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(54) **Title:** METHOD AND APPARATUS FOR REAL-TIME TREASURY APPLICATIONS

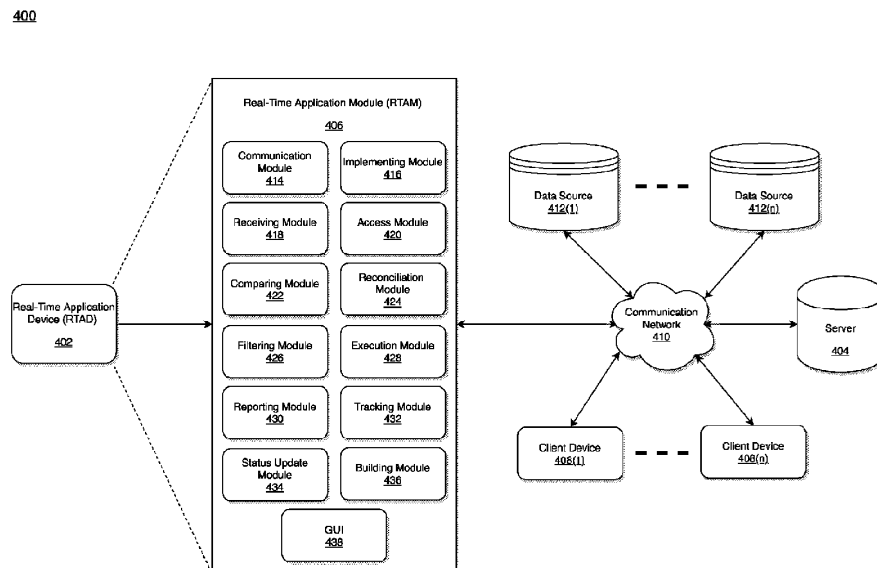


FIG. 4

(57) **Abstract:** Various methods, apparatuses/systems, and media for accessing data in real time are provided. A plurality of data sources are provided, each including various data corresponding to a user's account held and managed by an institution. A processor implements API connectivity to connect a user's system of choice to each of the plurality of data sources. A receiver receives users login data associated with the users account from the user's system of choice. The processor accesses data corresponding to the user's account in real time from the plurality of data sources via the API connectivity; and causes a GUI of the user's system of choice to display the data in real time.

[Continued on next page]

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- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

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