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The history of credit cards. Charg-It purchases were forwarded to Biggins' bank, the middleman that reimbursed the merchant and obtained payment from the customer in what came to be known as the "closed-loop" system. Purchases could only be made locally and only bank customers could obtain a Charg-It card.

1983 MasterCard were the first to introduce a laser hologram to their cards to combat counterfeiting 1984 Most Visa cards around the world feature a dove hologram,

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First Data becomes the first processor of Visa and Mastercard bank-issued credit cards. 11 American Express buys 80% of First Data Resources, with the remaining 20% being purchased in 5% increments each subsequent year until June 1983. 12

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In light of Bank of America's success with their card, a competing network of banks launched a second network known today as MasterCard in 1966. American Express was launched in 1958 and Sears, Roebuck, and Co. launched the Discover Card in 1986.

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