



(19) **United States**

(12) **Patent Application Publication**  
**Rackley III et al.**

(10) **Pub. No.: US 2008/0040265 A1**

(43) **Pub. Date: Feb. 14, 2008**

(54) **METHODS AND SYSTEMS FOR MAKING A PAYMENT VIA A STORED VALUE CARD IN A MOBILE ENVIRONMENT**

**Publication Classification**

(51) **Int. Cl.**  
**G06Q 40/00** (2006.01)  
(52) **U.S. Cl.** ..... **705/40**  
(57) **ABSTRACT**

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Methods and systems for making a financial payment to a payee via a stored value (SV) card utilizing a mobile device such as a mobile telephone (cellphone) or wireless connected personal digital assistant (PDA). The mobile device communicates wirelessly with a mobile financial transaction system (MFTS) that stores user information and transaction information. A user enters information via the mobile device identifying a payee and indicating a stored value card payment method. The mobile device generates a mobile payment instruction that includes information corresponding to the identified payee and indicating a stored value card payment method. The mobile payment instruction is wirelessly communicated to the MFTS. The MFTS generates an MFTS payment instruction to a payment instruction recipient that can issue a new stored value card and/or reload funds onto a pre-existing stored value card. The MFTS communicates the MFTS payment instruction to the payment instruction recipient, which arranges for payment to the identified payee by issuing a new stored value card or reloading funds onto a pre-existing stored value card.

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(21) **Appl. No.:** **11/428,860**

(22) **Filed:** **Jul. 6, 2006**

