

transaction authorization message **1600** may require the Message Wallet user to enter a PIN. The PIN may be necessary to prevent authorized transactions. Alternatively, the customer may select the reject option to reject a Message Wallet payment to a retailer. Response option **1605** also may allow the customer to request more information about the transaction or report suspicious activity. For instance, if the Message Wallet customer receives a transaction request for items not purchased, the customer can request additional information regarding the transaction. Also, if the customer suspects that a third-party is attempting to fraudulently use the customer's Message Wallet, the suspicious activity may be reported.

[0131] FIG. 17 is an illustration of an exemplary wireless phone menu **1700**. The wireless phone menu allows a wireless phone user to access various wireless phone features and functionalities. The wireless phone menu **1700** includes several components: a title **1701**, a Message Wallet icon **1702**, an Inbox icon **1703**, an Address Book icon **1704**, a Photo Services icon **1705**, and a Store Application icon **1706**.

[0132] The title **1701** provides a descriptive name to alert the wireless phone user to the menu screen. For instance, the wireless phone menu **1700** may be entitled "User's Applications" to inform the user that the icons appearing on the menu **1700** allow access to wireless phone applications.

[0133] The Message Wallet icon **1702** provides access to the wireless phone user's Message Wallet. The user may select the icon to access the Message Wallet functionalities. For instance, the user may select the Message Wallet icon **1702** to access the Message Wallet to determine current account balance, review previous transactions, or set configuration options.

[0134] Inbox icon **1703** provides access to the wireless phone user's e-mail, text messages, and Message Wallet messages. The wireless phone user may select the Inbox icon to retrieve emails, text messages or Message Wallet messages. The inbox may allow the wireless phone user to integrate a plurality of e-mail and messaging addresses such that all messages may be retrieved, viewed, and sent through the wireless phone Inbox accessed through the Inbox icon **1703**.

[0135] Address Book icon **1704** provides access to the wireless phone user's address book. A wireless phone user may store contact information by accessing the Address Book functions through the Address Book icon **1704**. The Message Wallet functions may be integrated for use with the Address Book functions. For example, a Message Wallet user may access the Address Book through the Address Book icon **1704**. The Message Wallet user may then select a plurality of contacts to which a payment is sent from the user's Message Wallet.

[0136] Photo Services icon **1705** allows the wireless phone user to access the wireless phone's Photo Services features. A wireless phone user may select the Photo Services icon to take, store, retrieve, edit, and delete pictures.

[0137] Store Application icon **1706** allows the wireless phone user to access the wireless phone's Store Application features. The Store Application feature may provide the wireless phone user with the ability to communicate with a store's POS system. For instance, a wireless phone user may select the Store Application icon **1706** and enter a shopping list. Once the shopping list is complete, the Store Application feature transmits the shopping list to a store and the shopping lists items are pulled from store shelves by store employees. Payment for the shopping list items may be authorized through the user's Message Wallet system. Later, the wireless

phone user may arrive at the store to pick up the shopping list items which were earlier retrieved based on the transmitted shopping list. In another example, the Store Application feature may be used to preorder and purchase takeout food. The wireless phone user may transmit a takeout order to a retailer through the Store Application feature and pick up the food on the way home from work.

[0138] FIG. 18 is an illustration of an exemplary Message Wallet interface **1800**. The Message Wallet interface **1800** includes several components: a title **1801**, an Exploring Shopping icon **1802**, a Shopping Cart icon **1803**, a Nearby Shops icon **1804**, a Help with My Message Wallet icon **1805**, a Receipts icon **1806**, a Message Wallet Configuration icon **1807**, and an Operator Assistance icon **1807**.

[0139] The title **1801** is a descriptive title that alerts the Message Wallet customer to the content of the display. The title may include the Message Wallet customer's username.

[0140] The Exploring Shopping icon **1802** provides a Message Wallet customer access to information regarding nearby stores. For example, the Message Wallet customer may access the Exploring Shopping icon **1802** to receive sale updates and special offers from nearby retailers. A retailer may sponsor a sale promotion and provide the Message Wallet customer with an electronic coupon to use with a future Message Wallet transaction. Additionally, the Message Wallet customer may access advertising materials transmitted by a retailer to the customer's Message Wallet.

[0141] The Shopping Cart icon **1803** allows a Message Wallet customer to access their electronic shopping cart to determine which items are ready for purchase. The shopping cart may provide a description of the items for purchase. Further, the electronic shopping cart may show the current price of each shopping cart item, the in-stock status of each item, and the total amount of the pending purchase. Further, the electronic shopping cart may show any applicable sales or coupons that may be added to the transaction. Any resulting discount may be reflected in the total amount of the pending purchase, as displayed to the Message Wallet user.

[0142] The Nearby Shops icon **1804** allows the Message Wallet customer to determine which retail shops are located nearby. When the Message Wallet customer selects the Nearby Shops icon **1804**, the wireless phone determines the customer's location and displays a list of nearby retailers. Alternatively, the user may select the Nearby Shops icon **1804** and enter a specific store. The Nearby Shops interface then determines the location of the closest store. The Nearby Shops interface also may provide turn-by-turn directions to the customer's desired retail location.

[0143] The Help with My Message Wallet icon **1805** allows the Message Wallet customer to receive assistance in using the Message Wallet. For instance, when the Help with My Message Wallet icon **1805** is selected, the Message wallet customer may enter a question. The question is transmitted and an answer is returned to the Message Wallet customer. The answer may be returned in the form of link to a help file or a list of frequently asked questions. Alternatively, the Message Wallet customer may select the Help with My Message Wallet icon **1805** to access a live chat feature linking the Message Wallet customer to a live customer support representative. The Message Wallet customer and the customer support representative communicate via an electronic message chat system. In a different implementation, the Message Wallet user may select the Help with My Message Wallet icon **1805** to call a customer support representative. The Message