WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a processor computer from a coordination computer, a push transfer instruction message comprising a recipient address associated with a recipient, a data item, and a time period for transferring the data item to a recipient account associated with the recipient address;

storing, by the processor computer, the push transfer instruction message; and

after the time period, transmitting the push transfer instruction message comprising the data item to a recipient authorizing entity computer associated with the recipient address to transfer the data item to the recipient account, wherein the method further comprises, prior to receiving the push transfer instruction message:

receiving, by the processor computer from the coordination computer, a pull transfer instruction message comprising a sender address associated with a sender and an indication of the data item;

transmitting, by the processor computer to a sender authorizing entity computer associated with the sender address, the pull transfer instruction message; and

receiving, by the processor computer from the sender authorizing entity computer, a pull transfer response message comprising the data item.

2. The method of claim 1, wherein the processor computer comprises a database which stores the push transfer instruction message.

3. The method of claim 1, wherein the data item in the push transfer instruction message comprises a data file.

4. The method of claim 1, wherein after storing the push transfer instruction message, the method further comprises:

receiving, by the processor computer from the coordination computer, a transfer status query message associated with the push transfer instruction message;

accessing, by the processor computer, a database storing push transfer instruction messages; and

transmitting, by the processor computer to the coordination computer, a transfer status response message comprising a status of the push transfer instruction message.

5. The method of claim 1, wherein after storing the push transfer instruction message, the method further comprises:

receiving, by the processor computer from the coordination computer, a transfer update message comprising an indication associated with the push transfer instruction message;

accessing, by the processor computer, a database storing push transfer instruction messages;

updating, by the processor computer, the push transfer instruction message associated with the indication of the push transfer instruction message; and

transmitting, by the processor computer to the coordination computer, an update response message.

6. The method of claim 1, wherein the data item comprises software update data.

7. The method of claim 1, wherein the coordination computer is in communication with a service provider computer that is in communication with a sender device operated by a sender.

8. The method of claim 1, wherein prior to receiving the push transfer instruction message, the method further comprises:

transmitting, by the processor computer to the coordination computer, the data item.

9. The method of claim 1, wherein the coordination computer is in communication with a service provider computer that operates an application on a sender device operated by a sender, the sender device being a mobile phone.

10. A processor computer comprising:

a processor; and

a computer readable medium comprising instructions which cause the processor computer to:

receive, from a coordination computer, a push transfer instruction message comprising a recipient address associated with a recipient, a data item, and a time period for transferring the data item to a recipient account associated with the recipient address;

store the push transfer instruction message; and

after the time period, transmit the push transfer instruction message comprising the data item to a recipient authorizing entity computer associated with the recipient address to transfer the data item to the recipient account,

wherein the computer readable medium further comprises instructions to:

receive, from the coordination computer, a pull transfer instruction message comprising a sender address associated with a sender and an indication of the data item;

transmit, to a sender authorizing entity computer associated with the sender address, the pull transfer instruction message; and

receive, from the sender authorizing entity computer, a pull transfer response message comprising the data item.

11. The processor computer of claim 10, wherein the processor computer further comprises a clock.

12. The processor computer of claim 10, wherein the processor computer further comprises a database coupled to the processor, wherein the database stores the push transfer instruction message.

13. The processor computer of claim 10, wherein the computer readable medium further comprises a timing module.

14. The processor computer of claim 10, wherein the computer readable medium further comprises an authorization processing module.

15. The processor computer of claim 10, wherein the computer readable medium further comprises a database management module.