

- in response to determining to allow registration of the mobile device, sending the registration request from the service provider system to an acquirer system.
2. The method of claim 1, wherein receiving the registration request from the user of the mobile device comprises receiving the registration request from a mobile commerce web service of a financial institution.
3. The method of claim 1, wherein receiving the registration request from the user of the mobile device comprises receiving the registration request via a web service of the service provider system.
4. The method of claim 1, wherein determining whether to allow registration of the mobile device comprises determining whether the user of the mobile device is a current wireless service subscriber.
5. The method of claim 1, wherein determining whether to allow registration of the mobile device comprises determining whether the mobile device qualifies for use in the mobile commerce system.
6. The method of claim 1, wherein determining whether to allow registration of the mobile device comprises determining whether a data service plan of the user of the mobile device qualifies for use in the mobile commerce system.
7. A mobile commerce system comprising:
 a mobile device;
 a service provider system adapted to receive a registration request from a user of the mobile device and determine whether to allow registration of the mobile device; and
 an acquirer system communicatively coupled with the service provider system, wherein the service provider system is 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.
8. The system of claim 7, wherein the service provider system is adapted to receive the registration request from the user of the mobile device via a web service of a financial institution.
9. The system of claim 7, wherein the service provider system is adapted to provide a registration web service and receiving the registration request from the user of the mobile device comprises receiving the registration request via the registration web service of the service provider system.
10. The system of claim 7, wherein the service provider system determines whether to allow registration of the mobile device by determining whether the user of the mobile device is a current wireless service subscriber.
11. The system of claim 7, wherein the service provider system determines whether to allow registration of the mobile device by determining whether the mobile device qualifies for use in the mobile commerce system.
12. The system of claim 7, wherein the service provider system determines whether to allow registration of the mobile device by determining whether a data service plan of the user of the mobile device qualifies for use in the mobile commerce system.
13. The system of claim 7, wherein the acquirer system is further adapted to provide user information related to the mobile commerce system.
14. The system of claim 7, wherein the acquirer system is further adapted to maintain a set of personal information of the user.
15. The system of claim 7, wherein the acquirer system is further adapted to maintain a set of user preferences for the user.
16. The system of claim 15, wherein the user preferences include an indication of whether the user has elected to receive marketing messages.
17. The system of claim 7, wherein the acquirer system is further adapted to register one or more stored value accounts of the user for use in the mobile commerce system.
18. A machine-readable medium having 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;
 determining with the service provider system whether to allow registration of the mobile device; and
 in response to determining to allow registration of the mobile device, sending the registration request from the service provider system to an acquirer system.
19. The machine-readable medium of claim 18, wherein receiving the registration request from the user of the mobile device comprises receiving the registration request from a mobile commerce web service of a financial institution.
20. The machine-readable medium of claim 18, wherein receiving the registration request from the user of the mobile device comprises receiving the registration request via a web service of the service provider system.
21. The machine-readable medium of claim 18, wherein determining whether to allow registration of the mobile device comprises determining whether the user of the mobile device is a current wireless service subscriber.
22. The machine-readable medium of claim 18, wherein determining whether to allow registration of the mobile device comprises determining whether the mobile device qualifies for use in the mobile commerce system.
23. The machine-readable medium of claim 18, wherein determining whether to allow registration of the mobile device comprises determining whether a data service plan of the user of the mobile device qualifies for use in the mobile commerce system.

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