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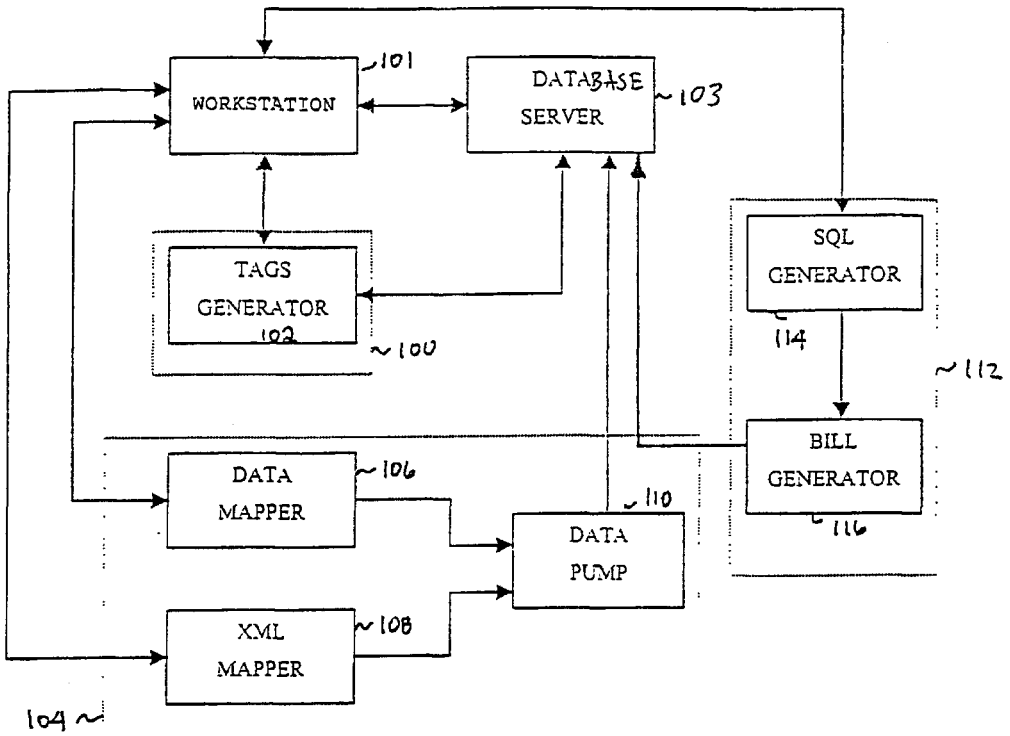
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[Continued on next page]

(54) Title: ELECTRONIC BILL CREATION AND PRESENTMENT SYSTEM



(57) Abstract: An electronic bill creation and presentment system based on an open schema construct. The system includes a database and tags creation module; a bill data processing module, which includes a data mapper, an XML mapper and a data pump; and a bill template processing module, which includes an SQL generator having a graphical interface and a bill generator.

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