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.

21. The method of claim **13**, 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.

22. The method of claim **13**, wherein said exchanging of the money, at the transaction operations server, is performed with an account of a payment services provider operating the system.

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

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

24. The method of claim **13**, 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 wherein the transaction operations server 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.

25. A memory storing data accessed by a data processing system supporting mobile payment, comprising:

a data structure stored in said memory accessed by the data processing system of a transaction operations server, said data structure including:

a first data type representing a first business issued currency honored by a first group of one or more businesses; and

a second data type representing a second business issued currency honored by a second group of one or more businesses,

wherein the first data type and the second data type support the following:

a first particular transaction of a mobile communication device initiated by at least partly wireless communication between a) the mobile communication device having a stored value represented by data on the mobile communication device and b) a first transaction terminal, wherein the first transaction adds a first amount of money to a stored value represented by data on the mobile communication device, and wherein the first amount of money is in the first data type;

a second particular transaction of the mobile communication device 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 second transaction terminal, wherein the second 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 the second data type; and

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

26. The memory of claim **25**, wherein the data structure keeps 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.

27. The memory of claim **25**, wherein the data structure supports communication with 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.

28. The memory of claim **25**, wherein the data structure supports the following:

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.

29. The memory of claim **25**, 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.

30. The memory of claim **25**, 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.

31. The memory of claim **25**, wherein the data structure supports the following:

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.

32. The memory of claim **25**, wherein the data structure supports the following:

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.

33. The memory of claim **25**, 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.

34. The memory of claim **25**, wherein said exchanging of the money, at the transaction operations server, is performed with an account of a payment services provider operating the system.

35. The memory of claim **25**, wherein said exchanging of the money, at the transaction operations server, is performed