the payment instruction and information corresponding to the selected account at the selected financial service provider identified in the payment instruction is effected by retrieving said information from information prestored in the MFTS database.

152. The method of claim **151**, wherein the MFTS database stores transaction information corresponding to a user's 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.

153. The method of claim **152**, 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.

154. The method of claim **149**, wherein the payment to make information is first provided to the MFTS by an external source, is input by the user via an Internet-accessible web site accessible by the user for input of payment to make information and payee information, or is input by the user at the mobile device, and is thereafter communicated to the mobile device for display to the user.

155. The method of claim **154**, wherein the external source for the payment to make information is selected from the group comprising: a bill presentment system that provides bill information from a plurality of billing entities or an individual billing entity.

156. The method of claim **149**, wherein the payment to make information comprises information corresponding to one or more of the following: a recurring bill, a bill from a billing aggregator, a bill from an individual billing company, a "pay anyone" payment.

157. The method of claim **149**, wherein the step of displaying information corresponding to one or more payment to make at the user mobile device is provided in response to user activation of a "View Bills" function.

158. The method of claim **149**, wherein the step of displaying information corresponding to one or more payment to make at the user mobile device is provided in response to receipt at the mobile device of a text message from the MFTS.

159. The method of claim **149**, further comprising the step of providing a Mobile Wallet application on the user mobile device.

160. The method of claim **159**, wherein the Mobile Wallet application provides a display on the mobile device of selectable commands including one or more of a View Bills command, a View Payment Sources command, and a Pay Bill(s) command.

161. The method of claim **160**, wherein the user input corresponding to selection of a payment to make is provided in response to display of a View Bills command.

162. The method of claim **160**, wherein user activation of the View Bills selectable command causes the MFTS to retrieve payment to make information from a bill presentment system and communicate the payment to make information to the mobile device upon receipt of such information from the bill presentment system.

163. The method of claim **160**, wherein the user input corresponding to selection of a payment source for making a payment is provided in response to display of a View Payment Sources command.

164. The method of claim **163**, wherein the selection of a payment source for making a payment includes selection of a financial service provider and selection of a particular account associated with the selected financial service provider for making the payment.

165. The method of claim **163**, wherein user activation of the View Payment Sources command causes the MFTS to retrieve current account information from one or more financial service providers and communicate the current account information to the mobile device upon receipt of such information from the one or more financial service providers.

166. The method of claim **149**, wherein the identified payee corresponds to a billing entity that communicated bill information to the MFTS.

167. The method of claim **149**, wherein payment to make information is communicated to the mobile device by the MFTS for selected by the user, and wherein the payment to make information is limited to a payee identifier, an amount, and a due date.

168. The method of claim **149**, further comprising the step of communicating a payment confirmation message from the selected financial service provider to the MFTS in response to completion of a predetermined stage in making the payment.

169. The method of claim **168**, further comprising the step of communicating a payment confirmation message to the mobile device in response to receipt of the payment confirmation message from the selected financial service provider.

170. The method of claim **149**, wherein the MFTS is further coupled for electronic communications with a user's computer via a data communications network such as the Internet, and further comprising the 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.

171. The method of claim **149**, 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 to the user mobile device; and

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

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