

**175.** The device of claim **172**, wherein the Mobile Wallet application provides a display on a mobile device of selectable commands including one or more of a View Bills command, a View Payment Sources command, and a Pay Bill(s) command.

**176.** The device of claim **148**, wherein the MFTS is coupled for electronic communications with a user's computer via a data communications network such as the Internet, and further comprising the steps of:

providing a web application in association with the MFTS;  
receiving user information via the web application corresponding to financial service providers, accounts at financial service providers, payment methods, and/or payees; and  
storing the user information input via the web application in the MFTS database for use in connection with making or receiving payments.

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