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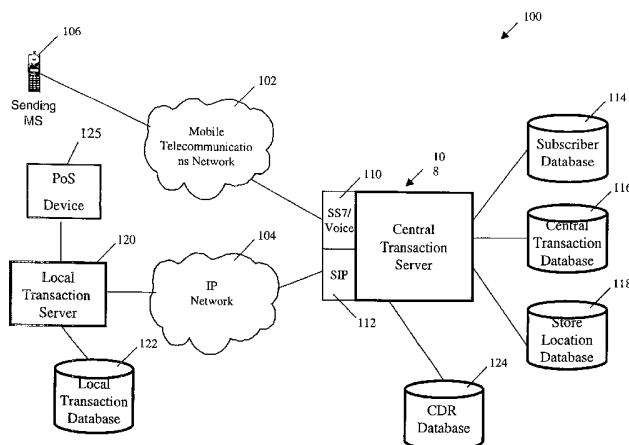
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(54) Title: METHODS AND SYSTEMS FOR PERFORMING A SALES TRANSACTION USING A MOBILE COMMUNICATIONS DEVICE



(57) Abstract: Methods and systems for performing sales transactions using a mobile communications device and without requiring text messaging or paging services are disclosed. In one example, a subscriber desiring to purchase goods or services proceeds to a point of sale device (125) where the purchase price for the goods or services is totaled. The subscriber then initiates a voice call with a central transaction server (108). The subscriber provides a point of sale device identifier and the purchase price to the central transaction server (108). The central transaction server (108) contacts a local transaction server (120) using the identifier provided by the subscriber. The central transaction server (108) also prompts the subscriber to select the payment account for the transaction and verifies that the subscriber has sufficient credit to purchase the goods or services. The central transaction server (108) locates a pending transaction entry in a database (122) local to the point of sale using the device identifier provided by the subscriber. Upon locating the pending transaction entry and verifying that the subscriber has sufficient credit, the central transaction server (108) notifies the subscriber and the point of sale device (125) that the transaction is complete.



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DescriptionMETHODS AND SYSTEMS FOR PERFORMING A SALES TRANSACTION
USING A MOBILE COMMUNICATIONS DEVICEPriority Application Information

5 This application claims the benefit of United States Provisional Patent Application Number 60/382,211 filed May 21, 2002, the disclosure of which is incorporated herein by reference in its entirety.

Technical Field

10 The present invention relates generally to methods and systems for enabling a mobile communications service subscriber to purchase goods and services using a mobile communications device. More particularly, the present invention relates to methods and systems for paying for goods or services using a mobile communications device without requiring text messaging or paging service.

Background Art

15 As the popularity of mobile telephone service has grown, so has competition among mobile network operators to attract potential subscribers. Increasingly, mobile service providers are searching for newer and better services to offer their existing and potential customer base. One such service
20 is the ability to use a mobile communications device to purchase consumer goods or services. While numerous systems and techniques have been proposed to facilitate sales transactions using a mobile communications device, these systems require the sending of one or more transaction identifiers to the mobile communications device during the course of a sales transaction.
25 Consequently, the mobile communications device must be capable of receiving, visually displaying, and responding to such transaction identifiers. Establishing and maintaining such an interactive session with a mobile device user is complex from a technical standpoint and cumbersome from an end user standpoint. For example, many end users may not subscribe to text messaging
30 or paging services and thus be unable to complete a transaction. Moreover, some subscribers that do subscribe to these advanced services may not know how to use these services.

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Accordingly, there exists a need for improved methods and systems for performing sales transactions using a mobile communications device that reduces the burden on the end user.

Disclosure of the Invention

5 The present invention includes methods and systems for using a mobile communications device to complete a sales transaction without requiring the user to subscribe to advanced services, such as text messaging or paging services. A service, referred to herein as CellPay service, interacts with a vendor to purchase goods or services without requiring the user to carry cash,
10 a check, or a credit card. In order to access the CellPay service, a wireless or mobile telephone service subscriber dials a telephone number associated with a central transaction server. The central transaction server may include an interactive voice response (IVR) interface for prompting the user for information regarding the transaction. For example, the IVR interface may obtain a
15 purchase price, payment information, and a sales device ID from the user. The central transaction server may use the sales device ID to contact a local transaction server at the point of sale. Because the sales device ID is communicated to the central transaction server, prior connection with local transaction server is not required. As a result, bandwidth and central
20 transaction server resources are conserved.

 Using the sales device ID and the purchase price, the central transaction server locates the pending transaction in a database managed by the local transaction server. Provided that a matching entry is located in the local database and the subscriber has sufficient credit to cover the purchase price,
25 the central transaction server completes the transaction and notifies the subscriber of the completion. Thus, the present invention completes the sales transaction without requiring text messaging or paging services. All that the user is required to do is provide information to the central transaction server over a voice call. In addition, because the information provided by the user
30 includes the store location, no prior connection between the central and local transaction servers is required.

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According to another aspect of the invention, the CellPay system enables commercial entities other than traditional credit card issuers to offer credit services to mobile communications network subscribers. The signaling nodes and databases required to perform a CellPay transaction may be managed by a mobile communications service provider. As a result, a mobile communications service provider can provide credit services to mobile subscribers using the CellPay infrastructure. Allowing mobile service providers to provide credit to mobile subscribers for the purchase of goods and services creates new business opportunities for mobile service providers.

10 Accordingly, it is an object of the present invention to provide a system and method of enabling a mobile telephone service subscriber provide payment for a sales transaction using a voice response or dialing keypad interface.

It is another object of the present invention to enable mobile telecommunications service providers to provide credit or deposit account services to mobile subscribers

15 It is another object of the present invention to provide a mobile telecommunications network subscriber with a method and system for performing a sales transaction without requiring the transmission of a transaction identifier to the mobile subscriber's handset.

20 Some of the objects of the invention having been stated hereinabove, other objects will be evident as the description proceeds, when taken in connection with the accompanying drawings as best described hereinbelow.

Brief Description of the Drawings

A description of the present invention will now proceed with reference to the accompanying drawings of which:

Figure 1 is a network diagram illustrating a sales transaction system according to an embodiment of the present invention;

Figure 2 is a process and information flow diagram associated with a mobile-telecommunications-based sales transaction according to an embodiment of the present invention; and

Figure 3 is a message flow diagram illustrating exemplary session initiation protocol (SIP) messaging for performing a sales transaction according to an embodiment of the present invention.

Detailed Description of the Invention

5 Figure 1 illustrates a mobile-communications-based transaction system according to an embodiment of the present invention. Referring to Figure 1, a communications network environment **100** includes a mobile telecommunications network **102** and a data network **104**. Mobile telecommunications network **102** may be a global system for mobile communication (GSM) network, an interim standard 41 (IS-41) network, or any
10 other type of mobile telecommunications network. In mobile communications network **102**, the signaling system 7 (SS7) protocol may be used to facilitate call setup and tear-down operations associated with communications to or from a mobile telecommunications service subscriber **106**. Alternatively, non-SS7
15 call signaling protocols, such as session initiation protocol (SIP) and H.323, may be deployed in mobile telecommunications network **102**. The present invention is not limited to any specific signaling protocol. Any suitable SS7 or non-SS7 protocol that can be used to establish and tear down calls is intended to be within the scope of the invention.

20 Data network **104** may be any suitable packet network capable of carrying sales transaction information. In one example, data network **104** may be an Internet protocol (IP)-based network, such as an IP wide area network (WAN). However, the transaction system of the present invention is not limited to any one particular data network protocol. Any suitable network layer and
25 physical layer protocols, such as IP over Ethernet, IP over SONET, IP over ATM or other network layer protocol over any of the referenced physical layer protocols, are intended to be within the scope of the invention.

 In Figure 1, a central transaction server **108** is connected to networks **102** and **104**. An SS7/voice interface **110** may be used to communicate with a
30 mobile subscriber over mobile communications network **102**. A SIP interface **112** may be used to communicate over data network **104**. In one embodiment,

SS7/voice interface **110** transmits and receives SS7 application data over network **102** using the SS7 message transfer part (MTP) protocol. In an alternate embodiment, SS7/voice interface **110** may communicate SS7 application data over an IP network using an SS7 adaptation layer, such as transport adapter layer interface (TALI), M3UA, M2UA, M2PA, or SUA, as described in the correspondingly named IETF Internet Drafts and RFCs. These SS7 adaptation layers may be used by interface **110** to transmit and receive messages over an IP-based communication link, such as transmission control protocol (TCP), user datagram protocol (UDP), or stream control transmission protocol (SCTP).

In addition to voice messages, SS7/voice interface **110** may also transmit and receive the voice information necessary to support an interactive voice response (IVR) application component associated with central transaction server **108**. Any suitable IVR interface may be used to prompt the subscriber for information regarding the sales transaction. It is understood that such an interface may include a pre-recorded or computer generated voice for prompting the user for information and a speech-to-text converter for converting data spoken by the user into the mobile communications handset into text or other computer-readable format. Such an IVR interface may also include hardware and/or software for converting DTMF digits entered by the user via the mobile communications handset into text or other computer-readable format. For purposes of explaining the present invention, it is assumed that upon dialing a telephone number associated the CellPay system, a mobile subscriber is connected to an IVR interface associated with central transaction server **108** that prompts the mobile subscriber to enter or provide information. SIP interface **112** transmits and receives SIP signaling messages using TCP or SCTP to set up the IVR session between the mobile subscriber and central transaction server **108**.

Central transaction server **108** may include one or more databases for providing CellPay service. In the illustrated example, these databases include a CellPay service subscriber database **114**, a central transaction database **116**,

and a store locator database **118**. CellPay service subscriber database **114** may maintain subscriber specific information for performing a valid sales transaction in a secure manner. Table 1 shown below illustrates an example of information that may be contained in CellPay service subscriber database **114**.

5 Table 1: Subscriber Account Database Information

Subscriber ID	PIN	Credit/Deposit Account ID	Available Credit	Maximum Daily Purchase	Account Freeze
9194691300	4345	1 (CREDIT CARD ACCOUNT A)	\$3345.33	\$1000.00	No
9194691300	4345	2 (MOBILE SERVICE PROVIDER CREDIT ACCOUNT)	\$2000.00	\$500.00	No
9193457012	5467	1 (CREDIT CARD ACCOUNT A)	\$563.67	\$2500.00	Yes
9193457894	5432	1 (CREDIT CARD ACCOUNT A)	\$587.87	\$5000.00	No

In Table 1, each entry includes a subscriber identifier (e.g., a telephone number, a mobile subscriber ISDN number, a mobile directory number, etc.), a password or personal identification number (PIN) for use during authentication processing, a credit or deposit account identifier, an available credit value, a maximum credit limit value, and an account status indicator for securing a credit account in the event that fraudulent purchasing activity is detected or suspected. The account status or freeze parameter may be used to prevent

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processing of a sales transaction if fraudulent activity or credit account delinquency is reported.

Central transaction database **116** may maintain pending and processed CellPay transaction records. Table 2 shown below illustrates an example of
 5 information that may be contained in central transaction database **116**.

Table 2: Central Transaction Database Information

Timestamp		Transaction Data				
Date	Time	Subscriber ID	Store ID	Purchase Amount	Account ID	Confirmation ID
12/01/2000	13:02:44	9194691300	100001	\$243.34	CREDIT CARD ACCOUNT A	32344322
12/01/2000	13:06:47	9193457012	100002	\$34.43	CREDIT CARD ACCOUNT B	154665544
12/01/2000	15:16:21	9194691300	100003	\$563.23	MOBILE SERVICE PROVIDER CREDIT ACCOUNT	<i>pending</i>

In Table 2, each entry includes date and time information, a subscriber identifier, a selling agent or store identifier, a transaction purchase amount, a
 10 credit account identifier, and a transaction confirmation identifier. The date and time information may represent the date and time at which a subscriber contacted central transaction server **108** to perform a particular sales transaction. The subscriber ID may be a directory number extracted from signaling messages used to establish a connection between the subscriber and
 15 central transaction server **108**. The store ID, the purchase amount, and the account ID may be entered by the subscriber via the subscriber's mobile communications handset. The confirmation ID may store a confirmation

number for completed transactions or a confirmation pending identifier for pending transactions.

Store locator database **118** may maintain information associated with sales agents or stores that support CellPay transactions. Table 3 shown below
 5 illustrates exemplary data that may be stored in store locator database **118**.

Table 3: Store Locator Database Information

Store/Sales Device ID	Server Address	Signaling Protocol	Data Protocol	Encryption Key
100001	101.22.2.23	SIP	XML	<i>Data</i>
200001	101.22.3.11	SIP	XML	<i>Data</i>
300001	101.22.5.12	SIP	XML	<i>Data</i>

In Table 3, each entry includes a sales agent or store identifier, a network address associated with the store's local transaction server, the signaling
 10 protocol used to communicate with the store's local CellPay application, the data protocol used by the store's local CellPay application, and encryption information. The store/sales identifier device stores a value that uniquely identifies the store and sales terminal within a store. Such values may be provisioned in store locator database **118** for all stores that allow payment
 15 through the CellPay system. The server address may be an IP address, a SIP URL, or other address for contacting local transaction server **120**. The signaling protocol indicator in each field indicates the signaling protocol used to establish a connection with local transaction server **120**. The data protocol indicator in each entry includes the format that local transaction server **120**
 20 uses to represent data. Finally, the encryption information in each field may store an encryption key, such as the public encryption key, of each local transaction server **120**.

In the example illustrated in Figure 1, local transaction server **120** and local CellPay transaction database **122** may be connected to central
 25 transaction server **108** via SIP interface **112** over data network **104**. Local transaction server **120** and local transaction database **122** may maintain sales

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transaction information associated with sales that have occurred at the store served by the local server and database. In the embodiment illustrated in Figure 1, communication between the central transaction server **108** and local transaction server **120** may be established using the SIP signaling protocol.

5 However, the present invention is not limited to using the SIP protocol for communications between central transaction server **108** and local transaction server **120**. Any suitable protocol for establishing a communications session between central transaction server **108** and local transaction server **120** is intended to be within the scope of the invention.

10 Local transaction database **122** may maintain information associated with a CellPay transaction. Table 4 shown below illustrates is an example of information that may be contained in a local transaction database **122**.

Table 4: Store Transaction Database Information

Timestamp		Transaction Data		
Date	Time	Store/Sales Device ID	Purchase Price	Confirmation ID
12/01/2000	13:01:24	100001	\$243.34	34223443
12/01/2000	13:04:27	100002	\$34.43	75456767
12/01/2000	15:13:54	100003	\$563.23	<i>pending</i>

15 In Table 4, each entry includes date and time information, a store/sales device identifier, purchase price information, and a transaction confirmation identifier. The date and time information field stores the time at which a particular transaction occurred. The store/sales device ID field stores an identifier for the store and sales terminal at which the purchase occurred. The purchase price
20 field stores the price or amount due for the purchase. The confirmation identifier field stores a value generated by local transaction server **120** to confirm a transaction.

Although the embodiment illustrated in Figure 1 includes both a central transaction server and a local transaction server, the present invention is not
25 limited to such an embodiment. In an alternate embodiment, the functions

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performed by central and local transaction servers **108** and **120** may be combined in a server in a single location. In such an embodiment, if the single transaction server is centrally located, point of sale devices may communicate transaction information directly to the central transaction server.

5 In one embodiment, central transaction server **108** may copy information from signaling messages associated with a CellPay transaction and generate call detail records (CDRs). Table 5 shown below illustrates exemplary CDR data that may be generated by central transaction server **108**.

Table 5: CDR Information

Timestamp		CDR Data	
Date	Time	Subscriber ID	Carrier ID
12/01/2000	13:02:42	9194691300	221
12/01/2000	13:06:42	9193457012	636
12/01/2000	13:16:13	9193457894	221

10

As indicated in Table 5 an exemplary CDR associated with a CellPay transaction may include date and time information indicating the date and time of each transaction, a mobile subscriber identifier, and a network service provider or carrier identifier. These CDRs may be stored in a CDR database

15 **124** and utilized for various purposes, such as billing, billing verification, fraud detection, etc. For example, the data in CDR database **124** may be used to bill a telecommunications subscriber and/or a telecommunications service provider for usage of the telecommunications network for the CellPay transaction.

In the example illustrated in Figure 1, a point of sale (PoS) device **125**

20 may be connected to local transaction server **120** to total the purchase price of goods or services purchased by the mobile subscriber. PoS device **125** may include a conventional cash register with a calculator and an LCD or LED screen for displaying the purchase price and sales device ID to the subscriber. In addition, PoS device **125** may include a network interface for communicating

25 with local transaction server **120**.

CellPay System Operation

Figure 2 illustrates a message flow associated with an exemplary sales transaction using the CellPay system illustrated in Figure 1. For purposes of illustration, it is assumed that the mobile subscriber **102** is assigned a mobile telephone number (e.g., an MSISDN) of (919) 469-1300 and that the mobile subscriber is purchasing goods or services from a retailer that supports CellPay transaction service. In a typical retail transaction scenario, mobile subscriber **102** selects the desired goods and/or services to be purchased and proceeds to PoS device **125**. PoS device **125** totals the purchase price of the goods and services being purchased by mobile subscriber **102** and communicates the purchase price to the retailer's local transaction server **120**. Local transaction server **120** creates a pending transaction entry in database **122** including information similar to that contained in the third record of Table 4. Local transaction server **120** communicates the purchase price of \$563.23 to mobile subscriber **102** along with the store/sales device identifier of 100003. For example, the purchase price and the store/sales device identifier may be displayed to the subscriber on a display screen associated with PoS device **125**.

The store/sales device identifier is preferably in a form that may be easily entered via the dialing keypad of a mobile subscriber's communication handset. For example, the store/sales device ID may be a predetermined sequence of digits. Alternatively, the identifier may be spoken by a mobile subscriber into the communication handset. In this example, the store/sales device identifier is the six digit alphanumeric string "100003," indicating retailer store 1000 and point of sale device 03. In another alternative, the store/sales device identifier may include information that identifies the particular sales agent involved in the transaction. For example, an identifier string "100003001" may be used to indicate retailer store 1000, point of sale device 03, and sales agent 001. The salesperson identifier allows retailers to create CellPay transaction records that can be used to track the performance of their sales staffs.

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Once the purchase price and store/sales device identifier have been provided, mobile subscriber **102** dials a phone number associated with the CellPay transaction service. In one embodiment, mobile subscriber **102** may simply dial his or her own phone number, which is typically used to connect to an IVR system from which the subscriber's voice mail server or CellPay server may be accessed. For example, mobile subscriber **102** may dial (919) 469-1300 and be connected to an IVR interface of central CellPay server **108**. The IVR interface may prompt the subscriber to press "1" to access voice mail or press "2" to make a CellPay purchase. The subscriber may enter information via the mobile handset keypad or using spoken commands, depending on whether the IVR interface has voice recognition capability.

Returning to the messaging example shown in Figure 2, mobile subscriber **102** dials a telephone number that connects mobile subscriber **102** to the CellPay IVR application associated with central transaction server **108**, as indicated in step **ST1**. Mobile subscriber **102** is prompted to enter an authentication code, such as a personal identification number (PIN) or password (**ST2**). Using the communication handset, mobile subscriber **102** responds with a valid PIN, such as "4345," and authentication processing occurs (**ST3**). Central transaction server **108** accesses CellPay subscriber information associated with mobile subscriber **102** in subscriber database **114**, as indicated in step **ST4**. The subscriber information accessed may be similar to that contained in entry 1 or entry 2 of Table 1. The authentication information provided by mobile subscriber **102** is verified, and the subscriber is successfully authenticated (**ST5**). Once authenticated, central transaction server **108** prompts mobile subscriber **102** to select the deposit or credit account against which the purchase charges are to be applied (**ST6**). In this example, the mobile subscriber may be prompted to press or speak "1" to use his or her credit card account or to press or speak "2" to use his or her credit account with the subscriber's mobile service provider, as indicated in Table 1. Using the mobile communications handset, mobile subscriber **102** responds by pressing the number "2" digit on the telephone keypad (**ST7**), indicating that the

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current transaction should be applied against his or her mobile service provider credit account. The mobile subscriber is next prompted to enter the store/sales device identifier associated with the transaction, as indicated in step **ST8**. Once again, this information may be provided to the mobile subscriber at the

5 time of the transaction. Using the mobile communications handset, mobile subscriber **102** responds by entering the appropriate store/sales device identifier (e.g., 100003) via the telephone keypad (**ST9**). The mobile subscriber is next prompted to enter the purchase price, as indicated in step **ST10**. Using the communications handset, mobile subscriber **102** responds by entering the

10 amount of the purchase, \$563.23 (**ST11**).

The mobile subscriber input information collected as well as mobile subscriber identification information is subsequently entered as a pending transaction record in central CellPay transaction database **116**, as indicated in step **ST12**. The pending sales transaction information stored in database **116**

15 may include information similar to that shown in the third entry of Table 2. Using the store/sales device identifier 100003 provided by mobile subscriber **102**, central transaction server **108** accesses the store locator database **118** and obtains the information necessary to contact local transaction server **120** that is servicing the pending transaction associated with mobile subscriber **102**,

20 as indicated in steps **ST13** and **ST14**. Information similar to that contained in the first entry of Table 3 may be obtained during the store locator database access. Using the local transaction server address obtained from database **118**, central transaction server **108** contacts the serving local transaction server **120** and searches local transaction database **122** for a pending transaction

25 entry that matches the pending transaction entry associated with mobile subscriber **102** stored in central CellPay transaction database **116**, as indicated in step **ST15**. The search may be based on the store/sales device ID alone or combination of the store/sales device identifier and the purchase price. Using the store/sales device ID alone or a combination of the purchase price and the

30 device ID to search local store transaction database **122** should yield a unique result, provided that a given point of sale device is only allowed to have a single

pending transaction entry in database **122**. If multiple pending entries per PoS device are allowed, PoS device **125** or local transaction server **120** may assign a unique identifier to each entry to ensure that the correct transaction is verified. For example, if multiple pending entries are allowed, PoS device **125** may use an additional digit in the store/sales device identifier to distinguish among simultaneously pending transactions at the same sales device.

Figure 3 is a message flow diagram illustrating exemplary messages that may be used in **ST15** of Figure 2 to verify a sales transaction. In particular, Figure 3 illustrates communication between central transaction server **108** and local transaction server **120** using the SIP signaling protocol. As described above, central transaction server **108** may obtain a variety of contact information from store locator database **118** including preferred signaling protocol information, preferred data protocol information, encryption/security information, and network address information. In one embodiment, central transaction server **108** exchange pending transaction information with local transaction server **120** using the SIP signaling protocol. The SIP protocol is described in Handley et al., *SIP: Session Initiation Protocol*, Internet Engineering Task Force (IETF) Request for Comments (RFC) 2543, March, 1999, the disclosure of which is incorporated herein by reference in its entirety. A related protocol used to describe sessions between communicating parties is the session description protocol. The session description protocol is described in Handley and Jacobsen, *SDP: Session Description Protocol*, IETF RFC 2327, April 1998, the disclosure of which is incorporated herein by reference in its entirety.

The present invention is not limited to using SIP for communications between central transaction server **108** and local transaction server **120**. For example, in an alternate embodiment, the simple object access protocol (SOAP) may be used. SOAP is defined in Simple Object Access Protocol (SOAP) 1.1, W3C Note 08 May 2000, <http://www.w3.org/TR/SOAP>, the disclosure of which is incorporated herein by reference in its entirety. Briefly, SOAP is a lightweight protocol for the exchange of messages in a

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decentralized, distributed environment. SOAP is XML-based and can be used in conjunction with other protocols, such as hypertext transfer protocol (HTTP).

Thus, local transaction server **120** illustrated in Figure 1 may be a web server. Since web servers communicate using HTTP, SOAP and HTTP may be used
5 to communicate transaction payment information to local transaction server **120** and also to communicate the payment verification to central transaction server **108**. In embodiments in which SIP is used to initiate a session between central transaction server **108** and local transaction server **120**, HTTP-encapsulated XML packets may be carried in the SIP messages for the actual information
10 exchange.

Returning to the SIP message flow diagram of Figure 3, central transaction server **108** initiates communication with local transaction server **120** using a SIP *Invite* message in step **ST15A**. Local transaction server **120** responds to central transaction server **108** with a SIP *100 Trying* message, as
15 indicated in step **ST15B**. Local transaction server **120** then transmits a SIP *180 Ringing* message (**ST15C**), followed by a SIP *200 Ok* message (**ST15D**) to central transaction server **108**. In step **ST15E**, central transaction server **108** responds to the SIP *200 Ok* message with a SIP *Ack* message, thereby completing setup of the SIP communication session. Information associated
20 with the mobile subscriber's pending sales transaction is then communicated from central transaction server **108** to local CellPay server **120** via a SIP *Notify* message, as indicated in step **ST15F**. Local transaction server **120** receives the SIP *Notify* message and formulates an SQL query message using the pending transaction information (**ST15G**). The SQL query is used to access
25 local store transaction database **122** and determine whether a matching pending transaction entry resides therein. Local store transaction database **122** responds (**ST15H**), and, in this example, the response indicates that a pending matching entry has been located. In conjunction with providing a positive match response, the pending transaction entry may be updated to
30 indicate a non-pending status. This update may include assigning a unique transaction confirmation identifier to the formerly pending transaction entry.

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In any event, in step **ST15I**, local transaction server **120** formulates a response and transmits the response information to central CellPay server **108** via a SIP *Notify* message. Central transaction server **108** receives the SIP *Notify* message and begins to terminate the SIP session by responding with a SIP *Bye* message, as indicated in step **ST15J**. In step **ST15K**, local transaction server **120** responds with a SIP *200 Ok* message, which in turn evokes a SIP *Ack* message from central transaction server **108** (**ST15L**), thereby terminating the SIP session. As such, the pending transaction associated with mobile subscriber **102** is successfully verified (**ST16**) and the corresponding transaction entry in central CellPay transaction database **116** is updated to reflect the successful completion of the transaction (**ST17**). In a manner similar to that described above with respect to local store transaction database **122**, the pending transaction entry in central transaction database **116** may be updated to indicate non-pending status. This update may include assigning a transaction confirmation identifier to the formerly pending transaction entry, where the transaction identifier may be the same transaction identifier assigned to the corresponding transaction entry in the local store transaction database.

Also, in instances where credit limits apply, the central transaction database update may include modifying available credit information for the mobile subscriber to reflect the effect of the transaction on the selected credit account. A check may be performed prior to processing a transaction to determine whether the pending transaction will cause the subscriber to exceed his or her available credit. In cases where a pending transaction, if processed, would exceed the available credit for the selected credit account, central transaction server **108** may deny the transaction request and terminate further transaction processing. In this case, the pending transaction record in central transaction database **116** may time-out and be deleted. Alternatively, the record may be saved and marked as a failed transaction attempt. The corresponding pending transaction record in local store transaction database **122** may be treated in a similar manner. Alternatively, central transaction

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server **108** may prompt the subscriber to select another credit account, assuming the subscriber has more than one credit account to access.

In any event, once the above-described transaction processing is completed, the IVR interface may notify mobile subscriber **102** that the transaction was completed successfully and terminate the telephone call. Local transaction server **120** may notify the point of sale terminal that originated the transaction that the pending transaction was successfully completed.

By using a cashless transaction system of the present invention, a mobile subscriber may complete a transaction at a checkout register without requiring the exchange of hard currency or the physical presence of a credit card or debit card. Furthermore, during the course of the transaction, the mobile subscriber's credit card, debit card, checking, or savings account information may not be transmitted through the mobile communications network and hence is significantly less vulnerable to theft or fraud. Also, the mobile subscriber is free to select any one of a number of credit or deposit accounts for a particular transaction via the CellPay IVR system. As a result of the ease of credit account selection/transactions via a mobile telephone, it may now prove attractive for mobile service providers to offer credit account services to their subscribers in much the same manner as traditional credit card providers. Mobile service providers may also provide checking or savings account services to their subscribers.

Yet another advantage of the present invention is that mobile subscribers are not required to subscribe to text messaging or paging services in order to complete a CellPay transaction. Because the user can complete a purchase over a voice call, specialized text messaging and paging services may not be required. As a result, the system described herein is less complex and more user-friendly than conventional mobile-telephone-based purchasing systems that require such advanced services.

Yet another advantage of the invention is that after authentication, subscribers are preferably only required to provide the store/sales device ID and the purchase price to the central transaction server to complete a

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transaction. Such information is readily available to the subscriber at the time of purchase and easily entered via a keypad or speaker of a mobile communications handset. However, the present invention is not limited using the purchase price and store/sales device ID to verify and complete a
5 transaction. Any suitable identifier that uniquely identifies a transaction and that allows central transaction server **108** to locate the transaction is intended to be within the scope of the invention.

Yet another advantage of the present invention is that a permanent connection between central transaction server **108** and local transaction server
10 **120** is not required. Because local transaction server **120** communicates the store/sales device ID to central transaction server **108** and because central transaction server **108** locates the local transaction server **120** using database **118**, connections between local transaction server **120** and central transaction server **108** can be established on-the-fly for each transaction. As a result,
15 bandwidth in IP network **104** is more efficiently utilized.

It will be understood that various details of the invention may be changed without departing from the scope of the invention. Furthermore, the foregoing description is for the purpose of illustration only, and not for the purpose of limitation—the invention being defined by the claims.

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CLAIMS

What is claimed is:

1. A system for performing a sales transaction using a mobile communications device, the system comprising:
 - 5 (a) a point of sale device for totaling a purchase price for goods or services being purchased in a sales transaction and for communicating the purchase price and an identifier to a mobile communications subscriber;
 - (b) a local transaction server operatively associated with the point of
10 sale device for storing the identifier and the purchase price for the transaction; and
 - (c) a central transaction server for receiving a voice call from the mobile communications subscriber, for obtaining the purchase price, the identifier, and payment account information from the
15 subscriber without using text messaging or paging services, and for verifying the transaction using the purchase price, the identifier and the payment account information received from the mobile communications subscriber and the identifier and the purchase price stored by the local transaction server.
- 20 2. The system of claim 1 wherein the identifier uniquely identifies the point of sale device.
3. The system of claim 2 wherein the central transaction server is adapted to locate the local transaction server using the identifier.
4. The system of claim 3 the central transaction server is adapted to verify
25 the sales transaction by querying a database local to the local transaction server using the identifier as a search key.
5. The system of claim 1 wherein the central transaction server includes an interactive voice response (IVR) interface for prompting the mobile subscriber for the information regarding the sales transaction using
30 audible commands.

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6. The system of claim 5 wherein the IVR interface is configured to prompt the mobile subscriber to select a credit account from a predetermined list of credit accounts for supplying payment for the sales transaction.
7. The system of claim 6 wherein the predetermined list of credit accounts
5 includes a mobile service provider credit account.
8. The system of claim 5 wherein the IVR interface is configured to prompt the mobile subscriber to select a deposit account for supplying payment for the sales transaction.
9. The system of claim 1 wherein, in verifying the transaction, the central
10 transaction server is adapted to determine whether the mobile subscriber has sufficient credit in a payment account selected by the subscriber to cover the purchase price.
10. The system of claim 1 comprising a sales transaction database accessible by the central transaction server for storing the identifier and
15 the purchase price.
11. The system of claim 10 wherein the sales transaction database is adapted to store a list of credit accounts usable by the subscriber to pay for transactions made using the mobile communications device.
12. The system of claim 11 wherein the list of credit accounts includes a
20 credit account managed by a mobile service provider whereby the mobile service provider extends credit to the mobile subscriber for the purchase of goods or services.
13. The system of claim 11 wherein the list of credit accounts includes an available credit amount associated with each credit account.
- 25 14. The system of claim 1 comprising a store locator database accessible by the central transaction server for storing information for verifying the sales transaction.
15. The system of claim 14 wherein the store locator database includes an entry for mapping the identifier received from the mobile subscriber to a
30 network address for the local transaction server.

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16. The system of claim 14 wherein the store locator database includes signaling protocol information indicating a signaling protocol used to contact the local transaction server.
- 5 17. The system of claim 1 comprising call detail record (CDR) database accessible by the central transaction server for storing a record of the sales transaction.
18. The system of claim 1 comprising a sales transaction database accessible by the local transaction server for storing the identifier and the purchase price.
- 10 19. The system of claim 18 wherein the sales transaction database is accessible by the central transaction server for verifying the sales transaction using the identifier received from the mobile communications subscriber.
- 15 20. A method for performing a sales transaction using a mobile communications device, the method comprising:
 - (a) totaling a purchase price for goods or services being purchased by a mobile subscriber in a sales transaction;
 - (b) communicating the purchase price and an identifier to the mobile subscriber;
 - 20 (c) storing the identifier and the purchase price locally to the sales transaction;
 - (d) at a central transaction server, receiving a voice telephone call from the mobile subscriber and obtaining, without using text messaging or paging service, the identifier and payment information from the mobile subscriber;
 - 25 (e) comparing the identifier received from the subscriber with identifiers stored locally to the sales transaction; and
 - (f) in response locating an identifier that matches the identifier obtained from the mobile subscriber, completing the sales transaction.
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21. The method of claim 20 wherein the identifier uniquely identifies a point of sale device.
22. The method of claim 20 wherein obtaining the identifier and the payment information from the mobile subscriber without using text messaging or
5 paging service includes prompting the mobile subscriber to enter the transaction identifier and the payment information using an interactive voice response (IVR) interface.
23. The method of claim 20 wherein obtaining payment information from the subscriber includes prompting the subscriber to select from a
10 predetermined list of credit and deposit accounts to pay for the transaction.
24. The method of claim 23 wherein the list of credit accounts includes a credit account provided by a mobile communications service provider.
25. The method of claim 20 wherein comparing the identifier received from
15 the subscriber to the identifiers stored locally to the transaction includes initiating a session initiation protocol (SIP) communications session between the central transaction server and a transaction server local to the sales transaction.
26. The method of claim 20 wherein comparing the identifier received from
20 the subscriber to the identifiers stored locally to the transaction includes establishing a simple object access protocol (SOAP) communications session between the central transaction server and a transaction server local to the sales transaction.
27. The method of claim 20 wherein completing the sales transaction
25 includes using hypertext transfer protocol (HTTP) commands to post the transaction payment information to a web server associated with the store transaction system.
28. The method of claim 20 including generating a call detail record (CDR) associated with the voice telephone call.
- 30 29. The method of claim 28 comprising billing a telecommunications service provider for the voice telephone call based on the CDR.

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30. A method for completing a sales transaction using a mobile communications device, the method comprising:
- 5 (a) initiating a voice call from a mobile communications device to an interactive voice response (IVR) interface associated with a central transaction server;
- (b) communicating information relating to a pending sales transaction from the mobile communications device to the central transaction server using the voice call and the IVR interface; and
- 10 (c) at the central transaction server, using the information to contact a transaction terminal local to the mobile communications device and complete the sales transaction.

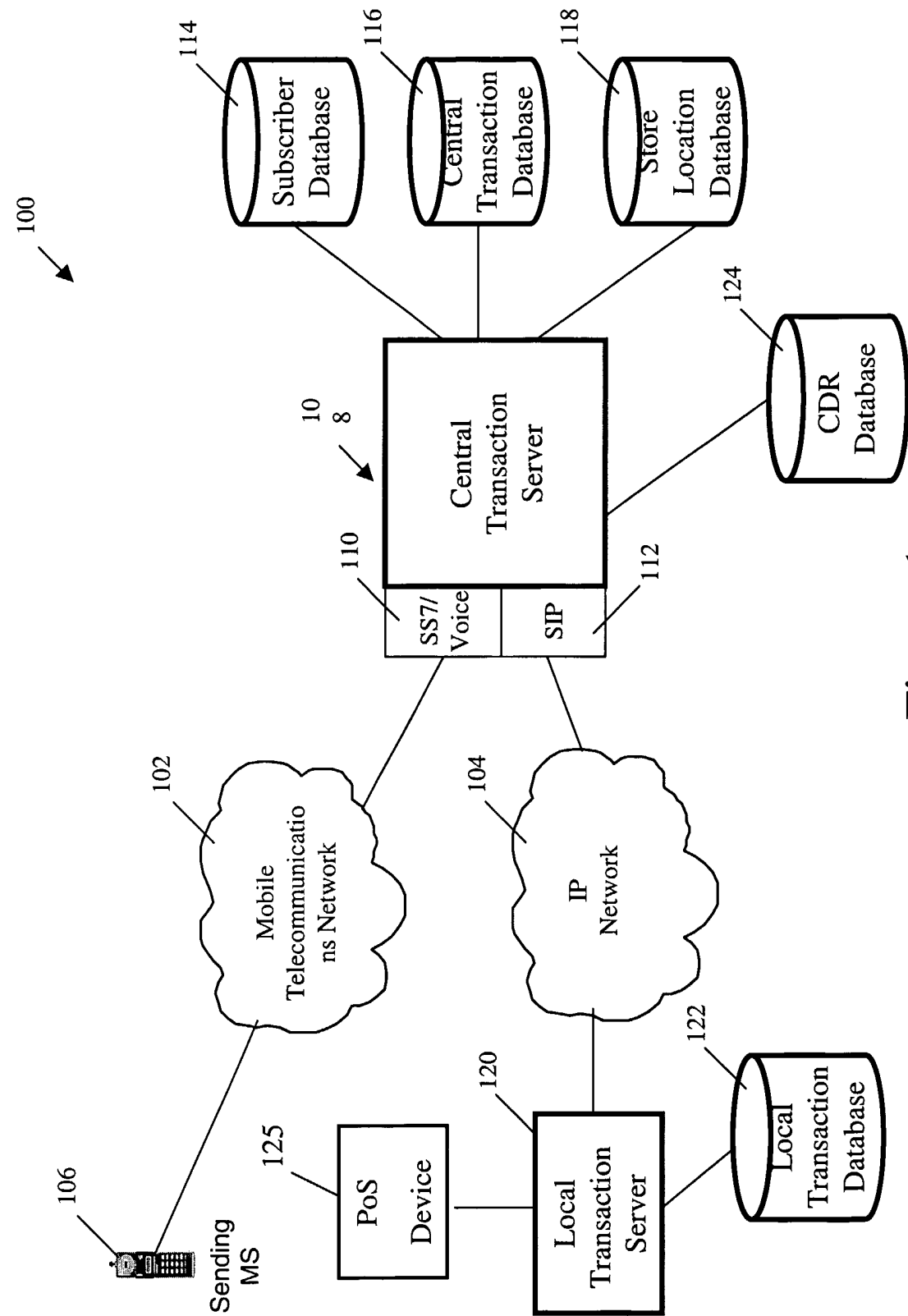


Figure 1

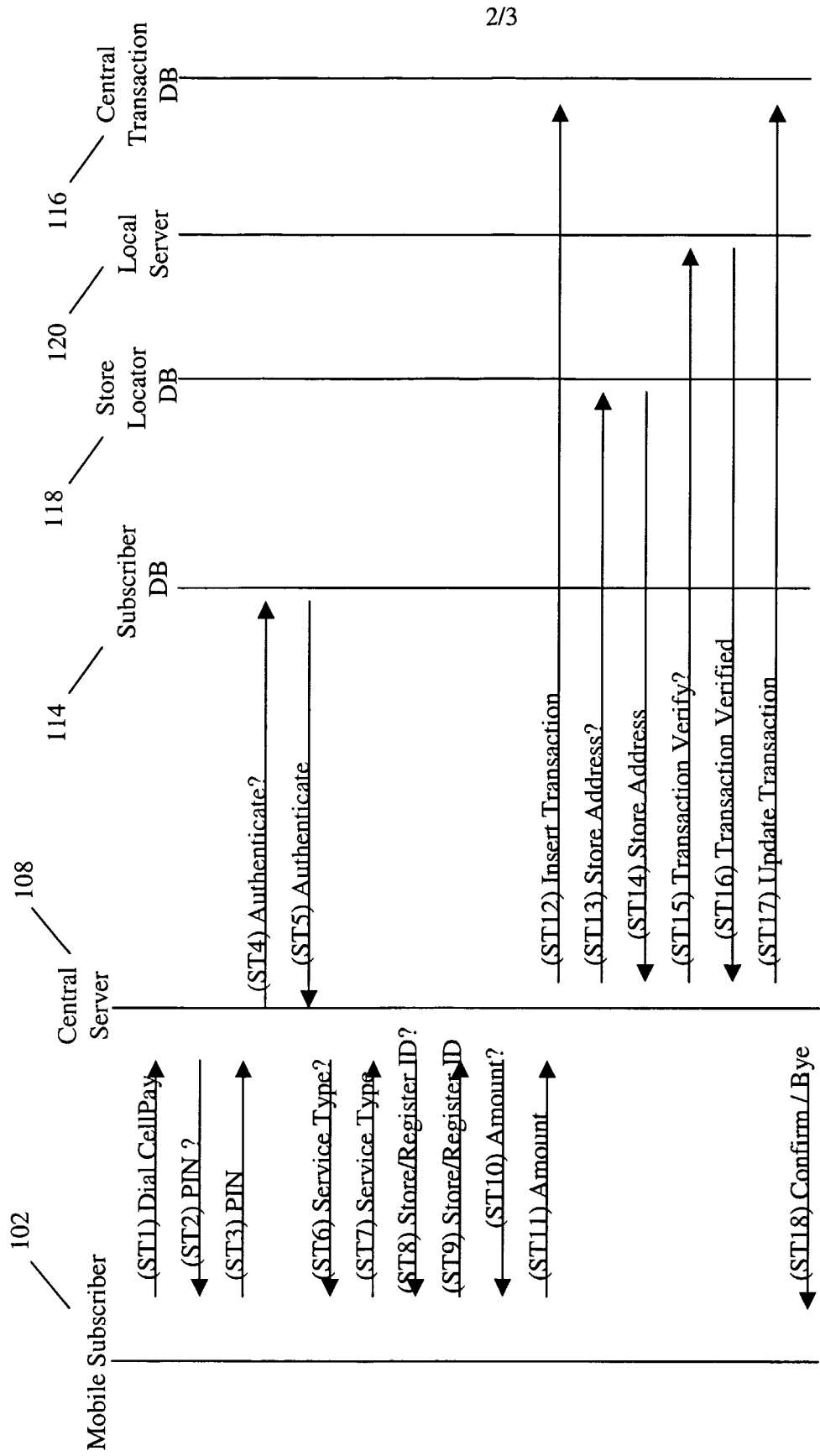


Figure 2

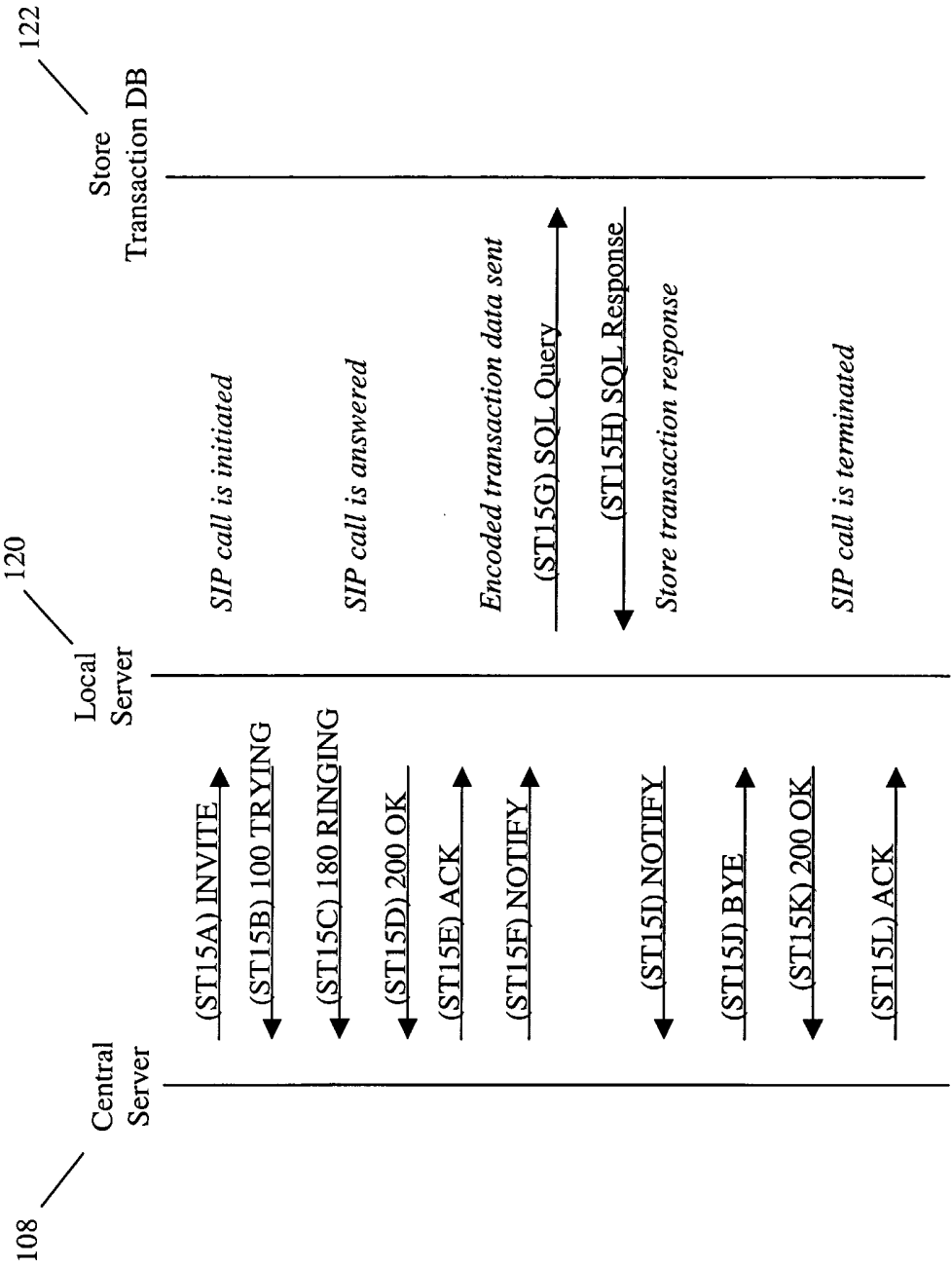


Figure 3

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/15855

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/39

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/39, 1, 26

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
EAST: point of sale, pos, mobile, communication, wireless, purchase, price, payment, account, transaction, server, voice**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2001/0049636 A1 (HUDDA et al.) 06 December 2001 (06.12.2001); abstract; page 2, paragraph 41; figs. 6-9.	1-30
X,E	US 2003/0149662 A1 (SHORE) 07 August 2003 (07.08.2003); abstract; page 1, paragraphs 8 and 9; page 5 paragraphs 81-87.	1-30
A,P	US 6,434,530 B1 (SLOANE et al.) 13 August 2002 (13.08.2002); abstract; col. 3, lines 34-42.	1-30
A,P	JP02002251587A (TAKATORI et al.) 06 September 2002 (06.09.2002); abstract.	1-30



Further documents are listed in the continuation of Box C.



See patent family annex.

* Special categories of cited documents:	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

02 October 2003 (02.10.2003)

Date of mailing of the international search report

05 NOV 2003

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