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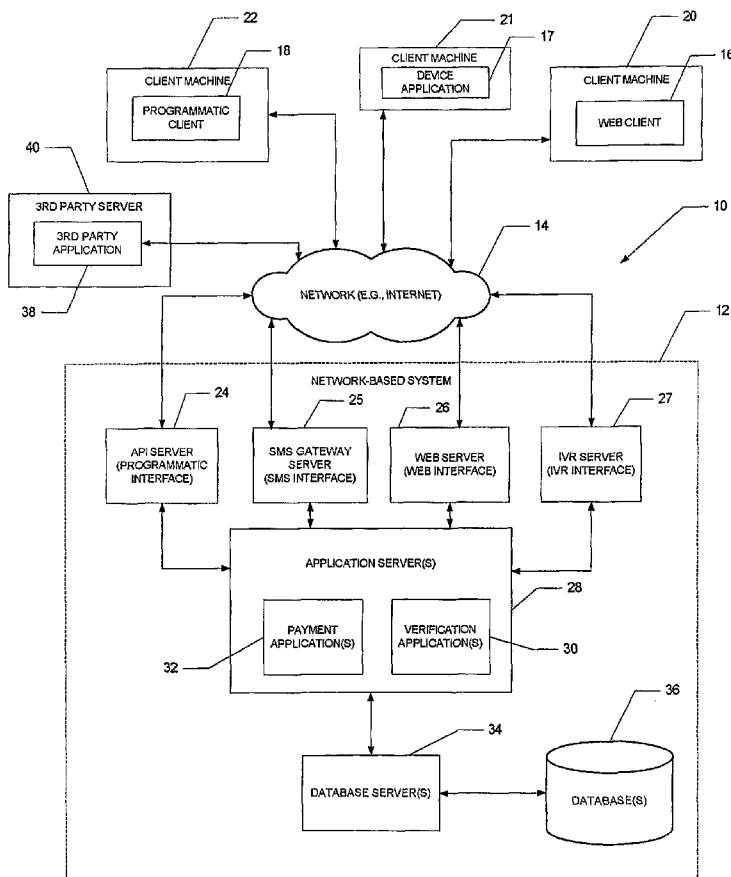
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(54) Title: MAKING A PAYMENT VIA FINANCIAL SERVICE PROVIDER

(57) Abstract: According to embodiments, a system includes a computer interface connectable to a communications network, for receiving an identifier message, the identifier message including an identifier associated with a third party at a financial service provider, the identifier message originating at a network-based device, the network-based device being associated with a user. The system may include a memory system including a data structure, the data structure including an identifier record configured for storing said identifier and a payment record for storing payment information. The system may also include a payment transfer module coupled with the computer interface for, responsive to receiving the identifier, automatically transferring a payment stored within the payment record from a record associated with the user to a record associated with the third party via a machine associated with the financial service provider.

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AMENDED CLAIMS
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<u>CLAIMS</u>
What is claimed is:

1.   A system comprising:

5   a computer interface connectable to a communications network, for
receiving an identifier message, the identifier message including an identifier
associated with a third party at a financial service provider, the identifier
message originating at a network-based device, the network-based device being
associated with a user;

10   a memory system including a data structure, the data structure including
an identifier record configured for storing said identifier and a payment record
for storing payment information; and

             a payment transfer module coupled with the computer interface for,
responsive to receiving the identifier, transferring a payment stored within the

15   payment record from a record associated with the user to a record associated
with the third party via a machine associated with the financial service provider.

2.   The system of claim 1 wherein the identifier includes a first identifier and
wherein the computer interface is further for receiving a second identifier

20   message, the second identifier message including a second identifier, wherein
the second identifier is associated with the network-based device, the payment
transfer module including a processing unit for determining, utilizing the second
identifier, an identity of the user.

25   3.   The system of claim 1 wherein the identifier is selected from a group
including an alphanumeric code, a bar code, an electronic product code, a
symbol, and a wireless signal.

4.   The system of claim 1 further comprising a network-based system for

30   publishing a listing, the listing including an offer for sale by the third party,
wherein the offer is associated with the identifier and is selected from a group
including a product offered by the third party, a service offered by a third party,
and a promotion of the third party.

AMENDED SHEET (ARTICLE 19)

5.   The system of claim 1 wherein the network-based device is selected from a group including a mobile device, a palmtop computer, a laptop computer, a desktop computer, a personal digital assistant, a cellular telephone, a communications device, a wireless telephone, a land-line telephone, a control
5   system, a camera, a scanner, a reader, a television, cable, a facsimile machine, a printer, a pager, and a personal trusted device.

6.   The system of claim 1 further comprising a database that includes the payment information, wherein the payment information is associated with the
10   user and with an address destination associated with the user, and wherein the database is accessible by the financial service provider.

7.   A method comprising:
        receiving, via an interface of a computer system, a request message
15   associated with a third party at a financial service provider, the request message including a request from a network-based device, the request message being received via a network, the network-based device being associated with a user; and
        responsive to receiving the request message, transferring, via the
20   computer system, payment information associated with a payment record from a user record associated with the user to a third party record associated with the third party, the transferring being via a machine associated with the financial service provider.

25   8.   The method of claim 7 wherein the payment information relates to at least one of a product offered by the third party, a service offered by the third party, and a promotion of the third party.

9.   The method of claim 8 wherein the transferring of the payment
30   information includes the financial service provider debiting an account record associated with the user and crediting an account record associated with the third party.

AMENDED SHEET (ARTICLE 19)

10. The method of claim 7 wherein the machine associated with the financial service provider verifies the request and sends associated order information to a machine associated with the third party.

5   11. The method of claim 7 wherein the network-based device is selected from a group including a mobile device, a palmtop computer, a laptop computer, a desktop computer, a personal digital assistant, a cellular telephone, a communications device, a telephone with a web browser, a wireless telephone, a land-line telephone, a control system, a camera, a reader, a television, a scanner,

10   a facsimile machine, a printer, a pager, and a personal trusted device.

12. The method of claim 7 further comprising establishing, in the computer system, a communication session between a machine associated with the user and a machine associated with the financial service provider, the communication

15   session established via the network when the machine associated with the financial service provider receives the request message.

13. The method of claim 7 further comprising automatically determining user identification at the machine associated with the financial service provider upon

20   receipt of a user identifier message including a user identifier associated with the network-based device.

14. The method of claim 7 wherein the request comprises a code, the method further comprising using, by the computer system, a short messaging service to

25   communicate the request.

15. The method of claim 7 further comprising using interactive voice response to communicate, by the computer system, the request.

30   16. The method of claim 7 further comprising executing an application on the network-based device, wherein the application is supported by the machine associated with the financial service provider, and submitting the request in response to a prompt associated with the application.

AMENDED SHEET (ARTICLE 19)

17.   The method of claim 7 further comprising providing, using the computer system, information selected from a group including shipment information and payment confirmation information from the financial service provider to the third party, responsive to receiving the request.

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18.   The method of claim 7 further comprising publishing, using the computer system, a listing of at least one offer from the third party, wherein the offer is associated with the request and is selected from a group including a product offered by the third party, a service offered by a third party, and a promotion of

10   the third party.

19.   The method of claim 18 further comprising accepting search criteria from the user to generate the published listing.

15   20.   A machine-readable medium storing a sequence of instructions that, when executed by a machine, cause the computer to perform the operations comprising:

        receiving, via an interface of a computer system, a request message associated with a third party at a financial service provider, the request message

20   including a request from a network-based device, the request message being received via a network, the network-based device being associated with a user; and

        responsive to receiving the request message, transferring, via the computer system, payment information associated with a payment record from a

25   user record associated with the user to a third party record associated with the third party, the transferring being via a machine associated with the financial service provider.

21.   The system of claim 1 wherein the interface is selected from a group including a short messaging service interface, an interactive voice response interface, a Web browser interface, and a microbrowser interface.

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22.   The system of claim 21 wherein the interface includes the short messaging service interface to receive the message, wherein the payment transfer module is to use the short messaging service interface to reply with an embedded hyperlinked URL to direct the network-based device through the microbrowser

10   interface to a Wireless Application Protocol site associated with the financial service provider to facilitate the payment transfer.

23.   The system of claim 2 wherein the identity of the user is used to authenticate the user, wherein the payment transfer module queries the user to

15   confirm an order associated with the message before the payment is transferred and after the user is authenticated.

24.   The method of claim 7 wherein the interface is selected from a group including a short messaging service interface, an interactive voice response

20   interface, a Web browser interface, and a microbrowser interface.

25.   The method of claim 13 wherein the identity of the user is used to authenticate the user, wherein the payment transfer module queries the user to confirm an order associated with the message before the payment is transferred

25   and after the user is authenticated.

AMENDED SHEET (ARTICLE 19)