

**[0046]** An Input/output block **88** includes the screen display, keypad, or keyboard and associated electronics. Where device **22** includes a pager or wireless phone, Input/output block **88** includes input keys.

**[0047]** Device **22** as described above can take many forms and be designed many different ways. If the device also has voice capability, a microphone, speaker, and a compressor/decompressor or "CODEC" is included. CODEC's use sophisticated compression algorithms to encode and decode analog voice so it can be carried digitally and are well known in the art. With increasing integration densities, many of the functions illustrated above can be combined in a single semiconductor processor which forms the controller **74** of the device.

**[0048]** The present invention has been described as specific embodiments which provide for a payment authorization service for enhanced financial account security: One of ordinary skill in the networking and computing arts will quickly recognize that the invention has other applications in other environments. In fact, many embodiments and implementations are possible. The following claims are in no way intended to limit the scope of the invention to the specific embodiments described.

What is claimed is:

1. A method of processing a transaction in association with a payment authorization service, the method comprising the steps of:

- (a) receiving an authorization request regarding a user's account containing transaction information;
- (b) sending an approval request to a user;
- (c) receiving an approval response from the user; and
- (d) sending an authorization response to the payee.

2. The method of claim 1 further comprising the step of verifying that a user subscribes to an authorization service.

3. The method of claim 1 in which the step of sending an approval request to a user includes sending the request to a specified communications device.

4. The method of claim 1 further comprising the step of examining an account profile and determining if the transaction requires authorization prior to sending the approval request.

5. The method of claim 1 in which the approval request is formatted according to an approval protocol.

6. The method of claim 5 in which the request is sent and received using a two way message transmission service.

7. The method of claim 4 in which the approval request is formatted according to an approval protocol.

8. The method of claim 7 in which the request is sent and received over a wireless network using a two way message transmission service.

9. A programmed computer system having one or more network connections, the programmed computer system operable to process transactions for providing a payment authorization service by performing the steps of:

- (a) receiving an authorization request containing transaction information from a payee regarding a user's account;
- (b) sending an approval request to a user;
- (c) processing an approval response from the user; and
- (d) sending an authorization response to the payee.

10. The computer system of claim 9 further comprising the step of verifying that a user subscribes to an authorization service.

11. The computer system of claim 9 in which the step of sending an approval request to a user includes sending the request to a specified communications device.

12. The computer system of claim 9 which further includes the step of examining an account profile and determining if the transaction requires authorization prior to sending the approval request.

13. The computer system of claim 9 in which the approval request is formatted according to an approval protocol.

14. The computer system of claim 13 in which the request is sent and received over a wireless network using a two way message transmission service.

15. The computer system of claim 9 wherein the approval request is formatted according to an approval protocol and are further sent and received over a wireless network using a two way message transmission service.

16. A computer program product for enabling a computer system to process transactions for providing a payment authorization service, the computer program product having a media with a computer program embodied thereon, the computer program comprising:

- (a) computer program code for receiving an authorization request containing transaction information from a payee regarding a user's account;
- (b) computer program code for sending an approval request to a user;
- (c) computer program code for receiving an approval response from the user; and
- (d) computer program code for sending an authorization response to the payee.

17. Apparatus for processing transactions in conjunction with a payment authorization service, the apparatus comprising:

- (a) means for receiving an authorization request containing transaction information from a payee regarding a user's account;
- (b) means for sending an approval request to a user;
- (c) means for receiving an approval response from the user; and
- (d) means for sending an authorization response to the payee.

18. In a communication device, a method of processing transactions in conjunction with a payment authorization service, the method comprising the steps of:

- (a) receiving, from an account processing center, an approval protocol request message containing transaction information;
- (b) presenting the transaction information to a user;
- (c) detecting a response from the user; and
- (d) sending an approval protocol response to the account processing center.

19. Apparatus, which is operable to process messages according to an approval protocol, the apparatus comprising a memory containing computer program code for causing the system to perform the steps of: