

types is performed at a ratio between the first data type and the second data type, said ratio being different from 1:1.

7. The data processing system of claim 1, wherein the program adapted to control particular transactions further performs:

after said exchanging of the money, moving the exchanged money, at the transaction operations server, to an account of a user of the mobile communication device.

8. The data processing system of claim 1, wherein the program adapted to control particular transactions further performs:

before said exchanging of the money, moving the money to be exchanged, at the transaction operations server, from an account of a user of the mobile communication device.

9. The data processing system of claim 1, wherein said exchanging of the money, at the transaction operations server, is performed with an account of one of the businesses in the second group of one or more businesses honoring the second business issued currency represented by the second data type.

10. The data processing system of claim 1, wherein said exchanging of the money, at the transaction operations server, is performed with an account of a payment services provider operating the system.

11. The data processing system of claim 1, wherein said exchanging of the money, at the transaction operations server, is performed with an account of a payment services provider operating the system, and the program adapted to control particular transactions further performs:

at the transaction operations server, crediting the exchanged money to an account of a payment services provider operating the system.

12. The data processing system of claim 1, wherein said exchanging of the money, at the transaction operations server, is performed with an account of a payment services provider operating the system, and the program adapted to control particular transactions further performs:

at the transaction operations server, crediting the exchanged money to, and debiting the exchanged money from, an account of one of the businesses in the second group of one or more businesses honoring the second business issued currency represented by the second data type; and

at the transaction operations server, crediting the exchanged money to an account of a payment services provider operating the system.

13. A method of supporting mobile payment, comprising: receiving, at a transaction operations server, a first particular transaction of a mobile communication device having a stored value represented by data on the mobile communication device, wherein the first particular transaction adds a first amount of money to the stored value represented by data on the mobile communication device, and wherein the first amount of money is in a first data type representing a first business issued currency honored by a first group of one or more businesses, wherein the transaction operations server performs:

supporting a plurality of communication protocols; maintaining accounts of stored value in memory accessible by the transaction operations server; authenticating and communicating with the mobile communication device via the plurality of communication protocols; and

controlling particular transactions initiated by at least partly wireless communication between a) the mobile communication device having the stored value represented by data on the mobile communication device and b) a transaction terminal;

receiving, at the transaction operations server, a second particular transaction of the mobile communication device, wherein the second particular transaction subtracts a second amount of money from the stored value represented by data on the mobile communication device, and wherein the second amount of money is in a second data type representing a second business issued currency honored by a second group of one or more businesses; and

exchanging, at the transaction operations server, at least part of the money represented by data on the mobile communication device between the first data type and the second data type.

14. The method of claim 13, wherein the transaction operations server further performs:

maintaining an accounting database to keep records of a plurality of data types including the first data type and the second data type, each of the plurality of data types representing currency issued by a group of one or more businesses.

15. The method of claim 13, wherein the transaction operations server further performs:

maintaining an accounting database to keep records of customers of a plurality of providers of communication services for mobile communication devices, the records including billing records to be sent from the data processing system to data processors of the plurality of providers of communication services.

16. The method of claim 13, wherein the transaction operations server further performs:

receiving, at the transaction operations server, a first record of each of the particular transactions from the mobile communication device via a first communication channel through a telephone service provider network;

receiving, at the transaction operations server, a second record of each of the particular transactions from the transaction terminal via a second communications channel through a communication network coupled to the transaction terminal; and

reconciling the first and second records at the transaction server to verify each of the particular transactions.

17. The method of claim 13, wherein said exchanging of the money between the first and second data types is performed at a ratio between the first data type and the second data type, said ratio being 1:1.

18. The method of claim 13, wherein said exchanging of the money between the first and second data types is performed at a ratio between the first data type and the second data type, said ratio being different from 1:1.

19. The method of claim 13, wherein the transaction operations server further performs:

after said exchanging of the money, moving the exchanged money, at the transaction operations server, to an account of a user of the mobile communication device.

20. The method of claim 13, wherein the transaction operations server further performs: