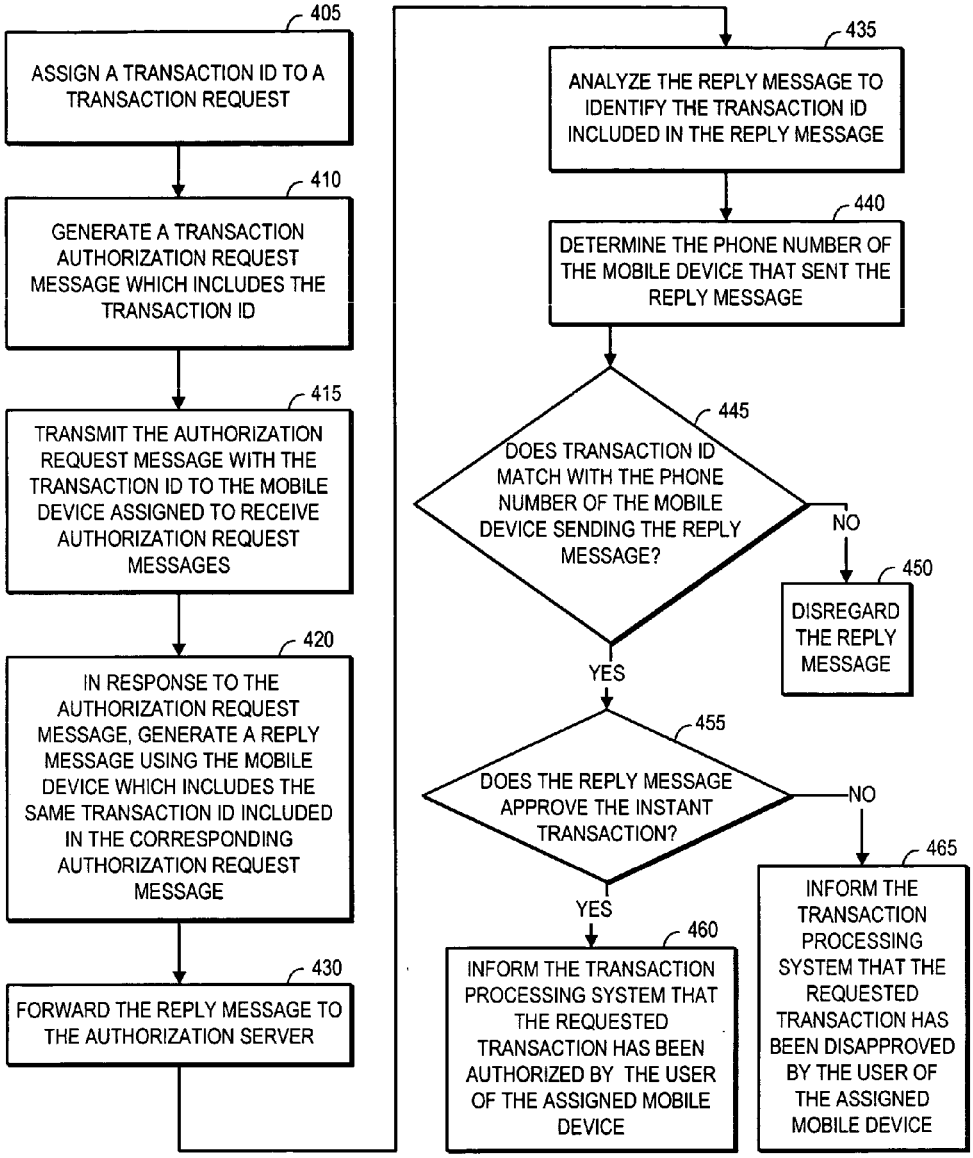
405
ASSIGN A TRANSACTION ID TO A TRANSACTION REQUEST
410
GENERATE A TRANSACTION AUTHORIZATION REQUEST MESSAGE WHICH INCLUDES THE TRANSACTION ID
415
TRANSMIT THE AUTHORIZATION REQUEST MESSAGE WITH THE TRANSACTION ID TO THE MOBILE DEVICE ASSIGNED TO RECEIVE AUTHORIZATION REQUEST MESSAGES
420
IN RESPONSE TO THE AUTHORIZATION REQUEST MESSAGE, GENERATE A REPLY MESSAGE USING THE MOBILE DEVICE WHICH INCLUDES THE SAME TRANSACTION ID INCLUDED IN THE CORRESPONDING AUTHORIZATION REQUEST MESSAGE
430
FORWARD THE REPLY MESSAGE TO THE AUTHORIZATION SERVER
435
ANALYZE THE REPLY MESSAGE TO IDENTIFY THE TRANSACTION ID INCLUDED IN THE REPLY MESSAGE
440
DETERMINE THE PHONE NUMBER OF THE MOBILE DEVICE THAT SENT THE REPLY MESSAGE
445
DOES TRANSACTION ID MATCH WITH THE PHONE NUMBER OF THE MOBILE DEVICE SENDING THE REPLY MESSAGE?
NO
450
DISREGARD THE REPLY MESSAGE
YES
455
DOES THE REPLY MESSAGE APPROVE THE INSTANT TRANSACTION?
NO
465
INFORM THE TRANSACTION PROCESSING SYSTEM THAT THE REQUESTED TRANSACTION HAS BEEN DISAPPROVED BY THE USER OF THE ASSIGNED MOBILE DEVICE
YES
460
INFORM THE TRANSACTION PROCESSING SYSTEM THAT THE REQUESTED TRANSACTION HAS BEEN AUTHORIZED BY THE USER OF THE ASSIGNED MOBILE DEVICE

FIG. 4