

EXHIBIT E

**EXHIBIT E
AGREED CONSTRUCTIONS**

'007 PATENT

Claim Term	Agreed Construction
Claim 1	
The "means for sending" includes a further means-plus-function limitation of "means for physically transporting the instruments from an institution at one site to each other of the institutions at the other sites" subject to 35 U.S.C. § 112(6)	<p><u>Function</u>: Physically transporting the instruments from an institution at one site to each other of the institutions at the other sites.</p> <p><u>Corresponding Structure</u>: Air and/or ground transportation.</p>
"financial instrument"	A document in writing by which some financial obligation by one person to pay another is represented, such as a check, paper, cash items, money orders, share orders, drafts, notes, bonds, coupons.
"within"	Inside.

'868 PATENT

Claim Term	Agreed Construction
Claim 1	
"financial instrument"	A document in writing by which some financial obligation by one person to pay another is represented, such as a check, paper, cash items, money orders, share orders, drafts, notes, bonds, coupons.
Claim 2	
"identifying information"	Data contained in the data file that identifies the originating or receiving institution.

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Claim Term	Agreed Construction
Claim 1	
"financial instrument"	A document in writing by which some financial obligation by one person to pay another is represented, such as a check, paper, cash items, money orders, share orders, drafts, notes, bonds, coupons.
"parameters determined by the payee's collecting and clearing bank"	Standards set by the payee's collecting and clearing bank for submitting financial instruments into the payment system.
"check payment system"	The system by which checks are collected and cleared among banks. The check payment system includes institutions such as the Federal Reserve Banks, correspondent banks, The National Clearinghouse Association and like mechanisms.
"sorter"	A machine well-known in the industry for sorting instruments into discrete groups.
"cash letters"	A listing of checks and the amounts of the checks drawn on a particular institution or group of institutions in a particular area.
"discrete groups"	Separate groups that are determined by predetermined sort patterns and/or instructions from the payee's collecting and clearing bank.
"a central processing unit and communication link providing a coordination between the payee and the payee's collecting and clearing bank which predetermines the timing and monitors the transport of the sorted instruments and the cash letters associated therewith and coordinates the recordation of the deposit of the funds represented by the instruments with the collecting and clearing bank in a sequence coordinated with the timing of a settlement of accounts in the check"	<p>A central processing unit and communication link that:</p> <ol style="list-style-type: none"> (1) ensure cooperation in a common action or effort between the payee and the payee's collecting and clearing bank; (2) determine the timing in advance of the transport and monitor the transport of the sorted instruments and the associated cash letters; and (3) control when funds are credited to the payee's

Claim Term	Agreed Construction
payment system.”	account at the collecting and clearing bank, dependent upon the timing of receiving notification that an instrument was settled through the payment system.
Claim 11	
“parameters determined by the bank of subsequent deposit”	Standards set by the bank of subsequent deposit for submitting financial instruments into the payment system.
“bank of first deposit”	The payee’s depository bank.
“reporting to the respective banks and payee information in the cash letters”	Reporting to the respective banks and payee, information in the cash letters

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Claim Term	Agreed Construction
Claim 1	
“financial instrument”	A document in writing by which some financial obligation by one person to pay another is represented, such as a check, paper, cash items, money orders, share orders, drafts, notes, bonds, coupons.
“routing information”	Information that ensures proper routing through the payment system.
“sorter”	A machine well-known in the industry for sorting instruments into discrete groups.
“payment stub identifier”	A form or invoice containing relevant information about the identity of the payor and the purpose of the payment to the payee.
“in accordance with predetermined criteria established by the bank”	According to criteria established in advance by the bank.

Claim Term	Agreed Construction
"process control instructions"	Commands to control communication between the payee, the depository bank, and the payment system.
"controller for controlling and coordinating transmissions"	A central control/processor unit coordinates and synchronizes communications.
"associating said bundles with electronic cash letter information"	Electronic information, the equivalent of a cash letter, is included with each electronic bundle.
"payee's depository bank"	The bank of first deposit where payee has an account, and where the physical instruments would otherwise be delivered, had it not been processed at the payee's location.
"unique record"	Record generated by adding document identifiers and routing information to the first information record of each instrument.
"scanner"	An electronic reader that reads at least MICR data
Claim 5	
"coordinating the delivery of the instruments and cash letters into the payment system"	Controlling the timing of transport of the instruments and cash letters into the payment system.
"payment form"	A payment stub or invoice containing information about the payor's account with the payee, or an order form or the like containing relevant information about the identity of the payor and the purpose of the payment, which usually accompany instruments sent by payor.
"coordinating the transmissions of information"	A central control/processor unit coordinates and synchronizes communications.