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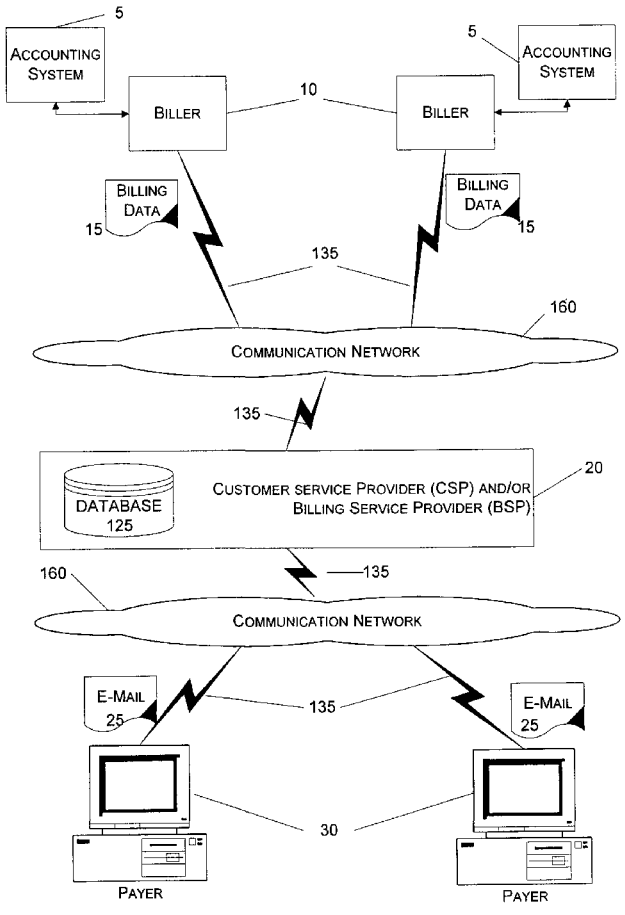
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(54) Title: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD



(57) Abstract: A method and system (see Fig. 3) using a communication network (160) such as the Internet to allow registered users the flexibility to pay a bill by using traditional non-electronic payment methods after receiving an e-mail notification is disclosed. The e-mail notification contains at least summary information which is formatted in the form of a remittance which can be included with the non-electronic form of payment allowing a user to retain the ability to pay a bill non-electronically while still being electronically notified that the bill is due. Additionally, a registered user has the option to pay a bill electronically after receiving the e-mail by clicking on an appropriate web address embedded within the e-mail. The registered user will either be directed to a biller website or a Customer Service Provider (CSP) and/or a Business Service Provider (BSP) website and given the option to pay the bill electronically.

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