

wherein 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.

211. The system of claim **204**, 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.

212. The system of claim **204**, 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.

213. The system of claim **212**, wherein the message is a text message.

214. The system of claim **212**, wherein the message is configured for display on a user mobile device via a Mobile Wallet application.

215. The system of claim **204**, further comprising the step of providing a downloadable Mobile Wallet application for a user mobile device.

216. The system of claim **204**, 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.

217. The system of claim **216**, wherein the bill information source comprises a bill aggregator.

218. The system of claim **216**, wherein the bill information source comprises an individual billing entity.

219. The system of claim **204**, wherein the mobile payment instruction includes user selection of a financial service provider and selection of a particular account associated with the selected financial service provider for making the payment.

220. The system of claim **204**, wherein user activation of a View Payment Sources command on a mobile device causes the MFTS to retrieve current account information from one or more financial service providers and wirelessly communicate the current account information to the mobile device upon receipt of such information from the one or more financial service providers.

221. The system of claim **204**, wherein the identified payee corresponds to a billing entity that communicated payment to make information to the MFTS.

222. The system of claim **204**, wherein the summarized payment to make information communicated to the mobile device consists of a coded payee identifier, an amount, and a due date.

223. The system of claim **204**, wherein the MFTS software is further operative for storing transaction information corresponding to a user's financial transactions, the transaction information including payment to make information received from the user upon selection of a payment to make in addition to other information utilized to track status of payments made by the user.

224. The system of claim **223**, 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.

225. The system of claim **204**, wherein the MFTS software is further operative for receiving user information via the web application corresponding to payment sources and payees, and storing the user information input via the web application for use in connection with transactions.

226. The system of claim **225**, 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 the user's computer.

227. The system of claim **204**, wherein the MFTS software is further operative for receiving a payment confirmation message at the MFTS from a payment instruction recipient in response to completion of a predetermined stage in making the payment by the payment instruction recipient.

228. The system of claim **227**, 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.

229. The system of claim **204**, wherein the mobile payment instruction includes information corresponding to selection of a payment method for making a payment, and wherein the payment is effected via the selected payment method.

230. The system of claim **229**, wherein the selectable payment methods include: a recipient-defined method, an ACH funds transfer, a paper check, and a stored value (SV) card.

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