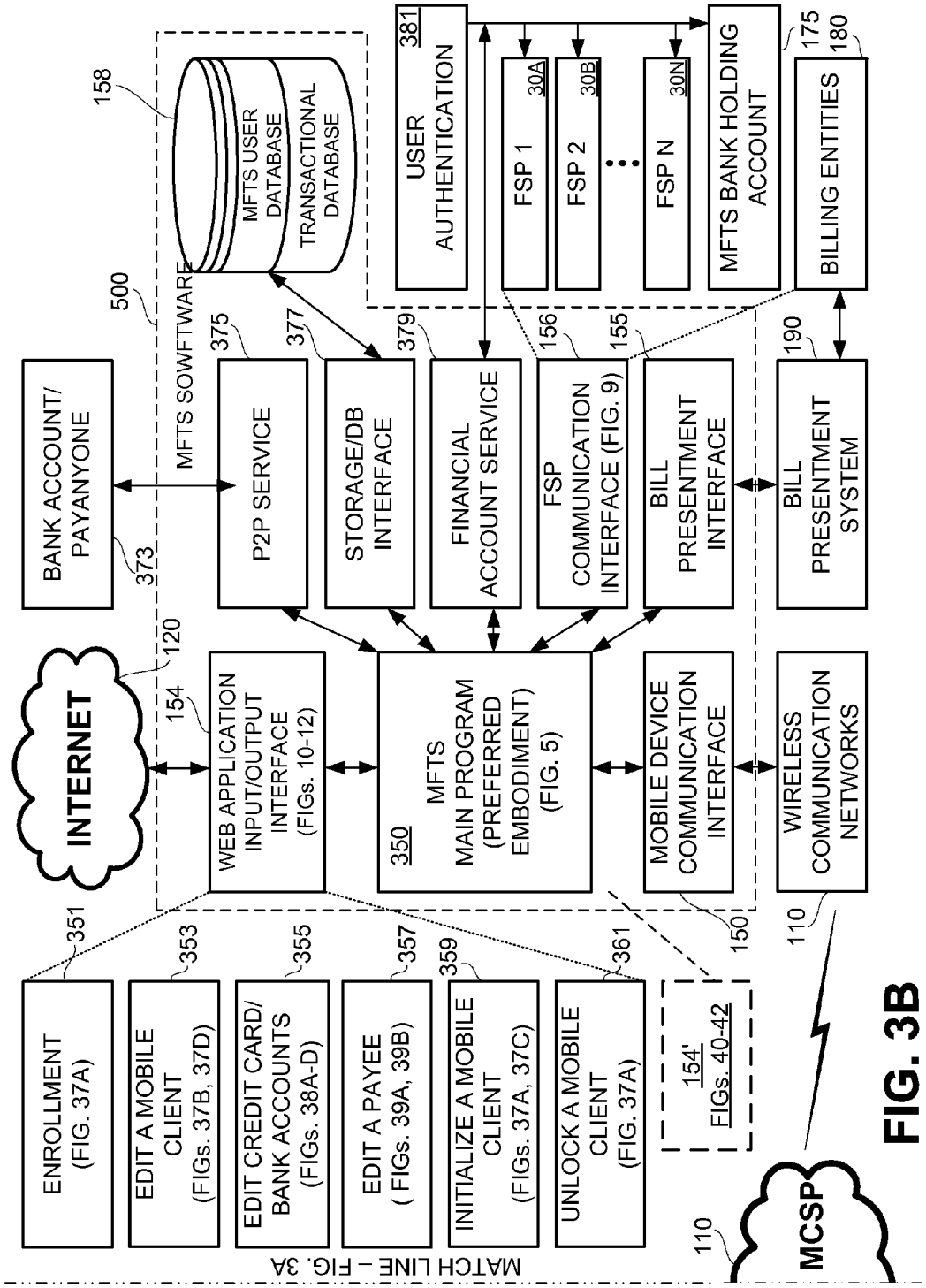
158
MFTS USER DATABASE
TRANSACTIONAL DATABASE
381
USER AUTHENTICATION
FSP 1
30A
FSP 2
30B
FSP N
30N
MFTS BANK HOLDING ACCOUNT
175
180
BILLING ENTITIES
500
MFTS SOWFTWARE
375
377
379
156
155
190
BANK ACCOUNT/ PAYANYONE
373
P2P SERVICE
STORAGE/DB INTERFACE
FINANCIAL ACCOUNT SERVICE
FSP COMMUNICATION INTERFACE (FIG. 9)
BILL PRESENTMENT INTERFACE
BILL PRESENTMENT SYSTEM
120
INTERNET
154
WEB APPLICATION INPUT/OUTPUT INTERFACE (FIGs. 10-12)
350
MFTS MAIN PROGRAM (PREFERRED EMBODIMENT) (FIG. 5)
MOBILE DEVICE COMMUNICATION INTERFACE
WIRELESS COMMUNICATION NETWORKS
351
353
355
357
359
361
150
110
ENROLLMENT (FIG. 37A)
EDIT A MOBILE CLIENT (FIGs. 37B, 37D)
EDIT CREDIT CARD/ BANK ACCOUNTS (FIGs. 38A-D)
EDIT A PAYEE (FIGs. 39A, 39B)
INITIALIZE A MOBILE CLIENT (FIGs. 37A, 37C)
UNLOCK A MOBILE CLIENT (FIG. 37A)
154'
FIGs. 40-42
110
MCSP
MATCH LINE – FIG. 3A

FIG. 3B