

- determining a phone number of a mobile device assigned to receive authorization request messages for the account requesting the transaction by searching the database;
- generating an authorization request message based on information contained in the transaction request;
- transmitting the authorization request message to the phone number of the mobile device assigned to the account requesting the transaction; and
- receiving a reply message from the mobile device assigned to the account requesting the transaction.
2. The method of claim 1, further comprising:
- examining the reply message to determine if the user of the mobile device denies the transaction request.
3. The method of claim 1, further comprising:
- examining the reply message to determine if the user of the mobile device approves the transaction request.
4. The method of claim 1, further comprising:
- validating the reply message by comparing the phone number of the mobile device sending the reply message with the phone number of the mobile device to which the corresponding authorization request message was sent.
5. The method of claim 1, further comprising:
- including an identification information in the authorization request message;
- including the same identification information in the corresponding reply message;
- determining if the reply message has been sent by a proper mobile device based on the identification information included in the reply message and the phone number of the mobile device sending the reply message.
6. The method of claim 1, wherein the transaction request is received from one of following sources: (i) an online merchant server, (ii) a payment server, (iii) an automatic teller machine (ATM), (iv) a point of sale (POS) terminal and (v) a credit card terminal.
7. A method comprising:
- receiving a transaction request;
- transmitting a first message to a mobile device associated with an account requesting the transaction request; and
- receiving a second message from the mobile device associated with the account requesting the transaction request, wherein the second message include an indication that a user of the mobile device denies the transaction request.
8. The method of claim 7, further comprising:
- denying the transaction request based on information included in the second message.
9. The method of claim 7, wherein the first message is a text message containing following information: (i) a transaction identification, (ii) a purchase description, (iii) a purchase amount, and (iv) a date of the transaction.
10. The method of claim 9, wherein the first message requests an authorization of the transaction request from the user of the mobile device.
11. The method of claim 9, wherein the second message is a text message containing following information: (i) the transaction identification and (ii) an indication of approval or denial of the transaction.
12. The method of claim 7, further comprising:
- determining a phone number of the mobile device sending the second message; and
- determining if the second message has been sent by a proper mobile device based on identification information included in the second message and the phone number of the mobile device sending the second message.
13. The method of claim 7, further comprising:
- determining if a mobile reply authorization is required to process the transaction request based on at least one condition associated with the account requesting the transaction.
14. The method of claim 7, wherein the transaction request is received from one of following sources: (i) an online merchant server, (ii) a payment server, (iii) an automatic teller machine (ATM), (iv) a point of sale (POS) terminal and (v) a credit card terminal.
15. A system comprising:
- a transaction processing system coupled to receive transaction requests, each transaction request including information regarding an account requesting a transaction;
- a plurality of mobile devices capable of establishing communication with the transaction processing system via a wireless network, each of the mobile devices having a phone number; and
- a first database coupled to the transaction processing system to store a plurality of account records, at least one of the account records including: (i) an account number and (ii) a phone number of a mobile device assigned to receive authorization request messages,
- wherein the transaction processing system to determine a phone number of a mobile device assigned to receive authorization request messages for an account requesting a transaction by searching the first database, the transaction processing system to transmit an authorization request message to the phone number of the mobile device assigned to the account requesting the transaction, the transaction processing system to receive a reply message from the mobile device assigned to the account requesting the transaction, wherein the reply message includes an indication of approval or denial of the transaction.
16. The system of claim 15, further comprising:
- a merchant server;
- a client computer coupled to the merchant server via a public network, the client computer enabling a card user to provide the merchant server with transaction information for conducting an online transaction; and
- a payment server coupled between the merchant server and the transaction processing system, the payment server to receive transaction information from the merchant server and to generate a transaction request based on information received from the merchant server, the