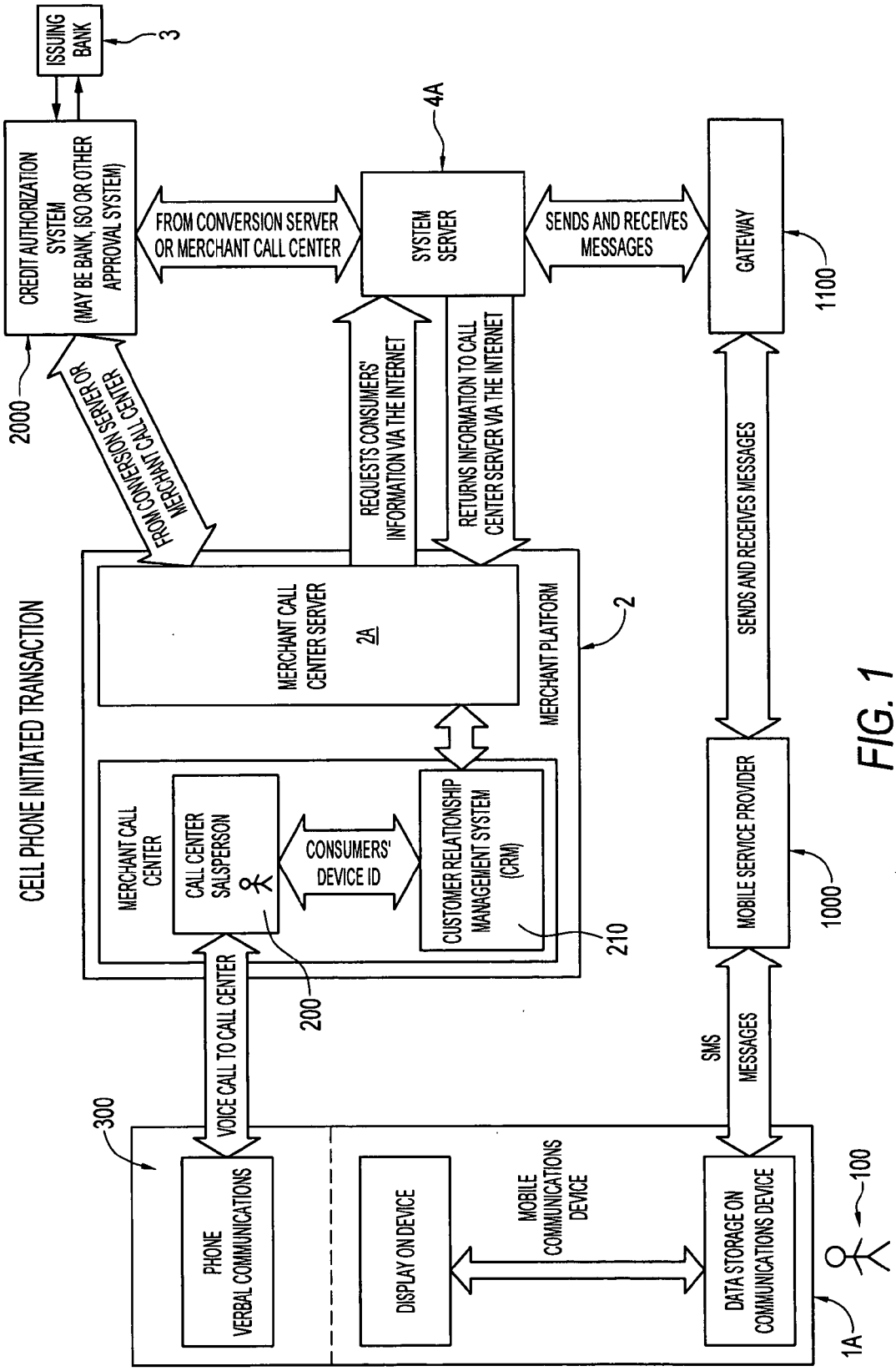
CELL PHONE INITIATED TRANSACTION
ISSUING BANK
3
CREDIT AUTHORIZATION SYSTEM (MAY BE BANK, ISO OR OTHER APPROVAL SYSTEM)
2000
FROM CONVERSION SERVER OR MERCHANT CALL CENTER
FROM CONVERSION SERVER OR MERCHANT CALL CENTER
4A
SYSTEM SERVER
REQUESTS CONSUMERS' INFORMATION VIA THE INTERNET
RETURNS INFORMATION TO CALL CENTER SERVER VIA THE INTERNET
SENDS AND RECEIVES MESSAGES
GATEWAY
1100
SENDS AND RECEIVES MESSAGES
MERCHANT CALL CENTER SERVER
2A
MERCHANT PLATFORM
2
MERCHANT CALL CENTER
CALL CENTER SALSPERSON
CONSUMERS' DEVICE ID
CUSTOMER RELATIONSHIP MANAGEMENT SYSTEM (CRM)
210
200
MOBILE SERVICE PROVIDER
1000
VOICE CALL TO CALL CENTER
SMS
MESSAGES
300
PHONE VERBAL COMMUNICATIONS
DISPLAY ON DEVICE
MOBILE COMMUNICATIONS DEVICE
DATA STORAGE ON COMMUNICATIONS DEVICE
100
1A

FIG. 1