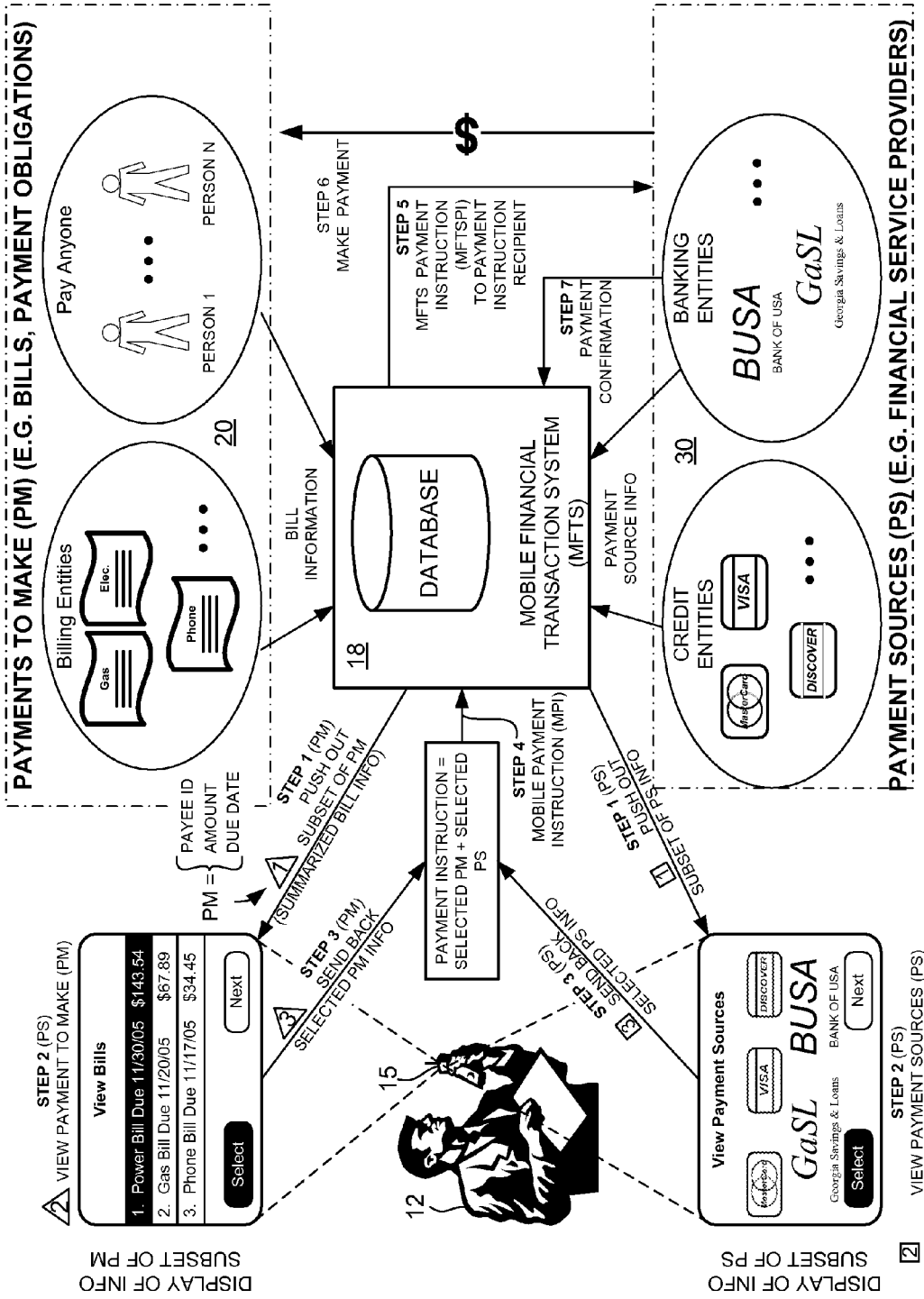
PAYMENTS TO MAKE (PM) (E.G. BILLS, PAYMENT OBLIGATIONS)
Pay Anyone
PERSON 1
PERSON N
20
Billing Entities
Gas
Elec.
Phone
PAYEE ID
AMOUNT
DUE DATE
PM =
STEP 1 (PM) PUSH OUT SUBSET OF PM (SUMMARIZED BILL INFO)
BILL INFORMATION
18
DATABASE
MOBILE FINANCIAL TRANSACTION SYSTEM (MFTS)
STEP 6 MAKE PAYMENT
$
STEP 5 MFTS PAYMENT INSTRUCTION (MFTSPI) TO PAYMENT INSTRUCTION RECIPIENT
STEP 7 PAYMENT CONFIRMATION
PAYMENT SOURCE INFO
BANKING ENTITIES
BUSA
BANK OF USA
GaSL
Georgia Savings & Loans
30
CREDIT ENTITIES
VISA
MasterCard
DISCOVER
PAYMENT SOURCES (PS) (E.G. FINANCIAL SERVICE PROVIDERS)
STEP 4 MOBILE PAYMENT INSTRUCTION (MPI)
PAYMENT INSTRUCTION = SELECTED PM + SELECTED PS
STEP 1 (PS) PUSH OUT SUBSET OF PS INFO
STEP 3 (PM) SEND BACK SELECTED PM INFO
STEP 3 (PS) SEND BACK SELECTED PS INFO
STEP 2 (PS) VIEW PAYMENT TO MAKE (PM)
View Bills
1. Power Bill Due 11/30/05 $143.54
2. Gas Bill Due 11/20/05 $67.89
3. Phone Bill Due 11/17/05 $34.45
Select
Next
DISPLAY OF INFO SUBSET OF PM
12
15
View Payment Sources
MasterCard
VISA
DISCOVER
GaSL
Georgia Savings & Loans
BUSA
BANK OF USA
Select
Next
STEP 2 (PS) VIEW PAYMENT SOURCES (PS)
DISPLAY OF INFO SUBSET OF PS

FIG. 1