

receiving updated account balance information from at least one account maintained by the at least one financial service provider.

31. The system of claim **30**, 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.

32. The system of claim **30**, wherein the user identifier includes one of a mobile phone number, a MIN, a code, a name.

33. The system of claim **24**, wherein the operation 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.

34. The system of claim **24**, wherein the operative of communicating with a financial service provider comprises periodically communicating with the financial service provider at predetermined time intervals.

35. The system of claim **24**, wherein the operation of communicating with a financial service provider comprises a push communication initiated by the financial service provider.

36. The system of claim **24**, wherein the MFTS system 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.

37. The system of claim **24**, 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.

38. The system of claim **37**, wherein the account identifier is an account nickname.

39. The system of claim **37**, wherein the account identifier is a coded identifier.

40. The system of claim **37**, 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.

41. The system of claim **37**, wherein the mobile device is further operative for providing the account identifier 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.

42. The system of claim **37**, wherein the identifier includes an account nickname, and wherein the operation 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.

43. The system of claim **24**, wherein operation of displaying account balance information via the mobile device comprises displaying an account nickname in association with account balance information for each of the plurality of accounts.

44. The system of claim **24**, wherein the step of displaying account balance information via the mobile device comprises displaying an "as of" date in association with the account balance information.

45. The system of claim **24**, 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.

46. The device of claim **24**, 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 mobile device displays updated account balance information corresponding to the account to the user.

47. A method for monitoring a plurality of financial accounts maintained at one or more financial service providers using a mobile device connected for communications with a wireless network, comprising the steps of:

- storing a cached account balance in the mobile device representative of the balance in the plurality of user accounts as of a particular date;

- wirelessly receiving updated account balance information from a mobile financial transaction system (MFTS), the MFTS coupled for electronic communication with one or more financial service providers at which the user maintains one or more accounts and operative for obtaining updated account balance information; and
- displaying updated account balance information corresponding to the plurality of user accounts to the user via the mobile device.

48. The method of claim **47**, 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; and

- 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.

49. The method of claim **48**, wherein the MFTS, in response to receipt of the user identifier at the MFTS, initiates 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.

50. The method of claim **47**, wherein the financial service provider includes one or more of a bank, a credit card