to pay the recipient in the form of a new gift card or stored value account, i.e., add a new card to the payee's mobile wallet.

[0133] In such cases, the transaction can proceed in a manner similar to that described above. For example, when making a transfer from a credit, debit, demand deposit, or other type of account to a prepaid account, the first acquirer system, e.g., the gateway **415**, can be adapted to receive a communication from the first mobile device **324**, i.e., the authorization request **1805**. The authorization request **1805** from the first mobile device **324** can include information identifying the first financial account from which the payment is requested. The gateway **415** can be further adapted to identify the second acquirer system e.g., the payments system **425**, based on the information identifying the first financial account. As noted above, the second acquirer system can, for example, send the authorization request **1815** to a first financial institution **316**, i.e., the financial institution issuing or holding the first financial account, for authorization and receive an indication **1820** of whether the transaction is authorized. The second acquirer system **425** can send the indication **1820** of whether the transaction is authorized to the gateway **415** to be provided to the prepaid system **430**. The prepaid system **430**, upon receiving from the gateway **415** an authorization request identifying a target account, user, device, etc. and an approval message, can credit the identified or new prepaid account, generate a payment receipt, and send the receipt to the gateway **415** to be returned to one or both of the mobile devices **324** and **1810**.

[0134] In another example, when making a transfer from a prepaid account to another type of account, the gateway **415** can be adapted to receive a communication from the first mobile device **324**, i.e., the authorization request **1805**. The authorization request **1805** from the first mobile device **324** can include information identifying the first financial account from which the payment is requested. The gateway **415** can be further adapted to identify the second acquirer system e.g., the prepaid system **430**, based on the information identifying the first financial account. The prepaid system **430** can then authorize the payment, or not, and send an indication of whether the transaction is authorized, e.g., a payment notice **1825** to the gateway **415** to be provided to the payments system **425**. The payments system **425**, upon receiving from the gateway **415** an payment notice **1825** identifying a target account, user, device, etc. and an approval message, can credit the identified account, generate a payment receipt **1830**, and send the receipt to the gateway **415** to be returned to one or both of the mobile devices **324** and **1810**.

[0135] In yet another example, when making payments or transfers between prepaid accounts, the gateway **415** can be adapted to receive a communication from the first mobile device **324**, i.e., the authorization request **1805**. The authorization request **1805** from the first mobile device **324** can include information identifying the first financial account from which the payment is requested. The gateway **415** can be further adapted to identify the second acquirer system e.g., the prepaid system **430**, based on the information identifying the first financial account. The prepaid system **430** can then authorize the payment, credit the identified target account, and send an indication of completion or denial of the transaction, e.g., a payment receipt, and send the receipt to the gateway **415** to be returned to one or both of the mobile devices **324** and **1810**.

[0136] FIG. **19** is a flowchart illustrating a process for handling payments or transfers between mobile devices according to one embodiment of the present invention. In this example, the process begins with receiving **1905** at a first acquirer system a communication from the first mobile device. The communication can be related to the payment transaction and can include information identifying a first financial account from which a payment is requested. In some cases, a communication can be received **1910** from the second mobile device that identifies a second financial account to which the payment is directed. A second acquirer system for authorizing the payment can be identified **1915** based on the information identifying the first financial account. The communication can be sent **1920** to the second acquirer system for authorization of the transaction based on the information related to the first financial account.

[0137] An indication of whether the transaction is authorized can be received **1922** at the second acquirer system. In response to receiving an indication that the transaction is authorized **1925**, a payment authorization message can be generated **1935**. In some cases, a system maintaining the second financial account can be identified based on the communication identifying the second financial account and a payment notification message can be generated **1940**. The payment authorization message and/or the notification message, if any, can be sent **1945** to the system maintaining the second financial account, the first mobile device, and/or the second mobile device. Settlement, i.e., the transfer of funds between the accounts involved, can then be performed in the conventional manner. In response to receiving from the second acquirer system an indication that the transaction is not authorized **1925**, a denial message can be generated **1930** and sent **1945** to the first mobile device and/or the second mobile device.

[0138] In the foregoing description, for the purposes of illustration, methods were described in a particular order. It should be appreciated that in alternate embodiments, the methods may be performed in a different order than that described. Additionally, the methods may contain additional or fewer steps than described above. It should also be appreciated that the methods described above may be performed by hardware components or may be embodied in sequences of machine-executable instructions, which may be used to cause a machine, such as a general-purpose or special-purpose processor or logic circuits programmed with the instructions, to perform the methods. These machine-executable instructions may be stored on one or more machine readable mediums, such as CD-ROMs or other type of optical disks, floppy diskettes, ROMs, RAMs, EPROMs, EEPROMs, magnetic or optical cards, flash memory, or other types of machine-readable mediums suitable for storing electronic instructions. Alternatively, the methods may be performed by a combination of hardware and software.

[0139] While illustrative and presently preferred embodiments of the invention have been described in detail herein, it is to be understood that the inventive concepts may be otherwise variously embodied and employed, and that the appended claims are intended to be construed to include such variations, except as limited by the prior art.

What is claimed is:

1. A method of registering a mobile device in a mobile commerce system, the method comprising:

receiving at a service provider system a registration request from a user of the mobile device;

determining with the service provider system whether to allow registration of the mobile device; and