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.

[0476] 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.

[0477] 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

[0478] 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.

[0479] 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 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.

[0480] 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.

[0481] 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.

[0482] 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**.

[0483] 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.

[0484] 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