

account information from at least one financial service provider at the MFTS, and forwarding the updated account information to the user's mobile device in a passthrough operation.

118. The system of claim **108**, wherein the operation of communicating with a financial service provider comprises periodically communicating with the financial service provider at predetermined time intervals.

119. The system of claim **108**, wherein the operation of communicating with a financial service provider comprises a push communication initiated by the financial service provider.

120. The system of claim **108**, wherein the MFTS software is further operative for storing cached account balances in a database in the MFTS representative of the balances in the plurality of user accounts as of a particular date.

121. The system of claim **108**, wherein the cached account balance of each of the plurality of user accounts stored in the mobile device is stored in association with an account identifier.

122. The system of claim **121**, wherein the account identifier is an account nickname.

123. The system of claim **121**, wherein the account identifier is a coded identifier.

124. The system of claim **121**, wherein the account identifier is also stored in the MFTS in association with authentication information required by a financial service provider associated with each account in order to access information and/or make transaction with respect to the account.

125. The system of claim **121**, wherein the mobile device provides the account identifier from the mobile device to the MFTS; and wherein the MFTS software is further operative for:

retrieving prestored authentication information required by a financial service provider associated with each

account in order to access information and/or make transaction with respect to the account;

providing the authentication information to the financial service provider with other information required to obtain updated account balance information; and

in response to receipt of the updated account balance information from the financial service provider, providing the updated account balance information to the mobile device in association with the identifier.

126. The system of claim **121**, wherein the identifier includes an account nickname, and wherein the step of displaying information corresponding to the plurality of user accounts to the user via the mobile device comprises displaying the account nickname for each account in association with account balance information.

127. The system of claim **108**, wherein a plurality of financial accounts is maintained at a plurality of different financial service providers, each having its own account balance information providing system, and wherein the method involves obtaining updated account balance information from each of the plurality of different financial service providers in response to a single action by the user at the user's mobile device.

128. The system of claim **108**, wherein the user mobile device stores a cached account balance in the mobile device representative of the balance in the at least one account as of a particular date;

wherein the mobile device receives updated account balance information for the account; and

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

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