message back to the user's mobile device to inform the user that the PIN is successfully changed, and this message is displayed on the screen view **3614**. Here an option button "Main Menu" brings the user to the main menu screen view **3616** of the mobile wallet application.

[0465] Turning next to FIG. **37**, consisting of FIGS. **37**A-**37**D, for a discussion of a user interface comprising screen displays of a web application input/output interface illustrating aspects of user enrollment for use of a mobile financial transaction system (MFTS), through a web application user site, according to an aspect of the present invention. FIG. **37** is an illustrative screen display of the web application **154**, in particular, the user site web application **153** (FIG. **2**). In particular, FIG. **37**A illustrates aspects of enrollment of a user for use of the services provided by the MFTS **18**. FIGS. **37**B, **37**C, & **37**D illustrate aspects of adding or editing mobile devices, and editing aspects of a mobile device.

[0466] In accordance with an aspect of the present invention, the web application provides a User Site screen display **3701** which includes a first region **3705** including a plurality of selectable links or buttons for pre-determine functions, a second region **3710** for data entry, and a plurality of user control **3715** to provide specific functionality. In the first region **3705**, selectable links labeled "Mobile Devices", "Accounts", "Payees", and "Logout" are provided. A user's selection of the Mobile Devices link presents the display as shown in **3701**, which enables a user manage Mobile Devices for use in connection with the MFTS according to an aspect of the invention. A user's activation of Accounts links provides a display as will be discussed in connection with FIG. **38**. A user's activation of the Payee's link provides a user's display as shown in FIG. **39** as will be discussed below.

[0467] The data entry second region **3710** displays the mobile numbers of any Mobile Devices that have previously been enrolled by the current user for use with the MFTS **18**. The second region **3710** shows a single Mobile Device number (404) 505-6060, which is an exemplary mobile telephone number.

[0468] The selectable user control **3715** provides commands to implement functions in conjunction with enrolled mobile number(s). According to an aspect of the invention, presently considered a preferred embodiment, the user control **3715** comprises an "Add Device" button **3717**, an "Initialize Device" button **3720**, an "Edit Device" button **3725**, a "Lost Device" button **3730**, an "Unlock Device" button **3735**, and a "Delete Device" button **3740**.

[0469] These functions are self-explanatory, and will be understood by those skilled in the art. In one embodiment, the "Lost Device" function is to disable a reported lost mobile device for user's protection. The "Unlock Device" function is to re-enable a disabled mobile device or re-activate a mobile device after several consecutive failed logins. The "Delete Device" function is to remove an enrolled mobile device from mobile financial transaction system service.

[0470] User activation of either the "Add Device" button **3717** or the "Edit Device" button **3725** causes the MFTS web application to provide a screen display **3701**B, as shown in FIG. **37**B. The display screen **3701**B includes a data entry region **3745** for entry of a mobile device phone number, into which a user can enter a number. A "Submit Query" button **3750** is provided to cause the web application to utilize the 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.

[0471] 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.

[0472] 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.

[0473] 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**.

[0474] 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.

[0475] 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