

WHAT IS CLAIMED IS:

1. A method of transferring funds using a mobile device, the method comprising:
 - 5 receiving a first message at a service provider, the first message including an identifier of a recipient's mobile device and a credit amount, from a sender's mobile device;
 - validating the sender at the service provider;
 - in response to validation, sending a second message from the service
 - 10 provider to the identified recipient's mobile device; and
 - transferring funds to the recipient based on the first message and the second message by:
 - receiving the second message at the service provider from an agent,
 - the second message having been received by the agent from the recipient,
 - 15 whereby the server validates the second message;
 - in response to successful validation, providing a recipient key to the recipient on the recipient's mobile device and an agent key to the agent from the service provider whereby the recipient key may be provided from the recipient to the agent;
 - 20 receiving the recipient key and agent key at the service provider; and
 - transferring funds to a mobile wallet of the agent in response to receipt of the recipient key and the agent key.
2. The method of claim 1, wherein validating the sender comprises capturing
- 25 the sender's identity and verifying the sender's fund balance.
3. The method of claim 1, wherein transferring the funds to the recipient is performed via the agent.

4. The method of claim 1, wherein the service provider comprises a service provider for one of the mobile devices.
5. The method of claim 4, wherein the service provider is not a service provider to another of the mobile devices.
6. The method of claim 1, wherein the first message comprises at least one of a bank card number, a gift card number, and a pre-paid card number.
7. The method of claim 1, wherein the second message comprises at least one of a serial number, a gift card number, a cash card number, and a credit card number.
8. The method of claim 1, further comprising providing the funds from the agent to the recipient.
9. The method of claim 1, wherein the portion of the second message comprises the serial number.
10. The method of claim 1, wherein transferring funds to a mobile wallet of the agent comprises transferring a commission to the agent.
11. A system for transferring funds using mobile devices, the system comprising:
a processor;
a user interface functioning via the processor; and
a repository accessible by the processor; wherein the system is configured:
to receive, at the server, a first message, the first message including an identifier of a recipient's mobile device and a credit amount, from a sender's mobile device;
to validate the sender via the server;

in response to validation, to send a second message to a recipient from the server; and

to transfer funds to the recipient based on the first message and the second message, by

5 receiving, at the server, at least a portion of the second message from an agent, the agent having received the at least a portion of the second message from the recipient;

validating the at least a portion of the second message;

10 in response to successful validation, providing a recipient key to the recipient on the recipient's mobile device and an agent key to the agent from the server; and

transferring funds to a mobile wallet of the agent in response to receipt of the recipient key and the agent key, the recipient key having been provided by the recipient to the agent, and the recipient key and the agent key having been received at the server.

13. The system of claim 11, wherein the processor is housed on a terminal selected from a group consisting of a personal computer, a minicomputer, a main frame computer, a microcomputer, a hand held device, and a telephonic device.

20 14. The system of claim 11, wherein the processor is housed on a server selected from a group consisting of a personal computer, a minicomputer, a microcomputer, and a main frame computer.

25 15. The system of claim 14, wherein the server is coupled to a network that comprises the Internet.

16. A computer program product comprising a computer-readable medium having control logic embodied in the medium for use by a first party to transfer funds to a second party via a third party, the control logic comprising:

first computer readable program code means for receiving from a mobile device of the first party a first message at a server wherein the first message includes an identifier of a mobile device of the second party and a credit amount;

5 second computer readable program code means for validating the second party by the server;

third computer readable program code means for sending a second message from the server to the mobile device of the second party in response to validation of the sender, whereby the second message is provided from the second party to the third party; and

10 fourth computer readable program code means for transferring funds to the second party based on the first message and the second message by:

receiving the second message at the server from the third party;

validating the at least a portion of the second message;

15 in response to successful validation, providing a recipient key to the second party using the mobile device of the second party and an agent key to the third party from the server, whereby the second party provides the recipient key to the third party;

receiving the recipient key and the agent key at the server from the third party; and

20 transferring the credit amount to a mobile wallet of the third party in response to receipt of the recipient key and the agent key.

17 A method of transferring funds using a mobile device, the method comprising:

25 receiving a first message at a server from a first mobile device, wherein the first message includes an identifier of a second mobile device and a credit amount, whereby the server validates the first mobile device;

in response to validation, the server sending a second message to the second mobile device; for a user of the second mobile device to provide a portion of the
30 second message to an agent;

receiving at the server the portion of the second message from the agent,
whereby the server validates the portion of the second message;

in response to successful validation of the portion of the second message, the
server providing a recipient key to the user of the second mobile device and an agent
5 key to the agent; and

in response to receiving the recipient key and agent key at the server, the
recipient key having been received by the agent from the user of the second mobile
device, transferring funds to a mobile wallet of the agent.

10 18. A method of transferring funds using a mobile device, the method
comprising:

receiving, from a first person's mobile device, a first message at a server,
wherein the first message includes a credit amount and an identifier of a second
person's mobile device credit amount;

15 validating the first person via the server;

in response to successful validation, sending a second message from the
server to the identified second person's mobile device, the second message
comprising a number;

20 at the server, receiving the number from an authorised ATM or bank, the
number having been entered thereat whereby the server verifies the number;

in response to verification, the server sending a one-time PIN to the second
person's mobile device for the second person to enter the one-time PIN to the ATM
or bank for the ATM or bank to dispense funds to the second person.

25 19. A system for transferring funds between mobile devices, the system
comprising one or more computer systems configured:

to receive a first message from a sender's mobile device, the first message
including an identifier of a recipient's mobile device and a credit amount;

to validate the sender and responsive to validation of the sender to send the second message to the recipient's mobile device, whereby the recipient provides the second message to an agent ; and

5 to transfer funds to the recipient based on the first message and the second message, by:

receiving the second message from the agent and validating the second message;

responsive to successful validation, providing a recipient key to the recipient on the recipient's mobile device and an agent key to the agent from the server, for the recipient to provide the recipient key to the agent;

10 receiving the recipient key and agent key; and

transferring funds to a mobile wallet of the agent in response to receipt of the recipient key and the agent key.

15 20. A method of transferring funds from a sender to a recipient, the sender having sent a first message from a mobile device of the sender to a service provider, the first message including an identifier of a mobile device of the recipient and a credit amount, the sender having been validated at the service provider responsive to receipt of the first message and, in response to validation of the sender, the service provider having sent a second message to the identified recipient's mobile device, the method comprising transferring funds to the recipient based on the first message and the second message by:

receiving, at a device of an agent, the second message, the second message having been received from the recipient;

25 sending, from the device of the agent, the second message to the service provider for the service provider to validate the second message;

receiving, at the device of the agent, an agent key from the service provider;

receiving, from the recipient, a recipient key, the recipient key having been provided by the service provider to the recipient;

sending, from the device of the agent, the recipient key and the agent key to the service provider; and

receiving funds at a mobile wallet of the agent in response to receipt of the recipient key and the agent key at the service provider.

WHAT IS CLAIMED IS:

1. A method of securely transferring funds using a server apparatus by means of mobile device messages, the server apparatus being programmed to:
 - 5 receive a first mobile device message from a sender's mobile device, the first message including an identifier of a recipient's mobile device and data indicative of a credit amount corresponding to funds to be transferred;
process the first message to capture an identifier of the sender's mobile device from data received along with the first message;
 - 10 compare the captured identifier to a reference database in a repository to validate the sender;
in response to validation of the sender, automatically send a second message to the recipient's mobile device using the identifier of the recipient's mobile device in the first mobile device message, the second message including a transaction
15 identifier; for the transaction identifier from the second message to be subsequently provided from the recipient's mobile device to a third party;
receive a third message from the third party, the third message including the transaction identifier;
validate the transaction identifier received from the third party to identify
20 the transaction, and in response to successful validation of the transaction identifier by the server apparatus, automatically generate a recipient key and a third party key;
use a communication interface of the server apparatus to send a first key message to the recipient on the recipient's mobile device, the first key message having the recipient key, and send a second key message to the third party, the
25 second key message having the third party key; for the recipient key to be subsequently provided from the recipient to the third party; and
receive, from the third party, the recipient key and the third party key and transfer the funds to an account for the third party as a credit in response to receipt of the recipient key and the third party key.

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2. The method of claim 1, wherein transferring the funds to the recipient is performed via the third party.
3. The method of claim 1, wherein the server apparatus comprises a server for one of the mobile devices.
4. The method of claim 1, wherein the first message comprises at least one of a bank card number, a gift card number, and a pre-paid card number.
5. The method of claim 1, wherein the second message comprises at least one of a serial number, a gift card number, a cash card number, and a credit card number.
6. The method of claim 5, wherein the portion of the second message comprises the serial number.
7. The method of claim 1, further comprising providing the funds from the third party to the recipient.
8. The method of claim 1, wherein transferring funds to an account for the third party as a credit comprises transferring a commission to the third party.
9. A system for transferring funds using mobile devices, the system comprising:
a server apparatus;
a user interface functioning via the server apparatus; and
a repository accessible by the server apparatus;
wherein the server apparatus is configured to perform the method of claim 1.
10. The system of claim 9, wherein the server apparatus is housed on a terminal selected from a group consisting of a personal computer, a minicomputer, a main frame computer, a microcomputer, a hand held device, and a telephonic device.

11. The system of claim 9, wherein the server apparatus is selected from a group consisting of a personal computer, a minicomputer, a microcomputer, and a main frame computer.
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12. The system of claim 11, wherein the server apparatus is coupled to a network that comprises the Internet.
13. A computer program product comprising a computer-readable medium
10 having control logic embodied in the medium for implementing the method of claim 1.
14. A method of transferring funds using a mobile device, the method comprising:
- 15 receiving, from a first person's mobile device, a first message at a server apparatus, the first message including an identifier of a second person's mobile device and data indicative of a credit amount corresponding to funds to be transferred;
- processing the first message to capture an identifier of the sender's mobile
20 device from data received along with the first message;
- comparing the captured identifier to a reference database in a repository to validate the sender;
- in response to successful validation, sending a second message from the server to the identified second person's mobile device, the second message
25 comprising a number;
- at the server, receiving the number from an authorised ATM or bank, the number having been entered thereat whereby the server verifies the number;
- in response to verification, the server sending a one-time PIN to the second person's mobile device for the second person to enter the one-time PIN to the ATM
30 or bank for the ATM or bank to dispense funds to the second person.