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Visa's charge card concept goes wireless

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Visa is adding a wireless twist to the old phrase "Charge It."

The credit card processing giant announced Thursday several initiatives to allow its credit card toting customers the ability to transfer money, make payments, and receive real-time account notification alerts on their Nokia and Android cellular phones. Visa also struck a mobile deal with U.S. Bank.

Under a pilot program with U.S. Bank, which is scheduled to begin by the end of the year, Visa will offer mobile money transfers from one Visa cardholder's account to another. A U.S. Bank Visa cardholder would use a Web browser on their phone to access funds and transfer it directly to the recipient's account. The recipient could then withdraw the funds from an ATM machine, or use the money to make purchases.

Visa is also working with cell phone giant Nokia and new entrant Google's Android to offer mobility to its service.

The Visa-Android deal calls for Chase Visa cardholders to use their Android phone for not only transferring money, but also to receive real-time email alerts when transactions happen on their Visa account, receive offers from merchants, and view images on Google maps to find the location of those merchants who are offering the specials. The Google-Visa deal is expected to begin sometime by the end of the year.

Visa has also struck a similar deal with Nokia for its Nokia 6212 Classic phone. That service is expected to beginning next month.

