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(54) **METHODS AND SYSTEMS FOR PAYMENT TRANSACTIONS IN A MOBILE ENVIRONMENT**

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(57) **ABSTRACT**

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Methods and systems for conducting financial transactions in a mobile environment utilizing a mobile device such as a mobile telephone or wireless connected personal digital assistant (PDA) that communicates with a mobile financial transaction system (MFTS) that stores user and transaction information. The MFTS receives information on behalf of a mobile device user corresponding to bills to pay or other payments to make. The MFTS also receives information corresponding to payment sources available for use in making payments. Selected payments information and payment source information are communicated to the mobile user via a wireless network and displayed for user selection. The user selects a payment to make and a payment source. A mobile payment instruction is generated and communicated to the MFTS. The MFTS instructs a payment instruction recipient to make a payment to an identified payee. Real-time updated account and payment balances are provided to the user's mobile device.

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