

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
10 January 2008 (10.01.2008)

PCT

(10) International Publication Number
WO 2008/005018 A2

(51) International Patent Classification:
H04M 11/00 (2006.01)

(21) International Application Number:
PCT/US2006/026399

(22) International Filing Date: 6 July 2006 (06.07.2006)

(25) Filing Language: English

(26) Publication Language: English

(71) Applicant (for all designated States except US):
FIRETHORN HOLDINGS, LLC [US/US]; 4 Con-
course Parkway, Suite 450, Atlanta, GA 30328 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **RACKLEY, Brady, Lee** [US/US]; 878 West Conway Drive, Atlanta, GA 30327 (US). **PORTER, Warren, Derek** [US/US]; 1495 Brookhaven Trace, Atlanta, GA 30319 (US). **RICKMAN, Gregory, Michael** [US/US]; 218 Akers Ridge Drive SE, Atlanta, GA 30339 (US). **COCHRAN, Kyle, Leighton** [US/US]; 18 Vinings Lake Drive, Mableton, GA 30126 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

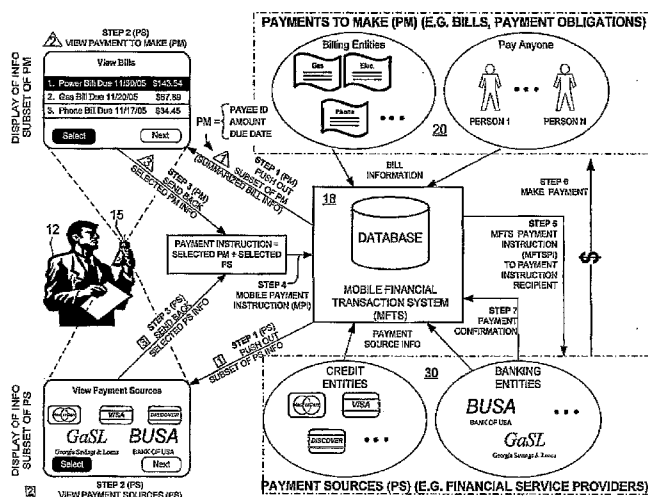
Published:

— without international search report and to be republished upon receipt of that report

(74) Agents: **HARRIS, John, R.** et al.; Morris, Manning & Martin, 1600 Atlanta Financial Center, 3343 Peachtree Road, N.E., Atlanta, GA 30326-1044 (US).

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: METHODS AND SYSTEMS FOR FINANCIAL TRANSACTIONS IN A MOBILE ENVIRONMENT



(57) **Abstract:** Methods and systems for conducting financial transactions in a mobile environment utilizing a mobile device such as a mobile telephone or wireless connected personal digital assistant (PDA) that communicates with a mobile financial transaction system (MFTS) that stores user and transaction information. The MFTS receives information on behalf of a mobile device user corresponding to bills to pay or other payments to make. The MFTS also receives information corresponding to payment sources available for use in making payments. Selected payments information and payment source information are communicated to the mobile user via a wireless network and displayed for user selection. The user selects a payment to make and a payment source. A mobile payment instruction is generated and communicated to the MFTS. The MFTS instructs a payment instruction recipient to make a payment to an identified payee. Real-time updated account and payment balances are provided to the user's mobile device.

WO 2008/005018 A2