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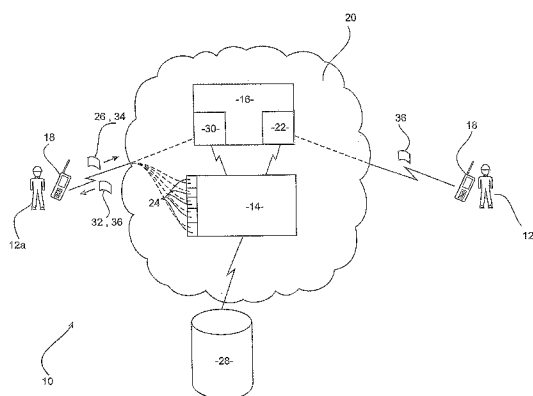
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(54) Title: SYSTEM AND METHOD FOR TRANSFERRING CREDIT BETWEEN MOBILE PHONE SUBSCRIBERS



(57) Abstract: A system (10) for transferring credit between mobile phone subscribers (12) comprising: a telecommunications carrier (16), the telecommunications carrier (16) having a billing system (22); mobile phone subscribers (12), each mobile phone subscriber (12) possessing a mobile phone (18) that communicates using a mobile phone network (20) operated by the telecommunications carrier (16) and thereby having an account (28) with the telecommunication carrier's (16) billing system (22); and a facilitator (14), where a first subscriber (12a) sends a communication message (26) using their mobile phone (18), including identification details of a second subscriber (12b), to a shortcode (24) associated with the facilitator (14) and the facilitator (14), in response to the communication message (26), operates to debit at least an amount associated with the shortcode (24) from the first subscriber's (12a) account (28) with the billing system (22), as identified by the number of the mobile phone (18) used to send the communication message (26), and credit the amount associated with the shortcode (24) to the second subscriber's (12b) account (28) with the billing system (22), as referenced by the identification details included in the communication message (26).

WO 2005/125230 A1