check, or stored value card), and at step **3520** provides applicable account details needed for the payee/user to receive payment. This account setup information is communicated to the MFTS **18** via one or more electronic messages **3520**.

[0468] At step **3522**, the MFTS **18** receives the account setup information and stores the account information in association with identification information corresponding to the payee/user, in the user database of the MFTS. Also at step **3522**, the MFTS **18** communicates an MFTS payment instruction (MFTSPI) message **3523** to a selected third party payment provider **30**P or financial institution **30** (e.g. an ACH payment generator, or a paper check issuer, or a stored value card vendor) to cause the issue of the selected form of payment to the payee as shown in step **3524**. After providing this MFTSPI to the selected payment provider, also at step **3522** the MFTS **18** provides a payment confirmation message **3526** to the payee/user through his/her mobile device **3501**. At step **3528** the payee/user receives the payment confirmation information that the payment has been sent for processing.

[0469] Subsequent to the foregoing steps, and as indicated at step **3530**, the payee (now a registered user of the MFTS services) is empowered and enabled not only to receive further payments via the installed Mobile Wallet application, but also to register billing entities to whom payments should be made, as well as the payee/user's payment sources. The payee/now user can also facilitate the spread of the Mobile Wallet application and convenient use of the MFTS and associated services by making payments to others that may not have the Mobile Wallet, and thereby facilitate the spread of use of the systems and methods of the present invention. According to an exemplary aspect of the invention, the new user is preferably provided with information identifying the MFTS website and prompting the new user to access the web application (FIGS. **37-42**) to enter and provide detailed information relating to billing entities, persons to pay, payment sources, accounts, viewing of transaction details, default payment and receipt methods, etc.

[0470] Referring now to FIG. **36**, a serial screen view **3600** are shown for a registered user to change the login PIN when such an action is needed, according one embodiment of the present invention. The screen views **3602** and **3604** were explained elsewhere in this document and are not described here. In screen view **3606**, the user highlights and selects the "Change PIN" option from a menu provided on the screen view. For security purposes, this action requires the user to enter the current PIN number for verification in screen view **3608**. The user is requested to enter a new PIN in screen view **3610** and to re-enter the PIN again for verification purpose in screen view **3612**. According to one embodiment of the present invention, the PIN comprises six numerical digits for easy remembrance and can be extended to any reasonable length. In another embodiment, the PIN comprises alpha-numerical digits, if the mobile device has a full keyboard. In one embodiment, the PIN comprises case-sensitive alpha-numerical digits. In another embodiment, the PIN comprises not case-sensitive alpha-numerical digits. In one embodiment, the PIN is fixed length. In another embodiment, the PIN is variable length with pre-determined minimum length and maximum length.

[0471] A message is sent to the MFTS to notify the MFTS to change the PIN and store the changed PIN in the user database of the MFTS. The MFTS sends a confirmation message back to the user's mobile device to inform the user that the PIN is successfully changed, and this message is displayed on the screen view **3614**. Here an option button "Main Menu" brings the user to the main menu screen view **3616** of the mobile wallet application.

[0472] Turning next to FIG. **37**, consisting of FIGS. **37**A-**37**D, for a discussion of a user interface comprising screen displays of a web application input/output interface illustrating aspects of user enrollment for use of a mobile financial transaction system (MFTS), through a web application user site, according to an aspect of the present invention. FIG. **37** is an illustrative screen display of the web application **154**, in particular, the user site web application **153** (FIG. **2**). In particular, FIG. **37**A illustrates aspects of enrollment of a user for use of the services provided by the MFTS **18**. FIGS. **37**B, **37**C, & **37**D illustrate aspects of adding or editing mobile devices, and editing aspects of a mobile device.

[0473] In accordance with an aspect of the present invention, the web application provides a User Site screen display **3701** which includes a first region **3705** including a plurality of selectable links or buttons for pre-determine functions, a second region **3710** for data entry, and a plurality of user control **3715** to provide specific functionality. In the first region **3705**, selectable links labeled "Mobile Devices", "Accounts", "Payees", and "Logout" are provided. A user's selection of the Mobile Devices link presents the display as shown in **3701**, which enables a user manage Mobile Devices for use in connection with the MFTS according to an aspect of the invention. A user's activation of Accounts links provides a display as will be discussed in connection with FIG. **38**. A user's activation of the Payee's link provides a user's display as shown in FIG. **39** as will be discussed below.

[0474] The data entry second region **3710** displays the mobile numbers of any Mobile Devices that have previously been enrolled by the current user for use with the MFTS **18**. The second region **3710** shows a single Mobile Device number (404) 505-6060, which is an exemplary mobile telephone number.

[0475] The selectable user control **3715** provides commands to implement functions in conjunction with enrolled mobile number(s). According to an aspect of the invention, presently considered a preferred embodiment, the user control **3715** comprises an "Add Device" button **3717**, an "Initialize Device" button **3720**, an "Edit Device" button **3725**, a "Lost Device" button **3730**, an "Unlock Device" button **3735**, and a "Delete Device" button **3740**.

[0476] These functions are self-explanatory, and will be understood by those skilled in the art. In one embodiment, the "Lost Device" function is to disable a reported lost mobile device for user's protection. The "Unlock Device" function is to re-enable a disabled mobile device or re-activate a mobile device after several consecutive failed logins. The "Delete Device" function is to remove an enrolled mobile device from mobile financial transaction system service.

[0477] User activation of either the "Add Device" button **3717** or the "Edit Device" button **3725** causes the MFTS web application to provide a screen display **3701**B, as shown in FIG. **37**B. The display screen **3701**B includes a data entry region **3745** for entry of a mobile device phone number, into which a user can enter a number. A "Submit Query" button **3750** is provided to cause the web application to utilize the