

whether the mobile device qualifies for use in the mobile commerce system. Additionally or alternatively, determining whether to allow registration of the mobile device can comprise determining whether a data service plan of the user of the mobile device qualifies for use in the mobile commerce system.

[0011] According to another embodiment, a mobile commerce system can comprise a mobile device and a service provider system adapted to receive a registration request from a user of the mobile device. For example, the service provider system can be adapted to receive the registration request from the user of the mobile device via a web service of a financial institution. In another example, the service provider system can be adapted to provide a registration web service. In such a case, receiving the registration request from the user of the mobile device can comprise receiving the registration request via the registration web service of the service provider system.

[0012] The service provider system can be adapted to determine whether to allow registration of the mobile device. For example, the service provider system can determine whether to allow registration of the mobile device by determining whether the user of the mobile device is a current wireless service subscriber. Additionally or alternatively, the service provider system can determine whether to allow registration of the mobile device by determining whether the mobile device qualifies for use in the mobile commerce system. Additionally or alternatively, the service provider system can determine whether to allow registration of the mobile device by determining whether a service plan of the user of the mobile device, e.g., a data service plan, service, application, etc. indicated by the carrier or service provider qualifies for use in the mobile commerce system.

[0013] The system can also include an acquirer system communicatively coupled with the service provider system. The service provider system can be further adapted to, in response to determining to allow registration of the mobile device, send the registration request from the service provider system to an acquirer system. The acquirer system can in turn be adapted to provide user information related to the mobile commerce system. Additionally or alternatively, the acquirer system can be adapted to maintain a set of personal information of the user. In some cases, the acquirer system can be adapted to maintain a set of user preferences for the user. For example, the user preferences can include an indication of whether the user has elected to receive marketing messages. Additionally or alternatively, the acquirer system can be adapted to register one or more stored value accounts of the user for use in the mobile commerce system.

[0014] According to yet another embodiment, a machine-readable medium can have stored thereon a series of instructions which, when executed by a processor, cause the processor to register a mobile device in a mobile commerce system by receiving at a service provider system a registration request from a user of the mobile device. For example, receiving the registration request from the user of the mobile device can comprise receiving the registration request from a mobile commerce web service of a financial institution. In another example, receiving the registration request from the user of the mobile device can comprise receiving the registration request via a web service of the service provider system.

[0015] A determination can be made with the service provider system whether to allow registration of the mobile device. In response to determining to allow registration of the

mobile device, the registration request can be sent from the service provider system to an acquirer system. For example, determining whether to allow registration of the mobile device can comprise determining whether the user of the mobile device is a current wireless service subscriber. Additionally or alternatively, determining whether to allow registration of the mobile device can comprise determining whether the mobile device qualifies for use in the mobile commerce system. Additionally or alternatively, determining whether to allow registration of the mobile device can comprise determining whether a data service plan of the user of the mobile device qualifies for use in the mobile commerce system.

BRIEF DESCRIPTION OF THE DRAWINGS

[0016] FIG. 1 is a block diagram illustrating an exemplary environment in which embodiments of the present invention may be implemented.

[0017] FIG. 2 is a block diagram illustrating an exemplary computer system upon which embodiments of the present invention may be implemented.

[0018] FIG. 3 is block diagram illustrating, at a high level, a system for processing transactions utilizing a mobile electronic device according to one embodiment of the present invention.

[0019] FIG. 4 is a block diagram illustrating additional details of the system of FIG. 3 according to one embodiment of the present invention.

[0020] FIG. 5 is a block diagram illustrating components of an exemplary point of sale device that may be used with various embodiments of the present invention.

[0021] FIG. 6 is a block diagram illustrating components of an exemplary mobile device that may be used in various embodiments of the present invention.

[0022] FIG. 7 is a flowchart illustrating a process for a mobile commerce gateway according to one embodiment of the present invention.

[0023] FIG. 8 is a block diagram illustrating elements of a mobile commerce system for enrollment and/or registration of a customer or device according to one embodiment of the present invention.

[0024] FIG. 9 is a flowchart illustrating a process for enrollment and/or registration of a customer or device in a mobile commerce system according to one embodiment of the present invention.

[0025] FIG. 10 is a block diagram illustrating elements of a mobile commerce system for provisioning a mobile wallet according to one embodiment of the present invention.

[0026] FIG. 11 is a flowchart illustrating a process for mobile wallet provisioning according to one embodiment of the present invention.

[0027] FIG. 12 is a block diagram illustrating elements of a mobile commerce system for performing account information lookup according to one embodiment of the present invention.

[0028] FIG. 13 is a flowchart illustrating a process for performing account information lookup according to one embodiment of the present invention.

[0029] FIG. 14 is a block diagram illustrating elements of a mobile commerce system for providing marketing messages according to one embodiment of the present invention.

[0030] FIG. 15 is a flowchart illustrating a process for providing marketing messages in a mobile commerce system according to one embodiment of the present invention.