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(54) **MOBILE COMMERCE FRAMEWORK**

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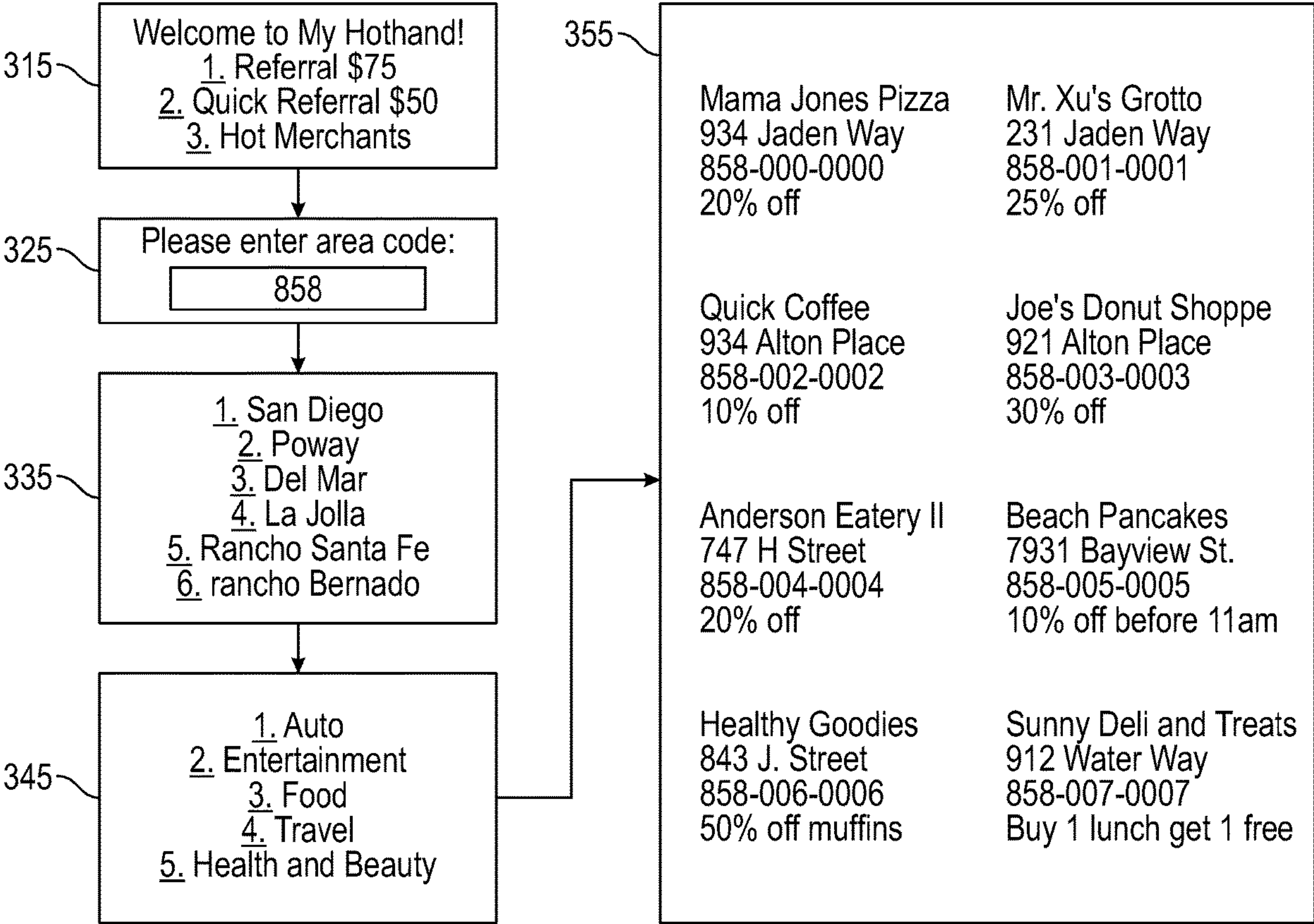
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(57) **ABSTRACT**

A subscription-based system for providing commerce information for one or more mobile devices for one or more merchants, featuring a subscription-based method for presenting commercial resources to a mobile device. A client application is executed on the mobile device, wherein the mobile device is coupled with the subscription-based network, followed by retrieving commerce data from the merchant databanks of the subscription-based network based on the location identification sub-system and represent on the display device. Thereafter, the method includes receiving input of the subscriber, through the subscriber input device, regarding selection of goods or services required by the subscriber; prompting through the display to make a payment of the selected goods or services offered by the one or more merchants; and executing the payment by preparing a payment ledger with details of amount transferred and then transmitting the payment ledger to the server in the subscription-based network.



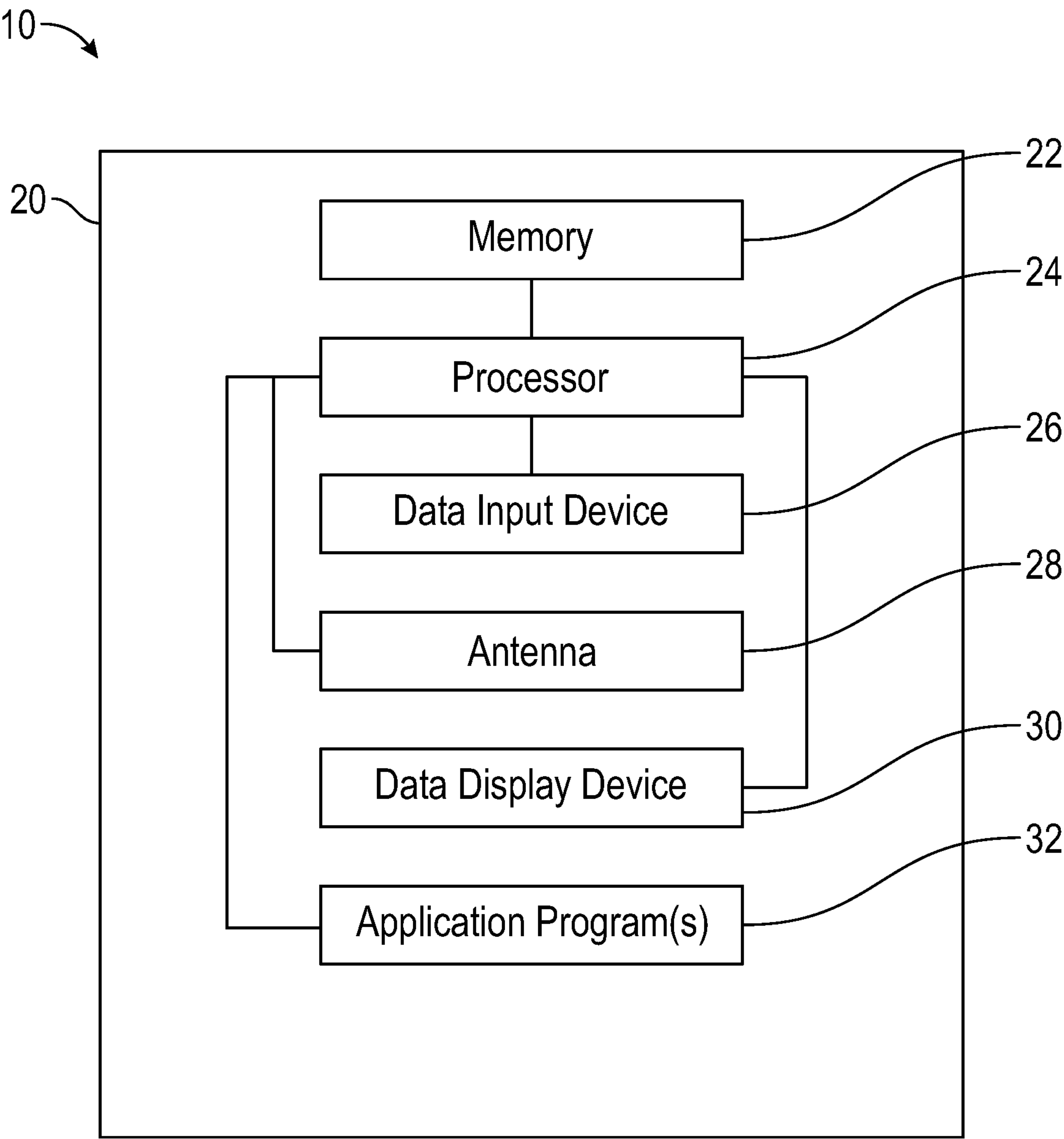


FIG. 1

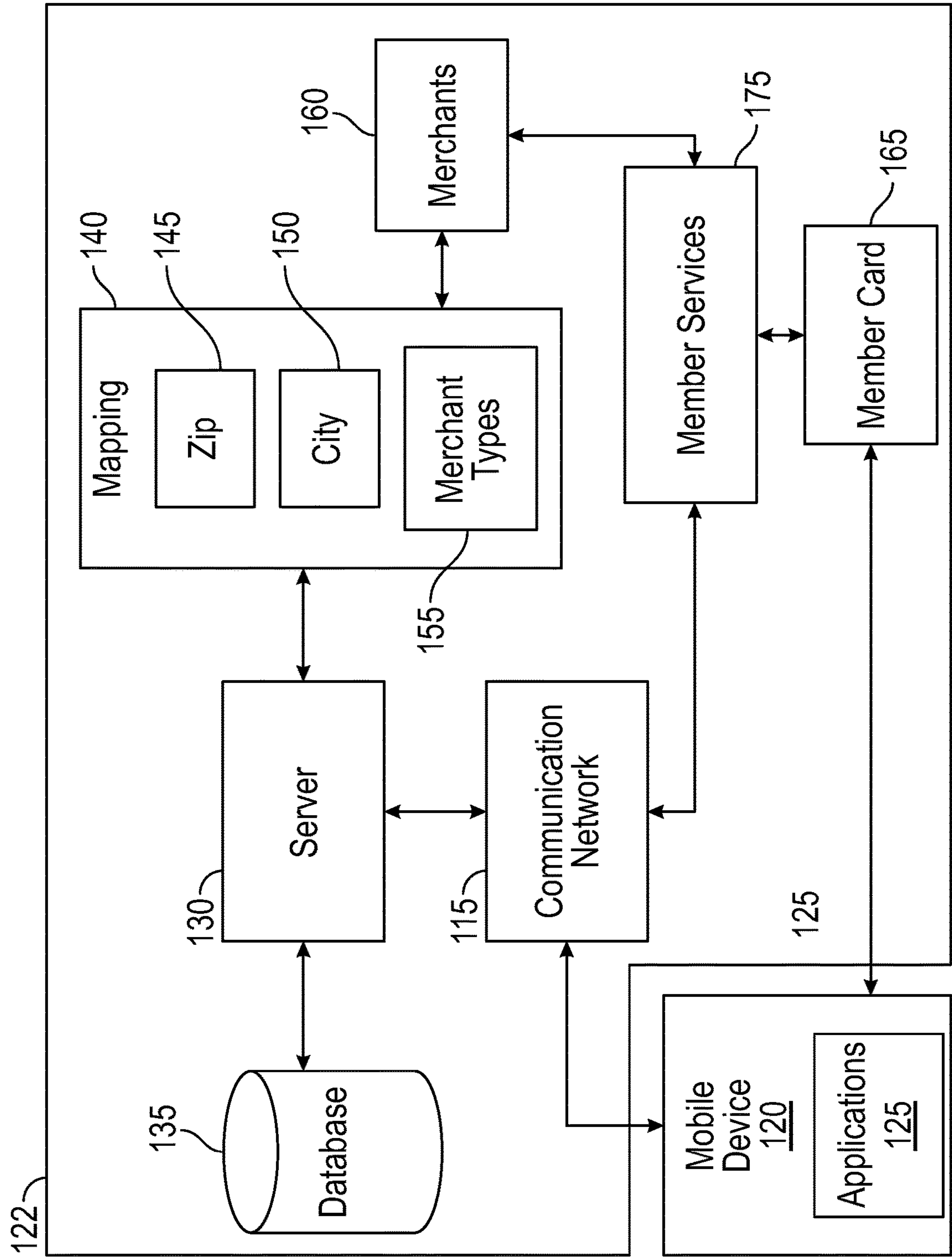


FIG. 2A

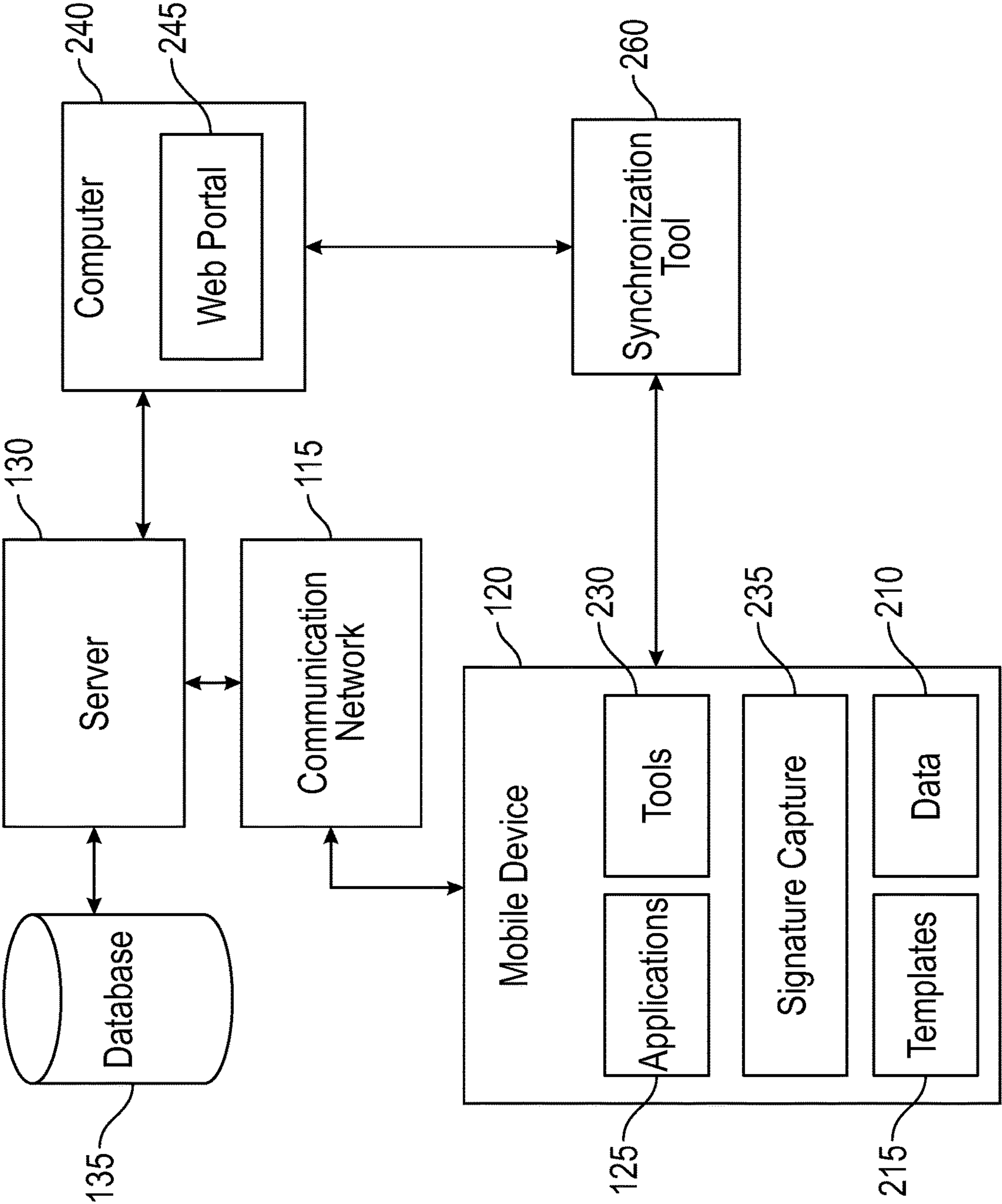


FIG. 2B



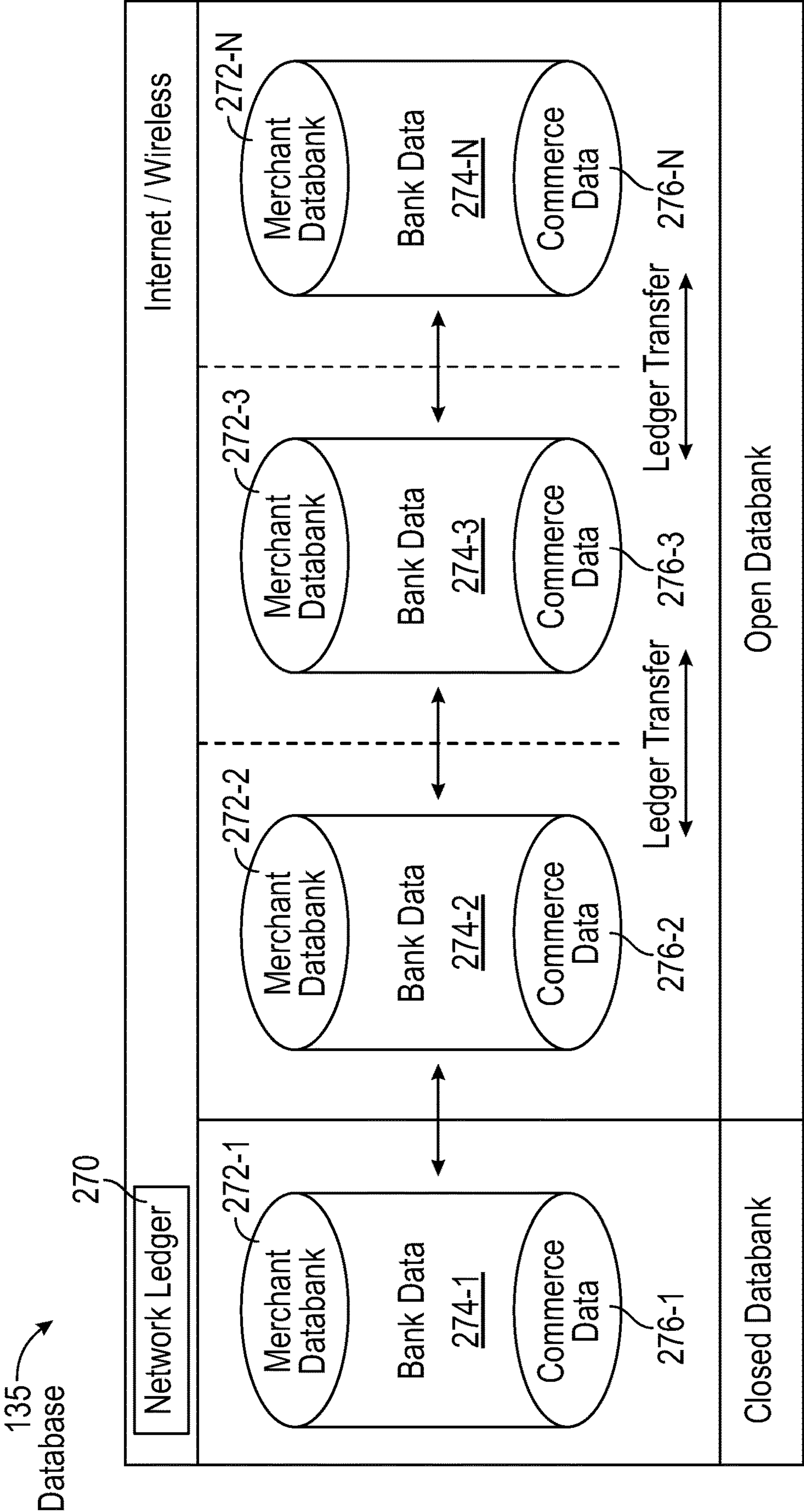
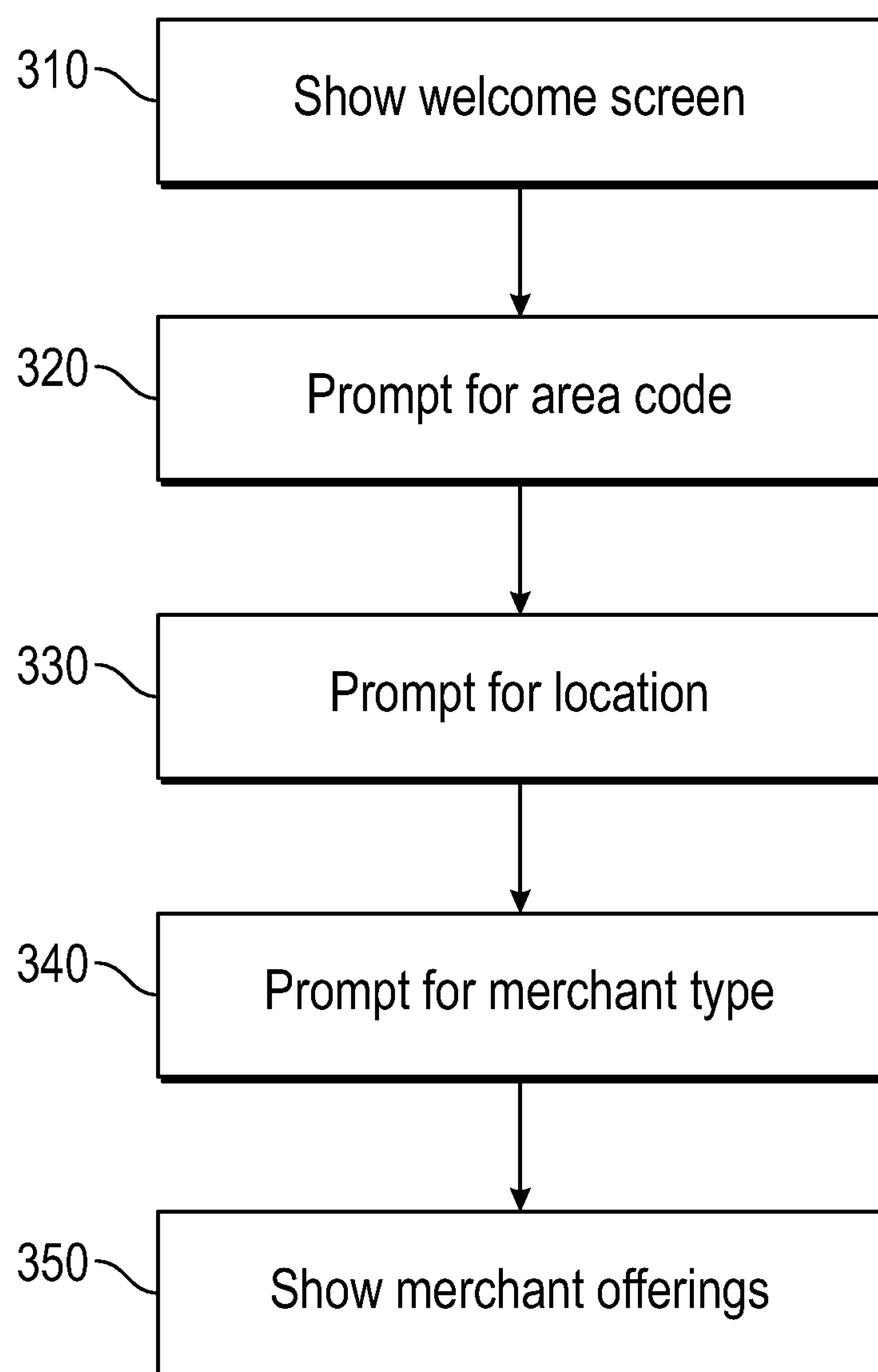


FIG. 2C



**FIG. 3A**

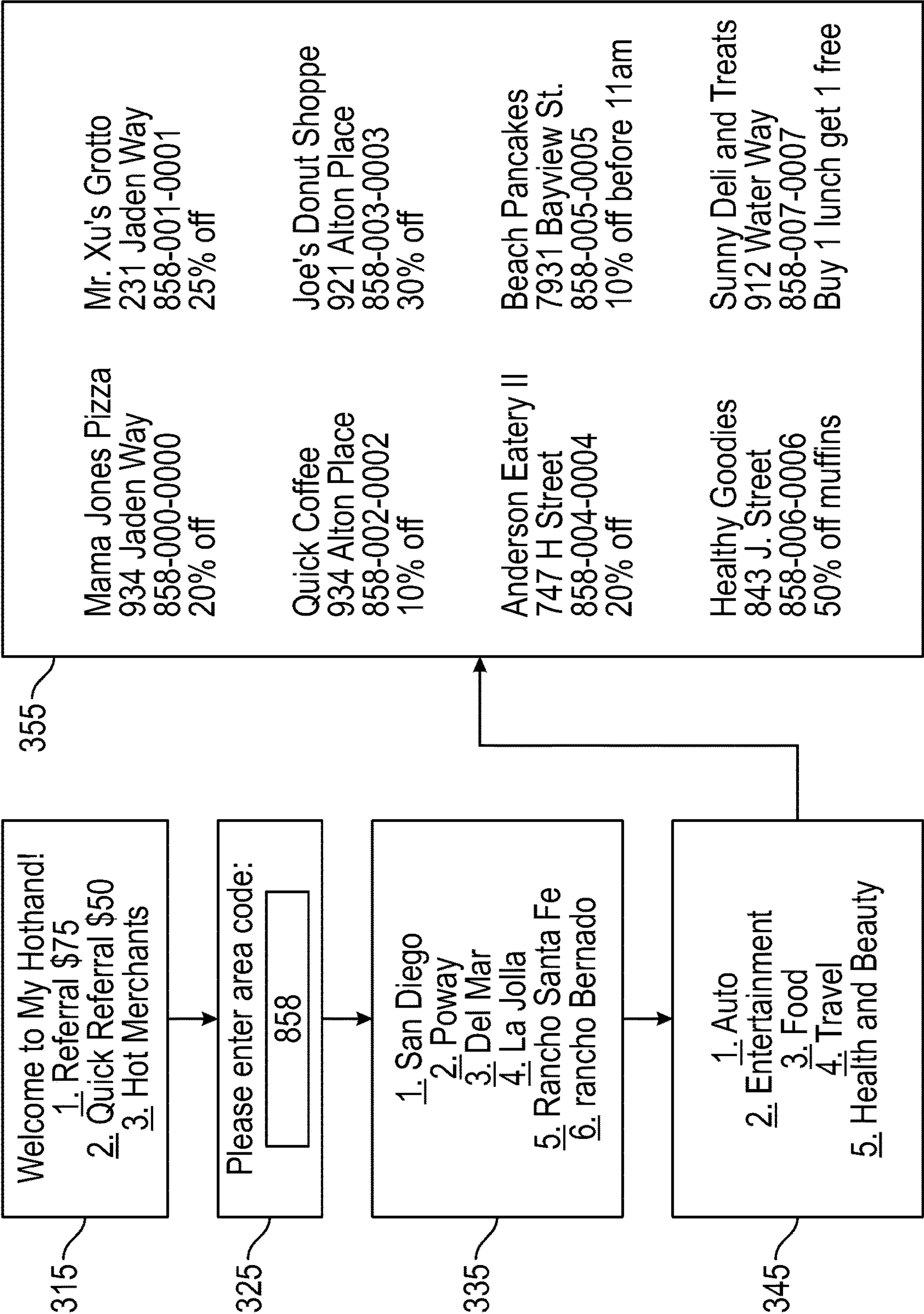


FIG. 3B

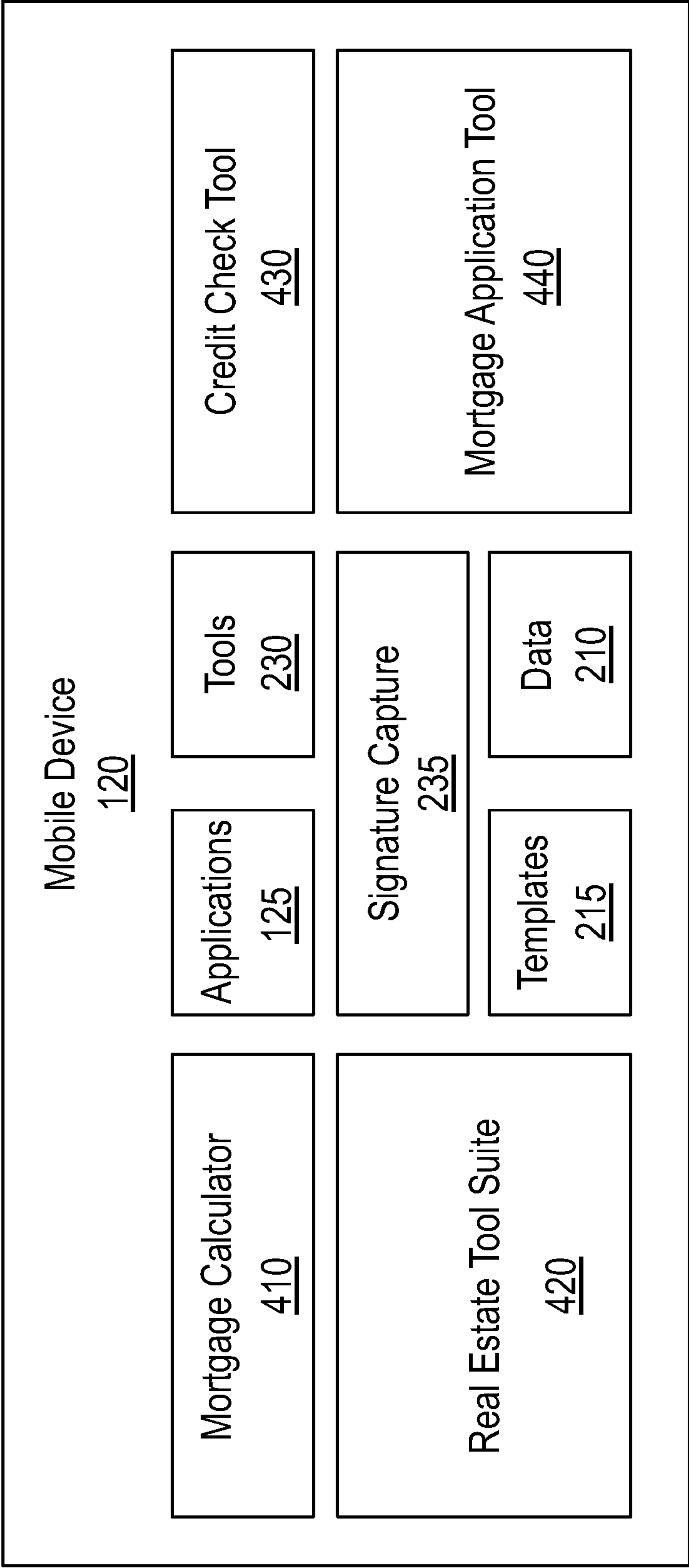


FIG. 4



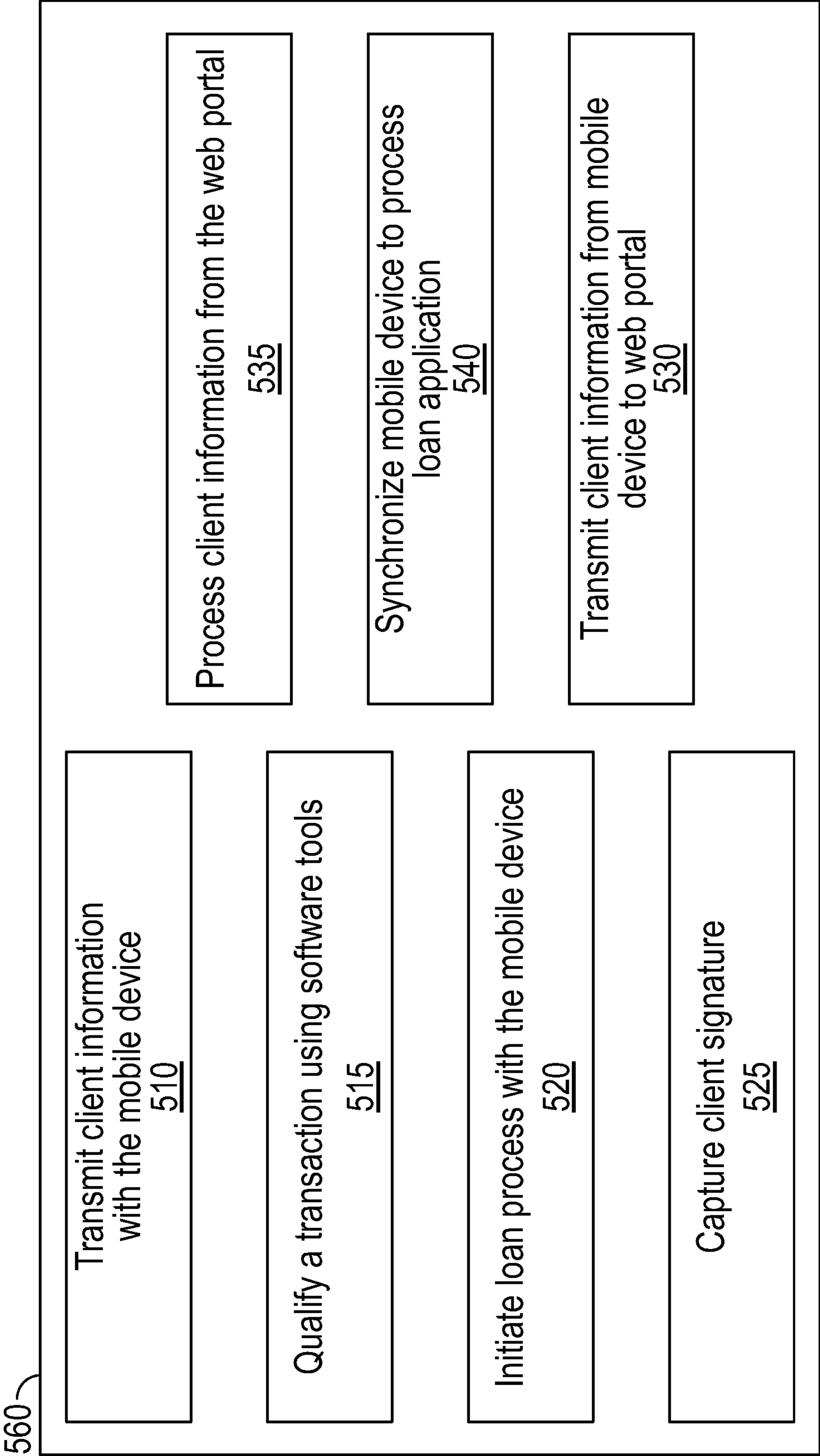
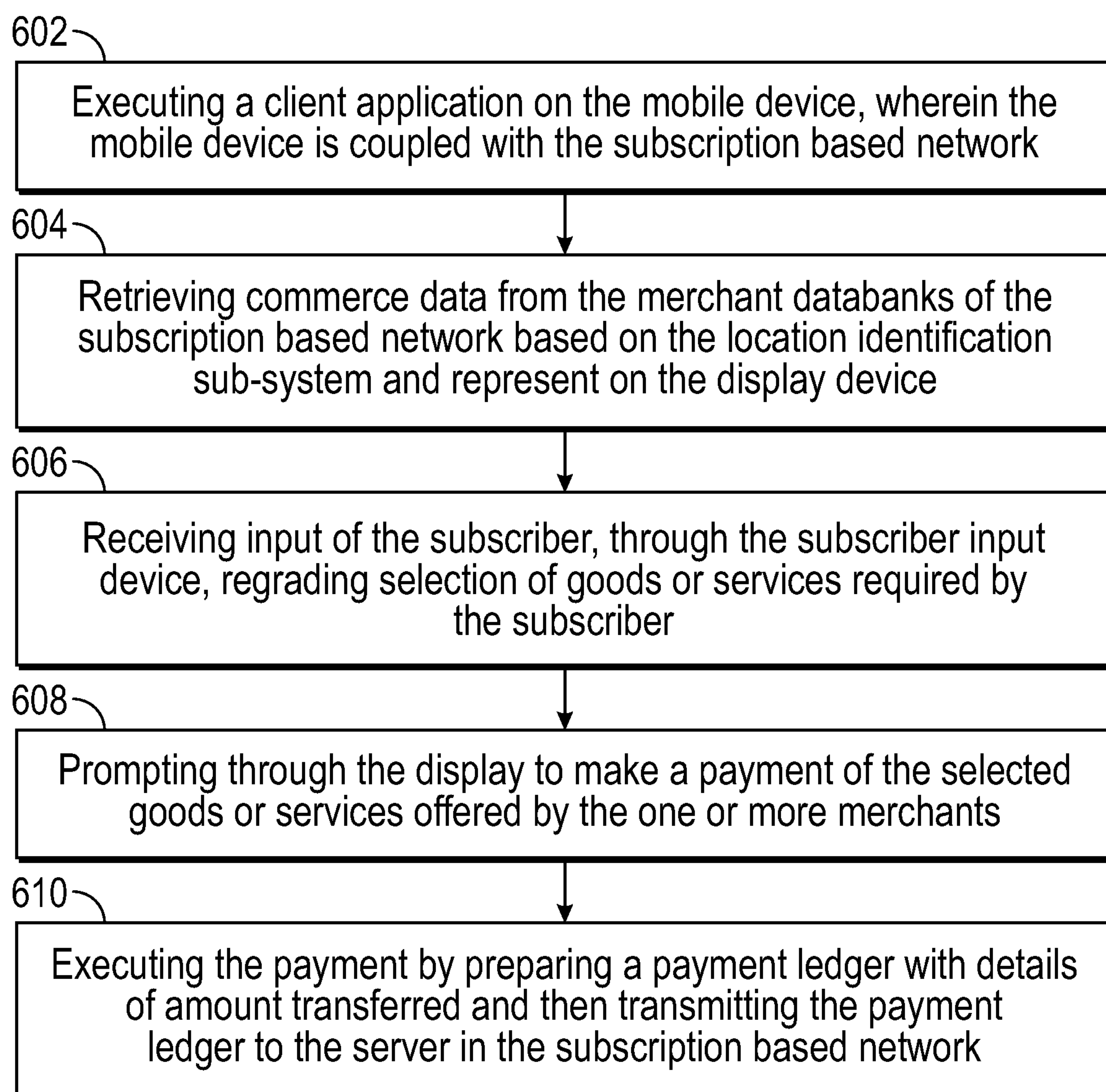


FIG. 5

**FIG. 6**



**MOBILE COMMERCE FRAMEWORK****CROSS REFERENCE TO RELATED APPLICATIONS**

**[0001]** This application is a continuation-in-part of U.S. patent application Ser. No. 17/302,573, filed May 6, 2021, entitled “Mobile Commerce Framework”, which is a continuation of U.S. patent application Ser. No. 16/160,682, filed Oct. 15, 2018, entitled “Mobile Commerce Framework”, which is a continuation of U.S. patent application Ser. No. 14,451,202, filed Aug. 4, 2014, entitled “Mobile Commerce Network”, which is a continuation application of U.S. patent application Ser. No. 14/044,662, filed on Oct. 2, 2013, titled “Mobile Commerce Framework,” which in turn is a continuation of U.S. patent application Ser. No. 12/693,956, now U.S. Pat. No. 8,554,632, filed on Jan. 26, 2010, titled “Mobile Commerce Framework,” which in turn is a continuation of U.S. patent application Ser. No. 11/139,288, now U.S. Pat. No. 7,693,752, filed on May 26, 2005, titled “Mobile Commerce Framework,” which claims the benefit of priority from U.S. Provisional Application No. 60/574,988, titled “Hot-Merchant Network (mobile-commerce or m-merchant network)”, filed May 26, 2004 by Randolph A Jaramillo, the disclosures of which are hereby incorporated by reference, each in its entirety. This application is related to U.S. patent application Ser. No. 10/094,379, titled “Devices, Systems, and Methods for Solving Challenges in Telecom Sales and Marketing,” filed Mar. 8, 2002, by Randolph A Jaramillo, which is hereby incorporated by reference in its entirety.

**TECHNICAL FIELD**

**[0002]** The present disclosure relates to mobile media content, in particular subscription-based content for mobile devices and applications, where the phrase “content” also encompasses data and delivery.

**BACKGROUND**

**[0003]** The growth of the use of cell phones and mobile devices has led to greater communication among individuals and companies. In addition to being used as communication devices for voice and text data, mobile devices can be also used as scheduling devices by synchronizing the mobile device with computers to upload data for addresses and appointments. Mobile devices can also be used as entertainment devices by having capabilities to play computer games, play music, and video clips. As the third generation (3G) and fourth generation (4G) mobile telecommunication systems are developed and deployed, users can increase their ability to communicate, entertain, and schedule by using mobile devices with increased processing speeds, longer battery life, and/or processing and transmitting higher data rates.

**SUMMARY**

**[0004]** The present disclosure describes methods, systems, and techniques for subscription-based services using mobile devices.

**[0005]** The system and method facilitate mobile payment using the short messaging service (SMS) or text messaging application on a mobile device. In most implementations, a mobile payment method includes paying people for services, money owed, or anything related to the exchange of money or funds.

**[0006]** In one general aspect the disclosure relates to a system configured for providing goods or services to a subscriber from a merchant. The system includes a subscription-based network having a server and a database coupled to the server, the database including a network ledger having one or more merchant databanks. Each of the one or more merchant databanks storing merchant data having information about one or more merchants including information on a merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, routing number; a wallet, a wallet address and commerce data having information on types and prices of goods or services the one or more merchants offer within the subscription-based network. Further, a mobile device coupled to the subscription-based network. The mobile device being associated with a subscriber and comprising a processor, a client application, a display device, a subscriber input device, and a location identification sub-system. The mobile device executes the client application to retrieve commerce data from the merchant databanks of the subscription based network based on the location identification sub-system and represent on the display device; receive input of the subscriber, through the subscriber input device, regarding selection of goods or services required by the subscriber; prompt through the display to make a payment of the selected goods or services offered by the one or more merchants; and execute the payment by preparing a payment ledger with details of amount transferred and then transmitting the payment ledger to the server in the subscription based network. The server is configured to update the one or more merchant databanks of its network ledger based on received payment ledger, so as to execute a transfer of the amount mentioned in the received payment ledger from the subscriber bank account.

**[0007]** The merchant identifier, merchant bank account, and routing number allows to perform ledger transfer funds bank-to-bank or bank-to-commerce payments, instantly and without any transaction fees.

**[0008]** In an aspect, the payment server is adapted to receive one or more payment messages from the subscriber's mobile devices, the one or more payment messages including a merchant identifier and an amount to be paid to the merchant, associate the merchant identifier with the merchant bank account, associate the subscriber's mobile device with the subscriber bank account, and execute the transfer of the amount from the subscriber bank account to the merchant bank account. The payment server is further adapted to generate a confirmation message of the executed transfer, and to transmit the messages to the subscriber's mobile device. The messages are SMS messages and are generated by the client application executing on the subscriber's mobile device. The merchant identifier is a mobile phone number of a mobile device associated with the merchant.

**[0009]** Advantageous implementations can include a system for providing commercial resources for subscribers using a mobile device. The system includes a communication network for communicating with the mobile device, an application program executable on the mobile device and configured for locating one or more of the commercial resources. The system also includes an identification card associated with the subscriber and the corresponding mobile device. The identification card provides verification that the subscriber has subscription rights to access the commercial



resources. The commercial resources include information relating to goods and services provided by merchants within a shopping network communicating with the communication network.

**[0010]** Advantageous implementations can include one or more of the following features. The mobile device can be configured to interact with a database of merchant information over the communication network. The database can be configured to store information associated with the subscribers and with merchants within the shopping network. The application program can be configured to receive subscriber preferences for merchants based on any of an area code, a city name, a township name, or a zip code. The system may also have a mapping tool to find resources in the database for the subscriber preferences. The application program may be configured to present information relating to the commercial resources. The commercial resources can include a merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, routing number, a merchant advertisement, a merchant coupon, a merchant product offering, or a merchant service offering. This includes digital products such as NFT's (non-fungible tokens and other assets that can be tokenized using digital tokens to fractionalize ownership of assets such as property, jewelry, fine art, sports memorabilia and smart contracts on blockchain to manage these ownership rights).

**[0011]** The communication network may include a satellite channel, a telephony channel, an optical channel, a wireless channel, a cable channel, or the Internet. Subscriber data can be associated with the identification card, wallet, wallet address and the subscriber data may be maintained by a member service intermediary. The member service intermediary can provide the commercial resources and the application program to the mobile device over the communication network. The member service intermediary may coordinate receiving commercial resources from merchants and providing the commercial resources to the mobile device over the communication network.

**[0012]** In another general aspect, techniques feature a subscription-based method for presenting merchant information to a mobile device. The method includes receiving mobile device user information relating to a geographic location to locate one or more merchants within a subscription-based shopping network, and receiving mobile device user information relating to a merchant type within the subscription-based shopping network. The method involves receiving from a database over a communication network, information for one or more merchants associated with the mobile device user information for the geographic location and the merchant type, and presenting the associated merchant information on the mobile device.

**[0013]** Advantageous implementations can include one or more of the following features. The device user information relating to a geographic location can include any of an area code, a ZIP code, a city name, or a township name. Each merchant within the subscription-based shopping network may be associated with at least one merchant type in the database, in which the merchant type may be classified by at least a product or service provided by the merchant. The merchant type may include, for example, a food merchant type, an entertainment merchant type, a health and beauty merchant type, or a travel type.

**[0014]** The associated merchant information can include a merchant name, a merchant address, a merchant identifier, a

merchant wallet, and a merchant telephone number; a merchant bank account number, routing number, wallet, wallet address, a merchant advertisement, a merchant coupon, a merchant product offering to subscribers of the shopping network, or a merchant service offering to subscribers of the shopping network. The method may involve sending the mobile device user information for the geographic location and the merchant type to the database over the communication network. The method may also involve linking membership card identification to the subscription-based shopping network. The membership card is for subscriber and may include payment details of credit card, bank account number, routing number, wallet and wallet address.

**[0015]** In another general aspect, the disclosure relates to a computer program product for executing real-estate transactions on a mobile device. The computer program product includes a real estate qualification tool to qualify a real estate transaction, a loan initiation tool to initiate a loan, real estate data to store in the mobile device, and one or more templates and forms for the loan initiation tool and the real estate qualification tool. The one or more templates and forms include pre-populated data. The loan initiation tool and the real estate qualification tool are operable to use real estate data transmitted over a communication network in near-real time (i.e., substantially in real-time with a small time delay for data transmission).

**[0016]** Advantageous implementations can include one or more of the following features. The computer program product can include a signature capturing tool to capture a signature. The signal capturing tool may be used to capture a signature and send the captured signature over the communication network. The computer program product may have a credit check tool to handle data related to checking a credit of real estate applicant(s), in which the credit check tool, can individually underwrite transactions and can be used for data transmitted over the communication network. The computer program product may include a mortgage calculator operable to perform real-estate calculations. The mortgage calculator can have functionality for calculation of monthly payments, interest and principal payments, loan fees, loan points, estimated deductions, transaction costs, amortization schedules, and percentage rates.

**[0017]** The computer program product may have instructions operable to execute application programs delivered from a membership services intermediary. The membership services intermediary may organize information for a user of the computer program product and a mortgage broker. The computer program product may be configured to receive updated real estate information over the communication network from a mortgage broker. The updated real estate information may be received in near-real time.

**[0018]** The computer program product may have instructions to cause a programmable processor to locate information for a real estate service provider from any of a zip code, a telephone country code, a telephone number area code, a city name, or a state name entered into the mobile device. The computer program product may also have instructions to cause a programmable processor to rank mortgage brokers, and realtors based one or more factors. The one or more factors can include a cost of a loan from the mortgage broker, realtor, a fee of the mortgage broker, and a geographic location of the mortgage broker. The pre-populated data for the one or more templates and forms may include names, addresses, and telephone numbers.



[0019] The communication network may include any of a satellite channel, a telephony channel, an optical channel, a wireless channel, a cable channel, or the Internet. The computer program product may also have a real estate tool suite that includes information for real estate locations, real estate values for one or more areas, charts to show bidding ranges, directions to property locations, area neighborhood information, a listing of mortgage brokers, and a listing of home maintenance, repair service providers, and local home improvement stores. The real estate tool suite may be operable to use information transmitted over the communication network in near-real time.

[0020] In another general aspect the disclosure relates to a computer program product, tangibly stored on a computer-readable medium for presenting merchant information to a mobile device, including instructions operable to cause a programmable processor to receive mobile device user information relating to a geographic location to locate one or more merchants within a subscription-based shopping network. The instructions are also operable to cause a programmable processor to receive mobile device user information relating to a merchant type within the subscription-based shopping network, and receive, from a database over a communication network, information for one or more merchants associated with the mobile device user information for the geographic location and the merchant type. The instructions are also operable to cause a programmable processor to present the associated merchant information on the mobile device.

[0021] Advantageous implementations can include one or more of the following features. The computer program product can include instructions operable to send any the of mobile device user information for the geographic location and the merchant type to the database over the communication network. The device user information relating to the geographic location can include any of an area code, a ZIP code, a city name, or a township name. Each merchant within the subscription-based shopping network can be associated with at least one merchant type in the database. The merchant type can be classified by at least a product or service provided by the merchant. The associated merchant information can include any of a merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, a routing number, a merchant wallet, a merchant wallet address, a merchant advertisement, a merchant coupon, a merchant product offering to subscribers of the shopping network, or a merchant service offering to subscribers of the subscription-based shopping network.

[0022] The computer program product can include instructions operable to execute application programs delivered from a membership services intermediary. The membership services intermediary can organize information for the one or more merchants and subscribers within the subscription-based shopping network. The computer program product can have instructions operable to synchronize subscription-based shopping network data with a web portal and provide the membership services intermediary with access to the web portal.

[0023] In some implementations, the mobile device may have software to interact with a shopping network to provide information relating to deals, sales, bargains, and coupons for merchants and services in a particular area code and city. Subscribers to the shopping network can include mobile

device users. The shopping network can include merchants and service providers and can include a shopping network intermediary to register the merchants and service providers into the shopping network.

[0024] Some advantages for the mobile device users include an ability to receive information relating to product and services for a particular geographic area. The received information can include deals, sales, bargains, and coupons for merchants and services in a particular area code and city. The received information may also be oriented for a selected type of product or service.

[0025] Other advantages include a wireless and/or telecom service provider using the shopping network to increase customer retention, loyalty, and add service contracts for mobile device users. The wireless and/or telecom service provider can increase sales of their products and reduce losing customers due to number portability and customer turnover. Number portability can refer to an ability for mobile phone users to change service carriers while keeping the same phone number. The shopping network can also serve as an incentive for new customers to select to have service with the telecom service provider. The shopping network incentive can be on top of other incentives to join a telecom service provider, such as a type of phone, a number of minutes for a cell phone plan, a coverage area, and promotional accessories, such as batteries, cases, and battery chargers.

[0026] Still, other advantages include having merchants and service providers within the shopping network to have customers directed to the merchants' goods and services. The deals, sales, bargains, and coupons offered by merchants in a particular area code and city can be used to increase revenue for the merchants without additional spending on advertising.

[0027] In other implementations, the mobile device can include software tools that can be used in the real estate and mortgage industries. For example, the mobile devices can be used to conduct real estate transactions, check customer credit ratings, underwrite individual transactions, form contracts, prepare loan applications, prepare installment loans on retail goods or service purchase, loan approvals, and capture signatures. Real estate agents can use the mobile device software to conduct their business with customers away from their office. Mortgage companies can receive customer information for the loan process and submit a status of the loan application to the mobile device user.

[0028] Some information may be accessible to mobile devices on a fee basis via an authentication mechanism utilizing user names and password protection. Alternatively, some information may be freely provided, as long as the mobile device user remains a subscriber. The content sent to the mobile device user may be individually customized based on the subscriber's preferences.

[0029] The subscription system can include an external subscription database to store information associated with subscribers. The use of subscriber preferences may involve sending merchant information to the mobile device of the subscriber based on an area code, a telephone country code, a zip code and/or city and state names. The received information may be compared with zip codes, telephone country codes, telephone number area codes, and/or city and state names stored in a networked database, and merchant information or real estate information may be provided to the one or more mobile devices when information received from the



one or more mobile devices corresponds with similar or the same information stored in the networked database.

**[0030]** The communication network for the mobile device may include any one of a satellite channel, a telephony channel, an optical channel, a wireless channel, a cable channel, and the Internet. The event data provided may be based on a geographic region relating to any of the zip codes, telephone codes, or city and state information.

**[0031]** 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

**[0032]** FIG. 1 shows an exemplary block diagram of a mobile device.

**[0033]** FIGS. 2A-2B show exemplary block diagrams of mobile device interactions with the subscription service.

**[0034]** FIG. 2C show exemplary block diagram of database associated with a server of the subscription service.

**[0035]** FIGS. 3A-3B show exemplary flowcharts for the using the software tools on the mobile device.

**[0036]** FIG. 4 shows exemplary mobile device software components.

**[0037]** FIG. 5 shows exemplary functions of the mobile device's software components.

**[0038]** FIG. 6 shows exemplary flowchart for using the software tools on the mobile for performing phone-to-phone payments.

**[0039]** Like reference symbols in the various drawings indicate like elements

#### DETAILED DESCRIPTION OF THE DRAWINGS

**[0040]** The following detailed description makes reference to the accompanying drawings. Other embodiments of the present disclosure are possible and modifications may be made to the embodiments without departing from the spirit and scope of the disclosure. Therefore, the following detailed description is not meant to limit the disclosure.

**[0041]** It should be understood the while the preferred embodiments of the invention are described in some detail herein, the present disclosure is made by way of example only and that variations and changes thereto are possible without departing from the subject matter coming within the scope of the following claims, and a reasonable equivalency thereof, which claims I regard as my invention.

**[0042]** While the foregoing written description of the invention enables one of ordinary skill to make and use what is considered presently to be the best mode thereof, those of ordinary skill will understand and appreciate the existence of variations, combinations, and equivalents of the specific embodiment, method, and examples herein. The invention should therefore not be limited by the above described embodiment, method, and examples, but by all embodiments and methods within the scope and spirit of the invention.

**[0043]** Moreover, for convenience in the ensuing description, some explanations of terms are provided herein. However, the explanations contained herein are intended to be exemplary only. They are not intended to limit the terms as they are described or referred to throughout the specification. Rather these explanations are meant to include any

additional aspects and/or examples of the terms as described and claimed herein and/or as used by one of skill in the art.

**[0044]** The following describes various tasks, techniques, and systems relating to fee-based or free subscription-based services for mobile devices. In some applications, the subscription-based services related to locating services provided from merchants and service providers in a shopping network. In other applications, the mobile device can include tools for services for real estate agents, mortgage companies and merchants.

**[0045]** Many aspects of the invention can be better understood with references made to the drawings below. The components in the drawings are not necessarily drawn to scale. Instead, emphasis is placed upon clearly illustrating the components of the present invention. Moreover, like reference numerals designate corresponding parts through the several views in the drawings. Before explaining at least one embodiment of the invention, it is to be understood that the embodiments of the invention are not limited in their application to the details of construction and to the arrangement of the components set forth in the following description or illustrated in the drawings. The embodiments of the invention are capable of being practiced and carried out in various ways. In addition, the phraseology and terminology employed herein are for the purpose of description and should not be regarded as limiting.

**[0046]** It should be understood that while the preferred embodiments of the invention are described in some detail herein, the present disclosure is made by way of example only and that variations and changes thereto are possible without departing from the subject matter coming within the scope of the following claims, and a reasonable equivalency thereof, which claims I regard as my invention.

**[0047]** FIG. 1 illustrates a mobile device **10** for conducting mobile communications. The mobile device **10** includes a housing **20**. The housing **20** may generally be formed of a durable material, such as hardened plastic or metal, to house and protect the components of the mobile device **10**. The mobile device **10** further includes a memory **22**, one or more processors **24**, an antenna **28**, a data display device **30**, and one or more application programs **32**. The memory **22** stores application programs and data. Examples of the memory **22** include, but are not limited to, electrically programmable read-only memory (EPROM) and/or electrically erasable and programmable read-only memory (EEPROM). Other structures for the memory **22** may be employed.

**[0048]** The memory **22** is operably connected to the processor **24** so that the processor **24** may execute one or more application programs stored in the memory **22**. The memory **22** may be electrically connected or optically connected to the processor **24** so that digital signals may be communicated between processor **24** and memory **22**. Processor **24** is operably connected to data input device **26**, which may permit a user of mobile device **10** to input data into memory **22** that can be acted upon by processor **24**.

**[0049]** The mobile device **10** further includes one or more data input devices **26** by which a user enters data and instructions into the mobile device **10**. Examples of data input devices include, but are not limited to, keypads, keyboards, microphones, and/or touch screens. An antenna **28** is operably connected to the processor **24** so that signals generated by processor **24** may be transmitted from the mobile device **10** to one or more other communication devices that can receive the signals. The antenna **28** may



receive signals from one or more communication devices and may relay or communicate those signals to the processor 24 so that the signals may be processed or stored in memory 22. The antenna 28 is a component of both data transmitting means and data receiving means for the communication device. A display device 30 can be operably connected to the processor 24 to display data input by the user of mobile device 10 and/or data received by antenna 28. Those having skill in the art will realize that the mobile device 10 is not limited only to the components shown or described, and that additional components may be provided.

[0050] The mobile device 10 also includes one or more application programs 32, which can be stored in memory 22 and executed by processor 24. Each application program 32 includes a set of instructions that are executed by processor 24. Each application program 32 is executed to process transaction data or to locate merchants based on user input or user requests.

[0051] After the data has been entered into the mobile device 10, the data may be transmitted over a computer network to a data storage device. For example, a suitable data storage device may be a database on a computer. The computer network may be any type of computer network, including local area networks (LANs), wide area networks (WANs), and the Internet. The computer network may be a hard-wired network, a wireless network, or a combination thereof. In some implementations, the computer network includes a wireless network between the mobile device and a computer at a wireless signal receiving station.

[0052] FIGS. 2A-2B show block diagrams of interactions within a subscription service for providing commercial resources. FIG. 2A shows a framework for software applications 125 on a mobile device 120 interacting with an exemplary subscription service 122 for commercial resources. Within the framework, the mobile device 120 is connected with a communication network 115. The communication network 115 interacts with a server 130 that is connected to a database 135. The database 135 stores information for merchants, service providers, and members associated with the subscription service for commercial resources. Merchant information may include, for example, a category or type of service or product provided by the merchant, merchant identifier, merchant bank account, routing, wallet, wallet address and the address information of the merchants, and related advertising and pricing information.

[0053] In some implementations, the subscription service 122 may be a shopping network with multiple merchants 160 that provide commercial resources including merchant information, special deals, bargains, discounts, coupons, rebates, and advertisements to subscribers of the shopping network. Subscribers of the shopping network may have a member card 165 to show membership to the shopping network and can receive information for the special deals, bargains, discounts, and advertisements from the merchants using the applications 125 on the mobile device 120. A member service intermediary 175 can provide member cards 165 to subscribers of the shopping network and can interact with merchants 160 associated with the shopping network. The member service intermediary 175 can also provide software to subscribers for the mobile device 120 either via the communication network 115 (e.g., a software download) or via a physical storage medium (e.g., an application to

install from a compact disc). The member service intermediary 175 can arrange, modify, and organize data in the database 135.

[0054] A subscriber to the shopping network can use a mobile device 120 to enter information about their present geographic area and a preferred type of service or good, and the member service intermediary 175 uses a mapping tool 140 to match merchant information, such as merchant types 155 and merchant address information (e.g., zip 145 and city 150) with user preferences.

[0055] Alternatively, the mobile device 120 may be configured to automatically locate a geographical area in which the mobile device 120 is located. For example, the mobile device 120 may have global positioning system (GPS) capabilities or may have capabilities to locate a local area code. For example, the mobile device 120 can send a signal to a telecommunications service carrier and the telecommunications service carrier can identify a general location of the signal received based on satellite positioning or based on an interaction with a base station within the local area of the mobile device.

[0056] Information that is matched from the mapping tool 140 can be sent from the server 130 through the communication network 115 and back to the mobile device 120. The applications 125 on the mobile device 120 can show one or more merchants that are matched within the shopping network relating to the submitted user preferences. A user of the mobile device 120 can visit the one or more matched merchants to receive the merchant's advertised goods and services. The user of the mobile device 120 can also show the member card 165 to merchants to show member identification and verify that he or she is subscribed to the shopping network. In some implementations, the membership card 165 may also serve as a debit card or credit card. In addition to or instead of a member card 165, the mobile device itself may have membership information on hardware or software to identify a member. Alternatively, the bank account number and routing information may also server as membership information.

[0057] Alternatively, a system shown in FIG. 2A is for providing goods or services to a subscriber from one or more merchants 160 in a subscription-based network 122. The subscription-based network 122 includes the server 130 and the database 135 coupled to the server 130. The database 135 includes a network ledger 270, as shown in FIG. 2C. The network ledger 270 is having one or more merchant databanks 272-1, 272-2, 272-3, . . . , 272-N (collectively referred to as 272). Each of the one or more merchant databanks 272 may store merchant data having information about one or more merchants including information on a merchant name, a merchant address, and a merchant telephone number; bank data (274-1, 274-2, 274-3, . . . , 274-N) having information on the bank account numbers, wallet, and wallet address associated with the one or more merchants 160. Each of the databanks 272 may include commerce data 276-1, 276-2, 276-3, . . . , 276-N, having information on types and prices of goods or services the one or more merchants offer within the subscription-based network 122. In such an environment, the mobile device 120 is coupled to the subscription-based network 122 and being associated with a subscriber. The mobile device 120 may include a processor 24, a client application 125, a display device 30, a subscriber input device 26, and a location identification sub-system.



**[0058]** In an operation, the subscriber may execute the client application **125** on the mobile device **120** to retrieve commerce data **276** from the merchant databanks **272** of the subscription-based network **122** based on the location identification sub-system and based on membership card information. In an aspect, the membership card information may include identifier of the subscriber needed for payment, including credit card information or bank account information, routing number, wallet and wallet address. Then, the client application **125** represents the commerce data **276** on the display device **30**. Thereafter, the client application **125** receives input of the subscriber, through the subscriber input device **26**, regarding selection of goods or services required by the subscriber. Following this, the client application **125** prompts through the display device **30** to make a payment of the selected goods or services offered by the one or more merchants **160**. For making payment, the client application **125** executes the payment by preparing a payment ledger with details of amount transferred, subscriber bank account number, routing number, wallet, and wallet address; and then transmits the payment ledger to the server **130** in the subscription-based network **122**. The server **130** updates the one or more merchant databanks **272** of its network ledger based on received payment ledger, so as to execute a transfer of the amount mentioned in the received payment ledger from the subscriber bank account to the merchant bank account.

**[0059]** In an aspect, the payment ledger having information on the merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, a merchant routing number, a merchant wallet, a merchant wallet address, the subscriber bank account number, the routing number, subscriber wallet, subscriber wallet address, and the amount to be transferred to the merchant bank account from the subscriber bank account.

**[0060]** In an aspect, the client application is adapted to convert the amount from one currency to another currency, if required, before executing the transfer of the amount to one or more merchant databanks.

**[0061]** Thus, the merchant databanks **272** shown in FIG. 2C can inter-transfer data within itself container or share between other containers making either a closed network or open network providing a seamless integrated experience for instant money transfer and payment. A single network ledger on the internet over wireless allows for each databank to be a vertically integrated system that orchestrates any technology any merchant uses within our databank to move money within its own databank or seamlessly across other databanks.

**[0062]** The trigger for payments from phone-to-phone payment by the payment server is described herein. The payment server is adapted to receive one or more payment messages from the subscriber's mobile devices, where the one or more payment messages including a merchant identifier and an amount to be paid to the merchant. Thereafter, the payment server associates the merchant identifier with the merchant bank account or wallet, wallet address, and associates the subscriber's mobile device with the subscriber bank account or wallet, wallet address. Lastly, the payment server executes the transfer of the amount from the subscriber bank account or wallet address to the merchant bank account or wallet address.

**[0063]** In an aspect, the payment server is adapted to generate a confirmation message of the executed transfer. Also, the payment server is adapted to transmit the messages to the subscriber's mobile device. The messages are SMS messages and are generated by the client application executing on the subscriber's mobile device. Also, the merchant identifier is a mobile phone number of a mobile device associated with the merchant. Such transfer of amount by phone-to-phone payment app, security breaches can be isolated to a closed network databank versus making the entire network vulnerable to cyberattack or breach.

**[0064]** Also, with the implementation of merchant databanks **272**, the client application **125** can instantly transfer money, facilitate seamless experience, handles multicurrency conversion prior to settlement, eliminates MasterCard visa fees, centralizes banking and payments for merchants and consumers to leverage money for whatever financial purpose that serves them, captures traceability of money from inception to destination, and has ability to turn on and off access instantly.

**[0065]** FIG. 2B shows a framework for software components **125**, **210**, **215**, **230**, **235** on a mobile device **120** interacting with an exemplary subscription service for commercial resources. The exemplary block diagram of the mobile device **120** shown include applications **125** related to the subscription service, such as software for graphical user interfaces (GUIs) for subscription service entries and results for commercial resources. The mobile device **120** includes tools for a subscription network, such as a calculator, a tool to estimate distance to merchants, and tools to organize merchant information. The tools **230** may also include encryption and decryption capabilities, and software for passwords and mobile user identification names. The exemplary mobile device **120** shown has signature capture capabilities **235**, which can be useful in completing transactions, making purchases, forming contracts, and submitting financial and loan information. The exemplary mobile device **120** includes templates **215** for forms and documents, and the mobile device **120** also includes data **210** associated with the subscriber, merchants, member services intermediary, and transactions.

**[0066]** As in FIG. 2A, the mobile device in FIG. 2B can be coupled to a database **135** through a server **130** connected to a communication network **115**. The server **130** may also couple to a computer **240**. The computer **240** may be, for example, a desktop computer, notebook computer, or a workstation at a home or office. The computer can use a web portal **240** to receive data from the mobile device **120** sent over the communication network **115**. Instead of or in addition to interacting with the computer **240** over the communication network, the mobile device **120** can upload and download data with the computer **240** via a synchronization tool **260**. The mobile device **120** may physically connect to the synchronization tool or may connect to the synchronization tool **260** wirelessly. In some implementations, the synchronization tool **260** may be part of a data hub. The synchronization tool **260** may be able to transmit data and information between the mobile device and the computer **240** at data rates that are higher than over the communication network **115**. When synchronizing the mobile device, "offline" entries, edits, and changes to the data **210**, tools **230**, applications **125**, signatures, and/or templates **215** can be updated to or from the mobile device **210**. Entities associated with the subscription system, including subscrib-



ers, merchants, and the member services intermediary, may be able to update and modify shopping network information using a given web portal or mobile device.

[0067] FIGS. 3A-3B show flowcharts for the using the software tools on the mobile device. FIG. 3A shows a series of questions that are prompted to a user of the mobile device for the shopping network. When opening a software application related to the shopping network, the a “welcome screen” is displayed on the device (block 310). The software application may prompt the mobile device user to enter an area code to locate merchants and service providers (block 320). The software application may prompt the mobile device user to enter a particular location within that area code, such as a city or township within the entered area code (block 330). The software application may then prompt the mobile device user to enter a particular merchant type, such as a merchant type for food, entertainment, or travel (block 340). The software application may show available merchant offerings for the selected merchant type within the selected geographical area (block 350).

[0068] FIG. 3B shows an example of the software application flowchart shown in FIG. 3A. In FIG. 3B, a “welcome screen” is shown on the mobile device (block 315). The welcome screen may have selections for the mobile user to begin to navigate the options provided in the shopping network. For example, if the user selects to refer another potential mobile device user to subscribe to the shopping network, the user may receive additional promotional offers from merchants. If the user selects to locate merchants in a geographic area, then the software application prompts the mobile device user to enter an area code to locate merchants and service providers (block 325). The software application may prompt the mobile device user to enter a particular location within that area code, such as a city or township within the entered area code (block 335). The software application may then prompt the mobile device user to enter a particular merchant type, such as a merchant type for automobiles, food, entertainment, travel, or health and beauty (block 345). The software application on the mobile device may show available merchant offerings for the selected merchant type within the selected geographical area (block 355). For example, if a “Food” merchant type is selected (block 345), then offerings from merchants for restaurants can be shown (block 355). The offerings from the merchants may include address and telephone information for the merchants, as well as special discounts for shopping network subscribers. In some implementations, subscribers to the shopping network may show a membership card to merchants to verify membership in the shopping network. The membership card may include the information related to credit card, bank account number, and routing number.

[0069] The merchants within the shopping network can change or update product or service offerings in near-real time (e.g., substantially in real-time with a small time delay for data transmission). The near-real time updates of offerings can provide advantages over paper coupons or printed advertising. For example, a mobile device user may be able to see the latest offerings in a local area without the hassle of trying to determine whether a merchant offering has expired. In one implementation, the latest product offerings can be downloaded onto the mobile device whenever a mobile device user attempts to search for offerings on the mobile device. The merchants may be able to update and change offerings on a web portal.

[0070] FIG. 4 shows mobile device software components. In addition to the software components 125, 210, 215, 230, 235 on the mobile device 120 described with respect to FIG. 2B, the mobile device 120 may have tools and applications for the real estate and mortgage industries. For example, the mobile device 120 may have software for a mortgage calculator 410. In some exemplary implementations, the mortgage calculator 410 may have a functionality to calculate monthly loan payments, interest and principal payments, loan fees, points, deductions, transaction costs, amortization schedules, and annual percentage rates. The mobile device 120 may have a credit check tool 430 to handle data related to checking the credit of real estate applicants. The credit check tool 430 may interact with data from the web portal 245 shown in FIG. 2B.

[0071] In some implementations, a mortgage application tool 440 may use the templates 215 and data 210 in the mobile device 120 for preparation of mortgage applications 440. For example, the templates 215 and data 210 in the mobile device 120 may be pre-populated with data, such as address and telephone information. Alternatively, a user of the mobile device can pre-populate data fields within a mortgage application template while the user is away from a computer or home office. The mortgage application tool 440 can be used to make real estate agents more efficient, and can allow the agents to conduct transactions at various locations. The mobile device may also have a real estate tool suite 420. The real estate tool suite 420 may include, for example, information for real estate locations, real estate values for particular areas, charts to show bidding ranges, directions to properties, area neighborhood information, a listing of mortgage brokers, and a listing of home maintenance and repair service providers.

[0072] FIG. 5 shows exemplary functions 560 of the mobile device’s software components in a real estate example. The mobile device can be used to transmit client information (block 510). The mobile device can interact with the communication network, as described in FIG. 2B, and one or more web portals (block 530). The mobile device can qualify a transaction (block 515) using one or more of the tools and applications described in FIG. 4. The mobile device may be used to initiate a loan (block 520) and capture a client’s signature (block 525). The mobile device may be able to process client information received from the web portal (block 535). As shown in FIG. 2B, the mobile device can synchronize with a computer. Data from the mobile device can be synchronized to process the loan application (block 540).

[0073] FIG. 6 shows exemplary flowchart for using the software tools on the mobile for performing phone-to-phone payments. In particular, in FIG. 6, a flow chart is shown for a method for providing goods or services to a subscriber from a merchant in a subscription-based network having a server and a database coupled to the server. The database includes a network ledger having one or more merchant databanks. Each of the one or more merchant databanks storing: merchant data having information about one or more merchants including information on a merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, routing number, and commerce data having information on types and prices of goods or services the one or more merchants offer within the subscription-based network.



**[0074]** When a subscriber wishes to access the goods or services of one or more merchants from the subscription-based network, the subscriber executes a client application on the mobile device (block 602). In an aspect, the mobile device is coupled with the subscription-based network. Thereafter, the client application retrieves commerce data from the merchant databanks of the subscription-based network based on the location identification sub-system and represent on the display device (block 604). The, the client application receives input of the subscriber, through the subscriber input device, regarding selection of goods or services required by the subscriber (606), followed with prompting through the display device to make a payment of the selected goods or services offered by the one or more merchants (block 608). Finally, the client application executing the payment by preparing a payment ledger with details of amount transferred, a subscriber bank account number, and a routing number; and then transmitting the payment ledger to the server in the subscription-based network (610). In an example, the payment ledger having payee information containing the merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, the subscriber bank account number, the routing number, and the amount to be transferred to the merchant bank account from the subscriber bank account. Once the payment ledger is received by the server, the server updates the one or more merchant databanks of its network ledger based on received payment ledger, so as to execute a transfer of the amount mentioned in the received payment ledger from the subscriber bank account.

**[0075]** In an aspect, for completion of the payment, the payment server receives one or more payment messages from the subscriber's mobile devices. The one or more payment messages including a merchant identifier and an amount to be paid to the merchant. Thereafter, the payment server associates the merchant identifier with the merchant bank account, associates the subscriber's mobile device with the subscriber bank account, and executes the transfer of the amount from the subscriber bank account to the merchant bank account. In an aspect, the payment server is configured to generate a confirmation message of the executed transfer; and to transmit the messages to the subscriber's mobile device. The messages are SMS messages and are generated by the client application executing on the subscriber's mobile device.

**[0076]** In an aspect, the client application is enabled to make installment loan on purchase of retail goods or services offered by the one or more merchants.

**[0077]** A mortgage loan company may have an origination system to receive information loaded into one or more real estate web portals. The mortgage loan origination system can poll the one or more real estate portals and import or export client information for the loan origination process.

**[0078]** In some implementations, a subscriber system can use a password to authenticate a subscriber for the service. User names and user preferences may be stored in one or more databases. Each user may have a user name and password, and the mobile device users may have the ability to select from an array of merchants and/or services. In some implementations, the mobile device users can enter zip codes, telephone country codes, telephone number area codes, city and state names by comparing zip code/phone or country codes preferences to the content providers zip

code/phone and complete telephone numbers to enables subscribers to choose from among a range of merchants and/or services that may be available. Each mobile device user may set up individualized user preferences on the desired content, if a customer, or real estate service, if an agent. The subscription service provider may have content that is specific for various zip codes, country codes or area codes.

**[0079]** The subscription system can allow the real estate agent to close a deal with a client at any location, whether in a real estate office or remotely (i.e., out in the field). The subscription system is not limited to forming contracts and accepting offers in the real estate industry, but may be used in other industries, such as the insurance industry, the automobile industry, and the travel industry.

**[0080]** In some implementations, the mobile device may have advertising from local and national mortgage loan companies. The mortgage loan company can subscribe to the subscriber system to generate business and provide real estate agents with near-real time lending information and rates. The mobile device may also have software to rank the mortgage loan company based on one or more factors, such as the cost of the lender, the fees of the lenders, and/or whether the lender is national or regional.

**[0081]** The mortgage loan companies within the shopping network can change or update service offerings or rate information in near-real time (e.g., substantially in real-time with a small time delay for data transmission). The near-real time updates of offerings can provide advantages over printed advertising or going back to the office to check the Internet for the latest rates and fees. In one implementation, the latest offerings can be downloaded onto the mobile device whenever a mobile device user attempts to search for offerings, rate information, real estate, or contract information on the mobile device. The mortgage loan companies may be able to update and change offerings on a web portal. In some implementations, subscribing to the subscriber system can also allow the mobile device user to have access to the discounts and promotions for the shopping network described in FIGS. 1-3B.

**[0082]** Examples of communication networks include various forms or mediums of data communications, such as a local area network ("LAN"), a wide area network ("WAN"), a wireless local area network ("WLAN"), and a personal area network ("PAN"). Other examples of communication networks include a mobile communication network using a multiple access technology, such as a cellular phone network with Code Division Multiple Access, ("CDMA"), a satellite network, and the Internet.

**[0083]** The data that can be sent over the communication network can be displayed on one or more mobile devices such as computers, cell phones, and personal digital assistants (PDAs). The communication network can interact with a server to communicate with multiple devices. The server may refer to one or more hardware servers, or software servers, such as a server program. The devices may be internet-compatible devices and may be connected through a cellular phone network. As used herein, a mobile device may also refer to any general-purpose mobile machine that processes data according to a set of instructions that is stored internally either temporarily or permanently, including, but not limited to, general-purpose mobile computers, laptop computers, internet-compatible mobile phones, wired or wireless laptop computers. The mobile devices may also



include satellite-based transmission devices, smart client devices (that actively fetch data and store data locally), wireless devices, a cellular or mobile telephone, an electronic handheld unit for the wireless receipt and/or transmission of data, a media content playable device, such as an MP3 player, or the like.

**[0084]** In one preferred embodiment, the invention provides a system for providing goods or services to a subscriber from a merchant, the system comprising a subscription-based network having a server and a database coupled to the server, the database including a network ledger having one or more merchant databanks. Each of the merchant banks stores merchant data, commerce data and bank data, where the merchant data contains information about one or more merchants including information on a merchant name, a merchant address, and a merchant telephone number; where the bank data contains information on bank account numbers, wallet addresses associated with the one or more merchants; and where the commerce data contains information on types and prices of goods or services the one or more merchants offer within the subscription based network. In conjunction, a mobile device is coupled to the subscription-based network, where the mobile device is associated with a subscriber and comprising a processor, a client application, a display device, a subscriber input device, and a location identification sub-system. In this embodiment, the mobile device executes the client application to retrieve commerce data from the merchant databanks of the subscription-based network based on the location identification sub-system and the membership card information, wherein the membership card information may include identifier of the subscriber needed for payment, including credit card information or bank account information, routing number, wallet and wallet address. The mobile device also represents the commerce data on the display device and receives input of the subscriber, through the subscriber input device, regarding selection of goods or services required by the subscriber. It then prompts through the display to make a payment of the selected goods or services offered by the one or more merchants; and executes the payment by preparing a payment ledger with details of amount transferred, the subscriber bank account number, the routing number; wallet, wallet address and then transmitting the payment ledger to the server in the subscription-based network. In this embodiment, the server updates the one or more merchant databanks of its network ledger based on received payment ledger, so as to execute a transfer of the amount mentioned in the received payment ledger from the subscriber bank account or wallet.

**[0085]** In additional embodiments, the payment ledger has information on the merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, a routing number, a merchant wallet, a merchant wallet address, the subscriber bank account number, routing number, subscriber wallet, subscriber wallet address and the amount to be transferred to the merchant bank account or wallet from the subscriber bank account or wallet. In addition, the client application is adapted to convert the amount from one currency to another currency, if required, before executing the transfer of the amount to one or more merchant databanks. In another preferred embodiment, the payment server is adapted to: 1) receive one or more payment messages from the subscriber's mobile devices, the one or more payment messages

including a merchant identifier and an amount to be paid to the merchant, 2) associate the merchant identifier with the merchant bank account, 3) associate the subscriber's mobile device with the subscriber bank account, and 4) execute the transfer of the amount from the subscriber bank account to the merchant bank account. The payment server can also be adapted to generate a confirmation message of the executed transfer and transmit the messages to the subscriber's mobile device. The word "messages" can mean SMS messages or messages are generated by the client application executing on the subscriber's mobile device. The embodiment also contemplates that the merchant identifier is a mobile phone number of a mobile device associated with the merchant. SMS sends a code to a mobile to complete the transaction like a 2-factor authentication for security purposes or link for QR code payment.

**[0086]** Another preferred embodiment of the invention provides a method for providing goods or services to a subscriber from a merchant in a subscription based network having a server and a database coupled to the server, the database including a network ledger having one or more merchant databanks, each of the one or more merchant databanks storing: merchant data having information about one or more merchants including information on a merchant name, a merchant address, and a merchant telephone number, bank data having information on bank account numbers, wallet and wallet address associated with the one or more merchants; and commerce data having information on types and prices of goods or services the one or more merchants offer within the subscription based network, wherein the method comprises the steps of 1) executing a client application on the mobile device, wherein the mobile device is coupled with the subscription based network, 2) retrieving commerce data from the merchant databanks of the subscription based network based on the location identification sub-system and the membership card information, wherein the membership card information may include identifier of the subscriber needed for payment, including credit card information or bank account information, routing number, wallet, wallet address, 3) representing the commerce data on the display device, 4) receiving input of the subscriber, through the subscriber input device, regarding selection of goods or services required by the subscriber, 5) prompting through the display to make a payment of the selected goods or services offered by the one or more merchants; 6) executing the payment by preparing a payment ledger with details of amount transferred, the subscriber bank account number, routing number; the wallet, the wallet address and then 7) transmitting the payment ledger to the server in the subscription based network. This method also contemplates allowing the server to update the one or more merchant databanks of its network ledger based on received payment ledger, so as to execute a transfer of the amount mentioned in the received payment ledger from the subscriber bank account or subscriber wallet, wallet address.

**[0087]** This embodiment also contemplates that the payment ledger has payee information containing the merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, the subscriber bank account number, and the routing number, and the amount to be transferred to the merchant bank account from the subscriber bank account. Also contemplated is that the client application can convert the



amount from one currency to another currency, if required, before executing the transfer of the amount to one or more merchant databanks.

**[0088]** This method can also have the step of executing by the payment server the method of 1) receiving one or more payment messages from the subscriber's mobile devices, the one or more payment messages including a merchant identifier and an amount to be paid to the merchant, 2) associating the merchant identifier with the merchant bank account, merchant wallet, merchant wallet address 3) associating the subscriber's mobile device with the subscriber bank account, subscriber wallet, subscriber wallet address and, 4) executing the transfer of the amount from the subscriber bank account, subscriber wallet, subscriber wallet address to the merchant bank account, merchant wallet, merchant wallet address. The method illustrated by this embodiment also provides generating a confirmation message of the executed transfer; and transmitting the messages to the subscriber's mobile device, wherein the messages are SMS messages and are generated by the client application executing on the subscriber's mobile device.

**[0089]** Another embodiment also contemplates the ability of a merchant to pay a merchant and a subscriber to pay a subscriber. Although the some of the implementations of the disclosure herein are described with particular reference to wireless telephones, the disclosure is not to be construed as being limited only to wireless telephones. For instance, mobile devices can include portable handheld communication devices including, at least, portable computers, such as personal digital assistants, and text messaging systems, such as two-way pagers, and mobile email communication tools, such as Research in Motion, Ltd.'s (RIM) Blackberry, Smart watches and similar devices. In other words, the present disclosure can encompass handheld communication devices that are capable of communicating over multiple different communication networks, including wireless computer networks. The handheld communication devices can be able to communicate with one or more handheld communication devices, and/or one or more computers operably connected to the computer network. Handheld communication devices can be able to transmit data input by a user of the device to a data storage device, such as a computer, and more particularly, a database of the computer. In addition, the handheld communication device can be able to receive data over a computer network, for example, by the computer to which it transmitted the data. Each device may have a specific or unique internet address, in which the communication network may direct data to one or more devices based on the device's internet address.

**[0090]** To provide for interaction with a user, the mobile devices can use a display, such as a cathode ray tube (CRT) or liquid crystal display (LCD) monitor, which displays information to the user and a keyboard and/or a pointing device, such as a mouse or a trackball, to serve as input to the mobile device. The mobile device may provide feedback to the user with any form of sensory feedback, such as visual feedback or tactile feedback.

**[0091]** The communication network may include a back-end component, such as a data server, or a middleware component, such as an application server, or a front-end component, such as a client computer having a graphical user interface, portal, or a Web browser through which a user can interact with an implementation of the systems and techniques described here. The mobile device itself may

have a front-end component that includes a graphical user interface. In general, the communication network and/or the mobile device may use any combination of such back end, middleware, or front-end components.

**[0092]** The software (also known as programs, software tools or code) may include machine instructions for a programmable processor, and can be implemented in a high-level procedural and/or object-oriented programming language, and/or in assembly/machine language. The mobile device may have an Application Programming Interface (API). For example, the mobile device may also run on a Binary Runtime Environment for Wireless (BREW) platform, an open-source on-line application development platform for wireless CDMA devices from Qualcomm, Inc. of San Diego, Calif. The BREW platform, Droid platform and Apple platform can allow application developers to write programs and scripts in various software languages, such as C, C++, JAVA, XML and Unity. The mobile device may have a software media player, such as a Windows media player, that can show text data and/or a video presentation. The invention also contemplated that a Mobile Device can be connected to Oculus to take advantage of the metaverse experience. Within that visual experience, commerce options become available on a drop-down screen within the metaverse, including but not limited to a screen on top of a screen where one is smaller than the other, with the metaverse screen being the larger, and the smaller screen being the control panel for interaction for commerce and payments. The screen can be adjusted so it does not impede the metaverse experience and can be collapsed anytime by the user. This screen becomes the control center for interaction for commerce and payment.

**[0093]** As used herein, the term "machine-readable medium" refers to any computer program product, apparatus and/or device used to provide machine instructions and/or data to a programmable processor, including a machine-readable medium that receives machine instructions as a machine-readable signal. The machine-readable medium refers to magnetic discs, optical disks, memory, Programmable Logic Devices (PLDs), and the like. The term "machine-readable signal" refers to any signal used to provide machine instructions and/or data to a programmable processor.

**[0094]** In some implementations, the subscriber may have preferences for data from merchants and/or service providers based on selected zip codes, area codes, or country codes of the merchants and/or service providers. The subscriber data may be authenticated by a subscriber data interface. In some implementations, the mobile device subscribers may be mobile phone subscribers. In other implementations, the mobile device subscribers may be using WiMax, the IEEE 802.16 Air Interface Standard. The mobile device subscribers can enter a user name and a password for authentication via a subscriber database interface.

**[0095]** In some implementations, the subscribers may have a free subscription to the shopping network or real estate services. In other implementations, the subscribers may have a fee-based subscription to the shopping network or real estate services. Alternatively, the subscribers may have a free subscription to some free real estate service providers and a fee-based subscription to fee-based other real estate service providers.

**[0096]** The merchant types are not limited to the merchant types shown in FIG. 3B, but may include other merchant



types. For example, other merchant types may include merchants that provide goods and services in areas for pets, clothing and accessories, toys, books, hardware and tools, computers, electronics, jewelry, music, watches, sports, gifts, outdoor gear, arts, crafts, antiques, rentals, and home and garden supplies and services. In some implementations, the mobile device user may navigate through additional prompts to search among the additional merchant types. In some implementations, the shopping network may form a partnership with a wireless communication carrier and merchants subscribed to the shopping network may have privileges to present promotional offerings to the wireless communication carrier subscribers.

[0097] There has thus been outlined, rather broadly, the more important features of the invention in order that the detailed description thereof may be better understood, and in order that the present contribution to the art may be better appreciated. There are additional features of the invention that will be described hereinafter and which will form the subject matter of the claims appended hereto. The features listed herein and other features, aspects and advantages of the present invention will become better understood with reference to the following description and appended claims. The accompanying drawings, which are incorporated in and constitute part of this specification, illustrate embodiments of the invention and, together with the description, serve to explain the principles of the invention.

[0098] It should be understood the while the preferred embodiments of the invention are described in some detail herein, the present disclosure is made by way of example only and that variations and changes thereto are possible without departing from the subject matter coming within the scope of the following claims, and a reasonable equivalency thereof, which claims I regard as my invention.

[0099] All of the material in this patent document is subject to copyright protection under the copyright laws of the United States and other countries. The copyright owner has no objection to the facsimile reproduction by anyone of the patent document or the patent disclosure, as it appears in official governmental records but, otherwise, all other copyright rights whatsoever are reserved.

[0100] Other implementations may be within the scope of the following claims.

What is claimed is:

1. A system for providing goods or services to a subscriber from a merchant, the system comprising:

a subscription-based network having a server and a database coupled to the server, the database including a network ledger having one or more merchant databanks, each of the one or more merchant databanks storing:

merchant data having information about one or more merchants including information on a merchant name, a merchant address, and a merchant telephone number;

bank data having information on bank account numbers associated with the one or more merchants; and

commerce data having information on types and prices of goods or services the one or more merchants offer within the subscription based network;

a mobile device coupled to the subscription-based network, the mobile device being associated with a subscriber and comprising a processor, a client application, a display device, a subscriber input device, and a location identification sub-system,

wherein the mobile device executing the client application to:

retrieve commerce data from the merchant databanks of the subscription-based network based on the location identification sub-system and the membership card information, wherein the membership card information may include identifier of the subscriber needed for payment, including credit card information or bank account information, a routing number, a wallet and a wallet address;

represent the commerce data on the display device;

receive input of the subscriber, through the subscriber input device, regarding selection of goods or services required by the subscriber;

prompt through the display to make a payment of the selected goods or services offered by the one or more merchants; and

execute the payment by preparing a payment ledger with details of amount transferred, the subscriber bank account number, routing number or wallet, wallet address; and then transmitting the payment ledger to the server in the subscription-based network,

wherein the server updates the one or more merchant databanks of its network ledger based on received payment ledger, so as to execute a transfer of the amount mentioned in the received payment ledger from the subscriber bank account, wallet, wallet address.

2. The system of claim 1, wherein the payment ledger having information on the merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, a routing number, a merchant wallet, a merchant wallet address, the subscriber bank account number, routing number, a subscriber wallet, a subscriber wallet address and the amount to be transferred to the merchant bank account from the subscriber bank account.

3. The system of claim 1, wherein the client application is adapted to convert the amount from one currency to another currency, if required, before executing the transfer of the amount to one or more merchant databanks.

4. The system of claim 1, wherein the payment server is adapted to:

receive one or more payment messages from the subscriber's mobile devices, the one or more payment messages including a merchant identifier and an amount to be paid to the merchant,

associate the merchant identifier with the merchant bank account,

associate the subscriber's mobile device with the subscriber bank account, and

execute the transfer of the amount from the subscriber bank account to the merchant bank account.

5. The system of claim 3, wherein payment server is adapted to generate a confirmation message of the executed transfer.

6. The system of claim 3, wherein the payment server is adapted to transmit the messages to the subscriber's mobile device.

7. The system of claim 5, wherein the messages are SMS messages.

8. The system of claim 5, wherein the messages are generated by the client application executing on the subscriber's mobile device.



9. The system of claim 3, wherein the merchant identifier is a mobile phone number of a mobile device associated with the merchant.

10. A method for providing goods or services to a subscriber from a merchant in a subscription based network having a server and a database coupled to the server, the database including a network ledger having one or more merchant databanks, each of the one or more merchant databanks storing: merchant data having information about one or more merchants including information on a merchant name, a merchant address, and a merchant telephone number, bank data having information on bank account numbers, wallet, and wallet address associated with the one or more merchants; and commerce data having information on types and prices of goods or services the one or more merchants offer within the subscription based network, wherein the method comprising

executing a client application on the mobile device, wherein the mobile device is coupled with the subscription-based network;

retrieving commerce data from the merchant databanks of the subscription-based network based on the location identification sub-system and the membership card information, wherein the membership card information may include identifier of the subscriber needed for payment, including credit card information or bank account information, routing number, wallet, wallet address;

representing the commerce data on the display device;

receiving input of the subscriber, through the subscriber input device, regarding selection of goods or services required by the subscriber;

prompting through the display to make a payment of the selected goods or services offered by the one or more merchants; and

executing the payment by preparing a payment ledger with details of amount transferred, the subscriber bank account number, and the routing number; and then transmitting the payment ledger to the server in the subscription-based network,

wherein the server updates the one or more merchant databanks of its network ledger based on received payment ledger, so as to execute a transfer of the amount mentioned in the received payment ledger from the subscriber bank account, wallet, wallet address.

11. The method of claim 10, wherein the payment ledger having payee information containing the merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, a merchant wallet, a merchant wallet address, the subscriber bank account number, routing number, subscriber wallet, subscriber wallet address and the amount to be transferred to the merchant bank account, wallet, wallet address from the subscriber bank account, wallet, wallet address.

12. The method of claim 10, comprising converting by the client application the amount from one currency to another currency, if required, before executing the transfer of the amount to one or more merchant databanks.

13. The method of claim 10, comprising executing by the payment server the method comprising:

receiving one or more payment messages from the subscriber's mobile devices, the one or more payment messages including a merchant identifier and an amount to be paid to the merchant,

associating the merchant identifier with the merchant bank account,

associating the subscriber's mobile device with the subscriber bank account, and

executing the transfer of the amount from the subscriber bank account to the merchant bank account.

14. The method of claim 13, comprising generating a confirmation message of the executed transfer; and transmitting the messages to the subscriber's mobile device.

15. The method of claim 14, wherein the messages are SMS messages and are generated by the client application executing on the subscriber's mobile device.

16. A system for providing goods or services to a subscriber from a merchant, the system consisting of:

a subscription-based network having a server and a database coupled to the server, the database including a network ledger having one or more merchant databanks, each of the one or more merchant databanks storing:

merchant data having information about one or more merchants including information on a merchant name, a merchant address, and a merchant telephone number; bank data having information on bank account numbers associated with the one or more merchants; and

commerce data having information on types and prices of goods or services the one or more merchants offer within the subscription based network;

a mobile device coupled to the subscription-based network, the mobile device being associated with a subscriber and comprising a processor, a client application, a display device, a subscriber input device, and a location identification sub-system,

wherein the mobile device executing the client application to:

retrieve commerce data from the merchant databanks of the subscription-based network based on the location identification sub-system and the membership card information, wherein the membership card information may include identifier of the subscriber needed for payment, including credit card information or bank account information, a routing number, a wallet and a wallet address;

represent the commerce data on the display device;

receive input of the subscriber, through the subscriber input device, regarding selection of goods or services required by the subscriber;

prompt through the display to make a payment of the selected goods or services offered by the one or more merchants; and

execute the payment by preparing a payment ledger with details of amount transferred, the subscriber bank account number, routing number or wallet, wallet address; and then transmitting the payment ledger to the server in the subscription-based network,

wherein the server updates the one or more merchant databanks of its network ledger based on received payment ledger, so as to execute a transfer of the amount mentioned in the received payment ledger from the subscriber bank account, wallet, wallet address, wherein the payment ledger having information on the merchant name, a merchant identifier, a merchant address, and a merchant telephone number; a merchant bank account number, a routing number, a merchant wallet, a merchant wallet address, the subscriber bank

account number, routing number, a subscriber wallet, a subscriber wallet address and the amount to be transferred to the merchant bank account from the subscriber bank account, wherein the client application is adapted to convert the amount from one currency to another currency, if required, before executing the transfer of the amount to one or more merchant data-banks.

**17.** The system of claim **16**, wherein the payment server is adapted to:

receive one or more payment messages from the subscriber's mobile devices, the one or more payment messages including a merchant identifier and an amount to be paid to the merchant,

associate the merchant identifier with the merchant bank account,

associate the subscriber's mobile device with the subscriber bank account, and

execute the transfer of the amount from the subscriber bank account to the merchant bank account, wherein payment server is adapted to generate a confirmation message of the executed transfer.

**18.** The system of claim **17**, wherein the payment server is adapted to transmit the messages to the subscriber's mobile device, wherein the messages are SMS messages.

**19.** The system of claim **17**, wherein the payment server is adapted to transmit the messages to the subscriber's mobile device, wherein the messages are generated by the client application executing on the subscriber's mobile device.

**20.** The system of claim **19**, wherein the merchant identifier is a mobile phone number of a mobile device associated with the merchant.

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