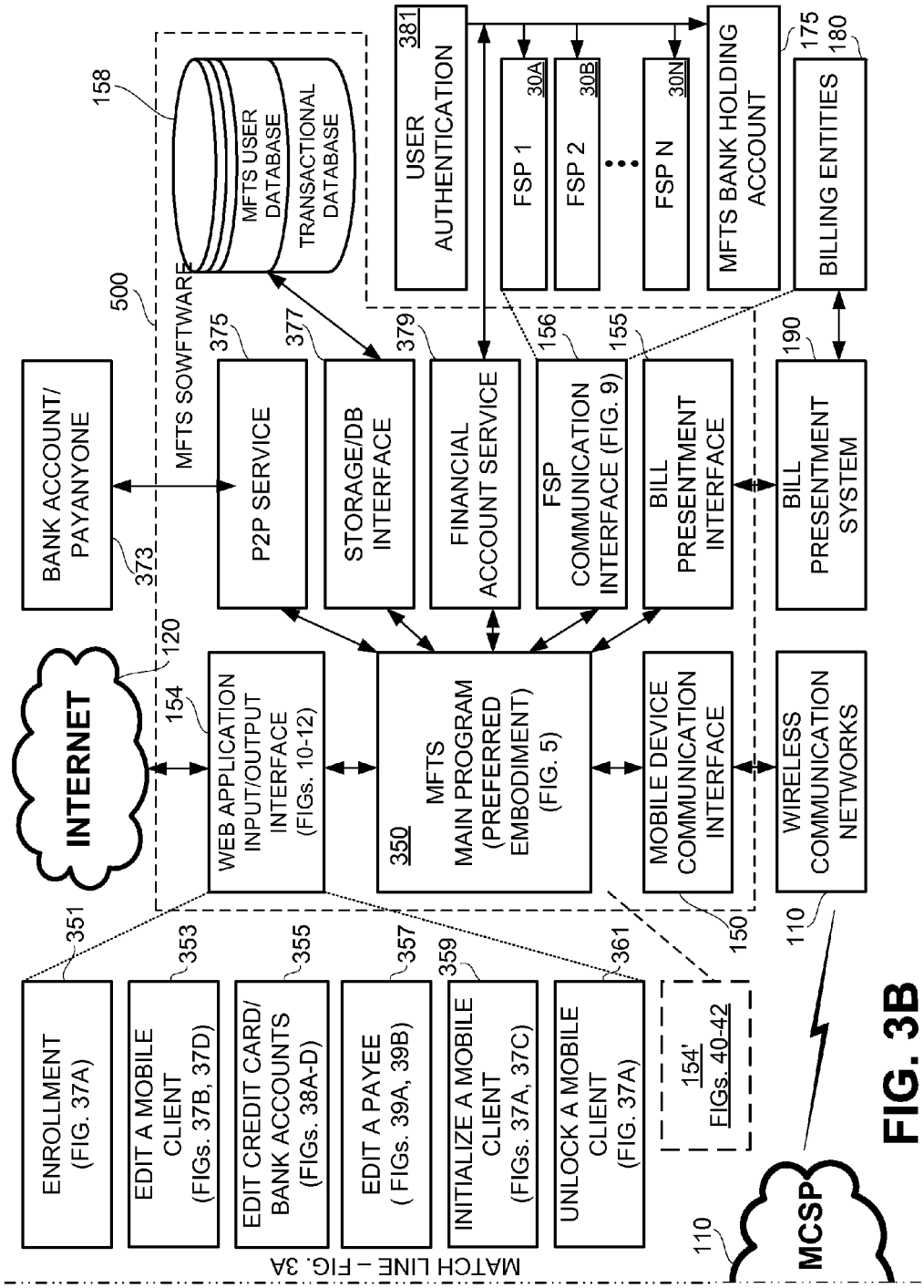
INTERNET
120
BANK ACCOUNT/ PAYANYONE
373
500
MFTS SOWFTWARE
158
MFTS USER DATABASE
TRANSACTIONAL DATABASE
154
WEB APPLICATION INPUT/OUTPUT INTERFACE (FIGs. 10-12)
375
P2P SERVICE
377
STORAGE/DB INTERFACE
379
FINANCIAL ACCOUNT SERVICE
350
MFTS MAIN PROGRAM (PREFERRED EMBODIMENT) (FIG. 5)
156
FSP COMMUNICATION INTERFACE (FIG. 9)
155
BILL PRESENTMENT INTERFACE
150
MOBILE DEVICE COMMUNICATION INTERFACE
381
USER AUTHENTICATION
FSP 1
30A
FSP 2
30B
FSP N
30N
MFTS BANK HOLDING ACCOUNT
175
BILLING ENTITIES
180
190
BILL PRESENTMENT SYSTEM
WIRELESS COMMUNICATION NETWORKS
110
351
ENROLLMENT (FIG. 37A)
353
EDIT A MOBILE CLIENT (FIGs. 37B, 37D)
355
EDIT CREDIT CARD/ BANK ACCOUNTS (FIGs. 38A-D)
357
EDIT A PAYEE (FIGs. 39A, 39B)
359
INITIALIZE A MOBILE CLIENT (FIGs. 37A, 37C)
361
UNLOCK A MOBILE CLIENT (FIG. 37A)
154'
FIGs. 40-42
110
MCSP
MATCH LINE – FIG. 3A

FIG. 3B