

EXHIBIT B

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

2. The method of claim 1 wherein the accepting step comprises accepting a credit card number as the customer identifier .	11. The system of claim 10 wherein the accepting means comprises means for accepting a credit card number as the customer identifier .
3. The method of claim 1 wherein the accepting step comprises accepting a debit card number as the customer identifier .	12. The system of claim 10 wherein the accepting means comprises means for accepting a debit card number as the customer identifier .
4. The method of claim 1 wherein the accepting step comprises accepting a smart card number as the customer identifier .	13. The system of claim 10 wherein the accepting means comprises means for accepting a smart card number as the customer identifier .
5. The method of claim 1 wherein the accepting step comprises accepting a charge card number as the customer identifier .	14. The system of claim 10 wherein the accepting means comprises means for accepting a charge card number as the customer identifier .
6. The method of claim 1 wherein the accepting step comprises accepting the customer identifier at a merchant location.	15. The system of claim 10 wherein the accepting means comprises means for accepting the customer identifier at a merchant location.
7. The method of claim 1 wherein the accepting step comprises electronically accepting the customer identifier .	16. The system of claim 10 wherein the accepting means comprises means for electronically accepting the customer identifier .
8. The method of claim 1 wherein the steps performed at the merchant processor further comprise accumulating the payments until a predetermined amount is reached and then forwarding at least a portion of the accumulated payments to the payment receiver.	17. The system of claim 10 wherein the means at the merchant processor further comprise means for accumulating the payments until a predetermined amount is reached and means for forwarding at least a portion of the accumulated payments to the third party .
9. The method of claim 1 wherein the steps performed at the merchant processor comprise periodically forwarding at least a portion of the payment to the payment receiver.	18. The system of claim 10 wherein the forwarding means at the merchant processor comprises means for periodically forwarding at least a portion of the payment to the third party .

	<p>19. The system of claim 10 wherein the forwarding means at the merchant processor comprises means for forwarding to the third party an amount that is a percentage of the obligation.</p>
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