

WHAT IS CLAIMED IS:

1. A method of transferring funds between mobile devices, comprising:
 sending a first message to a server, the first message including a mobile pin number and a mobile credit amount, from a sender's mobile device;
 validating the sender via the server;
 sending a second message from the server to a recipient's mobile device; and
 transferring funds to the recipient based on the first message and the second message.
2. The method of claim 1, wherein validating the sender comprises capturing 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 an agent.
4. The method of claim 1, wherein the server comprises a service provider for one of the mobile devices.
5. The method of claim 4, wherein the server 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, wherein transferring funds to the recipient based on

the first message and the second message comprises:

 sending a portion of the second message from the recipient to an agent;

 providing the portion of the second message to the server from the agent;

 validating the portion of the second message;

 providing a recipient key to the recipient on the recipient's mobile device and an agent key to the agent from the server;

 providing the recipient key from the recipient to the agent;

 providing recipient key and agent key to the server; and

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

9. The method of claim 8, further comprising providing the funds from the agent to the recipient.

10. The method of claim 8, wherein the portion of the second message comprises the serial number.

11. The method of claim 8, wherein transferring funds to a mobile wallet of the agent comprises transferring a commission to the agent.

12. A method of ensuring online payment to a retailer, comprising:

 receiving bank card information including funds from a customer;

 transferring funds from a bank issuing the bank card to a virtual account;

 receiving virtual funds from the virtual account; and

 transferring the funds to a mobile wallet of the retailer.

13. The method of claim 12, wherein the virtual account is located at a payment gateway.

14. A method of ensuring online payment to a retailer, comprising:
receiving information about an approved pre-paid card including funds from a customer;
transferring funds from the approved pre-paid card to a virtual account;
receiving virtual funds from the virtual account; and
transferring the funds to a mobile wallet of the retailer.

15. A system for transferring funds between mobile devices, the system comprising:
means for sending a first message to a server, the first message including a mobile pin number and a mobile credit amount, from a sender's mobile device;
means for validating the sender via the server; and
means for sending a second message from the server to a recipient's mobile device; and
means for transferring funds to the recipient based on the first message and the second message.

16. A system for transferring funds between mobile devices, the system comprising:
a processor;
a user interface functioning via the processor; and
a repository accessible by the processor; wherein

a first message is sent to a server, the first message including a mobile pin number and a mobile credit amount, from a sender's mobile device;

the sender is validated via the server;

a second message is sent to a recipient from the server; and

funds are transferred to the recipient based on the first message and the second message.

17. A computer program product comprising a computer usable medium having control logic stored therein for causing a computer to exchange user-generated community information, the control logic comprising:

first computer readable program code means for sending a first message to a server, the first message including a mobile pin number and a mobile credit amount, from a sender's mobile device;

second computer readable program code means for validating the sender via the server;

third computer readable program code means for sending a second message from the server to a recipient's mobile device; and

fourth computer readable program code means for transferring funds to the recipient based on the first message and the second message.

18. A system for ensuring online payment to a retailer, comprising:

means for receiving bank card information including funds from a customer;

means for transferring funds from a bank issuing the bank card to a virtual account;

means for receiving virtual funds from the virtual account; and

means for transferring the funds to a mobile wallet of the retailer.

19. A system for ensuring online payment to a retailer, comprising:

means for receiving information about an approved pre-paid card including funds from a customer;

means for transferring funds from the approved pre-paid card to a virtual account;

means for receiving virtual funds from the virtual account; and

means for transferring the funds to a mobile wallet of the retailer.

20. The system of claim 16, 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.

21. The system of claim 16, 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.

22. The system of claim 21, wherein the server is coupled to a network that comprises the Internet.

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.

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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.

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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:

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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.