

[54] **BUYER CREDIT SERVICE FOR A TELEPHONE SYSTEM**

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[51] Int. Cl.² **H04M 11/04; G06K 5/00**

[58] Field of Search. **179/2 CA, 2 DP, 18 B, 18 BE, 179/18 BD, 27 FH; 340/149 A, 152; 235/61.7 B**

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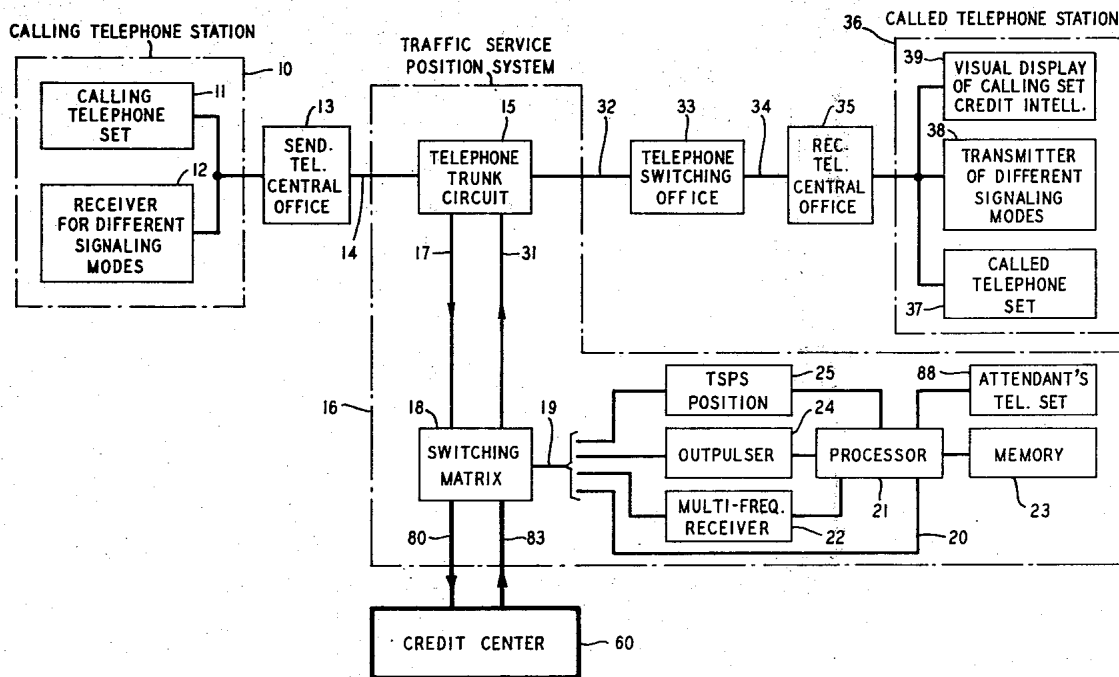
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[57] **ABSTRACT**

A credit center detachably connectible to a traffic ser-

vice position system (TSPS) connecting calling and called telephone sets for enabling the calling set to obtain a service on credit from the called set in a telephone system wherein the credit center stores credit intelligence pertinent to the calling set. The calling set starts a call for such service by sending a prefix code followed by the telephone number of the called set to activate the traffic system to record therein signals identifying the class mark and the numbers of the called and calling sets. The traffic system responsive to the class mark and the calling and called set signals recorded therein activates the credit center to deliver the calling set credit intelligence therefrom to the called set for display thereat. The called set after evaluating such credit intelligence displayed thereat activates the traffic system to disconnect the credit center from the called set and to connect the called and calling sets together to complete the call from the calling set to the called set thereby enabling the calling set to obtain the service on credit therefrom. The called set may comprise an automated library, a merchandising mart, a shared-time computer, a data bank or the like.

22 Claims, 3 Drawing Figures



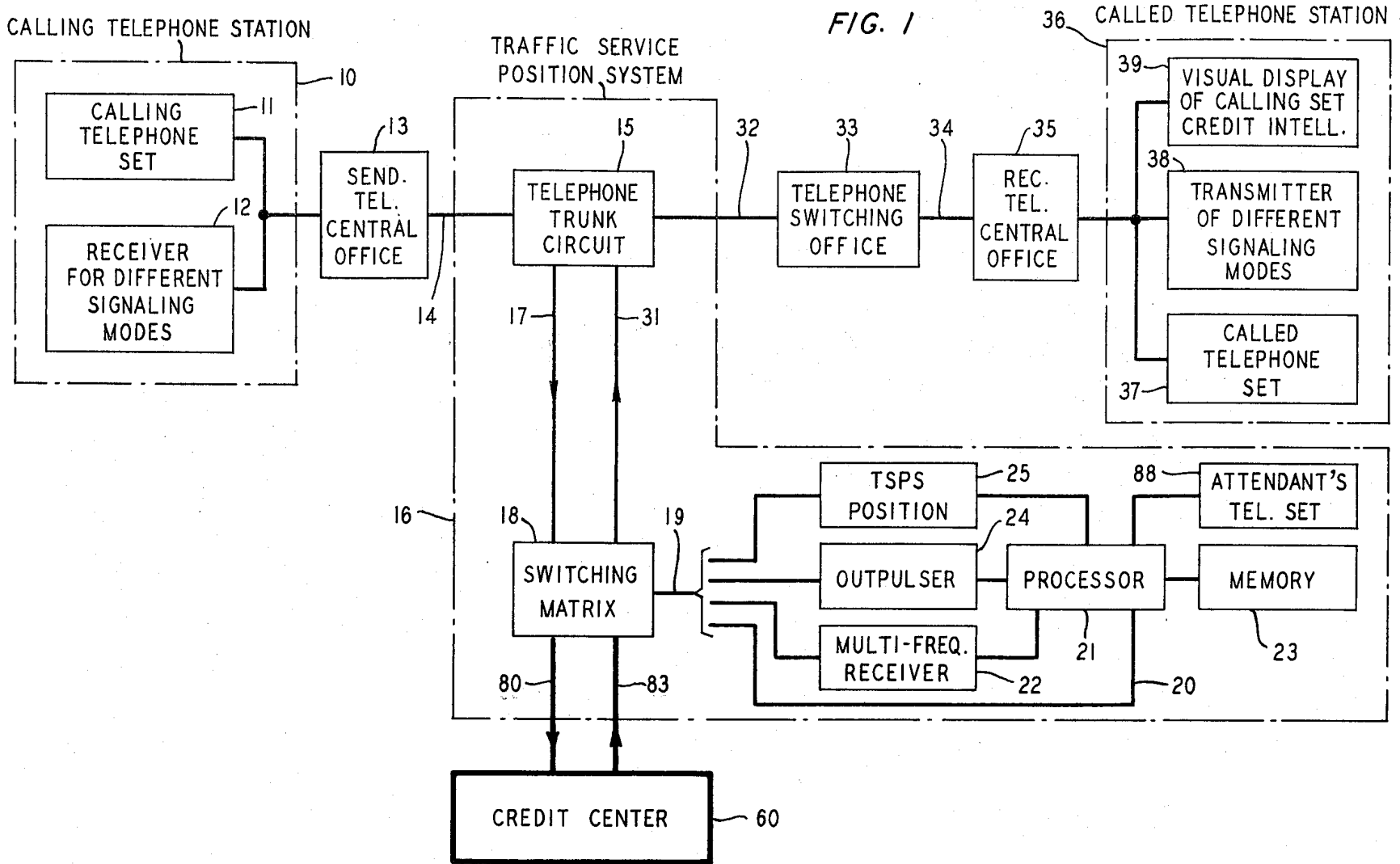


FIG. 2

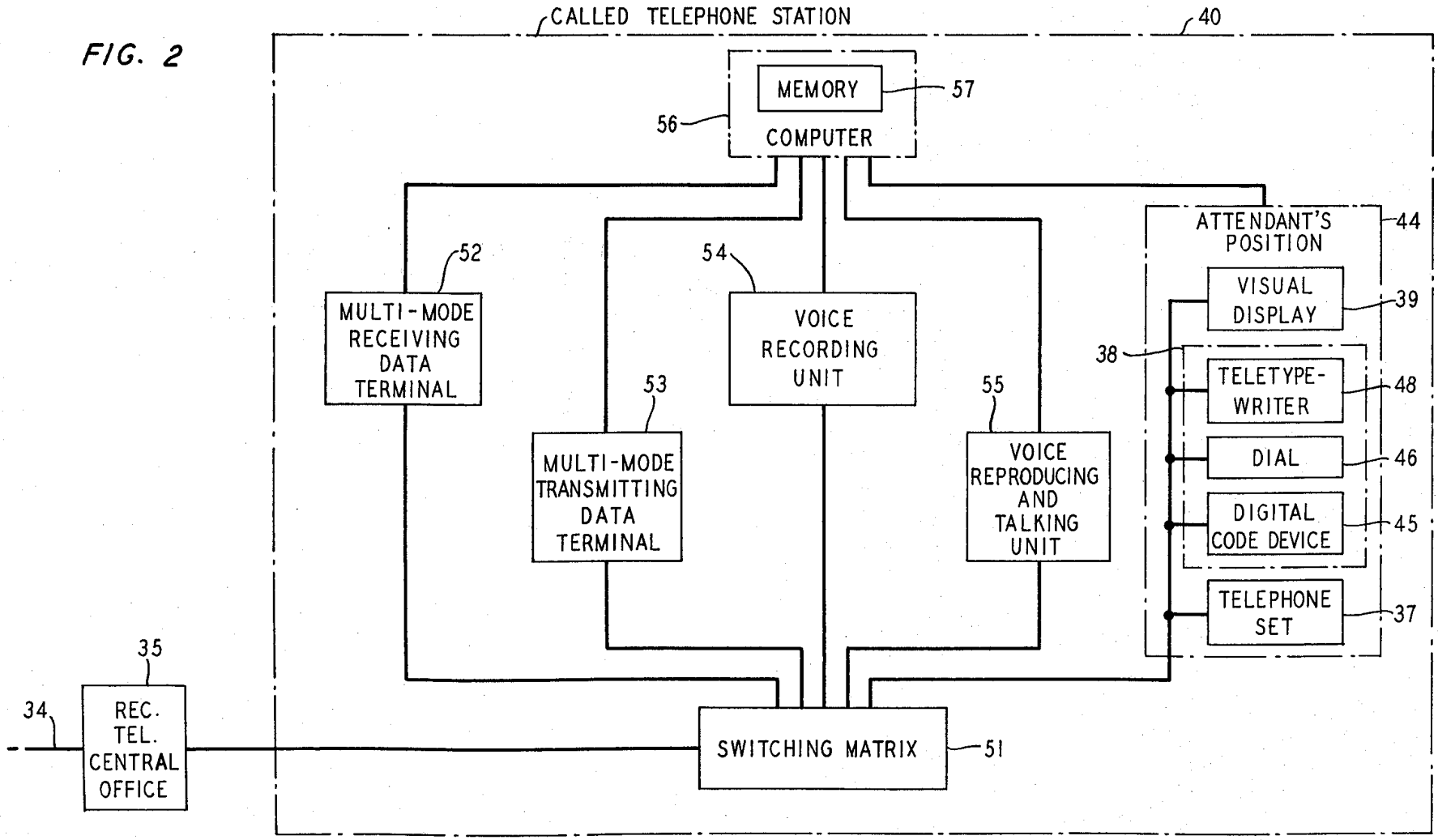
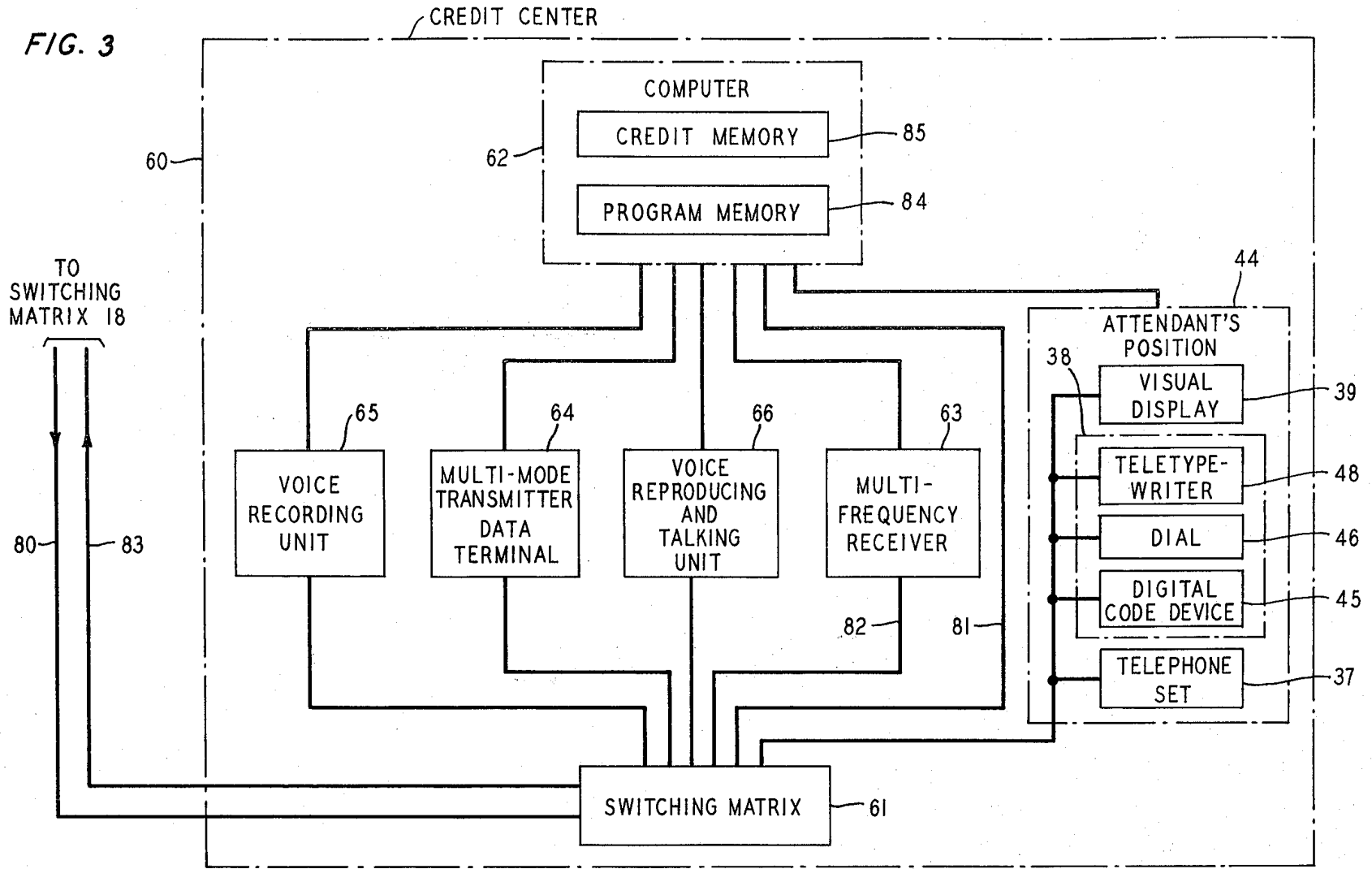


FIG. 3



BUYER CREDIT SERVICE FOR A TELEPHONE SYSTEM

BACKGROUND OF THE INVENTION

This invention relates to a method of and a credit center for expeditiously enabling one party to obtain a service on credit from another party when both parties are geographically separated, and more specifically to such method and credit center adapted for promoting sales transactions on credit between calling and called parties in a telephone system.

Modern merchandising techniques are designed to permit a person to obtain a copy of an item, purchase an article or a personal service or the like on credit in a simple manner in a face-to-face transaction by merely exhibiting a validated credit card in place of cash. In situations where the buyer and seller are geographically separated as in a telephone system, a problem heretofore has been to provide the called seller at the moment with adequate information regarding the credit integrity of the calling buyer attempting to make a purchase on credit. The availability of such information to the called seller is imperative for the latter in order for him to make a quick decision at the moment whether to accept or reject the telephone purchase on credit. Also, this information is urgently needed by the called seller in telephone sales so that poor credit risks may be instantly recognized for minimizing and obviating financial losses in such sales, and further so that credit risks may be quickly evaluated and avoided for increasing profits in such sales.

Therefore, it is contemplated by the present invention to provide a credit center for expeditiously retrieving therefrom credit intelligence including credit card information pertinent to a calling buyer and thereafter displaying such intelligence to a called seller before the calling buyer is connected with the called seller for the purpose of tendering an offer to purchase a service on credit in a telephone system. This visual credit intelligence display enables the called seller to make a quick determination at the moment whether to accept or reject such credit purchase before the offer is actually tendered by the calling buyer to the called seller.

Accordingly, it is a principal object of the present invention to provide a called seller with substantially instant credit intelligence pertinent to a calling buyer wishing to obtain credit in a sales transaction handled in a telephone system.

Another object is to provide for a called seller a visual display of credit intelligence pertinent to a calling buyer, before the buyer is connected to the seller, in a sales transaction requiring credit for the buyer in a telephone system.

A further object is to minimize for a seller the possibility of financial loss arising from a purchase requiring credit for the buyer in a telephone sales transaction.

An additional object is to increase for a seller the possibility of financial profit resulting from a purchase involving credit for the buyer in a telephone sales transaction.

A still additional object is to provide a called party, in the absence of supplementary credit information, with the name, the address and the telephone number of a calling party, without assistance from the calling party, in a telephone system.

A still further object is to insure the called party that the telephone number, the name, and the address of the

calling party are the same as those recorded in a pertinent telephone listing in a telephone system.

SUMMARY OF THE INVENTION

The foregoing and other objects of the invention are achieved in accordance with a specific embodiment of the invention in FIGS. 1, 2 and 3, illustrating an instant credit center independent of but designed to function on an automatic basis in a modern automatic telephone system, and provided with credit intelligence pertinent to a calling telephone set embodied in a calling station. This calling set originates a call for service on credit to be supplied by a called station having a called telephone set and comprising for example, an automated library, a merchandising mart, a time-shared computer, a data bank or the like. Both the calling and called stations and the respective calling and called sets therein are connectible together through sending and receiving telephone central offices and a traffic service position system (TSPS) office all of which are controlled by predetermined signals originating at the calling set for recording in the TSPS office. These signals are utilized by the TSPS office for activating the credit center to locate the calling set credit intelligence therein and for connecting the credit center to the called set to deliver the calling set credit intelligence as located in the credit center to the called station.

The calling set desirous of obtaining a service on credit such, for example, as ordering a copy of a catalogue item in the automated library, purchasing an article from the merchandising mart, a specific time interval in a time-shared computer, a data bank or the like starts a call therefor by going off-hook and transmitting a predetermined prefix number of signals followed by another predetermined number of signals identifying and preselecting the called set to which the call for service on credit is directed. These signals activate the sending control office to connect the calling set through to the TSPS office. The sending office responsive to its connection to the TSPS office now automatically transmits a class mark signal and thereafter additional signals identifying the number of the called and calling sets to the TSPS office. This office recognizes and records the class mark signal as an incoming credit call from the calling set for an indication of the credit intelligence pertaining thereto and in addition records the signals identifying the respective numbers of the called and calling sets as received.

Pursuant to the recorded class mark signal the TSPS office establishes a voice circuit incoming to the credit center and including the TSPS office therein. Now, on this circuit the TSPS office transmits signals representing the called and calling sets to the credit center for recording therein. Thereafter, the TSPS office utilizes the called set signals stored therein to establish a voice signaling circuit outgoing from the credit center and including the credit center, the TSPS office, the switching office, the receiving central office, and the called station having the called set therein.

During the time interval in which the TSPS office is establishing the outgoing voice circuit from the credit center to the called station, the credit center responsive to the calling set signals recorded therein searches for the credit intelligence stored therein and pertinent to the calling set, and upon locating such intelligence transmits it over the latter outgoing circuit to the called station for visual display to an attendant thereat. Upon an evaluation of the displayed credit intelligence at the

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