a* is hung on the hook **31**. It is noted that in **FIG. 4**, the hook **31** protrudes in a first direction **32**, toward potential purchasers. Each instrument **11***a*, **11***b*, **11***c* hangs from the hook **31** by its hook opening **22**. The obverse of each instrument **11***a*, **11***b*, **11***c* preferably faces in the first direction **32**. The obverse faces of the instruments **11***a*, **11***b*, and **11***c* are designed to sell the instruments, with large and easy-to-read legends. In contrast some of the writing on the reverse faces of the instruments **11***a*, **11***b*, **11***c* can be small as it is important to the purchaser only after purchase.

[0031] At the time of a purchase of an instrument **11***a*, first the instrument **11***a* is removed from the hook **31**.

[0032] **FIG. 5** shows instruments **11***d*, **11***e*, **11***f* placed in a display rack **33**. The rack **33** defines a first direction **36** toward potential purchasers. The obverse of each instrument **11***d*, **11***e*, **11***f* faces in the first direction **36**. In a typical sequence of events, a first one **11***f* of the instruments is placed in the rack **33**. Next a second one **11***e* of the instruments is placed in the rack **33**.

[0033] **FIGS. 6 and 7** show plan views of the obverse and reverse sides, respectively, of an exemplary instrument **44**. The instrument **44** has a perforation **14** joining a first card **40** and a second card **13**, each of said first card **40** and second card **13** having an obverse and a reverse side shown in **FIGS. 6 and 7** respectively. The first card **40** has a hook opening **22** and bears on both its obverse and reverse sides indicia **16** and **17** relating to a store coupon of a first predetermined value. The second card **13** has on both its obverse and reverse sides indicia **15**, **19**, **20** relating to a prepaid long-distance telephone calling card. The second card **13** has on its obverse indicia **15** relating to a prepaid amount in a second predetermined value. The second card **13** has on its reverse side a PIN code **20** and a toll-free access telephone number **19**. The first card **40** may also bear a bar code **18** on its reverse, which bar code is used in bar-code scanning for purposes of redemption of the coupon value. The second card **13** preferably bears detailed information **21** which explains the use of the second card **13** for placing prepaid long-distance telephone calls.

[0034] **FIG. 8** is a plan view of an outer jacket **45** forming part of a third exemplary instrument **46** (shown in **FIG. 9**) according to the invention. Jacket portion **41** represents the obverse of the assembled instrument **46**, while jacket portion **42** represents the reverse of the assembled instrument **46**. Each of jacket portions **41**, **42** has a hook opening **22**, and the hook openings **22** line up when the jacket **45** is folded at fold line **37**. Jacket portion **41** bears indicia **16** and and the jacket portion **42** bears indicia **17** relating to a store coupon

of a first predetermined value. The jacket portion **42** may also bear a bar code **18** which bar code may be used in bar-code scanning for purposes of redemption of the coupon value. A clear window area **38** is provided in front portion **41** through which the obverse of a prepaid long-distance telephone calling card (omitted for clarity in **FIG. 8**) may be seen. A clear window area **39** may be provided in rear portion **42** through which a tracking number, printed on the reverse of the prepaid long-distance telephone calling card may be seen.

[**0035**] **FIG. 9** is a cross-section of the third exemplary instrument **46** of which the jacket **45** (**FIG. 8**) forms a part. Front portion **41** is seen edgewise, as is rear portion **42**, connected at fold line **37**. A prepaid long-distance telephone calling card **43** is seen, positioned between first and second portions **41**, **42**. The first and second portions are glued together to yield the assembled instrument **46**.

[**0036**] The calling card **43** has on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card. The calling card **43** has on its obverse indicia relating to a prepaid amount in a second predetermined value. The calling card **43** has on its reverse side a PIN code and a toll-free access telephone number. The calling card **43** preferably bears detailed information which explains the use of the second card **43** for placing prepaid long-distance telephone calls. The indicia on the obverse and reverse of the card **43** are preferably similar to or identical to the indicia shown in **FIGS. 1 and 2** or the card **13**.

[**0037**] Those skilled in the art will have no difficulty devising myriad obvious improvements and enhancements to the invention, none of which depart from the invention and all of which are intended to be encompassed by the claims which follow.

1. A method performed with respect to an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

hanging the instrument on a hook;

removing the instrument from the hook;

separating the first card from the second card at the perforation;

redeeming the first card for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

2. The method of claim 1 wherein the first card further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the first card for its first predetermined value further comprises scanning the bar code on a bar code scanner.

3. The method of claim 1 wherein the placing step is performed more than once.

4. The method of claim 1 wherein the redeeming step is performed prior to performing the placing step.

5. Apparatus comprising an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number.

6. The apparatus of claim 5 wherein the first card has more than double the surface area of the second card.

7. An assembly comprising:

a hook protruding in a first direction; and

a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number;

wherein each instrument is hanging from the hook by its hook opening, and

wherein the obverse of each instrument faces in the first direction.

8. The assembly of claim 7 wherein, for each instrument, the first card has more than double the surface area of the second card.

9. A method performed with respect to a hook protruding in a first direction;

and a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having

on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

hanging a first one of the instruments on the hook by its hook opening, the instrument's obverse facing in the first direction; and

hanging a second one of the instruments on the hook by its hook opening, the instrument's obverse also facing in the first direction.

10. A method performed with respect to an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

purchasing the instrument;

separating the first card from the second card at the perforation after purchase;

redeeming the first card for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

11. The method of claim 10 wherein the first card further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the first card for its first predetermined value further comprises scanning the bar code on a bar code scanner.

12. The method of claim 10 wherein the placing step is performed more than once.

13. The method of claim 10 wherein the redeeming step is performed prior to performing the placing step.

14. Apparatus comprising an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number.

15. The apparatus of claim 14 wherein the first card has more than double the surface area of the second card.

16. An assembly comprising:

a rack defining a first direction; and

a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number;

wherein each instrument is contained in the rack, and

wherein the obverse of each instrument faces in the first direction.

17. The assembly of claim 16 wherein, for each instrument, the first card has more than double the surface area of the second card.

18. A method performed with respect to a rack defining a first direction; and a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the first card having greater surface area than the second card, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

placing a first one of the instruments in the rack, the instrument's obverse facing in the first direction; and

placing a second one of the instruments in the rack, the instrument's obverse also facing in the first direction.

19. A method performed with respect to an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

hanging the instrument on a hook;

removing the instrument from the hook;

separating the first card from the second card at the perforation;

redeeming the first card for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

20. The method of claim 19 wherein the first card further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the first card for its first predetermined value further comprises scanning the bar code on a bar code scanner.

21. The method of claim 19 wherein the placing step is performed more than once.

22. The method of claim 1 wherein the redeeming step is performed prior to performing the placing step.

23. Apparatus comprising an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number.

24. The apparatus of claim 23 wherein the first card has greater surface area than the second card.

25. The apparatus of claim 24 wherein the first card has more than double the surface area of the second card.

26. An assembly comprising:

a hook protruding in a first direction; and

a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number;

wherein each instrument is hanging from the hook by its hook opening, and

wherein the obverse of each instrument faces in the first direction.

27. The assembly of claim 26 wherein, for each instrument, the first card has greater surface area than the second card.

28. The assembly of claim 27 wherein, for each instrument, the first card has more than double the surface area of the second card.

29. A method performed with respect to a hook protruding in a first direction; and a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

hanging a first one of the instruments on the hook by its hook opening, the instrument's obverse facing in the first direction; and

hanging a second one of the instruments on the hook by its hook opening, the instrument's obverse also facing in the first direction.

30. A method performed with respect to an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

purchasing the instrument;

separating the first card from the second card at the perforation after purchase;

redeeming the first card for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

31. The method of claim 30 wherein the first card further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the first card for its first predetermined value further comprises scanning the bar code on a bar code scanner.

32. The method of claim 30 wherein the placing step is performed more than once.

33. The method of claim 30 wherein the redeeming step is performed prior to performing the placing step.

34. Apparatus comprising an instrument, the instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a

second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number.

35. The apparatus of claim 34 wherein the first card has greater surface area than the second card,

36. The apparatus of claim 35 wherein the first card has more than double the surface area of the second card.

37. An assembly comprising:

a rack defining a first direction; and

a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number;

wherein each instrument is contained in the rack, and

wherein the obverse of each instrument faces in the first direction.

38. The assembly of claim 37 wherein, for each instrument, the first card has greater surface area than the second card.

39. The assembly of claim 38 wherein, for each instrument, the first card has more than double the surface area of the second card.

40. A method performed with respect to a rack defining a first direction; and

a plurality of instruments, each instrument having a perforation joining a first card and a second card, each of said first card and second card having an obverse and a reverse side, the first card bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the second card having on both its obverse and reverse sides indicia relating to a prepaid long-distance telephone calling card, the second card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the second card having on its reverse side a PIN code and a toll-free access telephone number; the method comprising the steps of:

placing a first one of the instruments in the rack, the instrument's obverse facing in the first direction; and

placing a second one of the instruments in the rack, the instrument's obverse also facing in the first direction.

41. A method performed with respect to an instrument, the instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket; the method comprising the steps of:

hanging the instrument on a hook;

removing the instrument from the hook;

separating the card from the jacket;

redeeming jacket for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

42. The method of claim 41 wherein the jacket further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the jacket for its first predetermined value further comprises scanning the bar code on a bar code scanner.

43. The method of claim 41 wherein the placing step is performed more than once.

44. The method of claim 41 wherein the redeeming step is performed prior to performing the placing step.

45. Apparatus comprising an instrument, the instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket.

46. The apparatus of claim 45 wherein the jacket has more than double the surface area of the second card.

47. An assembly comprising:

a hook protruding in a first direction; and

a plurality of instruments, each instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket;

wherein each instrument is hanging from the hook by its hook opening, and

wherein the obverse of each instrument faces in the first direction.

48. The assembly of claim 47 wherein, for each instrument, the first card has more than double the surface area of the second card.

49. A method performed with respect to a hook protruding in a first direction; and a plurality of instruments, each instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket; the method comprising the steps of:

hanging a first one of the instruments on the hook by its hook opening, the instrument's obverse facing in the first direction; and

hanging a second one of the instruments on the hook by its hook opening, the instrument's obverse also facing in the first direction.

50. A method performed with respect to an instrument, the instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket; the method comprising the steps of:

purchasing the instrument;

separating the jacket from the card after purchase;

redeeming the jacket for its first predetermined value in a purchase after the separating step; and

placing at least one long-distance telephone call for no greater than any unused portion of the second predetermined value;

the placing step further comprising dialing the toll-free access telephone number, and after the toll-free access telephone number is dialed, entering via dual-tone multifrequency tones the PIN code and a destination telephone number.

51. The method of claim 50 wherein the jacket further comprises on its reverse a bar code relating to the first predetermined value, and wherein the step of redeeming the jacket for its first predetermined value further comprises scanning the bar code on a bar code scanner.

52. The method of claim 50 wherein the placing step is performed more than once.

53. The method of claim 50 wherein the redeeming step is performed prior to performing the placing step.

54. Apparatus comprising an instrument, the instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket.

55. The apparatus of claim 54 wherein the jacket has more than double the surface area of the card.

56. An assembly comprising:

a rack defining a first direction; and

a plurality of instruments, each instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket;

wherein each instrument is contained in the rack, and

wherein the obverse of each instrument faces in the first direction.

57. The assembly of claim 56 wherein, for each instrument, the jacket has more than double the surface area of the card.

58. A method performed with respect to a rack defining a first direction; and a plurality of instruments, each instrument comprising a jacket and a card, each of said jacket and card having an obverse and a reverse side, the jacket having a hook opening and bearing on both its obverse and reverse sides indicia relating to a store coupon of a first predetermined value, the jacket having greater surface area than the card, the card having on both its obverse and reverse sides indicia relating to prepaid long-distance telephone calling, the card having on its obverse indicia relating to a prepaid amount in a second predetermined value, the card having on its reverse side a PIN code and a toll-free access telephone number, the card contained within the jacket with a portion of the card visible through a clear window area of the jacket; the method comprising the steps of:

placing a first one of the instruments in the rack, the instrument's obverse facing in the first direction; and

placing a second one of the instruments in the rack, the instrument's obverse also facing in the first direction.

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