

EXHIBIT A

**Chart of Disputed Terms in Independent Claims of U.S. Patent 6,941,281
(Disputed terms in bold)**

<p>1. A method for automated payment, comprising:</p> <p>at a merchant, accepting a customer identifier as payment from the customer and electronically forwarding information related to the payment to a computerized merchant processor;</p> <p>at the computerized merchant processor, acquiring the information related to the payment from the merchant, authorizing and settling the payment, and forwarding at least a portion of the payment to a computerized payment receiver as payment of at least a portion of an obligation made by the merchant; and</p> <p>at the computerized payment receiver, receiving the portion of the payment forwarded by the computerized merchant processor and applying that portion to the outstanding obligation made by the merchant to reduce such obligation.</p>	<p>10. A system for automated payment of an obligation made by a merchant, comprising:</p> <p>at a merchant, means for accepting a customer identifier as payment from the customer and for electronically forwarding information related to the payment to a computerized merchant processor, wherein the merchant associated with the payment has an outstanding obligation to a third party; and</p> <p>at the computerized merchant processor, means for receiving the information related to the payment from the merchant, means for authorizing and settling the payment; and</p> <p>means for forwarding a portion of the payment to the third party to reduce the obligation.</p>
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