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(54) **SYSTEMS AND METHODS FOR FLEXIBLE COMPONENTS FOR POWERED CARDS AND DEVICES**

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- (60) Provisional application No. 61/600,950, filed on Feb. 20, 2012.

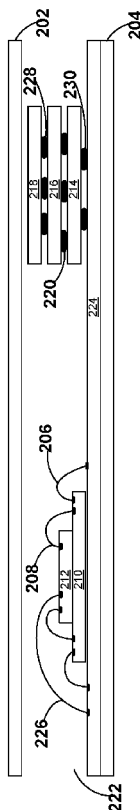
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(57) **ABSTRACT**

Die may be thinned using a thinning and/or a polishing process. Such thinned die may be flexible and may change operational characteristics when flexed. The flexible die may be applied to a mechanical carrier (e.g., a PCB) of a card or device. Detection circuitry may also be provided on the PCB and may be used to detect changed operational characteristics. Such detection circuitry may cause a reaction to the changed characteristics by controlling other components on the card or device based upon the flex-induced changed characteristics. The thinned die may be stacked, interconnected, and encapsulated between sheets of laminate material to form a flexible card or device.

200



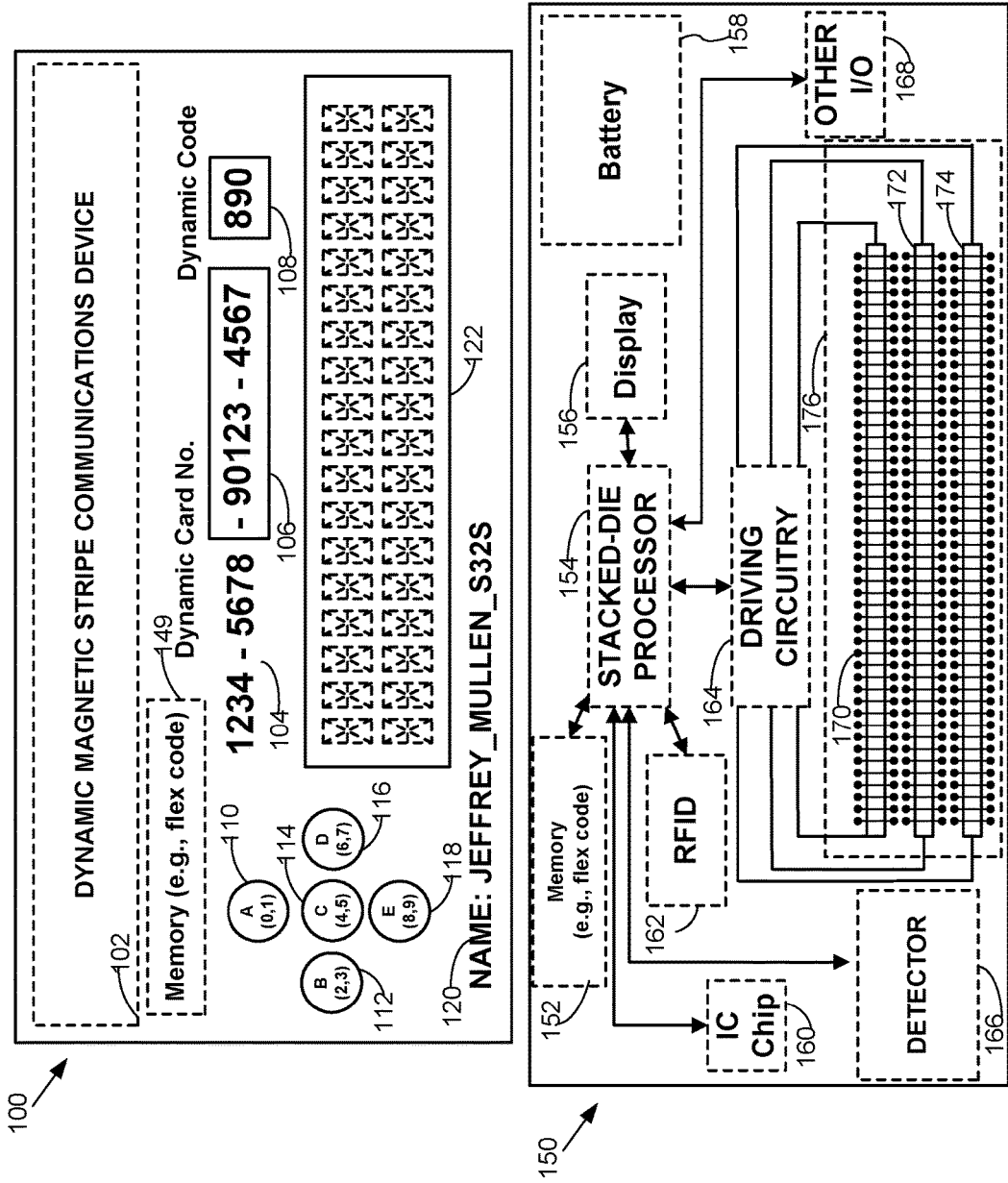


FIG. 1

200

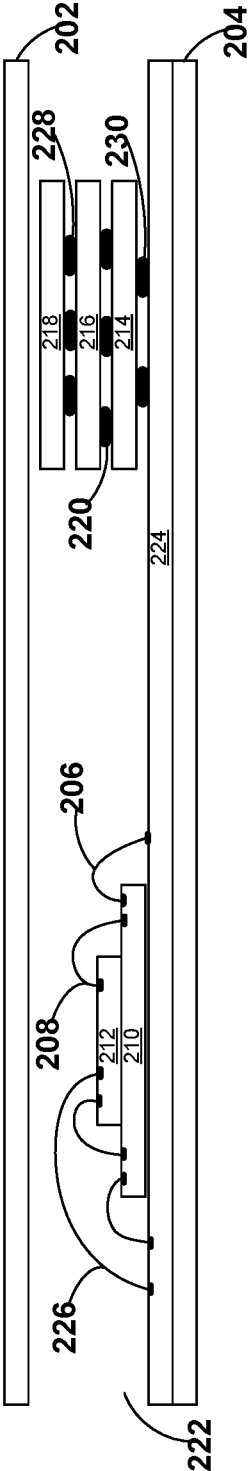


FIG. 2

300

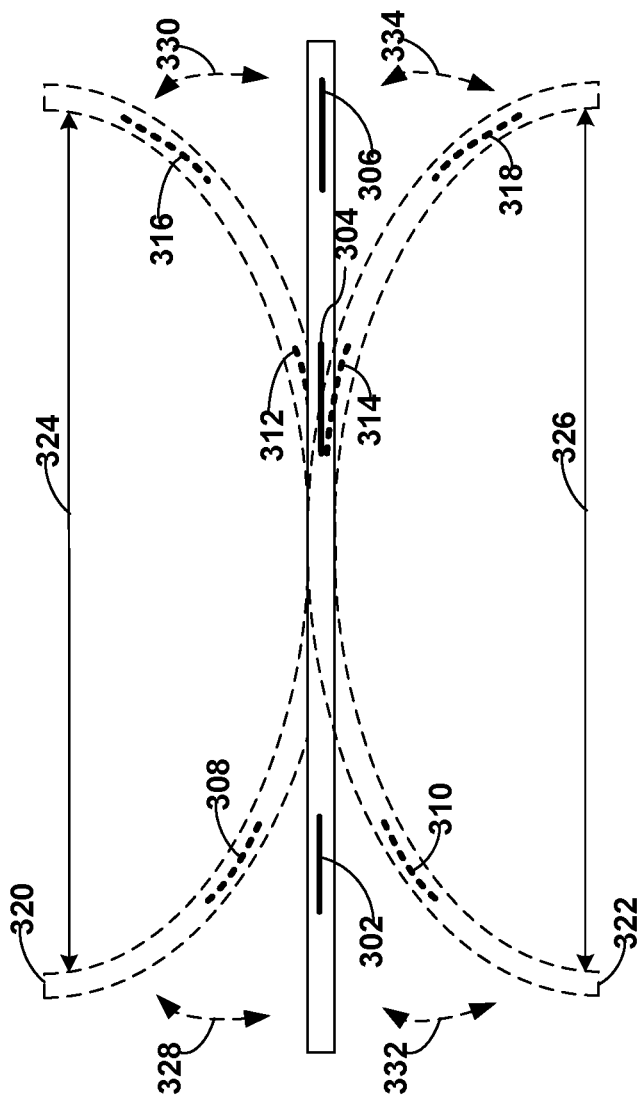


FIG. 3

400

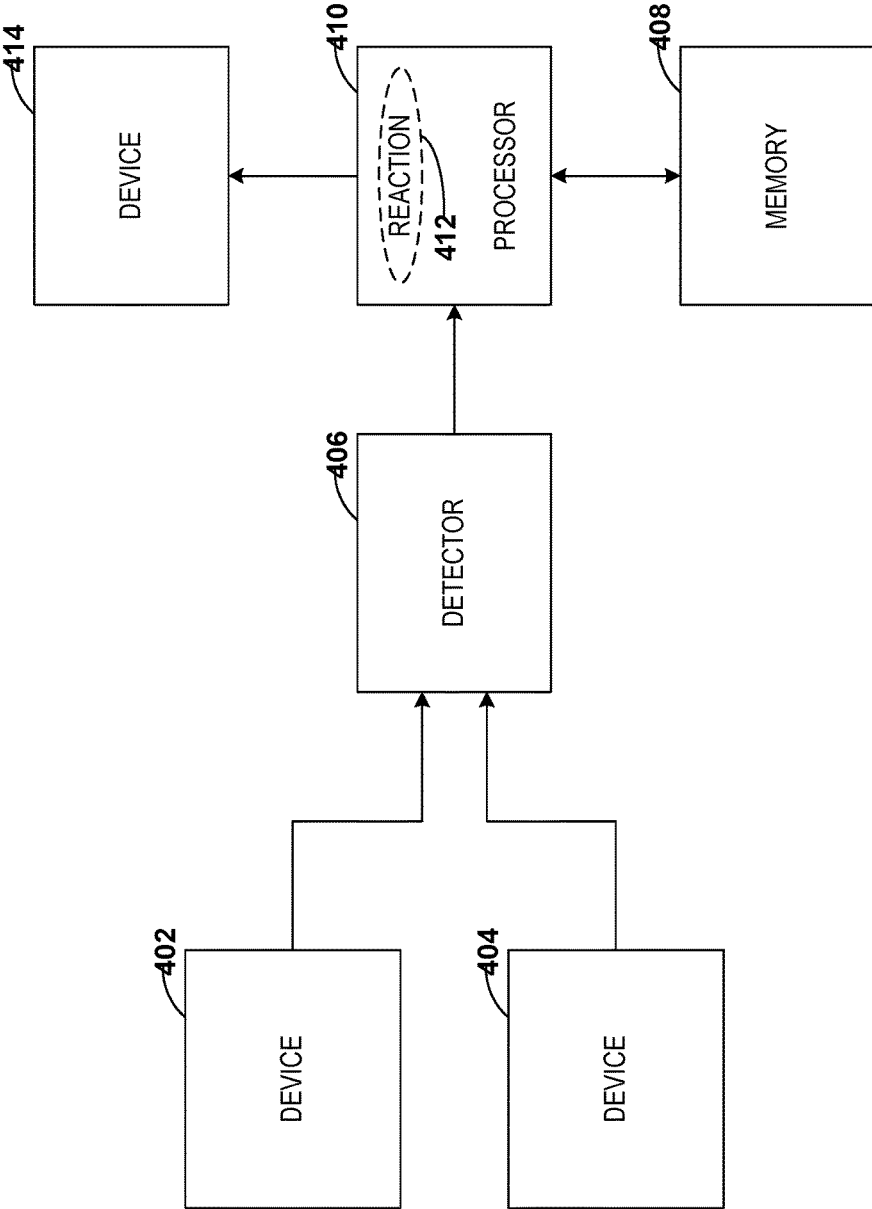


FIG. 4

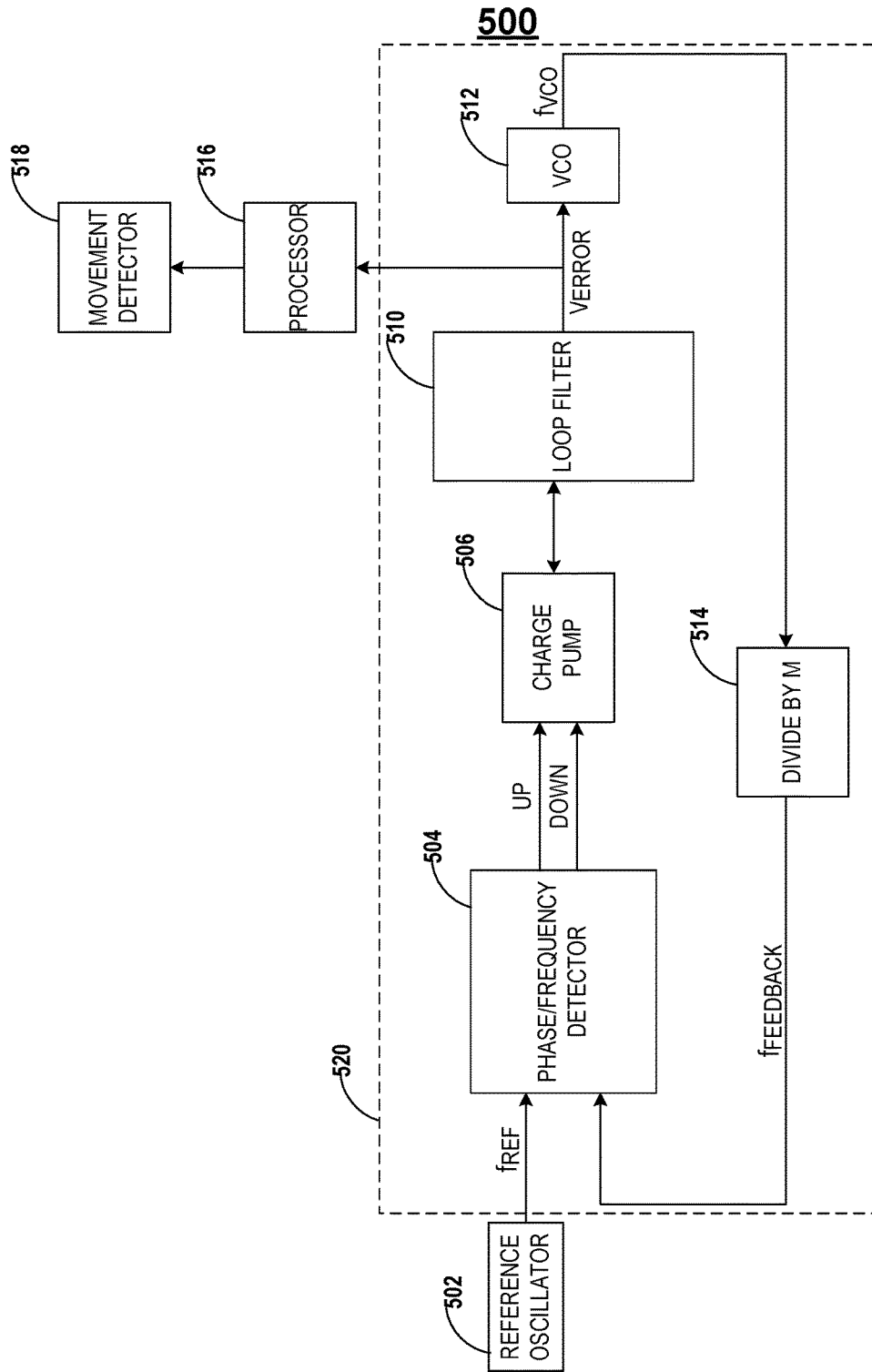


FIG. 5

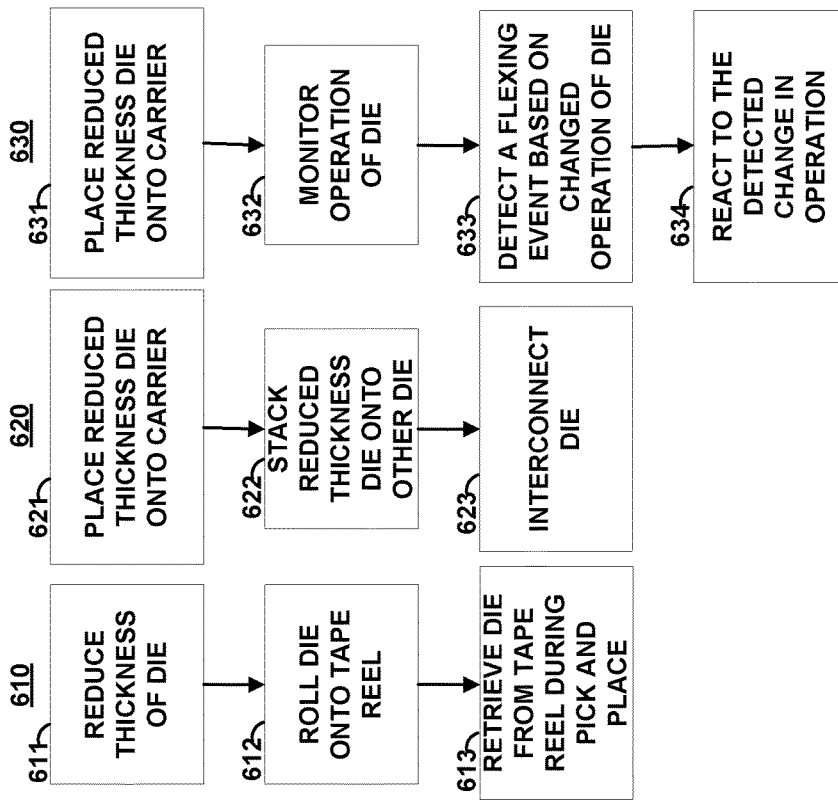


FIG. 6

SYSTEMS AND METHODS FOR FLEXIBLE COMPONENTS FOR POWERED CARDS AND DEVICES

CROSS-REFERENCE TO RELATED APPLICATION

[0001] This application claims the benefit of U.S. Provisional Patent Application No. 61/600,950, titled "SYSTEMS AND METHODS FOR FLEXIBLE COMPONENTS FOR POWERED CARDS AND DEVICES," filed Feb. 20, 2012 (Attorney Docket No. D/083 PROV), which is hereby incorporated by reference herein in its entirety.

BACKGROUND OF THE INVENTION

[0002] This invention relates to powered cards and devices and related systems.

SUMMARY OF THE INVENTION

[0003] A card may include a dynamic magnetic communications device, which may take the form of a magnetic encoder or a magnetic emulator. A magnetic encoder, for example, may be utilized to modify information that is located on a magnetic medium, such that a magnetic stripe reader may then be utilized to read the modified magnetic information from the magnetic medium. A magnetic emulator, for example, may be provided to generate electromagnetic fields that directly communicate data to a read-head of a magnetic stripe reader. A magnetic emulator, for example, may communicate data serially to a read-head of the magnetic stripe reader. A magnetic emulator, for example, may communicate data in parallel to a read-head of the magnetic stripe reader.

[0004] All, or substantially all, of the front surface, as well as the rear surface, of a card may be implemented as a display (e.g., bi-stable, non bi-stable, LCD, or electrochromic display). Electrodes of a display may be coupled to one or more touch sensors, such that a display may be sensitive to touch (e.g., using a finger or a pointing device) and may be further sensitive to a location of the touch. The display may be sensitive, for example, to objects that come within a proximity of the display without actually touching the display.

[0005] A dynamic magnetic stripe communications device may be implemented on a multiple layer board (e.g., a two-layer flexible printed circuit board). A coil for each track of information that is to be communicated by the dynamic magnetic stripe communications device may then be provided by including wire segments on each layer and interconnecting the wire segments through layer interconnections to create a coil. For example, a dynamic magnetic stripe communications device may include two coils such that two tracks of information may be communicated to two different read-heads included in a read-head housing of a magnetic stripe reader. A dynamic magnetic communications device may include, for example, three coils such that three tracks of information may be communicated to three different read-heads included in a read-head housing of a magnetic stripe reader.

[0006] Input and/or output devices may be included on a card, for example, to facilitate data exchange with the card. For example, an integrated circuit (IC) may be included on a card and exposed from the surface of the card. Such a chip (e.g., an EMV chip) may communicate information to a chip

reader (e.g., an EMV chip reader). An RFID antenna or module may be included on a card, for example, to send and/or receive information between an RFID writer/reader and the RFID included on the card.

[0007] One or more detectors may be provided on a card, for example, to sense the presence of an external object, such as a person or device, which in turn, may trigger the initiation of a communication sequence with the external object. The sensed presence of the external object may then be communicated to a processor of the card, which in turn may direct the exchange of information between a card and the external object. Accordingly, timing aspects of the information exchange between an external object and the various I/O devices provided on a card may also be determined by circuitry (e.g., a processor) provided on a card.

[0008] The sensed presence of the external object or device may include the type of object or device that is detected and, therefore, may then determine the type of communication that is to be used with the detected object or device. For example, a detected object may include a determination that the object is a read-head housing of a magnetic stripe reader. Such an identifying detection, for example, may activate a dynamic magnetic stripe communications device so that information may be communicated to the read-head of the magnetic stripe reader. Information may be communicated by a dynamic magnetic stripe communications device, for example, by re-writing magnetic information on a magnetic medium that is able to be read by a magnetic stripe reader or electromagnetically communicating data to the magnetic stripe reader.

[0009] One or more read-head detectors, for example, may be provided on a card. The one or more read-head detectors may be provided as, for example, conductive pads that may be arranged along a length of a card having a variety of shapes. A property (e.g., a capacitance magnitude) of one or more of the conductive pads may, for example, change in response to contact with and/or the presence of an object.

[0010] A card may, for example, be formed as a laminate structure of two or more layers. A card may, for example, include top and bottom layers of a plastic material (e.g., a polymer). Electronics package circuitry (e.g., one or more printed circuit boards, a dynamic magnetic stripe communications device, a battery, a display, a stacked-die processor, other stacked-die components, wire-bond interconnects, ball grid array interconnects, and buttons) may be sandwiched between top and bottom layers of a laminate structure of a card. A material (e.g., a polyurethane-based or silicon-based substance) may be injected between top and bottom layers and cured (e.g., solidified by an exposure to light, chemicals, or air) to form a hardened card that may include a flexible laminate structure having stacked structures sandwiched between layers of laminate.

[0011] A processor, application specific integrated circuit (ASIC), or other circuitry may, for example, be implemented on a semiconductor die. Such a die may, for example, be made to be thinner than its original thickness (e.g., by utilizing a grinding and/or polishing process). A die may, for example, be modified to a thickness of between approximately 20 microns and 0.010 inches. A die may, for example, be modified to a preferable thickness of between approximately 0.00025 inches and 0.004 inches.

[0012] Modifying a thickness (e.g., via a grinding or polishing process) of a die may, for example, render a modified die having flexibility attributes. For example, a

thinner die may exhibit a minimum bend radius or maximum bend angle without damaging the components on the die. Accordingly, for example, a flexible die may be encapsulated between two flexible sheets of lamination to form a flexible card or device, which may be flexed to a minimum bend radius without damaging the die. In so doing, for example, the flexible die may be rolled to a maximum bend angle without damaging the die. Alternately, for example, such flexible die may be arranged on a tape reel and rolled for storage. Once needed, a machine (e.g., a pick-and-place machine) may retrieve the flexible die by unrolling the tape reel and extracting the die from the tape reel to apply them to a mechanical carrier (e.g., a printed circuit board).

[0013] An operation of a flexible card or device may be altered when the card or device is flexed. For example, bending a card or device while the card or device is in operation may cause the card or device to function differently (e.g., an oscillator on the card or device may oscillate at a slightly different frequency as compared to operation when the card or device is not being flexed). A processor on the card or device (e.g., a software routine executing on the processor) may detect the change in operation and may cause a reactive change to occur based on the change in operation.

[0014] Alternately, for example, a piezoelectric device may be used to detect flexing and a software component on the card or device may drive the resultant change in operation of a flexible card or device. Other alternatives may, for example, use redundant components (e.g., geographically spaced oscillators or piezoelectric devices) to detect portions of a card or device that are being flexed (e.g., components in the flexed area change their operation) and other portions of the card or device that are not being flexed (e.g., components in the non-flexed area do not change their operation). Still other alternatives may, for example, utilize thicker, non-flexible components and thinner, flexible components and compare the difference in operation between the flexible and non-flexible components to detect that a card or device may be flexing.

[0015] Decreasing a thickness of a die may, for example, allow two or more die to be stacked on top of one another without exceeding a height limit of the card or device. For example, multiple die may be ground to a thickness of between approximately 0.003 inches and 0.005 inches (e.g., approximately 0.004 inches) and may be stacked on top of one another. Accordingly, for example, two die may be stacked together to form a stacked assembly having a thickness of between approximately 0.006 and 0.010 inches (e.g., approximately 0.008 inches). Alternately, for example, three die may be stacked together to form a stacked assembly having a thickness of between approximately 0.010 and 0.014 inches (e.g., approximately 0.012 inches).

[0016] Stacked die may be arranged on a mechanical carrier (e.g., a PCB) from bottom to top in order of decreasing diameters. For example, a bottom die may exhibit a larger diameter than a die that is stacked on top of the bottom die. Accordingly, for example, interconnections (e.g., wire bonds) may be extended from the top die to the bottom die, from the bottom die to the underlying PCB and/or from the top die to the underlying PCB. Alternately, for example, chip-to-chip interconnections (e.g., flip-chip ball grid arrays) may be used to interconnect the stacked die and/or the underlying PCB.

BRIEF DESCRIPTION OF THE DRAWINGS

[0017] The principles and advantages of the present invention can be more clearly understood from the following detailed description considered in conjunction with the following drawings, in which the same reference numerals denote the same structural elements throughout, and in which:

[0018] FIG. 1 is an illustration of a card constructed in accordance with the principles of the present invention;

[0019] FIG. 2 is an illustration of a card constructed in accordance with the principles of the present invention;

[0020] FIG. 3 is an illustration of a card constructed in accordance with the principles of the present invention;

[0021] FIG. 4 is an illustration of a system constructed in accordance with the principles of the present invention;

[0022] FIG. 5 is an illustration of a system constructed in accordance with the principles of the present invention; and

[0023] FIG. 6 is an illustration of process flow charts constructed in accordance with the principles of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

[0024] FIG. 1 shows card 100 that may include, for example, a dynamic number that may be entirely, or partially, displayed using a display (e.g., display 106). A dynamic number may include a permanent portion such as, for example, permanent portion 104 and a dynamic portion such as, for example, dynamic portion 106. Card 100 may include a dynamic number having permanent portion 104 and permanent portion 104 may be incorporated on card 100 so as to be visible to an observer of card 100. For example, labeling techniques, such as printing, embossing, laser etching, etc., may be utilized to visibly implement permanent portion 104.

[0025] Card 100 may include a second dynamic number that may be entirely, or partially, displayed via a second display (e.g., display 108). Display 108 may be utilized, for example, to display a dynamic code such as a dynamic security code. Card 100 may also include third display 122 that may be used to display graphical information, such as logos and barcodes. Third display 122 may also be utilized to display multiple rows and/or columns of textual and/or graphical information.

[0026] Persons skilled in the art will appreciate that any one or more of displays 106, 108, and/or 122 may be implemented as a bi-stable display. For example, information provided on displays 106, 108, and/or 122 may be stable in at least two different states (e.g., a powered-on state and a powered-off state). Any one or more of displays 106, 108, and/or 122 may be implemented as a non-bi-stable display. For example, the display is stable in response to operational power that is applied to the non-bi-stable display. Other display types, such as LCD or electro-chromic, may be provided as well.

[0027] Other permanent information, such as permanent information 120, may be included within card 100, which may include user specific information, such as the cardholder's name or username. Permanent information 120 may, for example, include information that is specific to card 100 (e.g., a card issue date and/or a card expiration date). Information 120 may represent, for example, information

that includes information that is both specific to the cardholder, as well as information that is specific to card 100.

[0028] Card 100 may accept user input data via any one or more data input devices, such as buttons 110-118. Buttons 110-118 may be included to accept data entry through mechanical distortion, contact, or proximity. Buttons 110-118 may be responsive to, for example, induced changes and/or deviations in light intensity, pressure magnitude, or electric and/or magnetic field strength. Such information exchange may then be determined and processed by a processor of card 100 as data input.

[0029] Card 100 may be flexible. Card 100 may, for example, contain hardware and/or software (e.g., flex code stored in memory 152) that when executed by a processor of card 100 may detect when card 100 is being flexed. Flex code 152 may, for example, provide processor executable applications that may detect a change in operation of card 100 based on the flexed condition of card 100 and may alter functions of card 100 based on the detected change in operation.

[0030] FIG. 1 shows architecture 150, which may include one or more processors (e.g., in stacked-die processor arrangement 154). Stacked-die processor 154 may be configured to utilize external memory 152, internal memory of stacked-die processor 154, or a combination of external memory 152 and internal memory for dynamically storing information, such as executable machine language (e.g., flex code), related dynamic machine data, and user input data values. Stacked-die processor 154 may, for example, execute code contained within memory 152 to detect when a card (e.g., card 100 of FIG. 1) is being flexed. The executed code may, for example, change the operation of a card (e.g., card 100 of FIG. 1) based on the detected change in operation.

[0031] Stacked-die processor 154 may be a combination of two or more die stacked on top of one another. The stacked arrangement may, for example, be attached to a mechanical carrier (e.g., a PCB) where a bottom die may exhibit a larger diameter than a die stacked on top of the bottom die. Accordingly, for example, interconnections (e.g., wire bonds) may be placed from one die to another die and/or from each die to the underlying PCB. Alternately, for example, stacked-die processor 154 may be a flip-chip combination, where die-to-die and/or die-to-PCB connections may be established using through-die connections and associated interconnections (e.g., a ball grid array). In so doing, for example, each of the stacked die may exhibit the same or different diameters.

[0032] One or more of the components shown in architecture 150 may be configured to transmit information to stacked-die processor 154 and/or may be configured to receive information as transmitted by stacked-die processor 154. For example, one or more displays 156 may be coupled to receive data from stacked-die processor 154. The data received from stacked-die processor 154 may include, for example, at least a portion of dynamic numbers and/or dynamic codes.

[0033] One or more displays 156 may be, for example, touch sensitive and/or proximity sensitive. For example, objects such as fingers, pointing devices, etc., may be brought into contact with displays 156, or in proximity to displays 156. Detection of object proximity or object contact with displays 156 may be effective to perform any type of function (e.g., transmit data to stacked-die processor 154).

Displays 156 may have multiple locations that are able to be determined as being touched, or determined as being in proximity to an object.

[0034] Input and/or output devices may be implemented on architecture 150. For example, integrated circuit (IC) chip 160 (e.g., an EMV chip) may be included within architecture 150, that may communicate information to a chip reader (e.g., an EMV chip reader). Radio frequency identification (RFID) module 162 may be included within architecture 150 to enable the exchange of information with an RFID reader/writer.

[0035] Other input and/or output devices 168 may be included within architecture 150, for example, to provide any number of input and/or output capabilities. For example, other input and/or output devices 168 may include an audio device capable of receiving and/or transmitting audible information.

[0036] Other input and/or output devices 168 may include a device that exchanges analog and/or digital data using a visible data carrier. Other input and/or output devices 168 may include a device, for example, that is sensitive to a non-visible data carrier, such as an infrared data carrier or an electromagnetic data carrier.

[0037] Persons skilled in the art will appreciate that a card (e.g., card 100 of FIG. 1) may, for example, contain stacked-die components on a mechanical carrier (e.g., a PCB) other than stacked-die processor 154. RFID 162, IC chip 160, memory 153, and/or other I/O 168 may, for example, each be implemented on a semiconductor die. Two or more of such components may be stacked and interconnected via wire-bonding, ball grid array, or other connection types. Accordingly, for example, surface area on the PCB may be conserved by adding components in vertical fashion rather than adding components laterally across the surface area of the PCB.

[0038] Persons skilled in the art will further appreciate that a card (e.g., card 100 of FIG. 1) may, for example, be a self-contained device that derives its own operational power from one or more batteries 158. Furthermore, one or more batteries 158 may be included, for example, to provide operational power for a period of time (e.g., approximately 2-4 years). One or more batteries 158 may be included, for example, as rechargeable batteries.

[0039] Electromagnetic field generators 170-174 may be included within architecture 150 to communicate information to, for example, a read-head of a magnetic stripe reader via, for example, electromagnetic signals. For example, electromagnetic field generators 170-174 may be included to communicate one or more tracks of electromagnetic data to read-heads of a magnetic stripe reader. Electromagnetic field generators 170-174 may include, for example, a series of electromagnetic elements, where each electromagnetic element may be implemented as a coil wrapped around one or more materials (e.g., a magnetic material and/or a non-magnetic material). Additional materials may be placed outside the coil (e.g., a magnetic material and/or a non-magnetic material).

[0040] Electrical excitation by stacked-die processor 154 of one or more coils of one or more electromagnetic elements via, for example, driving circuitry 164 may be effective to generate electromagnetic fields from one or more electromagnetic elements. One or more electromagnetic field generators 170-174 may be utilized to communicate

electromagnetic information to, for example, one or more read-heads of a magnetic stripe reader.

[0041] Timing aspects of information exchange between architecture 150 and the various I/O devices implemented within architecture 150 may be determined by stacked-die processor 154. Detector 166 may be utilized, for example, to sense the proximity and/or actual contact, of an external device, which in turn, may trigger the initiation of a communication sequence. The sensed presence and/or touch of the external device may then be communicated to a controller (e.g., stacked-die processor 154), which in turn may direct the exchange of information between architecture 150 and the external device. The sensed presence and/or touch of the external device may be effective to, for example, determine the type of device or object detected.

[0042] For example, the detection may include the detection of, for example, a read-head of a magnetic stripe reader. In response, stacked-die processor 154 may activate one or more electromagnetic field generators 170-174 to initiate a communications sequence with, for example, one or more read-heads of a magnetic stripe reader. The timing relationships associated with communications between one or more electromagnetic field generators 170-174 and one or more read-heads of a magnetic stripe reader may be provided through use of the detection of the magnetic stripe reader.

[0043] Persons skilled in the art will appreciate that stacked-die processor 154 may provide user-specific and/or card-specific information through utilization of any one or more of buttons 110-118, RFID 162, IC chip 160, electromagnetic field generators 170-174, and other input and/or output devices 168.

[0044] FIG. 2 shows card 200. Card 200 may, for example, include a layer of plastic (e.g., polymer layer 202) that may be approximately between 0.003 inches and 0.007 inches (e.g., approximately 0.005 inches) thick. Card 200 may, for example, include a layer of plastic (e.g., polymer layer 204) that may be approximately between 0.003 inches and 0.007 inches (e.g., approximately 0.005 inches) thick.

[0045] Card 200 may include stacked-die components 210-218. Stacked-die components 210-218 may, for example, include processors, ASICs, mixed-signal devices, transistor devices, and any other device. Stacked-die components 210-218 may, for example, be thinned (e.g., via a grinding or polishing process). Such a thinning process may reduce a thickness of stacked-die components 210-218 to a thickness of between approximately 20 microns and 0.010 inches. A thickness of a die may be thinned to approximately between 0.00025 inches and .008 inches (e.g., approximately 0.004 inches). Stacked-die components 210-218 may be attached to a mechanical carrier (e.g., PCB 224).

[0046] Mechanical and/or electrical interconnections between die 210 and die 212 may, for example, include wire-bonds 208. Mechanical and/or electrical interconnections between die 210 and PCB 224 may, for example, include wire-bonds 206. Mechanical and/or electrical interconnections between die 212 and PCB 224 may, for example, include wire-bonds 226. Die 212 may exhibit a smaller diameter as compared to die 210. Accordingly, for example, wire-bond connections between die 210 and 212, between die 210 and PCB 224, and between die 212 and PCB 224 may be facilitated. A top-down (e.g., birds-eye) view (not shown) of die 210, die 212, and PCB 224 may, for example, illustrate that interconnect pads associated with wire bonds 206, 208, and 226 may be staggered so as to

substantially reduce a possibility of shorting bonding wires to interconnect pads not associated with such bonding wires.

[0047] Electrical and/or mechanical interconnections between die 214 and die 216 may, for example, include flip-chip solder balls 220 of a ball grid array. Electrical and/or mechanical interconnections between die 216 and die 218 may, for example, include flip-chip solder balls 228 of a ball grid array. Electrical and/or mechanical interconnections between die 214 and PCB 224 may, for example, include flip-chip solder balls 230 of a ball grid array. Accordingly, for example, die 214, 216, and 218 may exhibit the same, or different, diameters.

[0048] Through-die vias may, for example, provide electrical connectivity between any one or more die 214-218 and PCB 224. For example, electrical signals may be communicated between die 218 and 216, between die 218 and 214, between die 216 and 214 and between any one or more of die 214-218 and PCB 224 using conductive vias that may extend through die 214-218 and may be electrically interconnected via solder balls 220, 228 and/or 230 of their respective ball grid arrays.

[0049] Card 200 may include an encapsulant, which may include a layer of material 222 (e.g., a material formed from one or more polyurethane-based or silicon-based substances). Material 222 may be a substance that changes its physical state (e.g., changes from a liquid substance to a solid substance) when cured by one or more conditions (e.g., air, heat, pressure, light, or chemicals) for a period of time. Accordingly, for example, card 200 may be hardened, but may remain flexible, so that card 200 may be flexed to exhibit either of a convex or concave shape, while returning to a substantially flat orientation once flexing ceases.

[0050] FIG. 3 shows card or device 300. Card or device 300 may, for example, be a laminated assembly, which may include top and bottom layers of a plastic (e.g., polymer top and bottom layers) with components 302, 304 and 306 encapsulated there between. An encapsulant of card or device 300 may be cured (e.g., hardened) such that card or device 300 may be rigid, yet flexible.

[0051] Components 302-306 may be electrical devices (e.g., stacked or non-stacked die) and/or mechanical devices (e.g., buttons) that may be flexible, such that when card or device 300 is flexed, components 302-306 may also flex. Card or device 300 may, for example, include other devices (not shown) that may not be flexible. Accordingly, for example, those devices of card or device 300 that may flex when card or device is flexed may also change their operation as compared to those devices that do not flex. In so doing, for example, detectors (not shown) may be placed within card or device 300 to detect such a change in operation and may take some action based upon such a detected change in operation.

[0052] Card or device 300 may be flexed in direction 328 and/or 330 to bend card or device 300 into a concave orientation having minimum bend radius 324. Components 302-306 may assume positions 308, 312 and 316, respectively, as a result of such flexing. Components 302-306 may exhibit an adequately reduced thickness (e.g., via a grinding or polishing process) such that flexing does not destroy the operation of components 302-306 and may or may not change the operation of components 302-306.

[0053] Card or device 300 may be flexed in direction 332 and/or 334 to bend card or device 300 into a convex orientation having minimum bend radius 326. Components

302-306 may assume positions **310**, **314**, and **318**, respectively, as a result of such flexing. Components **302-306** may exhibit an adequately reduced thickness (e.g., via a grinding or polishing process) such that flexing does not destroy the operation of components **302-306** and may or may not change the operation of components **302-306**.

[0054] FIG. 4 shows system **400** of a card or device, which may include devices **402** and **404**, detector **406**, processor **410**, memory **408**, reaction process **412**, and device **414**. Devices **402** and **404** may, for example, be devices that may be geographically spaced apart from one another on a card or device. Devices **402** and **404** may, for example, be devices whose operation may change when flexed. For example, devices **402** and **404** may be provided on one or more die, where each die may exhibit a thickness between approximately 0.00025 inches and 0.007 inches (e.g., approximately 0.004 inches). Further, devices **402** and **404** may be mounted on a mechanical carrier (e.g., a PCB) that may also be flexible. Accordingly, for example, devices **402** and **404** may be flexed during operation of system **400**. In so doing, for example, the operation of devices **402** and **404** may change based upon such flexing.

[0055] Detector **406** may, for example, sample an output of device **402** and/or device **404** to determine whether device **402** and/or device **404** are being flexed during operation. Device **402** and/or device **404** may, for example, be provided as an oscillating device (e.g., an oscillator or piezoelectric device). Accordingly, for example, an oscillation frequency of such devices may change and such a change in oscillation frequency may be detected by detector **406**.

[0056] The detected change in operation may, for example, be reported to processor **410**, which may be executing code (e.g., flex code), which may be resident within memory **408**. Accordingly, for example, a software process (e.g., reaction process **412**) executing on processor **410** may receive a detected change in operation from detector **406** that may be based upon a detected flexing of system **400** (e.g., the operation of device **402** and/or device **404** may change when a card or device is flexed) and may initiate a reaction (e.g., a reaction initiated by reaction process **412**) that may be based upon the detected change in operation. Reaction process **412** may, for example, control an operation of device **414** based upon the detected change in operation of device **402** and/or device **404**.

[0057] A geographic separation of device **402** and device **404** on a card or device may, for example, allow detector **406** to determine whether specific geographic regions of a card or device are being flexed. For example, detector **406** may detect a change in operation of device **402**, but may detect no change in operation of device **404** while the card or device is being flexed. Accordingly, for example, reaction process **412**, as executed by processor **410**, may determine that the geographic region of device **402** is being flexed while the geographic region of device **404** is not being flexed. In so doing, for example, reaction process **412** may effect a change in operation of a device (e.g., device **414**) based upon a change in operation of device **402**.

[0058] In an alternate example, device **402** and device **404** may exist in the same geographic region of a card or device. Device **402** may, for example, be a non-flexible device. Device **404** may, for example, be a flexible device. Accordingly, for example, while a card or device is being flexed, an operation of device **402** may not change while an operation

of device **404** may change. Such a difference in operation may be detected by detector **406**. In so doing, for example, reaction process **412**, as executed by processor **410**, may determine that a difference in operation between devices **402** and **404** exists and may alter an operation of a device (e.g., device **414**) based upon such a difference in operation.

[0059] FIG. 5 shows system **500** that may, for example, provide a detected change in operation of a flexed component (e.g., reference oscillator **502**) of a flexed card or device. System **500** may include a phase locked loop (e.g., PLL **520**) that may include phase/frequency detector **504**, charge pump **506**, loop filter **510**, VCO **512**, and divider **514**. PLL **520** may, for example, be implemented on a die that may not flex (e.g., PLL **520** may be implemented on a thicker die as compared to a thickness of a die that reference oscillator **502** may be implemented upon). Accordingly, for example, the operation of PLL **520** may not change when the card or device that PLL **520** is implemented upon may flex. Further, for example, the operation of reference oscillator **502** may change when the card or device that reference oscillator **502** is implemented upon may flex.

[0060] In operation, phase/frequency detector **504** may provide signals (e.g., UP and DOWN), which may correspond to the phase/frequency error between f_{REF} and $f_{FEEDBACK}$. For example, if the phase/frequency of the output of divider **514** is lagging signal f_{REF} , then a pulse width of signal UP may increase and a pulse width of signal DOWN may decrease to cause the phase/frequency of VCO **512** to be advanced in phase/frequency. Conversely, if the phase/frequency of the output of divider **514** is advanced with respect to signal f_{REF} , then the pulse width of signal UP may decrease and the pulse width of signal DOWN may increase to cause the phase/frequency of VCO **512** to be retarded in phase/frequency.

[0061] Charge pump **506** may react to signals UP and/or DOWN by generating an error signal. For example, if the pulse width of signal UP is increased, the magnitude of the error signal may also increase. If the pulse width of signal DOWN is increased, for example, then the magnitude of the error signal may also decrease. The error signal may, for example, be filtered by loop filter **510** and provided to VCO **512** to set the output phase/frequency, f_{VCO} , of VCO **512**. Through negative feedback, the phase/frequency error between f_{REF} and $f_{FEEDBACK}$ may be tracked and cancelled by PLL **520**.

[0062] A phase/frequency error between f_{REF} and $f_{FEEDBACK}$ may, for example, occur when a flexing of a card or device causes reference oscillator **502** to change its operation (e.g., to change a phase or frequency of operation of reference oscillator **502**). Such a phase/frequency error may be detected by processor **516**, for example, by monitoring a magnitude of signal V_{ERROR} . Accordingly, for example, processor **516** may detect when a component of a card or device (e.g., reference oscillator **502**) changes its operation when flexed. In so doing, for example, a software application executed by processor **516** may receive the detected change in operation and may implement a reactive change in operation of another component (e.g., movement detector **518**) of a card or device.

[0063] Movement detector **518** may include an orientation of conductive pads, whereby one or more conductive pads may be arranged along a length of a card or device. Movement detector **518** may, for example, detect a location of an object (e.g., a read head of a magnetic card reader) by

detecting a characteristic change (e.g., a capacitance change) in relation to the conductive pads of movement detector **518**. In addition, by monitoring a characteristic change (e.g., a capacitance change) associated with one or more of the conductive pads and by comparing a characteristic change of neighboring conductive pads, a position and/or velocity and/or acceleration estimate of an object moving in relation to such conductive pads may be obtained.

[0064] A frequency at which a capacitance change in the conductive pads of movement detector **518** may be sampled may, for example, be adjusted based upon a detected change in operation of reference oscillator **502**. Accordingly, for example, if a decrease in a phase/frequency of operation of reference oscillator **502** is detected by processor **516** in relation to a flex event of a card or device, then processor **516** may increase a sampling frequency of movement detector **518** to compensate. Alternately, for example, if an increase in a phase/frequency of operation of reference oscillator **502** is detected by processor **516** in relation to a flex event of a card or device, then processor **516** may decrease a sampling frequency of movement detector **518** to compensate.

[0065] A flow diagram of process sequences is shown in FIG. 6. Step **611** of sequence **610** may, for example, reduce a thickness of one or more die by utilizing a thinning process (e.g., a grinding or polishing process). A thickness of a die may, for example, be reduced to approximately between 20 microns and 0.010 inches (e.g., approximately 0.004 inches). Such a reduced thickness die may, for example, contain components such as processors, ASICs, and mixed-mode circuitry (e.g., analog and digital circuitry). Such a reduced thickness die may, for example, exhibit increased flexibility, such that the die may be flexed to a minimum bend radius (e.g., rolled) or to a maximum bend angle. Accordingly, for example, such flexible die may be rolled onto a tape reel (e.g., as in step **612**). In so doing, for example, the flexible die be retrieved from the tape reel and placed onto a mechanical carrier (e.g., a PCB) during a pick-and-place production operation (e.g., as in step **613**) to produce devices, such as a powered card, a telephonic device (e.g., a cell phone), an electronic tablet, a watch, or any other device.

[0066] Step **621** of sequence **620** may, for example, place reduced thickness die onto a mechanical carrier (e.g., a PCB). One or more reduced thickness die may be stacked onto the die placed in step **621** (e.g., as in step **622**). For example, a die containing a processor may be placed onto a mechanical carrier (e.g., a PCB) and another die containing an ASIC may be stacked on top of the die containing the processor. Yet another die (e.g., a die containing mixed-mode electronics or other circuitry) may be stacked onto the die containing the ASIC to yield a three-die stack. Accordingly, for example, by stacking die, surface area of the PCB may be conserved. Such a stacked-die arrangement may be used to produce devices, such as a powered card, a telephonic device (e.g., a cell phone), an electronic tablet, a watch, or any other device. Such a stacked-die arrangement may be encapsulated between two layers of laminate material (e.g., polymer material), injected with an encapsulant, and hardened to produce a rigid, yet flexible card or device.

[0067] Each of the stacked die may be interconnected to each other and/or one or more of the stacked die may be interconnected to signal traces on the PCB (e.g., as in step **623**). By way of example, such interconnections may be

implemented via wire bonds, whereby wires may be attached to interconnect pads of each die. Such wire bonding may be facilitated by placing larger diameter die at the bottom of the stack while placing smaller diameter die in order of decreasing diameter on top of the larger diameter die. In addition, interconnect pads may be staggered (e.g., no interconnect pads of any die or substrate may be directly adjacent to one another from a bird's eye perspective) to reduce a possibility that wire bonds may make electrical contact with interconnect pads not intended for that wire bond. Alternately, for example, each stacked die may be substantially the same diameter and may be interconnected to each other and the PCB using through-die vias and ball grid array interconnections.

[0068] Step **631** of sequence **630** may, for example, place one or more reduced thickness die onto a mechanical carrier, such as a PCB or substrate. Detection circuitry may, for example, monitor operation of the reduced thickness die to detect that the mechanical carrier (and the reduced thickness die mounted onto the mechanical carrier) may be flexed (e.g., as in step **633**).

[0069] For example, reduced thickness die may be placed at different geographical regions of the mechanical carrier. Accordingly, for example, by detecting a changed operation of a flexed die (e.g., as in step **633**), a processor may determine which geographical location of the mechanical carrier is being flexed.

[0070] As per another example, both a flexible die and a non-flexible die may be placed onto a mechanical carrier. By monitoring operation of both die, a flex event may be detected (e.g., as in step **633**) by detecting a difference in operation between the flexible die and the non-flexible die.

[0071] In step **634**, a processor of a card or device may react to a changed operation of a flexed die. For example, a card or device may be flexed such that a reference oscillator on the card or device changes frequency. A software application executed by a processor of the card or device may, for example, react to the changed frequency by adjusting an operation of another component of the card or device. As per another example, a dynamic magnetic stripe communications device may not communicate magnetic stripe data having an adequate magnitude when the associated card or device is being flexed. Accordingly, for example, a drive current provided to the dynamic magnetic stripe communications device may be increased by a software application executed by a processor of the card or device (e.g., as in step **634**) based upon the detected flexing of step **633**.

[0072] Persons skilled in the art will appreciate that the present invention is not limited to only the embodiments described. Instead, the present invention more generally involves dynamic information and the exchange thereof. Persons skilled in the art will also appreciate that the apparatus of the present invention may be implemented in other ways than those described herein. All such modifications are within the scope of the present invention, which is limited only by the claims that follow.

1-3. (canceled)

4. A method of making a device, comprising:
 reducing a thickness of two or more die;
 stacking said two or more die onto a PCB;
 encapsulating said die between sheets of a laminate material; and
 hardening said encapsulation to form said device.

5. (canceled)

6. The method of claim 4, wherein:
a thickness of each of said two or more die is between
approximately 0.003 inches and 0.005 inches.

7. The method of claim 4, wherein:
a thickness of each of said two or more die is approxi-
mately 0.004 inches.

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