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.

[0457] 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.

[0458] 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.

[0459] 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.

[0460] 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 check, or stored value card), and at step **3520** provides applicable account details needed for the payee/user to receive payment. This account setup information is communicated to the MFTS **18** via one or more electronic messages **3520**.

[0461] At step **3522**, the MFTS **18** receives the account setup information and stores the account information in association with identification information corresponding to the payee/user, in the user database of the MFTS. Also at step **3522**, the MFTS **18** communicates an MFTS payment instruction (MFTSPI) message **3523** to a selected third party payment provider **30**P or financial institution **30** (e.g. an ACH payment generator, or a paper check issuer, or a stored value card vendor) to cause the issue of the selected form of payment to the payee as shown in step **3524**. After providing this MFTSPI to the selected payment provider, also at step **3522** the MFTS **18** provides a payment confirmation message **3526** to the payee/user through his/her mobile device **3501**. At step **3528** the payee/user receives the payment confirmation information that the payment has been sent for processing.

[0462] Subsequent to the foregoing steps, and as indicated at step **3530**, the payee (now a registered user of the MFTS services) is empowered and enabled not only to receive further payments via the installed Mobile Wallet application, but also to register billing entities to whom payments should be made, as well as the payee/user's payment sources. The payee/now user can also facilitate the spread of the Mobile Wallet application and convenient use of the MFTS and associated services by making payments to others that may not have the Mobile Wallet, and thereby facilitate the spread of use of the systems and methods of the present invention. According to an exemplary aspect of the invention, the new user is preferably provided with information identifying the MFTS website and prompting the new user to access the web application (FIGS. **37-42**) to enter and provide detailed information relating to billing entities, persons to pay, payment sources, accounts, viewing of transaction details, default payment and receipt methods, etc.

[0463] Referring now to FIG. **36**, a serial screen view **3600** are shown for a registered user to change the login PIN when such an action is needed, according one embodiment of the present invention. The screen views **3602** and **3604** were explained elsewhere in this document and are not described here. In screen view **3606**, the user highlights and selects the "Change PIN" option from a menu provided on the screen view. For security purposes, this action requires the user to enter the current PIN number for verification in screen view **3608**. The user is requested to enter a new PIN in screen view **3610** and to re-enter the PIN again for verification purpose in screen view **3612**. According to one embodiment of the present invention, the PIN comprises six numerical digits for easy remembrance and can be extended to any reasonable length. In another embodiment, the PIN comprises alpha-numerical digits, if the mobile device has a full keyboard. In one embodiment, the PIN comprises case-sensitive alpha-numerical digits. In another embodiment, the PIN comprises not case-sensitive alpha-numerical digits. In one embodiment, the PIN is fixed length. In another embodiment, the PIN is variable length with pre-determined minimum length and maximum length.

[0464] A message is sent to the MFTS to notify the MFTS to change the PIN and store the changed PIN in the user database of the MFTS. The MFTS sends a confirmation