

receiving user input corresponding to selection of a payment method for making a payment; and
 in response to the user input, including information in the mobile payment instruction corresponding to the selected method for making the payment.

148. The method of claim **147**, wherein the selectable payment methods include: a recipient-defined method, an ACH funds transfer, a paper check, and a stored value (SV) card.

149. A mobile device for making a mobile financial payment via a wireless network, comprising:

a mobile device connected for wireless communications via a mobile communication service provider to a mobile financial transaction system (MFTS), the mobile device including a display, user input means, a processor, and a memory; and

mobile device software operative on the mobile device processor comprising program code for carrying out the computer-implemented steps of:

receiving user input corresponding to selection of a payment source for making a payment and selection of at least one payment to make;

generating a mobile payment instruction comprising information corresponding to the payment to make and a selected payment source for making a payment; and

wirelessly communicating the mobile payment instruction from the user mobile device to a mobile financial transaction system (MFTS) coupled for wireless communications with one or more payment sources and with one or more sources of payee information indicative of an identified payee to whom a payment is to be made,

whereby in response to receipt of the mobile payment instruction, the MFTS effects a payment to the identified payee by communicating a payment instruction to a payment instruction recipient.

150. The device of claim **149**, wherein the mobile device is further operative for displaying information corresponding to the payment to make, the information corresponding to one or more selectable bills to pay, the one or more selectable bills to pay including the payment to make information associated with a billing entity associated with a bill to pay.

151. The device of claim **149**, wherein the payment to make information comprises a bill, and the payee is a billing entity.

152. The device of claim **149**, wherein the mobile device is further operative for receiving summarized payment to make information communicated by the MFTS and displaying information corresponding to the summarized payment to make information.

153. The device of claim **152**, wherein the summarized payment to make information includes a coded payee identifier in addition to other selected payment to make information, the coded payee identifier being reduced in size relative to payee identifying information stored at the MFTS.

154. The device of claim **153**, wherein the coded payee identifier is used at the mobile device to retrieve more comprehensive billing entity information stored locally in a mobile device memory.

155. The device of claim **152**, wherein the summarized payment to make information communicated to the mobile device consists of a coded payee identifier, an amount, and a due date.

156. The device of claim **149**, wherein the payment source comprises at least one account associated with at least one financial service provider.

157. The system of claim **156**, 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 user mobile device receives updated account balance information for the account and wirelessly communicates updated account balance information from the MFTS to the user mobile device; and

wherein 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.

158. The device of claim **156**, wherein the payment source comprises a plurality of selectable accounts maintained by the user, at one or more selectable financial service providers.

159. The device of claim **149**, wherein at least a portion of the payment to make information utilized in making the payment is input to the MFTS by the user via a web application associated with the MFTS or is input by the user at the mobile device.

160. The device of claim **149**, wherein the mobile device is further operative for displaying payment to make information in response to user activation of a "View Bills" function.

161. The device of claim **149**, wherein the mobile device is further operative for displaying payment to make information in response to receipt at the mobile device of a message from the MFTS.

162. The device of claim **161**, wherein the message is a text message.

163. The device of claim **161**, wherein the message is displayed via a Mobile Wallet application on the user mobile device.

164. The device of claim **149**, wherein the mobile device software comprises a Mobile Wallet application.

165. The device of claim **164**, 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.

166. The device of claim **165**, wherein the display comprises user controls for user selection of a bill to pay in response to display of a View Bills command.

167. The device of claim **165**, wherein the payee information source comprises at least one bill information source, and wherein user activation of the View Bills command causes the MFTS to retrieve bill information from the bill information source and communicate bill information to the mobile device upon receipt of such information from the bill information source.

168. The device of claim **167**, wherein the bill information source comprises a bill aggregator.

169. The device of claim **167**, wherein the bill information source comprises an individual billing entity.