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(12) **United States Patent**
Fisher

(10) **Patent No.: US 10,235,664 B2**
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(54) **MOBILE BANKING TRANSACTIONS AT A SERVER WITH AUTHENTICATION**

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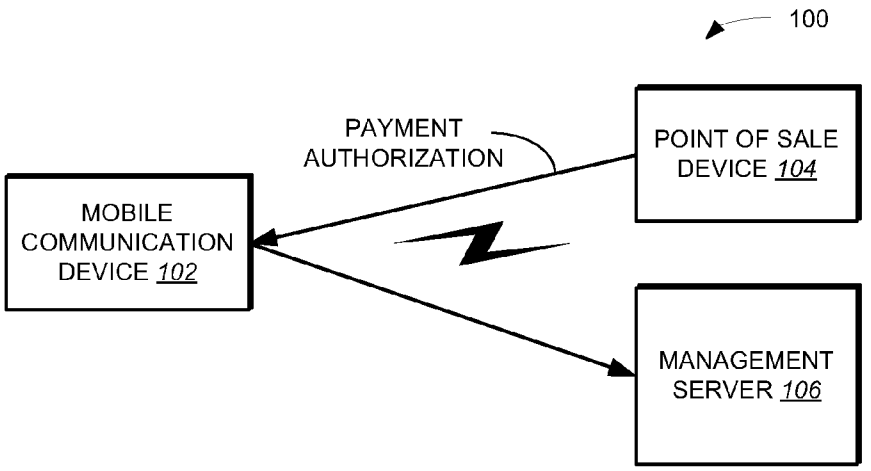
(57) **ABSTRACT**

A method and system for conducting an online payment transaction through a point of sale device. The method includes receiving input from a user selecting an item for purchase through the point of sale device; calculating a total purchase amount for the item in response to a request from the user to purchase the item; and sending payment authorization for the total purchase amount from the point of sale device to a payment entity, in which the payment authorization is sent to the payment entity via a mobile communication device of the user. The method further includes receiving a result of the payment authorization from the payment entity through the mobile communication device; and completing the payment transaction based on the result of the payment authorization.

45 Claims, 4 Drawing Sheets



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(58) **Field of Classification Search**

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See application file for complete search history.

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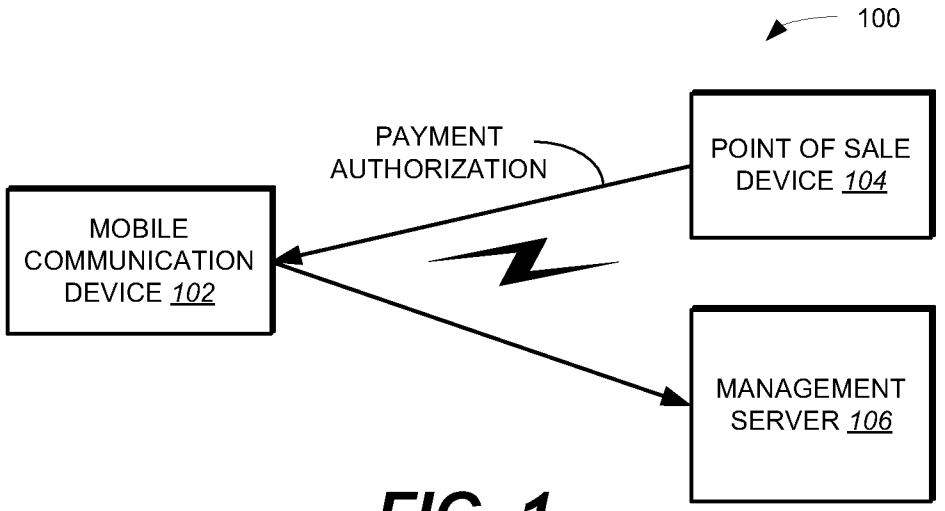
100
PAYMENT AUTHORIZATION
POINT OF SALE DEVICE 104
MOBILE COMMUNICATION DEVICE 102
MANAGEMENT SERVER 106

FIG. 1

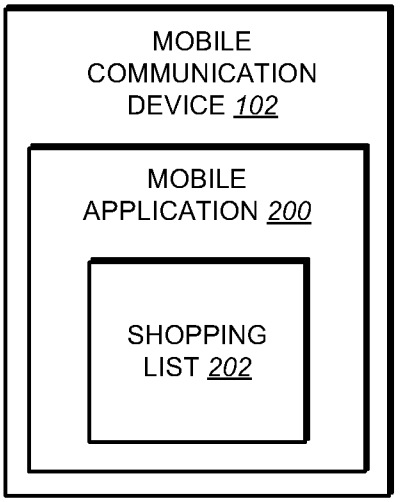
MOBILE COMMUNICATION DEVICE 102
MOBILE APPLICATION 200
SHOPPING LIST 202

FIG. 2

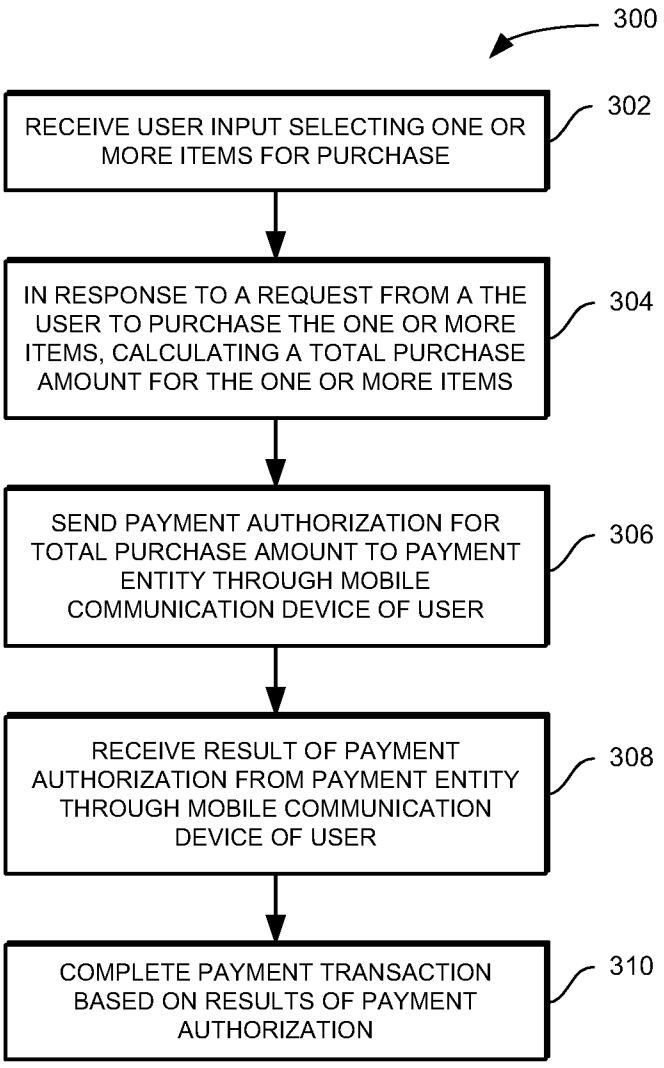
300
RECEIVE USER INPUT SELECTING ONE OR MORE ITEMS FOR PURCHASE
302
IN RESPONSE TO A REQUEST FROM A THE USER TO PURCHASE THE ONE OR MORE ITEMS, CALCULATING A TOTAL PURCHASE AMOUNT FOR THE ONE OR MORE ITEMS
304
SEND PAYMENT AUTHORIZATION FOR TOTAL PURCHASE AMOUNT TO PAYMENT ENTITY THROUGH MOBILE COMMUNICATION DEVICE OF USER
306
RECEIVE RESULT OF PAYMENT AUTHORIZATION FROM PAYMENT ENTITY THROUGH MOBILE COMMUNICATION DEVICE OF USER
308
COMPLETE PAYMENT TRANSACTION BASED ON RESULTS OF PAYMENT AUTHORIZATION
310

FIG. 3

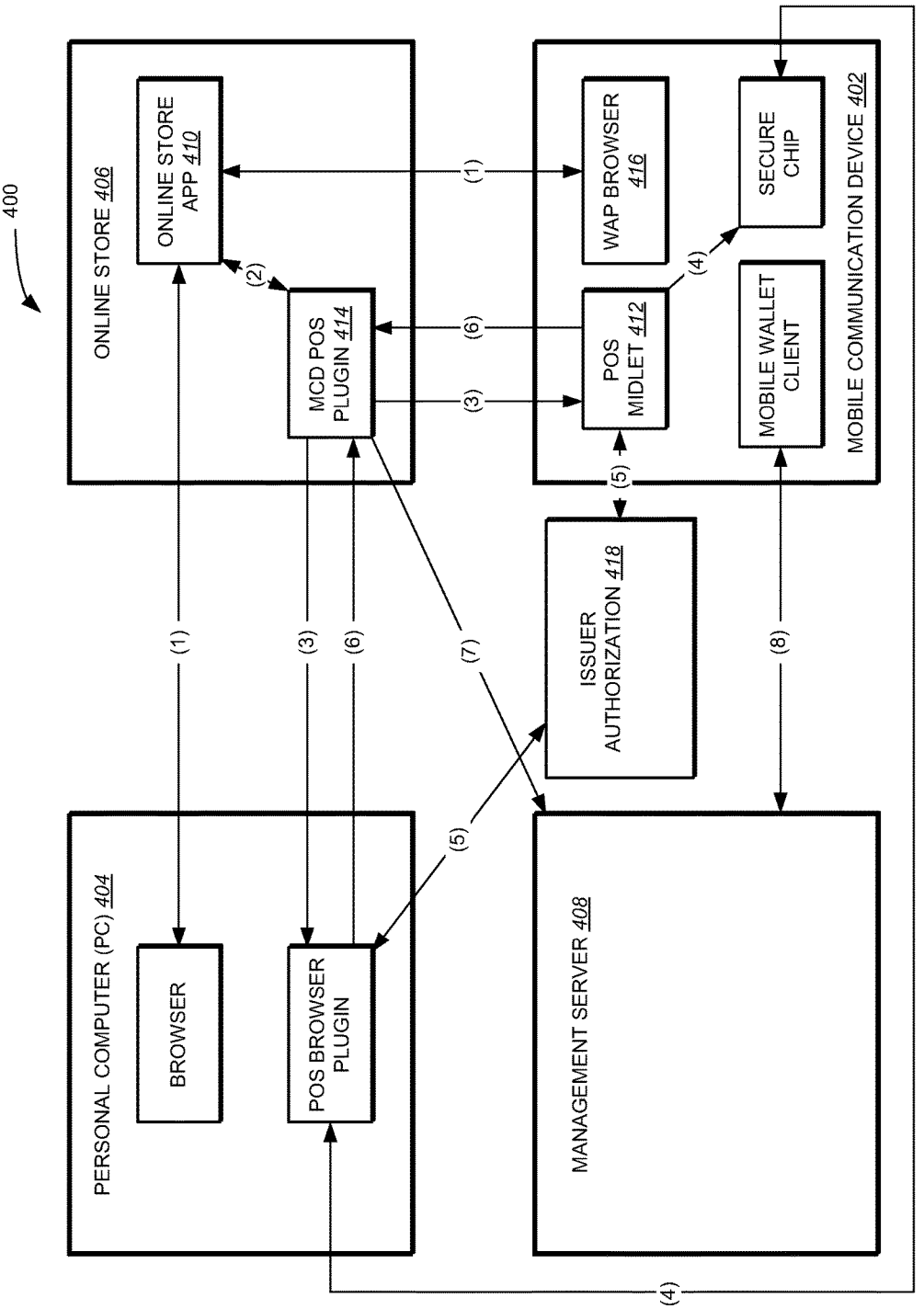
400
ONLINE STORE 406
ONLINE STORE APP 410
MCD POS PLUGIN 414
MOBILE COMMUNICATION DEVICE 402
WAP BROWSER 416
SECURE CHIP
POS MIDLET 412
MOBILE WALLET CLIENT
ISSUER AUTHORIZATION 418
PERSONAL COMPUTER (PC) 404
BROWSER
POS BROWSER PLUGIN
MANAGEMENT SERVER 408
(1)
(2)
(3)
(4)
(5)
(6)
(7)
(8)

FIG. 4

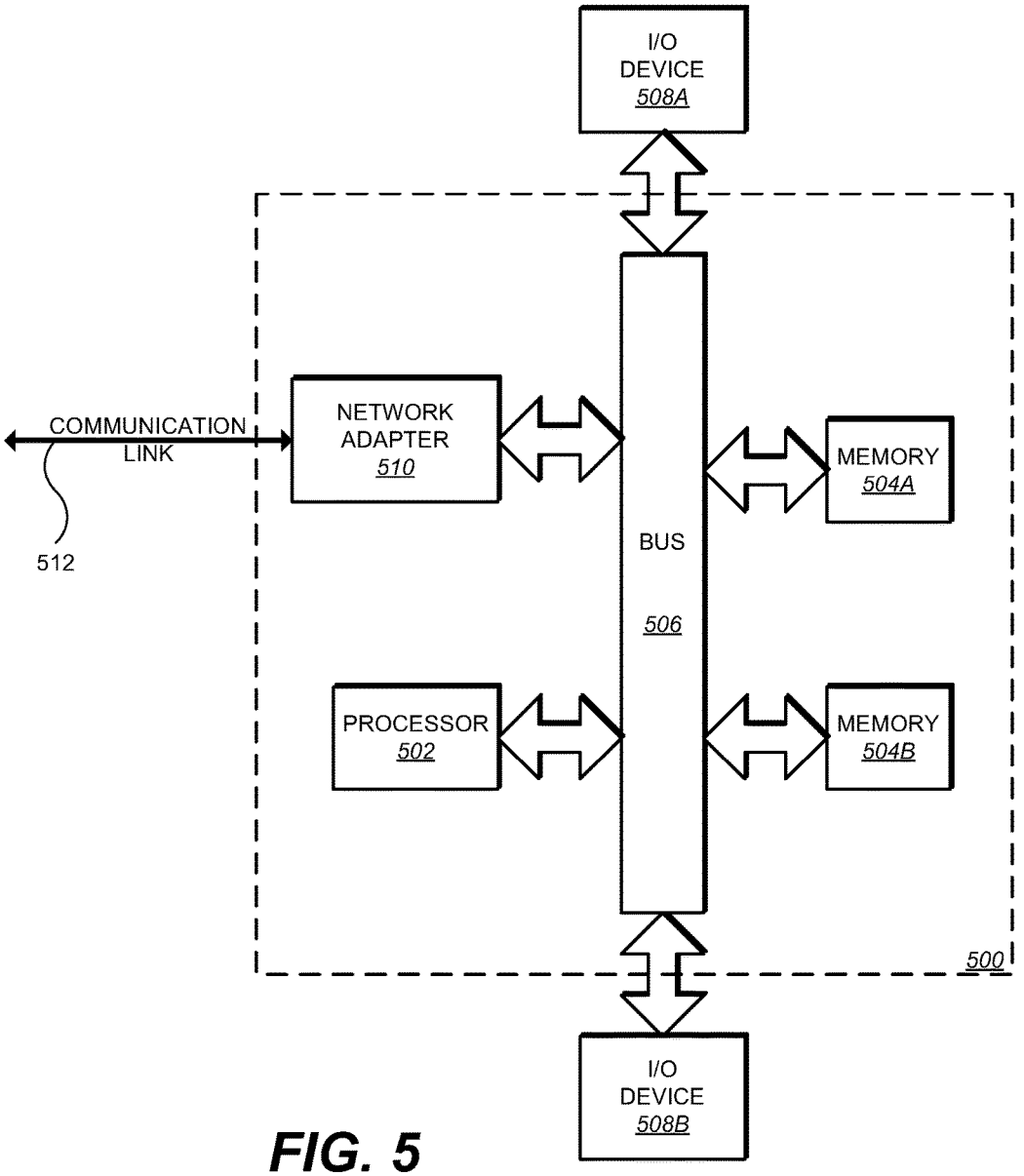
I/O
DEVICE
508A
COMMUNICATION
LINK
512
NETWORK
ADAPTER
510
BUS
506
MEMORY
504A
PROCESSOR
502
MEMORY
504B
500
I/O
DEVICE
508B

FIG. 5

MOBILE BANKING TRANSACTIONS AT A SERVER WITH AUTHENTICATION

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation of application Ser. No. 14/014,020, filed Aug. 29, 2013, titled "PERSONALIZED MOBILE BANKING TRANSACTIONS", which is a continuation of application Ser. No. 11/948,903, filed Nov. 30, 2007, titled "METHOD AND SYSTEM FOR CONDUCTING AN ONLINE PAYMENT TRANSACTION USING A MOBILE COMMUNICATION DEVICE", now U.S. Pat. No. 8,352,323, issued on Jan. 8, 2013, both of which are incorporated by reference herein in their entirety.

FIELD OF INVENTION

The present invention relates to data communications and wireless devices.

BACKGROUND OF THE INVENTION

Mobile communication devices—e.g., cellular phones, personal digital assistants, and the like—are increasingly being used to conduct payment transactions as described in U.S. patent application Ser. No. 11/933,351, entitled "Method and System For Scheduling A Banking Transaction Through A Mobile Communication Device", and U.S. patent application Ser. No. 11/467,441, entitled "Method and Apparatus For Completing A Transaction Using A Wireless Mobile Communication Channel and Another Communication Channel, both of which are incorporated herein by reference. Such payment transactions can include, for example, purchasing goods and/or services, bill payments, and transferring funds between bank accounts.

BRIEF SUMMARY OF THE INVENTION

In general, this specification describes a method and system for conducting an online payment transaction through a point of sale device. The method includes receiving input from a user selecting an item for purchase through the point of sale device; calculating a total purchase amount for the item in response to a request from the user to purchase the item; and sending payment authorization for the total purchase amount from the point of sale device to a payment entity, in which the payment authorization is sent to the payment entity via a mobile communication device of the user. The method further includes receiving a result of the payment authorization from the payment entity through the mobile communication device; and completing the payment transaction based on the result of the payment authorization.

Particular implementations can include one or more of the following features. The point of sale device can be a desktop computer, a laptop computer, or a terminal. The mobile communication device can be a cellular phone, a wireless personal digital assistant (PDA), or a laptop computer. The cellular phone can be an NFC-enabled phone. Sending payment authorization for the total purchase amount from the point of sale device to a payment entity can include sending the payment authorization securely to the payment entity. The payment entity can be a person, a computer system, or a bank. The method can further include maintaining a shopping list on the mobile communication device of the user, in which the shopping list includes a listing of one or more items to be purchased by the user. The payment authorization can be an authorization for payment with a credit card, a debit card, or a prepaid card.

The details of one or more implementations are set forth in the accompanying drawings and the description below. Other features and advantages will be apparent from the description and drawings, and from the claims.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. **1** illustrates a block diagram of a communication system including a wireless mobile communication device and a management server in accordance with one implementation.

FIG. **2** illustrates one implementation of the wireless mobile communication device of FIG. **1**.

FIG. **3** is a method for conducting a payment transaction using a point of sale device in accordance with one implementation.

FIG. **4** illustrates a block diagram of a communication system including a wireless mobile communication device and an online store in accordance with one implementation.

FIG. **5** is a block diagram of a data processing system suitable for storing and/or executing program code in accordance with one implementation.

Like reference symbols in the various drawings indicate like elements.

DETAILED DESCRIPTION OF THE INVENTION

FIG. **1** illustrates one implementation of a communication system **100**. The communication system **100** includes a hand-held, wireless mobile communication device **102** a point-of-sale device **104** and a management server **106**. In one implementation, the mobile communication device **102** includes a mobile application (discussed in greater detail below) that permits a user of the mobile communication device **102** to conduct payment transactions. Payment transactions can include, for example, using contactless payment technology at a retail merchant point of sale (e.g., through point of sale device **104**), using mobile/internet commerce (e.g., purchase tickets and products, etc.), storage of payment information and other digital artifacts (e.g., receipts, tickets, coupons, etc.), storage of banking information (payment account numbers, security codes, PIN's, etc.), and accessing banking service (account balance, payment history, bill pay, fund transfer, etc.), and so on. The mobile communication device **102** can be a cellular phone, a wireless personal digital assistant (PDA), a laptop computer, or other wireless communication device. The point of sale device **104** can be a desktop computer, laptop computer, terminal, or other device that is configured to receive user input selecting items for purchase or other transaction.

In one implementation, authorizations for payment transactions that are made through the point of sale device **104** are sent from the point of sale device **104** to an issuer authorization (e.g., management server **106**) through the mobile communication device **102** (as shown in FIG. **1**). In one implementation, an issuer authorization is a payment entity that either approves or disapproves a payment transaction. An issuer authorization can be, e.g., a person, computer system, bank (or other third party). One potential benefit of having payment authorizations flow through the mobile communication device **102** is that sensitive user information (e.g. account numbers, pin numbers, and/or identity information) need only be sent from the mobile

communication device **102** directly to an issuer authorization. Such operation reduces the potential for identity theft and/or fraudulent purchases made through a point of sale device. For example, (in one implementation) payment authorizations cannot be sent to an issuer authorization if the mobile communication device **102** is turned off.

FIG. **2** illustrates one implementation of the mobile communication device **102**. The mobile communication device **102** includes a mobile application **200** that (in one implementation) is provided to the mobile communication device **102** through a remote server (e.g., management server **106**). In one implementation, the mobile application is a Mobile Wallet application available from Mobile Candy Dish, Inc., of Alameda, Calif. In one implementation, the mobile application is a hosted service, as described in U.S. patent application Ser. No. 11/939,821, entitled "Method and System For Securing Transactions Made Through a Mobile Communication Device", which is incorporated herein by reference. In one implementation, the mobile application **200** is configured to send requests to the management server for artifacts based on user input, e.g., received though a keypad (not shown) of the mobile communication device **102**. Requests to the management server **106** can also be automated, via proximity-based services, e.g., consumer tapping (or in close proximity) an LBS/contactless/RFID enabled phone against a smart poster (RFID/Bluetooth/LBS enabled, etc.), kiosk, or other device.

In one implementation, the mobile application **200** running on the mobile communication device **102** is configured to receive artifacts (e.g., advertisements, receipts, tickets, coupons, media, content, and so on) from the management server **106**. In one implementation, the management server **106** sends artifacts to the mobile application based on user profile information and/or a transaction history (or payment trends) associated with a user of the mobile communication device **102** as described in U.S. patent application Ser. No. 11/944,267, entitled "Method and System For Delivering Information To a Mobile Communication Device Based On Consumer Transactions", which is incorporated herein by reference.

In one implementation, the mobile communication device **102** is an NFC-enabled phone. The mobile communication device **102** can be NFC-enabled, for example, through an embedded chip or a sticker that is affixed to the cellular phone, as described in U.S. application Ser. No. 11/933,321, entitled "Method and System For Adapting a Wireless Mobile Communication Device For Wireless Transactions", which is incorporated herein by reference. In one implementation, the NFC chip (or sticker) on the cellular phone can be used in conjunction with a merchant's point of sale device as described in greater detail below.

For example, with reference to FIG. **4**, in one implementation, the NFC chip (or sticker) on the cellular phone can communicate with NFC chips that are installed on the front of PC's (TV's, Kiosks, or any other device) and serve as scanners/readers. In this implementation a mobile candy dish applet (e.g., MCD POS plugin **414**) is installed on the consumer's computer (e.g., PC **404**) which interfaces with the NFC chip on the PC. When a consumer (or user) is shopping online and they are ready to pay for their products, the consumer opens his mobile wallet and selects one of the payment methods (e.g., credit card , debit card, prepaid card, etc.) from their mobile wallet. If a default card has been selected already, this step is not necessary. The consumer then waves their phone over the NFC reader present on the PC **404**. The consumer's payment credentials are transferred from the phone to the merchant website (e.g., online store application **410**) using a communication protocol between the chip in the phone and the chip in the PC, which can be radio frequency for example. If the consumer has coupons in their mobile wallet the consumer can either elect to manually apply the coupon, save the coupon for a future use (against a larger purchase for example), or have the coupon automatically applied during the transaction and the transaction amount is updated. After the consumer enters any necessary validation information (e.g., pin) to provide a multi-factor authentication and confirms the transaction, the online purchase is processed as normal by the merchant's online processor. The mobile wallet can retrieve transaction data, account balance from the management server **408**.

In one implementation, the mobile communication device **102** is a non NFC-enabled phone. In this implementation, the consumer connects his phone to the PC **404** via some non radio frequency method (e.g., IR, Bluetooth, USB cable, etc.). When a consumer is shopping online and they are ready to pay for their products, the consumer opens his mobile wallet and selects one of the payment methods (e.g., credit card, debit card, prepaid card, etc.) from their mobile wallet. If a default card has been selected already, this step is not necessary. The consumer then pushes, e.g., a "Buy now" button and the consumer's payment credentials are transferred from the phone to the merchant website (e.g., online store application **410**) using the protocol between the phone and the PC **404** which can be radio frequency, for example. If the consumer has coupons in their mobile wallet the consumer can either elect to manually apply the coupon, save the coupon for a future use, or have the coupon automatically applied during the transaction and the transaction amount is updated. After the consumer enters any necessary validation information (e.g., pin) to provide multi-factor authentication and confirms the transaction, the online purchase is processed as normal by the merchant's online processor. The mobile wallet can retrieve transaction data and account balance from the management server **408**.

In one implementation, the management server **408** and merchant portal (e.g., online store **408**) are maintained by trusted parties and use an encrypted tunnel to transfer financial data. When the consumer is ready to pay for their online product, they enter their cell phone number on the merchant portal. The merchant portal (which has an MCD applet (e.g., MCD POS plugin **414**) installed on its server) securely connects to the management server **408** (that in one implementation is maintained by Mobile Candy Dish (MCD)). In one implementation, the management server **408** identifies the consumer through their cell phone number, and verifies the consumer's authenticity by sending a unique transaction code to the consumer mobile wallet on their cell phone. The consumer then enters this unique transaction code onto the merchant's web portal. The merchant portal sends this transaction number to the management server **408** for authentication. Upon authentication, the consumer's virtual wallet and payment methods (e.g., credit card, debit card, prepaid card, etc.) are securely retrieved from the management server **408** and are displayed to the consumer in a window on a website associated with the merchant portal. The consumer selects one of these payment methods to pay for their transaction. If a default card has been selected already, this step is not necessary. If the consumer has coupons in their mobile wallet the consumer can either elect to manually apply the coupon, save the coupon for a future use, or have the coupon automatically applied during the transaction and the transaction amount is updated. After the consumer enters any necessary validation information to provide a multi-factor authentication and confirms the trans-

action, the online purchase is processed as normal by the merchant's online processor. The mobile wallet can retrieve transaction data, account balance from the management server **408**.

Referring to FIG. **2**, in one implementation, the mobile application **200** maintains a shopping list **202** for a consumer. Accordingly, consumers have the ability to store their shopping list in their mobile wallet and add, delete, or change items on their shopping list either in offline or online mode. In one implementation, consumers are sent coupons based on items on their shopping list, preferences, previous shopping history, proximity to the physical retail store, or a combination of these parameters, as discussed in application Ser. No. 11/944,267, which is incorporated by reference above. If the consumer has coupons in their mobile wallet the consumer can either elect to manually apply the coupon, save the coupon for a future use, or have the coupon automatically applied during the transaction and the transaction amount is updated. When a consumer wants to order the items on their shopping list via an on online merchant (in contrast to a physical retail store), the consumer can logon to the merchant portal and electronically transmit their shopping list to the merchant portal either by waving their phone over NFC enabled PC's or some other connection such as IR, bluetooth, USB, or the like.

FIG. **3** illustrates a method **300** for conducting a payment transaction using a point of sale device (e.g., point of sale device **104**). User input is received selecting one or more items for purchase (e.g., at the point of sale device) (step **302**). In general, the transaction being made at the point of sale device can be any type of transaction that involves the exchange or transfer of funds—e.g., the transaction can be a payment transaction, a fund transfer, or other type of transaction. In response to a request from the user to purchase the one or more items, a total purchase amount for the one or more items is calculated (e.g., by the point of sale device) (step **304**). If the user has coupons in their mobile wallet the user can either manually apply the coupon or have the coupon automatically applied during the transaction and the transaction amount is updated. The user request to purchase an item can be received, e.g., by a user clicking on a "buy now" icon that is displayed on a graphical user interface of the point of sale device. Payment authorization for the total purchase amount is sent to a payment entity through a mobile communication device of the user (step **306**). A result of the payment authorization is received at the point of sale device from the payment entity via the mobile communication device (step **308**). The payment transaction is completed based on the result of the payment authorization (step **310**). If the payment transaction was authorized by the payment entity, then the sale of the items through the point of sale device is completed. Otherwise, if the payment transaction was not authorized by the payment entity, then the point of sale device terminates the payment transaction.

FIG. **4** illustrates an example payment transaction being made in a communication system **400** in accordance with one implementation. The communication system **400** includes a mobile communication device **402**, a personal computer (PC) **404**, an online store **406**, and a core (or datastore) **408**. As indicated by interaction (**1**), a user (or customer), using a phone (e.g., mobile communication device **402** or personal computer **404**), browses an online store website (online store application **410**) and finds an item that the customer wishes to purchase. This could also be a purchase made through a midlet application (POS midlet **412**) residing on the mobile communication device **402**. The user then goes to, e.g., a checkout of the online store **406** make a purchase. If the user has coupons in their mobile wallet the user can either manually apply the coupon or have the coupon automatically applied during the transaction and the transaction amount is updated. When it comes time to authorize the purchase, (in one implementation) the user is given an option to purchase with the mobile communication device **402**. In one implementation, the mobile communication device **402** is an NFC-equipped phone (or NFC phone).

In interaction (**2**), when the user chooses to purchase with the mobile communication device **402**, the online store application **410** sends the transaction information for authorization to the POS vendor plugin (e.g., MCD POS plugin **414**). In one implementation, the POS vendor plugin is installed in the merchant's online store and enables the merchant to accepts MCD Blaze payments as an alternative form of payment, similar to accepting credit cards for payment. As shown by interaction (**3**), the POS vendor plugin formats, encrypts, and cryptographically signs the purchase authorization request which is sent via a secure SSL link (e.g., HTTPS, Bluetooth, IR, USB, or other suitable protocol) established by the browser/web application **416** back to the mobile communication device **402**. As with the first scenario, all communications is over secure channels. (It may be required that the mobile wallet application be opened prior to beginning a phone online purchase.) The POS midlet **412** is a component of the mobile wallet application that executes PayPass or other payment authorization protocol between itself and the SE payment applications on the mobile communication device **402** (interaction (**4**)). The results of the request are sent back to the POS vendor plugin.

As shown by interaction (**5**), the POS midlet **412** then forwards the properly formatted authorization request to a payment entity (e.g., issuer authorization **418**) for authorization. The results of the request are then sent back to the POS component of the mobile wallet. Through interaction (**6**), the POS midlet **412** then forwards the results back to the MCD POS plugin **414** to complete the purchase. The MCD POS plugin **414** then forwards the purchase transaction information to the management server **408** for later customer viewing (interaction (**7**)). As indicated by interaction (**8**), users (or customers) will then be able to query the management server **408** and immediately obtain purchase information, either by phone or PC.

One or more of method steps described above can be performed by one or more programmable processors executing a computer program to perform functions by operating on input data and generating output. Generally, the invention can take the form of an entirely hardware embodiment, an entirely software embodiment or an embodiment containing both hardware and software elements. In one implementation, the invention is implemented in software, which includes but is not limited to firmware, resident software, microcode, etc. Furthermore, the invention can take the form of a computer program product accessible from a computer-usable or computer-readable medium providing program code for use by or in connection with a computer or any instruction execution system. For the purposes of this description, a computer-usable or computer readable medium can be any apparatus that can contain, store, communicate, propagate, or transport the program for use by or in connection with the instruction execution system, apparatus, or device. The medium can be an electronic, magnetic, optical, electromagnetic, infrared, or semiconductor system (or apparatus or device) or a propagation medium. Examples of a computer-readable medium include a semiconductor or

solid state memory, magnetic tape, a removable computer diskette, a random access memory (RAM), a read-only memory (ROM), a rigid magnetic disk and an optical disk. Current examples of optical disks include compact disk-read only memory (CD-ROM), compact disk-read/write (CD-R/W) and DVD.

FIG. **5** illustrates a data processing system **500** suitable for storing and/or executing program code. Data processing system **500** includes a processor **502** coupled to memory elements **504**A-B through a system bus **506**. In other implementations, data processing system **500** may include more than one processor and each processor may be coupled directly or indirectly to one or more memory elements through a system bus. Memory elements **504**A-B can include local memory employed during actual execution of the program code, bulk storage, and cache memories that provide temporary storage of at least some program code in order to reduce the number of times the code must be retrieved from bulk storage during execution. As shown, input/output or I/O devices **508**A-B (including, but not limited to, keyboards, displays, pointing devices, etc.) are coupled to data processing system **500**. I/O devices **508**A-B may be coupled to data processing system **500** directly or indirectly through intervening I/O controllers (not shown).

In one implementation, a network adapter **510** is coupled to data processing system **500** to enable data processing system **500** to become coupled to other data processing systems or remote printers or storage devices through communication link **512**. Communication link **512** can be a private or public network. Modems, cable modems, and Ethernet cards are just a few of the currently available types of network adapters.

Although the present invention has been particularly described with reference to implementations discussed above, various changes, modifications and substitutes are can be made. Accordingly, it will be appreciated that in numerous instances some features of the invention can be employed without a corresponding use of other features. Further, variations can be made in the number and arrangement of components illustrated in the figures discussed above.

What is claimed is:

1. A method for processing a mobile banking transaction,

maintaining, at a remote management server, a payment method;

receiving, at the remote management server, an identification code associated with a user and information related to a PIN from a non-browser based application stored on a mobile device, wherein the non-browser based application stored on the mobile device receives the identification code associated with the user and the information related to the PIN via—a mobile device display of the mobile device, wherein the non-browser based application is a mobile operating system platform based application with a graphical user interface that is downloaded and installed on the mobile device, wherein the graphical user interface includes a graphical icon; the mobile device including the mobile device display, a mobile device processor, a mobile device memory that maintains the non-browser based application, a mobile device wireless radio transceiver that supports voice and data interactions through a first wireless communication channel using at least one of GSM or CDMA, and a mobile device wireless fidelity (Wi-Fi) interface;

upon receipt of the identification code associated with the user and the information related to the PIN, authenticating at the remote management server a user of the mobile device prior to conducting the mobile banking transaction;

after authenticating the user, receiving, at the remote management server, user input from the non-browser based application to initiate a mobile banking transaction request, wherein the non-browser based application stored on the mobile device receives the mobile banking transaction request through user input via the mobile device display of the mobile device;

after receiving the mobile banking transaction request, processing at the remote management server the mobile banking transaction using the payment method; and

after the mobile banking transaction has been processed, sending, from the remote management server, a digital artifact to the non-browser based application for display within a non-browser based application generated screen, the non-browser based generated screen corresponding to a specific screen or area of the non-browser based application.

2. A system for processing a mobile banking transaction, comprising:

a mobile device including:

a mobile device display; a mobile device processor;

a mobile device memory that maintains a non-browser based application, wherein the non-browser based application is a mobile operating system platform based application with a graphical user interface that is downloaded and installed on the mobile device, wherein the graphical user interface includes a graphical icon;

a mobile device wireless radio transceiver that supports voice and data interactions through a first wireless communication channel using at least one of GSM or CDMA; and

a mobile device wireless fidelity (Wi-Fi) interface;

a remote management server including:

a remote management server memory that maintains a payment method;

a remote management server transceiver that

receives an identification code associated with a user and information related to a PIN from the non-browser based application stored on the mobile device, wherein the non-browser based application stored on the mobile device receives the identification code associated with the user and information related to the PIN via the mobile device display of the mobile device; and

after authenticating the user, receives user input from the non-browser based application to initiate a mobile banking transaction request, wherein the non-browser based application stored on the mobile device receives the mobile banking transaction request through user input via the mobile device display of the mobile device; and

after the mobile banking transaction has been processed, sends a digital artifact to the non-browser based application for display within a non-browser based application generated screen, the non-browser based generated screen corresponding to a specific screen or area of the non-browser based application;

a remote management server processor that

upon receipt of the identification code associated with the user and the information related to the PIN, authenticates a user of the mobile device; and

after receiving the mobile banking transaction request, processes the mobile banking transaction using the payment method.

3. A remote management server for processing a mobile banking transaction comprising

a remote management server memory that maintains a payment method;

a remote management server transceiver that

receives an identification code associated with a user and information related to a PIN from a non-browser based application stored on a mobile device, wherein the non-browser based application stored on the mobile device receives the identification code associated with the user and information related to the PIN via a mobile device display of the mobile device, wherein the non-browser based application is a mobile operating system platform based application with a graphical user interface that is downloaded and installed on the mobile device, wherein the graphical user interface includes a graphical icon, the mobile device including the mobile device display, a mobile device processor, a mobile device memory that maintains the non-browser based application, a mobile device radio transceiver that supports voice and data interactions through a first wireless communication channel using at least one of GSM or CDMA, and a mobile device wireless fidelity (Wi-Fi) interface; and

after authenticating the user, receives user input into the non-browser based application to initiate a mobile banking transaction request, wherein the non-browser based application stored on the mobile device receives the user input via the mobile device display of the mobile device; and

after the mobile banking transaction has been processed, sends a digital artifact to the non-browser based application for display within a non-browser based application generated screen, the non-browser based generated screen corresponding to a specific screen or area of the non-browser based application

a remote management server processor that

upon receipt of the identification code associated with the user and information related to the PIN, authenticates a user of the mobile device; and

after receiving the mobile banking transaction request, processes the mobile banking transaction using the payment method.

4. The method of claim 1, wherein the mobile banking transaction comprises bill pay.

5. The method of claim 1, wherein the mobile banking transaction comprises funds transfer.

6. The method of claim 1, wherein the mobile banking transaction comprises loading funds.

7. The method of claim 1, wherein the mobile banking transaction comprises viewing, the account balance.

8. The method of claim 1, wherein the mobile banking transaction comprises viewing transaction history.

9. The method of claim 1, wherein the digital artifact is a receipt.

10. The method of claim 1, wherein the digital artifact is an advertisement, coupon, ticket, media, or content.

11. The method of claim 1, further wherein data stored on the mobile device is encrypted using software tools native to the mobile operating system.

12. The system of claim 2, wherein the mobile banking transaction comprises bill pay.

13. The system of claim 2, wherein the mobile banking transaction comprises funds transfer.

14. The system of claim 2, wherein the mobile banking transaction comprises loading funds.

15. The system of claim 2, wherein, the mobile banking transaction comprises, viewing account balance.

16. The system of claim 2, wherein the mobile banking transaction comprises, viewing transaction history.

17. The system of claim 2, wherein data stored on the mobile device is encrypted using software tools native to the mobile operating system.

18. The method of claim 1, further wherein the non-browser based application can be used when the mobile device is not connected to a wireless network.

19. The method of claim 18, further wherein the non-browser based application monitors for access to the wireless network and automatically reconnects to the wireless network when the wireless network is available.

20. The method of claim 1, further wherein the digital artifact can be viewed in the non-browser based application when there is no network connection.

21. The method of claim 1, further wherein no sensitive data is stored on the mobile device.

22. The method of claim 21, wherein the sensitive data comprises at least one of information related to the payment method, information related to the PIN, and information related to an expiration dates associated with the payment method.

23. The method of claim 10, further wherein the digital artifact is based on targeting parameters that includes one or more of personal information and transaction related information.

24. The method of claim 23, wherein personal information comprises one or more of location, gender, age, interest, affiliation, userid, pageid, zip code, area code, and occupation.

25. The method of claim 23, wherein transaction related information comprises one or more of information related to historical payment transaction, information related to real-time payment transaction, information related to contactless transactions made using the mobile device, information related to interne commerce, information related to bill pay, information related to top spend categories, information related to merchants, information related to storage of banking information, information related to accessing account balance, information related to accessing payment history, information related to accessing funds transfer , information related to storing tickets, information related to storing receipts, information related to storing coupons, information related to transactions made by the user but not through the mobile device, and information related to raw data downloaded from banks.

26. The system of claim 2, further wherein the non-browser based application can be used when the mobile device is not connected to a wireless network.

27. The system of claim 23, further wherein the non-browser based application monitors for access to the wireless network and automatically reconnects to the wireless network when the wireless network is available.

28. The system of claim 2, further wherein the digital artifact can be viewed in the non-browser based application when there is no network connection.

29. The system of claim 2, further wherein no sensitive data is stored on the mobile device.

30. The system of claim 29, wherein the sensitive data comprises at least one of information related to the payment method, information related to the PIN, and information related to an expiration dates associated with the payment method.

31. The system of claim 2, wherein the digital artifact is a receipt.

32. The system of claim 2, wherein the digital artifact is an advertisement, coupon, ticket, media, or content.

33. The system of claim 32, further wherein the digital artifact is based on targeting parameters that includes one or more of personal information and transaction related information.

34. The system of claim 33, wherein personal information comprises one or more of location, gender, age, interest, affiliation, userid, pageid, zip code, area code, and occupation.

35. The system of claim 33, wherein transaction related information comprises one or more of information related to historical payment transaction, information related to real-time payment transaction, information related to contactless transactions made using the mobile device, information related to interne commerce, information related to bill pay, information related to top spend categories, information related to merchants, information related to storage of banking information, information related to accessing account balance, information related to accessing payment history, information related to accessing funds transfer , information related to storing tickets, information related to storing receipts, information related to storing coupons, information related to transactions made by the user but not through the mobile device, and information related to raw data downloaded from banks.

36. The method of claim 1, further wherein the non-browser based application sends a request to the remote management server to retransmit the digital artifact if it has not received the digital artifact from the remote management server within a certain period of time.

37. The method of claim 1, wherein the remote management server sends the digital artifact to the non-browser based application based on the geographical location of the mobile device.

38. The method of claim 1, further wherein the non-browser based application is configured to use a structured format and further wherein the structured format means the non-browser based application can store and display the digital artifact on the mobile device in an organized and easily retrievable fashion.

39. The method of claim 1, further wherein the remote management server is configured to store a single identification code associated with a user for a variety of mobile devices, and further wherein the configuration means the remote management server scales.

40. The system of claim 2, further wherein the, non-browser based application sends a request to the remote management server to retransmit the digital artifact if it has not received the digital artifact from the remote management server within a certain period of time.

41. The system of claim 2, wherein the remote management server sends the digital artifact to the non-browser based application based on the geographical location of the mobile device.

42. The system of claim 2, further wherein the non-browser based application is configured to use a structured format and further wherein the structured format means the non-browser based application can store and display the digital artifact on the mobile device in an organized and easily retrievable fashion.

43. The system of claim 2, further wherein the remote management server is configured to store a single identification code associated with a user for a variety of mobile devices and further wherein the configuration means the remote management server scales.

44. The method of claim 1, further wherein the non-browser based application shuts down due to a period of inactivity, wherein the period of inactivity means the non-browser based application has not received input at the non-browser based application.

45. The system of claim 2, further wherein the non-browser based application shuts down due to a period of inactivity, wherein the period of inactivity means the non-browser based application has not received input at the non-browser based application.

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