

in response to selection of the payment sources tab **4015**. The exemplary display screen **4201** includes the information identifying the account being viewed such as account number, mobile number, etc., as in the previous screen, and also provides an “Edit” button **4020** and a “New” button **4025** operative as described elsewhere and in the known manner.

[0498] The “Payment Sources” tab **4015** also includes an information display region **4220** for displaying information relating to a selected account. A plurality of selectable tabs with respect to specific accounts available to the user are provided in exemplary selectable tabs **4205**, **4210**, **4215**, which are identified as “Bank 1”, “Bank 2”, and “Bank 3”. Shown selected in FIG. **42** is “Bank 2” **4210**. The display region **4220** thus display information associated with the selected payment source, which in this case identifies a specific financial institution and a specific account associated with the selected financial institution. For example, the information preferably include the name of the payment source, e.g., “Georgia Best Bank”, and the corresponding account number, account type, address, and other identifying information. Also, preferably provided is information display region **4225** for displaying a current balance associated with the selected account.

[0499] From the foregoing, those skilled in the art will understand and appreciate that the web application input/output interface **154** can alternatively provide display screens and controls such as shown in FIGS. **40-42**, to allow user data entry and editing payment sources, billing entities or other payees, in accordance with aspects of the invention.

[0500] The foregoing description of the exemplary embodiments of the inventions has been presented only for the purposes of illustration and description and is not intended to be exhaustive or to limit the invention to the precise forms disclosed. Many modifications and variations are possible in light of the above teachings.

[0501] The embodiments were chosen and described in order to explain the principles of the invention and their practical application so as to enable others skilled in the art to utilize the invention and various embodiments and with various modifications as are suited to the particular use contemplated. Alternative embodiments will become apparent to those skilled in the art to which the present invention pertains without departing in spirit and scope. Accordingly, the scope of the present invention is defined by the appended claims rather than the foregoing description and the exemplary embodiments described therein.

What is claimed is:

1. A method for making a financial payment to a payee via a stored value (SV) card utilizing a mobile device connected for communications via a wireless network, comprising the steps of:

receiving user input at the mobile device of information identifying a payee for a payment to be made by a stored value (SV) card payment method;

at the user mobile device in response to the user input, generating a mobile payment instruction comprising information corresponding to the identified payee;

wirelessly communicating the mobile payment instruction from the user mobile device to a mobile financial transaction system (MFTS);

at the MFTS and in response to receipt of the mobile payment instruction, determining information corre-

sponding to an identified payee for receiving the payment and information indicating payment by a SV card method;

at the MFTS, generating an MFTS payment instruction to a payment instruction recipient that maintains a relationship with a SV card entity, the MFTS payment instruction including at least an amount, information corresponding to the identified payee, and information corresponding to potential payment by a SV card payment method;

communicating the MFTS payment instruction from the MFTS to the payment instruction recipient; and

at the payment instruction recipient, in response to receipt of the MFTS payment instruction, effecting a payment to the identified payee by a stored value card.

2. The method of claim **1**, wherein the user information identifying a payee comprises identifying a payee by selection of one of a plurality of prestored names.

3. The method of claim **1**, wherein the user information identifying a payee comprises identifying a payee by user entry of a mobile number.

4. The method of claim **1**, further comprising the step of displaying information at the user mobile device corresponding to selection by the user/payer of use a SV card payment method for effecting the payment to the payee from among a plurality of different payment methods.

5. The method of claim **4**, wherein the selectable payment methods include: a recipient-defined method, an ACH funds transfer, a paper check, and a stored value (SV) card.

6. The method of claim **1**, wherein the payment instruction recipient is one of a financial service provider, a billing aggregator, a stored value card issuer, a retail establishment that handles stored value cards.

7. The method of claim **1**, further comprising the steps of: storing a cached account balance in the mobile device representative of the balance in the at least one account as of a particular date;

receiving updated account balance information for the account; and

in response to receipt of updated account balance information, displaying updated account balance information corresponding to the account to the user via the mobile device.

8. The method of claim **1**, further comprising the step of wirelessly communicating information to the payee advising that payment by SV card may be received.

9. The method of claim **1**, further comprising the step of receiving user selection of at least one selectable payment source for the payment at the user mobile device.

10. The method of claim **9**, wherein the selection of a payment source for making a payment includes selection of a financial service provider and selection of a particular account associated with the selected financial service provider for making the payment.

11. The method of claim **9**, wherein selection of a payment source causes the MFTS to retrieve current account information from one or more financial service providers and wirelessly communicate the current account information to the mobile device upon receipt of such information from the one or more financial service providers.

12. The method of claim **9**, wherein the mobile financial transaction system (MFTS) includes a mobile financial transaction system (MFTS) database for storing user infor-