number entered into the data entry region **3745** and enter/retrieve user information corresponding to the mobile device number such that information may be entered for use in connection with the MFTS **18**, or that properties or information relating to a pre-entered number may be edited. The "Add Device" button **3717** and the "Edit Device" button **3725** allow the user to enter detailed account information related to the mobile device. The information related to the mobile device comprises: user name, mailing address, billing address, web access username and password.

[0476] FIG. **37**C illustrates a User Site display screen **3701**C which is displayed to a user upon entry of a new mobile device number, in order to configure the Mobile Device for use with the MFTS **18** in accordance with aspects of the invention. According to one embodiment of the present invention, upon receipt of a newly-entered mobile device number for use in the system, a text (SMS) message is transmitted to the mobile device with the mobile device number entered. This SMS message, in accordance with an aspect of the invention, provides information to the user at the mobile device for downloading and installation of a mobile device application so as to configure the mobile device for use in connection with the system. Instructional information such as shown at **3760** is preferably displayed to the user, informing the transmission of the text message and the instruction. Additionally, and in accordance with an aspect of the invention, an initialization code is provide for the mobile device for security purposes, with a prompt to the user to enter the initialization on code upon running of the mobile device application on the mobile device.

[0477] FIG. **37**D provides a display screen **3701**D comprising a message **3765** displayed in response to user activation of the "Delete Device" button **3740** in FIG. **37**A.

[0478] FIG. **38** illustrates various exemplary User Site display screens **3801** that are displayed by the web application **154** in response to user activation of the Accounts link or button in the controller region **3705**. In FIG. **38**A, a display screen of **3801**A is initially provided in response to activation of the "Accounts" button. The display screen **3801**A includes an information display region **3805** comprising a listing of one or more accounts associated with the user presently interacting with the MFTS **18**, an informational display region **3810** displaying specific and detailed information regarding a selected account, shown highlighted in region **3805**, and a plurality of control buttons **3815** to implement functions with respect to a selected account. For example, the account "Kyle's Checking" is shown highlighted in region **3805**, and specific information regarding the selected account such as routing number, account number, account nickname, etc., is shown in informational display region **3810**.

[0479] In accordance with an aspect of the invention, the user controls **3815** include an "Add Account" dropdown menu **3817**, an "Edit Selected" button **3820**, and a "Delete Selected" button **3825**. User selection of the "Add Account" menu **3817** or activation of the "Edit Selected" button **3820** leads to a display screen such as shown in FIG. **38**B as screen **3801**B.

[0480] FIG. **38**B illustrates aspects of the web application for editing information relating to a selected account. The display screen **3801**A includes exemplary data entry regions **3830** for displaying and editing specific information relating to a selected account. For example, in accordance with an aspect of the invention, there is provided a region for entry and editing of routing and transit number **3832**, entry and editing of an account number **3835**, entry and edit of account type **3840**, and entry and editing of a nickname for an account **3845**. A "Submit" button **3850** is provided to update and save the information, and a "Cancel" button **3855** is provided as operative in a manner known to those skilled in the art.

[0481] FIG. **38**C is an exemplary User Site display screen **3801**C that is displayed by the web application **154** in response to user selection of an account in region **3805** (FIG. **38**A) that is a card type account, for example, a credit card or a stored value card, as opposed to a bank account, such as shown in FIG. **38**B. The display **3801**C includes an information display region **3860** for information relating to a card type account. As shown in FIG. **38**C, the display areas include a card number display region **3862** and a nickname region **3865**, for entry of a short name for the account to promote remembrance. A "Next" button **3870** moves to another account of a plurality of accounts stored and maintained by the MFTS **18**, and the "Cancel" button **3875** operates in a known manner.

[0482] FIG. **38**D illustrates an exemplary display screen **3801**D, that is displayed in response to a user change of information relating to a card account, e.g. if a user changes any information relating to a card account such as in FIG. **38**C. The display screen **3801**D includes an informational display region **3880** for displaying a card number of an account that has been selected for entry or editing, and a personal identification number (PIN) data entry region **3885** for entry of a PIN associated with a card account for security purposes. A "Submit" button **3890** and a "Cancel" button **3895** are provided and are operative in the known manner.

Identifying Information

[0483] FIG. **39** illustrates User Site display screen **3901** that is displayed in response to user activation of the "Payees" link or button in region **3705**, for managing payees for receiving payments in accordance with an aspect of the invention. In FIG. **39**A, the "Manage Payee" display screen **3901**A includes a region **3905** for displaying information relating to payees that have been previously input by a user into the MFTS **18**, either by the web application **154** or, as appropriate, via mobile device application entry. As shown in FIG. **3901**A, at least information relating to a name of a payee and a mobile device number of the payee is displayed. In accordance with another aspect of the invention, a payee in the system has other information stored in association therewith, including an address of the payee (if available), a default payment method, a preferred account number for one or more payment methods available to the particular payee, and other identifying information. As shown in FIG. **39**A, a particular payee may be highlighted or displayed specific information and for operations such as editing or deletion. Also shown in FIG. **39**A, are control buttons for an "Add Payee" button **3910**, an "Edit Selected" button **3915**, and a "Delete Selected" button **3920**. User selected of the "Add Payee" button **3910** or the "Edit Selected" button **3915** produces a display such as is shown in FIG. **39**B.

[0484] FIG. **39**B is an exemplary User Site display screen **3901**B that is displayed in response to a user of the web application electing to add a payee or edit a selected payee. The exemplary display screen **3901***b* includes a data entry and display region **3925**, which displays information relating to a particular payee that was selected in FIG. **39**A, and