

# EXHIBIT D



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(12) **United States Patent**  
**Sharma**

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

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(\*) 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**

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**Related U.S. Application Data**

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(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.

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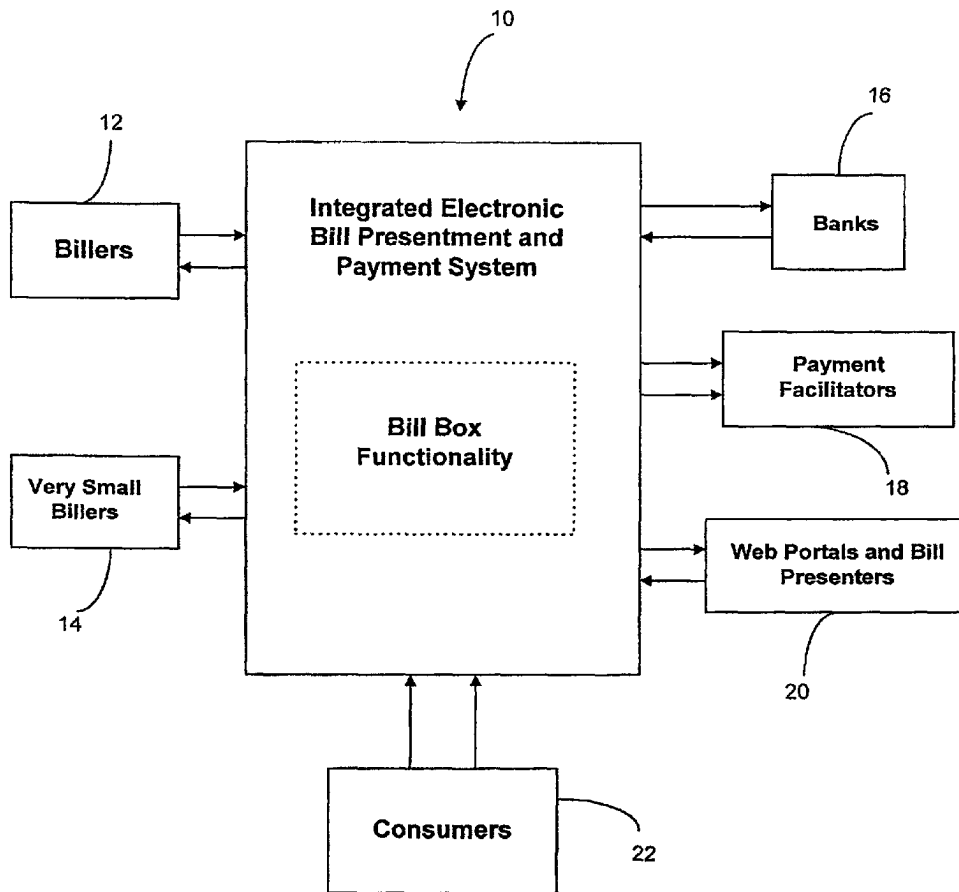
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(57) **ABSTRACT**

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**



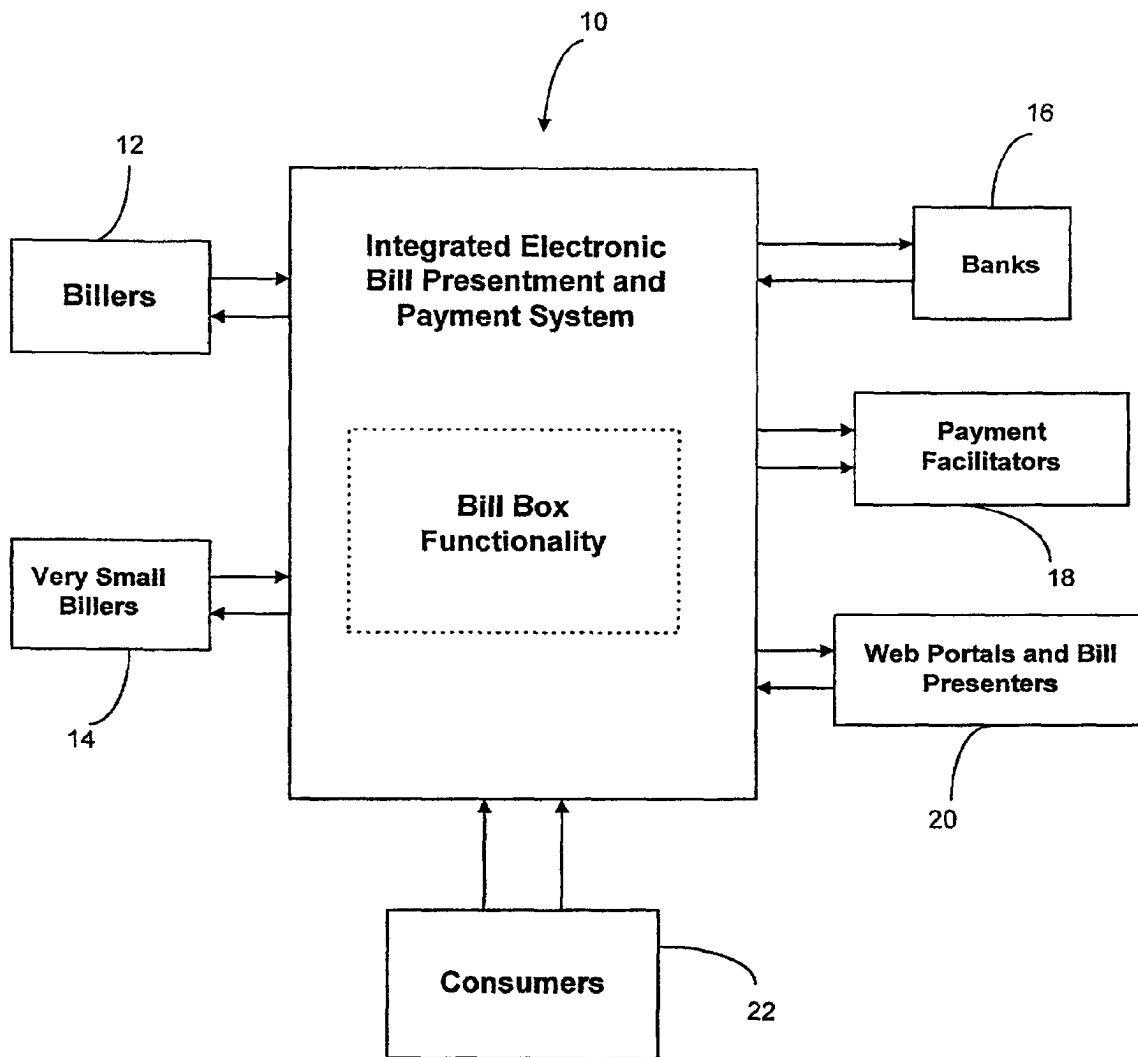


Fig. 1

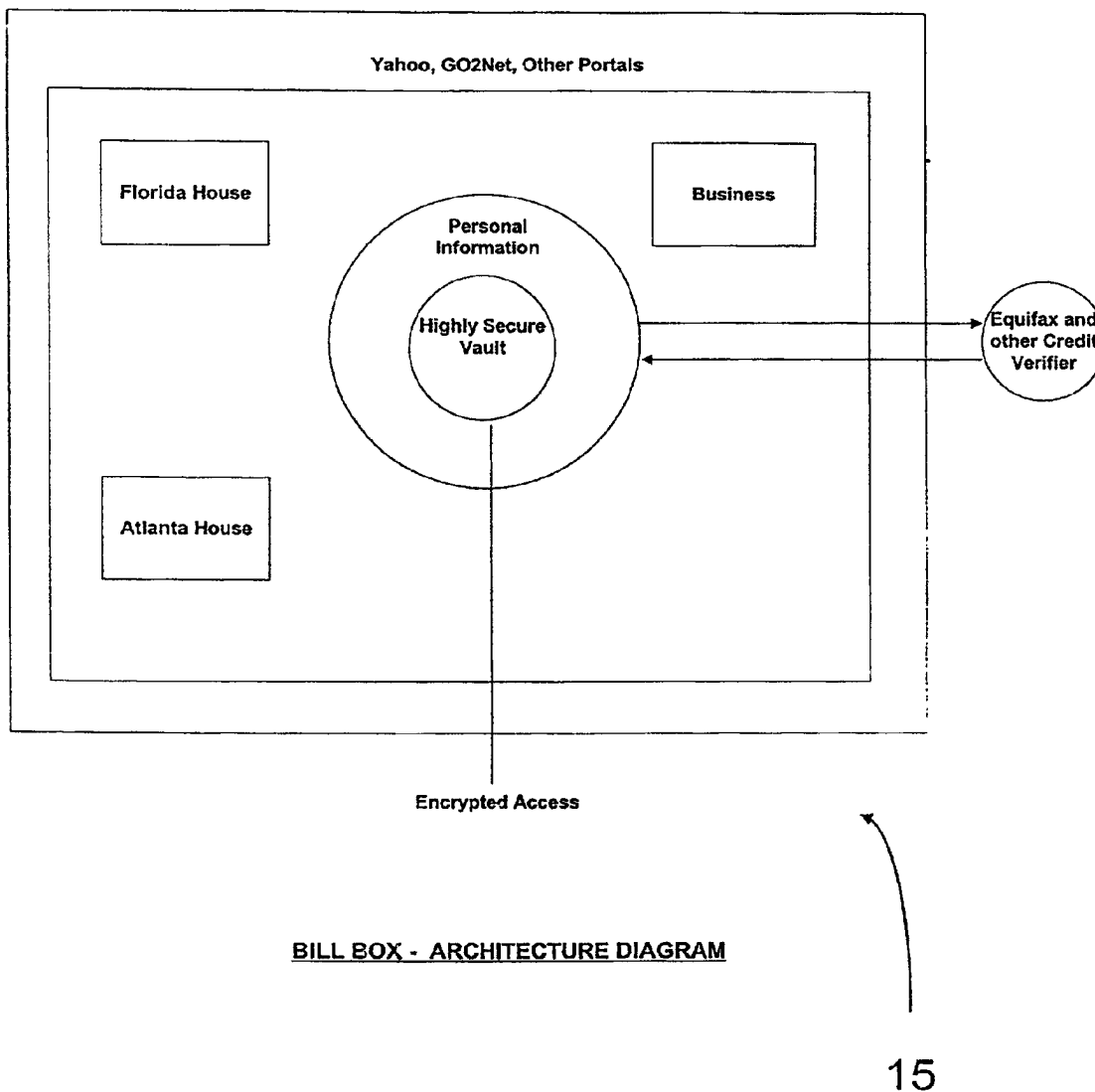
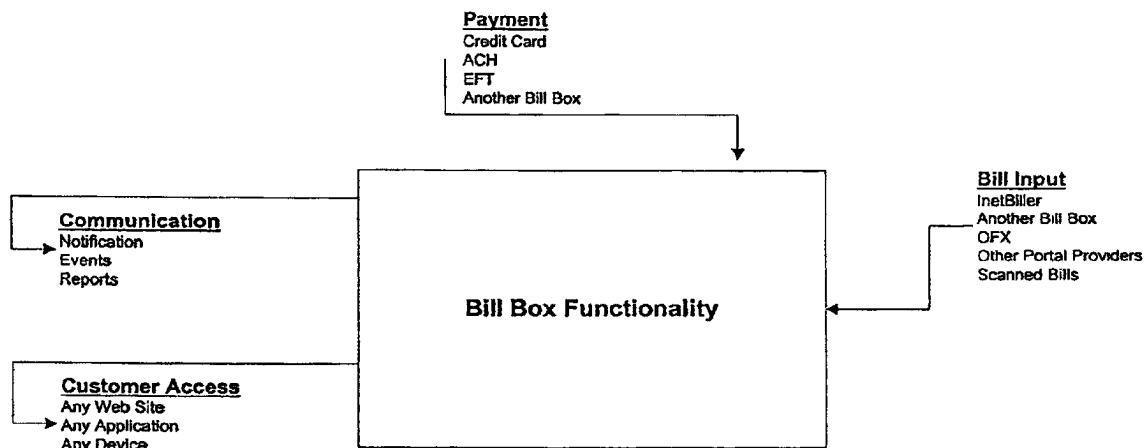


Fig. 2



Bill Box - Customer View

Fig. 3

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