

as shown in FIG. 38B. The display 3801C includes an information display region 3860 for information relating to a card type account. As shown in FIG. 38C, the display areas include a card number display region 3862 and a nickname region 3865, for entry of a short name for the account to promote remembrance. A “Next” button 3870 moves to another account of a plurality of accounts stored and maintained by the MFTS 18, and the “Cancel” button 3875 operates in a known manner.

[0488] FIG. 38D illustrates an exemplary display screen 3801D, that is displayed in response to a user change of information relating to a card account, e.g. if a user changes any information relating to a card account such as in FIG. 38C. The display screen 3801D includes an informational display region 3880 for displaying a card number of an account that has been selected for entry or editing, and a personal identification number (PIN) data entry region 3885 for entry of a PIN associated with a card account for security purposes. A “Submit” button 3890 and a “Cancel” button 3895 are provided and are operative in the known manner.

Identifying Information

[0489] FIG. 39 illustrates User Site display screen 3901 that is displayed in response to user activation of the “Payees” link or button in region 3705, for managing payees for receiving payments in accordance with an aspect of the invention. In FIG. 39A, the “Manage Payee” display screen 3901A includes a region 3905 for displaying information relating to payees that have been previously input by a user into the MFTS 18, either by the web application 154 or, as appropriate, via mobile device application entry. As shown in FIG. 3901A, at least information relating to a name of a payee and a mobile device number of the payee is displayed. In accordance with another aspect of the invention, a payee in the system has other information stored in association therewith, including an address of the payee (if available), a default payment method, a preferred account number for one or more payment methods available to the particular payee, and other identifying information. As shown in FIG. 39A, a particular payee may be highlighted or displayed specific information and for operations such as editing or deletion. Also shown in FIG. 39A, are control buttons for an “Add Payee” button 3910, an “Edit Selected” button 3915, and a “Delete Selected” button 3920. User selected of the “Add Payee” button 3910 or the “Edit Selected” button 3915 produces a display such as is shown in FIG. 39B.

[0490] FIG. 39B is an exemplary User Site display screen 3901B that is displayed in response to a user of the web application electing to add a payee or edit a selected payee. The exemplary display screen 3901b includes a data entry and display region 3925, which displays information relating to a particular payee that was selected in FIG. 39A, and allows entry or updating of the information. In this embodiment of the invention, there is provided a “First Name” field 3927, and a “Last Name” field 3930, and a “Phone Number” field 3935. In accordance with another aspect of the invention, address information, account number information, a default selection for payment method field, and other information is also provided. A “Submit” button 3940 and a “Cancel” button 3945 are provided and are operative in the known manner.

[0491] Those skilled in the art will understand and appreciate from a review of FIGS. 37-39 that there is provided an internet-accessible web application input/output interface

154 that allows users to input and edit information relating to “Mobile Devices”, “Accounts”, and “Payees” so as to provide functionality as described elsewhere in this document.

[0492] FIG. 40 is an alternative embodiment of user display screens generated by a web application input/output interface 154, construction in accordance with an alternative aspect of the invention. FIGS. 40-42 provide an alternative method for user interaction with the web application, with a somewhat different manner of displaying information and receiving user interaction with respect to selected accounts, mobile devices, billing entities, and payment sources.

[0493] FIG. 40 illustrates an exemplary display screen 4001 provided by the web application for managing accounts. The display screen 4001 is provided by the web application for managing accounts. The display screen 4001 includes three selectable tabs, an “Account Summary” tab 4005, a “Billing Entities” tab 4010, and a “Payment Sources” tab 4015. Shown selected in FIG. 40 is the “Account Summary” tab 4005. The information associated with the “Account Summary” tab 4005 includes information relating to the particular user including an account number, mobile number associated with the user’s mobile device, and other identifying information as is shown. Other relevant information relating to the user such as address information, registration date information and other information relating to billing entities and payment sources is preferably provided in a display area 4035. An “Edit” button 4020 is provided for editing the information displayed, while a “New” button 4025 is provided for generating a data entry display screen that would allow entry of the information as is shown in FIG. 40.

[0494] FIG. 41 is an exemplary alternative display screen 4101 is displayed in response to user activation of the “Billing Entities” tab 4010. The information displayed in the display screen 4101 includes information identifying the specific account or mobile device number for the current user, as well as a display region 4120 that displays information regarding a plurality for “billers” or billing entities, or people to whom a payment can be made, e.g., a payee and “pay anyone” payment scenarios as described elsewhere in this document. An “Edit” button 4020 and a “New” button 4025 are provided and are operative in a manner described above and will be known to those skilled in the art.

[0495] The billers data region 4120 as shown in FIG. 41 includes selectable tabs for a plurality of billers, 4105, 4110, and 4115. The activation of the “New” button 4025 adds a new tab and a new page for a new “biller”. The exemplary tab 4110 is shown as selected, and displays information relating to a particular biller for which information has been previously entered. In the example shown in FIG. 41, an exemplary billing entity George Electricity Company is shown together with a relevant account number, address, and other identifying information required so as to enable the MFTS 18 to receive a bill from the billing entity and generate a payment to this billing entity in accordance to the aspects of the invention.

[0496] Also, provided in the screen 4101 is a current balanced data display region 4125, which displays information relating to a current account balance with respect to the identified and selected biller, e.g., “Biller 2” shown in tab 4110.

[0497] FIG. 42 is an exemplary alternative web application display in the form of a display screen 4201 displayed