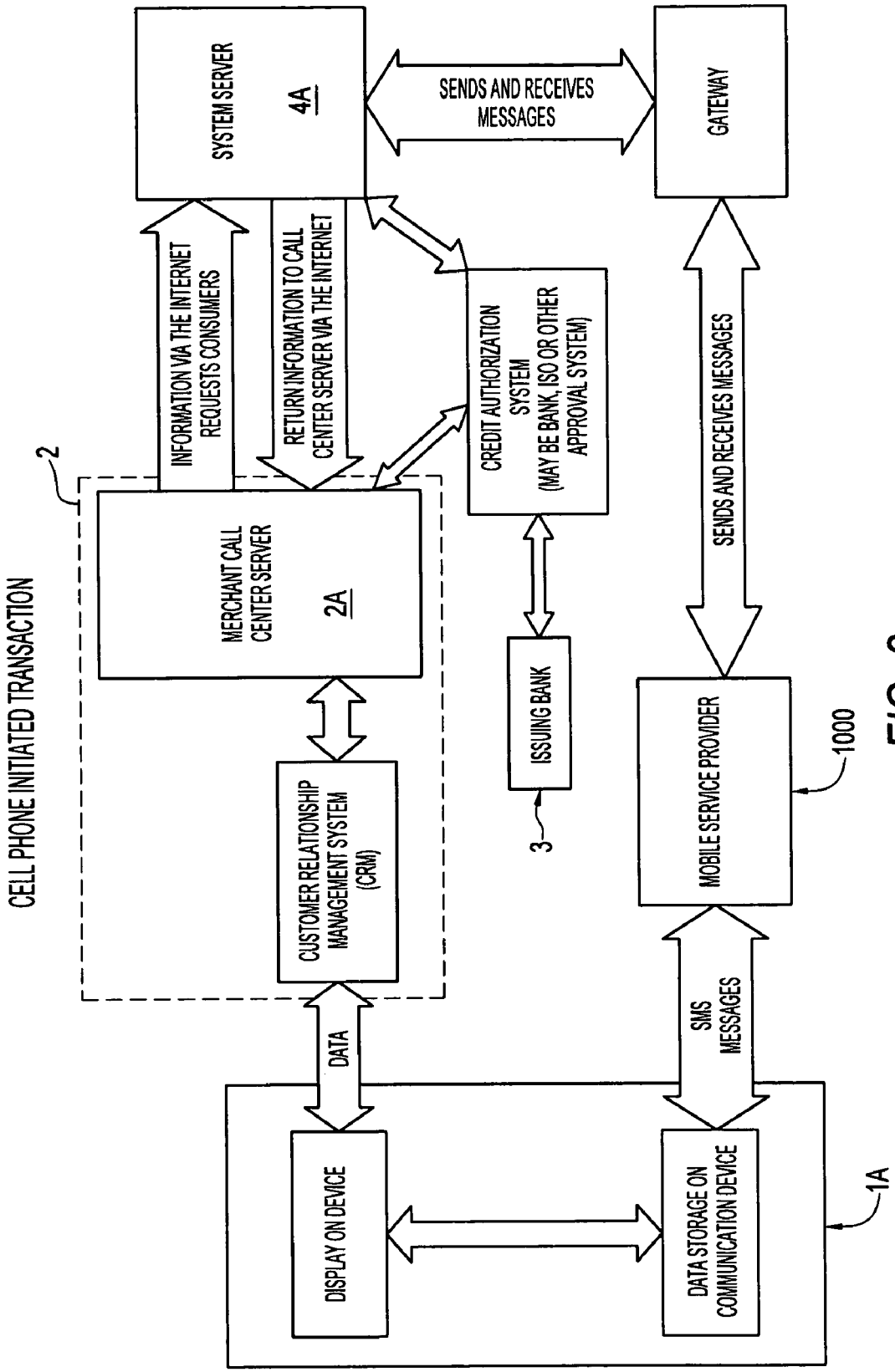
CELL PHONE INITIATED TRANSACTION
2
SYSTEM SERVER
4A
SENDS AND RECEIVES MESSAGES
GATEWAY
INFORMATION VIA THE INTERNET REQUESTS CONSUMERS
RETURN INFORMATION TO CALL CENTER SERVER VIA THE INTERNET
CREDIT AUTHORIZATION SYSTEM (MAY BE BANK, ISO OR OTHER APPROVAL SYSTEM)
SENDS AND RECEIVES MESSAGES
MERCHANT CALL CENTER SERVER
2A
ISSUING BANK
3
MOBILE SERVICE PROVIDER
1000
CUSTOMER RELATIONSHIP MANAGEMENT SYSTEM (CRM)
DATA
SMS MESSAGES
DISPLAY ON DEVICE
DATA STORAGE ON COMMUNICATION DEVICE
1A

FIG. 2