receive the payment. A screen is displayed if the user selects the "Cancel" button as shown in screen view **3402**. The screen view (not shown in FIG. **34**) provides the user other options such as receiving the payment with paper check, by way of ACH transaction, or a stored value card. The user may respond the payment with a text (SMS) message back to the payer and inform the payer how he/she would like to receive the payment without installation of the mobile device application. The responses the user send to the payer may include the method of the reception of the payment, as well as the user's address information, or account information and any other related information.

[0459] In the event that the payee selects the "Yes" control, a message bearing the maker name, model number of the mobile device is sent back to the MFTS through the MCSP. The MFTS identifies the type of mobile device possessed by the payee and an appropriate Mobile Wallet application code, that is executable on the payee's mobile device, is sent to the mobile device, and a self installation process starts on the mobile device after the Mobile Wallet application code is downloaded to the mobile device. A text message indicating that a installation operation has begun may be displayed, as illustrated at screen view **3404**. A conventional progress bar may be displayed as part of the installation process, as shown in screen or message **3404** to advise the payee of the installation progress. A "Cancel" control is optionally provided so that the payee may terminate the installation operation if desired.

[0460] Upon completion of the Mobile Wallet application download, a completion screen or message **3406** is displayed, according to one embodiment of the invention. This completion screen view **3406** preferably indicates that the installation of the Mobile Wallet application is completed. According to one exemplary aspect of the invention, the Mobile Wallet application then executes and displays screens (or messages) that it generates. At this stage, preferably, the Mobile Wallet application may optionally prompt the payee to enter a PIN for use of the application and/or an account of the payee maintained by the MFTS operator. Preferably, "Next," "Back," and "Cancel" controls are also provided for their indicated functions. In response to the payee's selection of the Next control in screen or message **3406**, a PIN confirmation screen **3408** is preferably next displayed to prompt the payee to re-enter the PIN for confirmation. Similarly, "Next" and "Cancel" controls are preferably provided.

[0461] In response to the payee's selection of the Next control, a Payment Received screen **3410** is displayed. This screen preferably repeats the text that "404-404-4040 has sent you a payment of $123.45," and further includes text prompting the payee to select one of a plurality of possible payment reception methods. In the exemplary screen **3410**, the payee is presented with the options of receiving payment by ACH, paper check, or stored value (SV) card. Methods, screen displays, and operations for such payment methods have been described elsewhere in this document and need not be repeated here. By way of example and not limitation, the paper check payment method is shown highlighted in screen **3410** and therefore selected. The MFTS is able to obtain the mail address of the user based on the phone number through a third party address provider. If the user decides to receive the paper check with a different address, the user selects the "Change Address" button on a screen view **3412**. A plurality of screen views may follow to allow the user to change, edit and confirm a new mailing address. These screen views will be understood by those skilled in the art and not described here in detail.

[0462] The screen **3412** requesting confirmation of the mailing address, etc. is preferably displayed, as described elsewhere in greater detail. A payment confirmation screen **3414** confirming the mailing address of the payment (or other selected payment method, if selected) is preferably displayed next, as described elsewhere in greater detail.

[0463] At this point, the payee has now downloaded and installed the Mobile Wallet application and is enabled for further use, upon provision of further registration information such as provision of account information to set up payment sources that can be used for the payee (now a user) to make payments to billing entities and other persons in accordance with previously described aspects of the invention. Although the user's mobile device is currently enrolled, and enabled in the MFTS, the user still needs to visit the MFTS user web site to add, enter information relating to payment source, billing entities etc. This information entry will be discussed later in this document.

[0464] FIG. **35** is a sequence diagram of a Mobile Wallet installation by payee method or process **3500** according to an exemplary aspect of the invention, showing the interactions among a mobile device **3501** of a payee/prospective user, the MFTS **18**, and a third party payment provider **30**P, so as to enable a payee to receive a payment, download and install the Mobile Wallet application to the payee's mobile device **3501** and thereby be enabled as a user of the MFTS. It will be understood that the steps of the method **3500** are typically carried out after a user has instructed the MFTS **18** to make a payment to a particular payee by mobile telephone number or name, and the MFTS contacts the payee by one or more messages to advise the payee that a payment is pending. The steps in method **3500** therefore typically occur at the point of determining a payment delivery method to the payee.

[0465] Starting at step **3502**, the first step taken is the receipt by a payee, a non-subscriber to the services of the MFTS **18** operator, of a message **3503** indicating that a user has made a payment to the payee. According to one exemplary aspect of the invention, this message is text message (SMS) delivered to the mobile number of the payee. At step **3502**, the non-subscriber/payee sees the message as shown in screen view **3402** of FIG. **34** and determines whether he/she wants to download and install the Mobile Wallet application for his or her mobile device, e.g. by selecting the "Yes" control in screen **3402** in FIG. **34**. A message **3506** is returned to the MFTS **18**, with the confirmation of the downloading and installation of the mobile wallet application, as well as the make and model number, or serial number of the mobile device. At step **3508**, the MFTS downloads an appropriate Mobile Wallet application to the designated mobile device and installs the downloaded Mobile Wallet application as indicated by message **3510**. At step **3512**, the user is notified that the download and installation operations are complete, and the payee/prospective user is prompted to create a login (or PIN, or password, as appropriated) and become a user of the MFTS. After the login/password/PIN authentication process (see FIG. **34**), at step **3516** the payee/user is provided with a Payment Received screen including details of the payment and requesting selection of a payment method. At step **3518**, the user selects a desired payment method (e.g. ACH, paper