FIG.1A

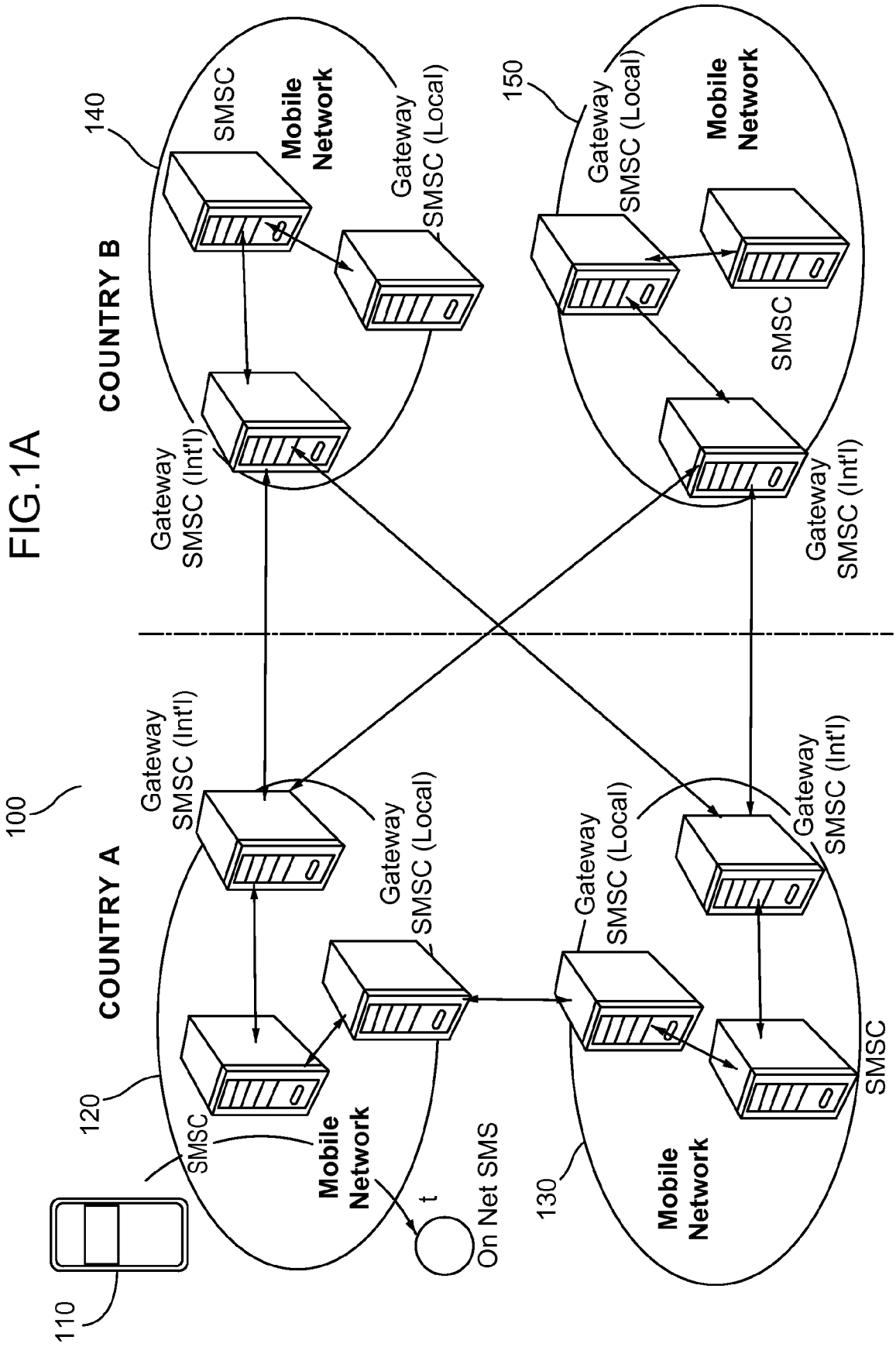

100
COUNTRY A
COUNTRY B
110
120
130
140
150
SMSC
Mobile Network
Gateway SMSC (Int'l)
Gateway SMSC (Local)
t
On Net SMS

FIG.1B

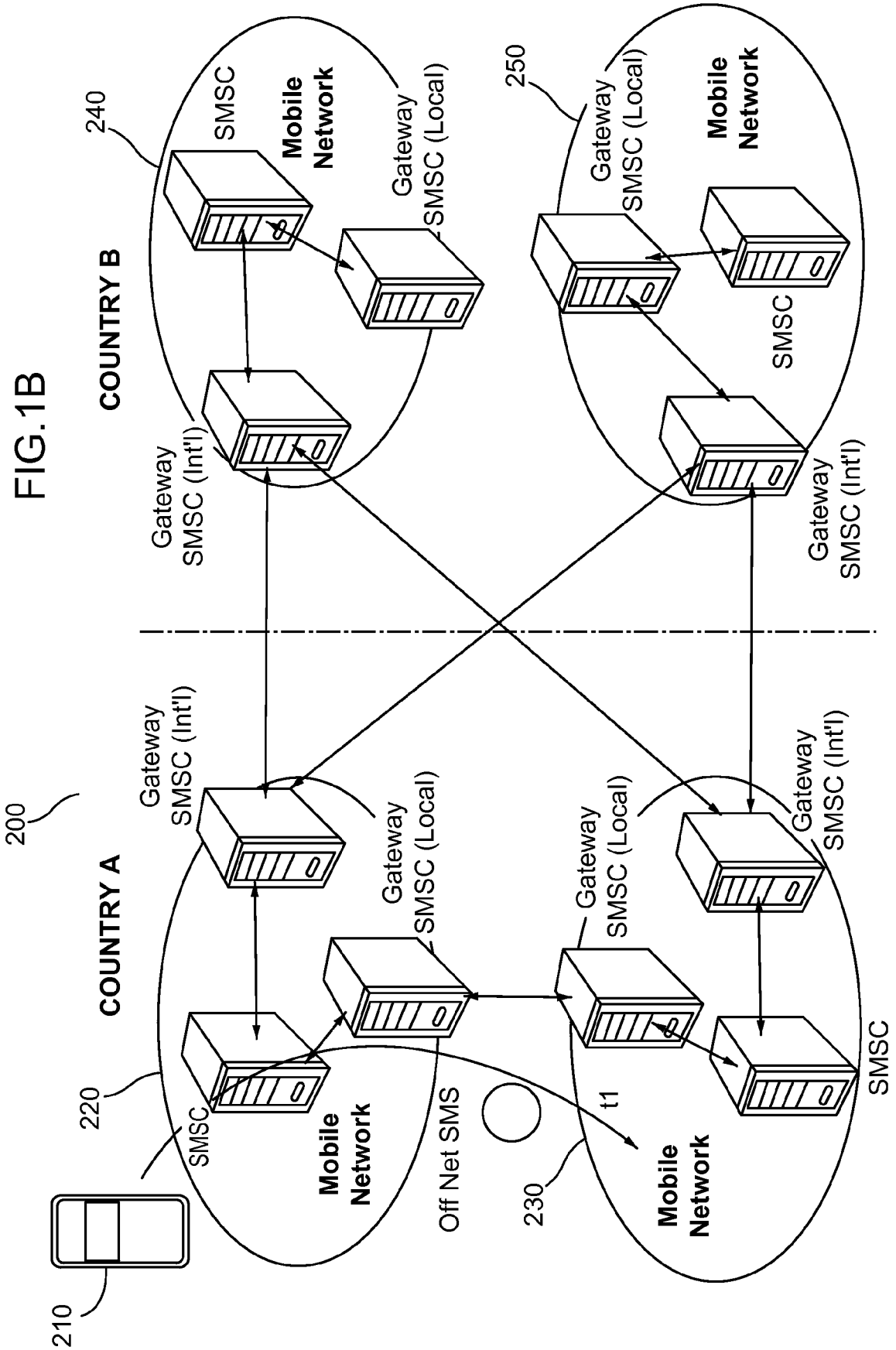

200
COUNTRY A
COUNTRY B
210
220
230
240
250
SMSC
Mobile Network
Gateway SMSC (Int'l)
Gateway SMSC (Local)
Off Net SMS
t1

FIG.1C

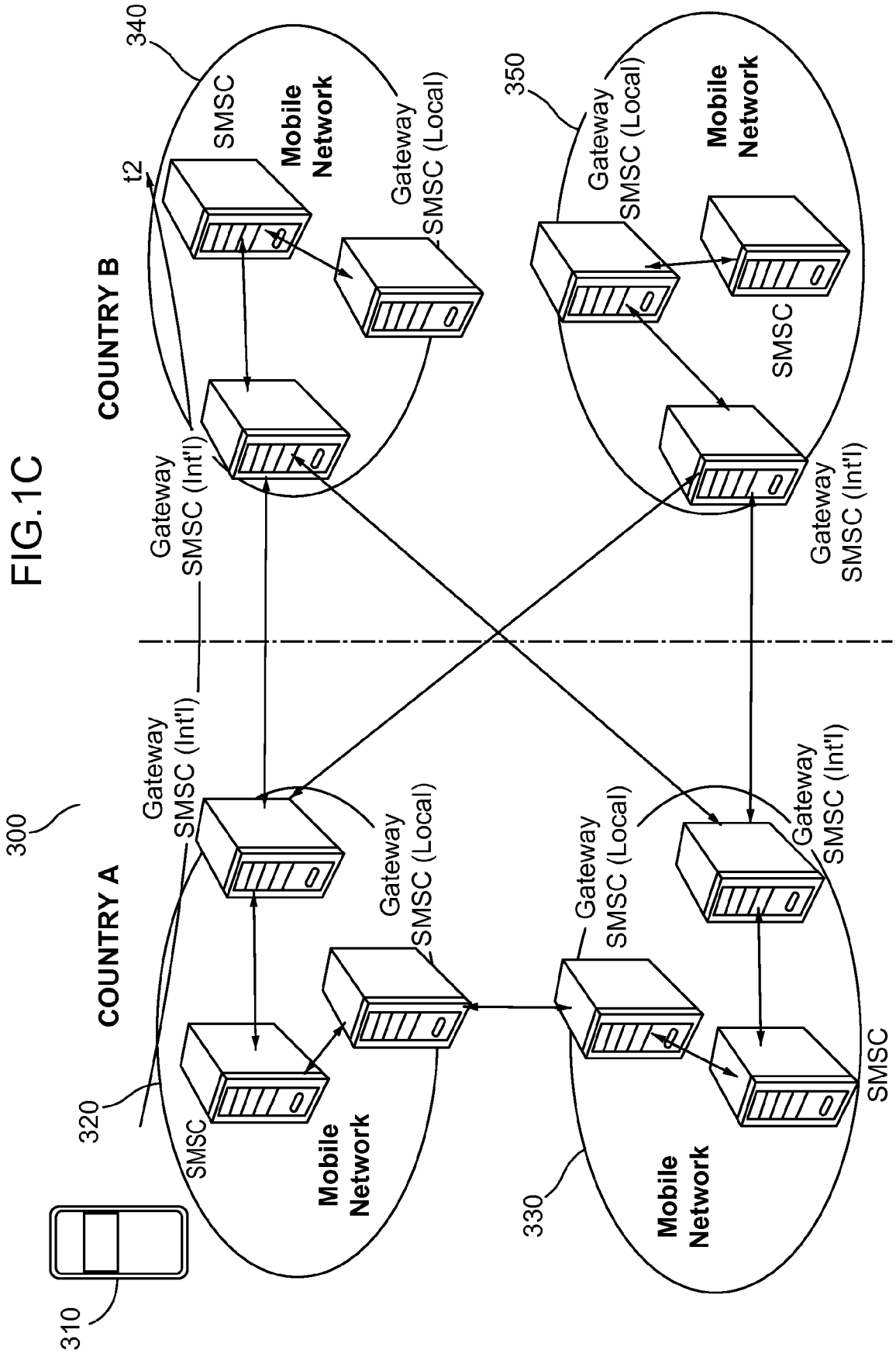
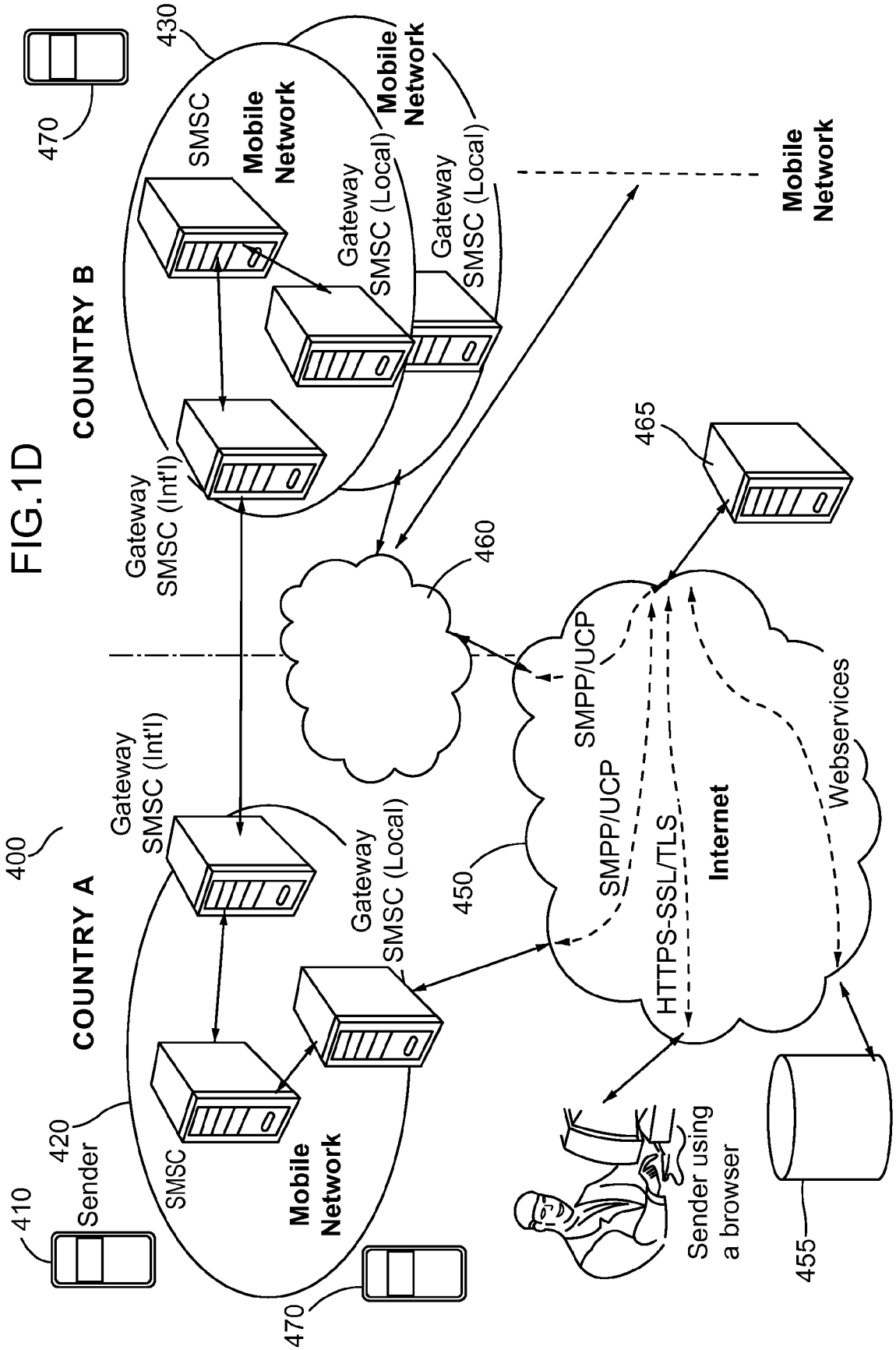

300
COUNTRY A
COUNTRY B
310
320
330
340
350
t2
SMSC
Mobile Network
Gateway SMSC (Local)
Gateway SMSC (Int'l)

FIG.1D


400
COUNTRY A
COUNTRY B
410
Sender
420
SMSC
Mobile Network
Gateway SMSC (Int'l)
Gateway SMSC (Local)
430
SMSC
Mobile Network
Gateway SMSC (Int'l)
Gateway SMSC (Local)
Mobile Network
460
450
SMPP/UCP
SMPP/UCP
HTTPS-SSL/TLS
Internet
Webservices
465
470
470
Sender using a browser
455

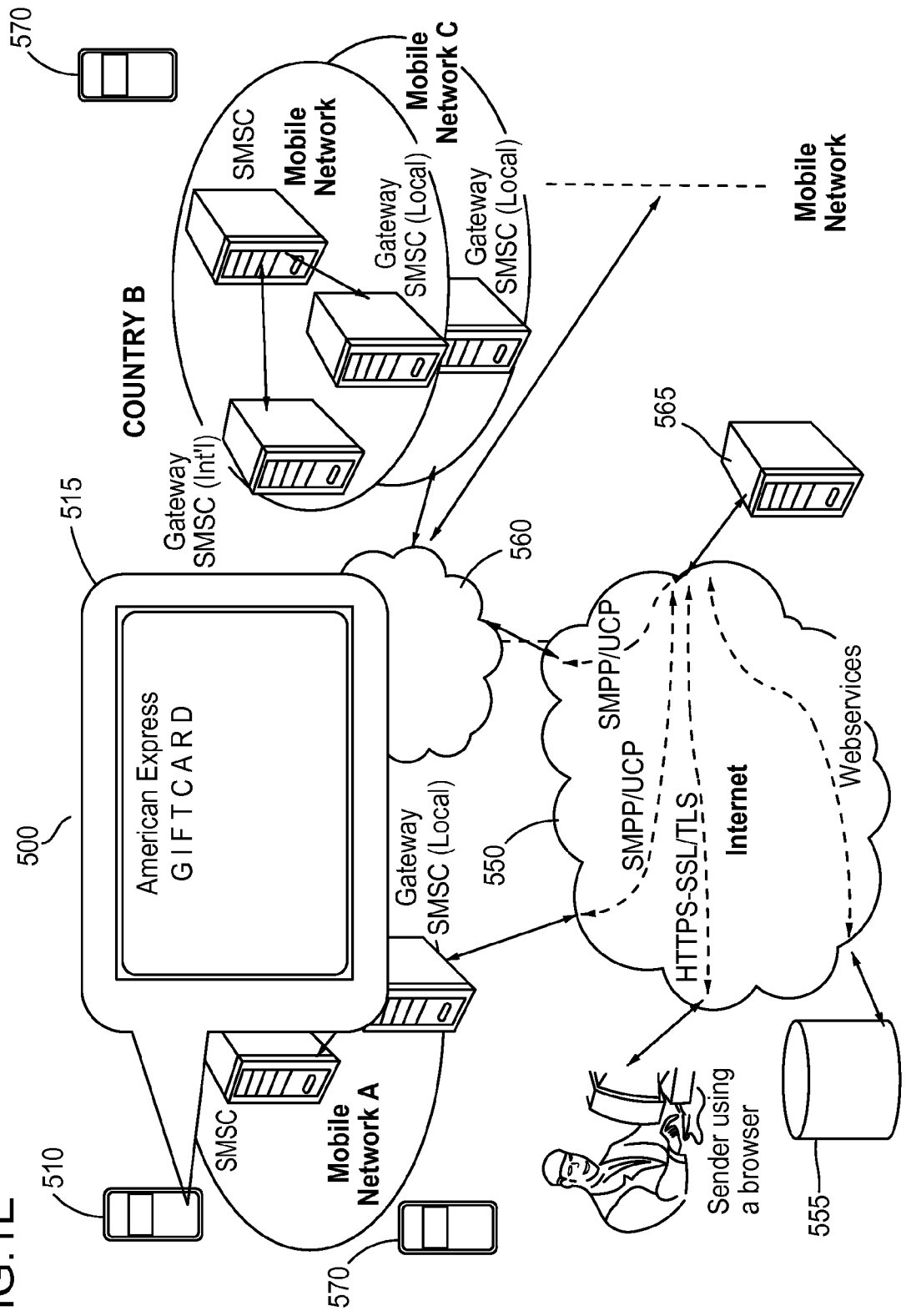

570
COUNTRY B
SMSC
Mobile Network
Gateway SMSC (Local)
Mobile Network C
Gateway SMSC (Local)
Mobile Network
Gateway SMSC (Int'l)
515
560
565
500
American Express G I F T C A R D
Gateway SMSC (Local)
550
SMPP/UCP
SMPP/UCP
HTTPS-SSL/TLS
Internet
Webservices
510
SMSC
Mobile Network A
570
Sender using a browser
555

FIG.1E

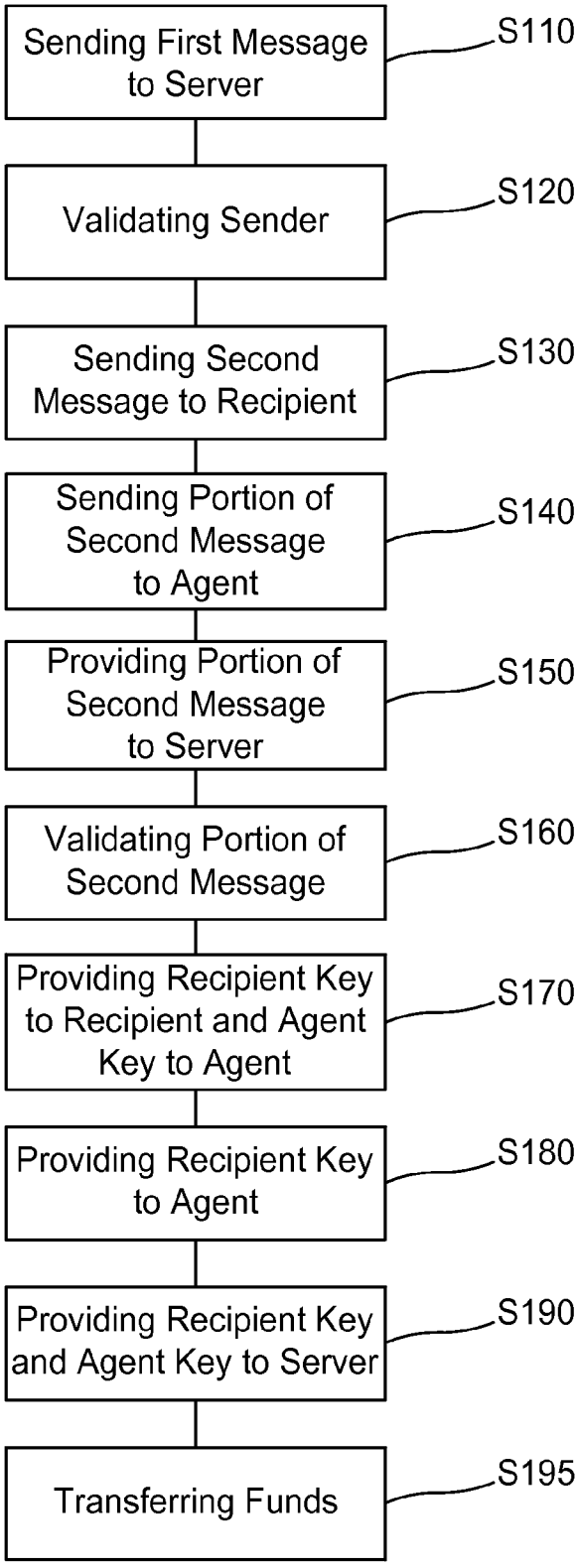

Sending First Message to Server
S110
Validating Sender
S120
Sending Second Message to Recipient
S130
Sending Portion of Second Message to Agent
S140
Providing Portion of Second Message to Server
S150
Validating Portion of Second Message
S160
Providing Recipient Key to Recipient and Agent Key to Agent
S170
Providing Recipient Key to Agent
S180
Providing Recipient Key and Agent Key to Server
S190
Transferring Funds
S195

FIG.1F

FIG.1G

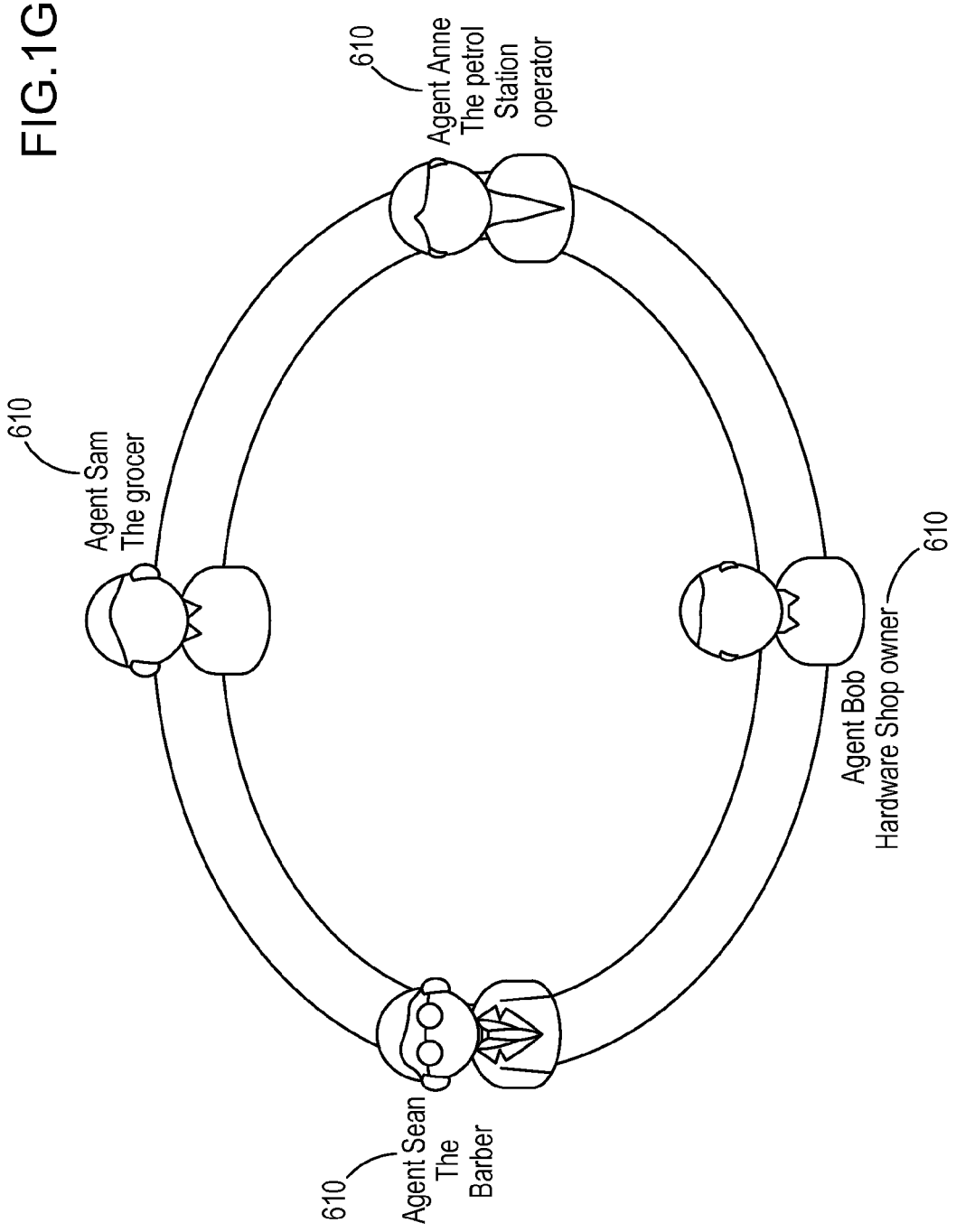
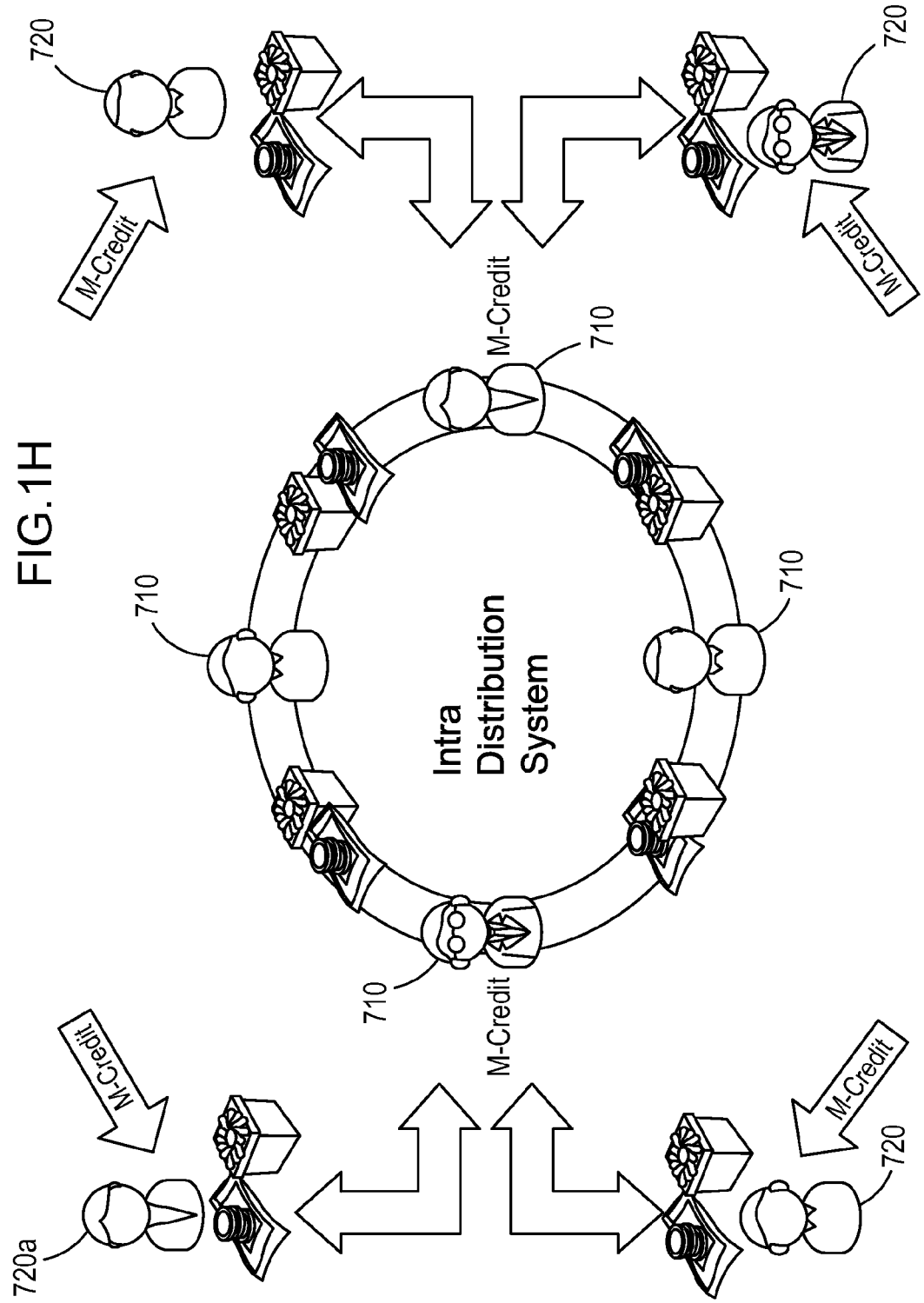

610
Agent Anne
The petrol
Station
operator
610
Agent Sam
The grocer
610
Agent Bob
Hardware Shop owner
610
Agent Sean
The
Barber

FIG.1H


720
M-Credit
720
M-Credit
M-Credit
710
710
Intra
Distribution
System
710
710
M-Credit
M-Credit
720a
720

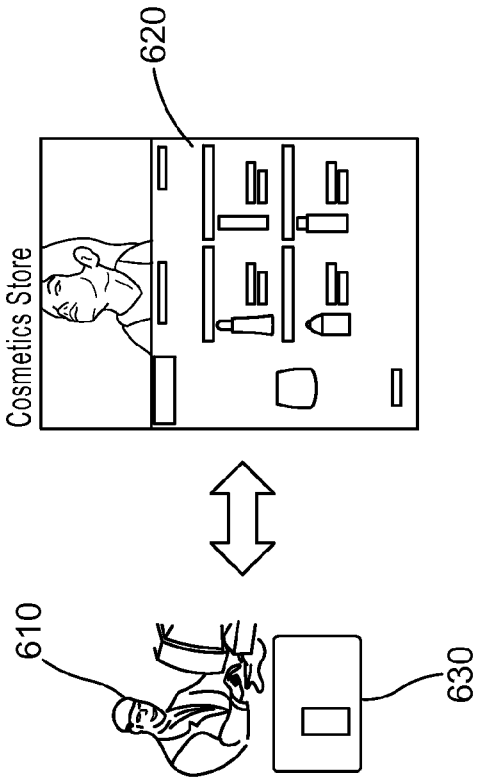


FIG.2A

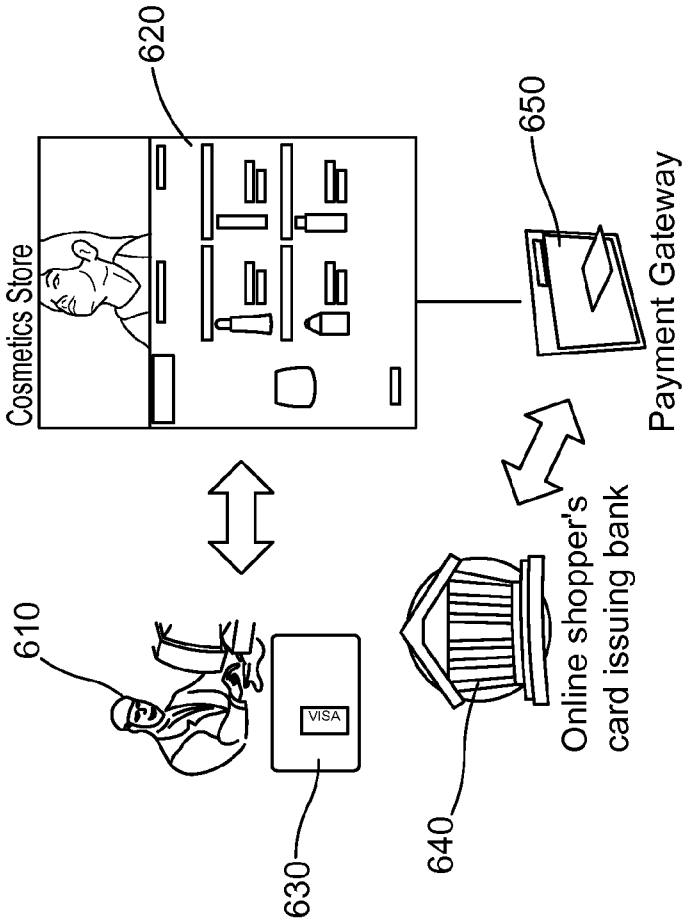

620
650
Cosmetics Store
Payment Gateway
610
VISA
630
640
Online shopper's
card issuing bank

FIG.2B

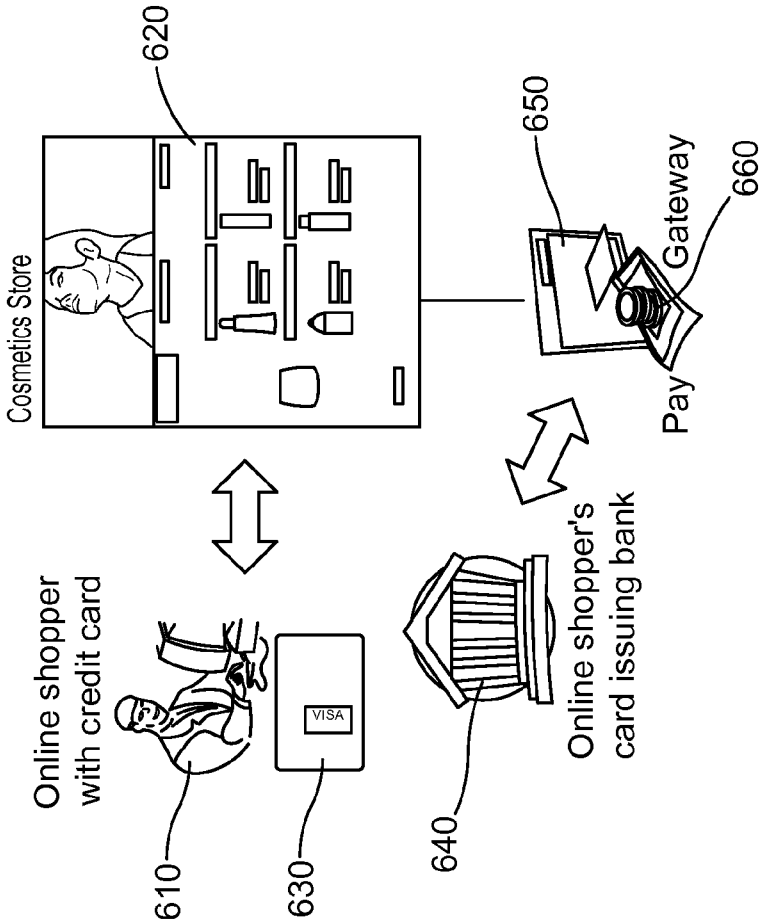

620
650
Gateway
660
Cosmetics Store
Pay
Online shopper
with credit card
VISA
Online shopper's
card issuing bank
610
630
640

FIG.2C

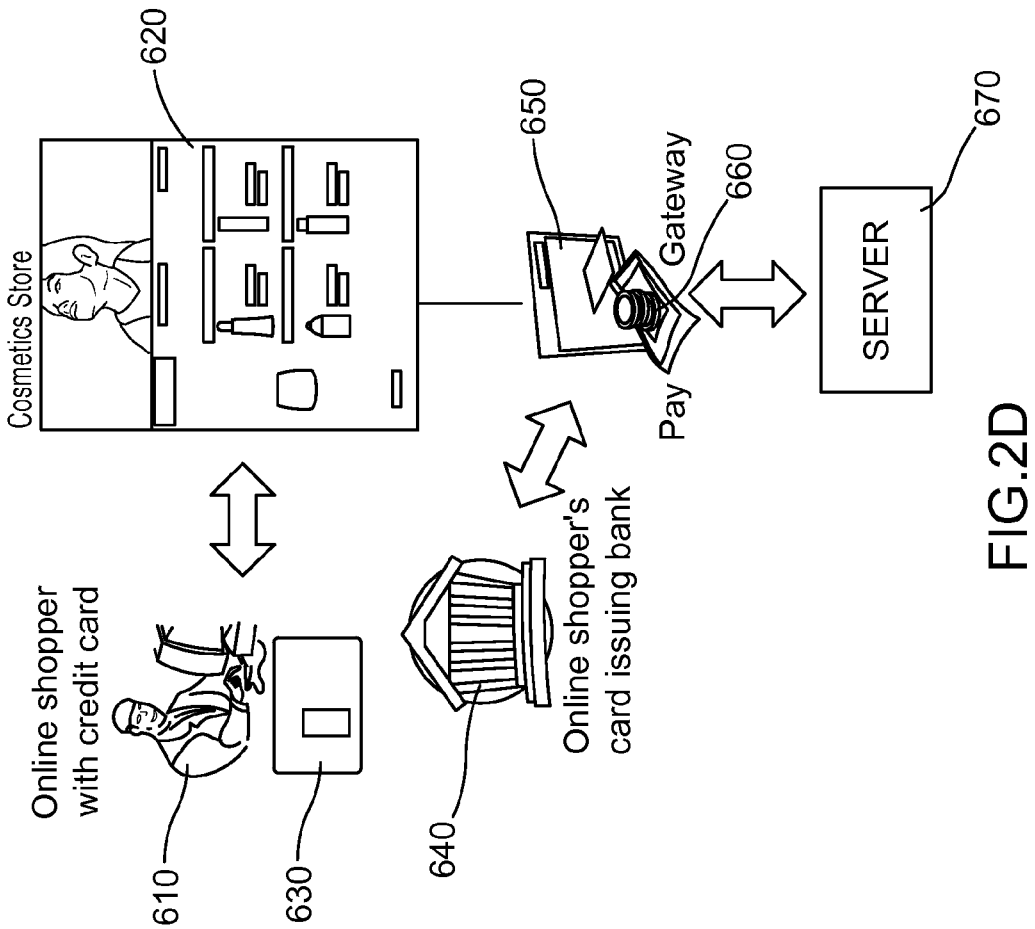

620
650
Gateway
660
670
SERVER
Cosmetics Store
Pay
Online shopper's
card issuing bank
Online shopper
with credit card
610
630
640

FIG.2D

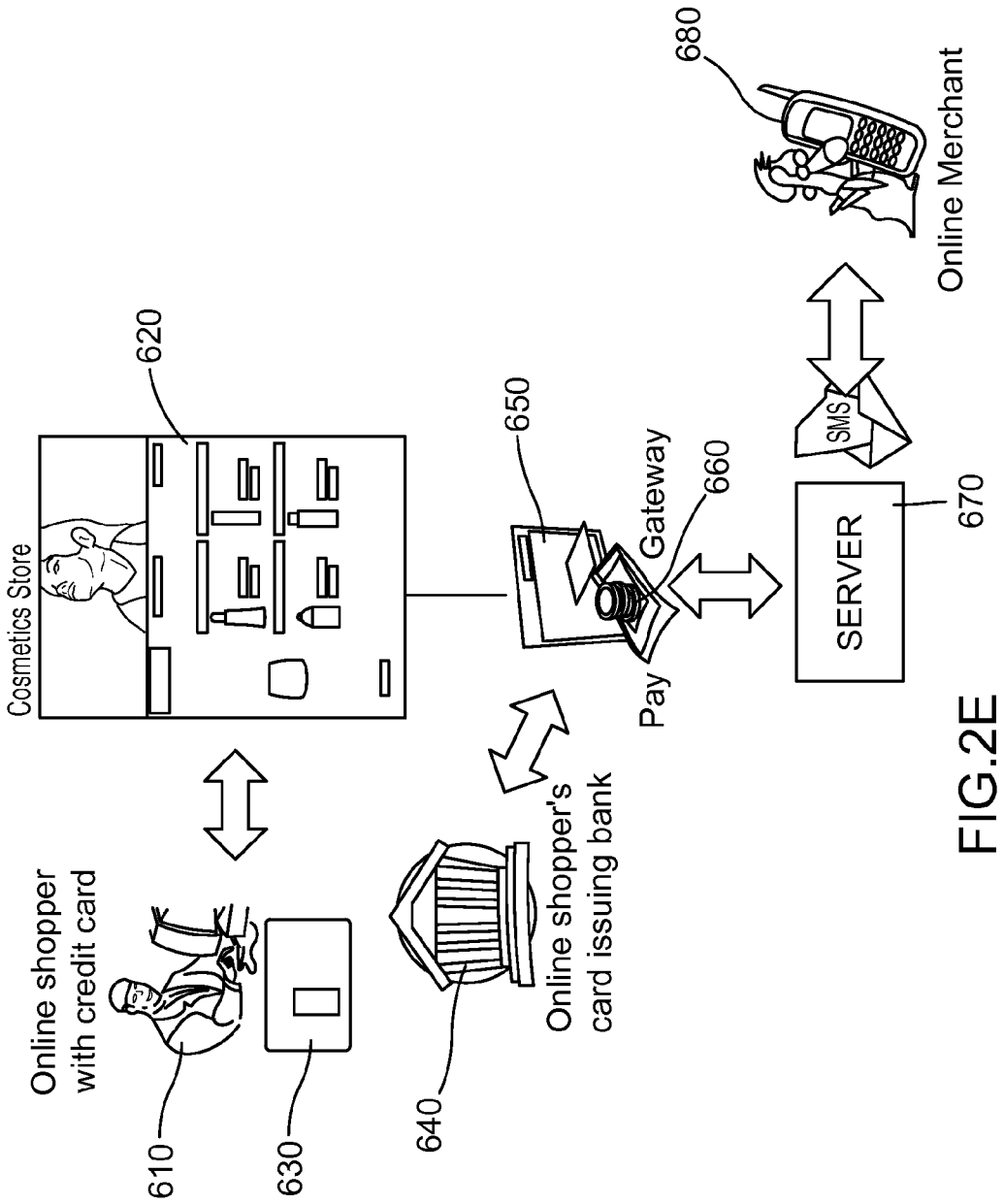

680
Online Merchant
620
650
Gateway
660
SMS
670
SERVER
Cosmetics Store
Pay
Online shopper's
card issuing bank
Online shopper
with credit card
610
630
640

FIG.2E

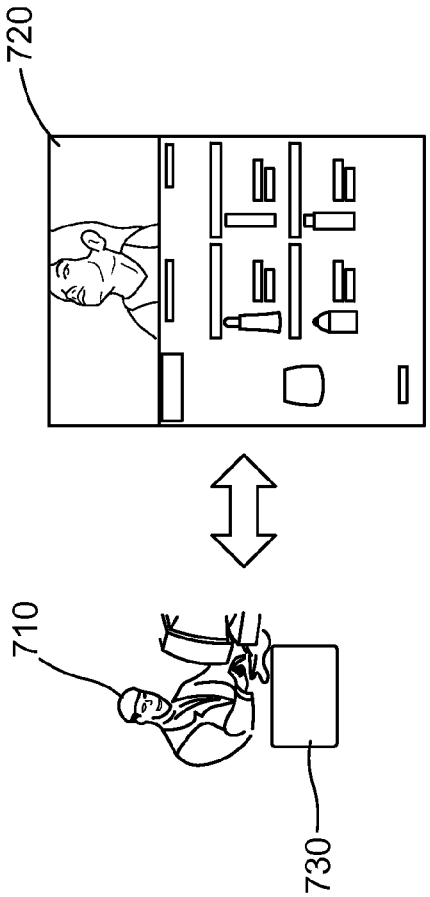


FIG.3A

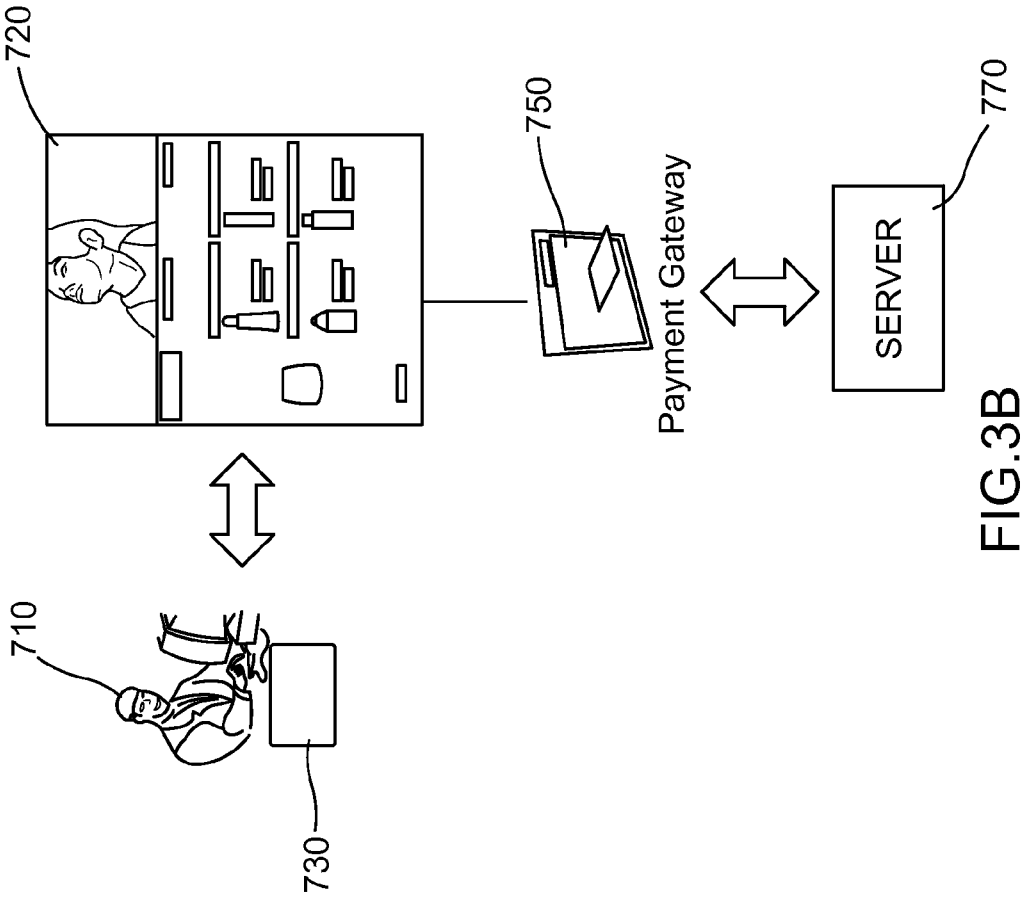


FIG.3B

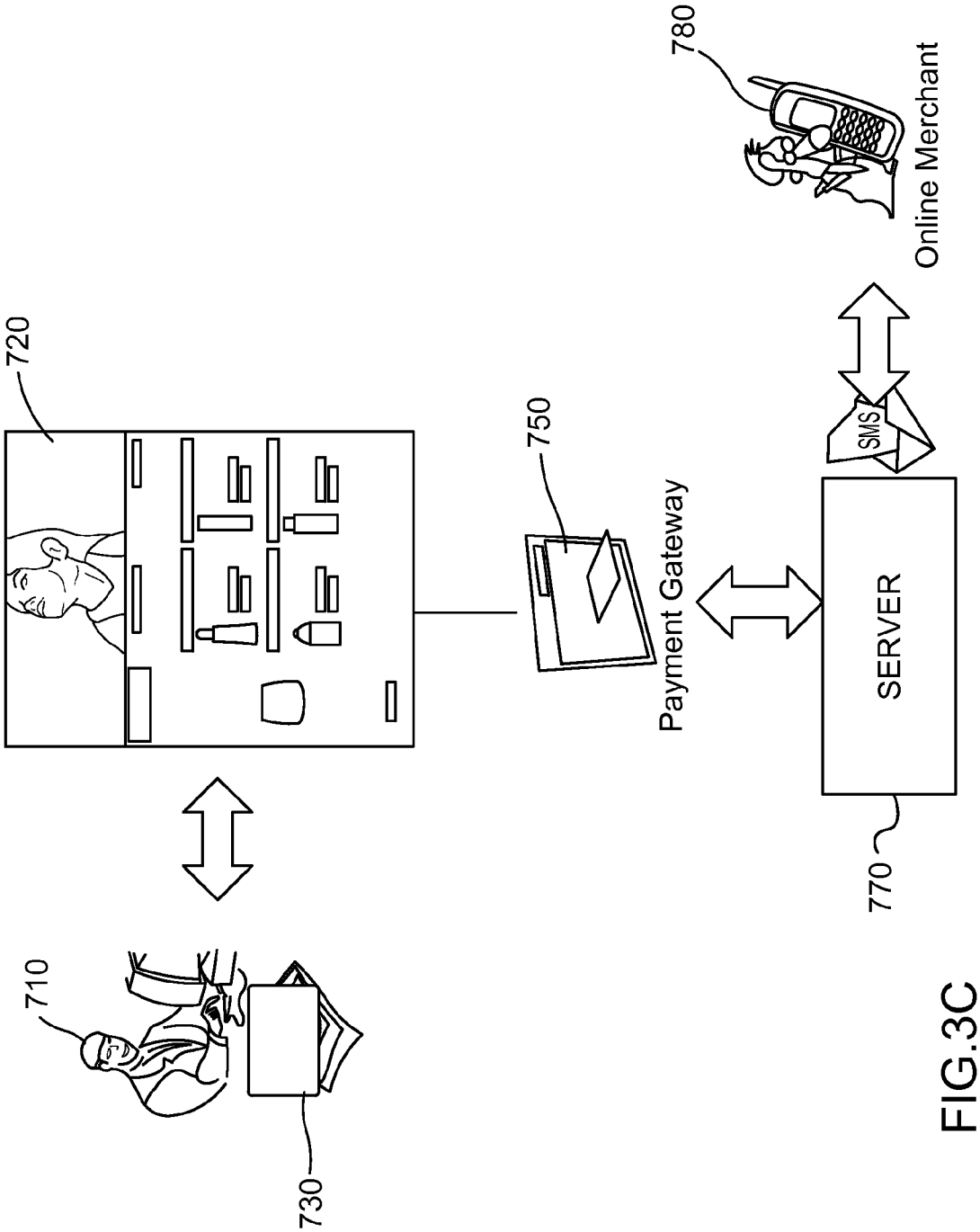
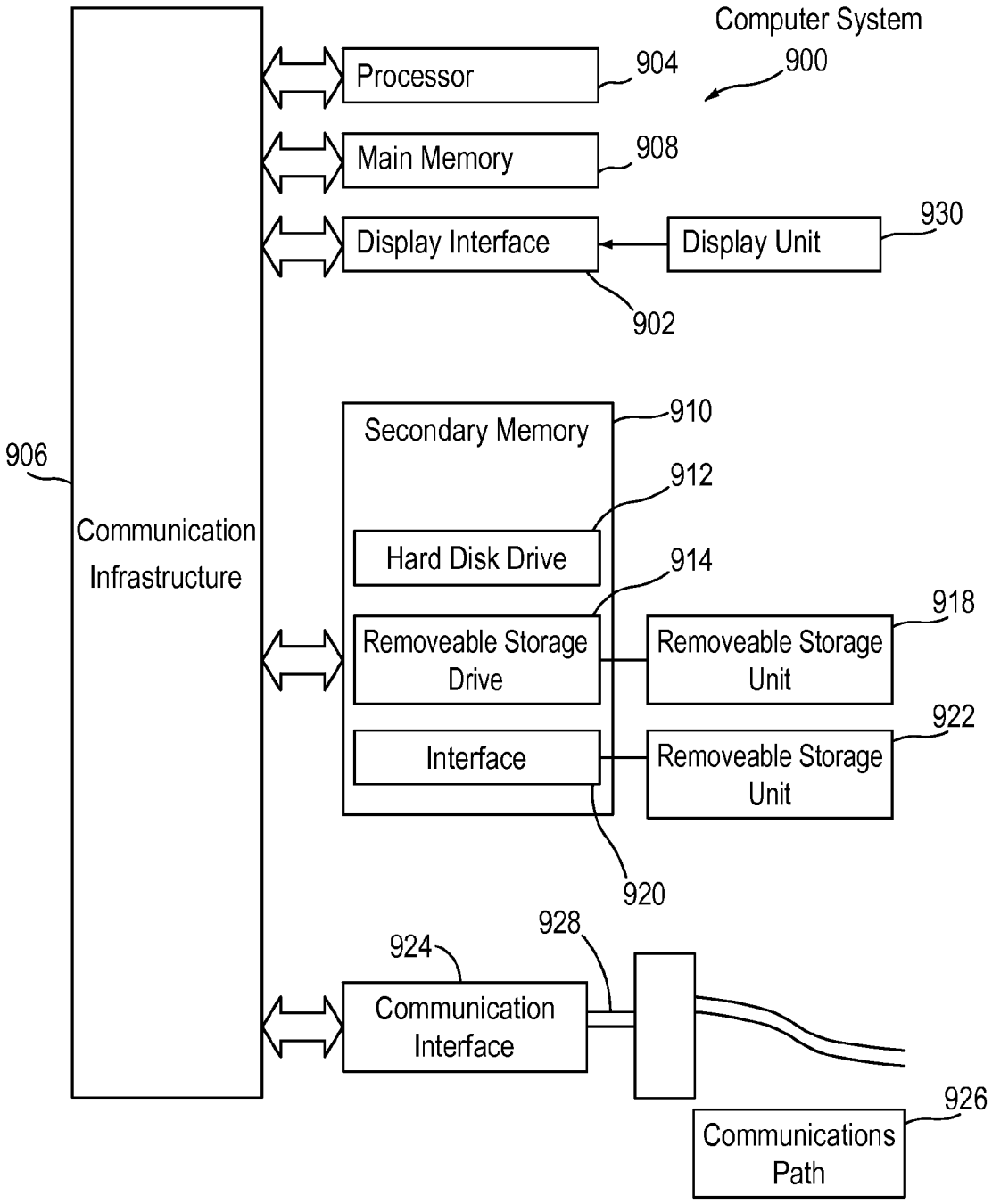

780
Online Merchant
720
750
SMS
Payment Gateway
SERVER
770
710
730

FIG.3C

FIG.4


Computer System
900
Processor
904
Main Memory
908
Display Interface
Display Unit
930
902
906
Communication Infrastructure
Secondary Memory
910
912
Hard Disk Drive
914
Removeable Storage Drive
Removeable Storage Unit
918
Interface
Removeable Storage Unit
922
920
924
928
Communication Interface
926
Communications Path

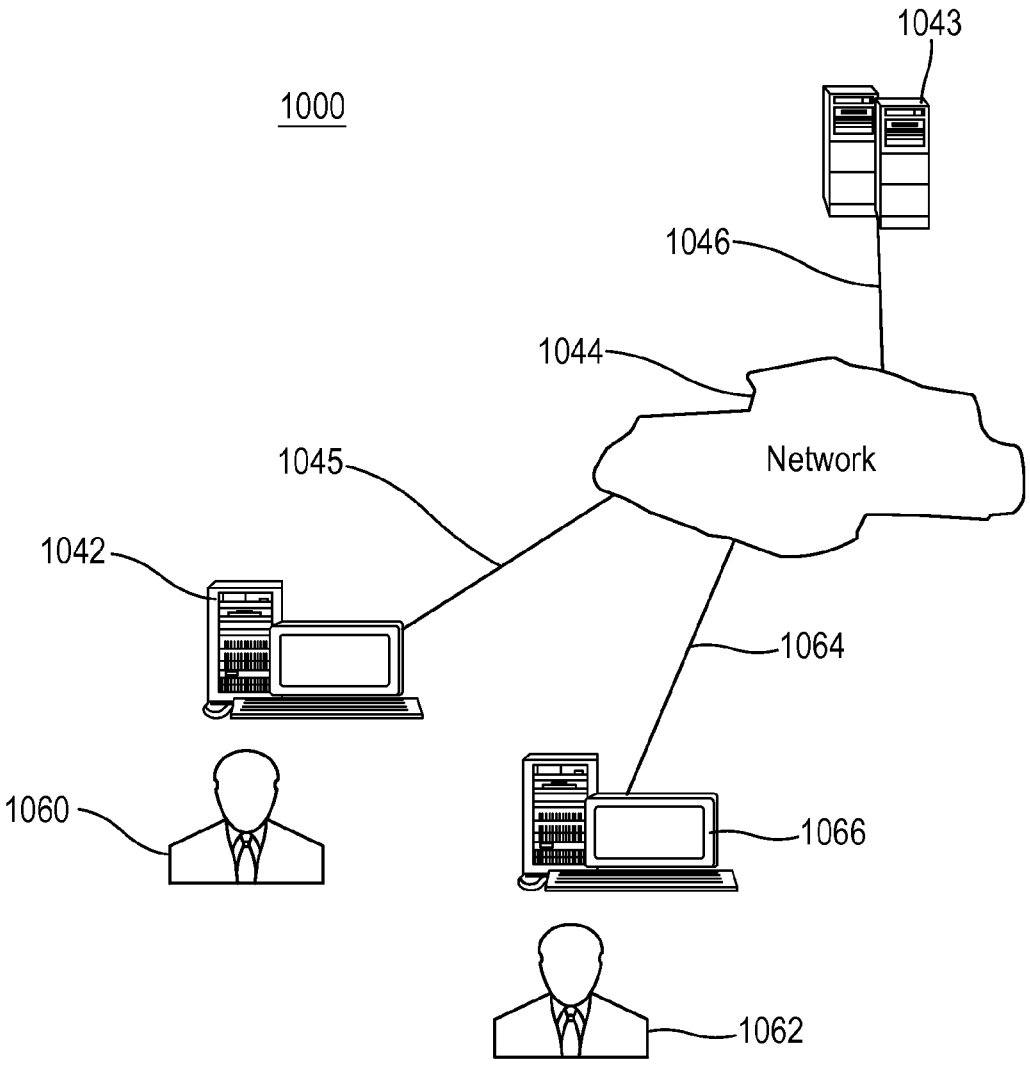



FIG.5