

SYSTEM AND METHOD FOR INCREASING CALLING CREDIT ON AN EXISTING MOBILE PHONE ACCOUNT

FIELD OF THE INVENTION

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The present invention relates to pre-paid mobile phone accounts. More particularly, it concerns a system and method for increasing calling credit in relation to an existing mobile phone account.

10 DESCRIPTION OF THE RELATED ART

Mobile or cell phones are extremely popular with all demographics, providing constant communication access in almost all locations. Traditionally, a user will purchase a mobile phone and/or subscribe to a telecommunications carrier in order to make calls, send short messages via SMS/MMS, or download electronic
15 phone components, such as ring tones or wallpapers.

A user may subscribe in a number of ways. For example, a user may opt to enter into a contract with a telecommunications carrier for an extended period (12 or 24
20 months, for example). In return for the user's monthly service instalments, the telecommunication carrier may offer to provide the user with a mobile phone, 'free' calls, and/or reduced calling rates.

Alternatively, a user may subscribe to the telecommunications carrier by pre-
25 paying for the service. The user may purchase a pre-paid calling card from an authorised dealer, or on-line via the telecommunication carrier's website, and receive an agreed amount of calling credit on the carrier's network. The user is provided with a SIM card to insert into their mobile phone, and a telephone number associated with the SIM.

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Once a user's credit has been consumed, the user is required to purchase another calling card. The user will again receive a new SIM card and a new telephone number for their mobile phone.

- 5 Some telecommunication carriers provide a service for the user to 'top up' their credit on the network, allowing the user to keep their existing telephone number. In this regard, the user may contact the carrier by telephone or on-line, enter their credit card details, and top up their calling credit on the network by an agreed amount. Of course, the user must have a credit card account, and be willing to
- 10 pass their credit card details over what may be an insecure medium.

Additionally, some telecommunication carriers print top up cards that may be purchased at retail outlets. The top up card is of fixed value and has a unique PIN number printed thereon. The user calls the telecommunications carrier and is

15 prompted to enter their mobile phone number and the unique PIN number. Once processed, the calling credit on the user's mobile phone account is increased to the fixed value associated with the top up card. The user is required to purchase a new top up card with another unique PIN number once the calling credit is used or expires.

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The top up cards discussed above have a number of disadvantages to both the user and the telecommunications carrier. For example, the cards may have a validity period wherein if the credit is not applied to a user's mobile phone account within a certain timeframe, it will become void. Additionally, the cost

25 associated with the production of such cards is immense. For example, a large number of PIN numbers need to be generated and printed on the cards using designed-specific printers. Also, the communications carrier must manage the distribution and storage charges.

- 30 The present invention advantageously provides an alternative to existing credit top up procedures. The system and method according to certain embodiments of

the present invention may advantageously be used to allow a user to increase calling credit by a wide range of payment options in a convenient manner.

SUMMARY OF THE INVENTION

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According to a first aspect of the invention, there is provided a method of increasing calling credit on an existing mobile phone account. The method includes the steps of receiving and processing a request to increase the calling credit of an account associated with a mobile phone, at a payment server. The payment server then transmits payment to a telecommunication carrier servicing the account associated with the mobile phone. The payment server is independent from the telecommunication carrier, and the calling credit of an existing mobile phone account is increased when payment is received at the telecommunication carrier.

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In a further aspect of the invention, there is provided a system for increasing calling credit on an existing mobile phone account. The system includes a payment server that is operable to:

receive and process a request to increase the calling credit of an account associated with a mobile phone; and
transmit funds to a telecommunication carrier servicing the account associated with the mobile phone.

The payment server is independent from the telecommunication carrier, and the calling credit on an existing mobile phone account is increased when funds are received at the telecommunication carrier.

In another aspect of the present invention, the processing of the request includes verifying the identification of the existing mobile phone account, and the amount of funds to be transmitted to the telecommunications carrier.

In yet another aspect of the present invention, the request to increase the calling credit of the account associated with the mobile phone is received over a PSTN, or by a SMS.

- 5 In a further aspect of the invention the request to increase the calling credit of the account associated with the mobile phone is received from a retailer, and the processing of the request further includes verifying the identity of the retailer.

10 In another aspect of the present invention, there is provided a payment server that includes a reception means for receiving a request to increase the calling credit of an account associated with a mobile phone. The payment server further includes a processor for processing the received request, and a transmitter for transmitting payment to an independent telecommunications carrier servicing the account associated with the mobile phone.

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BRIEF DESCRIPTION OF THE DRAWINGS

The invention will now be described in a non-limiting manner with respect to a preferred embodiment in which:-

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Figure 1 is an overview of a preferred embodiment of the present invention.

DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

- 25 In the following discussion and in the claims that follow, the term "including" and "includes" are used, and are to be read, in an open-ended fashion, and should be interpreted to mean "including, but not limited to . . .".

30 Further, the term "calling credit" is to be given a broad meaning, and refers to an amount of credit a user has in relation to available services on the telecommunication carrier's network. It is to be understood that this term is not

limited only to credit available to make telephone calls, and should be interpreted to include credit for auxiliary/additional services, such as SMS/MMS, WAP, and downloads, for example.

- 5 An embodiment of the present invention is shown in Figure 1. In order to top up a user's calling credit on a telecommunication carrier's network, the user preferably visits an authorised retailer. The user requests the retailer top up an existing account, and pays the desired amount.
- 10 The user may pay the retailer in any acceptable manner. For example, the payment may be made with cash, electronic funds transfer (EFT), money order, or traveller's cheques. Payment is not limited to credit card transactions. Accordingly, a user may take advantage of the present invention without the need for a credit card. Additionally, the user may top up their calling credit without
- 15 the worry of disclosing their credit card details over what may be considered an insecure medium.

- Once the user has paid the required funds, the retailer accesses a secure payment server by way of telephone/data communication (over a PSTN as
- 20 shown in Figure 1) or TCP/IP for example, and begins an increase request. The secure payment server begins to process the request and preferably prompts the retailer to verify their identity using a PIN number, or other similar verification procedures.

- 25 The payment server preferably prompts the retailer for the user's mobile phone number, once the retailer's identification has been processed. The server may require further information to identify the user, such as date of birth or current address, as necessary. Preferably, the retailer will be required to enter the user's mobile phone number a second time in order to ensure correct identification of
- 30 the user's mobile phone account.

Once the user is identified, the retailer will enter the amount of credit to be applied to the user's existing mobile phone account. The server may prompt the retailer to confirm the amount, and then advise the retailer that the transaction is in progress. This concludes the processing stage of the increase request.

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The payment server will contact the user's telecommunications carrier and deposit the confirmed amount in the user's existing mobile phone account. The payment server is independent from the telecommunications carrier. That is, the payment server is a separate entity and is not maintained or serviced by the telecommunications carrier.

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The carrier may send a confirmation to the payment server that the funds have been successfully received. In turn, the retailer may be notified that the transaction is complete.

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Preferably, the entire transaction process is completed in real-time, and the user may access their updated calling credit shortly after the retailer confirms the increased amount with the payment server.

20 It will be understood by those skilled in the art that the above described process may be fully automated. For example, the user may use a vending machine adapted with internet capabilities to send an increase request to the payment server. The user may request an increase in their calling credit, and submit the desired funds via a note acceptor (for cash payments), or through EFT, for example.

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Alternatively, the retailer may issue the user with a top up receipt that includes a number to call or SMS once the payment transaction between the parties is complete. A generated PIN number associated with a nominal amount of funds to increase the calling credit would be printed on the receipt. The user may then proceed through the above described steps contacting the payment server.

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It will be appreciated that the described invention allows third parties to increase a calling credit on an existing mobile phone. That is, the user of the mobile phone does not have to be the actual person requesting the calling credit increase. The
5 person requesting the increase may be the parent of the mobile phone user, or may be a carer for a disabled person using the mobile phone.

It will be further appreciated that the present invention allows telecommunication carriers to utilise a convenient top up option for their subscribers, without the
10 need for costly overheads associated with printing, storage and distribution of top up cards.

It is to be understood that the above embodiments have been provided only by way of exemplification of this invention, and that further modifications and
15 improvements thereto, as would be apparent to persons skilled in the relevant art, are deemed to fall within the broad scope and ambit of the current invention described and claimed herein.

What is claimed is:

1. A system for increasing calling credit on an existing mobile phone account, including:

5 a payment server operable to:

receive and process a request to increase the calling credit of an account associated with a mobile phone;

transmit funds to a telecommunications carrier servicing the account associated with the mobile phone;

10 wherein the payment server is independent from the telecommunications carrier; and

wherein the calling credit on an existing mobile phone account is increased when funds are received at the telecommunications carrier.

15 2. The system according to claim 1, wherein the processing of the request includes verifying the identification of the existing mobile phone account.

3. The system according to claim 1 or claim 2, wherein the processing of the request includes verifying the amount of funds to be transmitted to the telecommunications carrier.

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4. The system according to any one of the preceding claims, wherein the request to increase the calling credit of the account associated with the mobile phone is received over a PSTN.

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5. The system according to claim 1, 2, or 3, wherein the request to increase the calling credit of the account associated with the mobile phone is received as a SMS.

6. The system according to any one of the preceding claims, wherein the request to increase the calling credit of the account associated with the mobile phone is received from a retailer.

5 7. The system according to claim 6, wherein the processing of the request includes verifying the identity of the retailer.

8. A method of increasing calling credit on an existing mobile phone account, including:

10 receiving and processing a request to increase the calling credit of an account associated with a mobile phone, at a payment server;

transmitting payment from the payment server to a telecommunications carrier servicing the account associated with the mobile phone;

15 wherein the payment server is independent from the telecommunications carrier; and

wherein the calling credit of an existing mobile phone account is increased when payment is received at the telecommunications carrier.

20 9. The method according to claim 8, wherein the processing of the request includes verifying the identification of the existing mobile phone account.

10. The method according to claim 8 or claim 9, wherein the processing of the request includes verifying the amount of funds to be transmitted to the telecommunications carrier.

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11. The method according to any one of the preceding claims, wherein the request to increase the calling credit of the account associated with the mobile phone is received over a PSTN.

12. The method according to claims 8, 9 or 10, wherein the request to increase the calling credit of the account associated with the mobile phone is received as a SMS.
- 5 13. The method according to according to any one of the preceding claims, wherein the request to increase the calling credit of the account associated with the mobile phone is received from a retailer.
- 10 14. The method according to claim 13, wherein the processing of the request includes verifying the identity of the retailer.
15. A payment server, including:
reception means for receiving a request to increase the calling credit of an account associated with a mobile phone;
15 a processor for processing the received request; and
a transmitter for transmitting payment to an independent telecommunications carrier servicing the account associated with the mobile phone.