



United States Patent [19] Schrader et al.

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[54] **PERSONAL ONLINE BANKING WITH INTEGRATED ONLINE STATEMENT AND CHECKBOOK USER INTERFACE**

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[73] Assignee: **Intuit, Inc.**, Mountain View, Calif.

[21] Appl. No.: **08/869,580**

[22] Filed: **Jun. 5, 1997**

[51] Int. Cl.⁶ **G06F 17/60; G06F 19/00**

[52] U.S. Cl. **705/42; 235/379; 902/24; 902/26**

[58] Field of Search **705/42, 18; 235/379; 902/26, 24**

[56] **References Cited**

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Assistant Examiner—Penny Caudle
Attorney, Agent, or Firm—Fenwick & West LLP

[57] **ABSTRACT**

A software product, computer implemented method, and system provide an integrated user interface having three simultaneously displayed items of information, including a list of transaction instructions, a list of uncleared transactions, and a list of cleared transactions. The simultaneous display, and interaction between the lists, provides for integration of various tasks separately associated with personal finance software products and with online banking products. Two account balances are also simultaneously displayed, a balance for cleared transactions, and a separate balance based on both cleared and uncleared transactions. The two balances provide the user with a complete view of the status of their account and available funds. The software product and system supports online bill payment, electronic funds transfer, and checkbook transactions, without requiring navigation through multiple, separate user interfaces for different modules of the product.

11 Claims, 15 Drawing Sheets

The screenshot shows a software window titled "BANKNOW from the makers of Quicken® A Test Bank". It is divided into several sections:

- ONLINE STATEMENT:** Includes a "TestBank" logo, an "UPDATE STATEMENT" button, and a dropdown menu for "View Account Information for:" set to "CHECKING".
- Transactions Table:** A table with columns for DATE, TYPE, DESCRIPTION, and AMOUNT. It lists various transactions from 05/29 to 06/04, including deposits and withdrawals.
- Payments and Transfers:** A section with buttons for "PAYMENTS", "TRANSFERS...", and "SEND...". It shows "Items to send to: A Test Bank" with a list of items to be sent, including a "Pacific Gas & Elec." bill for \$54.94.
- MINI CHECKBOOK:** A smaller table with columns for DATE, TYPE, DESCRIPTION, and AMOUNT, showing a "Statement Balance" of 6,155.28 and other transactions.
- Summary Balances:** At the bottom, two balance boxes are shown: "6,155.28" and "5559.71".

Plaid Technologies Inc.
Exhibit 1022

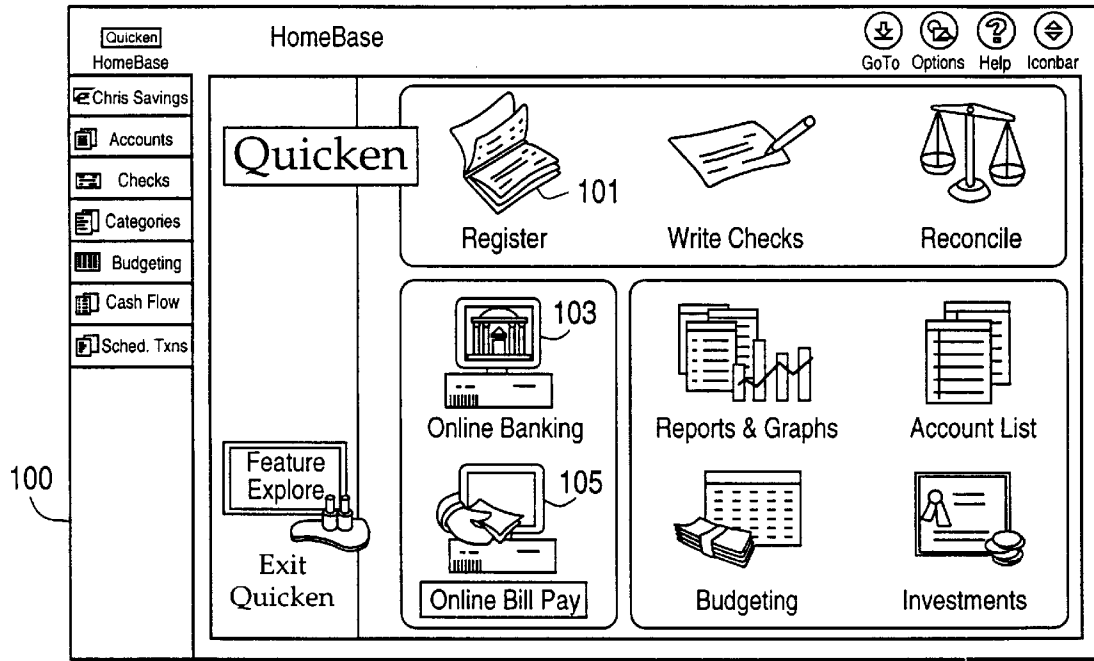


FIG. 1

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Joint Checking – US Bank: Bank											
Delete		Find		Transfer		Options		Report		Close	
Date	Num	Payee	Category	Memo	Payment	Cir	Deposit	Balance			
1/ 2/96		Opening Balance (Joint Checking)				R	7,690.21	7,690.21			
1/ 3/96	101	Marylyn Peters Childcare		563-85-9200	250.00			7,440.21			
1/ 3/96	102	R. Rocha Water Utilities: Water		Every other mo.	16.89			7,423.32			
1/ 3/96	Num	Payee	Category	Mem	Payment		Deposit				
					Record	Edit	Splits				
Joint Checking		Chris Savings		Terry Savings		Cash		Bell Visa			
<input type="checkbox"/> 1-Line Display								Current Balance: 0.00 Ending Balance: 7,423.32			

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FIG. 2

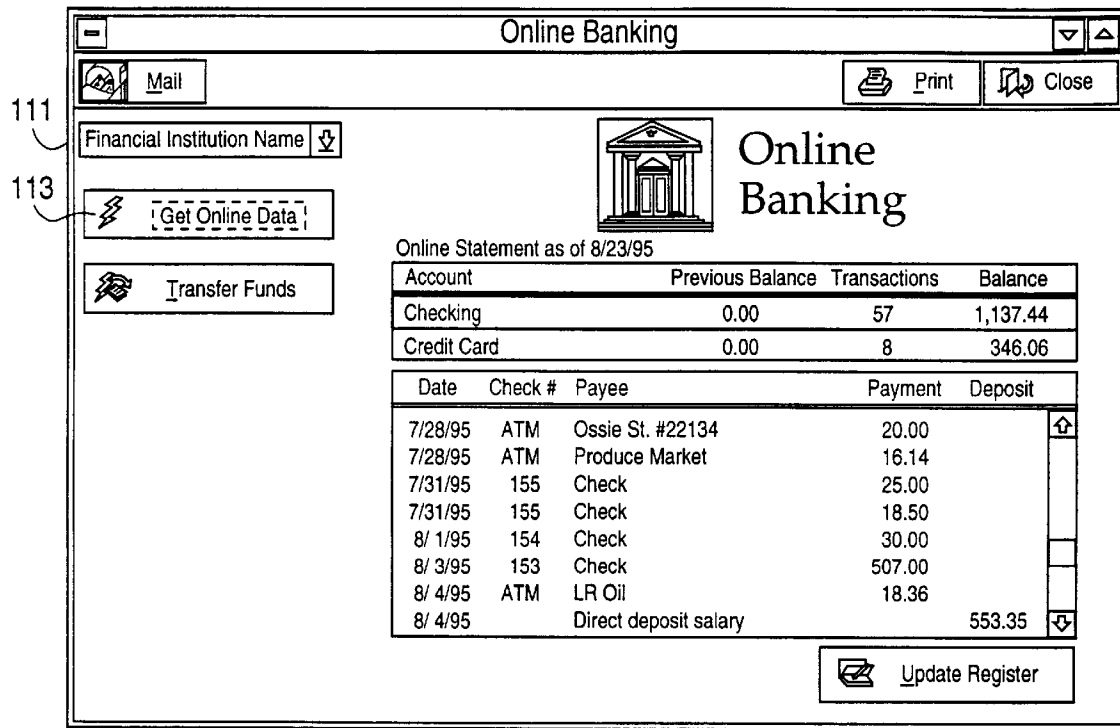


FIG. 3

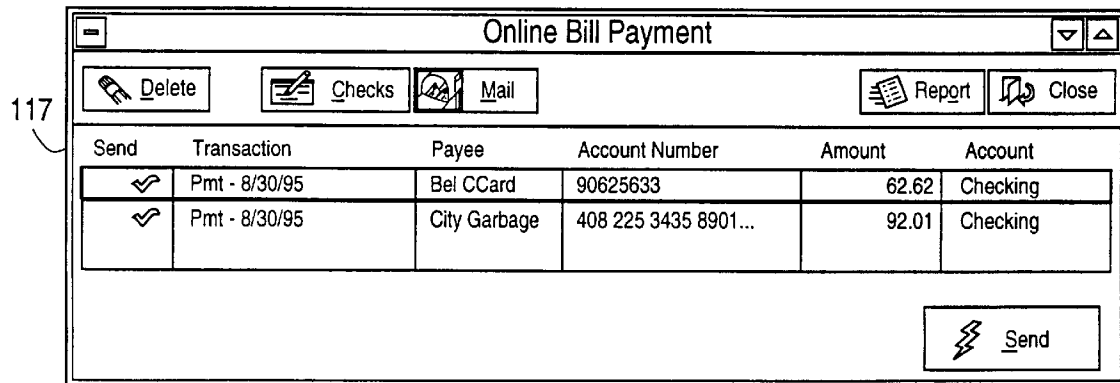



FIG. 4



WELLS FARGO
ONLINE™ BANKING

HOME

E-MAIL

HELP

SIGN OFF

Transfers

Download

Account History


Checking 0065-206xxx

Beginning balance as of 05/08/96


Available balance


Amount	Description
\$785.59	FARMER'S INSURANCE
\$785.59	CHECK # 173
	CHECK # 171
	EXP ATM DEP/TRSF
	POINT OF SALE
	\$1,600.45 +
	\$85.00


FIG. 5




WELLS FARGO
ONLINE™ BANKING


HOME


E-MAIL


HELP


SIGN OFF

Account Summary

Account History

Transfers

Download

Download Your Account History

The date range shown reflects the history information available for download of the account displayed. To download a shorter range than shown, enter the From and To dates.

Date range for MASTERCARD 5410-3707-5194-XXXX

From (MM/DD/YY)

To (MM/DD/YY)

File format

- Quicken
- Microsoft Money
- Comma Delimited (ASCII, Spreadsheet)

Download

Clear

FIG. 6

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