

acquirer system an indication that the transaction is not authorized, a denial message can be sent to the first mobile device and the second mobile device.

[0011] In some cases, a communication can be received from the second mobile device that identifies a second financial account to which the payment is directed. In such cases, in response to receiving an indication that the transaction is authorized, a payment notification message can be generated, a system maintaining the second financial account can be identified based on the communication identifying the second financial account, and the payment notification message can be sent to the system maintaining the second financial account.

[0012] In some cases, the second acquirer system can comprise, for example, a payments system. In such cases, a request for authorization of the transaction can be sent from the payment system to a financial institution maintaining the first financial account. An indication of authorization from the financial institution can be received at the payment system. The indication of whether the transaction is authorized can be to the first acquirer system from the payment system based on the indication of authorization from the financial institution.

[0013] The first financial account can comprise a credit account and the first financial institution can comprise the issuer of the credit account. In another case, the first financial account can comprise a debit account and the financial institution can comprise the holder of the debit account. In another example, the first financial account can comprise a demand deposit account and the financial institution can comprise the holder of the demand deposit account. In yet another example, the first financial account can comprise a stored value account and the second acquirer system can comprise a system maintaining information related to the stored value account. In still another example, the first financial account can comprise a loyalty account and the second acquirer system can comprise a system maintaining information related to the loyalty account.

[0014] According to another embodiment, a system can comprise a wireless communications network and a first mobile device communicatively coupled with the wireless communications network. The first mobile device can be adapted to execute a mobile wallet application, wherein the mobile wallet application is adapted to maintain at least one set of information related to a first financial account. The system can also include a second mobile device communicatively coupled with the wireless communications network. The second mobile device can be adapted to execute a mobile wallet application, wherein the mobile wallet application is adapted to maintain at least one set of information related to a second financial account. A first acquirer system can be communicatively coupled with the wireless communications network. The first acquirer system can be adapted to receive a communication from the first mobile device, the communication related to a payment transaction and including information identifying a first financial account from which a payment is requested. A second acquirer system can be communicatively coupled with the first acquirer system. The first acquirer system can be further adapted to identify the second acquirer system based on the information identifying the first financial account, send the communication to the second acquirer system for authorization of the transaction based on the information related to the first financial account, and receive from the second acquirer system an indication of whether the transaction is authorized.

[0015] The first acquirer system can be further adapted to send an authorization message to the first mobile device and the second mobile device in response to receiving from the second acquirer system an indication that the transaction is authorized. Additionally or alternatively, the first acquirer system can be adapted to send a denial message to the first mobile device and the second mobile device in response to receiving from the second acquirer system an indication that the transaction is not authorized.

[0016] In some cases the first acquirer system can be further adapted to receive from the second mobile device a communication identifying a second financial account to which the payment is directed. In such cases, the second acquirer system can be adapted to generate a payment notification message identify a system maintaining the second financial account based on the communication identifying the second financial account and send the payment notification message to the system maintaining the second financial account in response to receiving from the second acquirer system an indication that the transaction is authorized.

[0017] In some cases, the second acquirer systems can comprise a payments system. The payment system can be adapted to send a request for authorization of the transaction to a financial institution maintaining the first financial account, receive an indication of authorization from the financial institution, and send the indication of whether the transaction is authorized to the first acquirer system based on the indication of authorization from the financial institution.

[0018] The first financial account can comprise a credit account and the first financial institution can comprise the issuer of the credit account. In another case, the first financial account can comprise a debit account and the financial institution can comprise the holder of the debit account. In another example, the first financial account can comprise a demand deposit account and the financial institution can comprise the holder of the demand deposit account. In yet another example, the first financial account can comprise a stored value account and the second acquirer system can comprise a system maintaining information related to the stored value account. In still another example, the first financial account can comprise a loyalty account and the second acquirer system can comprise a system maintaining information related to the loyalty account.

[0019] According to yet another embodiment, a machine-readable medium can have stored thereon a series of instruction which, when executed by a processor, causes the processor to handle a payment from a first financial account identified in a mobile wallet application of a first mobile device to a second financial account identified in a mobile wallet application of a second mobile device by receiving at a first acquirer system a communication from the first mobile device. The communication can be related to the payment transaction and can include information identifying a first financial account from which a payment is requested. A second acquirer system for authorizing the payment can be identified based on the information identifying the first financial account. The communication can be sent to the second acquirer system for authorization of the transaction based on the information related to the first financial account.

[0020] An indication of whether the transaction is authorized can be received from the second acquirer system. In response to receiving from the second acquirer system an indication that the transaction is authorized, an authorization message can be sent to the first mobile device and the second