

SYSTEM AND METHOD FOR FACILITATING SIGNING PROCESS

FIELD

[0001] The disclosure relates to a system and a method for facilitating a
5 signing process, and more particularly to a system and a method for facilitating a
signing process in applying for a loan from a bank.

BACKGROUND

[0002] In general, when a client (a person or a business entity) is applying
for a loan from a bank, the bank would request the client to sign a lot of paper
10 documents. Conventionally, the bank has to manually send unsigned paper
documents to the client at first. Receiving the unsigned paper documents, the client
signs the paper documents and then manually sends the signed paper documents
back to the bank. However, such approach is time consuming and inconvenient.

SUMMARY

15 [0003] Therefore, an object of the disclosure is to provide a system and a
method for facilitating a signing process in applying for a loan from a bank that can
alleviate at least one of the drawbacks of the prior art.

[0004] According to one aspect of the disclosure, the system includes a

platform, a client-end device and a first service-end device. The platform is configured to store plural electronic documents related to a loan for which a client is applying. Each of the electronic documents contains a signature field where the client is to sign. The client-end device is configured to communicate with the platform, and is to be operated by the client. The first service-end device is configured to communicate with the platform, and is to be operated by a first staff of the bank who is to serve the client. The platform is further configured to establish a connection between the client-end device and the first service-end device for transmitting video data therebetween, so as to enable the client-end device and the first service-end device to display a real-time video of the client. The platform is further configured to enable the first service-end device to display a document menu including plural document names that are related respectively to the electronic documents, and plural option sets that correspond respectively to the document names. Each of the option sets includes a signature option and a view option. In response to the signature option of one of the option sets being selected, the first service-end device is configured to send a signature-option-selected signal to the platform, and the platform is further configured to, in response to receipt of the signature-option-selected signal, enable each of the client-end device and the

first service-end device to display a split screen. The split screen includes a video region where the real-time video of the client is displayed, and an unsigned-document region where one of the electronic documents corresponding to the signature option thus selected is displayed. In response to that the signature field of the one of the electronic documents is selected, the first service-end device is further configured to send a signature-field-selected signal to the platform, and the platform is further configured to, in response to receipt of the signature-field-selected signal, control each of the client-end device and the first service-end device to display a signature box on the split screen. In response to that the client is signing a signature in the signature box, the client-end device is configured to send a signing signal to the platform, and the platform is further configured to, in response to receipt of the signing signal, enable each of the client-end device and the first service-end device to display a stroke of the signature in the signature box. In response to that the client has completed signing the signature, the client-end device is configured to send an image of the signature in the signature box to the platform to enable the platform to store the image of the signature for the one of the electronic documents. In response to the view option of the one of the option sets being selected, the first service-end device is further configured to send a

view-option-selected signal to the platform, and the platform is further configured to, in response to receipt of the view-option-selected signal, enable each of the client-end device and the first service-end device to display another split screen.

The another split screen includes the video region where the real-time video of the client is displayed, and a signed-document region where the one of the electronic documents corresponding to the view option thus selected is displayed and the image of the signature for the one of the electronic documents is superposed on the signature field of the one of the electronic documents.

[0005] According to another aspect of the disclosure, the method is adapted to be implemented by a platform. The platform stores plural electronic documents related a loan for which a client is applying. Each of the electronic documents contains a signature field where the client is to sign. The platform communicates with a client-end device that is operated by the client and a first service-end device that is operated by a first staff of the bank who serves the client.

The method includes steps of:

establishing a connection between the client-end device and the first service-end device for transmitting video data therebetween, so as to enable the client-end device and the first service-end device to display a real-time video

of the client;

enabling the first service-end device to display a document menu including plural document names that are related respectively to the electronic documents, and plural option sets that correspond respectively to the document names, each of the option sets including a signature option and a view option, the first service-end device sending a signature-option-selected signal to the platform in response to the signature option of one of the option sets being selected, the first service-end device sending a view-option-selected signal to the platform in response to the view option of the one of the option sets being selected;

in response to receipt of the signature-option-selected signal, enabling each of the client-end device and the first service-end device to display a split screen, the split screen including a video region where the real-time video of the client is displayed, and an unsigned-document region where one of the electronic documents corresponding to the signature option thus selected is displayed, the first service-end device sending a signature-field-selected signal to the platform in response to that the signature field of the one of the electronic documents is selected;

in response to receipt of the signature-field-selected signal,

controlling each of the client-end device and the first service-end device to display a signature box on the split screen, the client-end device sending a signing signal to the platform in response to that the client is signing a signature in the signature box;

5 in response to receipt of the signing signal, enabling each of the client-end device and the first service-end device to display a stroke of the signature in the signature box, the client-end device sending an image of the signature in the signature box to the platform in response to that the client has completed signing the signature;

10 storing the image of the signature for the one of the electronic documents; and

 in response to receipt of the view-option-selected signal, enabling each of the client-end device and the first service-end device to display another split screen, the another split screen including the video region where the real-time
15 video of the client is displayed, and a signed-document region where the one of the electronic documents corresponding to the view option thus selected is displayed and the image of the signature for the one of the electronic documents is superposed on the signature field of the one of the electronic documents.

BRIEF DESCRIPTION OF THE DRAWINGS

[0006] Other features and advantages of the disclosure will become apparent in the following detailed description of the embodiment(s) with reference to the accompanying drawings. It is noted that various features may not be drawn to scale.

[0007] Figure 1 is a block diagram illustrating a system for facilitating a signing process in applying for a loan from a bank according to an embodiment of the disclosure.

[0008] Figures 2, 3, 4, 6 and 9 are schematic diagrams cooperatively illustrating graphical user interfaces (GUIs) presented by a first service-end device of the system according to an embodiment of the disclosure.

[0009] Figures 5, 7, 8 and 10 are schematic diagrams cooperatively illustrating GUIs presented by a client-end device of the system according to an embodiment of the disclosure.

[0010] Figure 11 is a flow chart illustrating a method for facilitating a signing process in applying for a loan from a bank according to an embodiment of the disclosure.

DETAILED DESCRIPTION

[0011] Before the disclosure is described in greater detail, it should be noted that where considered appropriate, reference numerals or terminal portions of reference numerals have been repeated among the figures to indicate corresponding or analogous elements, which may optionally have similar characteristics.

[0012] Referring to Figure 1, an embodiment of a system 100 for facilitating a signing process in applying for a loan from a bank is illustrated. The system 100 includes a platform 1, a client-end device 2, a first service-end device 3 and a second service-end device 4.

[0013] The platform 1 is configured to store plural electronic documents related to a loan for which a client (e.g., a person or a business entity) is applying. Each of the electronic documents contains a signature field 5 (see Figure 4) where the client is to sign. The platform 1 may be implemented cooperatively by plural personal computers or plural computing servers. In one embodiment, the platform 1 is implemented cooperatively by plural personal computers that are utilized at least for handling inbound calls, managing connections where video data is transmitted (e.g., videotelephony, which is also known as videoconferencing or video calling), managing documents for banking business, or the like.

[0014] The client-end device 2 is configured to communicate with the platform 1, and to be operated by the client. The client-end device 2 may be implemented to be a desktop computer, a laptop computer, a notebook computer, a tablet computer, a smartphone, or the like, but implementation thereof is not limited to what are disclosed herein and may vary in other embodiments.

[0015] The first service-end device 3 is configured to communicate with the platform 1, and to be operated by a first staff of the bank who is to serve the client. The first staff may be a bank business staff in charge of knowing customers, communicating with customers, witnessing banking processes, and so on. The first service-end device 3 may be implemented to be a desktop computer, a laptop computer, a notebook computer, a tablet computer, a smartphone, or the like, but implementation thereof is not limited to what are disclosed herein and may vary in other embodiments.

[0016] The second service-end device 4 is configured to communicate with the platform 1, and to be operated by a second staff of the bank who is to serve the client. The second staff may be a customer service staff in charge of helping affairs for video calling. The second service-end device 4 may be implemented to be a desktop computer, a laptop computer, a notebook computer, a tablet computer,

a smartphone, or the like, but implementation thereof is not limited to what are disclosed herein and may vary in other embodiments.

[0017] The platform 1 is further configured to establish a connection between the client-end device 2 and the first service-end device 3 for transmitting
5 video data therebetween (i.e., videotelephony, videoconferencing, video calling or the like), so as to enable the client-end device 2, the first service-end device 3 and the second service-end device 4 to display a real-time video of the client and a real-time video of the first staff. Upon establishing the connection between the client-end device 2 and the first service-end device 3, the platform 1 is further
10 configured to enable each of the client-end device 2 and the first service-end device 3 to display a real-time video of the second staff. At this moment, what is shown by the first service-end device 3 is exemplarily illustrated as shown in Figure 2.

[0018] The first service-end device 3 is further configured to display a
15 menu bar 9 (on which texts "Documents for current process" are presented as shown in Figure 2), and in response to the menu bar 9 being clicked by the first staff, to send a menu-bar-clicked signal to the platform 1. In response to receipt of the menu-bar-clicked signal, the platform 1 is configured to enable the first service-

end device 3 to display a document menu 6 as shown in Figure 3. The document menu 6 includes plural document names 61 (i.e., texts “Document 1”, “Document 2”, “Document 3” and “Document 4” as shown in Figure 3) that are related respectively to the electronic documents, plural option sets that correspond respectively to the document names 61, and an end option 10 (which is unselectable by default, and on which texts “Current process is completed” are presented as shown in Figure 3). In this embodiment, each of the option sets at least includes a signature option 62, a view option 63 and a complete option 64.

[0019] In response to the signature option 62 of one of the option sets being selected by the first staff, the first service-end device 3 is configured to send a signature-option-selected signal to the platform 1. The platform 1 is further configured to, in response to receipt of the signature-option-selected signal, enable each of the client-end device 2 and the first service-end device 3 to display a split screen. Figure 4 exemplarily illustrates the split screen displayed by the first service-end device 3, and Figure 5 exemplarily illustrates the split screen displayed by the client-end device 2. The split screen includes a video region 71 where the real-time video of the client is displayed, and an unsigned-document region 72 where one of the electronic documents corresponding to the signature option 62

thus selected (i.e., a contract for opening an account in the bank exemplarily shown in Figures 4 and 5) is displayed for allowing the client to conveniently browse through the one of the electronic documents.

[0020] In response to that the signature field 5 (at the bottom right of the contract as shown in Figure 4) of the one of the electronic documents is selected by the first staff, the first service-end device 3 is further configured to send a signature-field-selected signal to the platform 1. The platform 1 is further configured to, in response to receipt of the signature-field-selected signal, control each of the client-end device 2 and the first service-end device 3 to display a signature box 8 for allowing the client to sign therein on the split screen as shown in Figures 6 and 7.

[0021] In response to that the client is signing a signature in the signature box 8, the client-end device 2 is configured to send a signing signal to the platform 1. The platform 1 is further configured to, in response to receipt of the signing signal, enable each of the client-end device 2 and the first service-end device 3 to display a stroke of the signature in the signature box 8. Figure 6 exemplarily illustrates the signature (i.e., the writing "ABC" in the signature box 8) displayed by the first service-end device 3, and Figure 7 exemplarily illustrates the signature

displayed by the client-end device 2.

[0022] It is worth noting that the client-end device 2 is configured to operate in one of a vertical presentation mode (see Figure 7) and a horizontal presentation mode (see Figure 8) for displaying the signature box 8. An area of the signature box 8 displayed in the horizontal presentation mode is greater than an area of the signature box 8 displayed in the vertical presentation mode. Therefore, when the client feels that the area of the signature box 8 displayed in the vertical presentation mode is too small and thus is inconvenient for him/her to sign, he/she could make the client-end device 2 operate in the horizontal presentation mode to increase the area of the signature box 8 for facilitating signing.

[0023] In response to that the client has completed signing the signature (e.g., the client clicks a complete virtual bottom 81, on which a text "Completed" is presented, as shown in Figure 7 or Figure 8), the client-end device 2 is configured to send an image of the signature in the signature box 8 to the platform 1 to enable the platform 1 to store the image of the signature for the one of the electronic documents.

[0024] In response to the view option 63 of the one of the option sets being selected by the first staff, the first service-end device 3 is further configured to

send a view-option-selected signal to the platform 1. The platform 1 is further configured to, in response to receipt of the view-option-selected signal, enable each of the client-end device 2 and the first service-end device 3 to display another split screen. Figure 9 exemplarily illustrates the another split screen displayed by the first service-end device 3, and Figure 10 exemplarily illustrates the another split screen displayed by the client-end device 2. The another split screen includes the video region 71 where the real-time video of the client is displayed, and a signed-document region 73 where the one of the electronic documents corresponding to the view option 63 thus selected is displayed and the image of the signature for the one of the electronic documents is superposed on the signature field 5 of the one of the electronic documents.

[0025] Referring to Figure 3, when the first staff has finished checking one of the electronic documents (hereinafter also referred to as the checked document) that has been signed by the client, he/she is able to select the complete option 64 of one of the option sets corresponding to the checked document. In response to selection of the complete option 64 corresponding to the checked document, the first service-end device 3 is configured to send a complete-option-selected signal for the checked document to the platform 1 to notify the platform 1 that the task of

checking the checked document has been finished. When it is determined by the platform 1 that all of the electronic documents have been checked (i.e., the platform 1 has received the complete-option-selected signal for each of the electronic documents), the platform 1 is further configured to enable the first service-end device 3 to make the end option 10 selectable. Then, the first staff is able to select the end option 10. Subsequently, the signing process comes to an end.

[0026] It is worthy of note that in some embodiments, at the start of the abovementioned signing process (i.e., prior to establishing the connection between the client-end device 2 and the first service-end device 3), the platform 1 is further configured to send, to the client-end device 2, an e-mail containing a link that allows the client-end device 2 to access the electronic documents stored in the platform 1. In this way, the client would be able to read the electronic documents before the signing process.

[0027] Referring to Figure 11, an embodiment of a method for facilitating a signing process in applying for a loan from a bank is illustrated. The method is adapted to be implemented by the platform 1 that is previously described. The method includes steps S01 to S07 delineated below.

[0028] In step S01, the platform 1 establishes a connection between the

client-end device 2 and the first service-end device 3 for transmitting video data therebetween, so as to enable the client-end device 2 and the first service-end device 3 to display a real-time video of the client. Upon establishing the connection between the client-end device 2 and the first service-end device 3, the platform 1 enables each of the client-end device 2 and the first service-end device 3 to display a real-time video of the first staff and a real-time video of the second staff. At the same time, the platform enables the second service-end device 4 to display the real-time video of the client and the real-time video of the first staff.

[0029] In step S02, the platform 1 enables the first service-end device 3 to display the document menu 6 as shown in Figure 3.

[0030] In step S03, in response to receipt of the signature-option-selected signal for a target document, the platform 1 enables each of the client-end device 2 and the first service-end device 3 to display a split screen as shown in Figures 4 and 5 where the target document is presented with the signature field 5 left blank.

[0031] In step S04, in response to receipt of the signature-field-selected signal for the target document, the platform 1 controls each of the client-end device 2 and the first service-end device 3 to display the signature box 8 on the split screen as shown in Figures 6 and 7.

[0032] In step S05, in response to receipt of the signing signal for the target document, the platform 1 enables each of the client-end device 2 and the first service-end device 3 to display a stroke of the signature in the signature box 8.

[0033] In step S06, the platform 1 stores the image of the signature for the target document.

[0034] In step S07, in response to receipt of the view-option-selected signal for the target document, the platform 1 enables each of the client-end device 2 and the first service-end device 3 to display another split screen as shown in Figures 9 and 10 where the image of the signature for the target document is superposed on the signature field 5 of the target document.

[0035] In some embodiments, the method further includes, prior to step S01, a step where the platform 1 sends, to the client-end device 2, an e-mail containing a link that allows the client-end device 2 to access the target document stored in the platform 1.

[0036] To sum up, for the system and the method for facilitating a signing process in applying for a loan from a bank, the platform 1 is utilized to establish a connection between the client-end device 2 and the first service-end device 3 for transmitting video data therebetween. Moreover, the platform 1 enables the first

service-end device 3 to display the document menu 6, which allows a bank staff to select the signature option 62 that is related to an electronic document. In response to selection of the signature option 62, the first service-end device 3 sends the signature-option-selected signal to the platform 1, to enable the platform 1 to control each of the client-end device 2 and the first service-end device 3 to display the split screen that includes the video region 71 and the unsigned-document region 72. In response to selection of the signature field 5 of the electronic document, the first service-end device 3 sends the signature-field-selected signal to the platform 1, to enable the platform 1 to control each of the client-end device 2 and the first service-end device 3 to display the signature box 8 on the split screen. In response to that a signature is being signed in the signature box 8, the client-end device 2 sends the signing signal to the platform 1, to enable the platform 1 to control each of the client-end device 2 and the first service-end device 3 to display a stroke of the signature in the signature box 8. In response to that signing the signature has been completed, the client-end device 2 sends an image of the signature in the signature box 8 to the platform 1 for storing the image of the signature in the platform 1. In response to selection of the view option 63 that is related to the electronic document, the first service-end device 3 sends the view-

option-selected signal to the platform 1, to enable the platform 1 to control each of the client-end device 2 and the first service-end device 3 to display another split screen that includes the video region 71 and the signed-document region 73. In the signed-document region 73, the image of the signature is superposed on the signature field 5 of the electronic document being displayed. By virtue of implementing the signing process under the graphical user interface (GUI) (i.e., what are shown in Figures 2 to 10), the signing process may be facilitated, and thereby become time efficient and convenient for the bank and the client. Moreover, because of using electronic documents, safety issues related to paperwork (e.g., losing paper documents, document tampering, etc.), which is usually involved in a conventional signing process, may be alleviated.

[0037] In the description above, for the purposes of explanation, numerous specific details have been set forth in order to provide a thorough understanding of the embodiment(s). It will be apparent, however, to one skilled in the art, that one or more other embodiments may be practiced without some of these specific details. It should also be appreciated that reference throughout this specification to “one embodiment,” “an embodiment,” an embodiment with an indication of an ordinal number and so forth means that a particular feature, structure, or

characteristic may be included in the practice of the disclosure. It should be further appreciated that in the description, various features are sometimes grouped together in a single embodiment, figure, or description thereof for the purpose of streamlining the disclosure and aiding in the understanding of various inventive
5 aspects; such does not mean that every one of these features needs to be practiced with the presence of all the other features. In other words, in any described embodiment, when implementation of one or more features or specific details does not affect implementation of another one or more features or specific details, said one or more features may be singled out and practiced alone without said another
10 one or more features or specific details. It should be further noted that one or more features or specific details from one embodiment may be practiced together with one or more features or specific details from another embodiment, where appropriate, in the practice of the disclosure.

[0038] While the disclosure has been described in connection with what
15 is(are) considered the exemplary embodiment(s), it is understood that this disclosure is not limited to the disclosed embodiment(s) but is intended to cover various arrangements included within the spirit and scope of the broadest interpretation so as to encompass all such modifications and equivalent

arrangements.

CLAIMS:

1. A system for facilitating a signing process in applying for a loan from a bank,
the system comprising:

a platform configured to store plural electronic documents related to a loan
5 for which a client is applying, each of the electronic documents containing a
signature field where the client is to sign;

a client-end device configured to communicate with said platform, and to
be operated by the client; and

a first service-end device configured to communicate with said platform,
10 and to be operated by a first staff of the bank who is to serve the client,

wherein said platform is further configured to establish a connection
between said client-end device and said first service-end device for transmitting
video data therebetween, so as to enable said client-end device and said first
service-end device to display a real-time video of the client,

15 wherein said platform is further configured to enable said first service-end
device to display a document menu including plural document names that are
related respectively to the electronic documents, and plural option sets that
correspond respectively to the document names, each of the option sets including

a signature option and a view option,

wherein, in response to the signature option of one of the option sets being selected, said first service-end device is configured to send a signature-option-selected signal to said platform, and said platform is further configured to, in response to receipt of the signature-option-selected signal, enable each of said client-end device and said first service-end device to display a split screen, the split screen including a video region where the real-time video of the client is displayed, and an unsigned-document region where one of the electronic documents corresponding to the signature option thus selected is displayed,

wherein, in response to that the signature field of the one of the electronic documents is selected, said first service-end device is further configured to send a signature-field-selected signal to said platform, and said platform is further configured to, in response to receipt of the signature-field-selected signal, control each of said client-end device and said first service-end device to display a signature box on the split screen,

wherein, in response to the client signing a signature in the signature box, said client-end device is configured to send a signing signal to said platform, and said platform is further configured to, in response to receipt of the signing signal,

enable each of said client-end device and said first service-end device to display
a stroke of the signature in the signature box,

wherein in response to that the client has completed signing the signature,
said client-end device is configured to send an image of the signature in the
5 signature box to said platform to enable said platform to store the image of the
signature for the one of the electronic documents, and

wherein, in response to the view option of the one of the option sets being
selected, said first service-end device is further configured to send a view-option-
selected signal to said platform, and said platform is further configured to, in
10 response to receipt of the view-option-selected signal, enable each of said client-
end device and said first service-end device to display another split screen, the
another split screen including the video region where the real-time video of the
client is displayed, and a signed-document region where the one of the electronic
documents corresponding to the view option thus selected is displayed and the
15 image of the signature for the one of the electronic documents is superposed on
the signature field of the one of the electronic documents.

2. The system as claimed in claim 1, wherein said client-end device is configured
to operate in one of a vertical presentation mode and a horizontal presentation

mode for displaying the signature box, an area of the signature box displayed in the horizontal presentation mode being greater than an area of the signature box displayed in the vertical presentation mode.

3. The system as claimed in claim 1, wherein, upon establishing the connection
5 between said client-end device and said first service-end device, said platform is further configured to enable each of said client-end device and said first service-end device to display a real-time video of the first staff.

4. The system as claimed in claim 1, further comprising:
a second service-end device configured to communicate with said platform,
10 and to be operated by a second staff of the bank who is to serve the client,
wherein said platform is further configured to enable each of said client-end device and said first service-end device to display a real-time video of the second staff.

5. The system as claimed in claim 4, wherein said platform is further configured to
15 enable said second service-end device to display the real-time video of the client and the real-time video of the first staff.

6. The system as claimed in claim 1, wherein said platform is further configured to send, to said client-end device, an e-mail containing a link that allows said client-

end device to access the electronic documents stored in said platform.

7. The system as claimed in claim 1, wherein said first service-end device is further configured to display a menu bar, and in response to the menu bar being clicked, to display the document menu.

5 8. A method for facilitating a signing process in applying for a loan from a bank, adapted to be implemented by a platform, the platform storing plural electronic documents related to a loan for which a client is applying, each of the electronic documents containing a signature field where the client is to sign, the platform communicating with a client-end device that is operated by the client and a first
10 service-end device that is operated by a first staff of the bank who serves the client, the method comprising:

establishing a connection between the client-end device and the first
service-end device for transmitting video data therebetween, so as to enable the
client-end device and the first service-end device to display a real-time video of
15 the client;

enabling the first service-end device to display a document menu including
plural document names that are related respectively to the electronic documents,
and plural option sets that correspond respectively to the document names, each

of the option sets including a signature option and a view option, the first service-end device sending a signature-option-selected signal to the platform in response to the signature option of one of the option sets being selected, the first service-end device sending a view-option-selected signal to the platform in response to the view option of the one of the option sets being selected;

in response to receipt of the signature-option-selected signal, enabling each of the client-end device and the first service-end device to display a split screen, the split screen including a video region where the real-time video of the client is displayed, and an unsigned-document region where one of the electronic documents corresponding to the signature option thus selected is displayed, the first service-end device sending a signature-field-selected signal to the platform in response to that the signature field of the one of the electronic documents is selected;

in response to receipt of the signature-field-selected signal, controlling each of the client-end device and the first service-end device to display a signature box on the split screen, the client-end device sending a signing signal to the platform in response to that the client is signing a signature in the signature box;

in response to receipt of the signing signal, enabling each of the client-end

device and the first service-end device to display a stroke of the signature in the signature box, the client-end device sending an image of the signature in the signature box to the platform in response to that the client has completed signing the signature;

5 storing the image of the signature for the one of the electronic documents;
and

 in response to receipt of the view-option-selected signal, enabling each of the client-end device and the first service-end device to display another split screen, the another split screen including the video region where the real-time video of the client is displayed, and a signed-document region where the one of the electronic documents corresponding to the view option thus selected is displayed and the image of the signature for the one of the electronic documents is superposed on the signature field of the one of the electronic documents.

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9. The method as claimed in claim 8, further comprising, upon establishing the connection between the client-end device and the first service-end device, enabling each of the client-end device and the first service-end device to display a real-time video of the first staff.

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10. The method as claimed in claim 8, the platform further communicating with a

second service-end device that is operated by a second staff of the bank who serves the client, the method further comprising enabling each of the client-end device and the first service-end device to display a real-time video of the second staff.

5 11. The method as claimed in claim 10, further comprising enabling the second service-end device to display the real-time video of the client and the real-time video of the first staff.

12. The method as claimed in claim 8, further comprising sending, to the client-end device, an e-mail containing a link that allows the client-end device to access the
10 electronic documents stored in the platform.