allows entry or updating of the information. In this embodiment of the invention, there is provided a "First Name" field **3927**, and a "Last Name" field **3930**, and a "Phone Number" field **3935**. In accordance with another aspect of the invention, address information, account number information, a default selection for payment method field, and other information is also provided. A "Submit" button **3940** and a "Cancel" button **3945** are provided and are operative in the known manner.

[0485] Those skilled in the art will understand and appreciate from a review of FIGS. **37-39** that there is provided an internet-accessible web application input/output interface **154** that allows users to input and edit information relating to "Mobile Devices", "Accounts", and "Payees" so as to provide functionality as described elsewhere in this document.

[0486] FIG. **40** is an alternative embodiment of user display screens generated by a web application input/output interface **154**, construction in accordance with an alterative aspect of the invention. FIGS. **40-42** provide an alternative method for user interaction with the web application, with a somewhat different manner of displaying information and receiving user interaction with respect to selected accounts, mobile devices, billing entities, and payment sources.

[0487] FIG. **40** illustrates an exemplary display screen **4001** provided by the web application for managing accounts. The display screen **4001** is provided by the web application for managing accounts. The display screen **4001** includes three selectable tabs, an "Account Summary" tab **4005**, a "Billing Entities" tab **4010**, and a "Payment Sources" tab **4015**. Shown selected in FIG. **40** is the "Account Summary" tab **4005**. The information associated with the "Account Summary" tab **4005** includes information relating to the particular user including an account number, mobile number associated with the user's mobile device, and other identifying information as is shown. Other relevant information relating to the user such as address information, registration date information and other information relating to billing entities and payment sources is preferably provided in a display area **4035**. An "Edit" button **4020** is provided for editing the information displayed, while a "New" button **4025** is provided for generating a data entry display screen that would allow entry of the information as is shown in FIG. **40**.

[0488] FIG. **41** is an exemplary alternative display screen **4101** is displayed in response to user activation of the "Billing Entities" tab **4010**. The information displayed in the display screen **4101** includes information identifying the specific account or mobile device number for the current user, as well as a display region **4120** that displays information regarding a plurality for "billers" or billing entities, or people to whom a payment can be made, e.g., a payee and "pay anyone" payment scenarios as described elsewhere in this document. An "Edit" button **4020** and a "New" button **4025** are provided and are operative in a manner described above and will be known to those skilled in the art.

[0489] The billers data region **4120** as shown in FIG. **41** includes selectable tabs for a plurality of billers, **4105**, **4110**, and **4115**. The activation of the "New" button **4025** adds a new tab and a new page for a new "biller". The exemplary tab **4110** is shown as selected, and displays information relating to a particular biller for which information has been previously entered. In the example shown in FIG. **41**, an exemplary billing entity George Electricity Company is shown together with a relevant account number, address, and other identifying information required so as to enable the MFTS **18** to receive a bill from the billing entity and generate a payment to this billing entity in accordance to the aspects of the invention.

[0490] Also, provided in the screen **4101** is a current balanced data display region **4125**, which displays information relating to a current account balance with respect to the identified and selected biller, e.g., "Biller **2**" shown in tab **4110**.

[0491] FIG. **42** is an exemplary alternative web application display in the form of a display screen **4201** displayed in response to selection of the payment sources tab **4015**. The exemplary display screen **4201** includes the information identifying the account being viewed such as account number, mobile number, etc., as in the previous screen, and also provides an "Edit" button **4020** and a "New" button **4025** operative as described elsewhere and in the known manner.

[0492] The "Payment Sources" tab **4015** also includes an information display region **4220** for displaying information relating to a selected account. A plurality of selectable tabs with respect to specific accounts available to the user are provided in exemplary selectable tabs **4205**, **4210**, **4215**, which are identified as "Bank **1**", "Bank **2**", and "Bank **3**". Shown selected in FIG. **42** is "Bank **2**" **4210**. The display region **4220** thus display information associated with the selected payment source, which in this case identifies a specific financial institution and a specific account associated with the selected financial institution. For example, the information preferably include the name of the payment source, e.g., "Georgia Best Bank", and the corresponding account number, account type, address, and other identifying information. Also, preferably provided is information display region **4225** for displaying a current balance associated with the selected account.

[0493] From the foregoing, those skilled in the art will understand and appreciate that the web application input/output interface **154** can alternatively provide display screens and controls such as shown in FIGS. **40-42**, to allow user data entry and editing payment sources, billing entities or other payees, in accordance with aspects of the invention.

[0494] The foregoing description of the exemplary embodiments of the inventions has been presented only for the purposes of illustration and description and is not intended to be exhaustive or to limit the invention to the precise forms disclosed. Many modifications and variations are possible in light of the above teachings.

[0495] The embodiments were chosen and described in order to explain the principles of the invention and their practical application so as to enable others skilled in the art to utilize the invention and various embodiments and with various modifications as are suited to the particular use contemplated. Alternative embodiments will become apparent to those skilled in the art to which the present invention pertains without departing in spirit and scope. Accordingly, the scope of the present invention is defined by the appended claims rather than the foregoing description and the exemplary embodiments described therein.

What is claimed is:

1. A method for making a financial payment to a payee from a user/payer utilizing a mobile device connected for communications via a wireless network, comprising the steps of: