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# United States Patent [19]

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Anderson

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- [54] **SYSTEM AND METHOD FOR PAYING BILLS ELECTRONICALLY**
- [75] Inventor: **Milton M. Anderson**, Fair Haven, N.J.
- [73] Assignee: **Bell Communications Research, Inc.**, Livingston, N.J.
- [21] Appl. No.: **955,087**
- [22] Filed: **Oct. 1, 1992**
- [51] Int. Cl.<sup>5</sup> ..... **H04K 1/00**
- [52] U.S. Cl. .... **380/24; 380/9; 235/379; 235/381; 379/91; 379/93**
- [58] Field of Search ..... **380/9, 24; 235/379, 235/381; 379/91, 93**

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[57] **ABSTRACT**

An electronic bill payment system and method include billing equipment for creating approval records and generating approval numbers for each pre-authorized subscriber. The system also includes an interactive payment approval apparatus into which subscribers dial to approve payment and which determines, based upon information collected, whether to initiate electronic funds transfer. An approval record data base and a call history log data base are also part of the bill payment system. To approve electronic bill payment a subscriber, once pre-authorized, need only dial up the payment approval apparatus and enter the assigned approval number. A series of security checks and comparisons are performed to guard against accidental and malicious entry of approval numbers. Once all security checks are cleared, a confirmation number is announced to the subscriber, and an electronic funds transfer is initiated.

**19 Claims, 12 Drawing Sheets**

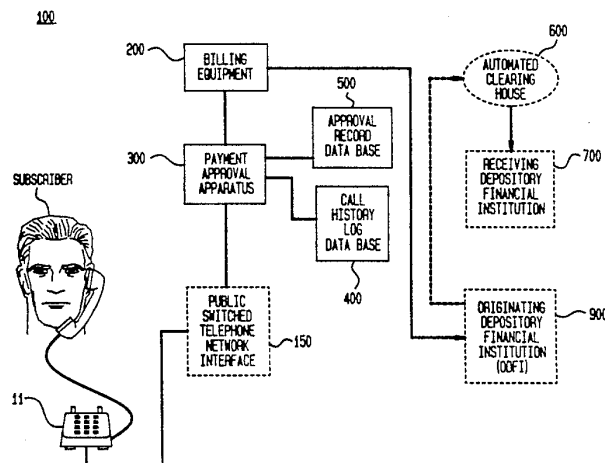


FIG. 1

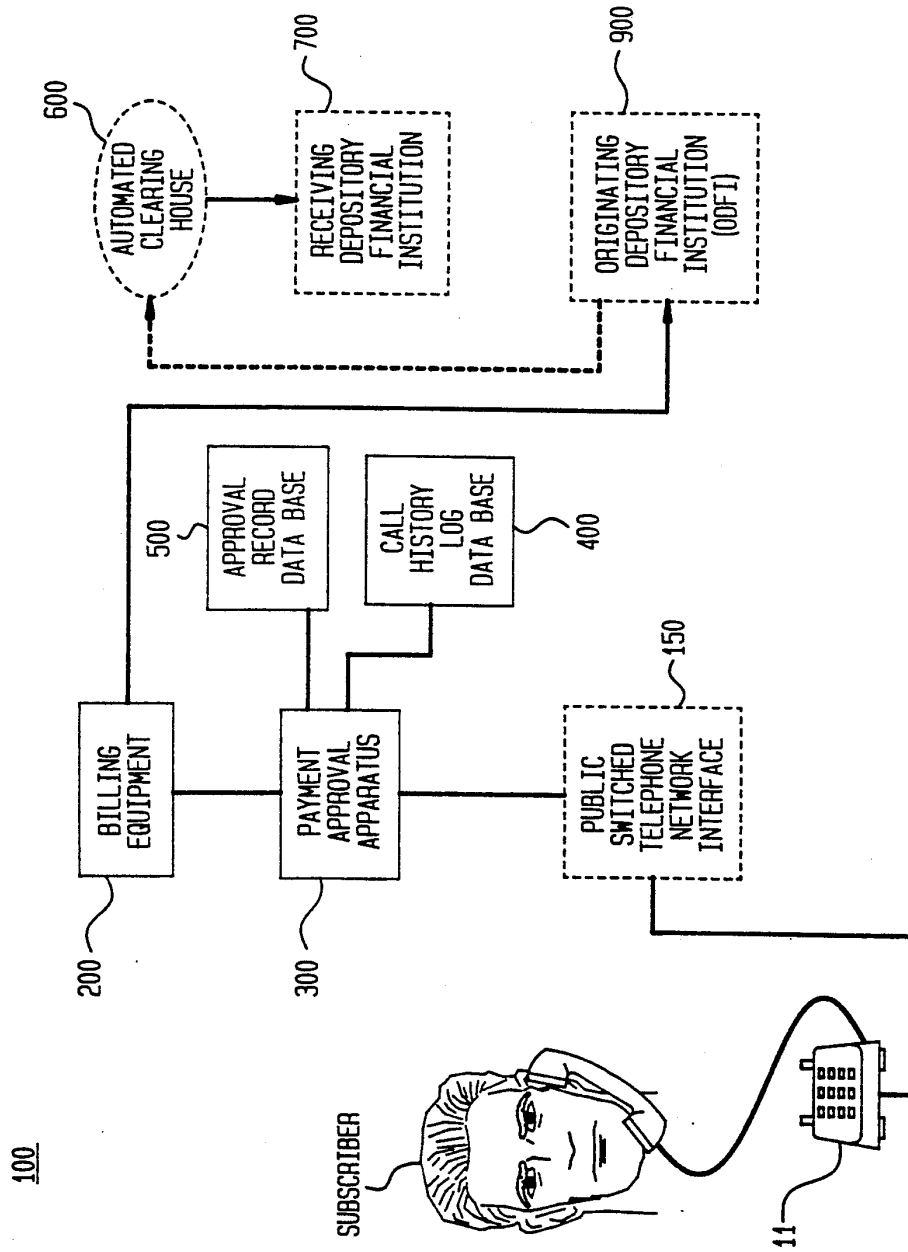
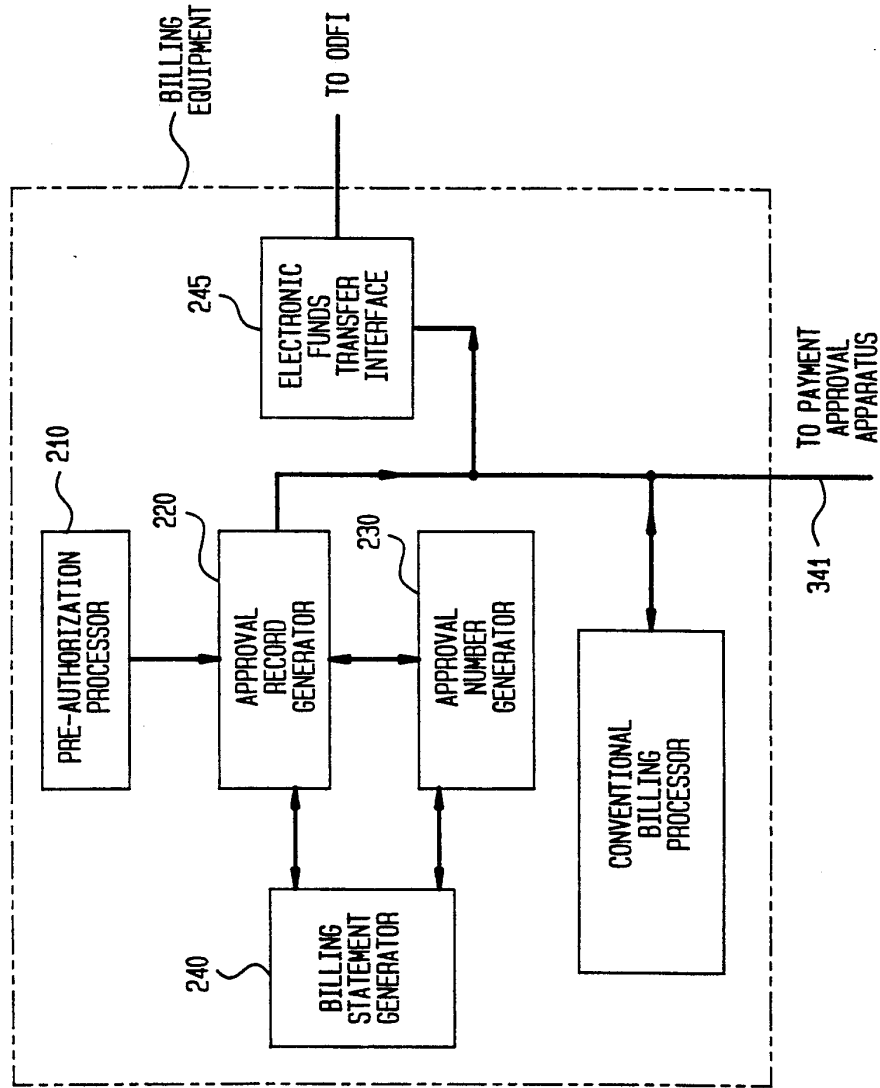
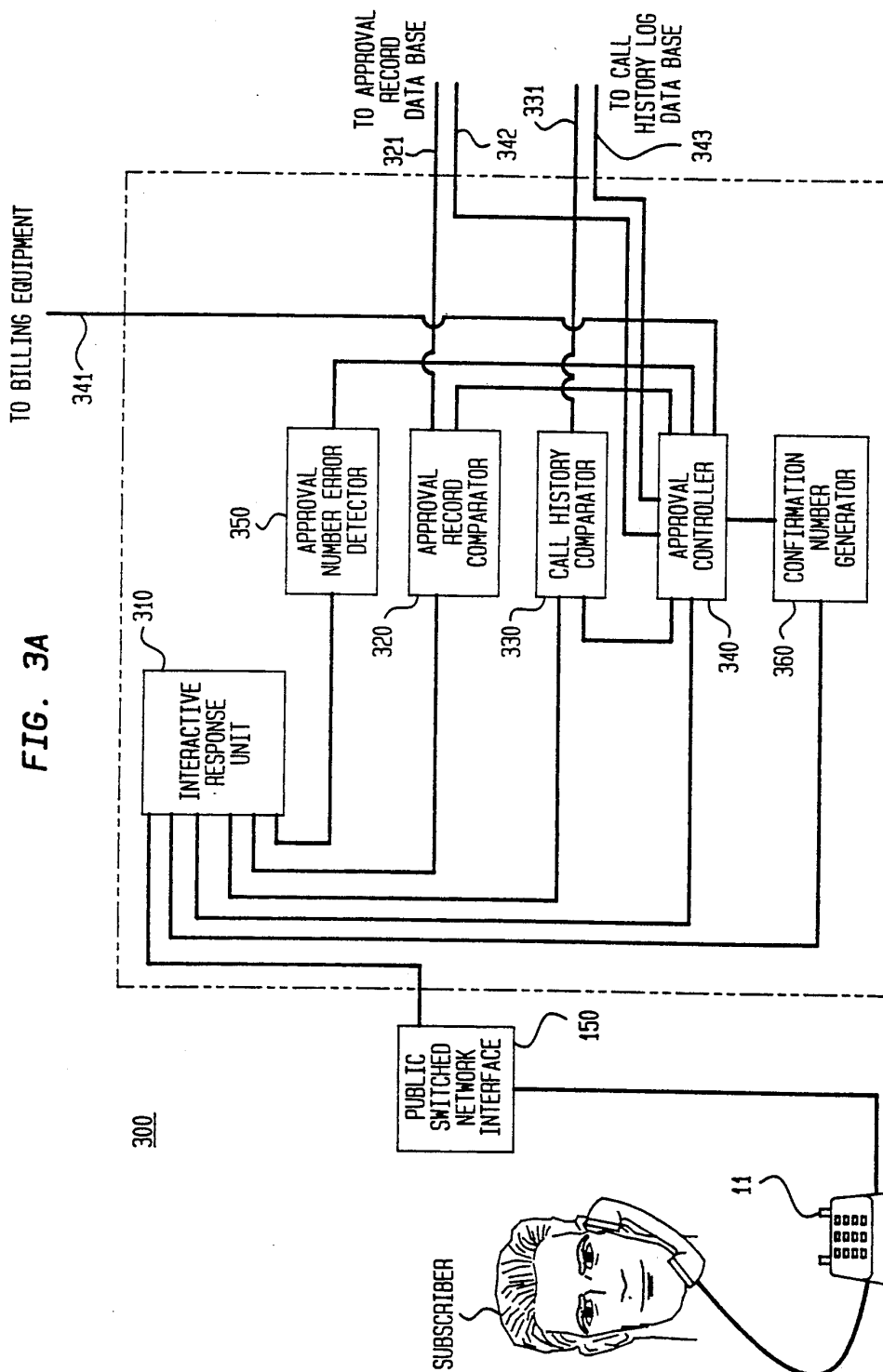
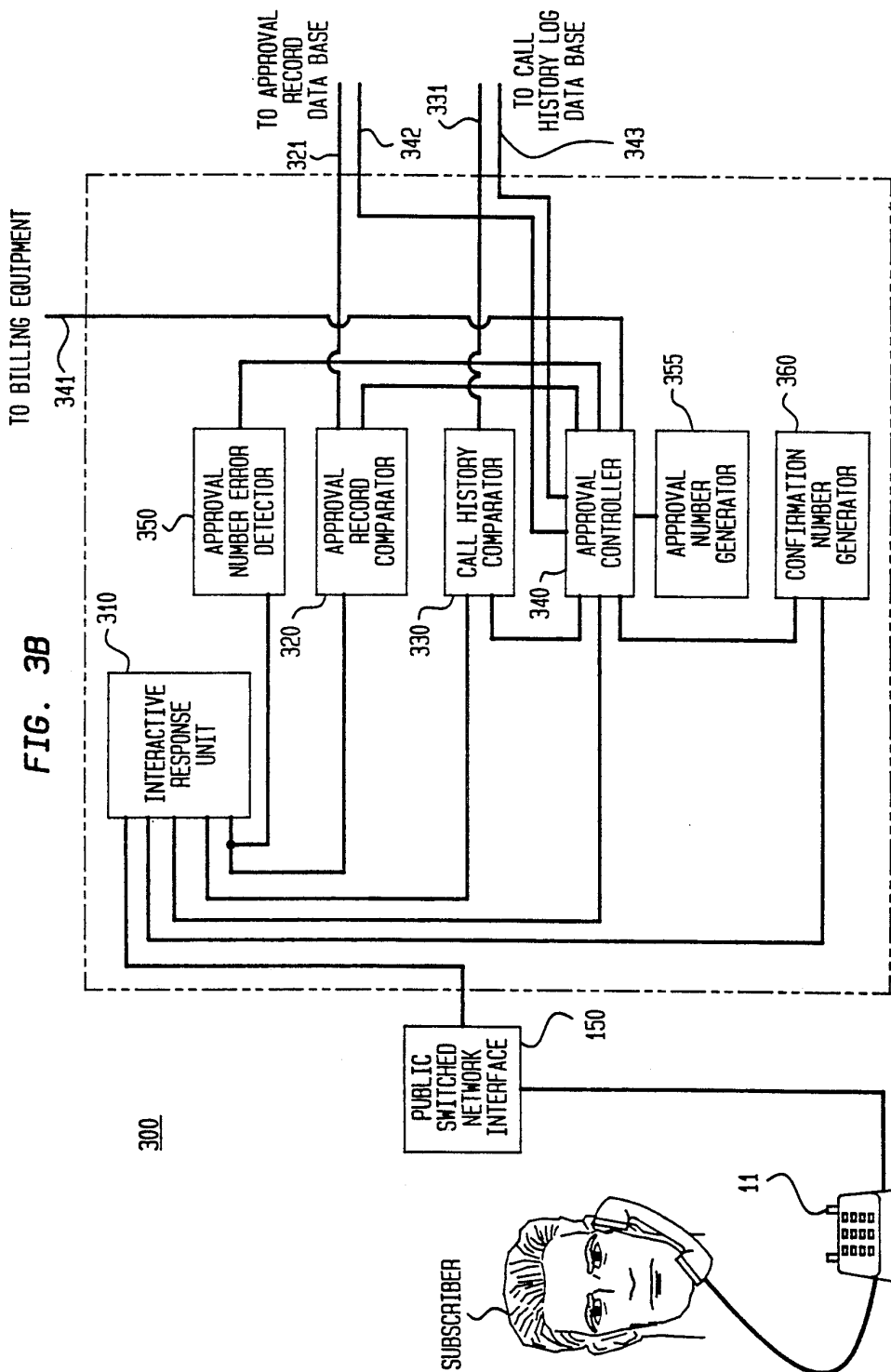


FIG. 2



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