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(54) Title: METHOD AND APPARATUS FOR CONFIGURATING AND ESTABLISHING A SECURE CREDENTIAL-BASED NETWORK LINK BETWEEN A CLIENT AND A SERVICE OVER A DATA-PACKET-NETWORK

(57) Abstract: A system for establishing a direct network connection between a first and a second node over a data-packet-network includes a third network node having connection to the data-packet-network for providing an electronic interface accessible to the first node; a navigation agent directed by the third network node for navigating over the network to the second node to gather information; and at least one machine-readable instruction containing the instruction for directing and implementing the direct network connection. The electronic interface may be a Web page providing bill consolidation and payment services to a client operating the first node and wherein the connection established via the instruction enables transparent login payment of a bill at the second node, which may be a direct billing party interface of the client registered and listed on the Web page.



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**Method and Apparatus for Configuring and Establishing a Secure
Credential-Based Network Link between a Client
And a Service over a Data-Packet-Network**

Field of the Invention

The present invention is in the field of network browser navigation and authentication methods and services and pertains particularly to a method and system for configuring and establishing a credential-based network link between a client and a service over a data-packet-network.

Cross-Reference to Related Documents

The present invention is a CIP to U.S. patent application serial number 09/737/404, attorney docket P3902D1, entitled "Method and Apparatus for Obtaining and Presenting WEB Summaries to Users", filed on Dec 14, 2000, which is a divisional to a U.S. patent application serial number 09/323,598, attorney docket P3902 entitled "Method and Apparatus for Providing and Maintaining a User-Interactive Portal System Accessible via Internet or other Switched-Packet-Network" filed on Jun 01, 1999, now issued as U.S. patent number 6,199,077. The present invention also claims priority to a U.S. provisional patent application serial number 60/533,696, filed on 12/31/2003 attorney docket YDLE-P001. The above subject matters are included herein in their entirety by reference.

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Background of the Invention

Internet browser navigation, typically referred to as “Web surfing” in the art, is well known as a mechanism enabling user access to server-stored electronic information pages on a navigable network such as the Internet network. A typical user navigating the Internet for example may have subscriptions to many password-protected Web sites that offer some form of service to the user. Examples of password-protected sites may include financial service sites such as investment, mortgage, and online banking sites, travel sites, certain entertainment and music sites, news service and information sites, and so on.

Typically, a user might have a variety of different passwords and/or personal identification numbers (PINs) that may be required to successfully log in to many of the types of sites described above. As a result, a user may frequently be required to enter login information as new password protected sites or pages are navigated to. A Web browsing session embarked to conduct a large chunk of Web business, for example, may involve several logins during one Internet session. Having to remember many passwords and PIN numbers can be problematic for a user. Often a same password or code cannot be used for every service, as another user may have already taken the password or code. A user may not wish to supply a code unique to the user such as a social security number because of security issues, including quality of security, which may vary from service to service. Additionally, many users at their own volition may choose different passwords for different sites so as to have increased security, which in fact also increases the number of passwords a user may have.

The inventor knows of a WEB service that allows a client to store multiple Web site links or list entries of Web sites, some or all of which may be password protected or otherwise secured as links in one network

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location. A feature of the above service allows a user to program certain tasks into the system such that a software agent of the system may execute tasks at the client's listed Web sites based on that client's instruction.

Although not necessarily designed specifically for a bill-pay environment,

5 this service may be used to aggregate a client's billing sites and may be used to automatically pay bills at those listed sites for the client. The service may be directed to store user password and login information for clients and may be configured to use that information to gain access to the clients' sites, thus enabling clients to navigate by proxy to disparate sites
10 without having to manually input login or password codes in order to gain access to the sites.

The above-described service uses a portal server to present a user-personalized application that may be displayed as an interactive home page and that contains all of the clients' listed Web sites (provided as hyperlinks)
15 for easy navigation. This approach combines a consolidation model and a direct billing model if applied to bill payment enabling certain benefits of both models.

For example, the above-described service enables bills to be paid through one interface and because the billing parties are linked to the Web
20 portal, access to bill details and bill-pay confirmation notification is possible. However, a client must trust the service to keep all of the clients secure information for accessing the disparate billing parties and must trust the service with secure information for accessing any source accounts the client has approved through the service for bill payment. Moreover, if a
25 client elects automated bill payment, the service may not provide the kind of detailed account information a client may wish to review, nor is it likely that the service would help in any way with any kind of dispute correspondence that may arise between a client and a billing party.

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With exception to the aggregation service listed above and known to the inventor, typical bill consolidation services do not provide automated password login procedures. In general, payment of bills over the Internet using bill consolidation practices may take variant forms. One common
5 form generally follows a typical bill-consolidation model. The conventional bill consolidation model is essentially a clearinghouse, where payment of bills may be accomplished at a single network location or portal. In general, the bill consolidator providing the bill-pay service retrieves a client's bills from *participating* third parties doing business with
10 the client. In addition, the bill consolidator may also, in some cases, process bill payments on behalf of the client. In the case of bill payment services provided by a bank, for example, consolidated bills may be presented to the client and the client may provide instructions to the bank regarding where, when, and with what resources those bills should be paid.
15 In such an example, typically only a resource account held at the bank may be eligible as a source account for bill payment.

In a direct billing model, there is a lack of bill consolidation services altogether. For example, individual billing parties may provide direct electronic bill-payment services through their own-hosted Web interfaces
20 for clients. In the direct model the client may be required to maintain multiple billing party sites, passwords, personal identification numbers (PINs) and possibly software mechanisms in order to successfully pay bills online. In contrast to the consolidation model described above, in a direct model, benefits not typically offered in a consolidation model such as the
25 ability to view detailed account information; the ability to receive instant bill-pay confirmation; the ability to dispute payment issues; and so on may be provided.

Although the service known to the inventor described further above could be used to aggregate a client's billing party Web sites and may also

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be used to aggregate the personal login usernames, passwords and PINs for use in automated login to the listed sites, a client may still be required to manually populate forms for bill payment, which may vary from site to site and confirm payment source-account information, and the like. If
5 automated payment services are elected wherein the portal service, via software agent, automatically gains access to the site, populates forms with secure information and completes transactions on behalf of a client, there still may be problems associated with disputed amounts, level of bill details provided and so on. This is because the automation agent for navigation,
10 login and form population is limited in scope to just what is required to complete simple transactions and to gather general summary information about accounts and services.

One challenge to providing such an aggregation service for payment of bills is continued maintenance requirements of client parameters and
15 third-party service parameters including updates and the like. For example, billing parties may change forms, procedures, navigation paths, security procedures, and so on. Coordinated effort by clients and the consolidation service is critical for smooth operation and the amount of continued maintenance and updating tasks may be daunting for a service that handles
20 many clients, thus forcing higher rates to clients when compared to typical consolidation services related to service charges or subscription fees.

Therefore, what is needed in the art is a system and method that solves the problems described above inherent to direct and consolidation billing models in a way that distributes work between the service and the
25 client. A system such as this would facilitate higher-level communication and account information accessibility from each billing party while still enabling payment of bills to disparate parties through one electronic interface.

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Summary of the Invention

A system is provided for establishing a direct network connection between a first node and a second node over a data-packet-network. The system includes a third network node having connection to the data-packet-network providing an electronic information interface accessible to the first node; a navigation agent directed by the third network node for navigating over the network to the second node to gather information; and at least one machine-readable instruction containing the instruction for directing and implementing the direct network connection.

In a preferred embodiment, the data-packet-network is the Internet network. In this embodiment, the first node is a computing device enabled for network navigation and the second node is a server node. Also in this embodiment, the third node is a server node and the electronic interface is a Web page for consolidation of billing information. The network connection is credential-based in a preferred application, the credentials available to the first and third node and used to access services provided at the third node.

In one embodiment, the information gathered by the navigation agent is used to create the at least one machine-readable instruction. In this embodiment, the at least one machine-readable instruction is packaged as a Java-based executable. In a preferred embodiment, the at least one machine-readable instruction contains navigation information and credentials comprising one or a combination of a user name, a password, and a personal identification number.

In one embodiment, the navigation information is gathered by the navigation agent and prepared in the form of navigation instruction. In a preferred embodiment, the machine-readable instruction includes instructions for initiating and completing at least one task. In one embodiment, the task is payment of a bill.

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According to another aspect of the present invention, a method is provided for enabling and causing a direct network connection to be established between a first and a second node over a data-packet-network. The method includes steps for (a) receiving a request from the first node, the request to access a resource of the second node; and (b) sending to the first node at least one machine-readable instruction, the at least one instruction causing the first node to initiate and establish the connection to the second node.

In a preferred aspect, the data-packet-network is the Internet network. In one aspect, in step (a) the request is received at a third node and the resource is a URL of a Web page. In a variation of this aspect, in step (a) the resource requires authentication credentials.

In a preferred aspect, in step (a) the first node is a computing device enabled for network navigation and the second node is a server node. Also in a preferred aspect, in step (a) the third node is a server node and the Web page is for consolidating billing information. In a variation of this aspect, in step (b) the at least one machine-readable instruction is packaged as a Java-based executable.

In a preferred aspect, in step (b) the at least one machine readable instruction contains navigation instruction, instruction for completing at least one task, and credentials for gaining access to a URL served by the second node. In one aspect, in step (b) the at least one machine-readable instruction is executed by a software application running on the receiving node.

According to further aspect of the method, a step (c) is provided for completing at least one task during the direct connection, the task performed by the first node transparently to the operator of the first node. In this aspect, in step (c) the at least one task comprises logging in to a URL served by the second node using credentials of an operator of the first node.

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In a preferred aspect of the method including step (c), the step further includes performing a task of populating an electronic form. Further according to this aspect, step (c) includes performing a task of submitting the populated form. In a preferred aspect of the method including step (c),
5 the accumulation of tasks completed comprises a process for payment of a bill.

According to another aspect of the present invention, a machine-readable instruction for causing a machine to perform a method is provided. The instruction directs a method including steps for (a) initiating a
10 connection to a second machine over a data-packet-network; (b) navigating to a login interface served by the second machine; (c) accessing the resource served by the second machine using login credentials; and (d) performing at least one task at the resource accessed.

In one aspect, the machine is a computing device enabled for
15 network navigation and in step (a) the second machine is a server node. In a preferred aspect, in step (a) the data-packet-network is the Internet network and in step (c) the resource is a URL of an electronic form. Also in a preferred aspect, in step (d) the at least one task comprises payment of a bill.

20 According to still another aspect of the present invention, a network-based bill presentment and payment system is provided. The system includes a server for managing information about a client and a direct billing service and for consolidating and presenting billing information managed by the service to the client; a direct billing server connected to the
25 network and accessible to the server; and a client node connected to the network, the client node able to access both the server and the direct billing server using the network. In a preferred embodiment, the client operating from the client node establishes a connection to the server and performs an action to pay a specific bill related to an account managed by the direct

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billing server, whereupon the action causes automated browser navigation via hypertext transfer protocol to the direct billing server on behalf of the client, the navigation including logging into the client account and managing the transaction.

5 In a preferred embodiment, the automated browser navigation occurs from the server during a session between the server and the direct billing server. In this embodiment, the action performed is a mouse click on a bill-pay button associated with a direct billing service account and specific bill from that account. Also in a preferred embodiment, the
10 payment funds for paying the bill are released from an account maintained separately by the client and transferred to the direct billing service directly from that account.

 In a preferred aspect, transacting includes some or all of, navigating to the Web page of the specific bill, populating the specified payment
15 amount into a provided Web form for accepting payment, submitting the payment, and retrieving confirmation data related to payment acceptance or non-acceptance from a Web page generated by the direct billing server.

 In one aspect of the above-described embodiment, the automated browser navigation occurs from the client node during a session between
20 the client node and the direct billing server. In this aspect, the action performed is a mouse click on a bill-pay button associated with a direct billing service account and specific bill from that account.

 In preferred aspects, transacting includes some or all of, navigating to the Web page of the specific bill, populating the specified payment
25 amount into a provided Web form for accepting payment, submitting the payment, and retrieving confirmation data related to payment acceptance or non-acceptance from a Web page generated by the direct billing server.

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Brief Description of the Drawing Figures

Fig. 1 is an architectural overview of a data network over which credential-based network linking between a client and service is practiced according to an embodiment of the present invention.

Fig. 2 is a block diagram illustrating components of a navigation plug-in used to establish one or more credential-based network links between a client and one or more services according to an embodiment of the present invention.

Fig. 3 is a process flow diagram illustrating steps for configuring a credential-based network link according to an embodiment of the present invention.

Fig. 4 is a process flow diagram illustrating steps for establishing and practicing a credential-based link according to an embodiment of the present invention.

Fig. 5 is a block diagram illustrating a network interface page for listing a client's billing parties and options for interaction according to an embodiment of the present invention.

Description of the Preferred Embodiments

Fig. 1 is an architectural overview of a data network over which credential-based network linking between a client and service may be practiced according to an embodiment of the present invention. This architecture includes a data-packet-network (DPN) 1001, which may be a wide-area-network (WAN) such as the well-known Internet network. DPN 1001 may also be a corporate WAN or Intranet, a metropolitan-area-network WAN, or a private WAN. In a preferred embodiment DPN 1001 is

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the Internet network owing to characteristics of large geographic coverage and high public access. DPN 1001 may be referred to also in this specification as Internet 1001.

5 In accordance with a preferred embodiment, Internet 1001 is typically, although not exclusively, accessed through a public-switched-telephone-network (PSTN) 1002. PSTN 1002 may be another type of telephony network including a wireless carrier network without departing from the spirit and scope of the present invention. In this example, there are three interacting parties illustrated herein as a service provider 1005, a
10 direct billing party 1003, and a client station 1004.

Internet 1001 has a network backbone 1007 illustrated as extending there through. Backbone 1007 represents all of the lines equipment and connection points that make up the larger network as a whole. Therefore, it will be appreciated that there are no geographic limits to the practice of the
15 present invention. Both billing party 1003 and service provider 1005 have Internet domains represented logically herein by dotted rectangles enclosing each party.

In Internet 1001, billing party 1003 represents any direct billing party that may be accessible through an on-line Web interface. As such, a
20 Web interface (WI) 1016 is illustrated within the domain of party 1003 and has connection to backbone 1007 for access and communication. WI 1016 may be a server adapted to enable clients such as client 1004 to access account information and pay bills. Client 1004 may be considered a client of billing party 1003 in this example. WI 1016 as a data repository
25 associated therewith and labeled herein Data. Such a repository may hold client data, account data, payment history, and other like data categories maintained on behalf of the clients and managed for the purpose of business interaction in general.

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Client station 1004, also referred to herein simply as client 1004, has a client networking device 1009 illustrated therein, which may be any type of network-capable communication device such as a computer, a personal digital assistant (PDA), a network capable telephony device, and so on. In
5 this example, a simple computer icon is used to illustrate a device capable of accessing WI 1016 and of interacting therewith for the purpose of conducting business including payment of bills associated with a client account.

In his example, client 1004, or more particularly device 1009 has a
10 telephony connection 1010 to a local telephone switch (LS) 1008 within PSTN 1002. Switch 1008 bridges client 1004 to an Internet Service Provider (ISP) 1006 via a telephony trunk 1011. ISP 1006 may be assumed to contain all of the equipment including a connection server for enabling Internet access for the client. ISP 1006 has connection to backbone 1007
15 via an Internet access line 1012. In this way client 1004, operating device 1009 running a network browser application (BSR) may access WI 1016 through, in this case, a dial-up connection through ISP 1006. Other network connection types may also be used by client 1004 to access WI 1016 without departing from the spirit and scope of the present invention.
20 Integrated Services Digital Connection (ISDN), Digital Subscriber Line (DSL), cable modem, and other known methods of connection may apply in some embodiments.

Service provider 1005 is adapted to provide services to client 1004 that have relation to aiding client 1004 to manage accounts and to pay bills
25 wit respect to direct billing party 1003 and other direct billing parties similar to party 1003 that the client may have subscription to. Provider 1005 has a server (SVR) 1013 illustrated therein as having connection to backbone 1007 for access and communication. Server 1013 may be a Portal server wherein information is maintained on behalf of client 1004 by way of

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interactive Web page or other form of network display. Provider 1005 is adapted in a preferred embodiment to help client 1003 to conduct business with party 1003 among other parties in a way that reduces work required of the client.

5 For example, server 1013 has connection to a data repository 1015 adapted to store client passwords and personal identification numbers (PINs) used typically to enable secure access to WI 1016 over the network. Secure Socket Layer and other security protocols may also apply. In a preferred embodiment, provider 1005 is able to access WI 1016 on behalf of
10 client 1004 using login and password information stored in repository 1015. Provider 1005 has an administrator (ADMN) computing station 1014 provided therein and connected to server 1013 through a local-area-network (LAN) or other network or direct-link connection. Station 1014 may be a desktop computer. There may also be other ADMN station like station
15 1014 connected to server 1013 without departing from the spirit and scope of the present invention. The inventor illustrates only one such station and deems the illustration sufficient for the purpose of explaining the present invention.

 Station 1014 has a software building application termed, in this
20 example, a navigation template creator (NTC) 1012 installed thereon and executable therefrom. NTC 1021 is adapted to enable an administrator or other knowledge worker or service worker to create an instruction or instruction set in template form that, once created, can be used to direct a network-capable node running a browser application to navigate to another
25 network node and to interact with that node according to existing node protocols and business rules of the host of the node. For example, such a navigation template can be used to direct and to provide instruction to client device 1009 for navigation to and for interaction with services available to client 1009 through WI 1016.

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In one embodiment of the invention, a navigation template created by NTC 1021 may also be used by service provider 1005 to obtain information from a third-party Web site like WI 1016 on behalf of a client using the client-supplied login and password independently from any client involvement. This may be accomplished by a software application termed gathering agent or gathering bot (GBOT) 1020 illustrated herein as installed on server 1013 and executable therefrom. GBOT 1020 is a software instance capable of automated and scheduled network navigation and data gathering independent of an operator and may be automated per scheduling to access network nodes such as WI 1016 using a navigation template and provided or accessible security data and any task-performance data that may be supplied by a client.

In one embodiment GBOT 1020 accepts extensible Mark-up Language (XML) based instruction including metadata for navigating to Universal Resource Locators (URL), which may be Web sites or other displayed forms including internal system path information for accessing passwords and PINs for use in automated login to the site or sites having instruction provided in or with a navigation template. Using this technology, which is known to the inventor, provider 1005 may access sites on behalf of clients and gather information from those sites, the navigating agent emulating the client. Passwords, PINs and any other login or secure-access codes are kept encrypted in repository 1015 and are decrypted only to an extent necessary for logging in to a client site. Likewise, provider 1005 may maintain additional client secure data such as source account information required to pay bills online, credit card information, pass phrases, and the like required normally by the client to interact with secure sites.

However, as described in the background section above, the technology may, in some cases be limited by design to provide indirect bill

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payment services, account summary generation, and limited automated interaction capability on behalf of clients. In current art without benefit of the present invention, provider 1005 may be able to aggregate client information from several sites analogous to billing 1003 and provide that
5 information in one location accessible to client 1004, for example, client 1004 then could elect to have provider 1005 pay bills on behalf of client 1004 in a general way without allowing for more in depth interactions that often accompany a direct-billing environment. Summaries of account information may be gathered and prepared for a client including balance
10 information and other information that may be acquired by screen scraping.

In a preferred embodiment of the present invention, provider 1005 is further enabled to package created navigation instruction, secure access data, form population data, source account information, and execution instruction into a portable and downloadable software executable illustrated
15 herein as a deep-linking plug-in (DLP) 1019 installed on network-capable device 1009, preferably transparently, to a client browser application (BSR). DLP 1019 may be Java-enabled for remote execution or may be of the form of another executable program language that enables triggered and/or scheduled browser execution and Web task implementation.

In this way, provider 1005 may enable client station 1009 to automatically and transparently forge a credential-based secure network connection directly to WI 1016, for example, in order to pay a bill or perform other account-related transactions according to provided instruction and data included in plug-in 1019. A credential-based network link, termed
25 a deep link by the inventors may be enabled for a single activity like paying a bill, or for more than one activity such as paying a bill and then changing source account data or perhaps, updating payment history and then paying a bill.

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Plug-in 1019 may provide a single deep-link to a direct billing parties Web interface, or more than one deep-link, each to a separate billing party site. A deep-link may be established and executed in the background transparently to a client without causing an interruption in a link established between a client like client 1004 and provider 1005. In this way, provider 1005 may still aggregate Web sites and information for client 1004 presenting such information in a single location accessible to the client which may also include actionable options regarding functions, a client has setup with those sites such as paying bills. However instead of forging separate links between provider 1005 and each client-registered site or establishing links by proxy between the client, provider, and client-registered site, the client is enabled to establish one or more deep links directly to the client-registered sites transparently without requiring login procedures, manual form population, or other manual navigation functions normally required when interacting with a direct billing interface.

The benefits of deep-linking are apparent to one with skill in the art of network services in that for many clients serviced simultaneously, server 1013 does not have to maintain as many server connections. Similarly, programs that provide bill payment confirmation, acceptance of new payment information and so on may be packaged with DLP 1019 and do not have to be run on server 1013. Likewise, much work related to manual navigation and form or electronic interface field population can be reduced or eliminated altogether for a client using the service of the present invention.

One with skill in the art of bill pay services will recognize that in the event of further necessary action not anticipated by template, the client already has a direct connection to a billing party site and can, at any time or upon prompt or notification, establish the visibility of the transparent link by calling up an additional or second browser window whereupon normal

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direct manual navigation and interaction between the client and the Web interface may be carried out and the interaction results fully visualized.

In a preferred embodiment of the present invention client 1004, having an account set up with provider 1005 first establishes a service
5 account with a third party service like billing party 1003 and then provides certain information to provider 1005 when registering the service account for bill-pay services. The information may include but is not limited to login password, PIN, URL data, source payment account data, and any
10 secure information related to those source accounts and, perhaps, which accounts may be cited to pay which bills and so on.

Some information may be gathered from the service that client 1004 is registering with the provider. Minimally, client 1004 need only supply provider 1005 with a URL to a resource maintained, in this case in WI 1016 and the secure password information enabling login and service access.
15 Identification and other data related to a money or financial account owned by the client and approved for paying certain bills from may be provided in some cases to service 1003 or alternatively to provider 1005 depending on the nature of the transaction process.

Provider 1005 maintains secure information for client 1004 and
20 creates one or more navigation templates based in part on initial client information such as main URL and in part on what data can be gathered from the site in terms of client functions that the site allows to be performed and those navigational sequences and form-population requirements. Provider 1005 may maintain a personal Web page for client 1004 where the
25 client's consolidated site information and billing information may be presented along with actionable options associated with each listed party such as "pay now", "schedule payment", "view balance" and so on. These actionable items may be triggers for a client connected through a secure

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network connection to initiate a process of receiving one or more DLPs 1019 that are pre-created.

In one embodiment, client 1004 may access SVR 1013 and select one or more billing parties and execute a pay now option. Upon execution
5 thereof, DLP 1019 is automatically downloaded and is automatically installed as a plug-in to the browser of client 1004. Once installed, DLP 1019 automatically executes, in one embodiment, and initiates a deep link to a first billing party and uses client-provided password and PIN information to gain access to, in this case, a bill payment page or Web form.
10 The instruction set provided in DLP 1019 provides the required logic for automatically populating the billing parties electronic payment form with the payment amount and payment account source data and automatically executes or submits the form once populated with the correct data.

The form population data and secure login information is made part
15 of the plug-in and resides in encrypted format until it is used. After a transaction is complete, DLP 1019 may provide some form of client notification that a particular transaction was accepted or rejected at which point the client may intervene, for example, in case of rejection and manually take over the deep link to perform any other tasks. If DLP 1019 is
20 programmed to navigate and perform tasks at more than one site, then a deep link may be established for each listed site in sequential order until all navigation and programmed tasks are performed.

In one embodiment DLP 1019 may only establish a single deep link to one site and additional DLP modules may be required for establishing
25 other deep links. In some secure environments a service site may require that a client machine be identified before allowing a secure transaction. Provision of an automatic deep link enables the client to automatically complete secure transactions of this type from his or her own machine in a transparent and efficient manner.

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Fig. 2 is a block diagram illustrating components of navigation plug-in 1019 of Fig. 1 used to establish one or more credential-based network links between a client and one or more services according to an embodiment of the present invention. Plug-in 1019 may be thought of as a software module with several components. Plug-in 1019 has an installer
5 exe. 2000 provided as a component thereof, which is adapted to enable a transparent automated installation to a client browser application.

Once a client has navigated to a provider site analogous to site 1005 of Fig. 1 and has accessed his or her personal Web page, he or she may
10 select from listed billing parties and options to cause a download of one or more plug-ins 1019. Each download will be appropriate for the pre-configured actionable option or options the client has selected. Therefore, in one embodiment plug-in 1019 is automatically downloaded and installed based on a trigger event.

15 In one embodiment, a client may select from pre-configured plug-ins and download one or more based on desire or have them downloaded based on a trigger event. The installation and deep link initiation may still be performed in an automated fashion with client transparency to the process based on client instruction. For example, if a client downloads a
20 "Pay Now" plug-in specific to one billing party, then the installation and establishment of a deep link between the client and the party may be automatic including performance of the transaction (Pay) while the client is still connected to provider 1005. In one embodiment, a client may elect to establish the deep link the next time he or she connects to the network
25 instead of doing so at the current session.

In one embodiment, plug-in 1019 may be configured to execute within a specific time window such that if pre-loaded in a client browser, it will execute at the first opportunity within the window that the client has selected if the client connects to the network within the stated window of

- 20 -

time. More particularly, it is possible that a client may download one or more plug-ins 1019 near the beginning of a payment cycle and that those plug-ins will each execute within a specific window of time during the client's normal network use activity. In this embodiment, notifications may
5 be caused to pop-up at such times that transactions have been completed using a deep link regardless of the client's concurrent network location he or she is connected to at the time.

Plug-in 1019 has a connection protocol layer 2001 provided thereto and adapted for containing the protocol support modules for a particular
10 client's preferred and configured connection methods and protocols used. For example, a plug-in might be configured to work with a particular TCP/IP connection used by a preferred browser instance. Likewise, the connection may be an Ethernet or other type of network connection using differing protocols. If a user employs a same browser application for
15 browsing two differing connection types, it may be preferred that a deep link be established only when the default or chosen connection is active.

Plug-in 1019 has at least one navigation template layer 2002 adapted in a preferred embodiment, to contain the browser instructions for navigating to main and sub-domains of the target site or site of the plug-in.
20 Navigation layer 2002 also may contain task instructions for navigating service options and performing tasks including subsequent navigation within a same domain or sub-domain.

Plug-in 1019 has a login/Password data layer 2003 provided thereto and adapted to contain and class any secure passwords, PINs, or other login
25 codes needed by the navigation layer to gain access to services. Layer 2003 may also contain those secure passwords and/or PINs for securing access to source payment accounts held by a client and which are client-authorized as payment accounts that a service may access for receiving payment.

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Plug-in 1019 has an encryption and decryption layer 2004 provided as a component thereof and adapted to provide encryption and decryption services for managing any secure data included as part of plug-in 1019. Such data may be securely stored on a client machine, in one embodiment, in decrypted format until it is necessary to retrieve and use the data for login or other secure process purposes.

Plug-in 1019 has an account management data layer 2005 provided thereto and adapted to contain any site management data such as form population data including secure personal information, and any other account data that may be required for submission during a transaction such as private account numbers, payment account numbers, and data that may be required in some instances for site searching, or other data input parameters that might be requested as part of a transaction process. In one embodiment plug-in data is embedded. However in another embodiment plug-in 1019 may access data physically stored in a client's machine memory or cache memory for retrieval during an execution of a deep linked session. In this case internal data paths to the data on the client machine according to a default file system may be appended automatically to the navigation sequence instructions if it is needed during a deep-linked transaction.

In one embodiment of the present invention if a client performs a deep link transaction to pay a bill or to perform another transaction, the results of that transaction performed may be saved and uploaded back over the first secure link established between the provider and a client as an update to client data currently displayable for the client at a first interface. In another embodiment where a client may obtain a deep link plug-in and then go off line, and update may be provided at a next client login to the provider after a session has been conducted. In one embodiment to see whether a deep linked transaction has succeeded, the client may go back to

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his home page maintained on the provider server analogous to SVR 1013 of Fig. 1 and look for an indication that the transaction has been completed.

Such an indication may be as simple as a dated balance shift resulting from a payment transaction made.

5 Plug-in 1019 may be provided as one download or as more than one download without departing from the spirit and scope of the present invention. Moreover, plug-in 1019 may be provided with additional or with fewer components than those shown in this example without departing from the spirit and scope of the present invention. Plug-in 1019, in this example,
10 is illustrated with basic components although other types of components and configurations are possible without departing from the spirit and scope of the present invention.

Fig. 3 is a process flow diagram illustrating steps for configuring a credential-based network link according to an embodiment of the present
15 invention. At step 3001, a client analogous to client 1004 of Fig. 1 initiates an account with a billing party analogous to party 1003 also of Fig. 1. An example of such an account may be one set up for online transactions with a utility service companies Web interface. Certain information becomes available resulting from the performance of step 3001. For example, the
20 utility service now has secure payment account information for the client along with any login and password or code information the client uses to access the site and perform transactions such as paying a bill.

The client has certain information resulting from the performance of step 3001 such as the above-described password, PIN, or pass phrase/code
25 data and URL link information and, in some cases downloaded controls that facilitate interaction with certain technologies that may be required in the server transaction method or process.

At step 3002, the client, after establishing an on-line account with a service, connects over the prevailing network to a provider analogous to

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provider 1005 of Fig. 1. At step 3003, the client provides data and credential-based information to the provider. Such data may include but is not limited to passwords, usernames, PINs, credit account information, payment account information, account numbers, and the like. In this step, the client may also provide a URL to the main site and any general information about which transactions the client may desire to perform at the site.

In a preferred embodiment, the client need only provide credential-based information and a main URL to register a direct billing service to the provider site. Data gathering may be employed to retrieve the service sites options and transaction procedures and the sub-domains hosting those options and procedures. In other words, provider 1005 may set up the rest of the plug-in for the client after the client has provided login information and credential-based data required to enter the site.

At step 3004, the provider encrypts the appropriate data transmitted thereto by the client over a secure socket layer (SSL) or other secure connection and stores the information on behalf of the client in encrypted format and associates the information to the pending inclusion of the service to the client's provider account. After step 3004, the provider has all of the required information to set up the service for deep linking. At step 3005, the provider prepares an initial navigation template from data supplied by the client. The initial template contains preliminary instructions for navigating to the main service page and for logging into that page using the client-supplied credentials.

At step 3006, the provider navigates to the main site on behalf of the client and logs in as the client. In a case where the service expects to identify a certain or specific machine to access the site using the credentials, the provider may, insert the correct machine information (provided by the client) into a required field, or in another embodiment, the client and service

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may be persuaded to turn off this feature if it is a block to the access of services. The latter embodiment is not preferred as in the preferred embodiment data gathering and site information gathering is performed transparently to the server.

5 In a preferred embodiment the provider navigates initially to the client service to gain additional data from the site at step 3007. Additional data may include account balance, account history, and billing schedule, so that the provider may notify the client independently from the client's service and may also provide summary information to the client in an
10 independent manner.

 In one embodiment, step 3007 also involves gathering site information about page layout and forms used by the service and further navigation information and rules for using the forms. Further, gathered information may include additional options provided normally at the service
15 location, but that a client has not yet configured for use. In this case the provider site may provide that information independently to the client as well as provide navigation instructions in the form of a deep linking plug-in or portion thereof that may be successfully used by the client without prior navigation or task performance related to those additional features having
20 been performed previously from the client machine.

 At step 3008, the provider refines template navigation and task performance instructions used for plug-in components and tests them for successful navigation and task performance success. The testing can be performed in a modeled situation without actually navigating to the site and
25 initiating any transactions that the client has not elected.

 At step 3009, the provider loads and packages basic plug-ins that can be used by the client to initiate a deep link from the client machine to the service machine in order to pay bills and perform other transactions like

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changing payment account information, ordering a payment history,
changing a credit card number, or even setting new passwords or PINs.

At step 3010, the provider creates a service entry for the client and creates available transaction options accepted by the service. Options may
5 solely include payment of bills. In one embodiment other types of transactions that could otherwise be performed manually at the service may be included as options for deep-link transaction processing. The exact extent that the provider creates plug-in modules that can perform tasks other than what the client currently or routinely performs at the site may be based
10 in part on client instructions or on enterprise discretion. For example, only a single option of "pay bill" may be provided for a client service, which a client may activate to trigger download and execution of the appropriate plug-in. However, the provider may inform the client that certain grayed out task buttons can be activated and already have basic plug-ins or plug-in
15 options developed for them.

For a bill that varies in amount every payment period like a telephone bill for example, the provider periodically accesses the service site on behalf of the client and gathers the latest account information. The provider can make this information available to the client independently of
20 the service site. Likewise, a plug-in for a task that may require some input by the client may be configured to prompt the client during run of the module for the input information such as a new password or username to replace an existing one. In one embodiment, the service provider may, if allowed by the client, create new password and username information for
25 the client.

At step 3011, the provider periodically navigates to the site on behalf of the client and updates service data and calendar information for the client. Step 3011 is not specifically required in order to practice the present invention as a client may elect to receive payment and calendar

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information through traditional means and may navigate to the provider site just for the purpose of conducting transactions using deep linking technology.

5 Fig. 4 is a process flow diagram illustrating steps for establishing and practicing a credential-based link according to an embodiment of the present invention. At step 4001, a client analogous to client 1004 of Fig. 1 initiates a network session with a provider analogous to provider 1005 also of Fig. 1. The session may be an Internet Web session and the client may provide a password or PIN for authentication purposes.

10 At step 4002, the provider presents or serves a Web page personalized to the client. The served page may be an HTML page containing the clients listed billing party sites and associated available options and any notifications associated with those sites. For example, a utility company listing might be associated with an option "pay now" and a
15 notification also associated with the listing might be a notification that a certain bill amount is now due. Such a notification may be provided in the form of a real simple syndicate (RSS) feed, a window pop-up, or a notification bar adapted for the purpose. Likewise notifications of bills due
20 the month wherein due dates, amounts, and billing party identification appear on the appropriate days of the month.

At step 4003, the client selects and activates at least one option related to at least one billing party. A likely option may be a pay now option associated with a single billing party for example. The action
25 performed at step 4003 triggers an appropriate deep link plug-in analogous to plug-in 1019 of Fig. 2 to be immediately downloaded to the client over the existing network connection and to automatically install and execute initiating a deep link connection between the client and the related billing party server at step 4004.

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At step 4005, the deep link is in a connected state and the any login procedures are automatically and transparently performed including navigation to a transaction page or form. At step 4006, the deep link plug-in automatically fills the appropriate form fields of an electronic transaction form provided by the billing party to enable the intended transaction. At this step, the deep link plug-in retrieves the appropriate data for form filing including the stated billing amount and source account information. The source account could be a credit account, a checking account, a pay-pal account, or another approved type of source payment account. Also in this step, the completed form is submitted by the deep link plug-in all transparently to the client. It is noted herein that the associated accounts are in a preferred embodiment maintained separately and no money is handled for the client by the deep-link service.

At step 4007, the deep link plug-in may optionally display a notification providing resulting state of the just-submitted transaction. Such a notification may describe whether the transaction was successfully completed and whether payment has or has not been confirmed by the billing party. After successful confirmation, at step 4008, the deep link is terminated and the task is complete. The deep link session may be initiated and maintained in the background while the user is Web browsing the provider site or another site until the deep link is no longer required and step 4008 is performed. According to the nature of the client's source payment account information, a direct billing service may already have access to such an account as approved by the client. However in one embodiment the source account data may be provided to the service only during a deep linking session for a particular transaction. As such, account numbers, checking numbers and any approval PINs or other credential-based data as might be required can be provided by the plug-in during the session as the transaction ensues. The client may, if desired, change such

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account information at the site of the provider and the provider may then update a plug-in with the new payment information.

In one embodiment, a client may intervene in the process and take over manually if there is a reason to do so. For example, if a credit card has expired or otherwise is not accepted by the billing party, a notification
5 thereof may prompt the client to manually enter a new or replacement card number and expiration date. If a client decided to intervene he or she may select an option provided in the browser toolbar or some other display location that may cause the deep link session to become visible in a separate
10 window. At this point, the client may manually finish and submit the transaction and results of the transaction may be automatically collected and presented both to the client and to the provider site for updating purposes. There are many possibilities.

In one embodiment, the plug-in downloaded may contain data and instruction for establishing more than one deep link per session wherein a
15 client may elect to pay all existing and due bills in one transparent "session" wherein notification at completion of each transaction and the establishment and termination of each of possibly several deep link sessions may be made visible to the client in some notification fashion. In this case, the plug-in
20 would cover all of the billing sites listed and selected for "pay all". In another embodiment, the client may elect to pay some but not all bills or pay bills according to a time-frame window which when reached while the user is connected to the network, will cause the plug-in to execute and establish the deep link to conduct the transaction.

25 One with skill in the art will recognize that there may be more or fewer steps in establishing and practicing a deep link session for conduction one or more transactions without departing from the spirit and scope of the present invention. In a simplest embodiment, a plug-in for establishing a deep link to a direct billing parties Web interface may be written for just the

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one service account and may cover just one transaction "Pay Bill". That is not to say that more complex navigation and task management functions cannot be provided in one plug-in for establishing a deep link session between the client and a service site.

5 Additional transactional-based options can be studied and enabled as transactions other than bill payment such as, communication requests, changing of passwords, usernames, or other credential-based data, new account registrations, purchases, and other types of transactions which may be performed in addition to payment of bills using the methods of the present invention and without departing from the spirit and scope thereof.

10 Fig. 5 is a block diagram 5000 illustrating a network interface page for listing a client's billing parties and options for interaction according to an embodiment of the present invention. Diagram 5000 represents a Web interface that may be provided to a client by a provider service analogous to service 1005 of Fig. 1. Interface 5000 may take the form of a browser window having a typical browser bar 5001, which would contain the typical browser icons adapted for normal Web browsing. An address bar, typical to Web browser applications is illustrated as part of interface 5000. The address shown, <http://www.mybills.com> is exemplary only and should not be construed as an actual address. A welcome note to a client, in this case, "John" is illustrated as "logged in". Login may be accomplished by populating a previous username/password login screen (not illustrated) or other secure login page. An option for logging out is also provided.

15 Interface 5000 has a screen area 5004 provided therein for listing direct billing parties a client has registered with the service of the invention. In this case exemplary parties are listed as PGE, ATT, Sprint, GMAC, BofA, and Fleet. The actual listed names may be provided in the form of hyperlinks, which may be highlighted before selecting another option such as pay, or may be activated to cause navigation directly to the service site if

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desired. It is noted herein that directly navigating to a service site is not associated with deep linking but may be provided as a convenience to clients.

Interface 5000 has an option window 5003 displayed therein and adapted for containing actionable option icons associated in this case, in columns, under each listed billing party. For example under the entry PGE, the options Pay Now, Schedule, Balance, and Configure. The same array of options is presented in columns under each listed billing party in this example. The Pay Now option when activated in association with a billing party may trigger an immediate download and installation of a deep link plug-in into the client's browser application. Once installed the plug-in may immediately initiate and establish a deep link to the billing parties Web interface and may perform login and transaction initiation and submission transparently to the client.

Immediately below the Pay Now option, the Schedule option may optionally be provided and adapted to enable a client to schedule a payment of a bill. By scheduling a bill payment associated with a billing party a client may be able to create a time window within which a downloaded and installed deep link plug-in may automatically execute and establish a deep link to the billing party at a first opportunity falling within the time frame established by the client.

Immediately below the Schedule option the Balance option may be adapted to produce a balance owed figure for a client such that when a bill becomes due the balance is accessible by activation of the balance icon. Optionally, the Configure option may be provided to enable a client to configure certain preferences like notification types and channels, or to enable a client to configure and change other account preferences, passwords, and so on.

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A transaction status bar 5006 may optionally be provided and adapted to display the latest transaction status information and confirmation of a successful transaction for any listed billing entity.

Transaction data may be viewed in one embodiment by highlighting one of the listed billing entities and then selecting "Latest Transaction". In this way the last confirmed transaction and transaction result along with the date and time the transaction occurred may be displayed. It is noted that real-time transaction status and confirmation may be accessible over a deep link between a client and a particular billing party during a deep link session wherein confirmation of a successful transaction appears in a pop-up window, information pane or some other mechanism of the client browser, perhaps provided with a deep-link plug-in.

In a case situation wherein payment confirmation status is not provided immediately during a deep link session, a client may access the provider site (interface 5000) and check for any information the site may have gathered for a client since a transaction by navigating and updating information on behalf of the client. In a case situation where bill payment confirmation is immediately available, or available during a same deep link session, and the particular session is running concurrently with a session between the client and the provider, then the provider may take advantage of the real-time information for updating account history and so on.

In one embodiment, a "Pay All" option may be provided within interface 5000 wherein activation thereof may trigger download of a deep link plug-in that will establish multiple serial deep-link sessions while the client remains connected to the provider. There are many possibilities.

In one embodiment, interface 5000 also contains a side bar pane 5002 wherein additional options may be provided, some of which may through activation thereof trigger download and initiation of a deep link. Reading from top to bottom in pane 5002, a first listed option, Summary

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View, may be provided and adapted to display a summary of all listed accounts registered for service at the provider site. A next option, payment history, may be adapted to display recent payment history for all or any of the registered accounts.

5 A next option Service Contact may be adapted to enable a client to establish a deep link to a service account for the purpose of initiating and submitting a contact request, which may be a chat request, an email request, or a request for a call back to a client telephone number. A deep link plug-in for a service request may prompt a client during or before download for
10 contact information including channel preferences for correspondence. For example, if a deep-link plug-in is configured to initiate a chat request, first a deep link would be established and the chat request would be submitted. Notification could be provided when a contact agent has answered the request. At this time, the deep link session may revert to visual client
15 control for the purpose of carrying out the chat correspondence. In this case, the login procedure and chat request submission is transparently performed and the client may engage in correspondence when the agent is present in the chat window.

 In one embodiment, a Calendar option is provided in pane 5002 that
20 may be adapted to enable a client to have a calendar view of bills due for any or all of a client's registered billing parties. In another embodiment, an option for viewing Source Accounts set up for bill payment may be provided that displays a client's listed accounts, in this case the exemplary accounts Virginia Bank, Credit Union, and Pay Pal account. In one
25 embodiment, a user may add or delete source accounts or modify account information.

 In a simplest embodiment only bill payment transactions are enabled through the provider interface and deep linking occurs when a client selects a payment action icon associated with one, some, or all billing parties

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registered. In this embodiment, one or subsequent deep link connections
may be established by a downloaded plug-in that is already configured for
navigation and payment instruction. In one embodiment, there may be an
option for scheduling a deep link session, which may be established when a
5 client is not specifically connected to the provider site, but still connected to
the prevailing network.

In still another embodiment, navigation instructions are not
necessarily downloaded to a client browser in order to establish a link
between the client and a direct billing site. In this case, the deep link may
10 be executed at the server side on behalf of the client instead of being
physically provided as a plug-in to the client machine. In this embodiment,
all of the Web navigation, login procedure, form population, payment
submission, and confirmation receipt may be conducted during session
between the service provider and the direct billing site. While, in this case
15 an automated navigation instruction is not downloaded to a client, the
navigation and task performance instructions are the same in both cases. In
the latter embodiment, some information required to successfully complete
a transaction may be dynamically provided, for example by scraping a bill
payment amount from a Web interface and then immediately populating a
20 bill payment form with the amount and submitting the payment.

One with skill in the art of bill consolidation and payment services
will readily attest that the methods and apparatus of the present invention
combine and provide benefits of bill consolidation services and direct
billing service interaction in one interaction environment. In both cases of
25 deep-linking (from client or from server), the bill consolidator, in a
preferred embodiment, does not have to handle any funds or manage any
payment accounts for the client.

The methods and apparatus of the present invention may be
practiced over an Internet network or another WAN network enabled with

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network communication protocols used between network nodes. Likewise,
the enabling apparatus of the invention may be provided as a series of
machine-readable instructions downloaded as execution steps and
interpreted by a resident client application capable of network navigation,
5 or as a single packaged plug-in component that may automatically self-
extract and install to an available client browser application without
departing from the spirit and scope of the present invention. In view of the
embodiments described herein and of those that are possible without
departing from the spirit and scope of the present invention the present
10 invention should be given the broadest interpretation. The spirit and scope
of the present invention should be limited only by the appended claims.

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What is claimed is:

1. A system for establishing a direct network connection between a first
5 node and a second node over a data-packet-network, comprising:
a third network node having connection to the data-packet-network
providing an electronic information interface accessible to the first node;
a navigation agent directed by the third network node for navigating
over the network to the second node to gather information; and
10 at least one machine-readable instruction containing the instruction
for directing and implementing the direct network connection.
2. The system of claim 1 wherein the data-packet-network is the Internet
network.
- 15 3. The system of claim 1 wherein the first node is a computing device
enabled for network navigation and the second node is a server node.
4. The system of claim 1 wherein the third node is a server node and the
20 electronic interface is a Web page for consolidation of billing information.
5. The system of claim 1 wherein the network connection is credential-
based, the credentials available to the first and third node and used to access
services provided at the third node.
- 25 6. The system of claim 1 wherein the information gathered by the
navigation agent is used to create the at least one machine-readable
instruction.

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7. The system of claim 1 wherein the at least one machine-readable instruction is packaged as a Java-based executable.

5 8. The system of claim 1 wherein the at least one machine-readable instruction contains navigation information and credentials comprising one or a combination of a user name, a password, and a personal identification number.

10 9. The system of claim 8 wherein the navigation information is gathered by the navigation agent and prepared in the form of navigation instruction.

10. The system of claim 1 wherein the machine-readable instruction includes instructions for initiating and completing at least one task.

15 11. The system of claim 10 wherein the task is payment of a bill.

12. A method for enabling and causing a direct network connection to be established between a first and a second node over a data-packet-network comprising steps of:

20 (a) receiving a request from the first node, the request to access a resource of the second node; and

(b) sending to the first node at least one machine-readable instruction, the at least one instruction causing the first node to initiate and establish the connection to the second node.

25 13. The method of claim 12 wherein the data-packet-network is the Internet network.

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14. The method of claim 12 wherein in step (a) the request is received at a third node and the resource is a URL of a Web page.

5 15. The method of claim 12 wherein in step (a) the resource requires authentication credentials.

10 16. The method of claim 12 wherein in step (a) the first node is a computing device enabled for network navigation and the second node is a server node.

17. The method of claim 14 wherein in step (a) the third node is a server node and the Web page is for consolidating billing information.

15 18. The method of claim 12 wherein in step (b) the at least one machine-readable instruction is packaged as a Java-based executable.

19. The method of claim 12 wherein in step (b) the at least one machine readable instruction contains navigation instruction, instruction for completing at least one task, and credentials for gaining access to a URL served by the second node.

20 20. The method of claim 12 wherein in step (b) the at least one machine-readable instruction is executed by a software application running on the receiving node.

25 21. The method of claim 12 further comprising a step (c) for completing at least one task during the direct connection, the task performed by the first node transparently to the operator of the first node.

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22. The method of claim 21 wherein in step (c) the at least one task comprises logging in to a URL served by the second node using credentials of an operator of the first node.

5 23. The method of claim 22 wherein step (c) further includes performing a task of populating an electronic form.

24. The method of claim 23 wherein step (c) further includes performing a task of submitting the populated form.

10

25. The method of claim 24 wherein in step (c) the accumulation of tasks completed comprises a process for payment of a bill.

15 26. A machine-readable instruction for causing a machine to perform a method comprising:

- (a) initiating a connection to a second machine over a data-packet-network;
- (b) navigating to a login interface served by the second machine;
- (c) accessing the resource served by the second machine using login
- 20 credentials; and
- (d) performing at least one task at the resource accessed.

27. The machine-readable instruction of claim 26 wherein the machine is a computing device enabled for network navigation and in step (a) the second
25 machine is a server node.

28. The machine-readable instruction of claim 26 wherein in step (a) the data-packet-network is the Internet network and in step (c) the resource is a URL of an electronic form.

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29. The machine-readable instruction of claim 26 wherein in step (d) the at least one task comprises payment of a bill.

5 30. A network-based bill presentment and payment system comprising:
 a server for managing information about a client and a direct billing
 service and for consolidating and presenting billing information managed
 by the service to the client;
 a direct billing server connected to the network and accessible to the
10 server; and
 a client node connected to the network, the client node able to
 access both the server and the direct billing server using the network;
 characterized in that the client operating from the client node
 establishes a connection to the server and performs an action to pay a
15 specific bill related to an account managed by the direct billing server,
 whereupon the action causes automated browser navigation via hypertext
 transfer protocol to the direct billing server on behalf of the client, the
 navigation including logging into the client account and managing the
 transaction.

20 31. The bill presentment and payment system of claim 30, wherein the
 automated browser navigation occurs from the server during a session
 between the server and the direct billing server.

25 32. The bill presentment and payment system of claim 31, wherein the
 action performed is a mouse click on a bill-pay button associated with a
 direct billing service account and specific bill from that account.

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33. The bill presentment and payment system of claim 30, wherein the payment funds for paying the bill are released from an account maintained separately by the client and transferred to the direct billing service directly from that account.

5

34. The bill presentment and payment system of claim 31, wherein transacting includes some or all of, navigating to the Web page of the specific bill, populating the specified payment amount into a provided Web form for accepting payment, submitting the payment, and retrieving
10 confirmation data related to payment acceptance or non-acceptance from a Web page generated by the direct billing server.

35. The bill presentment and payment system of claim 30, wherein the automated browser navigation occurs from the client node during a session
15 between the client node and the direct billing server.

36. The bill presentment and payment system of claim 35, wherein the action performed is a mouse click on a bill-pay button associated with a direct billing service account and specific bill from that account.

20

37. The bill presentment and payment system of claim 35, wherein transacting includes some or all of, navigating to the Web page of the specific bill, populating the specified payment amount into a provided Web form for accepting payment, submitting the payment, and retrieving
25 confirmation data related to payment acceptance or non-acceptance from a Web page generated by the direct billing server.

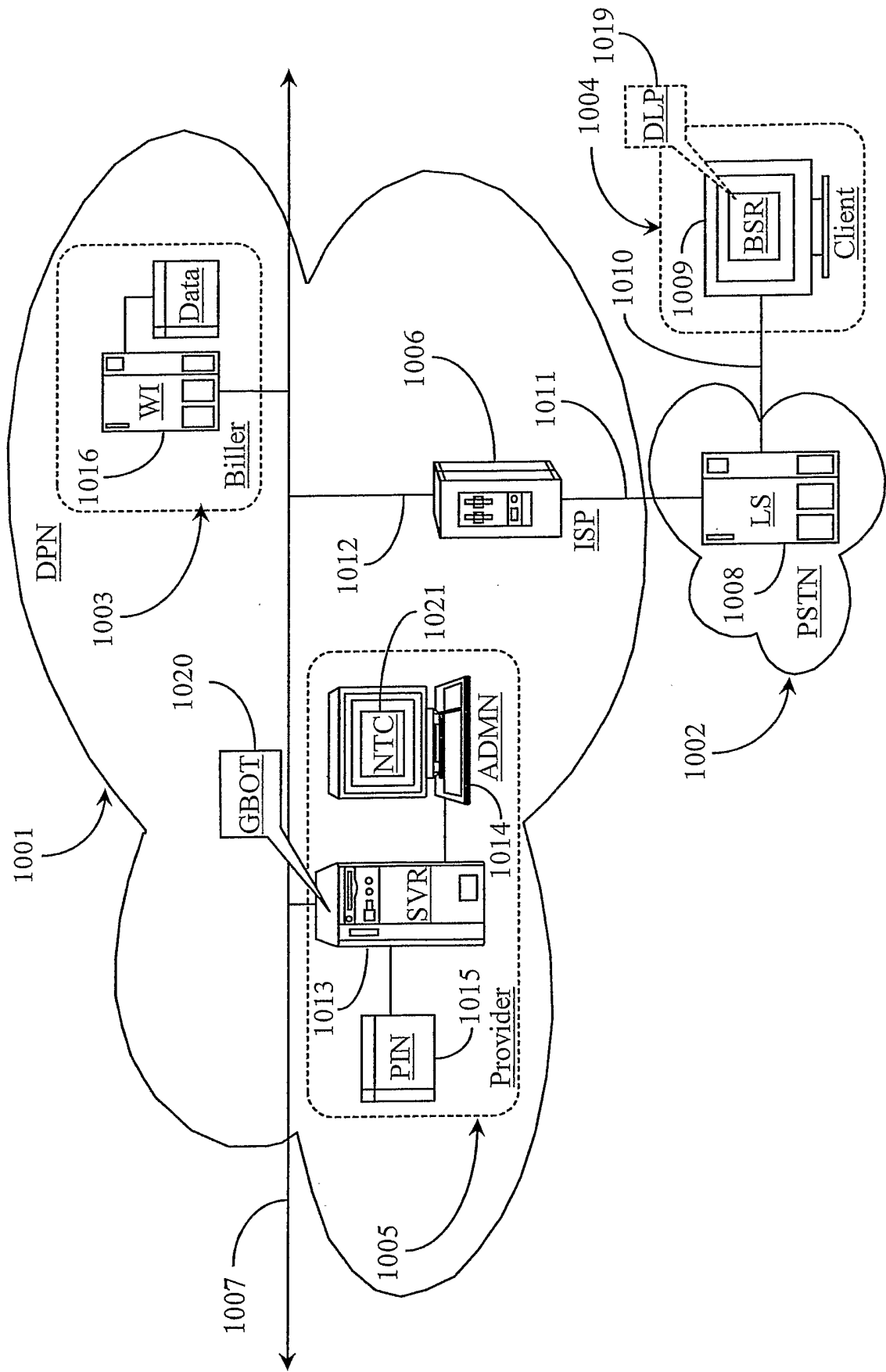
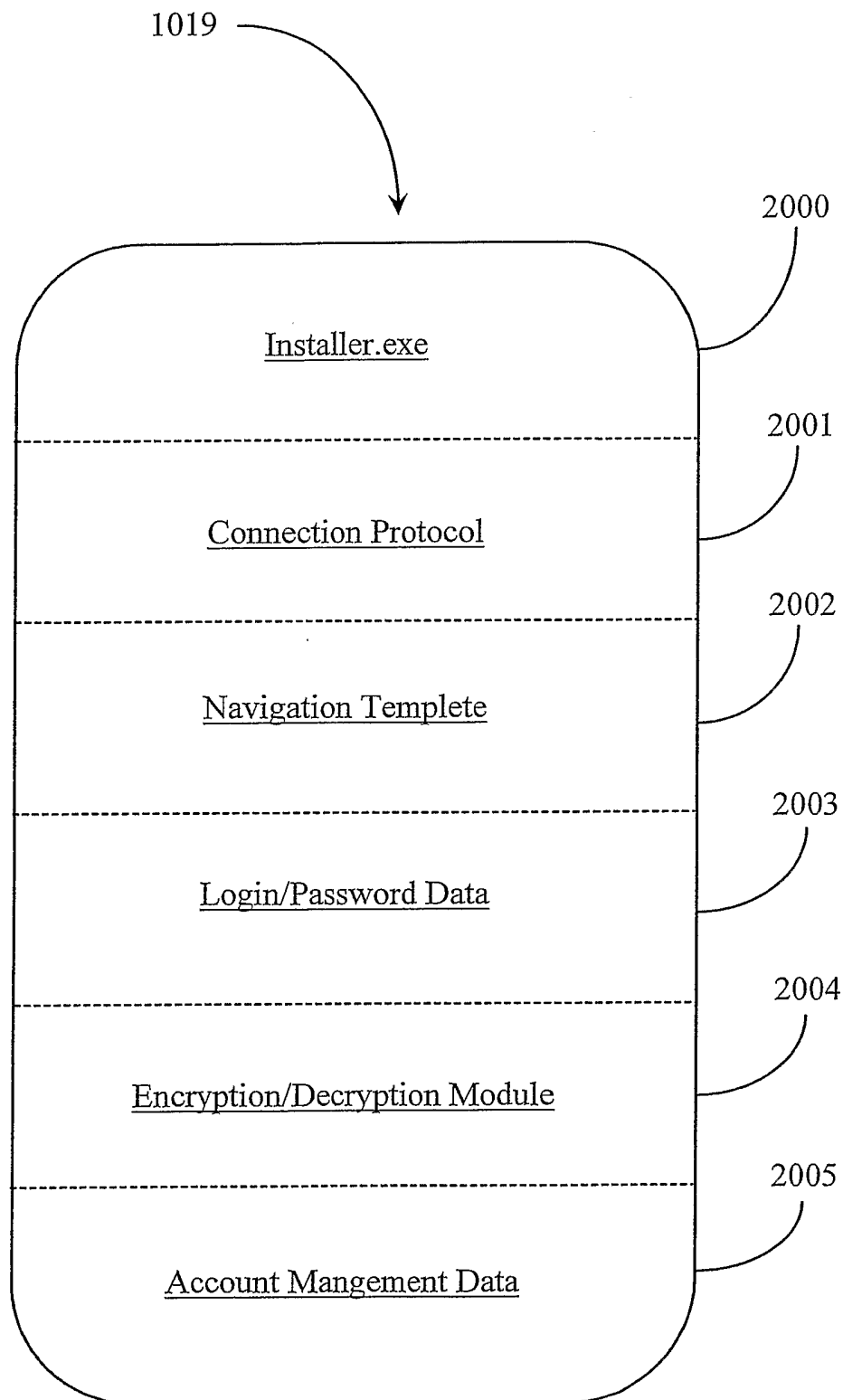


Fig. 1

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*Fig. 2*

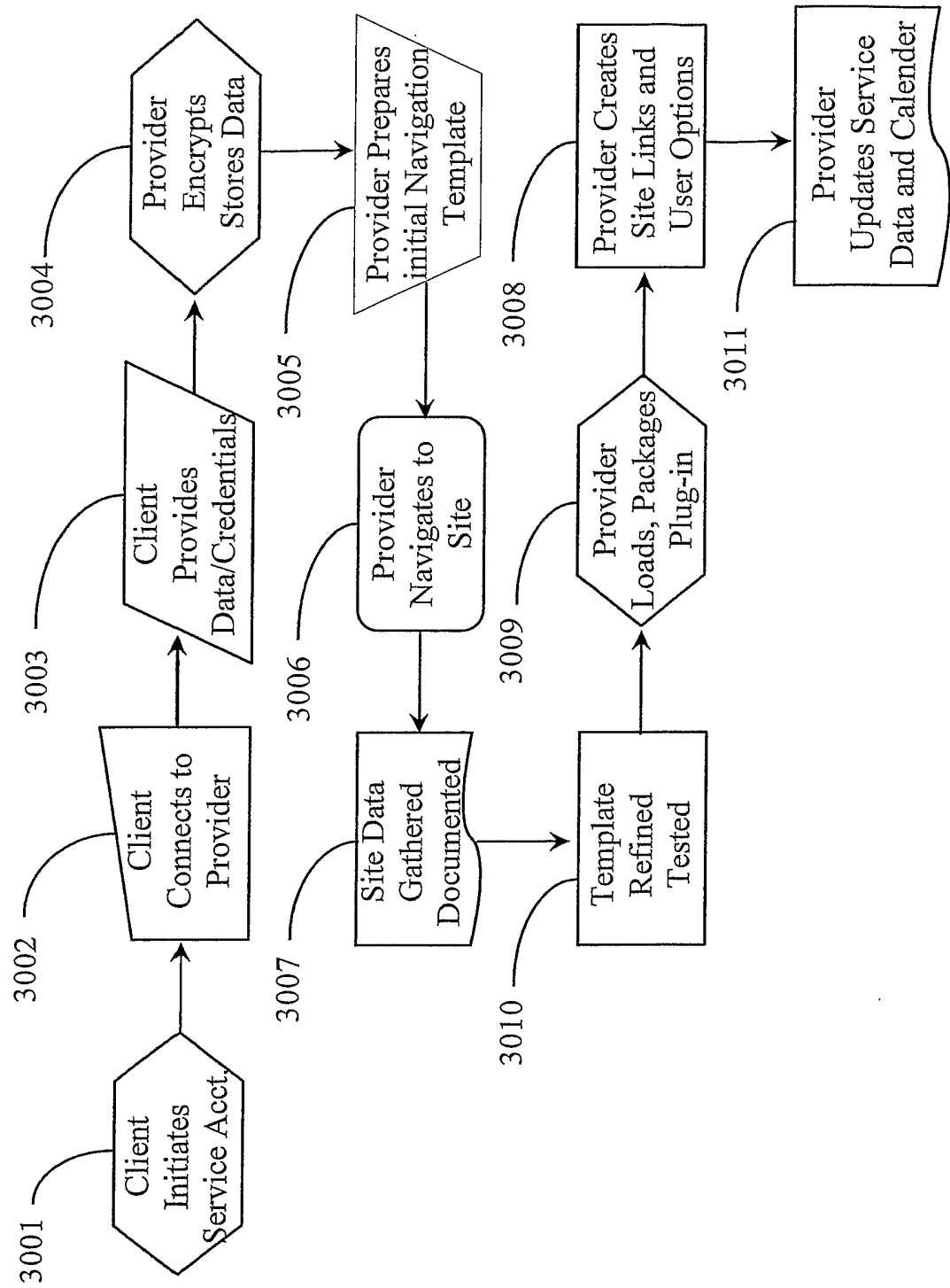
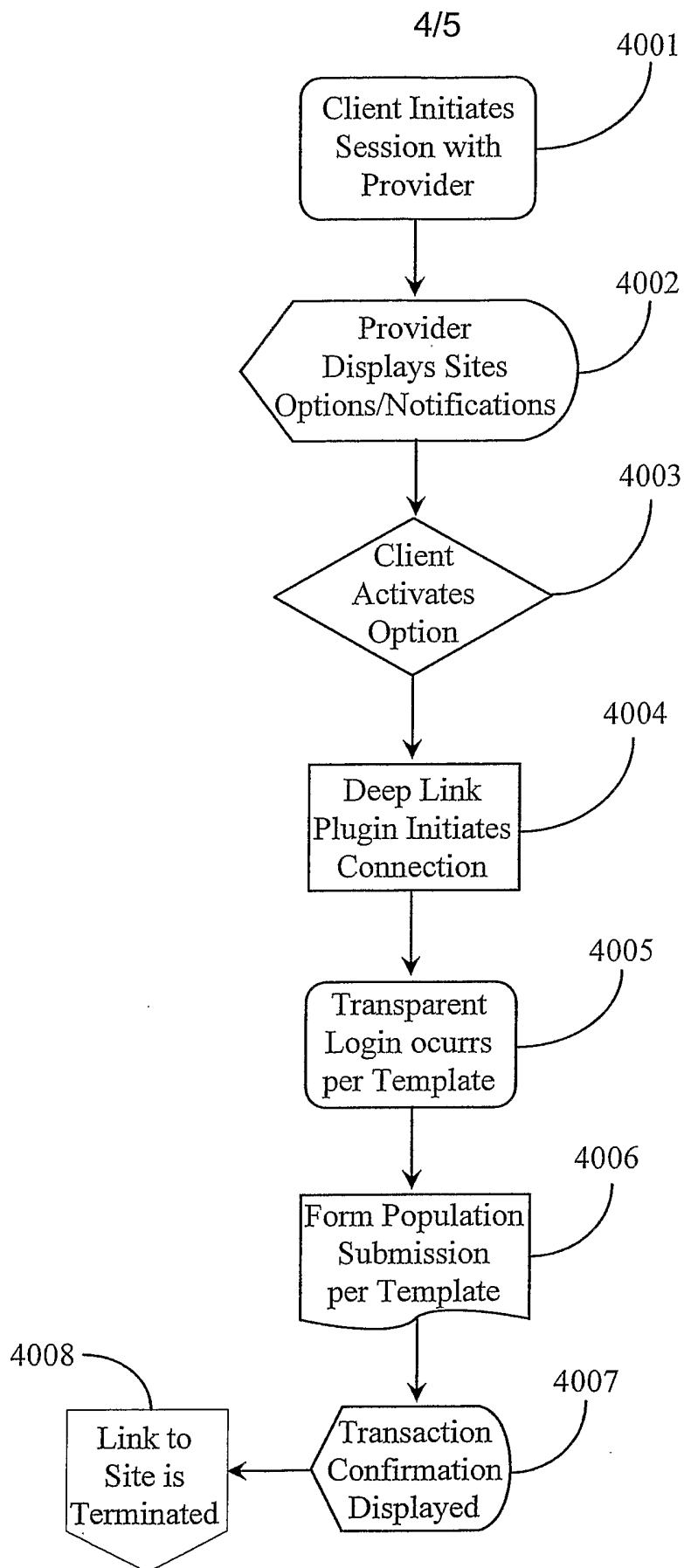


Fig. 3

**Fig. 4**

