

EXHIBIT D



(12) **United States Patent**
Sharma

(10) **Patent No.:** **US 8,533,079 B2**
(45) **Date of Patent:** **Sep. 10, 2013**

(54) **INTEGRATED SYSTEMS FOR ELECTRONIC BILL PRESENTMENT AND PAYMENT**

(75) Inventor: **Dushyant Sharma**, Richmond Hill (CA)

(73) Assignee: **Metavante Corporation**, Jacksonville, FL (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: **13/107,766**

(22) Filed: **May 13, 2011**

(65) **Prior Publication Data**

US 2011/0276450 A1 Nov. 10, 2011

Related U.S. Application Data

(63) Continuation of application No. 09/751,265, filed on Dec. 29, 2000, now Pat. No. 7,945,491.

(51) **Int. Cl.**
G06Q 40/00 (2012.01)

(52) **U.S. Cl.**
USPC **705/34; 705/40**

(58) **Field of Classification Search**
USPC **705/40**
See application file for complete search history.

(56) **References Cited**

U.S. PATENT DOCUMENTS

6,421,067	B1 *	7/2002	Kamen et al.	715/719
6,493,685	B1 *	12/2002	Ensel et al.	705/40
6,578,015	B1 *	6/2003	Haseltine et al.	705/34
2005/0192896	A1 *	9/2005	Hutchison et al.	705/40

* cited by examiner

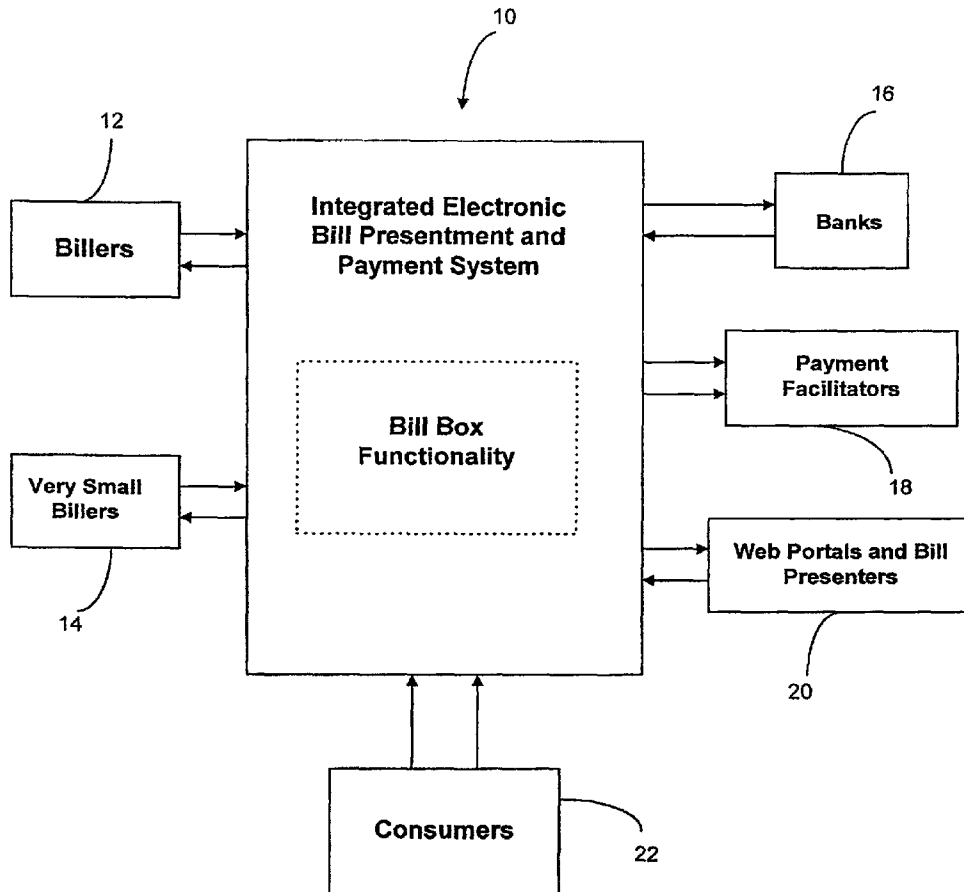
Primary Examiner — Olabode Akintola

(74) *Attorney, Agent, or Firm* — Finnegan, Henderson, Farabow, Garrett & Dunner, LLP

(57) **ABSTRACT**

The present invention relates generally to electronic commerce, and more particularly to methods and systems for integrating electronic bill presentment and payment among billers, consumers, banks and other financial institutions, electronic payment facilitators, and web portals and other spaces able to support an interface for presentment and/or payment of bills.

23 Claims, 33 Drawing Sheets



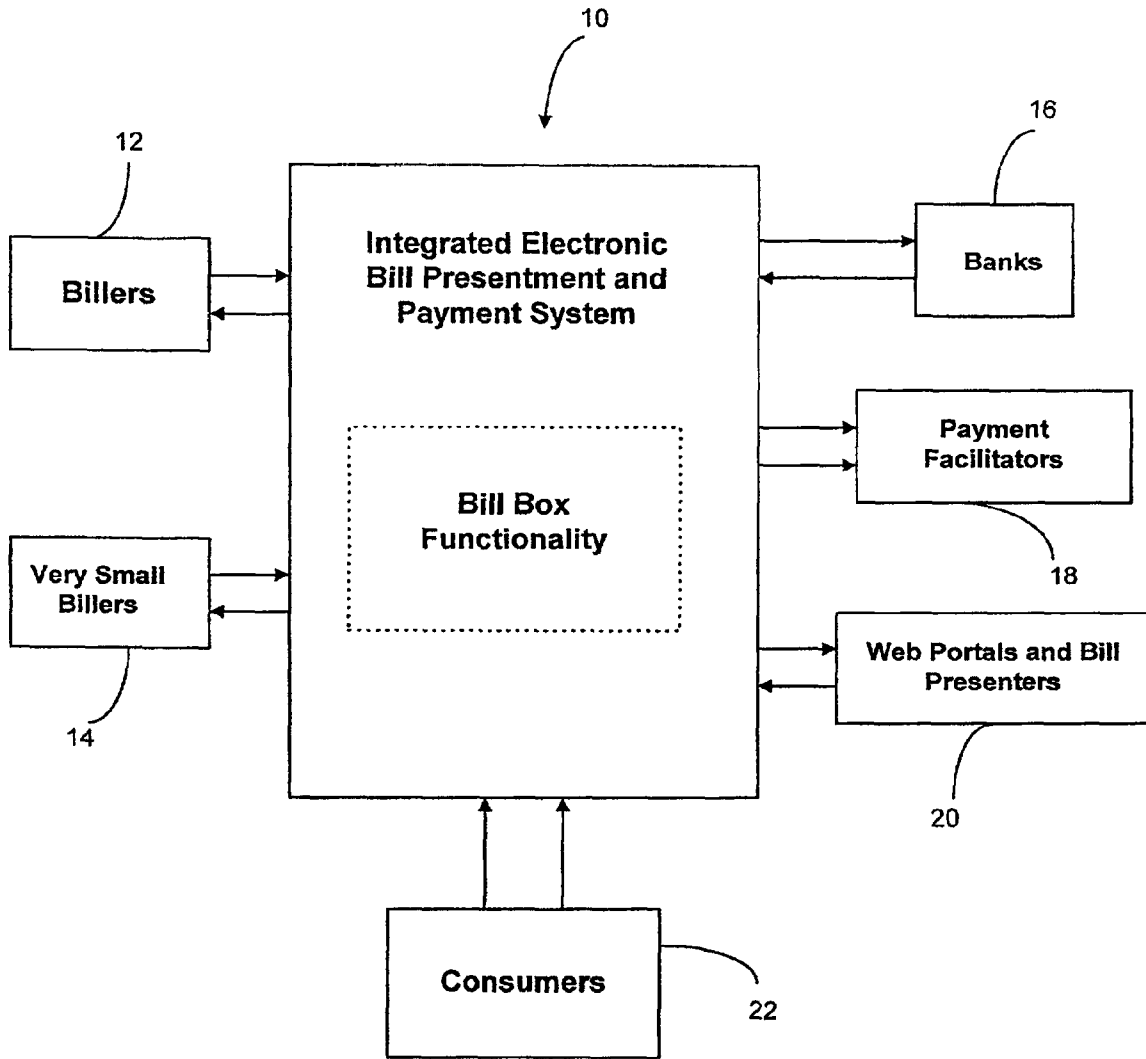


Fig. 1

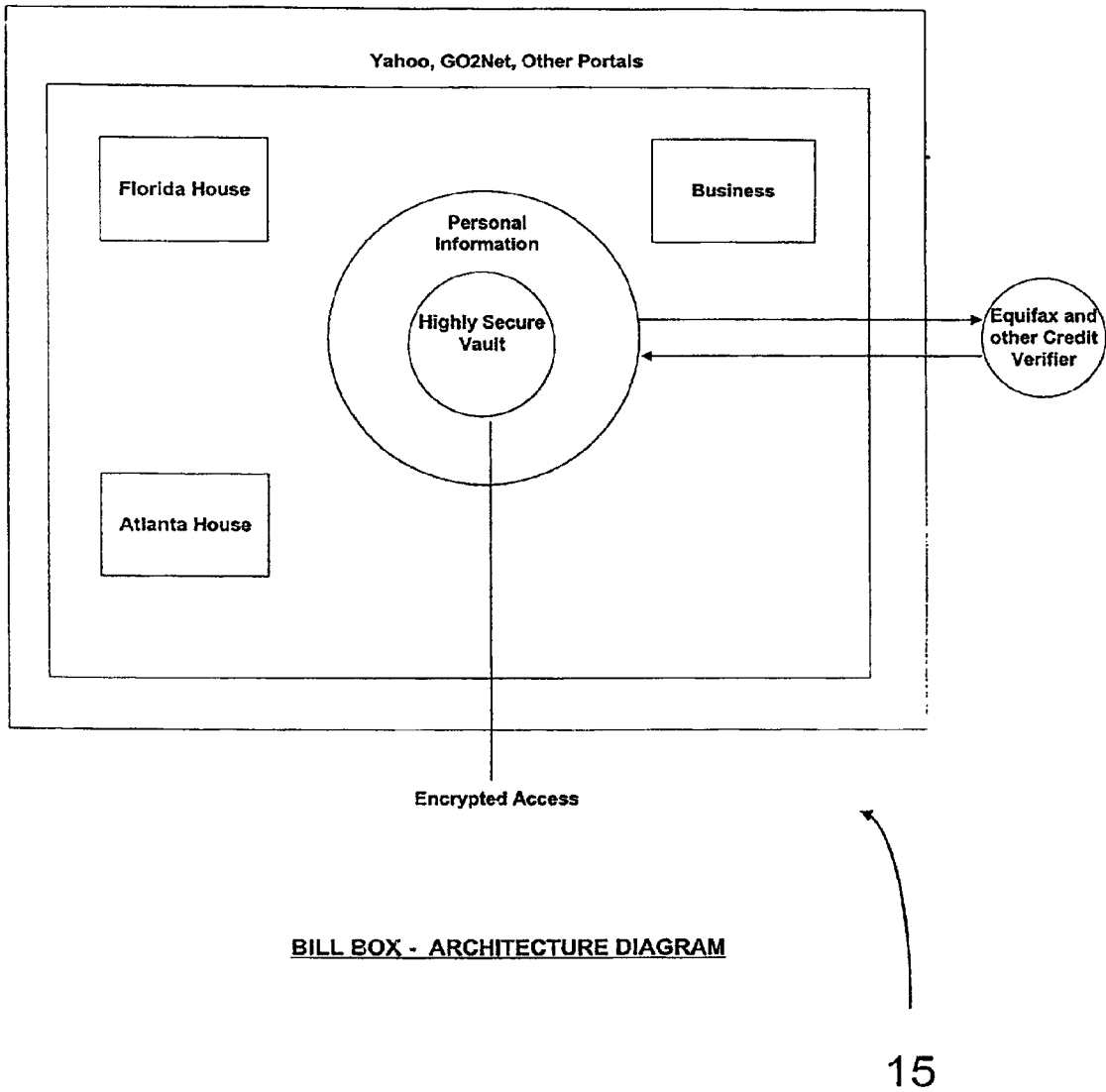
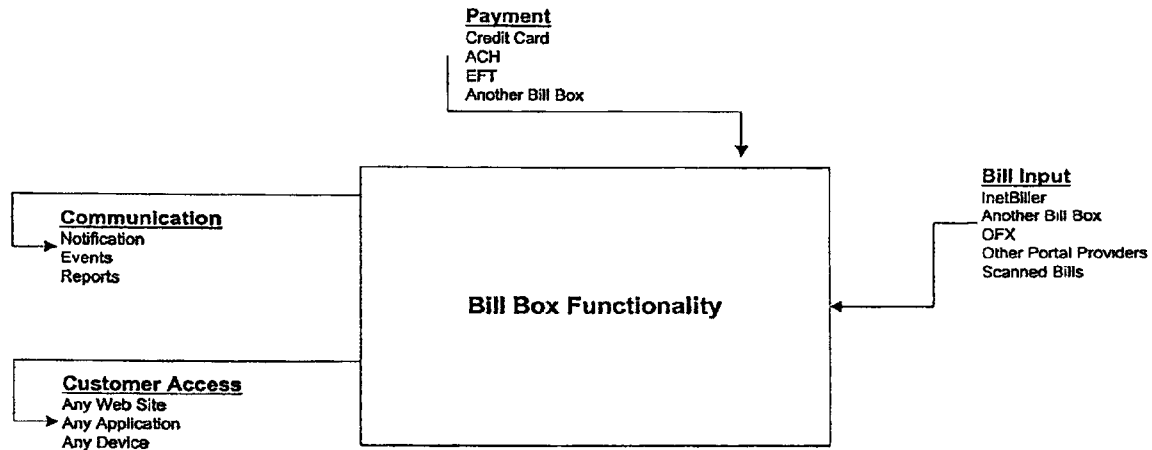


Fig. 2



Bill Box - Customer View

Fig. 3

Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.