

9. The method of claim 1, further comprising:  
 in the first message, asking a personal question about the person having authority to authorize the action;  
 in the second message, receiving a present answer to the personal question;  
 comparing the present answer to a previous answer to the personal question provided by the person having authority to authorize the action.
10. The method of claim 1, further comprising allowing the action only if the second message is received and the second message authorizes the action.
11. The method of claim 1 wherein the first message identifies the person seeking the action.
12. The method of claim 1 wherein the first mobile phone is controlled by the person seeking the action.
13. The method of claim 1 wherein the person seeking the action is the person having authority to authorize the action.
14. The method of claim 1, further comprising receiving from the person having authority to authorize the action, through at least one of the Internet website and the mobile phone network, an identification of a second phone number for advising a third person of the action, and further comprising after receiving the request for authorization, automatically sending at least one of the first message, the second message, and a third message to the second phone number, wherein the at least one of the first message, the second message, and a third message includes at least a description of the action for which authorization is requested.
15. The method of claim 1, further comprising repeating the receiving of the request for authorization of the action, repeating the sending of the first message and repeating the receiving of the second message, and further comprising tracking the authorization granted for the action over time and reporting results of the tracking.
16. The method of claim 1 wherein the first message is an SMS message and the second message is an SMS message received through the mobile phone network.
17. The method of claim 1 wherein the first message is a voice message.
18. The method of claim 1, wherein the action is a financial transaction, the first message includes an amount of the transaction, and the second message includes an authorization of the transaction.
19. The method of claim 18 further comprising receiving from the person having authority to authorize the action, through at least one of an Internet website and a mobile phone network, an identification of a threshold monetary value of transactions, wherein the first message is sent for transactions exceeding the threshold, and transactions below the threshold are approved without sending the first message.
20. The method of claim 18 wherein the transaction is at least one of a withdrawal and a debit from a bank account and the person having authority to authorize the action is an authorized user of the account.
21. The method of claim 18 wherein the transaction is a bank card expenditure made at a point of sale for a purchase

of goods or a payment for services, and the person having authority to authorize the action is an authorized user of the bank card.

22. The method of claim 21 wherein the bank card has a bank card number, and the method further comprises, before the sending of the first message, receiving the bank card number from the first mobile phone via a local signal transmitted from the first mobile phone.

23. The method of claim 18 wherein the transaction is an expenditure made from a credit or debit account at a point of sale for a purchase of goods or a payment for services, the person having authority to authorize the action is an authorized user of the account, the account has an account indicia, and the method further comprises, before the sending of the first automated message, receiving the account indicia from the mobile phone via a local signal transmitted from the mobile phone.

24. The method of claim 18 wherein the transaction is an expenditure made from a credit or debit account at a point of sale for a purchase of goods or a payment for services, the person having authority to authorize the action is an authorized user of the account, and the second message includes an authorization code which has been memorized by the person having authority to authorize the action and keyed into the first mobile phone after receiving the first message and before sending the second message.

25. The method of claim 18 wherein the transaction is an expenditure made from a credit or debit account at a point of sale for a purchase of goods or a payment for services, the person having authority to authorize the action is an authorized user of the account, the account has an account indicia, and the second message includes the account indicia.

26. The method of claim 25 wherein the second message is an SMS message received through the mobile phone network and the method further comprises, before the sending of the first message, receiving from the person seeking the action or from the first mobile phone, the first phone number.

27. A method of authenticating a transaction, the method comprising in any order at least:

receiving through at least one of an Internet website and a mobile phone network, from each of at least a plurality of users, an indication of a criteria for the user for obtaining authorization for transactions;

for each of at least a plurality of the users, sending a first automated message through the mobile phone network to a mobile phone of the user, the message containing an amount of the transaction and requesting an affirmative action to indicate authorization of the transaction; and

for each of at least a plurality of the users, receiving from the mobile phone of the user a second message indicating that the user of the mobile phone has taken the affirmative action to indicate authorization of the transaction.

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