

- providing a mobile financial transaction system (MFTS) coupled for wireless communications with a mobile device of a user using a mobile communication service provider (MCSP), the MFTS coupled for electronic communication with one or more financial service providers at which the user maintains one or more accounts, the MFTS including a mobile financial transaction system (MFTS) database for storing user information and financial account information associated with a plurality of accounts associated with at least one financial service provider;
- storing a cached account balance in the mobile device representative of the balance in the plurality of user accounts as of a particular date;
- communicating with at least one financial service provider to obtain updated account balance information for at least one account of the user;
- wirelessly communicating updated account balance information to a user's mobile device; and
- in response to receipt of updated account balance information from the MFTS, displaying updated account balance information corresponding to the plurality of user accounts to the user via the mobile device.
2. The method of claim 1, further comprising the steps of: providing a user authentication function at the user's mobile device so as to authenticate a user to access the cached account balance information on the mobile device;
- in response to user authentication at the mobile device, providing a user identifier to the MFTS indicative of user login and connection for wireless communications; and
- in response to receipt of the user identifier at the MFTS, initiating communication to the one or more financial service providers so as to request updated account balance information,
- whereby upon user activation and login, updated account balance information is automatically obtained for the plurality of financial accounts and provided in real time to the user's mobile device.
3. The method of claim 1, wherein the financial service provider includes one or more of a bank, a credit card company, a debit card company, a stored value card provider, a credit union, a payment services company, a financial service provider.
4. The method of claim 1, wherein the account information displayed at the user's mobile device comprises summarized account information.
5. The method of claim 1, wherein the account information comprises payment source information.
6. The method of claim 1, further comprising the steps of: providing a device connected signal from a mobile device to the MFTS upon determination that a user's mobile device is connected and/or authenticated for wireless communications with the MFTS; and
- at the MFTS, in response to receipt of the device connected signal, initiating the communication with a financial service provider to obtain updated account balance information for one or more accounts of the user.
7. The method of claim 1, wherein the step of communicating with the financial service provider includes the steps of:
- receiving at the MFTS a user identifier corresponding to the user from the mobile device;
- in response to the user identifier, determining at least one financial service provider identifier corresponding to a financial service provider associated with the user;
- determining authentication information required to access account information in the financial service provider corresponding to the financial service provider identifier;
- providing authentication information to the financial service provider; and
- receiving updated account balance information from at least one account maintained by the at least one financial service provider.
8. The method of claim 7, wherein the user identifier is used to determine a plurality of financial service providers and receive updated account balances corresponding to a plurality of different accounts at a plurality of different financial service providers.
9. The method of claim 7, wherein the user identifier includes one of a mobile phone number, a MIN, a code, a name.
10. The method of claim 1, wherein the step of wirelessly communicating updated account information to a user's mobile device comprises receiving the updated 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.
11. The method of claim 1, wherein the step of communicating with a financial service provider comprises periodically communicating with the financial service provider at predetermined time intervals.
12. The method of claim 1, wherein the step of communicating with a financial service provider comprises a push communication initiated by the financial service provider.
13. The method of claim 1, further comprising the step of 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.
14. The method of claim 1, 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.
15. The method of claim 14, wherein the account identifier is an account nickname.
16. The method of claim 14, wherein the account identifier is a coded identifier.
17. The method of claim 14, 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.
18. The method of claim 14, further comprising the steps of:
- providing the account identifier from the mobile device to the MFTS;
- at the MFTS, 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