

Systems, Devices, and/or Methods for Managing Personal Identification Services

Brief Description of the Drawings

- [1] A wide variety of potential practical and useful embodiments will be more readily understood through the following detailed description of certain exemplary embodiments, with reference to the accompanying exemplary drawings in which:
- [2] **FIG. 1** is a block diagram of an exemplary embodiment of a system 1000;
- [3] **FIG. 2** is a flowchart of an exemplary embodiment of a method 2000;
- [4] **FIG. 3** is a flowchart of an exemplary embodiment of a method 3000; and
- [5] **FIG. 4** is a block diagram of an exemplary embodiment of an information device 4000.

Detailed Description

- [6] Certain exemplary embodiments provide a method, which comprises automatically transmitting a signal comprising personal identification services information. The signal is generated responsive to an automatic identification of a business identity based upon an automatically determined location. The personal identification services information is automatically associated with the business identity. The signal can cause a cardholder associated with the personal identification services information to receive a reward and/or rewards points automatically increased.
- [7] **FIG. 1** is a block diagram of an exemplary embodiment of a system 1000, which can comprise a smartphone 1300, an information device 1100, tablet 1200, a network 1400, a first server 1500, a second server 1600, a third server 1700, and a fourth server 1800. First server 1500 can comprise a first user interface 1520 and can be coupled to a first database 1540. Second server 1600 can comprise a second user interface 1620 and can be coupled to a second database 1640. Third server 1700 can comprise a third user interface 1720, a processor 1760, machine instructions 1780, and can be coupled to a third database 1740. Fourth server 1800 can comprise a fourth user interface 1820 and can be coupled to a fourth

- database 1840. Any of the methods and/or steps thereof can be carried out in whole or in part by tablet 1200, smartphone 1300, information device 1100 and/or first server 1500. Second server 1600, third server 1700, and/or fourth server 1800 can each be associated with implementation of a system via which services are provided to customers based upon personal identification and/or location information. In certain exemplary embodiments, system 1000 can be used to implement one or more methods disclosed herein.
- [8] In certain exemplary embodiments, processor 1760 can be constructed to automatically transmit a signal comprising personal identification services information. The signal can be generated responsive to an automatic identification of a business identity based upon an automatically determined location, the personal identification services information can be automatically associated with the business identity. The personal identification services information can be loyalty card information, rewards card information, credit card information, membership card information, and/or access card information, etc.
- [9] Certain exemplary embodiments comprise a transform circuit 1530 that is constructed to automatically transmit a signal comprising personal identification services information. The signal is generated responsive to an automatic identification of a business identity based upon an automatically determined location. The personal identification services information can be automatically associated with the business identity. The personal identification services information can be loyalty card information, rewards card information, credit card information, membership card information, and/or access card information, etc.
- [10] **FIG. 2** is a flowchart of an exemplary embodiment of a method 2000. At activity 2100, application software (an “App”) can be provided to a customer (e.g., via a download over the Internet). The App provided is constructed to provide the customer with rewards associated with personal identification services.

- [11] At activity 2200, personal identification services information is received. Certain exemplary embodiments provide a set of graphical user interfaces (“GUIs”) that operate to query the customer and obtain information concerning participation in one or more incentive programs (e.g., a loyalty card information, rewards card information, credit card information, membership card information, and/or access card information, etc.). For example, a first GUI can require the customer to present and/or set up login credentials via a secure uplink. A second GUI can provide a drop down list of incentive programs supported by the App. The second GUI prompts the customer to select one or more of the incentive programs in which the customer is enrolled. In certain exemplary embodiments, the App can prompt the user to enter incentive program information via the second GUI or another GUI (e.g., a loyalty card information, rewards card information, credit card information, membership card information, and/or access card information, etc.).
- [12] In certain exemplary embodiments, the second GUI and/or a third GUI can enroll the customer in one or more of the incentive programs. In such embodiments, a fourth GUI queries a user for information required to enroll the customer in a particular incentive program. In other embodiments, the App can automatically obtain the information to enroll the customer in the particular incentive program from prior application and/or other databases automatically accessible by the App. In such embodiments, a fifth GUI can be provided to the user to confirm enrollment information and verify the validity thereof. An enrollment of the customer in an incentive program can result in a business automatically transmitting card information to the App (e.g., a loyalty card information, rewards card information, credit card information, membership card information, and/or access card information, etc.).
- [13] The personal identification services information can be associated with a loyalty card information, rewards card information, credit card information, membership card information, and/or access card information, etc.

- [14] At activity 2300, personal identification services information is automatically associated with one or more businesses by the App. Certain incentive programs might be honored by a plurality of businesses.
- [15] At activity 2400, location information can be automatically obtained. In certain exemplary embodiments, the location is determined based upon a Global Positioning System (“GPS”) communication of a mobile device with a GPS. Certain exemplary embodiments calculate an absolute position of a GPS receiver (e.g., a mobile device of a user) and an absolute time of reception of satellite signals. In certain exemplary embodiments, the GPS receiver calculates pseudoranges that estimate the distance from the GPS receiver to a plurality of satellites.
- [16] In other embodiments, the location is determined based upon a cell phone tower communication of a mobile device with a cell phone tower identification system. In other embodiments, the location is determined based upon a wide area augmentation communication of a mobile device with a wide area augmentation system.
- [17] At activity 2500, the location information is automatically associated with a business. Once the location information is received, the App is constructed to automatically identify any business associated with the location information. For example, if the customer is at a particular business, the App can automatically identify the business. For example, a database with business identification information can be utilized. In certain exemplary embodiments, a map database such as the Google Maps database can be utilized (Google Maps is a trademark of Google of 1600 Amphitheatre Parkway Mountain View Ca.) to identify the business.

- [18] **FIG. 3** is a flowchart of an exemplary embodiment of a method 3000. At activity 3100, card is automatically selected based upon location. The App can communicate with location determining machine instructions that automatically communicate with satellites, cell phone towers, and/or other location determining systems. In certain exemplary embodiments, a first signal is sent to the business. The first signal comprises personal identification services information (e.g., a loyalty card information, rewards card information, credit card information, membership card information, and/or access card information, etc.). Certain exemplary embodiments are constructed to automatically transmit the first signal comprising the personal identification services information. The first signal can be generated responsive to an automatic identification of a business identity based upon an automatically determined location. The personal identification services information can be automatically associated with the business identity. In certain exemplary embodiments, the first signal causes a cardholder associated with the personal identification services information to receive a reward and/or rewards points automatically increased.
- [19] At activity 3200, the App automatically sends a second signal for access to be granted to a location-selected business. Certain such businesses require a membership in order for access to be granted. The second signal can be automatically sent to such businesses verifying membership such that access is granted.
- [20] In certain exemplary embodiments, purchase information can be received when the customer buys one or more goods or services from the business. The App can be constructed to automatically query a database of the business and automatically receive information concerning a value of a purchase of the customer.
- [21] At activity 3300, the App can send a third signal to the business. The third signal comprises charge card information. The third signal can cause a charge for a

- purchase goods and/or services to be made to the charge card without presentation of a physical charge card.
- [22] At activity 3400, reward information can be received by the App that is responsive to the purchase and the automatically determined location. The App can automatically update rewards points or the equivalent thereof based upon an automatically logged value of the purchase of the customer. The App is constructed to provide an incentive count GUI that renders the rewards points or the equivalent thereof to the user.
- [23] **FIG. 4** is a block diagram of an exemplary embodiment of an information device 4000, which in certain operative embodiments can comprise, for example, information device 1100, of **FIG. 1**. Information device 4000 can comprise any of numerous circuits and/or components, such as for example, one or more network interfaces 4100, one or more processors 4200, one or more memories 4300 containing instructions 4400, one or more input/output (“I/O”) devices 4500, and/or one or more user interfaces 4600 coupled to the one or more I/O devices 4500, etc.
- [24] In certain exemplary embodiments, via one or more user interfaces 4600, such as a graphical user interface, a customer can view a rendering of information related to provision of services to customers based upon personal identification and/or location information.

Definitions

- [25] When the following terms are used substantively herein, the accompanying definitions apply. These terms and definitions are presented without prejudice, and, consistent with the application, the right to redefine these terms during the prosecution of this application or any application claiming priority hereto is reserved. For the purpose of interpreting a claim of any patent that claims priority hereto, each definition (or redefined term if an original definition was amended

during the prosecution of that patent), functions as a clear and unambiguous disavowal of the subject matter outside of that definition.

[26] **a** – at least one.

[27] **access card** – an electronic, plastic, and/or paper payment card issued to a cardholder to identify the cardholder as an individual who is allowed entry into a particular place and/or a particular group.

[28] **activity** – an action, act, step, and/or process or portion thereof.

[29] **and/or** – either in conjunction with or in alternative to.

[30] **apparatus** – an appliance or device for a particular purpose

[31] **associate** – to join, connect together, and/or relate.

[32] **automatically** – acting or operating in a manner essentially independent of external influence or control. For example, an automatic light switch can turn on upon “seeing” a person in its view, without the person manually operating the light switch.

[33] **based upon** – used as a criterion for a determination.

[34] **business identity** – a group of symbols that are unique to a particular entity that provides a set of goods and/or services.

[35] **can** – is capable of, in at least some embodiments.

[36] **cardholder** – one who possesses and/or owns a flat stiff usually small and rectangular piece of material (such as paper, cardboard, or plastic) that bears information.

[37] **cause** – to produce an effect.

[38] **cell phone tower identification system** – a system constructed to identifying locations of mobile phones, whether stationary or moving. The locations can be determined via a number of technologies, such as using of radio signals between (several) cell towers of the network and the phone, or simply using GPS. To locate a mobile phone using multilateration of radio signals, it must emit at least the roaming signal to contact the next nearby antenna tower, but the process does not require an active call. The Global System for Mobile Communications (GSM) is based on the phone's signal strength to nearby antenna masts.[

- [39] **circuit** – an electrically conductive pathway and/or a communications connection established across two or more switching devices comprised by a network and between corresponding end systems connected to, but not comprised by the network.
- [40] **comprising** – including but not limited to.
- [41] **configure** – to make suitable or fit for a specific use or situation.
- [42] **constructed to** – made to and/or designed to.
- [43] **convert** – to transform, adapt, and/or change.
- [44] **create** – to bring into being.
- [45] **credit card** – an electronic, plastic, and/or paper payment card issued to a cardholder to enable the cardholder to pay for goods and/or services based on the cardholder's promise to a card issuer to pay the card issuer for the amounts plus the other agreed charges.
- [46] **data** – distinct pieces of information, usually formatted in a special or predetermined way and/or organized to express concepts.
- [47] **data structure** – an organization of a collection of data that allows the data to be manipulated effectively and/or a logical relationship among data elements that is designed to support specific data manipulation functions. A data structure can comprise meta data to describe the properties of the data structure. Examples of data structures can include: array, dictionary, graph, hash, heap, linked list, matrix, object, queue, ring, stack, tree, and/or vector.
- [48] **define** – to establish the outline, form, or structure of.
- [49] **determine** – to obtain, calculate, decide, deduce, and/or ascertain.
- [50] **device** – a machine, manufacture, and/or collection thereof.
- [51] **estimate** – to calculate and/or determine approximately and/or tentatively.
- [52] **generate** – to create, produce, give rise to, and/or bring into existence.
- [53] **Global Positioning System (“GPS”)** - a system adaptable to determine a terrestrial location of a device receiving signals from multiple satellites.
- [54] **graphical user interface** - an interface between a human and a communication device that takes advantage of the device’s graphics

capabilities to make the program easier to use. Well-designed graphical user interfaces can free the user from learning complex command languages.

- [55] **haptic** – involving the human sense of kinesthetic movement and/or the human sense of touch. Among the many potential haptic experiences are numerous sensations, body-positional differences in sensations, and time-based changes in sensations that are perceived at least partially in non-visual, non-audible, and non-olfactory manners, including the experiences of tactile touch (being touched), active touch, grasping, pressure, friction, traction, slip, stretch, force, torque, impact, puncture, vibration, motion, acceleration, jerk, pulse, orientation, limb position, gravity, texture, gap, recess, viscosity, pain, itch, moisture, temperature, thermal conductivity, and thermal capacity.
- [56] **identification** - evidence of identity; something that identifies a person or thing.
- [57] **information device** – any device capable of processing data and/or information, such as any general purpose and/or special purpose computer, such as a personal computer, workstation, server, minicomputer, mainframe, supercomputer, computer terminal, laptop, wearable computer, and/or Personal Digital Assistant (PDA), mobile terminal, Bluetooth device, communicator, "smart" phone (such as a Treo-like device), messaging service (e.g., Blackberry) receiver, pager, facsimile, cellular telephone, a traditional telephone, telephonic device, a programmed microprocessor or microcontroller and/or peripheral integrated circuit elements, an ASIC or other integrated circuit, a hardware electronic logic circuit such as a discrete element circuit, and/or a programmable logic device such as a PLD, PLA, FPGA, or PAL, or the like, etc. In general any device on which resides a finite state machine capable of implementing at least a portion of a method, structure, and/or graphical user interface described herein may be used as an information device. An information device can comprise components such as one or

more network interfaces, one or more processors, one or more memories containing instructions, and/or one or more input/output (I/O) devices, one or more user interfaces coupled to an I/O device, etc.

- [58] **initialize** – to prepare something for use and/or some future event.
- [59] **input/output (I/O) device** - any sensory-oriented input and/or output device, such as an audio, visual, haptic, olfactory, and/or taste-oriented device, including, for example, a monitor, display, projector, overhead display, keyboard, keypad, mouse, trackball, joystick, gamepad, wheel, touchpad, touch panel, pointing device, microphone, speaker, video camera, camera, scanner, printer, haptic device, vibrator, tactile simulator, and/or tactile pad, potentially including a port to which an I/O device can be attached or connected.
- [60] **location** – a place substantially approximating where something physically exists.
- [61] **machine instructions** – directions adapted to cause a machine, such as an information device, to perform one or more particular activities, operations, or functions. The directions, which can sometimes form an entity called a “processor”, “kernel”, “operating system”, “program”, “application”, “utility”, “subroutine”, “script”, “macro”, “file”, “project”, “module”, “library”, “class”, and/or “object”, etc., can be embodied as machine code, source code, object code, compiled code, assembled code, interpretable code, and/or executable code, etc., in hardware, firmware, and/or software.
- [62] **machine readable medium** – a physical structure from which a machine can obtain data and/or information. Examples include a memory, punch cards, etc.
- [63] **may** – is allowed and/or permitted to, in at least some embodiments.
- [64] **membership card** – an electronic, plastic, and/or paper payment card issued to a cardholder to identify the cardholder as an individual who is part of a group.

- [65] **memory device** – an apparatus capable of storing analog or digital information, such as instructions and/or data. Examples include a non-volatile memory, volatile memory, Random Access Memory, RAM, Read Only Memory, ROM, flash memory, magnetic media, a hard disk, a floppy disk, a magnetic tape, an optical media, an optical disk, a compact disk, a CD, a digital versatile disk, a DVD, and/or a raid array, etc. The memory device can be coupled to a processor and/or can store instructions adapted to be executed by processor, such as according to an embodiment disclosed herein.
- [66] **method** – a process, procedure, and/or collection of related activities for accomplishing something.
- [67] **mobile device** – an information device that is small enough to hold and operate in a human hand.
- [68] **network** – a communicatively coupled plurality of nodes. A network can be and/or utilize any of a wide variety of sub-networks, such as a circuit switched, public-switched, packet switched, data, telephone, telecommunications, video distribution, cable, terrestrial, broadcast, satellite, broadband, corporate, global, national, regional, wide area, backbone, packet-switched TCP/IP, Fast Ethernet, Token Ring, public Internet, private, ATM, multi-domain, and/or multi-zone sub-network, one or more Internet service providers, and/or one or more information devices, such as a switch, router, and/or gateway not directly connected to a local area network, etc.
- [69] **network interface** – any device, system, or subsystem capable of coupling an information device to a network. For example, a network interface can be a telephone, cellular phone, cellular modem, telephone data modem, fax modem, wireless transceiver, ethernet card, cable modem, digital subscriber line interface, bridge, hub, router, or other similar device.
- [70] **packet** – a discrete instance of communication.

- [71] **personal identification service information** – data that is unique to a particular individual. For example, name, address, phone number, e-mail address, credit card number, rewards card number, membership card number, access card number, and/or a photographic image, etc.
- [72] **plurality** – the state of being plural and/or more than one.
- [73] **predetermined** – established in advance.
- [74] **probability** – a quantitative representation of a likelihood of an occurrence.
- [75] **processor** - a device and/or set of machine-readable instructions for performing one or more predetermined tasks. A processor can comprise any one or a combination of hardware, firmware, and/or software. A processor can utilize mechanical, pneumatic, hydraulic, electrical, magnetic, optical, informational, chemical, and/or biological principles, signals, and/or inputs to perform the task(s). In certain embodiments, a processor can act upon information by manipulating, analyzing, modifying, converting, transmitting the information for use by an executable procedure and/or an information device, and/or routing the information to an output device. A processor can function as a central processing unit, local controller, remote controller, parallel controller, and/or distributed controller, etc. Unless stated otherwise, the processor can be a general-purpose device, such as a microcontroller and/or a microprocessor, such the Pentium IV series of microprocessor manufactured by the Intel Corporation of Santa Clara, California. In certain embodiments, the processor can be a dedicated purpose device, such as an Application Specific Integrated Circuit (“ASIC”) or a Field Programmable Gate Array (FPGA) that has been designed to implement in its hardware and/or firmware at least a part of an embodiment disclosed herein.
- [76] **project** – to calculate, estimate, or predict.
- [77] **provide** – to furnish, supply, give, and/or make available.
- [78] **receive** – to get as a signal, take, acquire, and/or obtain.

- [79] **recommend** – to suggest, praise, commend, and/or endorse.
- [80] **render** – to make perceptible to a human, for example as data, commands, text, graphics, audio, video, animation, and/or hyperlinks, etc., such as via any visual, audio, and/or haptic means, such as via a display, monitor, electric paper, ocular implant, cochlear implant, speaker, etc.
- [81] **repeatedly** – again and again; repetitively.
- [82] **request** – to express a desire for and/or ask for.
- [83] **responsive** – reacting to an influence and/or impetus.
- [84] **reward** – something of value that is given in return for a predetermined act and/or set of actions..
- [85] **rewards card** – an electronic, plastic, and/or paper card, visually similar to a credit card, debit card, or digital card that identifies the card holder as a participant in a program that provides perquisites to those patronizing a particular business or set of businesses.
- [86] **select** – to make a choice or selection from alternatives.
- [87] **set** – a related plurality.
- [88] **signal** – information, such as machine instructions for activities and/or one or more letters, words, characters, symbols, signal flags, visual displays, and/or special sounds, etc. having prearranged meaning, encoded as automatically detectable variations in a physical variable, such as a pneumatic, hydraulic, acoustic, fluidic, mechanical, electrical, magnetic, optical, chemical, and/or biological variable, such as power, energy, pressure, flowrate, viscosity, density, torque, impact, force, frequency, phase, voltage, current, resistance, magnetomotive force, magnetic field intensity, magnetic field flux, magnetic flux density, reluctance, permeability, index of refraction, optical wavelength, polarization, reflectance, transmittance, phase shift, concentration, and/or temperature, etc. Depending on the context, a signal and/or the information encoded therein can be synchronous, asynchronous, hard real-time, soft real-time, non-real time, continuously generated, continuously varying, analog, discretely generated, discretely varying, quantized, digital, broadcast,

multicast, unicast, transmitted, conveyed, received, continuously measured, discretely measured, processed, encoded, encrypted, multiplexed, modulated, spread, de-spread, demodulated, detected, de-multiplexed, decrypted, and/or decoded, etc.

- [89] **store** – to place, hold, and/or retain data, typically in a memory.
- [90] **substantially** – to a great extent or degree.
- [91] **system** – a collection of mechanisms, devices, machines, articles of manufacture, processes, data, and/or instructions, the collection designed to perform one or more specific functions.
- [92] **transform** – constructed to cause a change.
- [93] **transmit** – to send as a signal, provide, furnish, and/or supply.
- [94] **user interface** - any device for rendering information to a user and/or requesting information from the user. A user interface includes at least one of textual, graphical, audio, video, animation, and/or haptic elements. A textual element can be provided, for example, by a printer, monitor, display, projector, etc. A graphical element can be provided, for example, via a monitor, display, projector, and/or visual indication device, such as a light, flag, beacon, etc. An audio element can be provided, for example, via a speaker, microphone, and/or other sound generating and/or receiving device. A video element or animation element can be provided, for example, via a monitor, display, projector, and/or other visual device. A haptic element can be provided, for example, via a very low frequency speaker, vibrator, tactile stimulator, tactile pad, simulator, keyboard, keypad, mouse, trackball, joystick, gamepad, wheel, touchpad, touch panel, pointing device, and/or other haptic device, etc. A user interface can include one or more textual elements such as, for example, one or more letters, number, symbols, etc. A user interface can include one or more graphical elements such as, for example, an image, photograph, drawing, icon, window, title bar, panel, sheet, tab, drawer, matrix, table, form, calendar, outline view, frame, dialog box, static text, text box, list, pick list, pop-up list, pull-down list, menu, tool bar, dock, check box, radio

button, hyperlink, browser, button, control, palette, preview panel, color wheel, dial, slider, scroll bar, cursor, status bar, stepper, and/or progress indicator, etc. A textual and/or graphical element can be used for selecting, programming, adjusting, changing, specifying, etc. an appearance, background color, background style, border style, border thickness, foreground color, font, font style, font size, alignment, line spacing, indent, maximum data length, validation, query, cursor type, pointer type, autosizing, position, and/or dimension, etc. A user interface can include one or more audio elements such as, for example, a volume control, pitch control, speed control, voice selector, and/or one or more elements for controlling audio play, speed, pause, fast forward, reverse, etc. A user interface can include one or more video elements such as, for example, elements controlling video play, speed, pause, fast forward, reverse, zoom-in, zoom-out, rotate, and/or tilt, etc. A user interface can include one or more animation elements such as, for example, elements controlling animation play, pause, fast forward, reverse, zoom-in, zoom-out, rotate, tilt, color, intensity, speed, frequency, appearance, etc. A user interface can include one or more haptic elements such as, for example, elements utilizing tactile stimulus, force, pressure, vibration, motion, displacement, temperature, etc.

[95] **via** – by way of and/or utilizing.

[96] **weight** – a value indicative of importance.

[97] **wide area augmentation system** – a location identification system that utilizes a network of ground-based reference stations to measure small variations in the GPS satellites' signals. Measurements from the reference stations are routed to master stations, which queue the received Deviation Correction (DC) and send the correction messages to geostationary WAAS satellites in a timely manner (every 5 seconds or less). Those satellites broadcast the correction messages back to Earth, where WAAS-enabled GPS receivers use the corrections while computing their positions to improve accuracy.

Note

[98] Still other substantially and specifically practical and useful embodiments will become readily apparent to those skilled in this art from reading the above-recited and/or herein-included detailed description and/or drawings of certain exemplary embodiments. It should be understood that numerous variations, modifications, and additional embodiments are possible, and accordingly, all such variations, modifications, and embodiments are to be regarded as being within the scope of this application.

[99] Thus, regardless of the content of any portion (e.g., title, field, background, summary, description, abstract, drawing figure, etc.) of this application, unless clearly specified to the contrary, such as via explicit definition, assertion, or argument, with respect to any claim, whether of this application and/or any claim of any application claiming priority hereto, and whether originally presented or otherwise:

[100] there is no requirement for the inclusion of any particular described or illustrated characteristic, function, activity, or element, any particular sequence of activities, or any particular interrelationship of elements;

[101] no characteristic, function, activity, or element is “essential”;

[102] any elements can be integrated, segregated, and/or duplicated;

[103] any activity can be repeated, any activity can be performed by multiple entities, and/or any activity can be performed in multiple jurisdictions; and

[104] any activity or element can be specifically excluded, the sequence of activities can vary, and/or the interrelationship of elements can vary.

[105] Moreover, when any number or range is described herein, unless clearly stated otherwise, that number or range is approximate. When any range is described herein, unless clearly stated otherwise, that range includes all values therein and all subranges therein. For example, if a range of 1 to 10 is described, that range includes all values therebetween, such as for example, 1.1, 2.5, 3.335, 5, 6.179,

8.9999, etc., and includes all subranges therebetween, such as for example, 1 to 3.65, 2.8 to 8.14, 1.93 to 9, etc.

- [106] When any claim element is followed by a drawing element number, that drawing element number is exemplary and non-limiting on claim scope. No claim of this application is intended to invoke paragraph six of 35 USC 112 unless the precise phrase “means for” is followed by a gerund.
- [107] Any information in any material (e.g., a United States patent, United States patent application, book, article, etc.) that has been incorporated by reference herein, is only incorporated by reference to the extent that no conflict exists between such information and the other statements and drawings set forth herein. In the event of such conflict, including a conflict that would render invalid any claim herein or seeking priority hereto, then any such conflicting information in such material is specifically not incorporated by reference herein.
- [108] Accordingly, every portion (e.g., title, field, background, summary, description, abstract, drawing figure, etc.) of this application, other than the claims themselves, is to be regarded as illustrative in nature, and not as restrictive, and the scope of subject matter protected by any patent that issues based on this application is defined only by the claims of that patent.

What is claimed is:

1. A method comprising:
 - automatically transmitting a signal comprising personal identification services information, the signal generated responsive to an automatic identification of a business identity based upon an automatically determined location, wherein:
 - the location automatically determined based upon one of:
 - a GPS communication of a mobile device with a Global Positioning System;
 - a cell phone tower communication of a mobile device with a cell phone tower identification system; and
 - a wide area augmentation communication of a mobile device with a wide area augmentation system;
 - the personal identification services information is automatically associated with the business identity; and
 - the signal causes a cardholder associated with the personal identification services information to receive a reward and/or rewards points automatically increased.
2. The method of claim 1, wherein:
 - the personal identification services information is associated with a rewards card.
3. The method of claim 1, wherein:
 - the personal identification services information is associated with a credit card.
4. The method of claim 1, wherein:
 - the personal identification services information is associated with a membership card.

5. The method of claim 1, wherein:
the personal identification services information is associated with an access card.
6. The method of claim 1, wherein:
the location is determined based upon the GPS communication.
7. The method of claim 1, wherein:
the location is determined based upon the cell phone tower communication.
8. The method of claim 1, wherein:
the location is determined based upon the wide area augmentation communication.
9. A system comprising:
a processor constructed to automatically transmit a signal comprising loyalty card information, the signal generated responsive to an automatic identification of a business identity based upon an automatically determined location, the loyalty card information automatically associated with the business identity.
10. A transform circuit constructed to:
automatically transmit a signal comprising rewards card information, the signal generated responsive to an automatic identification of a business identity based upon an automatically determined location, the rewards card information automatically associated with the business identity.

Abstract of the Disclosure

[109] Certain exemplary embodiments provide a method, which comprises automatically transmitting a signal comprising personal identification services information. The signal is generated responsive to an automatic identification of a business identity based upon an automatically determined location. The personal identification services information is automatically associated with the business identity. The signal can cause a cardholder associated with the personal identification services information to receive a reward.