

MOBILE COMMERCE SERVICE

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] The application claims priority to U.S. Provisional Application No. 60/948,054, filed Jul. 5, 2007, entitled "A Mobile Commerce Service", and U.S. Provisional Application No. 60/939,945, filed May, 24, 2007, entitled "A Messaging Service."

TECHNICAL FIELD

[0002] This document relates to messaging systems.

BACKGROUND

[0003] A variety of appliances are being used to exchange messaging communications. For example, a user may use SMS ("Short Message Service") or MMS ("Multimedia Messaging Service") application to exchange communications. In one instance, friends may use a SMS application on a wireless phone to exchange SMS messages with friends. In another instance, a parent with a camera phone may send a photo of a child's baseball game to a grandparent using a MMS application.

DESCRIPTION OF DRAWINGS

[0004] FIG. 1 illustrates a user interface receiving a MMS message from an intermediary system.

[0005] FIG. 2 illustrates a user interface (UI) of a report that includes one or more processing options.

[0006] FIG. 3 illustrates a UI of a message that is presented to the receiving user.

[0007] FIG. 4A illustrates a UI of an enhanced messaging service application.

[0008] FIG. 4B illustrates a UI of a report indicating that a message from a sender has been validated.

[0009] FIG. 4C illustrates UI a message has been delivered to the receiving user.

[0010] FIG. 5 illustrates a UI indicating that the message cannot be validated.

[0011] FIG. 6 is a block diagram of a communications system that includes wireless phones and an intermediary system configured to interface with a wireless network infrastructure.

[0012] FIG. 7 is a flow chart of a process by which messages are exchanged.

[0013] FIG. 8 is a flow chart of a process by which a customer makes payment to a taxi company using the customer's wireless phone.

[0014] FIG. 9 is a flow chart of a process by which a retailer can collect a credit card payment from a customer, using the customer's wireless phone, a credit card processing system, and a trusted intermediary system.

[0015] FIG. 10 is a flow chart of a process by which a selling user can collect a payment from a purchasing user, using the both users' wireless phones.

[0016] FIG. 11 is an illustration of an exemplary authorization message.

[0017] FIG. 12 is an illustration of an exemplary messaging-based wallet program customer enrollment form.

[0018] FIG. 13 is an illustration of an exemplary Message Wallet configuration interface.

[0019] FIG. 14 is an illustration of an exemplary contact preference interface.

[0020] FIG. 15 is an illustration of an exemplary third-party user configuration interface.

[0021] FIG. 16 is an illustration of an exemplary transaction authorization message interface.

[0022] FIG. 17 is an illustration of an exemplary wireless phone menu.

[0023] FIG. 18 is an illustration of an exemplary Message Wallet interface.

[0024] FIG. 19 is an illustration of an exemplary Receipts interface.

[0025] FIG. 20 is an illustration of an exemplary Inbox interface.

[0026] FIG. 21 is a flow chart of a process for handling transaction operations within the trusted intermediary system.

DETAILED DESCRIPTION

[0027] Users increasingly rely on wireless phones to perform important tasks. In addition to relying on wireless phones to provide a voice communications capability, many wireless phones also offer a messaging capability. For example, a phone may include a SMS ("Short Message Service") and/or MMS ("Multimedia Messaging Service") application that enables messages to be exchanged using a wireless phone.

[0028] As messaging services continue to be adopted, developers are exploring a variety of applications that use wireless messaging functionality. For example, a developer may be interested in developing e-commerce applications that rely on messaging protocols to pay for goods and services and, in response, transfer funds. However, merchants and consumers may not want to participate in a messaging-based transaction system if they do not have confidence in the source of the messages. In another environment, a user may have concerns about exchanging messages dealing with sensitive subject matter.

[0029] As a result, an intermediary system may process messages so that a participating user may have an increased degree of confidence as to the origins and content of an electronic message. More precisely, messages may be processed by receiving, from a first user on a wireless phone, a first message addressed to a second user. An extended header that is related to the first user and is for the first message is accessed. Based on accessing the extended header, an alert is generated, the alert being configured to prompt the second user for processing instructions for the first message. A response to the alert from the second user is received. If the response includes an instruction from the second user to validate the message, a validation request is generated. The validation request is processed using a certificate authority. Based on a validation decision by the certificate authority for the validation request, a report for the second user with one or more processing options is generated. An instruction is received from the second user with a selection from among processing options. The first message is delivered to the second user if the instruction from the second user indicates that the message should be delivered.

[0030] For example, a first user on a wireless phone may send a MMS message addressed to a second user. An intermediary system intercepts the message for specialized processing. For example, a message processing agent in a wireless carrier may designate one or more messages for special processing on a special processing server. In particular, an extended header for the first message is accessed. The