SYSTEM AND METHOD FOR PROVIDING A BANKING PRODUCT USING A PERSONAL USER DEVICE

Field of the Invention

This invention relates to the provision of banking products and services. More particularly, this invention relates to the provision of banking products and services using a personal user device. Still more particularly, this invention relates to the provision of banking products using the personal user device to guide the user through the process of applying for a banking product and/or service.

Summary of the Prior Art

In today's society, many banking customers use the Internet to conduct banking transactions. It is common for banks to allow users to access account information and perform other transactions over the Internet. Banks also normally make offers for new banking services over the Internet. For purposes of this discussion, banking services are banking products and services that a bank provides to customers. Banking products may include but are not limited to savings accounts, checking accounts, mortgages, loans, credit cards, and other types of financial products. Banking services include but are not limited to fraud detection, account monitoring, financial planning and other financial services provided to customers.

In the past, banks may have offered auto-fill and other processes that assist a user in filling out an application. A bank's network interaction with a customer normally ends

once the user has filled out the enrollment form for the offer and submitted the form to the bank. However, the process of approving the user for the offer and completing the enrolment often requires additional steps. Therefore, customers demand a more intimate process that guides the user through the application process.

Summary of the Invention

The above and other problems are solved and an advance in the art is made by systems and methods for providing a banking service on a personal user device in accordance with embodiments of this invention. A first advantage of systems and methods in accordance with embodiments of this invention is that network interaction is used to step a customer through an enrollment process for a banking service. A second advantage of systems and methods in accordance with embodiments of this invention is that the network interaction transitions the user from the network interaction to the physical interaction needed to complete the enrollment for a banking service. A third advantage of systems and methods in accordance with embodiments of this invention is that the efficiency of the physical process is improved to reduce the amount of time needed by a user to complete the enrollment. A fourth advantage of systems and advantages in accordance with embodiments of this invention is that the user is supplied with a real-time status of the bank branches to assist in the decision making of where to complete the request for a banking service.

Systems and methods provide a banking service on a personal user device in the following manner in accordance with embodiments of this invention. A personal user device displays the banking services that are available. The personal user device then

receives an input requesting a banking service. A request is then transmitted from the personal user device to the provider system for the banking service. In response to the request, the personal user device receives a banking service document for applying for the banking service. The document is then displayed and the device receives input of user data. The user data is inserted into the document to form a completed document. The device then transmits the completed document to the provider system. The personal user device also receives bank branch availability information in response to the request for the banking service. The bank branch availability information includes information about each bank branch in a vicinity of the personal user device that provides the banking service. The branch availability information is displayed by the personal user device. An input from the user selecting a particular bank branch is then received by the personal user device. In response to receiving the selection, the personal user device transmits a request for an appointment to the provider system. An appointment confirmation is then received by the personal user device in response to the appointment request.

In accordance with some embodiments of this invention, the inserting of user data into the document includes inserting user particulars into the document in response to receiving the document. In accordance with some of these embodiments, the user particulars are read from a memory in the personal user device. In accordance with some other embodiments, the personal user device transmits a request for the user particulars to a provider system and receives the particulars from the provider system in response to the request. In accordance with some of these embodiments, the provider system receives the request for user particulars from the personal user device, retrieves the user particulars from a memory, and transmits the user particulars to the personal user device

in response to the request. In still other embodiments of this invention, the personal user device receives an input of user data and inserts the input user data into the document.

In accordance with some embodiments of this invention, the provider system receives the completed document from the personal user device and stores the document in a memory. In accordance with some of these embodiments, the provider system may receive a request from a bank branch device requesting the completed document. In response to the request, the provider system retrieves the completed document from memory and transmits the completed document to the branch device.

In accordance with some embodiments of this invention, the provider system receives current branch condition information from bank branch devices in many bank branches and updates the current condition information for each branch for use in generating branch availability information.

Brief Description of the Drawings

The above and other features and advantages of embodiments of the present invention are described in the following detailed description and are illustrated in the following drawings:

Figure 1 illustrating a network with connected devices that perform process that provide systems and methods in accordance with an embodiment of the invention;

Figure 2 illustrating a block diagram of an example of a processing system in one or more of the devices shown in Figure 1 in accordance with embodiments of this invention;

Figure 3 illustrating a timing diagram of transmissions between devices in accordance with an embodiment of this invention;

Figure 4 illustrating a flow of a diagram of a process performed by a personal user device to apply for a banking service offered by a bank in accordance with an embodiment of this invention;

Figure 5 illustrating a flow diagram of a process performed by a personal user device to generate and submit a completed banking service document in accordance with an embodiment of this invention;

Figure 6 illustrating a flow diagram of a process performed by a provider system to initiate a banking service for a user in accordance with an embodiment of this invention;

Figure 7 illustrating a flow diagram of a process performed by a provider system to provide user particulars to a personal user device in accordance with an embodiment of this invention;

Figure 8 illustrating a flow diagram of a process performed by a provider system to store a completed banking service banking service document in accordance with an embodiment of this invention;

Figure 9 illustrating a flow diagram of a process performed by a provider system to provide a completed banking service banking service document to a branch device in accordance with an embodiment of this invention;

Figure 10 illustrating a flow diagram of a process performed by a provider system to provide branch information to a personal user device in accordance with an embodiment of this invention;

Figure 11 illustrating a flow diagram of a process performed by a bank branch device to schedule an appointment with a user to provide the banking service in accordance with an embodiment of this invention;

Figure 12 illustrating a flow diagram of a process performed by a bank branch device to complete an application for a banking service in accordance with an embodiment of this invention;

Figure 13 illustrating a display of a personal user device displaying banking services available in accordance with embodiments of this invention;

Figure 14 illustrating a display of a personal user device showing branch information for a requested banking service in accordance with an embodiment of this invention;

Figure 15 illustrating a display on a personal user device displaying an appointment request in accordance with an embodiment of this invention;

Figure 16 illustrating a display on a personal user device displaying an appointment confirmation in accordance with an embodiment of this invention;

Figure 17 illustrating a display on a personal user device showing a banking service document in accordance with an embodiment of this invention;

Figure 18 illustrating a display on a personal user device showing a completed banking service document;

Figure 19 illustrating a display on a personal user device displaying an appointment reminder in accordance with an embodiment of this invention;

Figure 20 illustrating a display on a personal user device of updated branch information in accordance with an embodiment of this invention; and

Figure 21 illustrating a display on a personal user device of an enrollment completion message in accordance with an embodiment of this invention.

Detailed Description

This invention relates to the provision of banking products and services. More particularly, this invention relates to the provision of banking products and services using a personal user device. Still more particularly, this invention relates to the provision of banking products and services using the device to guide the user through the process of applying for a product and/or service.

Turning now to the drawings, a network that includes devices that perform processes for providing systems and methods in accordance with embodiments of this invention is shown in Figure 1. Network 100 is the Internet or any other network that allows processing devices to communicate with one another. Provider system 105 is a server of a bank or other financial institution that communicates with devices via network 100 to provide banking products and services to users. One skilled in the art will recognize that although provider system 105 is shown as a single server, provider system may be a network of devices including multiple servers, routers, and/or other processing devices used to store banking customer information and provide banking services to customers via a network connection and/or by bank employee interaction with a connected device. Further, banking services is defined as banking products and services

for purposes of this discussion. Banking products may include, but are not limited to, savings accounts, checking accounts, mortgages, loans, credit cards, and other types of financial products. Banking services include, but are not limited to, fraud detection, account monitoring, financial planning and other types of financial services provided to customers.

Computer 110 is a common desktop computer connected to network 100 via a conventional "wired" connection. Laptop 120 is a conventional laptop computer connected to network 100 via a "wireless" connection to wireless access point 115. Handheld telephone 125 is conventional "smart" phone that connects to network 100 via a "wireless" connection to wireless access point 115 or via communication with a public switched telephone network. For purposes of this discussion, a personal user device is computer 110, laptop 120, handheld telephone 125, or any other device that a user may user to communicate with provider system 105 over network 100. One skilled in the art will recognize that a personal user device may communicate with network provider 105 using a conventional web browser application; via a specific application or "app"; or in any other manner without departing from this invention. Further, one skilled in the art will recognize that other types of connections to provider system 105 may be used to connect personal user devices to provider system 105 without departing from this invention.

Processes provided by instructions stored by a media that are executed by processing systems in a personal user device and one or more servers in the provider system provide system and methods in accordance with an embodiment of this invention. The instructions may be stored as firmware, hardware, or software by these devices. Figure 2 illustrates processing system 200 such as one of the processing systems in a personal user device and the servers that execute the instructions to perform the

processes for providing a method and/or system in accordance with an embodiment of this invention. One skilled in the art will recognize that the exact configuration of each processing system may be different and the exact configuration of the processing system in each device may vary; and Figure 2 is given by way of example only.

Processing system 200 includes Central Processing Unit (CPU) 205. CPU 205 is a processor, microprocessor, or any combination of processors and microprocessors that execute instructions to perform the processes in accordance with an embodiment of the present invention. CPU 205 connects to a memory bus and Input/ Output (I/O) bus. The memory bus connects CPU 205 to memories 210 and 215 to transmit data and instructions between the memories and CPU 205. The I/O bus connects CPU 105 to peripheral devices to transmit data between CPU 205 and the peripheral devices. One skilled in the art will recognize that the I/O bus and the memory bus may be combined into one bus or subdivided into many other busses and the exact configuration is left to those skilled in the art.

A non-volatile memory 215, such as a Read Only Memory (ROM), is connected to the memory bus. Non-volatile memory 215 stores instructions and data needed to operate various sub-systems of processing system 200 and to boot the system at start-up. One skilled in the art will recognize that any number of types of memory may be used to perform this function.

A volatile memory 210, such as Random Access Memory (RAM), is also connected to the memory bus. Volatile memory 210 stores the instructions and data needed by CPU 205 to perform software instructions for processes such as the processes that provide systems and methods in accordance with an embodiment of this invention.

One skilled in the art will recognize that any number of types of memory may be used as volatile memory and the exact type used is left as a design choice to those skilled in the art.

I/O device 220, keyboard 225, display 230, memory 240, network device 245 and any number of other peripheral devices connect to the I/O bus to exchange data with CPU 205 for use in applications being executed by CPU 205. I/O device 220 is any device that transmits and/or receives data from CPU 205. Keyboard 225 is a specific type of I/O device that receives user input and transmits the input to CPU 205. Display 230 receives display data from CPU 205 and display images on a screen for a user to see. Memory 240 is a device that transmits and receives data to and from CPU 205 for storing data to a media. Network device 245 connects CPU 205 to a network for transmission of data to and from other processing systems.

A system and method for providing an offering of a banking service to a user using a personal user device in accordance with an embodiment of the invention is described. A timing diagram for transmissions between a personal user device, a provider system, and a branch device in accordance with an embodiment of the invention is shown in Figure 3. The remainder of the Figures illustrates flow diagrams of the processes performed in the device to generate and use the data included in these transmissions. Turning now to Figure 3, the process begins with transmission 305. A personal user device transmits a request for a banking service. The banking service may be selected from a list of banking services available through an application performed by the personal user device, a list of services on web-page of the provider bank, or an advertisement via e-mail, Small Message System (SMS) message. Transmission 305 may be via e-mail, SMS message, Internet transmission, and/or any other form of transmission.

In response to receiving the request for service, the provider system generates branch information that includes information about bank branches that are in the vicinity of the user where the user may complete the request for the banking service. The branch information is then transmitted from the provider system to the personal user device in transmission 310. The personal user device displays the branch information and receives an input from the user selecting a particular branch. The selection may include other information such as the date and/or time that the user wants to visit the branch to complete the request for the banking service. The personal user device transmits the selection of the branch as well as any other collected information in transmission 315 to the provider system.

In response receiving the branch selection, the provider system transmits a request to a bank branch device at the selected branch to schedule the appointment in transmission 320. The bank branch device receives the request and schedules the appointment. The bank branch device then transmits an appointment confirmation to the provider system in transmission 325. In response to receiving the confirmation, the provider system transmits an appointment confirmation message to the personal user device in transmission 330.

The provider system then transmits the banking service document to the personal user device in transmission 335. Transmission 340 is a request from the personal user device for user particulars to assist in completing the document that is transmitted from the personal user device to the provider system. In response to transmission 340, the provider system retrieves the user particulars for the user and transmits the user particulars to the personal user device in transmission 345. After the banking service document is completed with the user particulars and/or user inputs, the completed

banking service document is transmitted from the personal user device to the provider system in transmission 350.

Prior to the appointment, the branch device and provider system may transmit an appointment reminder to the personal user device in transmission 355. When the user arrives at the branch, the personal user device may transmit a check-in message to either the branch device or provider system in transmission 360. In response to the check-in, the provider system or branch device may transmit updated branch information to the personal user device to inform the user of wait time and other pertinent information in transmission 365.

When the user goes to the bank branch and the user is assisted, the user interacts with a bank employee. To complete the enrollment process, the bank employee often needs to retrieve the completed banking service document. To do so, the bank employee uses a bank branch device to retrieve the document. The bank branch device transmits a request for the completed banking service document to the provider system in transmission 370. The provider system then retrieves the completed banking service document from the memory where the completed banking service document is stored and transmits the completed banking service document to the bank branch device in transmission 375. The bank employee then uses the completed banking service document to interact with the user and complete the enrollment process. When the enrollment process is completed, the bank employee indicates the completion on the branch device and the branch device transmits an enrollment complete message to the provider system in transmission 380. The provider system may then send a transmission indicating the enrollment is complete to the personal user device in transmission 385.

Processes performed by the personal user device and the provider system to generate and use the data described in the above transmissions in accordance with an embodiment of the invention will now be described. One skilled in the art will recognize that steps of the processes described in accordance with embodiments of this invention may be combined, omitted, and/or reordered without departing from this invention. A process for displaying an offer and receiving a request for enrollment in an offer in accordance with embodiments of this invention is shown in Figure 4. Process 400 begins by displaying on a personal user device, the banking services provided by a banking institution to the user. The banking services provided may be displayed as a list of banking services provided in an application being performed by the personal user device, in a web-page of the banking institution being displayed in a web browser provided by the personal user device; or as an advertisement for the banking service contained in an e-mail, a Short Message System (SMS) message, a web-page or "pop-up" or any other type of display that may be presented by the personal user device. Figure 13 illustrates display 1300 on a personal user device which is display provided by an application performed by the personal user device to show the banking services offered.

Process 400 begins by receiving an input of a request for a banking service in the personal user device and transmitting a request from the personal user device to the provider system in step 405. In step 410, the personal user device receives branch information from the provider system that indicates bank branches in the vicinity of the user that provide the desired banking service. In addition, the bank branch information may include queue times or other information about each particular bank branch to aid the user in selecting a branch that will reduce the time needed to complete the enrollment process. The personal user device then displays the branch information via the proper

application being executed by the personal user device in step 415. In accordance with some embodiments, a map application or web-page may be used and the branch information sent may be dependent on the type of map system that provides the information. Figure 14 illustrates display 1400 on a personal user device. Display 1400 displays branch information showing the locations of bank branches with respect to the user as well as the queue time at each of the bank branches.

In response to seeing the display of the branch information, the user inputs a selection of a bank branch where the user desires to complete enrollment for the banking service. The personal user device receives the input of the selection in step 420. One skilled in the art will recognize that the selection may be input by entering a reply e-mail, a reply SMS, a "click" on a "Web Link", a specified sequence of letters input via an I/O device, a "click" on a specified portion of a display, or any type of input that is able to convey the selection. The selection may also include information about a requested appointment. The information may include a desired time and/or date for the appointment. Figure 15 illustrates display 1500 on a personal user device that provides an interactive method for a user to input information for an appointment at the selected bank branch. In response to receiving the selection, the personal user device transmits a selection of the branch and any associated information to the provider system in step 425. One skilled in the art will recognize the exact configuration of the request will depend on the manner in which the input request is received. The personal user device then receives an appointment confirmation for the selected bank branch in 430 and a banking services document in step 435. Figure 16 illustrates display 1600 of a personal user device showing an appointment confirmation. The appointment confirmation may include a confirmation and/or queue number, an appointment time, and any other information that

may be used to identify and/or complete the appointment. The banking services document is a document for applying and/or enrolling in a banking service. Furthermore, the banking services document may be a specific type of document that is used by a particular application, such as a word processing document, spread sheet document, a web-page, or any other type of document supported by applications on the personal user device.

After the banking services document is received, the banking services document is completed by the personal user device and transmitted to the provider system in step 440. A process for completing the banking services document is described below with reference to Figure 5. The personal user device will then periodically receive reminder messages to remind the user about the appointment in step 445. The reminder messages may be in the form of e-mails, SMS messages, or any other form of message that may be displayed by the personal user device. The received reminder messages are displayed in step 450. Figure 19 illustrates display 1900 of a personal user device that provides a reminder message to the user. The reminder message may include the time, date, location and any other information that may be helpful in assisting the user to keep the appointment.

When the user arrives at the bank branch for the appointment, the personal user device may be used to transmit a check-in message in step 455. The check-in message may be sent automatically by processes being performed by the personal user device or may be sent in response to a user input depending on the particular embodiment of this invention. In response to the check-in message, the personal user device receives updated branch information in step 460. The updated branch information may include any information needed by the user to complete the enrollment for the service and an

estimated wait time to see a bank employee as well as any other information that may be desired by the provider system. Figure 20 illustrates display 2000 on personal user device that is a display of the updated information after the information is received. In display 2000, the message includes the queue number of the user and an estimated wait time.

After the enrollment in the banking service is completed, the personal user device may receive a message indicating the enrollment and/or the requested action have been completed in step 470. The completion message is then displayed by the personal user device in step 475 and process 400 ends. Figure 21 illustrates display 2100 on the personal user device that is a display of the completion message. In display 2100, the message indicates that a desired banking service, a remittance, has been completed.

After the personal user device receives the banking services document, a process for entering user data into the document is performed to generate a completed banking services document in accordance with embodiments of the invention. In process 400, the process for completing the banking service document is performed in step 440. A process for completing the banking service document in accordance with some embodiments of this invention is shown in Figure 5. Process 500 begins in step 505 in which the personal user device transmits a request for user particulars to the provider system. One skilled in the art will recognize that the exact manner in which the request is sent is dependent on the type of document being used and the type of application used in completing the form. In response to the request for user particulars, the personal user device receives the user particulars in step 510. The received user particulars are then used by the personal user device to auto-fill or populate the fields of the banking service document in step 515. In some instances, the provider system may not have any user particulars stored and cannot

provide user particulars to respond to the request. In these cases, an indication of no particulars available may be transmitted to the personal user device. One skilled in the art will recognize that alternatively, the provider system may populate the banking service document with user particulars prior to transmitting the banking service document to the personal user device without departing from this invention. Further, the system may not provide an auto-fill option in some embodiments.

The document, with or without the auto-filled user particulars, is displayed in step 520. Display 1700 shown in Figure 17 shows a banking service document being displayed on a personal user device. In display 1700, user particulars 1705 are auto-filled with information from the provider system as indicated by the check mark or question mark. The check fields 1705 indicate the particulars are verified, a question mark indicates the user needs to verify the information in the field. Blank fields 1710 are empty fields that require the user to input information as indicated by the question mark. The user may then input information to complete the document; and/or to correct and verify auto-filled particulars in the document.

The personal user device receives the user inputs in step 525 and inserts the user input information into the document to generate a completed banking service document in step 530. In step 535, the personal user device determines whether the user is done inputting information. If the user is not finished inputting information, process 500 is repeated from step 525. The determination whether the user has finished inserting information may be performed by receiving an input indicating the user has no more changes to the document. The user may then provide an input that signifies the completed banking service document is complete and correct. Figure 18 illustrates display 1800 of a personal user device in accordance with an embodiment of this invention. In display

1800, all of the auto-filled fields 1705 have been approved and data has been inserted into blank fields 1810. The user may then touch the save button to generate an input that the banking service document is complete.

In response to the completed banking service document being generated and/or approved by the user, the personal user device transmits the completed banking service document to the provider system in step 540. The exact configuration of the transmission is dependent on the type of document used and the application used to generate the completed banking service document. After step 540, process 500 then ends.

The following processes are performed by the provider system to generate the data and send the transmissions to the personal user device and bank branch device in accordance with embodiments of this invention. A process performed by the provider system to provide the information needed for enrolling in and/or applying for a banking service to a personal user device in accordance with embodiments of this invention is shown in Figure 6. Process 600 begins in step 605 with the provider system receiving a request for the banking service. As discussed in relation to step 405 of process 400 shown in Figure 4, the exact configuration of the request received will depend on the delivery method used in accordance with embodiments of this invention.

In step 610, the provider system generates branch information about bank branches in the vicinity of the user that can provide the banking service requested. The exact content of the bank branch information and the manner in which the bank branch information is transmitted is discussed above with reference to steps 410 and 415 of process 400 shown in Figure 4. In step 615, the provider system transmits the bank branch information to the personal user device.

The user system then receives a request for an appointment at a particular branch in step 620. The information included with this request and how the request is sent is discussed above with reference to step 425 of process 400 shown in Figure 4. The provider system then transmits a request for an appointment in step 625. This request may be transmitted in many different means including, but not limited to, an e-mail, a message, or any other form of communication. In step 630, the provider system receives a confirmation of an appointment from the bank branch device. The confirmation is preferably received in the same type of message as the request that was sent for the appointment in step 630. However, the confirmation may be another type of message without departing from this invention. After the confirmation message is received from the branch device, the provider system sends the appointment information to the personal user device in step 635. In addition to transmitting the appointment information, the provider system retrieves a banking service document from a memory where the banking service document is stored and transmits the banking service document to the personal user device in step 635. Process 600 then ends.

In accordance with some embodiments of this invention, the provider system may receive a request for user particulars from the personal user device to auto-fill the banking service document. A process for performed by the provider system to provide user particulars to a personal user device in accordance with embodiments of this invention is shown in Figure 7. Process 700 begins in step 705 with the provider system receiving a request for user particulars from the personal user device. The exact method in which the request is received depends on the type of document used to provide the banking service document and the applications and/or processes used to complete the banking service document as is discussed above with reference to step 440 of process 400 shown in

Figure 4. The provider system then retrieves the user particulars from a memory in step 710. The exact method in which the user particulars are retrieved depends on the type of device used to store user particulars and the configuration of the network in the provider system. After the user particulars are retrieved, the provider system transmits the user particulars to the personal user device in step 715. The exact manner in which the user particulars are transmitted depends on the type of document used to provide the banking service document and the type of applications and/or processes used to complete the banking service document. After step 715, process 700 ends.

After the banking service document is completed with user information, the personal user device transmits the completed banking service document to the provider system for storage and completion of the enrollment process. A process performed by the provider system to receive the completed banking service document in accordance with embodiments of this invention is shown in Figure 8. Process 800 begins in step 805 when the provider system receives the completed banking service document from the personal user device. In step 810, the provider system performs any necessary conversions of data in the banking service document and stores the banking service document in memory. The exact manner in which the document is stored in memory will depend on the devices in the provider system, the storage applications used by the provider system, the configuration of the network in the provider system. After step 810, process 800 ends.

After the provider system has stored the completed document, the user must visit a bank branch to complete the enrollment process in accordance with embodiments of the invention. At the bank branch, an employee may need to retrieve the completed banking service document. The bank employee may request verification information and/or an identification credential to verify the identity of the user. An identification credential may be

any other type of identification issued by a recognized government or other entity to show the identity of the user. Examples of credentials include, but are not limited to, identification cards, driver licenses, passports, bank cards, and any other types of identification cards. After or during the verification process, the bank employee needs to use the completed banking service document for the enrollment process. A process performed by the provider system to provide the completed banking service document to a bank branch device is shown in Figure 9. Process 900 begins in step 905 in which the provider system receives a request for the completed banking service document of the user from a bank branch device used by the bank employee. The exact manner of the request will depend on the type of document used to provide the banking service document and the application that will be used to view and/or manipulate the completed banking service document on the bank branch device. In step 910, the provider system reads the completed banking service document from memory. The manner in which the completed banking service document is read depends on the type of device used to store user particulars and the configuration of the network in the provider system. The provider system then makes any necessary conversions and transmits the completed banking service document to the bank branch device in step 915 and process 900 ends. In accordance with some embodiments, the bank employee may use the bank branch device to update the provider system that the enrollment is complete. In response to receiving the completion update, provider system may then transmit a completion message to the personal user device that informs the user that the enrollment process is complete. This message may also include an acceptance or rejection for the banking service of the offer.

To complete the enrollment process, the user goes to a bank branch and interacts with an employee in accordance with embodiments of this invention. To find a bank

branch that is convenient for the user, bank branch information may be provided to the personal user device in accordance with embodiments of the invention. A process performed by a provider system to store bank branch information in accordance with embodiments of this invention is shown in Figure 10. Process 1000 begins in step 1005 with the provider system receiving current branch information from each of multiple bank branches. The current bank branch information may include banking services offered by the branch, queue times at the branch, number of employees available to assist customers, and any other information that may affect the customer experience. The provider system updates the current information stored in memory with the received information in step 1010. In step 1015, the provider system receives a request for bank branch information from the personal user device. In step 1020, the provider system generates the bank branch information for the user. In step 1025, the bank branch information is transmitted to the personal user device and process 1000 ends.

The process performed by a bank branch device to schedule and monitor an appointment in accordance with an embodiment of this invention is shown in Figure 11. Process 1100 begins in step 1105 with a bank branch device receiving a request for an appointment from the provider system. The format of the message used to send the request is discussed above with reference to step 625 of process 600 shown in Figure 6. In step 1110, the bank branch device checks a scheduling database or other type of application to schedule an appointment for the user. The bank branch device then transmits an appointment confirmation either to the provider system and/or to the personal user device in step 1115.

The bank device then periodically transmits reminder messages for the appointment to the provider system and/or the personal user device in steps 1120 and

1125 until a check-in message is received from the personal user device. In response to receiving the check-in message, the branch device generates updated branch information. The updated branch information may include queue times, an employee to meet or any other information needed to complete the appointment. The updated branch information is then transmitted to the personal user device in a suitable type of message to display to the user in step 1135 and process 1100 ends.

Often the employee at the bank branch needs to review and manipulate the banking service document to complete the enrollment or application. A process for retrieving and using the completed banking service document in accordance with an embodiment of this invention is shown in Figure 12. Process 1200 begins in step 1205 by receiving an input requesting the completed banking service document and transmitting a request for the document to the provider system. In step 1210, the completed banking service document is received from the provider system. The completed banking service document is then displayed in step 1215.

Inputs to manipulate the document are then received in step 1220 and inserted into the document in step 1225. The manipulations may include the input of further particulars and/or the receipt of an electronic form of a signature. After the manipulations are inserted, the final completed banking service document may be transmitted to the provider system in step 1230 for storage and process 1200 ends. One skilled in the art will recognize the approvals, rejections, or other comments about the enrollment or application may also be sent from the bank branch device to the provider system during this process without departing from the invention.

The above is descriptions of processes performed in methods and systems in accordance with embodiments of this invention. It is envisioned that those skilled in the art can and will design alternative embodiments that infringe on this invention as set forth in the following claims.

What is claimed is:

1. A method for providing a banking transaction on a personal user device comprising:

receiving an input requesting a banking service on said personal user device;

transmitting a request for said banking service from said personal user device to a provider system;

receiving a banking service document for applying for said banking service in said personal user device;

receiving input completing user data in banking service document in said user device;

inserting said user data in said banking service document in said user device to form a completed banking service document; and

transmitting said completed banking service document from said personal user device to said provider system;

receiving bank branch availability information in said personal user device wherein the bank branch availability information includes information about each bank branch in a vicinity of the personal user device that provides said banking service;

displaying said bank branch availability information by said personal user device;

receiving an input of a request for an appointment at a particular bank branch in said personal user device;

transmitting the request for said appointment from the personal user device; and

receiving a confirmation of an appointment in the personal user device in response to transmitting said request for an appointment.

2. The method of claim 1 wherein inserting user data comprises:

inserting user particulars into said document in response to receiving said document.

3. The method of claim 2 wherein inserting user data further comprises:

reading said user particulars from a memory in said personal user device.

4. The method of claim 2 wherein inserting user data further comprises:

transmitting a request for said user particulars from said device to said provider system; and

receiving said user particulars from said provider system in said personal user device.

5. The method of claim 4 further comprising:

receiving said request for said user particulars from said personal user device in said provider system;

retrieving said user particulars from a memory by said provider system; and

transmitting said user particulars from said provider system to said personal user device.

6. The method of claim 2 wherein inserting user data further comprises:

receiving an input of user data; and

inserting said input user data into said document.

7. The method of claim 1 further comprising:

receiving said completed document in said provider system; and

storing said completed document in a memory by said provider system.

8. The method of claim 1 further comprising:

receiving a request in said provider system for said completed document from a branch device;

retrieving said completed document from said memory associated with said provider system ; and

transmitting said completed document from said provider system to said branch device.

9. The method of claim 1 further comprising:

receiving current information from each of a plurality of bank branches in said provider system; and

updating said current information of each of said plurality of bank branches stored in a memory associated with said provider system.

10. A system for providing a banking transaction on a personal user device comprising:

circuitry in said personal user device configured to receive an input requesting a banking service;

circuitry in said personal user device configured to transmit a request for said banking system to a provider system;

circuitry in said personal user device configured to receive a banking service document for applying for said banking service;

circuitry in said personal user device configured to receive input completing user data in said banking service document;

circuitry in said personal user device configured to insert said user data in said banking service document to form a completed banking service document; and

circuitry in said personal user device configured to transmit said completed banking service document to said provider system;

circuitry in said personal user device configured to receive bank branch availability information wherein the bank branch availability information includes information about each bank branch in a vicinity of the personal user device that provides said banking service;

circuitry in said personal user device configured to display said bank branch availability information;

circuitry in said personal user device configured to receive an input of a request for an appointment at a particular bank branch;

circuitry in the personal user device configured to transmit the request for said appointment from the personal user device; and

circuitry in said personal user device configured to receive a confirmation of an appointment in response to transmitting said request for an appointment.

11. The system of claim 10 wherein said circuitry in said personal user device configured to insert user data comprises:

circuitry in said personal user device configured to insert user particulars into said document in response to receiving said document.

12. The system of claim 11 wherein circuitry in said personal user device configured to insert user data further comprises:

circuitry in said personal user device configured to read said user particulars from a memory in said personal user device.

13. The system of claim 11 wherein circuitry in said personal user device configured to insert user data further comprises:

circuitry in said personal user device configured to transmit a request for said user particulars to said provider system; and

circuitry in said personal user device configured to receive said user particulars from said provider system.

14. The system of claim 13 further comprising:

circuitry in said provider system configured to receive said request for said user particulars from said personal user device;

circuitry in said provider system configured to retrieve said user particulars from a memory; and

circuitry in said provider system configured to transmit said user particulars to said personal user device.

15. The system of claim 11 wherein circuitry in said user processing device configured to insert user data further comprises:

circuitry in said user processing device configured to receive an input of user data; and

circuitry in said user processing device configured to insert said input user data into said document.

16. The system of claim 10 further comprising:

circuitry in said provider system configured to receive said completed document; and

circuitry in said provider system configured to store said completed document in a memory.

17. The system of claim 16 further comprising:

circuitry in said provider system configured to receive a request for said completed document from a branch device;

circuitry in said provider system configured to retrieve said completed document from said memory; and

circuitry in said provider system configured to transmit said completed document to said branch device.

18. The system of claim 10 further comprising:

circuitry in said provider system configured to receive current information from each of a plurality of bank branches; and

circuitry in said provider system configured to update said current information of each of said plurality of bank branches stored in a memory.

19. A system for providing a banking transaction on a personal user device comprising:

instructions for directing a processing unit in said personal user device to:

receive an input requesting said offer,

transmit a request for said offer to a provider system,

receive a document for enrolling in said offer,

receive input completing user data in said document,

insert said user data in said document to form a completed document,

transmit said completed document to said provider system,

receive bank branch availability information wherein the bank branch availability information includes information about each bank branch in a vicinity of the personal user device that provides said banking service,

display said bank branch availability information,

receive an input of a request for an appointment at a particular bank branch,

transmit the request for said appointment from the personal user device, and

receive a confirmation of an appointment in the personal user device in response to transmitting said request for an appointment; and

a media readable by said processing unit for storing said instructions.

20. The system of claim 19 wherein said instructions to insert user data comprises:

instructions for directing said processing unit in said personal user device to insert user particulars into said document in response to receiving said document.

21. The system of claim 20 wherein instructions to insert user data further comprises:

instructions for directing said processing unit in said personal user device to read said user particulars from a memory in said personal user device.

22. The system of claim 20 wherein instructions to insert user data further comprises:

instructions for directing said processing unit in said personal user device to:

transmit a request for said user particulars to said provider system, and

receive said user particulars from said provider.

23. The system of claim 22 further comprising:

instructions for directing a processing unit in provider system to:

receive said request for said user particulars from said personal user device,

retrieve said user particulars from a memory, and

transmit said user particulars from said provider to said personal user device; and

a media readable by said processing unit in said provider system that stores instructions.

24. The system of claim 19 wherein instructions to insert user data further comprises:

instructions for directing said processing unit in said personal user device to:

receive an input of user data, and

insert said input user data into said document.

25. The system of claim 19 further comprising:

instructions for directing said processing unit in a provider system to:

receive said completed document, and

store said completed document in a memory; and

a media readable by said processing system in said provider system that stores said instructions.

26. The system of claim 25 wherein said instructions for directing said processing unit in said provider system further comprise:

instructions for directing said processing unit in said provider system to:

receive a request for said completed document from a branch device,

retrieve said completed document from said memory, and

transmit said completed document to said branch device.

27. The system of claim 19 wherein said instructions for directing said processing unit in said provider system further comprise:

instructions for directing said processing unit in said provider system to:

receive current information from each of a plurality of bank branches, and

update said current information of each of said plurality of bank branches stored in a memory; and

a media readable by the processing unit in the provider system that stores said instructions.