FIGURE 1 (PRIOR ART)

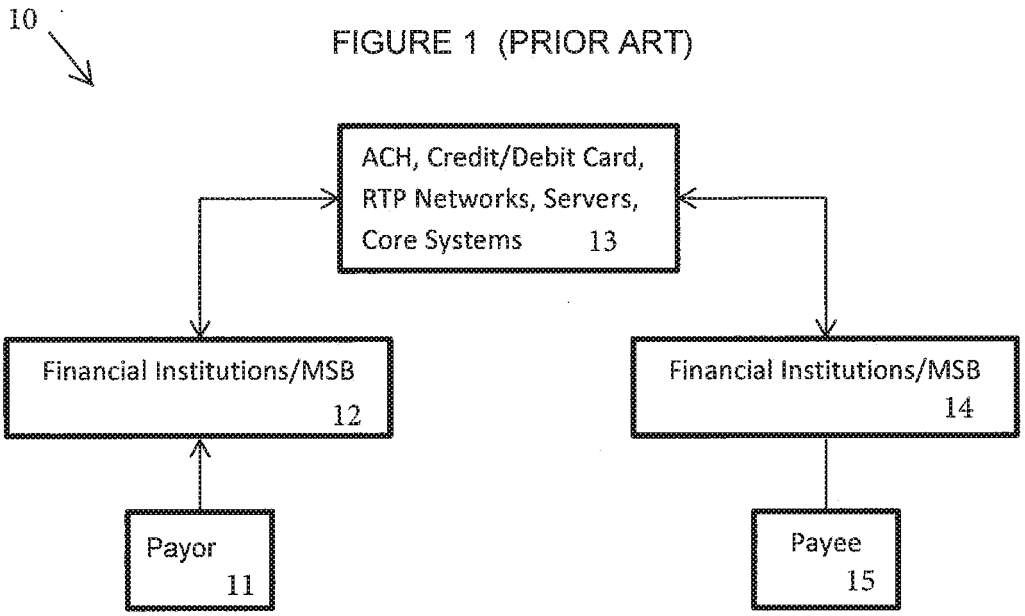


FIGURE 2

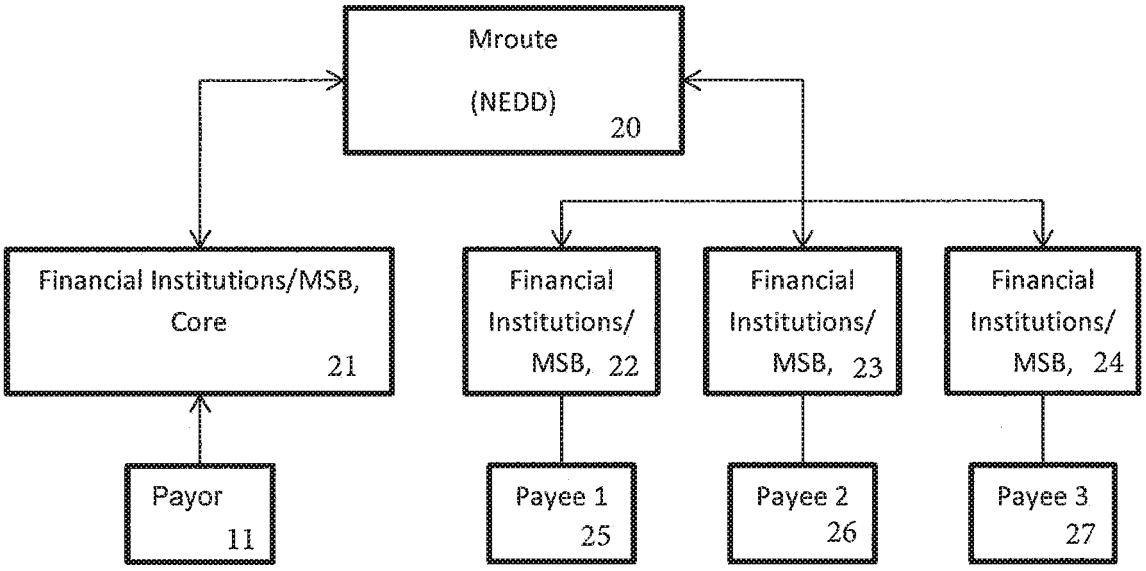

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Financial Institutions/ MSB, 22
Financial Institutions/ MSB, 23
Financial Institutions/ MSB, 24
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Payee 2
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Payee 3
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Figure 3

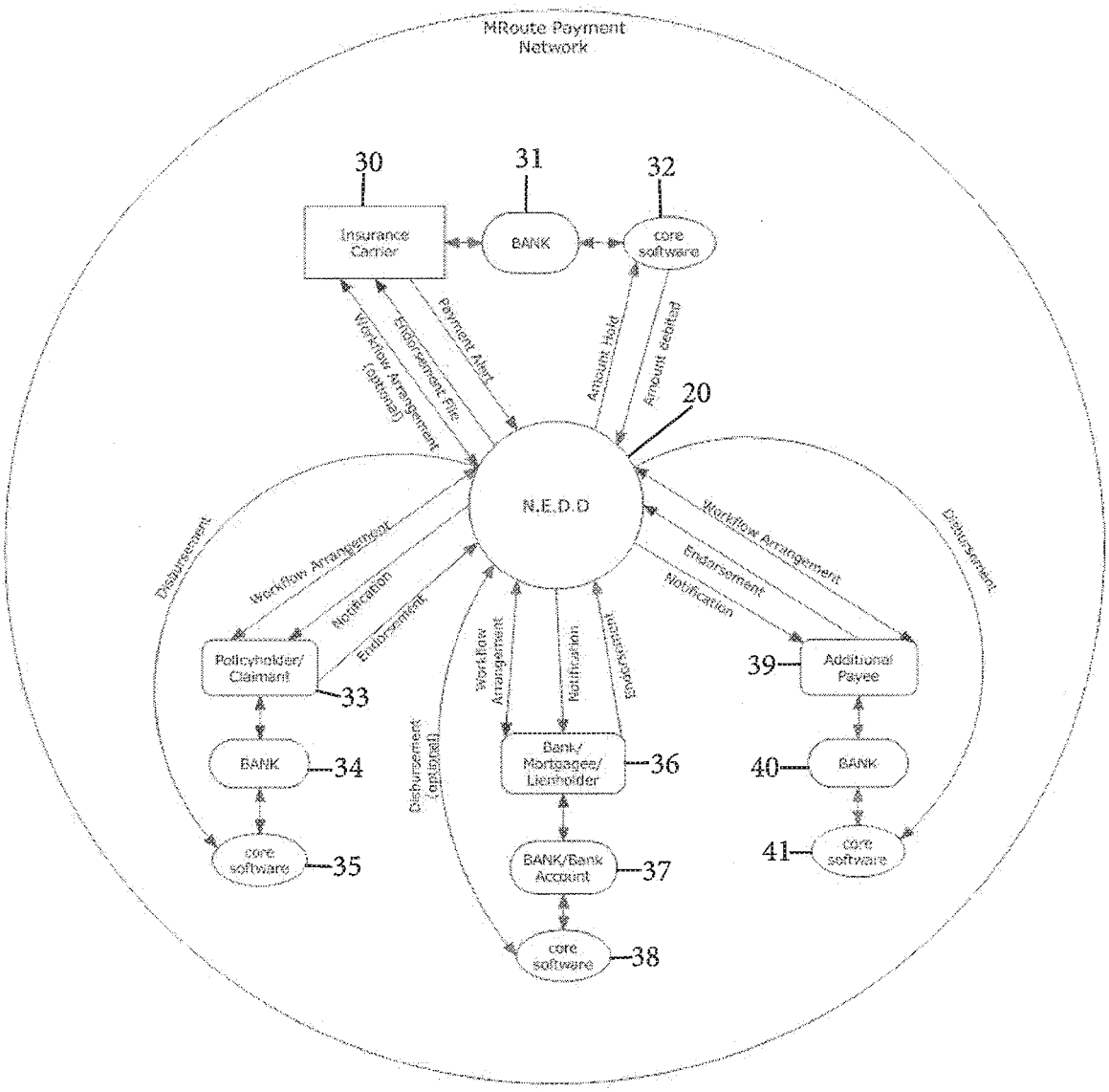

MRoute Payment Network
30
31
32
Insurance Carrier
BANK
core software
Workflow Arrangement (optional)
Endorsement File
Payment Alert
Amount Held
Amount debited
20
N.E.D.D
Disbursement
Workflow Arrangement
Notification
Endorsement
Policyholder/ Claimant
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BANK
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core software
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Disbursement (optional)
Workflow Arrangement
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Endorsement
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BANK/Bank Account
37
core software
38
Workflow Arrangement
Endorsement
Notification
Disbursement
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Additional Payee
40
BANK
41
core software

Figure 4

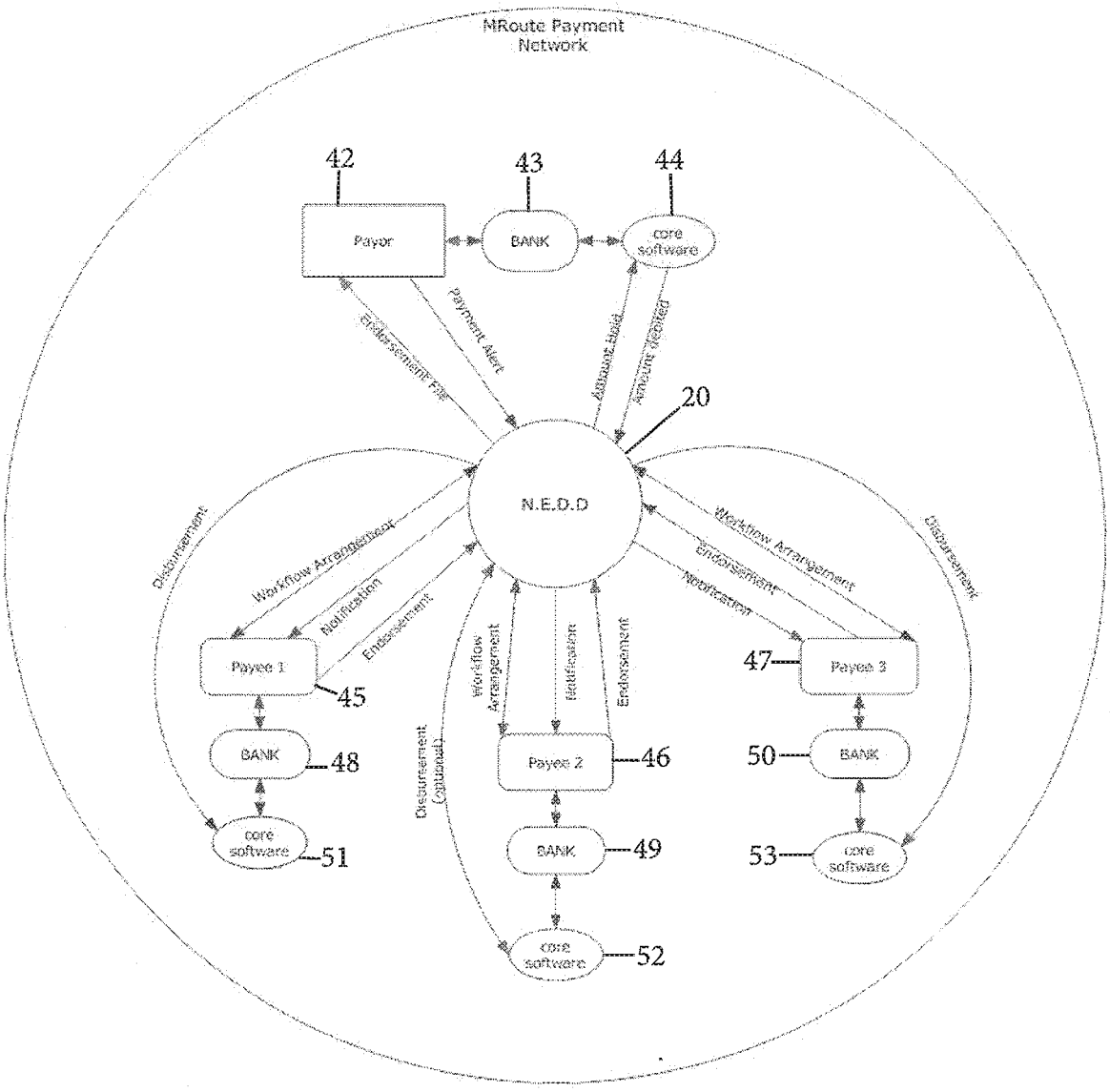

MRoute Payment Network
42
43
44
Payor
BANK
core software
Endorsement File
Payment Alert
Amount Held
Amount debited
20
N.E.D.D
Disbursement
Workflow Arrangement
Notification
Endorsement
Payee 1
45
BANK
48
core software
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Disbursement (Optional)
Workflow Arrangement
Notification
Endorsement
Payee 2
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core software
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Payee 3
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BANK
53
core software

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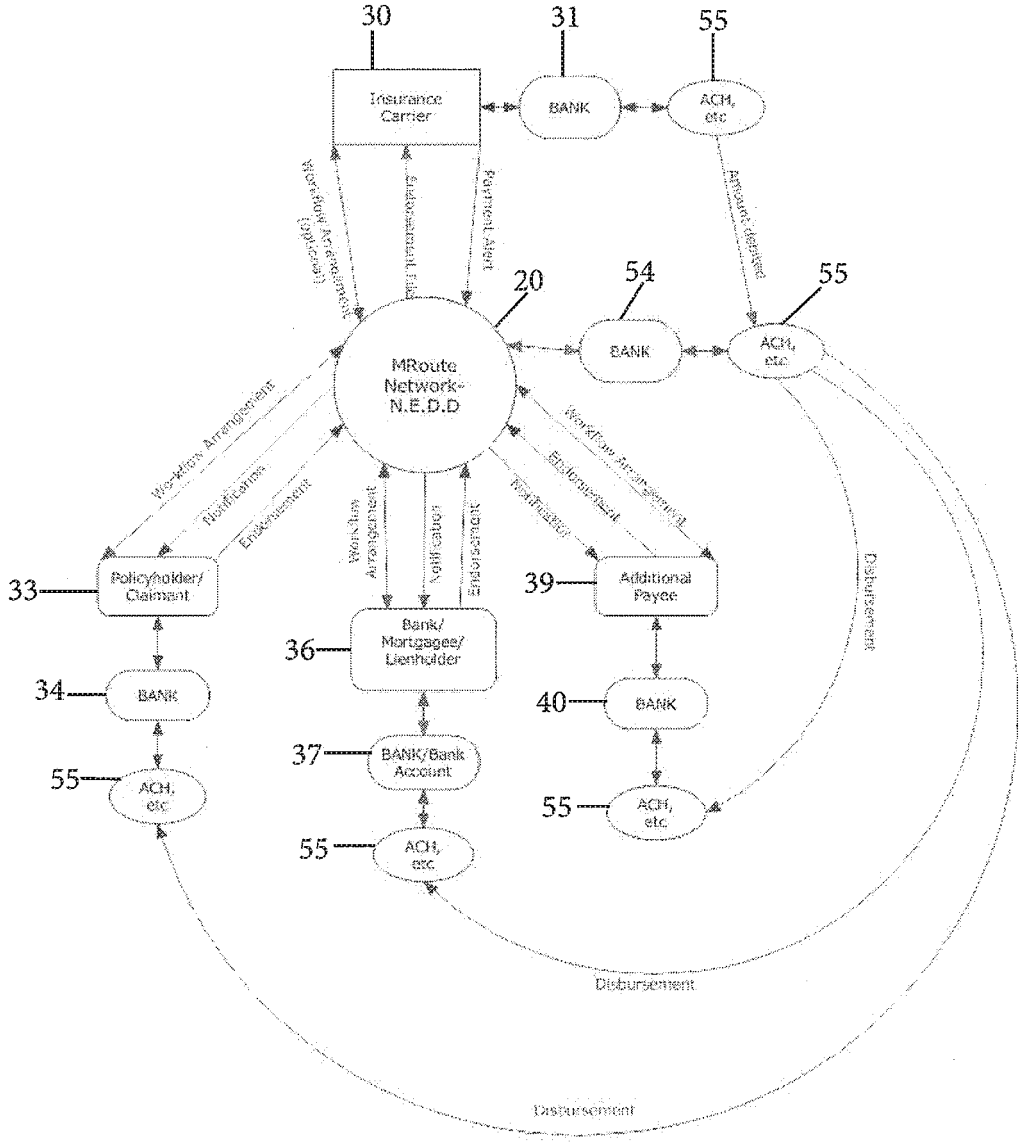

30
31
55
Insurance Carrier
BANK
ACH, etc
Workflow Arrangement (optional)
Endorsement Info
Payment Alert
Payment deposit
20
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55
MRoute Network-N.E.D.D
BANK
ACH, etc
Workflow Arrangement
Notification
Endorsement
Workflow Arrangement
Endorsement
Notification
Workflow Arrangement
Notification
Endorsement
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Policyholder/ Claimant
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Additional Payee
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Bank/ Mortgagee/ Lienholder
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BANK
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BANK
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BANK/Bank Account
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ACH, etc
55
ACH, etc
55
ACH, etc
Disbursement
Disbursement
Disbursement

Figure 6

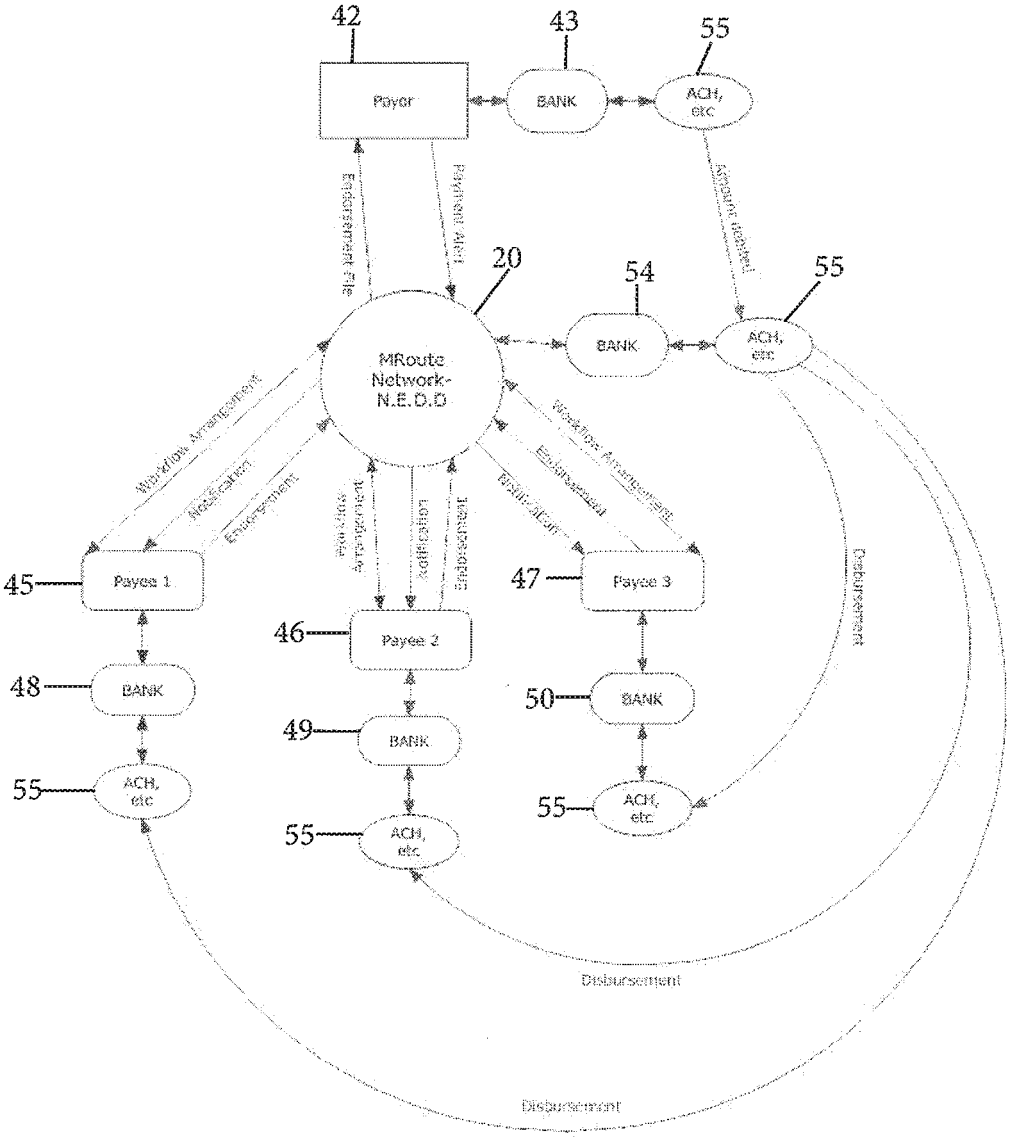

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Payor
BANK
ACH, etc
Enrollment File
Payment Data
Settlement Report
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MRoute Network- N.E.D.D
BANK
ACH, etc
Workflow Arrangement
Notification
Enrollment
Workflow Arrangement
Enrollment
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Payment Data
Payment Data
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Payee 3
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BANK
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BANK
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ACH, etc
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ACH, etc
Disbursement
Disbursement

FIGURE 7

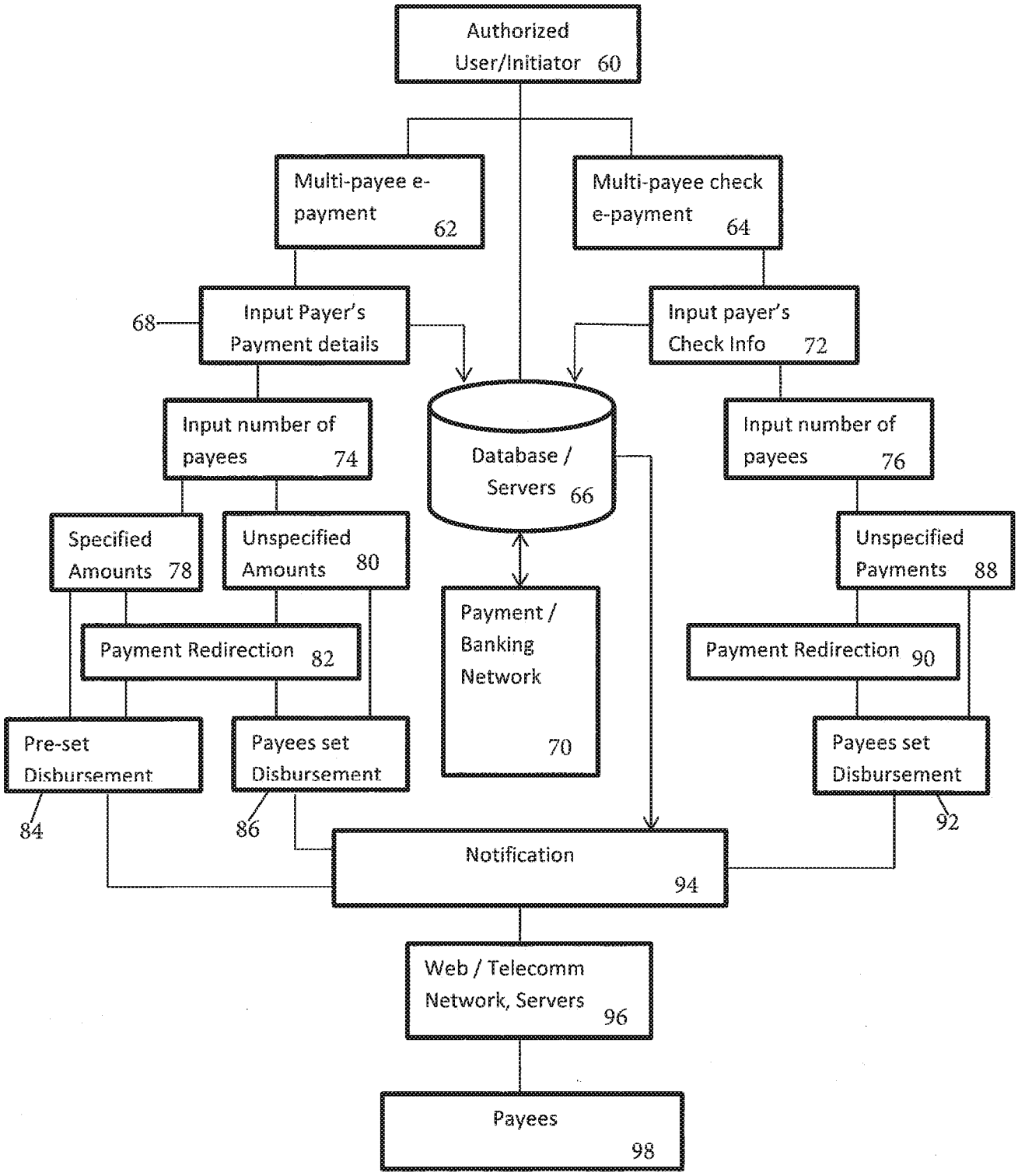

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Payees set Disbursement
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FIGURE 8

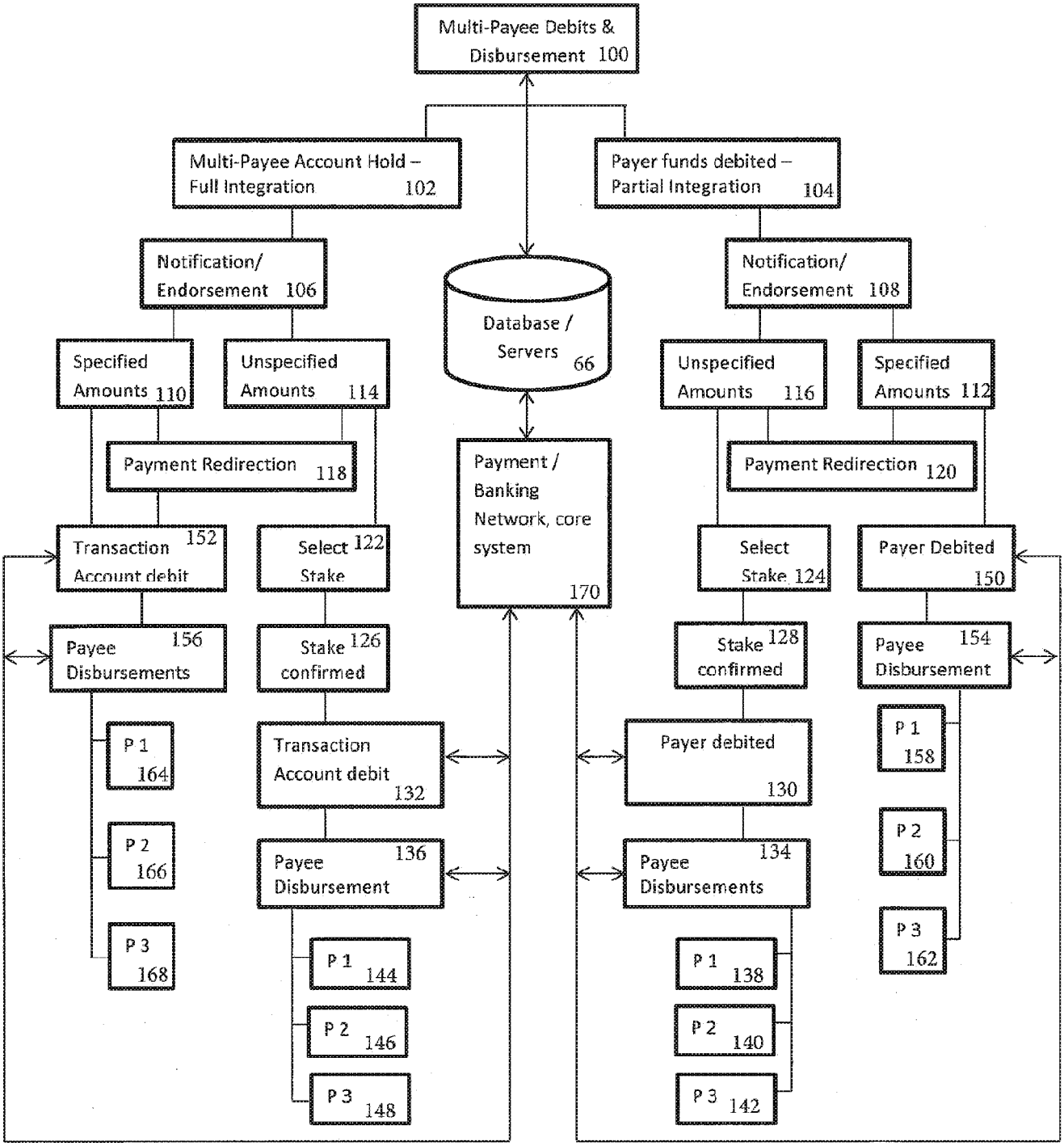

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P 3 168
P 1 144
P 1 138
P 3 162
P 2 146
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P 3 142

FIGURE 9

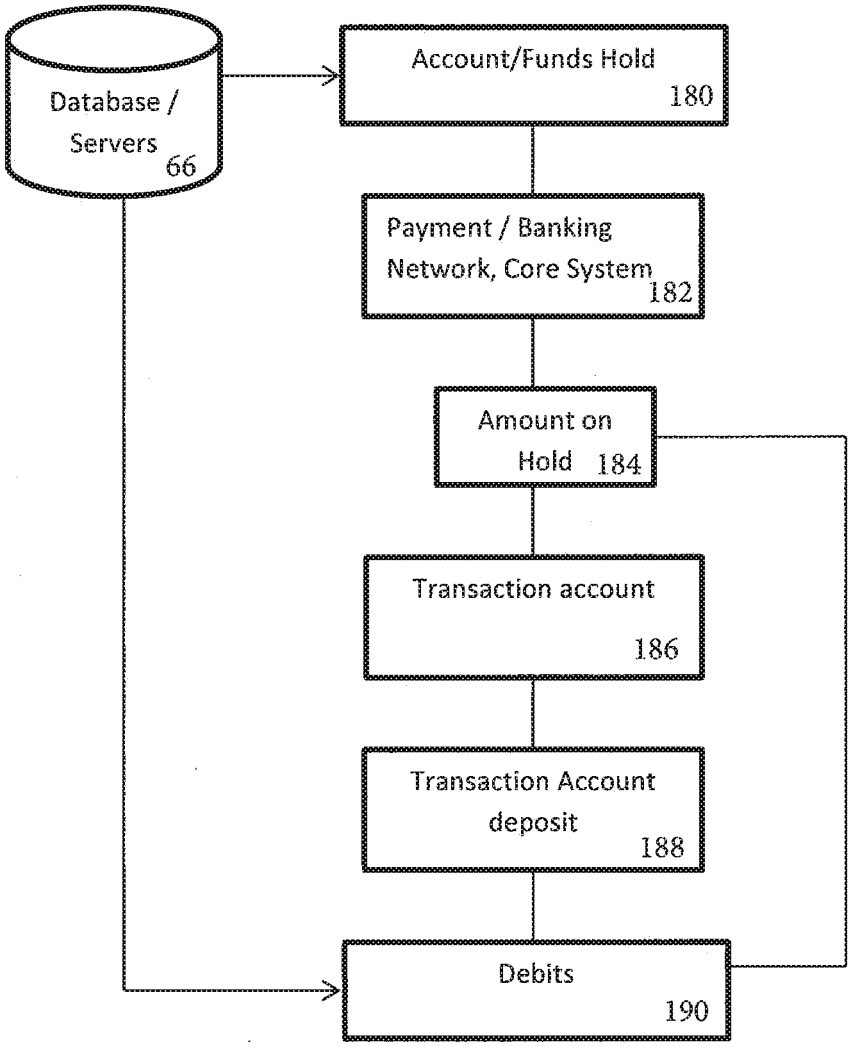

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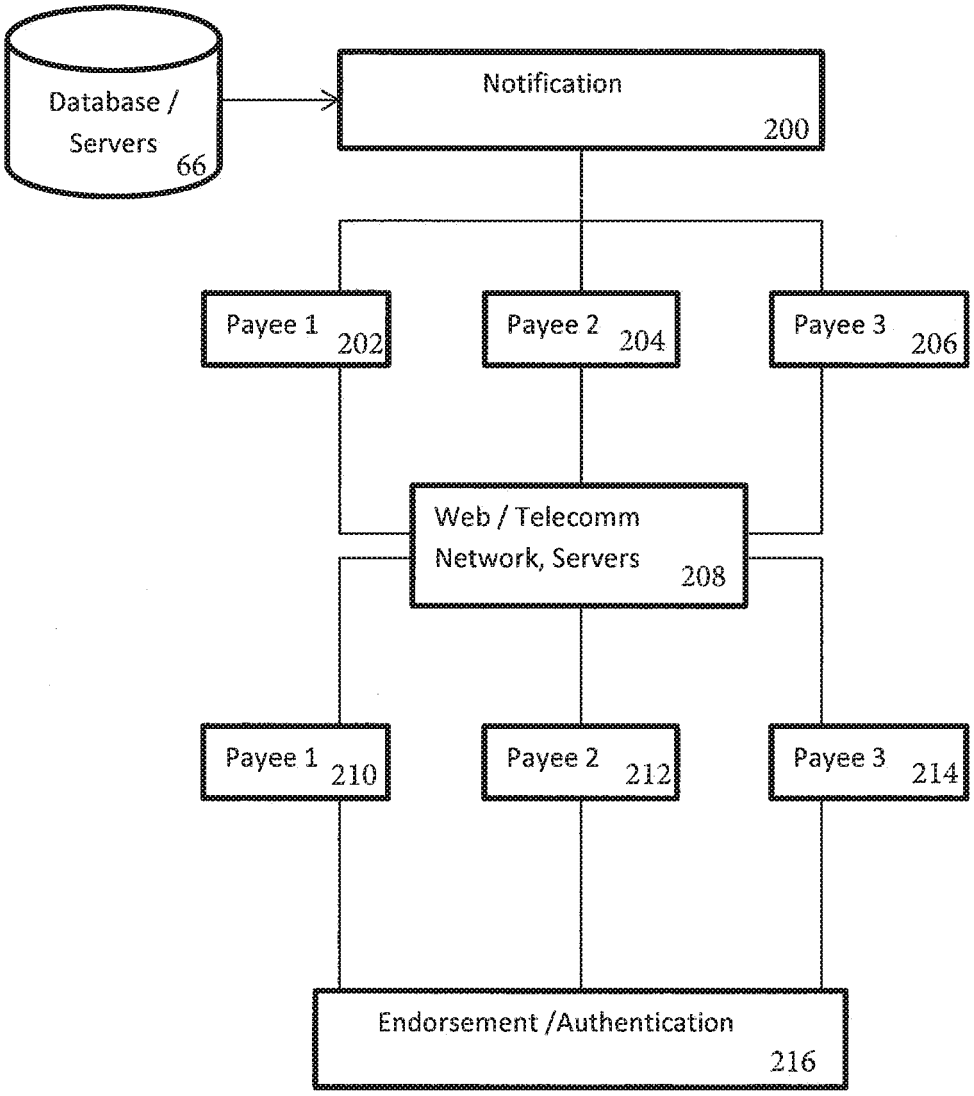

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FIGURE 11

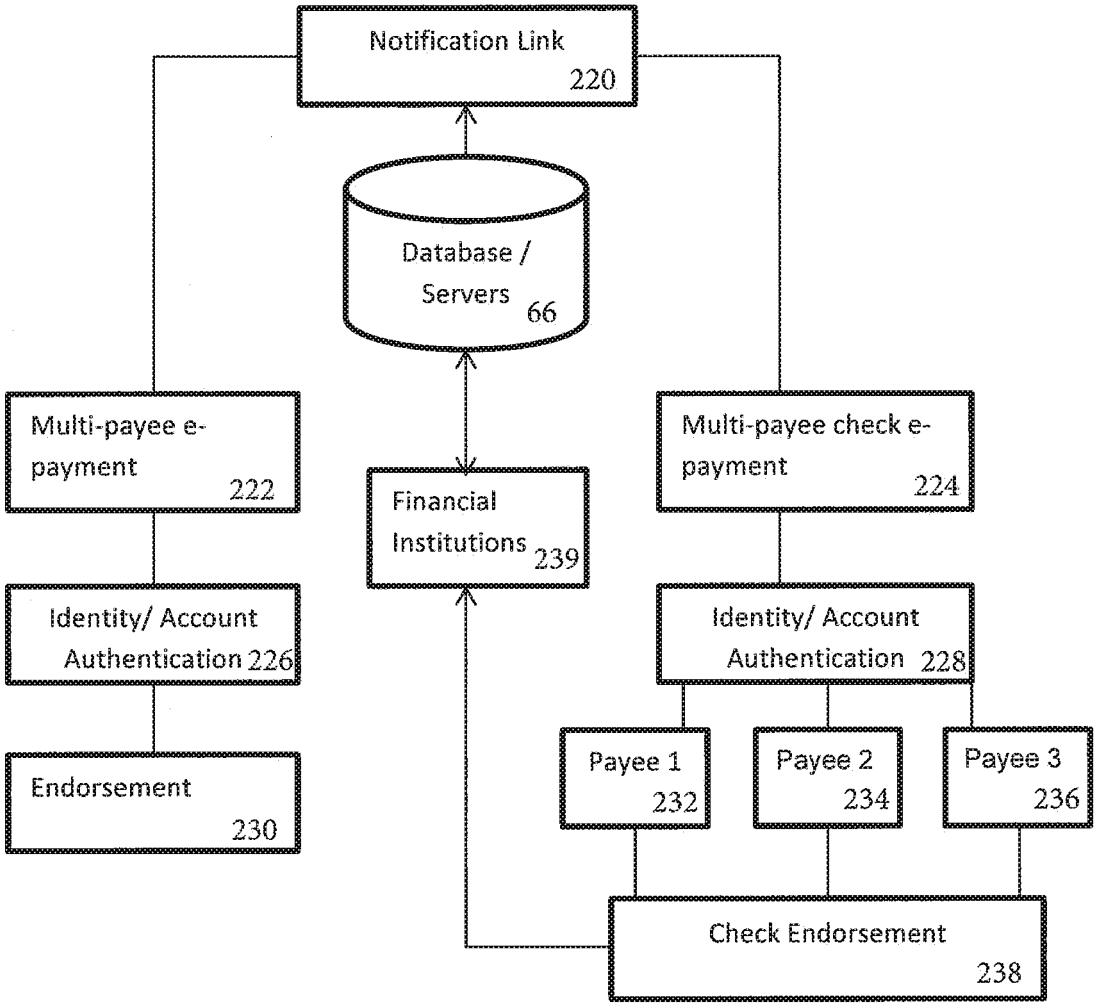

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Figure 12

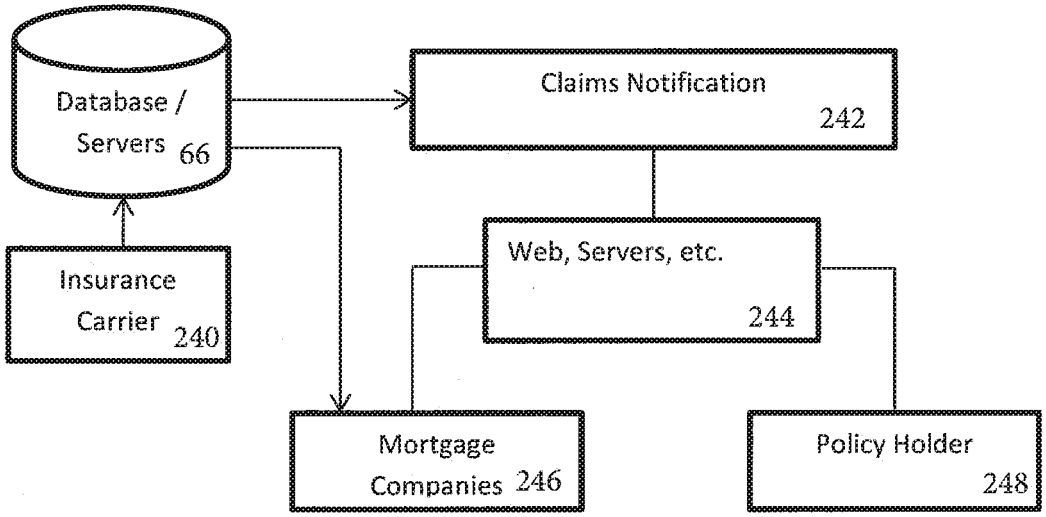

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FIGURE 13

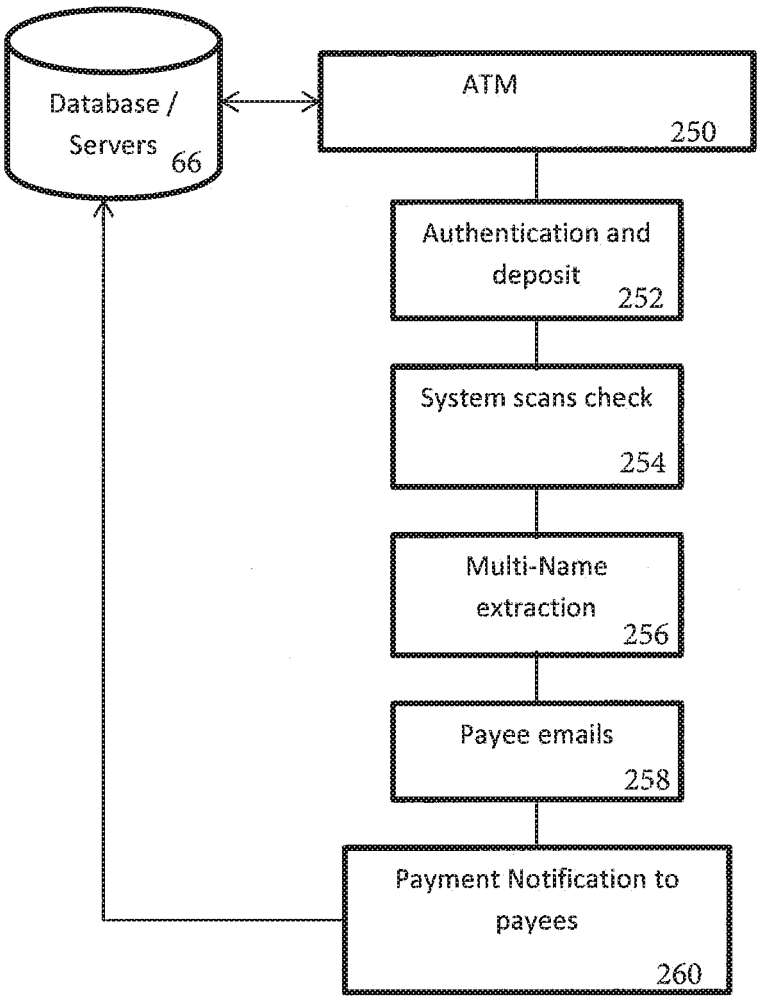

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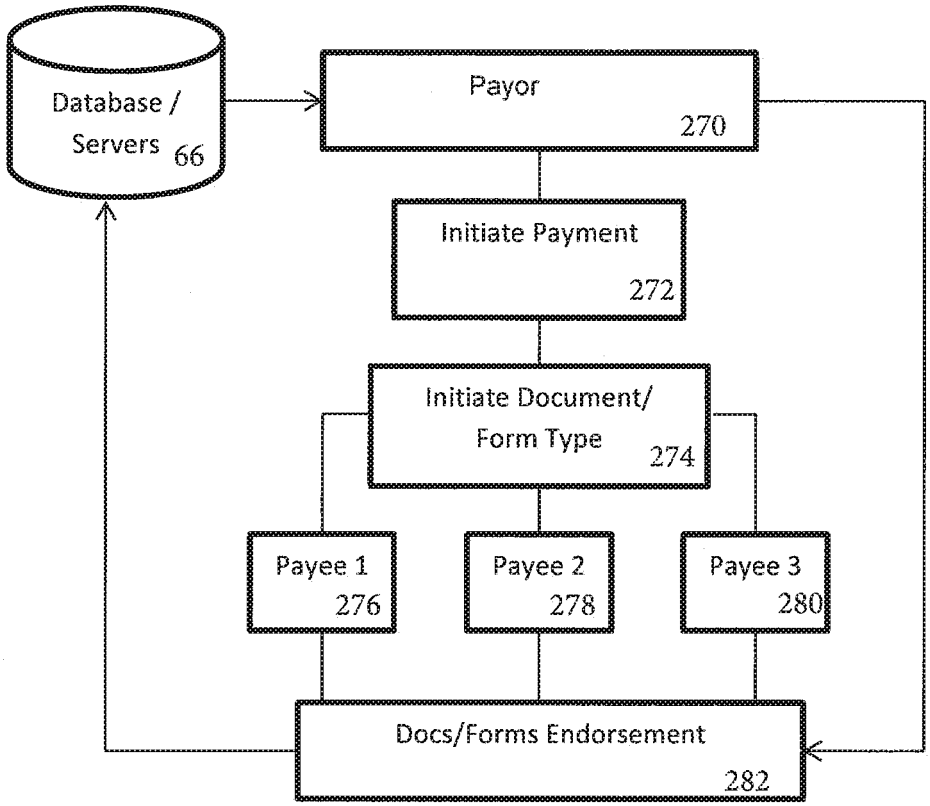
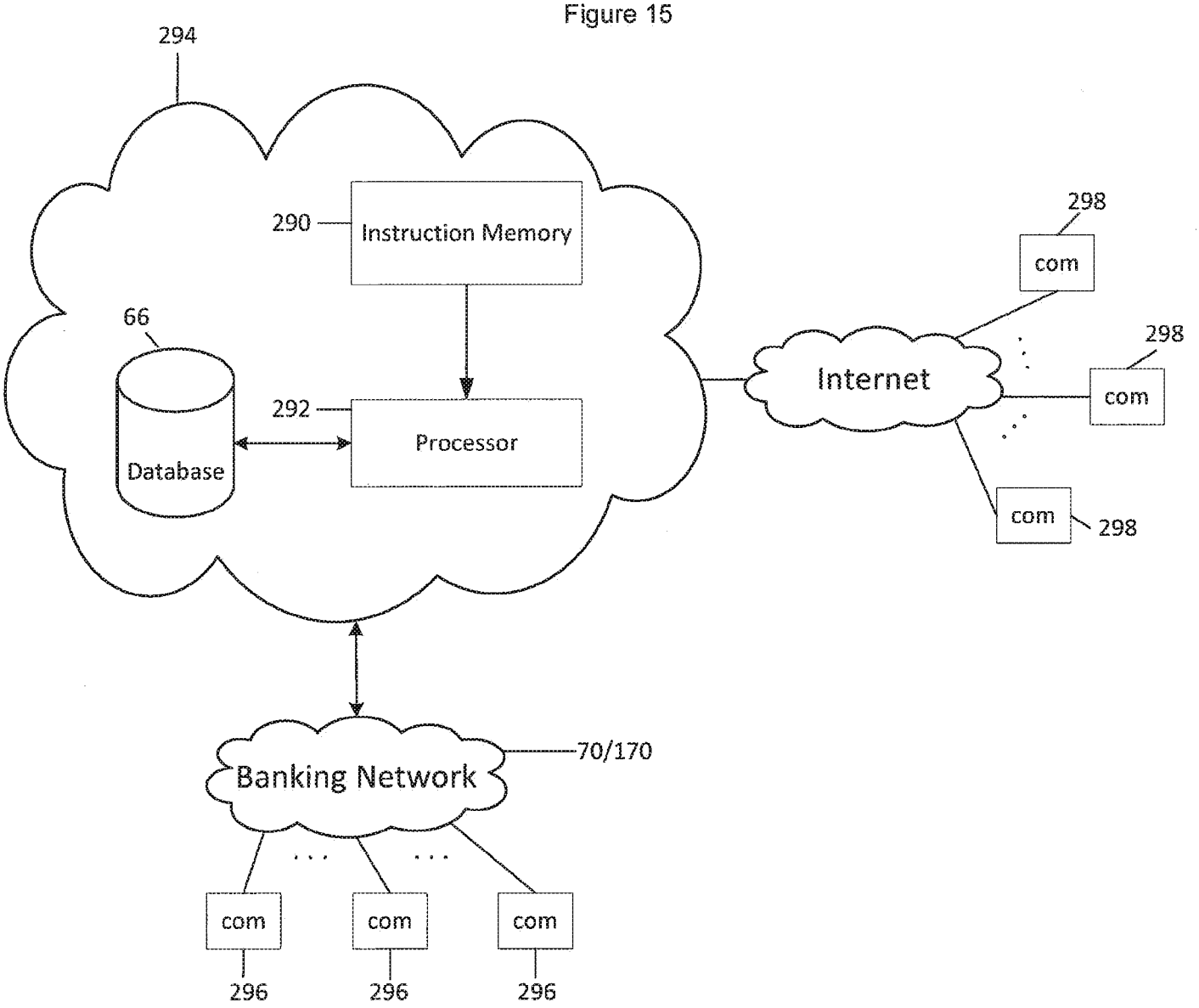

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