

170. The device of claim **165**, wherein the user input corresponding to a payment source for making a payment is provided in response to display of a View Payment Sources command.

171. The device of claim **170**, wherein the user input corresponding to a payment source includes selection of a financial service provider and selection of a particular account associated with the selected financial service provider for making the payment.

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

173. The device of claim **149**, wherein the identified payee corresponds to a billing entity that communicated payment to make information to the MFTS.

174. The device of claim **149**, wherein the mobile device is further operative for wirelessly receiving a payment confirmation message at the mobile device from the MFTS in response to receipt of a payment confirmation message from the payment instruction recipient.

175. The device of claim **149**, wherein the mobile device is further operative for:

- 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.

176. The device of claim **175**, wherein the selectable payment methods include: a recipient-defined method, an ACH funds transfer, a paper check, and a stored value (SV) card.

177. A computer-implemented method for a mobile financial transaction system (MFTS) to effect a financial payment to a payee in response to a mobile device connected for communication via a wireless network, comprising the steps of:

- providing a web application for receiving user input of user information and information relating to payees;
- receiving payment to make information from a payee information source corresponding to a payment to be made by a mobile device user to at least one payee;
- generating summarized payment to make information based on the payment to make information from a payee information source, the summarized payment to make information comprising a predetermined selected subset of the payment to make information;
- wirelessly communicating the summarized payment to make information from the MFTS to a user mobile device;
- wirelessly receiving a mobile payment instruction from the user mobile device;
- in response to receipt of the mobile payment instruction, retrieving information from a MFTS database corresponding to an identified payee for receiving the payment indicated by the payment instruction and information corresponding to the payment source;
- generating a MFTS payment instruction to a payment instruction recipient, the MFTS payment instruction including at least an amount and information corresponding to the identified payee; and

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

178. The method of claim **177**, wherein the payment to make information comprises a bill, and the payee is a billing entity.

179. The method of claim **177**, wherein the payment instruction recipient is one of a financial service provider, a billing aggregator, or a separate billing entity.

180. The method of claim **177**, wherein the summarized payment to make information communicated by the MFTS 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.

181. The method of claim **177**, wherein the payment source comprises at least one account associated with at least one financial service provider.

182. The method of claim **181**, 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 for the account; and
- in response to receipt of updated account balance information, displaying updated account balance information corresponding to the account to the user via the mobile device.

183. The method of claim **181**, wherein the payment source comprises a plurality of selectable accounts maintained by the user, at one or more selectable financial service providers.

184. The method of claim **177**, wherein a least a portion of the payment to make information is input to the MFTS by the user via the web application or is input by the user at the mobile device.

185. The method of claim **177**, further comprising the step of wirelessly communicating a message to a user mobile device in response to receipt of payment to make information from a payee information source.

186. The method of claim **185**, wherein the message is configured for display on a user mobile device via a Mobile Wallet application.

187. The method of claim **185**, wherein the message is a text message.

188. The method of claim **177**, further comprising the step of providing a downloadable Mobile Wallet application for a user mobile device.

189. The method of claim **177**, wherein the payee information source comprises at least one bill information source, and wherein user activation of a View Bills command on a mobile device 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.

190. The method of claim **189**, wherein the bill information source comprises an individual billing entity.

191. The method of claim **189**, wherein the bill information source comprises a bill aggregator.

192. The method of claim **177**, wherein the mobile payment instruction includes user selection of a financial