

158. The system of claim **144**, wherein the system provides a downloadable Mobile Wallet application for installation and use on the user mobile device.

159. The system of claim **158**, wherein user activation of a Payment Source selection command on the Mobile Wallet application causes the MFTS to retrieve current account information from a financial service provider and wirelessly communicate current account information to the mobile device upon receipt of such information from the financial service provider.

160. The system of claim **144**, wherein the MFTS software is further operative for receiving a payment confirmation message from the payment instruction recipient in response to completion of a predetermined stage in making the payment.

161. The system of claim **160**, wherein the MFTS software is further operative for wirelessly communicating a payment confirmation message to the mobile device in response to receipt of the payment confirmation message from the payment instruction recipient.

162. The system of claim **144**, wherein the MFTS is further coupled for electronic communications with a user's computer via a data communications network such as the Internet, and further comprising:

a web application in association with the MFTS operative for receiving user information via the web application corresponding to financial service providers, accounts at financial service providers, and billing entities; and the MFTS software further operative for storing the user information input via the web application in an MFTS database for use in connection with payments initiated via the user mobile device.

163. The system of claim **162**, wherein the MFTS software is further operative for retrieving and displaying transaction information corresponding to transactions conducted via the user mobile device, via the web application, to a user on the user's computer.

164. The system of claim **144**, wherein the MFTS software is further operative for receiving information from the mobile device corresponding to a payee's pre-existing SV card account number for purposes of crediting a payee's pre-existing SV card.

165. The system of claim **144**, wherein the MFTS software is further operative for:

wirelessly communicating a message to a payee's mobile device, the message advising the payee that a payment has been sent by the user via SV card; and

receiving input from the payee at the payee's mobile device indicating a selected manner in which the payee wishes to receive the payment via SV card.

166. The system of claim **165**, wherein the message to the payee's mobile device comprises a text message.

167. The system of claim **165**, wherein the message to the payee's mobile device is provided via a Mobile Wallet application installed on the payee's mobile device.

168. The system of claim **165**, wherein the selected manner in which the payee can receive payment via SV card includes crediting the payment to a payee's pre-existing SV card and issue of a new SV card.

169. The system of claim **168**, wherein the MFTS software is further operative for, in response to an indication by the payee of receipt of payment via a new SV card:

in response to payee input of information identifying a location for receipt of the new SV card, wirelessly communicating information to the payee identifying a specific retail location at which the new SV card may be obtained.

170. The system of claim **168**, wherein the MFTS software is further operative for communicating card pickup information to the SV card issuer that enables the SV card issuer to issue a card to the payee and further enables a retail location that issues SV cards to verify the identity of the payee for SV card pickup.

171. The system of claim **170**, wherein the card pickup information comprises a transaction number provided by the MFTS that is associated with the payment, a card number, and a mobile phone number associated with the payee.

172. The system of claim **170**, wherein the MFTS software is further operative for wirelessly communicating the card pickup information to the payee's mobile device.

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