

spending and choose whether to authorize Message Wallet transactions initiated by the child. The Message Wallet configuration interface **1300** is not limited to familial relationships. For instance, a corporation may use the Message Wallet configuration interface **1300** to authorize its employees to use the corporation's Message Wallet to pay for business transactions. As described in the examples above, the Message Wallet configuration interface **1300** allows the Message Wallet customer to supervise transactions of linked users.

[0112] FIG. 14 is an illustration of an exemplary contact preference interface **1400** for configuring the customer's transaction contact preferences. The contact preference interface **1400** includes several components: a title **1401**, payment options **1402**, contact options **1403**, and response options **1404**.

[0113] The title **1401** is similar to titles **1201** and **1301**, as described above.

[0114] Payment options **1402** provide the customer with options to set transaction thresholds. Thresholds may include limits on total transaction value, limits on authorized retailers, and geographic limits. Additional payment options **1402** may include a verbal authorization threshold requirement. For example, if a transaction requires payment above the transaction threshold, the customer must verbally authorize the Message Wallet transaction. Further, payment options **1402** may include an option to automatically bill the credit card, debit card, bank account or other payment source. Alternatively, the Message Wallet customer may choose to bypass automatic billing and select an alternative payment source.

[0115] Contact options **1403** allow the customer to change transaction notification options. The customer may change the e-mail address to which transaction authorization messages and notifications are sent. The customer also may choose whether to block the detailed description included with the transaction authorization messages. For example, if the detailed description is blocked, a purchase summary **1104** may include a total transaction amount, but may not include a detailed description of each item included in the transaction.

[0116] A customer may change the contact options **1403** to hide the details of a transaction from other authorized users of the same Message Wallet. For example, a customer may choose to hide the details of a Message Wallet transaction when purchasing a spouse's anniversary gift. By hiding transaction details and sending authorization messages to a different e-mail address, the contact options **1403** may allow a Message Wallet customer to keep private the details of a gift purchase.

[0117] Response options **1404** allow the Message Wallet customer to choose whether to accept new changes and save the current configuration for future Message Wallet use. Alternatively, the customer may select the cancel option to cancel changes to the Message Wallet configuration.

[0118] FIG. 15 is an illustration of an exemplary third-party user configuration interface **1500** that supports configuring the customer's Message Wallet for transactions from third-party users. The third-party configuration interface includes several components: a title **1501**, transaction threshold options **1502**, communication options **1503**, third-party user options **1504**, and response options **1505**.

[0119] The title **1501** is similar to titles **1201** and **1301**, as described above.

[0120] Transaction threshold options **1502** allow the Message Wallet customer to specify transaction thresholds. For example, the customer may set a maximum expenditure per

transaction amount. This amount limits the total value of any transaction paid using the Message Wallet. The customer also may set a maximum balance before reconciling amount, which determines the total value of transactions that occur before reconciling the Message Wallet account balance.

[0121] Communication options **1503** allow the Message Wallet customer to specify communication preferences. The customer may set an electronic address to which Message Wallet transaction confirmations and receipts are sent. The customer also may set a verbal confirmation parameter, which determines whether verbal customer confirmation is necessary to complete a transaction. Additionally, the verbal confirmation parameter may be defined such that only transactions occurring outside of the customer's authorized area require verbal confirmation.

[0122] Third-party user options **1504** allow the Message Wallet customer to authorize third-party users to process transactions through the customer's Message Wallet using the third-party's wireless phone. More particularly, a parent may use the third-party user options **1504** to allow a child to access the parent's Message Wallet to pay for the child's transactions.

[0123] The parent configures the Message Wallet to support third-party payments by entering the third-party's wireless phone. In the example of a parent supporting a child, the parent enters the wireless phone number of their child. Entering the child's wireless phone number links the child's Message Wallet account to the parent's Message Wallet account. When the child uses their personal cell phone to pay using the Message Wallet, the child's Message Wallet may then use the parent's Message Wallet to pay the retailer. Child-initiated transactions may require prior approval from the child's parent.

[0124] Response options **1505** allow the Message Wallet customer to choose whether to accept new changes and save the current configuration for future Message Wallet use. Alternatively, the customer may select the cancel option to cancel changes to the Message Wallet configuration.

[0125] FIG. 16 is an illustration of an exemplary transaction authorization message interface **1600**. A retailer sends the transaction authorization message **1600** to the customer's wireless phone after the customer initiates a purchase. A transaction authorization message **1600** includes several components: a title **1601**, a retailer name **1602**, a transaction total amount **1603**, an item description **1604**, and response options **1605**.

[0126] The title **1601** is similar to titles **1201** and **1301**, as described above.

[0127] The retailer name **1602** includes the name of the retailer requesting payment for a transaction. The retailer name **1602** notifies the Message Wallet customer of the retailer requesting the Message Wallet payment.

[0128] The transaction total amount **1603** includes the total purchase price for the items purchased from the retailer.

[0129] The item description **1604** includes a description of each item purchased. Alternatively, the item description **1604** may exclude a description of items, if the customer chooses to have the item description **1604** hidden. A Message Wallet customer may choose to have the item description hidden for a transaction authorization message **1600**, as previously described for FIG. 14.

[0130] Response options **1605** allow the Message Wallet customer to choose whether to accept the transaction payment authorization request from the retailer. To accept, the