

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

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 5,715,298 2/1998 Rogers .

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[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

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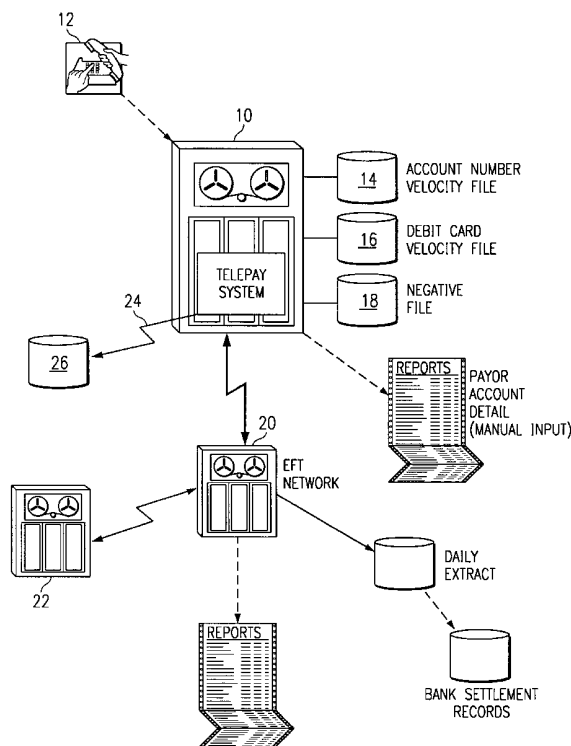
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[57] **ABSTRACT**

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



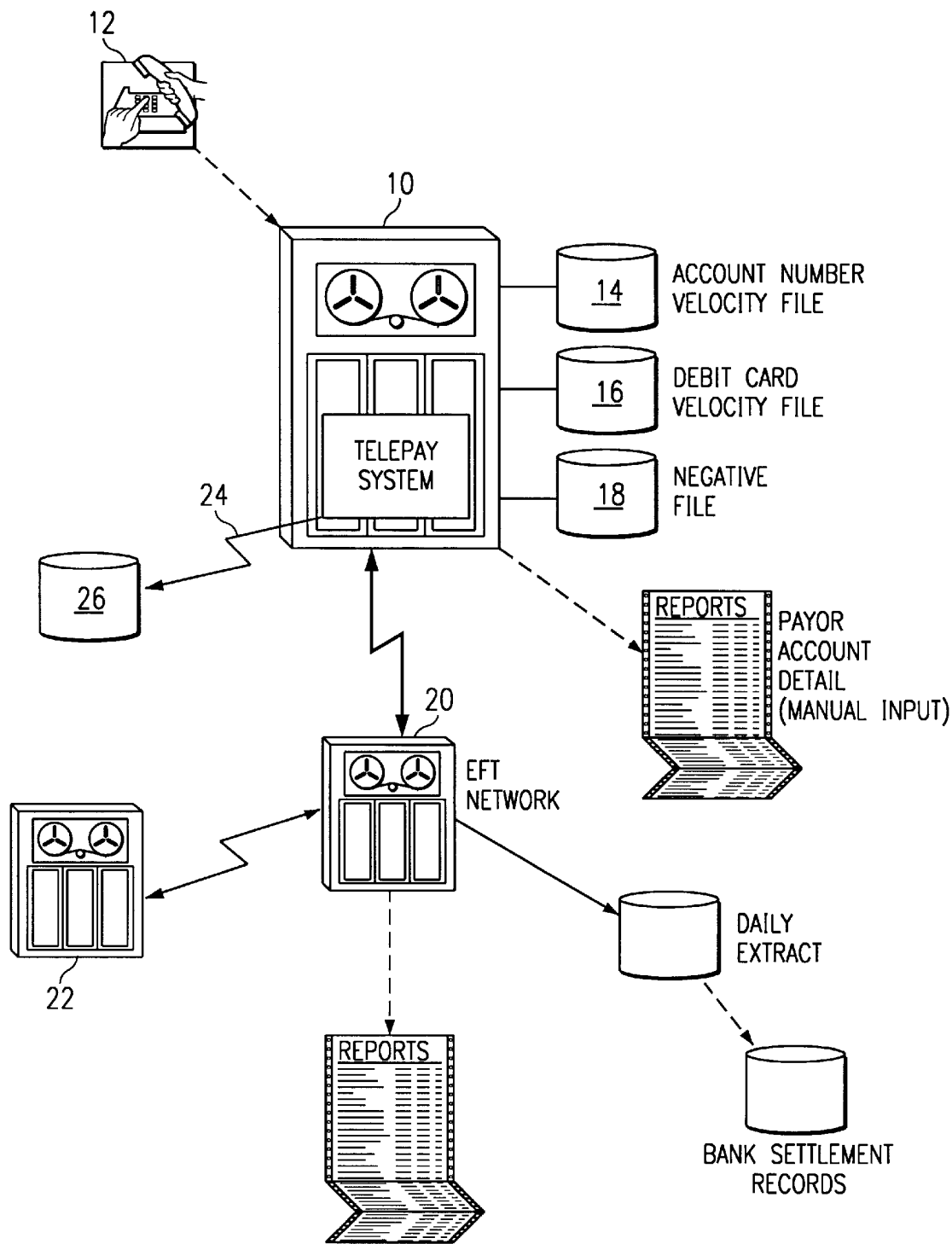


Fig. 1

BILL PAYMENT TRANSACTION PROCESS

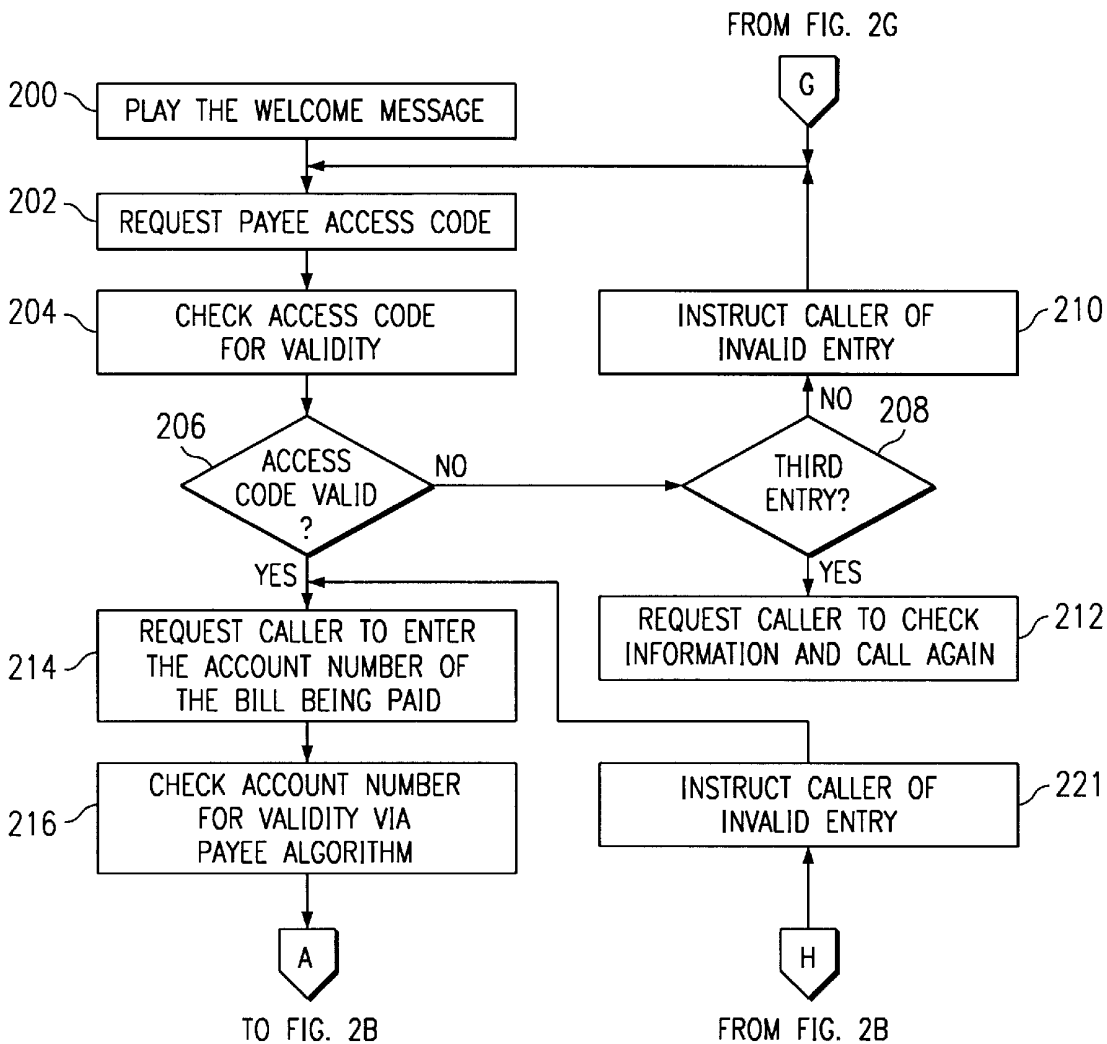


Fig. 2A

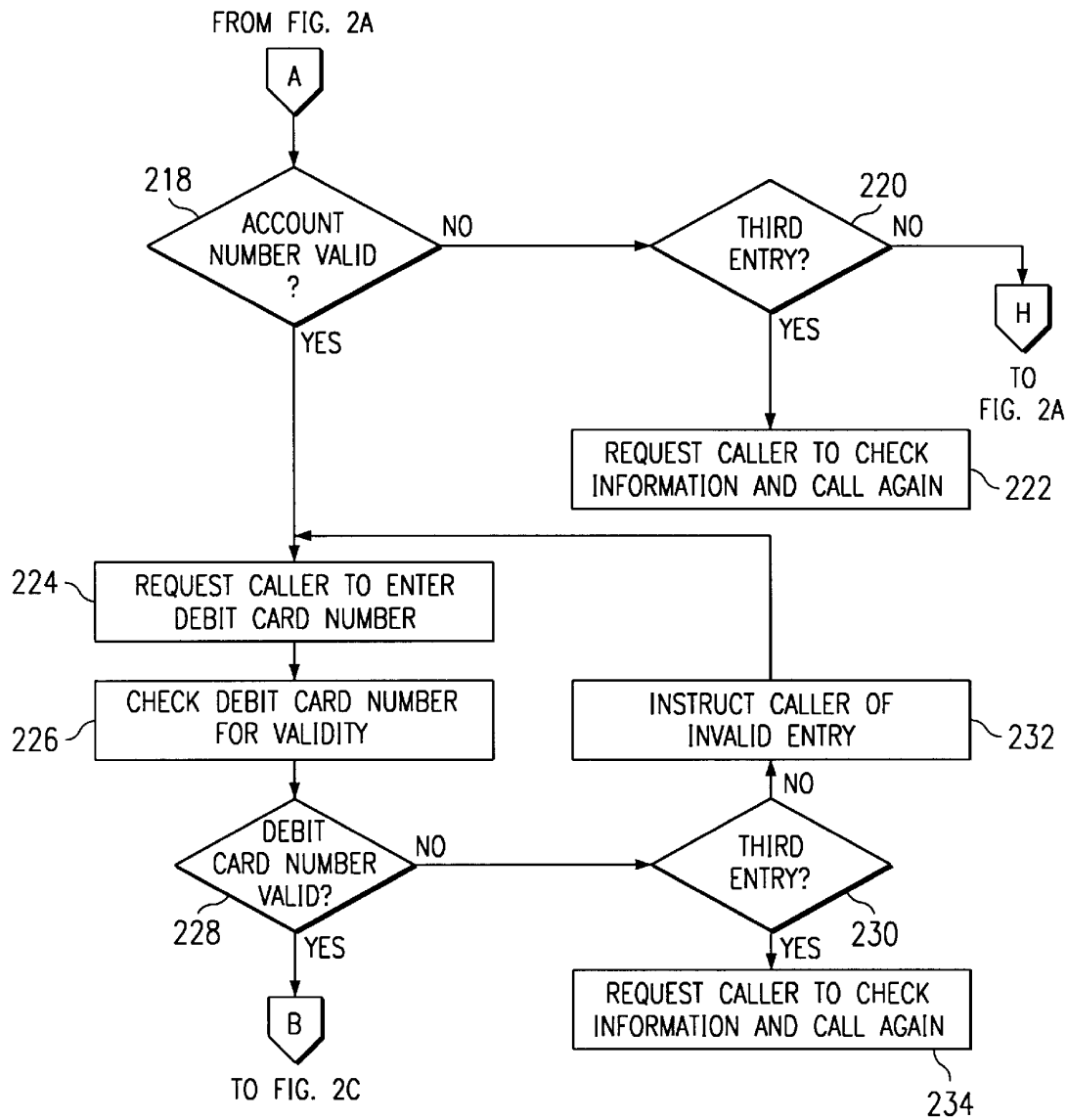


Fig. 2B

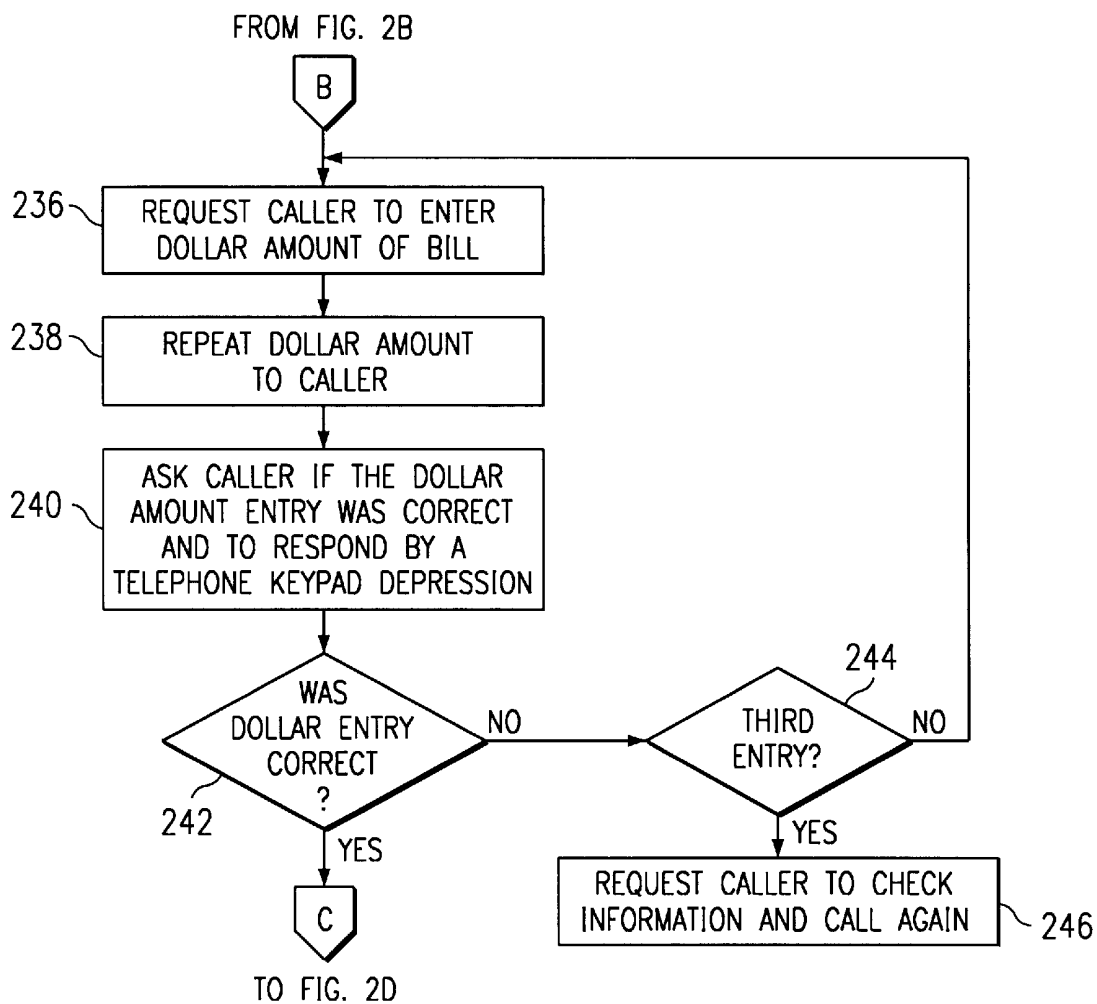


Fig. 2C

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