

20. A system configured to execute a transaction, the system comprising:

means for receiving, from vendor premise equipment, a transaction request that includes identification information related to a messaging destination for a customer and a description of a transaction;

means for determining whether the transaction request is permitted;

means for generating, based on the determination that the transaction request is permitted, a transaction configured to perform a desired action related to the transaction request;

means for transmitting a customer authorization message descriptive of the transaction to a wireless phone associated with the customer;

means for receiving, from the wireless phone, transaction execution instructions; and

means for executing, based on receiving the transaction execution instructions, the transaction by transferring resources to the vendor.

21. A computer program on a computer readable medium, the computer program comprising instructions that when executed on a processor cause the processor to:

receive, from vendor premise equipment, a transaction request that includes identification information related to a messaging destination for a customer and a description of a transaction;

determine whether the transaction request is permitted;

generate, based on the determination that the transaction request is permitted, a transaction configured to perform a desired action related to the transaction request;

transmit a customer authorization message descriptive of the transaction to a wireless phone associated with the customer;

receive, from the wireless phone, transaction execution instructions; and

execute, based on receiving the transaction execution instructions, the transaction by transferring resources to the vendor.

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