

METHOD AND SYSTEM FOR PAPERLESS MOBILE BILLING AND PAYMENT COLLECTION

Abstract

5 A method and a system for bill management on a mobile messaging network are disclosed. The method and system involve receiving a bill packet by a mobile device. The bill packet is provided by a server in data communication with the mobile device across a mobile messaging network, the mobile device being uniquely identifiable by a mobile identifier and the bill packet being bill data encrypted with the mobile identifier of the
10 mobile device. The method and system also involve decrypting the received bill packet with the mobile identifier by the mobile device to extract the bill data from the bill packet. The bill data comprises at least one service provider and at least one payment amount corresponding therewith. The method and system further involve presenting on an interface of the mobile device a plurality of payment options, each of the plurality of payment options
15 being associated with one of the at least one service provider and indicative of payment of at least a portion of one of the at least one payment amount. The interface is operable for selecting at least one of the plurality of payment options to thereby generate a payment instruction defining the selected at least one of the plurality of payment options. More specifically, the payment instruction is providable to the server by the mobile device for
20 effecting subsequent payment of the at least a portion of one of the at least one payment amount indicated thereby.

Fig. 1