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(54) Title: AN ONLINE COLLECTION SYSTEM

(57) Abstract: The present invention relates to a system wherein online collection transaction is carried out by adding the amounts transmitted from the contracted merchants into the bill of the enterprises collecting the bills of the payment enterprises from available bank and/or other bill payment channels.

Figure 1
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AN ONLINE COLLECTION SYSTEM

Technical Field

The present invention relates to a system which enables to make online collection by means of bill over companies mediating the collection.

Background of the Invention

Today operators, which create bill regularly and collect these bills afterwards, carry out bill collections by mediating for contracted merchants over bills of companies providing internet service, water, electricity, natural gas. Bill collections can be realized over many channels however the said collections take place over bills made out at certain intervals. The bill made out by the company mediating the receivable of the contracted merchant is not specific to transaction of the contracted merchant.

The United States patent document no. US2009006151 discloses a system for online collection of receipts at points-of-sales (POS). At points-of-sales, sales made by companies to customers are billed. This billing is recorded online. Features such as customer's name are tagged in this record. These records which can be accessed online enable companies to collect receipt data and customers to display receipt history.

The International patent document no. WO2016007334 discloses an automated debt collection method for a company. An online account is created for a company's collection of bill or debt. Message is sent to customers by the company at certain intervals over this account. The system can categorize payments automatically.
Summary of the Invention

An objective of the present invention is to realize a system wherein online collection transaction is carried out by adding the amounts transmitted from the contracted merchants into the bill of the enterprises collecting the bills of the payment enterprises from available bank and/or other bill payment channels.

Another objective of the present invention is to realize a system wherein a bill specific to transactions-collected of which will be mediated-is created and this bill is collected online.

A further objective of the present invention is to realize a system which instantly creates a sub-bill specific to transaction-collected of which is mediated-and adds the created bill into the main bill.

Detailed Description of the Invention

"An online collection system" realized to fulfil the objectives of the present invention is shown in the figure attached, in which:

Figure 1 is a schematic view of an online collection system.

The components illustrated in the figure are individually numbered, where the numbers refer to the following:

1. System
2. Communication unit
3. Unit for creating bill
4. Collection unit

U: Contracted merchant
A: Main company
The inventive system (1) wherein a sub-bill is created for transaction or transactions collections of which is mediated and this sub-bill is collected online essentially comprises:

- at least one communication unit (2) wherein instant bill demands of transactions of the contracted merchants (U) - collection of which is desired to be mediated - are collected;
- at least one unit for creating bill (3) which controls the amount information kept in the communication unit (2) and desired to be mediated for its collection, creates a sub-bill specific to the related transaction for the contracted merchant together with the main bill on the main company (A) to be collected by means of its bill; and
- at least one collection unit (4) which displays the created sub-bill and the main bill for online payment thereof on the payment channels owned by the main company (A), controls whether the payment is made or not, gives information to the contracted merchants (U) for giving the result of the sub-bill to the customer in the event that the payment is made, transmits the information of non-payment to the communication unit (2) for transmitting it to the contracted merchant (U) in the event that the payment is not made.

In the preferred embodiment of the invention, the communication unit (2) shares the service information and the amount information by means of the bill between the contracted merchants (U) and the unit for creating bill (3) included under the main company (A). After the user transmits his/her payment and shopping demand to the contracted merchant (U) and the contracted merchant (U) makes necessary controls, the communication unit (2) receives the demand and transmits it to the unit for creating bill (3).

The unit for creating bill (3) creates a new sub-bill on the main company (A) to be collected by means of its bill after the controls are made on the information received from the communication unit (2). The unit for creating bill (3) shares the created sub-bill together with the main bill with the collection unit (4) in order that its
payment is made from payment channels real-timely. In the preferred embodiment, the unit for creating bill (3) includes services and facilities of different contracted merchants (U) together with the sub-bill inside the main bill as separate items and controls the service activation and validity times depending on the payment. The unit for creating bill (3) allocates a time period to the bills created by itself for payment, cancels the bills and ensures that they are withdrawn from the payment channels in the event that they payment is not made within the said time period.

In the preferred embodiment, the collection unit (4) waits for online collection of the bill by opening the sub-bill and the main bill created to the customer on the payment channels. Information about the fact that collection from payment channels is made by means of automatic payment order or without automatic payment order are shared with the collection unit (4).

In the event that the system (1) runs without automatic payment, the communication unit (2) shares the information that it receives from the contracted merchant (U) with the unit for creating bill (3). After providing the necessary controls, the unit for creating bill (3) creates a sub-bill under the main company (A) to be collected by means of its bill. Subsequent to creation of the sub-bill, it is displayed together with the main bill thereof so as to be collected online on the payment channels provided by the main company (A). After the subscriber pays the bill and shares the payment thereof in the collection unit (4) by the payment channels, the collection unit (4) transmits the information that the payment is made to the communication unit (2) in order to be transmitted to the contracted merchant (U). Upon receiving the information, the communication unit (2) transmits the information of payment realization to the contracted merchant (U) in order that the benefit provided by means of the related service or product is transmitted to the customer.

In the event that the user has automatic payment order, the communication unit (2) still shares the information that it receives from the contracted merchant (U) with the unit for creating bill (3); the unit for creating bill (3) creates a sub-bill under the main company (A) to be collected by means of its bill after providing necessary
controls. Subsequent to creation of the sub-bill, it is displayed together with the main bill thereof so as to be collected online on the payment channels provided by the main company (A). The bill is paid from the user's contracted payment channel having the automatic payment order and transmitted to the collection unit (4) by means of the channel bill whereby the payment is made. Following this information, the collection unit (4) transmits the information that the payment is realized to the communication unit (2) in order to be transmitted to the contracted merchant (U) and upon receiving the information, the unit for creating bill (3) transmits the information of payment realization to the contracted merchant (U) in order that the benefit provided by means of the related service or product is transmitted to the customer.

In the event that the bill is not paid within the specified period, the collection unit (4) receives the information that the payment is not made from the payment channels and then cancels the created bill. The collection unit (4) shares the information that the bill is cancelled with the contracted merchant (U) and the contracted merchant (U) carries out cancellation or deactivation of the related order.

Within these basic concepts, it is possible to develop various embodiments of an online collection system (1), the invention cannot be limited to examples disclosed herein and it is essentially according to the claims.
CLAIMS

1. An online collection system (1) wherein a sub-bill is created for transaction or transactions of which is mediated and this sub-bill is collected online; essentially characterized by:
   - at least one communication unit (2) wherein instant bill demands of transactions of the contracted merchants (U) -collection of which is desired to be mediated - are collected;
   - at least one unit for creating bill (3) which controls the amount information kept in the communication unit (2) and desired to be mediated for its collection, creates a sub-bill specific to the related transaction for the contracted merchant together with the main bill on the main company (A) to be collected by means of its bill; and
   - at least one collection unit (4) which displays the created sub-bill and the main bill for online payment thereof on the payment channels owned by the main company (A), controls whether the payment is made or not, gives information to the contracted merchants (U) for giving the result of the sub-bill to the customer in the event that the payment is made, transmits the information of non-payment to the communication unit (2) for transmitting it to the contracted merchant (U) in the event that the payment is not made.

2. An online collection system (1) according to Claim 1; characterized by the communication unit (2) which shares the service information and the amount information by means of the bill between the contracted merchants (U) and the unit for creating bill (3) included under the main company (A).

3. An online collection system (1) according to Claim 1 or 2; characterized by the communication unit (2) which receives the demand and transmits it to the unit for creating bill (3) after the user transmits his/her payment and shopping demand to the contracted merchant (U) and the contracted merchant (U) makes necessary controls.
4. An online collection system (1) according to any of the preceding claims; characterized by the unit for creating bill (3) which creates a new sub-bill on the main company (A) to be collected by means of its bill after the controls are made on the information received from the communication unit (2).

5. An online collection system (1) according to any of the preceding claims; characterized by the unit for creating bill (3) which shares the created sub-bill together with the main bill with the collection unit (4) in order that its payment is made from payment channels real-timely.

6. An online collection system (1) according to any of the preceding claims; characterized by the unit for creating bill (3) which includes services and facilities of different contracted merchants (U) together with the sub-bill inside the main bill as separate items and controls the service activation and validity times depending on the payment.

7. An online collection system (1) according to any of the preceding claims; characterized by the unit for creating bill (3) which allocates a time period to the bills created by itself for payment, cancels the bills and ensures that they are withdrawn from the payment channels in the event that they payment is not made within the said time period.

8. An online collection system (1) according to any of the preceding claims; characterized by the collection unit (4) which waits for online collection of the bill by opening the sub-bill and the main bill created to the customer on the payment channels.

9. An online collection system (1) according to any of the preceding claims; characterized by the collection unit (4) wherein information about the fact that collection from payment channels is made by means of automatic payment order or without automatic payment order are shared.