

the identified account, generate a payment receipt **1830**, and send the receipt to the gateway **415** to be returned to one or both of the mobile devices **324** and **1810**.

[0143] In yet another example, when making payments or transfers between prepaid accounts, the gateway **415** can be adapted to receive a communication from the first mobile device **324**, i.e., the authorization request **1805**. The authorization request **1805** from the first mobile device **324** can include information identifying the first financial account from which the payment is requested. The gateway **415** can be further adapted to identify the second acquirer system e.g., the prepaid system **430**, based on the information identifying the first financial account. The prepaid system **430** can then authorize the payment, credit the identified target account, and send an indication of completion or denial of the transaction, e.g., a payment receipt, and send the receipt to the gateway **415** to be returned to one or both of the mobile devices **324** and **1810**.

[0144] FIG. **19** is a flowchart illustrating a process for handling payments or transfers between mobile devices according to one embodiment of the present invention. In this example, the process begins with receiving **1905** 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. In some cases, a communication can be received **1910** from the second mobile device that identifies a second financial account to which the payment is directed. A second acquirer system for authorizing the payment can be identified **1915** based on the information identifying the first financial account. The communication can be sent **1920** to the second acquirer system for authorization of the transaction based on the information related to the first financial account.

[0145] An indication of whether the transaction is authorized can be received **1922** at the second acquirer system. In response to receiving an indication that the transaction is authorized **1925**, a payment authorization message can be generated **1935**. In some cases, a system maintaining the second financial account can be identified based on the communication identifying the second financial account and a payment notification message can be generated **1940**. The payment authorization message and/or the notification message, if any, can be sent **1945** to the system maintaining the second financial account, the first mobile device, and/or the second mobile device. Settlement, i.e., the transfer of funds between the accounts involved, can then be performed in the conventional manner. In response to receiving from the second acquirer system an indication that the transaction is not authorized **1925**, a denial message can be generated **1930** and sent **1945** to the first mobile device and/or the second mobile device.

[0146] In the foregoing description, for the purposes of illustration, methods were described in a particular order. It should be appreciated that in alternate embodiments, the methods may be performed in a different order than that described. Additionally, the methods may contain additional or fewer steps than described above. It should also be appreciated that the methods described above may be performed by hardware components or may be embodied in sequences of machine-executable instructions, which may be used to cause a machine, such as a general-purpose or special-purpose processor or logic circuits programmed with the instructions, to perform the methods. These machine-executable instructions

may be stored on one or more machine readable mediums, such as CD-ROMs or other type of optical disks, floppy diskettes, ROMs, RAMs, EPROMs, EEPROMs, magnetic or optical cards, flash memory, or other types of machine-readable mediums suitable for storing electronic instructions. Alternatively, the methods may be performed by a combination of hardware and software.

[0147] While illustrative and presently preferred embodiments of the invention have been described in detail herein, it is to be understood that the inventive concepts may be otherwise variously embodied and employed, and that the appended claims are intended to be construed to include such variations, except as limited by the prior art.

What is claimed is:

1. A method of processing a payment transaction from a first mobile wallet application of a first mobile device to a second mobile wallet application of a second mobile device in a mobile commerce system, the method comprising:

receiving at a first acquirer system a communication from the first mobile device, the communication related to the payment transaction and including information identifying a first financial account from which a payment is requested;

identifying a second acquirer system for authorizing the payment, wherein the second acquirer system is identified based on the information identifying the first financial account;

sending the communication to the second acquirer system for authorization of the transaction based on the information related to the first financial account; and

receiving from the second acquirer system an indication of whether the transaction is authorized.

2. The method of claim **1**, further comprising in response to receiving from the second acquirer system an indication that the transaction is authorized sending an authorization message to the first mobile device and the second mobile device.

3. The method of claim **1**, further comprising in response to receiving from the second acquirer system an indication that the transaction is not authorized sending a denial message to the first mobile device and the second mobile device.

4. The method of claim **1**, further comprising receiving from the second mobile device a communication identifying a second financial account to which the payment is directed.

5. The method of claim **4**, further comprising in response to receiving an indication that the transaction is authorized, generating a payment notification message, identifying a system maintaining the second financial account based on the communication identifying the second financial account and sending the payment notification message to the system maintaining the second financial account.

6. The method of claim **1**, wherein the second acquirer systems comprises a payments system.

7. The method of claim **6**, further comprising sending a request for authorization of the transaction from the payment system to a financial institution maintaining the first financial account, receiving at the payment system an indication of authorization from the financial institution, and sending from the payment system the indication of whether the transaction is authorized to the first acquirer system based on the indication of authorization from the financial institution

8. The method of claim **7**, wherein the first financial account comprises a credit account and the first financial institution comprises the issuer of the credit account.