

mobile device upon receipt of such information from the one or more financial service providers in response to user activation of the View Payment Sources command at the mobile device.

137. The system of claim **126**, wherein the identified payee corresponds to a billing entity that communicated bill information to the MFTS.

138. The system of claim **126**, wherein the payment to make information communicated to the mobile device is limited to a payee identifier, an amount, and a due date.

139. The system of claim **126**, wherein the MFTS database stores transaction information corresponding to a user's mobile financial transactions, the transaction information including the payment to make information in addition to other information utilized to track status of the payment to make.

140. The system of claim **139**, wherein the transaction information includes one or more of the following items of information: a user ID number, a transaction identifier, a bill received date, a bill due date, an amount, a financial service provider identifier, an account identifier, a payee identifier, a pending/complete flag.

141. The system of claim **126**, wherein the MFTS software is further operative for receiving a payment confirmation message from payment instruction recipient at a pre-determined stage in making the payment.

142. The system of claim **141**, wherein the MFTS software is further operative for communicating a payment confirmation message to the mobile device in response to receipt of the payment confirmation message from the payment instruction recipient.

143. The system of claim **126**, wherein the MFTS software is further operative for receiving information from the user mobile device corresponding to selection of a payment method for making a payment, and providing information corresponding to the selected payment method to the payment instruction recipient.

144. The system of claim **143**, wherein the selectable payment methods include: a recipient-defined method, an ACH funds transfer, a paper check, and a stored value (SV) card.

145. The system of claim **126**, wherein the MFTS is coupled for electronic communications with a user's computer via a data communications network such as the Internet, and further comprising the computer-implemented steps of:

- providing a web application in association with the MFTS;

- receiving user information via the web application corresponding to financial service providers, accounts at financial service providers, and payees; and

- storing the user information input via the web application in the MFTS database for use in connection with payments initiated via the user mobile device.

146. The system of claim **145**, wherein the MFTS software is further operative for retrieving and displaying transaction information corresponding to transactions conducted via the user mobile device, via the web application, to a user via a user's computer.

147. The system of claim **126**, wherein the mobile financial payment includes a balance transfer from one account associated with a user to another account associated with the same user.

148. The system of claim **126**, wherein the MFTS communicates with the financial service provider to obtain updated account balance information for the account and wirelessly communicates updated account balance information from the MFTS to the user mobile device,

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

149. A method for making a financial payment to a payee via a paper check utilizing a mobile device connected for communications via a wireless network, comprising the steps of:

- displaying information corresponding to one or more selectable payments to make at the user mobile device;
- displaying information corresponding to at least one selectable payment source for the payment at the user mobile device;

- displaying information corresponding to one or more selectable payment methods at the user mobile device, the payment methods at least including a paper check payment method;

- at the user mobile device, receiving user input corresponding to selection of a payment to make, selection of a payment source for making a payment, and selection of a paper check payment method;

- at the user mobile device in response to the user input, generating a mobile payment instruction comprising information corresponding to a selected payment to make, a selected payment source for making a payment corresponding to the selected payment to make, and the paper check payment method;

- wirelessly communicating the mobile payment instruction from the user mobile device to a mobile financial transaction system (MFTS);

- at the MFTS and in response to receipt of the mobile payment instruction, determining an identified payee for receiving the payment indicated by the payment instruction;

- at the MFTS, generating an MFTS payment instruction to a payment instruction recipient, the MFTS payment instruction including at least information identifying, an amount, information corresponding to the identified payee, and information indicating payment by the paper check payment method;

- communicating the MFTS payment instruction from the MFTS to the selected payment instruction recipient; and

- at the payment instruction recipient, in response to receipt of the MFTS payment instruction, making a payment to the identified payee by printing and mailing a paper check to the payee.

150. The system of claim **149**, wherein the payment instruction recipient comprises a financial service provider or a billing aggregator.

151. The method of claim **149**, wherein the mobile financial transaction system (MFTS) includes a mobile financial transaction system (MFTS) database for storing user information, payment to make information associated with the one or more payees, and payment source information associated with at least one account associated with at least one financial service provider; and

- wherein the step of determining the identified payee identified payee for receiving the payment indicated by