

**AGGREGATED SECURED ELECTRONIC DOCUMENT PUSH-BASED  
DELIVERY, PRESENTMENT AND PAYMENT SYSTEM WITH INTELLIGENT  
SCHEDULING OF BILL DOWNLOAD**

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**ABSTRACT**

Embodiments of the present invention provide a method of aggregating secured electronic documents for a user from at least one biller website over the internet, and using the aggregated documents to assist the user in effecting bill payment, the  
10 method comprising the steps of: providing an interface allowing the user to provide login data for the biller website to a service provider; using the service provider to facilitate access to the at least one biller website using said login data; downloading at least one secure document from said biller website; scraping said at least one secure document for biller information; and providing an image of said secure  
15 document and said biller information to said user.

**FIG. 1**