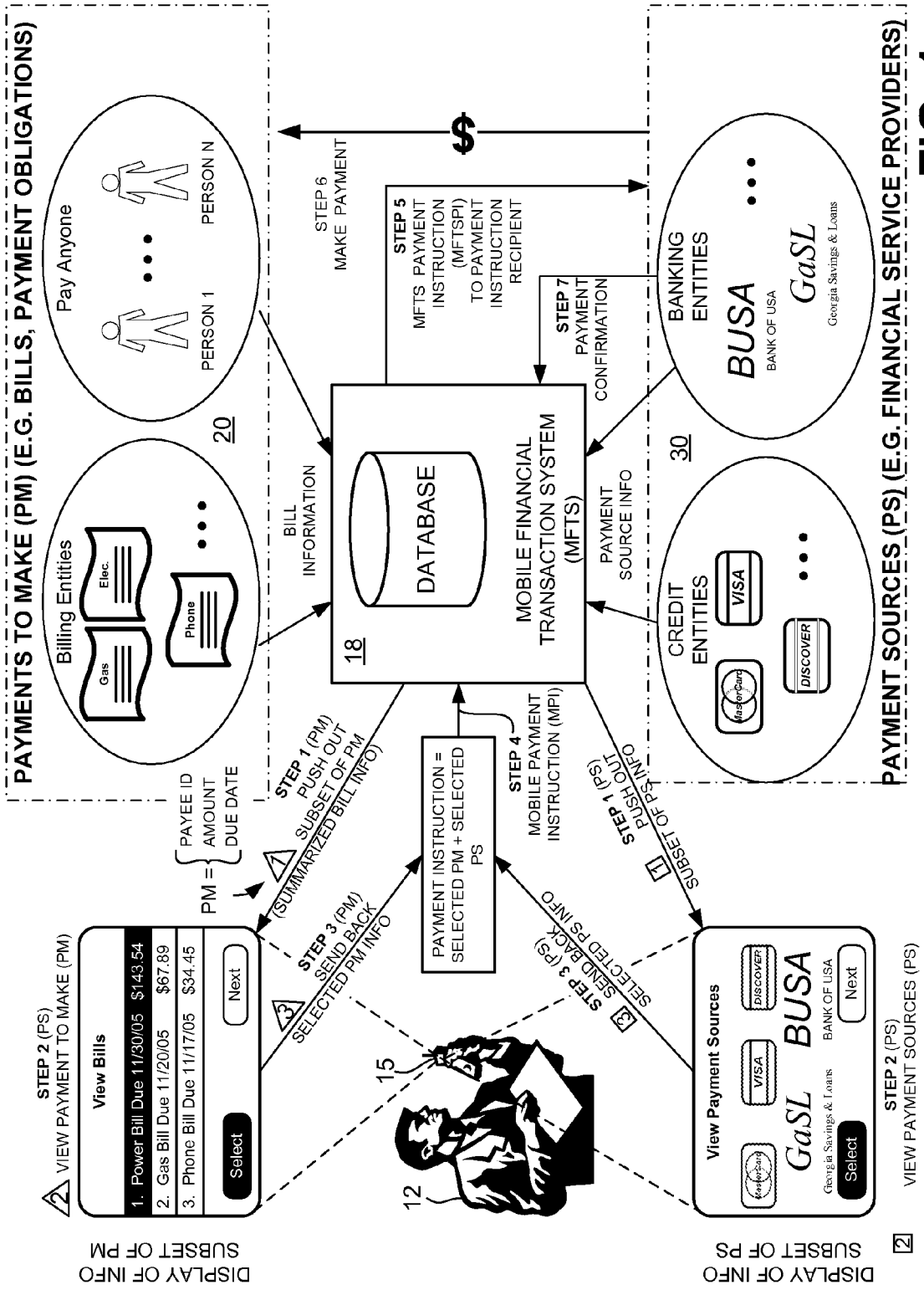
PAYMENTS TO MAKE (PM) (E.G. BILLS, PAYMENT OBLIGATIONS)
Pay Anyone
PERSON 1
PERSON N
20
Billing Entities
Gas
Elec.
Phone
STEP 6
MAKE PAYMENT
$
STEP 5
MFTS PAYMENT INSTRUCTION (MFTSPI) TO PAYMENT INSTRUCTION RECIPIENT
STEP 7
PAYMENT CONFIRMATION
BILL INFORMATION
DATABASE
18
MOBILE FINANCIAL TRANSACTION SYSTEM (MFTS)
PAYMENT SOURCE INFO
BANKING ENTITIES
BUSA
BANK OF USA
GaSL
Georgia Savings & Loans
30
CREDIT ENTITIES
VISA
DISCOVER
MasterCard
PAYMENT SOURCES (PS) (E.G. FINANCIAL SERVICE PROVIDERS)
PAYEE ID
AMOUNT
DUE DATE
PM =
STEP 1 (PM)
PUSH OUT
SUBSET OF PM
(SUMMARIZED BILL INFO)
PAYMENT INSTRUCTION = SELECTED PM + SELECTED PS
STEP 4
MOBILE PAYMENT INSTRUCTION (MPI)
STEP 1 (PS)
PUSH OUT
SUBSET OF PS INFO
STEP 3 (PM)
SEND BACK
SELECTED PM INFO
STEP 3 (PS)
SEND BACK
SELECTED PS INFO
15
12
STEP 2 (PS)
VIEW PAYMENT TO MAKE (PM)
View Bills
1. Power Bill Due 11/30/05 $143.54
2. Gas Bill Due 11/20/05 $67.89
3. Phone Bill Due 11/17/05 $34.45
Select
Next
View Payment Sources
GaSL
BUSA
Select
Next
STEP 2 (PS)
VIEW PAYMENT SOURCES (PS)
DISPLAY OF INFO SUBSET OF PM
DISPLAY OF INFO SUBSET OF PS

FIG. 1