interfaces the merchant server **2**A (possibly through a host or other computer) and the merchant server **2**A communicates pertinent information on the transaction to the System Server **4**A. The System Server **4**A transmits selected transaction information to the subscriber mobile device **1**A to be displayed on the visual display screen for the subscriber. The subscriber **100** will respond to the transaction information, for instance by sending an authorization to charge the transaction fees to a particular account. The System Server **4**A will receive authorization information from the subscriber mobile device **1**A and will communicate selected authorization information to either the merchant server **2**A, the issuing bank platform **3**, or both, depending on the configuration of the particular system. The issuing bank platform **3** will then communicate the status of the transaction (approved or declined) to the merchant server **2**A, the System Server **4**A, or both, depending on the system configuration. Transaction status can then be forwarded to the subscriber **100** through the merchant representative **200**, to the subscriber mobile device **1**A by the System Server **4**A, the merchant platform **2** or both. As shown in **FIG. 1**, the voice communications can be established through the voice channel of the mobile cell device **1**A (if so equipped), but the voice communications between the merchant representative **200** and the subscriber **100** can also be established through any other phone type device (cell, land line, VoIP, etc) **300**, as indicated by the dotted line in **FIG. 1**.

[**0040**] The data flow in an electronically initiated transaction, such as an Internet transaction, is similar, except all transaction data is entered by the subscriber **100** electronically without interfacing a merchant representative **200**. The subscriber **100** will access a suitable web site for the particular transaction (such as the merchant's web page) and enter the initial transaction data. The subscriber **100** may use any Internet connected device to initiate the transaction, including the subscriber mobile device **1**A.

[**0041**] Obviously, these communication paths may involve intermediaries through which data is passed. For instance, positioned between the subscriber mobile device **1**A and the System Server **4**A is the mobile service provider's **1000** equipment. Additional intermediaries may be positioned between the System Server **4**A and the mobile service provider **1000**, for instance, data may pass through a third party vendor service provider machine that address interfacing issues with mobile service providers (as format is not standardized in the United States). Similarly, an intermediary can be positioned between the issuing bank platform **3** and the System Server **4**A or merchant platform **2**, again, to allow the intermediary to deal with interfacing, formatting and other issues that may vary between issuing bank platforms **3**. Commonly, such an intermediary is a credit card processing entity, acquiring bank, credit card clearinghouse, an Independent Service Organization or other entity (generally referred to as a "Processor" 2000). A Processor positioned between the issuing bank platform **3** and the Merchant Platform **2** will be considered a Merchant Processor 2100, while a Processor positioned between the issuing bank platform **3** and the System platform **4** will be considered a System Processor 2200.

[**0042**] Another indirect player in a credit card transaction is the acquiring bank, (the sponsoring bank or merchant account provider) the institution that provides the "merchant account" to the merchant. The "merchant account" is the account that enables a merchant to process transactions with credit cards. In usual merchant credit card transactions, a Merchant Processor 2200 is positioned between the acquiring bank and the merchant. A Processor can include a payment gateway, a credit card processor, and other type of service provider.

[**0043**] A. Subscriber Platform Communications

[**0044**] The subscriber platform **1** includes a mobile communications device **1**A that will generally be described as a cellular telephone, although other mobile devices (e.g., other wireless devices, such as PDSs, Blackberrys, etc) capable of supporting data exchanges can be used. Cell phones typically have a voice channel, one or more data channels and one or more control and signaling channels. With the convergence of cellular technology with Internet technology, the mobile platform described can be implemented on a wireless networked device, such as a PDA, Blackberry, laptop, etc, with or without voice capabilities. The implementing mobile device **1**A should be equipped with a means to allow third parties to initiate electronic communications to the mobile device. For instance, with mobile cells phones, the means to initiate communications with the device is the unique cell phone number which can be found through the cellular network, thus providing the capability to initiate communications to the cell phone by a third party. With a wireless Internet accessible devices, the required ability for a third party to initiate communications generally requires that the device be associated with a mobile telephone number (such as reflected in the Blackberry device) or that the device have a static IP address to allow the mobile device to be located.

[**0045**] As wireless Internet devices (such as PDA or other personal communication devices) usage grows and VoIP becomes more prevalent (and ultimately migrates to mobile VoIP), it is anticipated that other technologies will be developed to allow third parties to initiate communications to such mobile devices. While the System will be described with a cellular phone embodiment 10 of a mobile device **1**A, the invention is not limited to mobile cells phones as the mobile communications device. Every mobile device **1**A must have processing capabilities, database storage capabilities, and location abilities (later discussed), and currently, it is preferred that the device be equipped with Records Management System (RMS). Each mobile device achieves its mobility as a wireless communications device. Currently, Motorola V series cell phones are suitable.

[**0046**] The overall system includes a mobile software module that resides on the subscriber's mobile communications device **1**A (such as a cell phone), and may include a merchant software module that resides on the merchant platform **2** and interfaces with the merchant's electronic ordering system **210**, and system server software that resides on the System platform **4**. In general, communications between the System platform **4** and merchant platform **2** are accomplished by computers referred to as servers using the Internet, direct dialed communication lines, leased lines or other suitable network path or data line for the communication channel. Communications between the issuing bank platform **3** (again, generally described as being accomplished through a server computer) and other servers can be through the Internet, dial up data channel or a dedicated communications channel, generally provided through a Processor 2000 intermediary. Communications with the sub-