user then may select the contact information (e.g., name) to retrieve a list of one or more operations. The operations may include options to accept, deny or validate a message. The operations also may include enabling the receiving user to download the certificate for the user and perceiving a history of transactions with the sending user.

[0041] In yet another implementation, the messaging application links to other applications. For example, a messaging wallet application may be configured to use the validation functionality associated with the messaging application. In particular, the messaging wallet application may be configured to interface with an intermediary system in order to transfer funds from a user's line of credit to a merchant's accounts receivable. A consumer attempting to purchase goods or services from a merchant may provide an identifier (e.g., the consumer's phone number) using a retail point of sale system. The retail point of sale system may initiate a transaction sequence that results in a message being transmitted to the consumer's wireless phone. A messaging wallet application on the wireless handset then may be configured to interact with the intermediary system through a series of alerts, reports and responses exchanged using wireless messaging protocols.

[0042] In still another implementation, a validated message may be delivered in a secure manner, for example using a public key infrastructure ("PKI"). After validating the source of an incoming message from a first user, encryption keys may be exchanged between the first user transmitting handset, the certificate authority, and the second user receiving handset, consistent with a PKI encryption model. Alternatively, encryption keys can be exchanged as a separate message. Keys can also be included in the extended header information alerting the second user of the incoming SMS/MMS message. After keys have been exchanged between the first user handset, the certificate authority, and the second user handset, encrypted messages may be exchanged using the same accept-deny-validate protocol discussed above, or may be delivered directly.

[0043] Although SMS and MMS protocols were described in various implementations, other wireless messaging protocols may be used. For example, a wireless carrier may implement different wireless protocol that relies on a different wireless format and/or includes different wireless features.

[0044] In one implementation, the wireless phones **601** and **602** include one or more information retrieval software applications (e.g., a browser, a mail application, an instant messaging client, an Internet service provider client, a media player, or an integrated client) capable of receiving one or more data units. The information retrieval applications may run on a general-purpose operating system and a hardware platform that includes a general-purpose processor and specialized hardware for graphics, communications and/or other capabilities. In another implementation, the wireless phones **701** and **702** may include a wireless telephone running a micro-browser application on a reduced operating system with general purpose and specialized hardware capable of operating in mobile environments.

[0045] Each of the wireless phones **601** and **602** exchange communications with other devices using the wireless network infrastructure **610**. The wireless network infrastructure may include, for example, a CDMA ("Code Division Multiple Access") network or a TDMA ("Time Division Multiple Access") network.

[0046] The wireless network infrastructure **610** includes systems and controllers that are configured to enable wireless phones (and other wireless messaging systems) to exchange communications. In one implementation, the wireless network infrastructure **610** includes the wireless towers, points-of-presence, switching centers, handoff controllers, billing systems, and other systems that provide a wireless phone with seamless connectivity to a wireless network.

[0047] The intermediary system **620** includes a communication infrastructure configured to facilitate the exchange of messages between users of the wireless network infrastructure **610**, and also with peripheral systems (e.g., a merchant using wireless messaging proxy **660**). The intermediary system **620** includes a network **630**, a message processing system **640**, and a certificate authority **650**. In addition, the intermediary system **620** also is configured to exchange communications with the wireless messaging proxy **660**.

[0048] The intermediary system **620** may be configured to receive messages from, for example, wireless phone **601** that are addressed to wireless phone **602**. Within the intermediary system **620**, the message processing system **640** is configured to process messages that have been received. The messaging proxy may designate one or more messages as enhanced messages that, in turn, involve exchange of alerts and reports between a recipient user and a sending user as to whether a message should be delivered to the sending user.

[0049] Each of the message processing system **640**, certificate authority **650**, and the wireless messaging proxy **650** may be implemented by, for example, a general-purpose computer capable of responding to and executing instructions in a defined manner, a personal computer, a special-purpose computer, a workstation, a server, a device, a component, other equipment or some combination thereof capable of responding to and executing instructions. These systems may be configured to receive instructions from, for example, a software application, a program, a piece of code, a device, a computer, a computer system, or a combination thereof, which independently or collectively direct operations, as described herein. The instructions may be embodied permanently or temporarily in any type of machine, component, equipment, or storage medium that is capable of being delivered to the message processing systems **640**, certificate authority **650**, and the wireless messaging proxy **650**.

[0050] The intermediary system **620** may include and/or form part of an information delivery network, such as, for example, the Internet, the World Wide Web, an online service provider, and/or any other analog or digital wired and/or wireless network that provides information. Such information delivery networks may support a variety of online services, including Internet and/or web access, e-mail, instant messaging, paging, chat, interest groups, audio and/or video streaming, and/or directory services.

[0051] In one implementation, the intermediary system **620** includes one or more message exchanging applications for accessing and transmitting messages within the wireless network infrastructure **610**. The message exchanging applications may run on a general-purpose operating system and a hardware platform that includes a general-purpose processor and/or specialized hardware. Another implementation may include a reduced operating system with both general purpose and specialized hardware to operate in mobile environments.

[0052] The message processing system **640** includes a system that processes messages originating from and sent to wireless phones **601** and **602** and other wireless devices in the