

CARD PRESENT TRANSACTION AUTHENTICATION BY SHORT MESSAGING SERVICE

ABSTRACT

[0043] A method and system for internet purchasing from a mobile phone handset is provided. The method includes a remote point-of-sale (POS) payment system determining card present information from payment information of the mobile phone handset via user transparent short messaging service (SMS) communication, wherein the payment information comprises one or more of credit card information and value-added services information. The method also includes the remote POS payment system forwarding the card present information to a merchant server and the merchant server transmitting the card present information to a payment acquirer system.

FIG. 2.