

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.

**105.** The method of claim **100**, 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.

**106.** The method of claim **87**, 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.

**107.** The method of claim **87**, further comprising the steps of:

storing a cached account balance in the mobile device representative of the balance in the at least one account as of a particular date;

receiving updated account balance information from the MFTS at the user mobile device; and

in response to receipt of updated account balance information from the MFTS, displaying updated account balance information corresponding to the account to the user via the mobile device.

**108.** A system for providing account balance information to a mobile device user who maintains a plurality of financial accounts at one or more financial service providers, the mobile device connected for communications with a wireless network and including a cached account balance for one or more accounts at one or more financial service providers, comprising:

a mobile financial transaction system (MFTS) coupled for wireless communications with one or more mobile devices of a user using a mobile communication service provider (MCSP), the MFTS coupled for electronic communications with one or more financial service providers with whom a user maintains one or more financial accounts, the MFTS including a mobile financial transaction system (MFTS) database for storing user information, the MFTS including MFTS software comprising program code for carrying out the computer-implemented steps of:

communicating with at least one financial service provider to obtain updated account balance information for at least one account of the user; and

wirelessly communicating updated account balance information to a user's mobile device,

whereby in response to receipt of updated account balance information from the MFTS, the user's mobile device displays updated account balance information corresponding to the plurality of user accounts to the user.

**109.** The system of claim **108**, wherein the user mobile device includes a user authentication function 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, provides a user identifier to the MFTS indicative of user login and connection for wireless communications; and

wherein the MFTS software is further operative, in response to receipt of the user identifier, for 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.

**110.** The system of claim **108**, 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.

**111.** The system of claim **108**, wherein the account information displayed at the user's mobile device comprises summarized account information.

**112.** The system of claim **108**, wherein the account information comprises payment source information.

**113.** The system of claim **108**, wherein the mobile device provides a device connected signal to the MFTS upon determination that a user's mobile device is connected and/or authenticated for wireless communications with the MFTS; and

wherein the MFTS software is further operative, in response to receipt of the device connected signal, for initiating the communication with a financial service provider to obtain updated account balance information for one or more accounts of the user.

**114.** The system of claim **108**, wherein the operation 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.

**115.** The system of claim **114**, 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.

**116.** The system of claim **114**, wherein the user identifier includes one of a mobile phone number, a MIN, a code, a name.

**117.** The system of claim **108**, wherein the operation of wirelessly communicating updated account information to a user's mobile device comprises receiving the updated