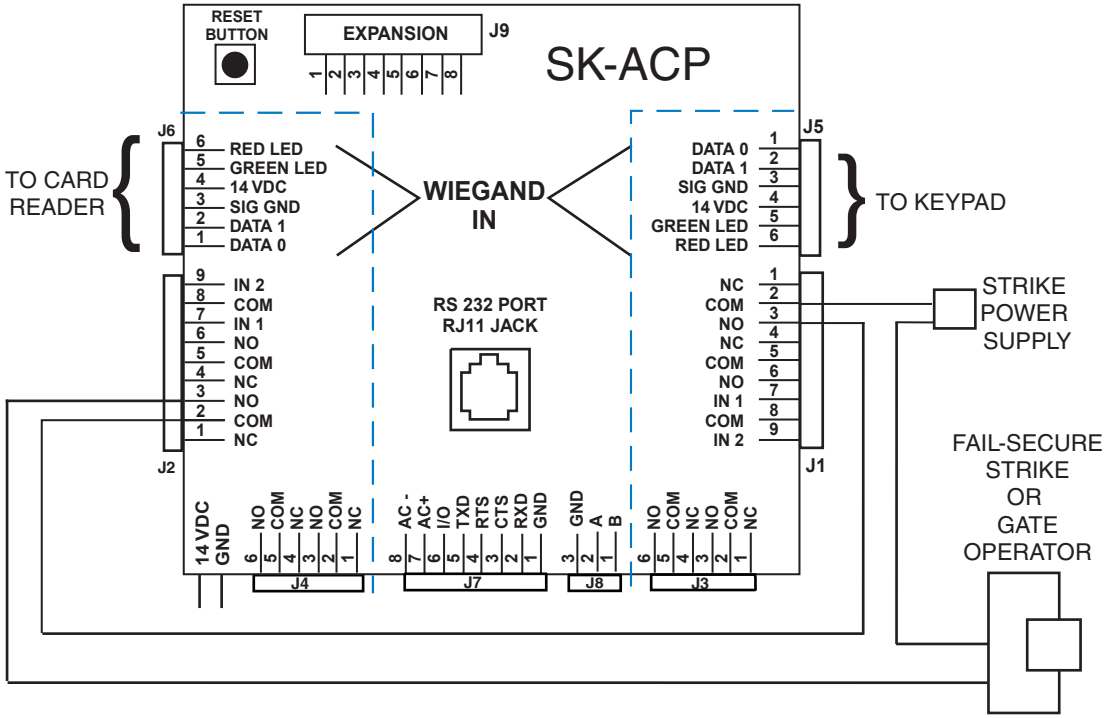CARD PLUS PIN - DUAL CREDENTIAL SYSTEMS