

Further, such a method may include obtaining or providing components having one or more aspects described above for the example of the apparatus for communicating a code. In some embodiments, such a method may be used in combination with, or as part of, other methods described herein. In some embodiments, such a method or system may be used for a particular purpose, or for more than one purpose.

[0219] In particular embodiments, for instance, for each of multiple people, the identity of the person is used to authorize an expenditure from a credit or debit account at a point of sale for a purchase of goods or a payment for services. In particular embodiments, as another example, for each of numerous people, the identity of the person is used to authorize physical access to a controlled space. Further, in some embodiments, for each of at least two of the people, the identity of the person is used to authorize computer access to electronically stored information. Even further, in some embodiments, for another example, the method further includes at least one other means for identifying the people. Such another means may be one of the means described herein, or known in the art, for example.

[0220] Still another embodiment is (or includes) a method of eliminating a need to carry a card. This example of a method includes replacing an old component of a mobile phone with a new component. In some embodiments, the new component includes at least one of a back, a battery cover, a battery, and a case for the mobile phone, as examples. In some embodiments, for example, the new component includes a magnetic code area configured to produce a magnetic code to be read by a card reader (e.g., device 88) when the phone is passed in close proximity to the card reader. Other embodiments may use a bar code, as another example.

[0221] Another embodiment is (or includes) another method of eliminating a need to carry a card. Such a method may include, for example, configuring a mobile phone with a component, wherein the component is or includes at least one of a back, a battery cover, a battery, and a case for the mobile phone, wherein, the component includes a code configured to be read by a card reader (e.g., device 88) when the phone is passed in close proximity to the card reader. Other embodiments include a method or phone that communicates a code using near-field communication, for example, wherein the code is stored on the phone, selected by the user, and transmitted via a NFC transmitter (e.g., device 82). Different uses are described herein wherein the codes are sent to the phone via the mobile phone network (e.g., 40) from a server (e.g., 15) or that collects the codes from third parties (e.g., 31 to 33) through the internet 10, for example.

[0222] Different embodiments of the invention may include different combinations of elements described herein, shown in the drawings, or known in the art. Benefits, other advantages, and solutions to problems have been described herein with regard to specific embodiments. However, the benefits, advantages, solutions to problems, and element(s) that may cause benefit, advantage, or solution to occur or become more pronounced are not to be construed as critical, required, or essential features or elements of the claims or the invention. Reference to an element in the singular is not intended to mean “one and only one” unless explicitly so stated, but rather “one or more.” As used herein, the terms

“comprises”, “comprising”, or a variation thereof, are intended to cover a non-exclusive inclusion, such that a process, method, article, or apparatus that comprises a list of elements does not include only those elements but may include other elements not expressly listed or inherent to such process, method, article, or apparatus. Further, no element described herein is required for the practice of the invention unless expressly described as “essential” or “critical”.

What is claimed is:

1. A method of authorizing an action, the method comprising, in any permissible order, at least the acts of:

receiving from a person having authority to authorize the action, an identification of a first phone number for obtaining authorization for the action;

receiving from a person seeking the action, a request for authorization of the action;

after the receiving the identification of the first phone number, and after the receiving of the request for authorization, sending an automated first message through a mobile phone network to a first mobile phone having the first phone number, wherein the first message includes a description of the action for which authorization is requested; and

after the sending of the first message, receiving from the first mobile phone, having the first phone number, a second message, wherein the second message authorizes the action.

2. The method of claim 1 wherein, prior to the receiving of the request for authorization of the action, the first phone number is received through at least one of an Internet website and the mobile phone network.

3. The method of claim 2, wherein the action is granting of computer access to electronically stored information and the person seeking the action is seeking the computer access to the electronically stored information.

4. The method of claim 2, wherein the action is granting of physical access to a controlled space and the person seeking the action is seeking the physical access to the controlled space.

5. The method of claim 2 further comprising receiving through at least one of an Internet website and a mobile phone network, from each of at least a plurality of persons having authority to authorize the action, an indication of a criteria for obtaining authorization for the action for the person.

6. The method of claim 2, further comprising receiving from the person having authority to authorize the action, through at least one of the Internet website and the mobile phone network, an identification of time limits for sending the first message, and wherein the sending of the first message is performed only in accordance with the time limits.

7. The method of claim 2 wherein the first message comprises at least one menu and at least one prompt to authorize the action by making a selection from the menu.

8. The method of claim 1, further comprising:

encrypting the first message before the sending of the first message to the first mobile phone; and

decrypting the second message after the receiving of the second message from the first mobile phone.