What is claimed is:

1. A method of using an electronic security passbook, comprising :

   connecting a mobile device to at least one server, wherein the at least one server comprises at least one server of a clearing house and a depository;

   using an application on the mobile device to communicate with the at least one server to browse an electronic security passbook comprising information of at least one security account of a user of the mobile device; and

   downloading the electronic security passbook from the at least one server to a storage device of the mobile device;

   wherein, when the mobile device is disconnected with the at least one server, the application on the mobile device is capable of browsing the electronic security passbook stored in the storage device of the mobile device in the same way as when the mobile device is connected with the at least one server.

2. The method of claim 1, wherein the electronic security passbook comprises multiple different brokerage securities accounts.

3. The method of claim 2, wherein the at least one server includes information of different brokerage securities accounts stored using the same schema.

4. The method of claim 1, wherein the mobile device is a mobile phone.

5. A method of using an electronic bank passbook, comprising:

   connecting a mobile device to at least one server, wherein the at least one server comprises at least one server of a clearing house and a depository;

   using an application on the mobile device to communicate with the at least one server to browse an electronic bank passbook comprising information of at least one bank account of a user of the mobile device; and

downloading the electronic bank passbook from the at least one server to a storage device of the mobile device;

wherein, when the mobile device is disconnected with the at least one server, the application on the mobile device is capable of browsing the electronic bank passbook stored in the storage device of the mobile device in the same way as when the mobile device is connected with the at least one server.

6. The method of claim 5, wherein the electronic bank passbook comprises multiple different bank accounts.

7. The method of claim 6, wherein the at least one server includes information of different bank accounts stored using the same schema.

8. The method of claim 5, wherein the mobile device is a mobile phone.

9. A system of electronic security passbooks, comprising:

at least one server, wherein the at least one server comprises at least one server of a clearing house and a depository; and

a mobile device, wherein the mobile device is connected to the at least one server, an application on the mobile device communicates with the at least one server to browse an electronic security passbook comprising information of at least one security account of a user of the mobile device, wherein an application on the mobile device is capable of downloading the electronic security passbook from the at least one server to a storage device of the mobile device, wherein, when the mobile device is disconnected with the at least one server, the application on the mobile device is capable of browsing the electronic security passbook stored in the storage device of the mobile device in the same way as when the mobile device is connected with the at least one server.

10. The system of claim 9, wherein the electronic security passbook comprises multiple different brokerage securities accounts.

11. The system of claim 10, wherein the at least one server includes information of different brokerage securities accounts stored using the same schema.

12. A system of electronic bank passbooks, comprising:

at least one server, wherein the at least one server comprises at least one server of a clearing house and a depository; and

a mobile device, wherein the mobile device is connected to the at least one server, an application on the mobile device communicates with the at least one server to browse an electronic bank passbook comprising information of at least one bank account of a user of the mobile device, wherein an application on the mobile device is capable of downloading the electronic bank passbook from the at least one server to a storage device of the mobile device, wherein, when the mobile device is disconnected with the at least one server, the application on the mobile device is capable of browsing the electronic bank passbook stored in the storage device of the mobile device in the same way as when the mobile device is connected with the at least one server.

13. The system of claim 12, wherein the electronic bank passbook comprises multiple different bank accounts.

14. The system of claim 13, wherein the at least one server includes information of different bank accounts stored using the same schema.