



- (51) **International Patent Classification:**
G06Q 40/00 (2012.01) *G06F 17/30* (2006.01)
- (21) **International Application Number:**
PCT/US2014/057055
- (22) **International Filing Date:**
23 September 2014 (23.09.2014)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
61/881,314 23 September 2013 (23.09.2013) US
- (71) **Applicant:** XERO LIMITED [NZ/US]; 101 Green Street, 5th Floor, San Francisco, California 94111 (US).
- (72) **Inventors; and**
- (71) **Applicants :** DRURY, Rodney Kenneth [NZ/NZ]; 20-22 Munroe Street, Napier, 4110 (NZ). VICKERS, Matthew John [NZ/NZ]; 3 Market Lane, Wellington, 6142 (NZ).
- (74) **Agents:** MADDEN, Robert B. et al.; Schwegman, Lundberg & Woessner, P.A., P.O. Box 2938, Minneapolis, Minnesota 55402 (US).

(81) **Designated States** (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) **Designated States** (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Published:

— with international search report (Art. 21(3))

(54) **Title:** SYSTEMS FOR ACCESS CONTROL AND SYSTEM INTEGRATION

	ACCOUNT NUMBER	ORGANIZATION	XERO ACCOUNT	BILL PAYMENTS	STATUS
1160A	20-1000-0123456-00	FULTON AIR ▼	CURRENT ACCT C ▼	ENABLED	READY
1160B	20-2054-0737472-01	ARABICA CAFE ▼	SALES ACCT A ▼	NOT ENABLED	READY
1060C	20-2054-0864243-10	▼	▼	NOT ENABLED	UNASSIGNED
1060D	20-2030-4867043-02	JACARANDA SYS.	MAIN ACCOUNT	ENABLED	CONNECTED
1060E	20-2030-8679543-00	WILLOW PROPERTY	SECONDARY ACCT	NOT ENABLED	CONNECTED

FIG. 11

(57) **Abstract:** Automated provisioning, according to one example embodiment, enables a mutual customer to establish a connection between an accounting software system and their financial institution. This may be achieved by allowing a financial institution customer to opt to make their feeds from their bank accounts available to the accounting software system within financial internet software (e.g., hosted and operated by the customer's financial institution). Once a customer selects the bank account they want to share with the accounting software system, they are passed over to the accounting software system to link the selected bank account with an account they have set up in the accounting software system.