



US005870456A

United States Patent [19] Rogers

[11] **Patent Number:** **5,870,456**
[45] **Date of Patent:** **Feb. 9, 1999**

[54] **AUTOMATED INTERACTIVE BILL PAYMENT SYSTEM USING DEBIT CARDS**

5,652,786 7/1997 Rogers .
5,715,298 2/1998 Rogers .

[75] Inventor: **Catherine R. Rogers**, Dallas, Tex.

[73] Assignee: **Telepay, Inc.**, Dallas, Tex.

[21] Appl. No.: **946,272**

[22] Filed: **Oct. 7, 1997**

(Under 37 CFR 1.47)

Related U.S. Application Data

[63] Continuation of Ser. No. 787,981, Jan. 22, 1997, Pat. No. 5,715,298.

[51] **Int. Cl.⁶** **H04M 11/00**

[52] **U.S. Cl.** **379/91.01; 705/40**

[58] **Field of Search** 379/91.01, 91.02, 379/93.02, 93.01, 93.12, 93.13, 93.26, 93.28, 143, 144; 235/375, 379, 380; 705/39, 40

[56] References Cited

U.S. PATENT DOCUMENTS

| | | |
|-----------|--------|----------------------|
| 4,674,044 | 6/1987 | Kalmus et al. . |
| 4,694,397 | 9/1987 | Grant et al. . |
| 4,823,264 | 4/1989 | Deming . |
| 4,947,028 | 8/1990 | Gorog . |
| 5,121,945 | 6/1992 | Thomson et al. . |
| 5,126,936 | 6/1992 | Champion et al. . |
| 5,220,501 | 6/1993 | Lawlor et al. . |
| 5,283,829 | 2/1994 | Anderson . |
| 5,285,382 | 2/1994 | Muehlberger et al. . |
| 5,383,113 | 1/1995 | Kight et al. . |

OTHER PUBLICATIONS

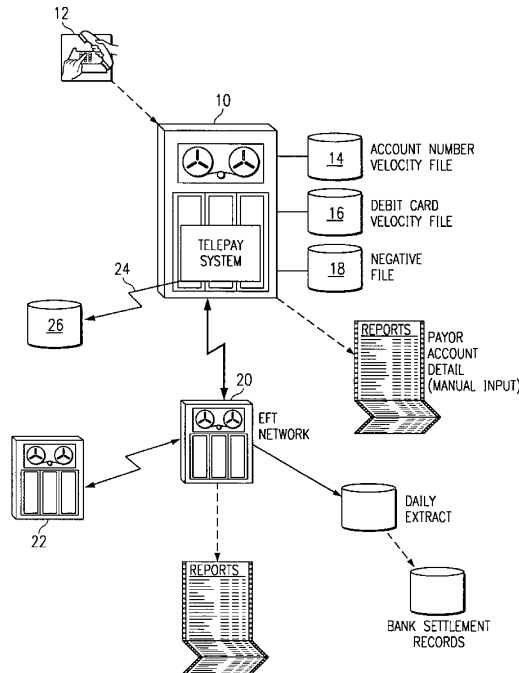
Information Networks, V6, No. 8, Jul. 26, 1993, *Scanfone Alive and Well*; Bell Atlantic Readiesfor Rollout. Tanaka, David; *Interac Rools Out Debit Card System*; Computing Canada vol. V18, Issue No. 21, Oct. 13, 1992. Blackwell, Gerry; *Computing In Banking; Technology is the Weapon*; Computing Canada, V16, p. 59, Oct. 11, 1990. *The Score Card Evens in a POS Title Fight*; Bank Network News Jun. 11, 1992, VIONZ.

Primary Examiner—Wing F. Chan
Attorney, Agent, or Firm—Haynes and Boone, L.L.P.

[57] ABSTRACT

Method and apparatus for processing payment transactions using debit card numbers without the requirement of a personal identification number (PIN) is disclosed. A telepay system of the present invention provides an interface between a standard touchtone telephone and at least one debit card network such that real-time bill payment transactions may be effected using a keypad of the telephone. The telepay system includes an interactive voice response unit for prompting a payor to enter an access code, account number, debit card number and payment amount and for informing the user of the status of the transaction. Real-time processing of transactions is provided through use of debit card networks, rather than the Automated Clearing House. The telepay system is also capable of performing settlement functions and processing inquiries by payees of the system regarding previously processed transactions.

8 Claims, 9 Drawing Sheets



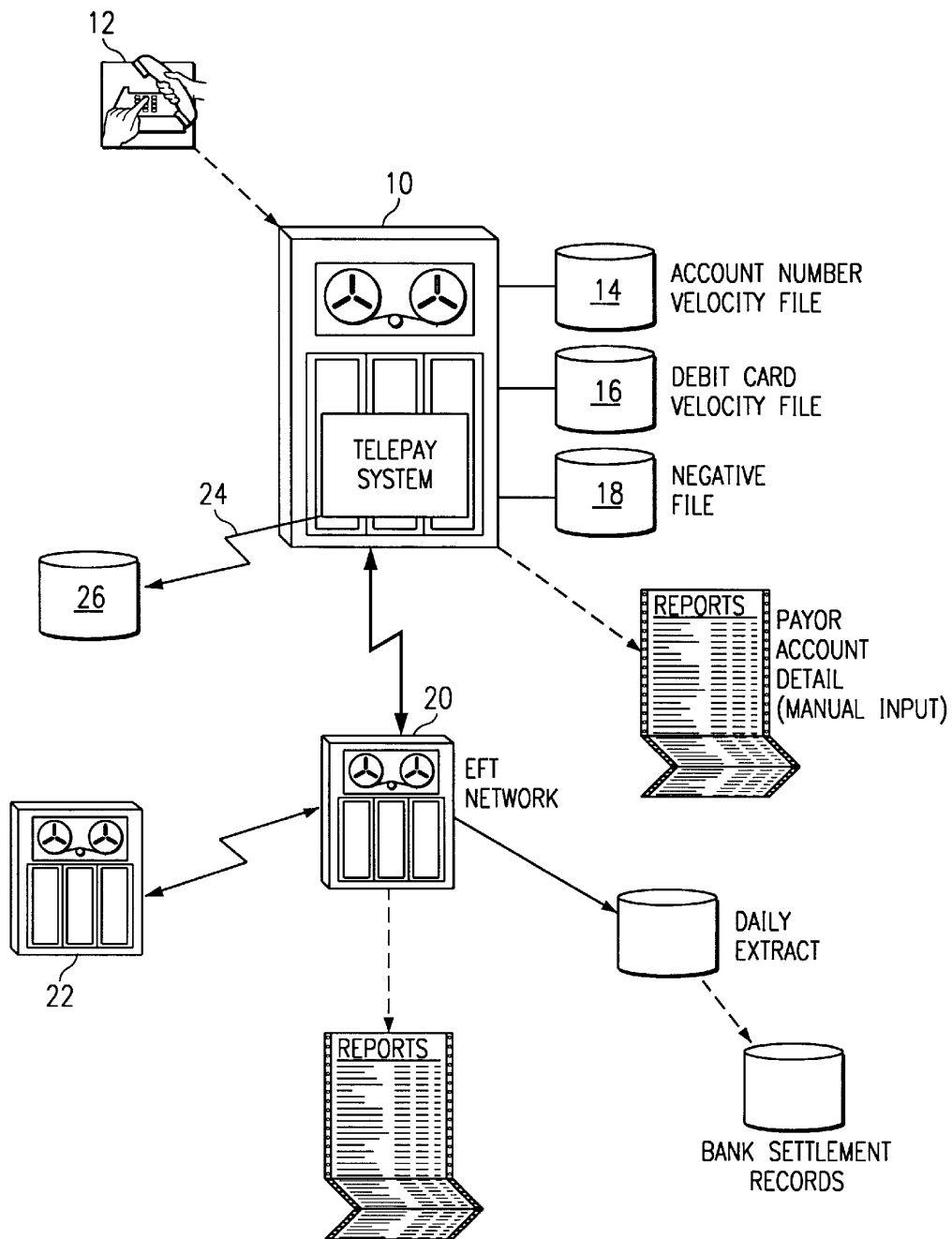


Fig. 1

BILL PAYMENT TRANSACTION PROCESS

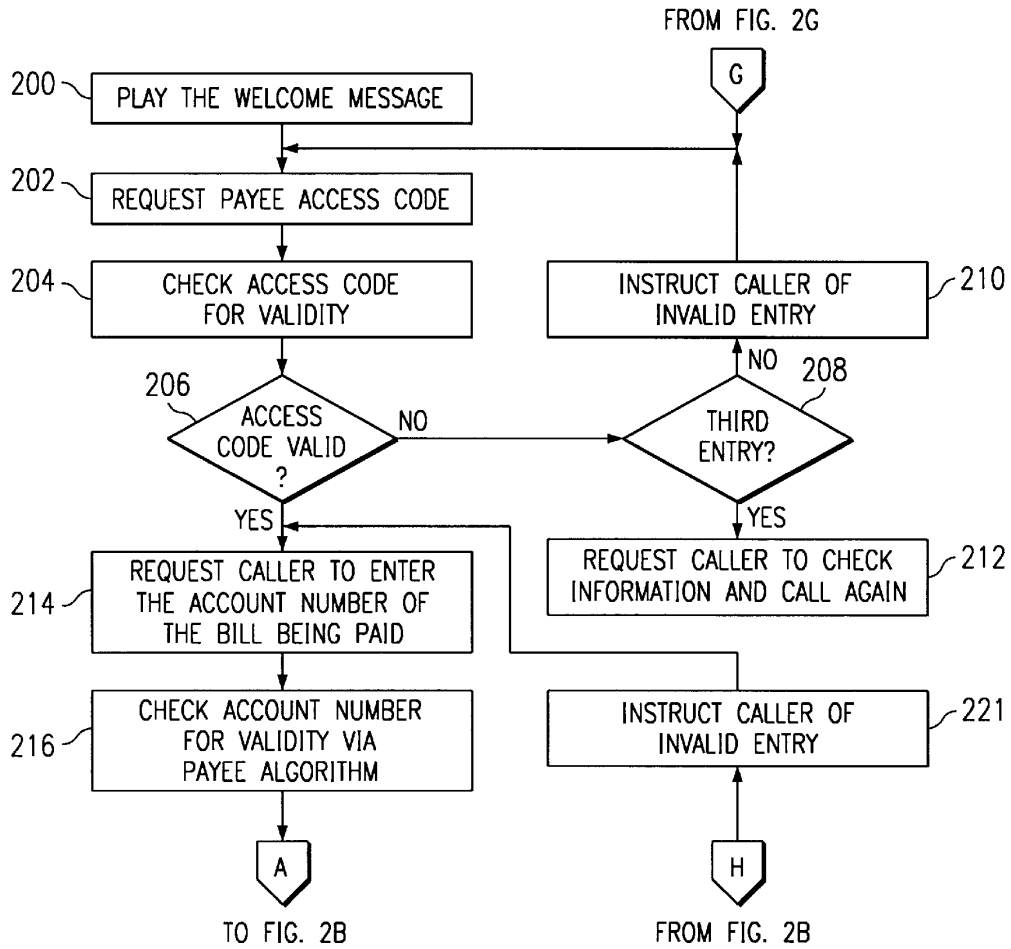


Fig. 2A

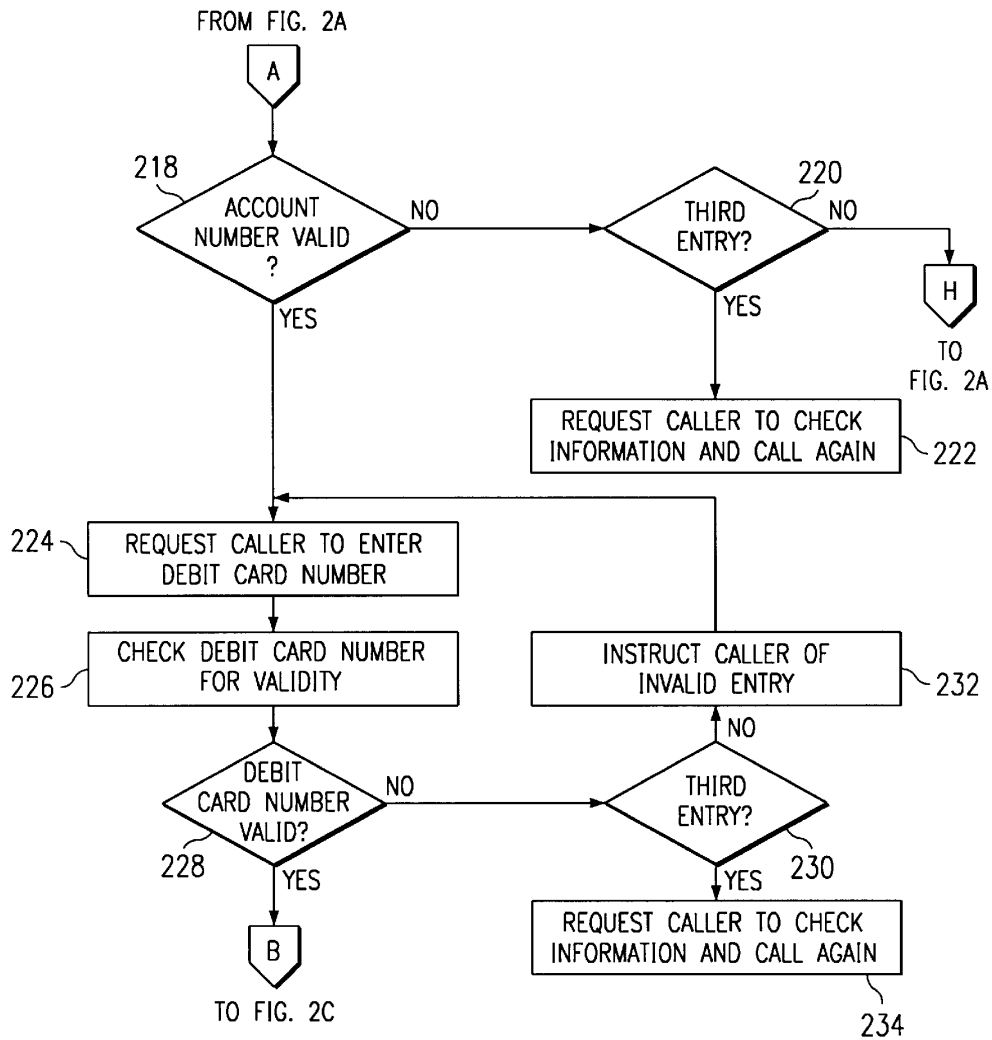


Fig. 2B

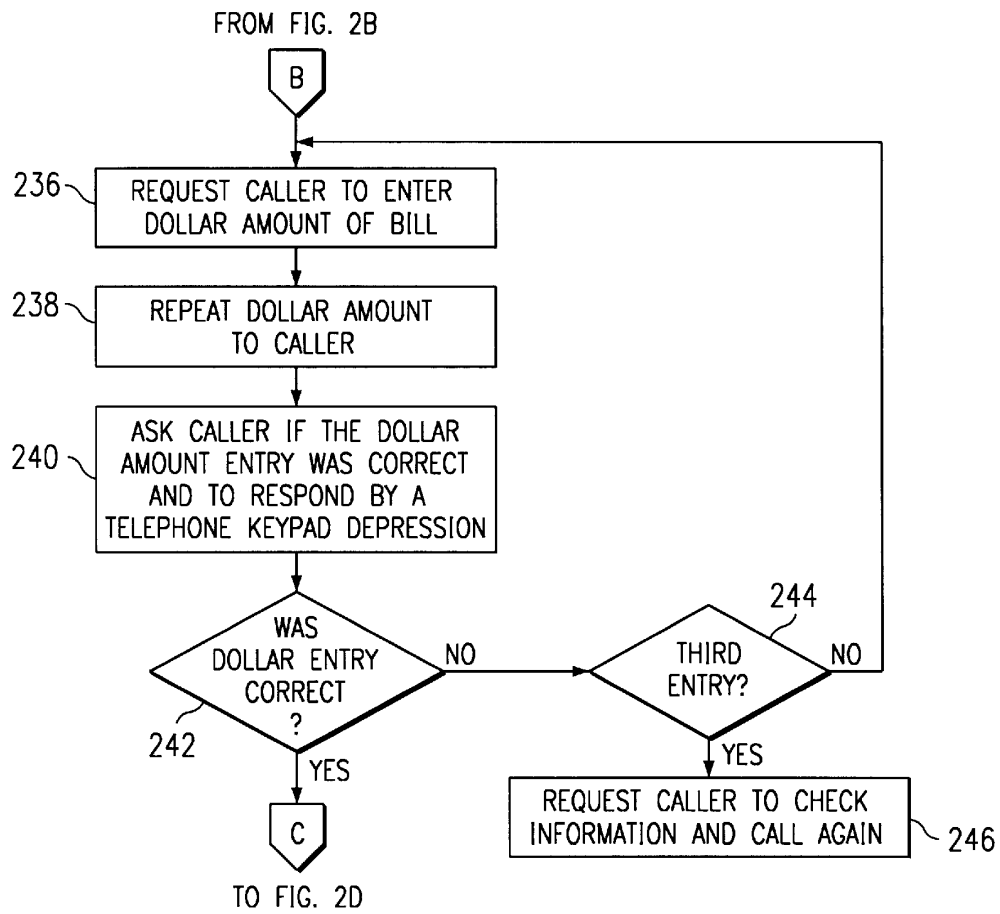


Fig. 2C

Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.