BRIEF SUMMARY

[04] Aspects of the embodiments address one or more of the issues mentioned above by providing methods, computer readable media, and apparatuses for processing a request for requested information for a customer of a business. The request may be generated through a wireless terminal and include a customer identification of the customer. Profile information about the customer may be accessed and the user identification mapped to a device type of the customer. When the profile information indicates that the customer should be invited to interact with a representative the business, an invitation message is directed through the corresponding mobile communication channel type to the customer's device of the customer. The invitation message may include contact information and the requested information. The contact information may then be utilized to establish a communications connection (*e.g.,* a telephone call or a chat session) between the customer and the representative of the business. Otherwise, in one or more examples, only the requested information might be directed through the mobile communication channel type to the customer's device.

[05] With another aspect of the embodiments, the customer profile may include an account type and a preference indicator from the customer profile, where the preference indicator indicates whether the customer prefers direct interaction with the representative. Determining whether to send the invitation message may be based on the account type and the preference indicator.

[06] With another aspect of the embodiments, a customer response is received in response to an invitation message. The customer response may include response information that is indicative of whether the customer desires the representative to originate the communications connection with the customer.

[07] Aspects of the embodiments may be provided in a computer-readable medium having computer-executable instructions to perform one or more of the process steps described herein.

[08] These and other aspects of the embodiments are discussed in greater detail throughout this disclosure, including the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[09] The present invention is illustrated by way of example and not limited in the accompanying figures in which like reference numerals indicate similar elements and in which:

[10] Figure 1 shows flow diagram in which a business process generates requests to a wireless device in accordance with various aspects of the embodiments.

[11] Figure 2 shows a system that integrates different wireless devices with a business process model in accordance with various aspects of the embodiments.

[12] Figure 3 shows an illustrative screenshots when unlocking a cash management account in accordance with various aspects of the embodiments.

[13] Figure 4 shows a continuation of the screenshots shown in Figure 3 in accordance with various aspects of the embodiments.

[14] Figure 5 shows an illustrative operating environment in which various aspects of the embodiments may be implemented.

[15] Figure 6 shows a flow diagram in which customer requests that an account be unlocked in accordance with various aspects of the embodiments.

[16] Figure 7 shows a continuation of the flow diagram shown in Figure 6 in accordance with various aspects of the embodiments.

[17] Figure 8 shows a flow diagram in which a bank loan officer wants to push an alert and corresponding document to a customer in accordance with various aspects of the embodiments.

[18] Figure 9 shows a flow diagram in which a customer registers to have alerts and periodic account statements pushed to the customer's communication device in accordance with various aspects of the embodiments.

[19] Figure 10 shows a continuation of the flow diagram shown in Figure 9 in accordance with various aspects of the embodiments.

It is desired to provide a computer-assisted method, a non-transitory computer-readable storage medium, and an apparatus that alleviates one or more difficulties of the prior art, or to at least provide a useful alternative.

SUMMARY

In accordance with some embodiments of the present invention, there is provided a computer-assisted method comprising:

receiving, by a computer system, a request for requested information for a customer of a business, the request comprising a customer identification of the customer;

accessing, by the computer system, profile information about the customer;

mapping, by the computer system, the user identification to a device type from a plurality of device types, wherein at least two device types of the plurality have different mobile channel types;

when the profile information is indicative that the customer should be invited to interact with a representative of the business, directing, by the computer system, an invitation message through a mobile communication channel type to a device of the customer based on the device type, the invitation message including contact information and the requested information, the contact information and the requested information being separate and distinct, the contact information capable of being utilized to establish an initial communications connection between the customer and the representative; and

when the profile information is not indicative that the customer should be invited to interact with the representative, providing, by the computer system, only the requested information through the mobile communication channel type to the device of the customer.

In accordance with some embodiments of the present invention, there is provided a non-transitory computer-readable storage medium storing computer-executable instructions that, when executed, cause a processor to perform:

receiving a request for requested information for a customer of a business, the request including a customer identification of the customer;

accessing profile information about the customer;

mapping the user identification to a device type from a plurality of device types;

when the profile information is indicative that the customer should be invited to interact with a representative of the business, directing an invitation message through a mobile communication channel type to a device of the customer based on the device type, the invitation message including contact information and the requested information, the contact information and the requested information being separate and distinct, the contact information capable of being utilized to establish an initial communications connection between the customer and the representative;

when the profile information is not indicative that the customer should be invited to interact with the representative, providing only the requested information through the mobile communication channel type to the device of the customer;

in response to the invitation message, receiving a customer response from the device, the customer response including response information that is indicative whether the customer desires the representative to originate the communications connection with the customer; and

providing the customer response to a business system.

In accordance with some embodiments of the present invention, there is provided an apparatus comprising:

at least one memory; and

at least one processor coupled to the at least one memory and configured to perform, based on instructions stored in the at least one memory:

receiving a request from a first device for requested information for a customer of a business, the request including a customer identification of the customer;

accessing profile information about the customer;

mapping the user identification to a device type from a plurality of device types, wherein at least two device types of the plurality have different mobile channel types;

when the profile information is indicative that the customer should be invited to interact with a representative of the business, directing an invitation message through one of a plurality of gateways to a second device of the customer based on the device type, said one of the plurality of gateways supporting a mobile communication channel type associated with the devices of the customer, the invitation message including contact information and the requested information, the contact information capable of being utilized to establish a communications connection between the customer and the representative, wherein the first device and the second device are different; and

when the profile information is not indicative that the customer should be invited to interact with the representative, providing only the requested information through the mobile communication channel type to one of the devices of the customer.

Aspects of the embodiments address one or more of the issues mentioned above by providing methods, computer readable media, and apparatuses for processing a request for requested information for a customer of a business. The request may be generated through a wireless terminal and include a customer identification of the customer. Profile information about the customer may be accessed and the user identification mapped to a device type of the customer. When the profile information indicates that the customer should be invited to interact with a representative the business, an invitation message is directed through the corresponding mobile communication channel type to the customer's device of the customer. The invitation message may include contact information and the requested information. The contact information may then be utilized to establish a communications connection (*e.g.*, a telephone call or a chat session) between the customer

and the representative of the business. Otherwise, in one or more examples, only the requested information might be directed through the mobile communication channel type to the customer's device.

With another aspect of the embodiments, the customer profile may include an account type and a preference indicator from the customer profile, where the preference indicator indicates whether the customer prefers direct interaction with the representative. Determining whether to send the invitation message may be based on the account type and the preference indicator.

With another aspect of the embodiments, a customer response is received in response to an invitation message. The customer response may include response information that is indicative of whether the customer desires the representative to originate the communications connection with the customer.

Aspects of the embodiments may be provided in a computer-readable medium having computer-executable instructions to perform one or more of the process steps described herein.

These and other aspects of the embodiments are discussed in greater detail throughout this disclosure, including the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

Some embodiments of the present invention are illustrated by way of example and not limited in the accompanying figures in which like reference numerals indicate similar elements and in which:

Figure 1 shows flow diagram in which a business process generates requests to a wireless device in accordance with various aspects of the embodiments.

Figure 2 shows a system that integrates different wireless devices with a business process model in accordance with various aspects of the embodiments.

Figure 3 shows an illustrative screenshots when unlocking a cash management account in accordance with various aspects of the embodiments.

Figure 4 shows a continuation of the screenshots shown in Figure 3 in accordance with various aspects of the embodiments.

Figure 5 shows an illustrative operating environment in which various aspects of the embodiments may be implemented.

Figure 6 shows a flow diagram in which customer requests that an account be unlocked in accordance with various aspects of the embodiments.

Figure 7 shows a continuation of the flow diagram shown in Figure 6 in accordance with various aspects of the embodiments.

Figure 8 shows a flow diagram in which a bank loan officer wants to push an alert and corresponding document to a customer in accordance with various aspects of the embodiments.

Figure 9 shows a flow diagram in which a customer registers to have alerts and periodic account statements pushed to the customer's communication device in accordance with various aspects of the embodiments.

Figure 10 shows a continuation of the flow diagram shown in Figure 9 in accordance with various aspects of the embodiments.

[34] Figure 1 shows a flow diagram in which a business process generates requests to a wireless device in accordance with various aspects of the embodiments. Aspects of the embodiments generally relate to a computer system that integrates a business infrastructure, which is processing business process 101, to different mobile device types (corresponding to block 102). The business process may be based on a business process model or workflow. For example a workflow may include a sequence of connected steps in order to depict a sequence of operations representing work of a person, a group of persons, an organization of staff, or one or more simple or complex mechanisms.

[35] Alerts, content delivery, event and location awareness can be provided to an appropriate mobile channel based on the context for multiple lines of business. Business process 101 may be based on a business infrastructure that further applies a layer of security, in which a request may be generated at appropriate points of business process 101. Examples of requests include, but are not limited to, an alert to a user, push content to the user, and obtaining the location of the user.

[36] Block 102 then sends a message to a wireless device of the user based on the device type. Different types of mobile device types may be supported, including ~~iPhone® devices, Blackberry® devices, Android™ devices,~~ mobile Internet devices, and SMS-capable mobile devices. With some embodiments, block 102 is implemented as middleware that is executed at Context Server 215 as shown in Figure 2. Block 102 processes the request based on who is the user, where the user is, what the user is doing, and what the user wants. The request may be initiated though an application programming interface (API), in which business process 101 provides a user identity. With some embodiments, the API may be based on REST-style architectures that consist of clients and servers. Clients initiate requests to servers. The servers then process requests and return appropriate responses. Requests and responses are built around the transfer of representations of resources. A resource may be essentially any coherent and meaningful concept that may be addressed. A representation of a resource is typically a document that captures the current or intended state of a resource. Block 102 then determines what type of device the user is associated with and directs the request accordingly. Also, if content is being pushed to the user, the format of the content may be formatted in accordance with the associated device type.

[37] Business process 101 may be associated with different types of businesses. While some of the examples described herein may be related to financial institutions, embodiments may also support other types of businesses including manufacturing, service businesses, retailers, information businesses, and high technology businesses.

[38] Figure 2 shows system 200 that integrates different wireless devices 204-209 with a business process model in accordance with various aspects of the embodiments. With traditional systems there may be a significant amount of complexity regarding the wireless channel resulting in the mobile channel being underutilized for associates and customers, in which usage may be limited to mobile web-content. However, mobile banking services are trending toward a richer offering for the user. For example, a bank may offer on-line banking customers mobile banking. in which a customer may access an account through the mobile web or with a mobile application. Mobile applications may be provided for different mobile devices, including one type of commercially available mobile phone device ~~iPhone® devices~~ (*e.g.*, device 204), another type of commercially available mobile phone device ~~BlackBerry® devices~~ (*e.g.*, device 205), and another type of commercially available mobile phone device ~~Android™ devices~~ (*e.g.*, device 207). The mobile applications may be designed to provide a customized mobile banking experience and to offer convenience to the user. Moreover, Context Server 215 may support new device types as they become available by integrating only components at tiers 202 and 203 that support the new device type.

[39] With some embodiments, mobile banking provides a richer set of functioning alternatives to the general web based banking features. However, the alternatives typically circumvent a piecemeal, fragmented fashion with little continuity. As the feature and customer space grows both in size and capability, there may be more offerings, and consequently embodiments should avoid potentially more fragmentation so that a user (customer) is offered a coherent relationship channel to the financial institution.

[40] System 200 provides a mobile implementation channel to enable secure mobile customer alerts, content delivery, event and location awareness and context integration that can be leveraged across multiple lines of business using simple interfaces. System 200 enables secure reach to different mobile device types, abstracts away delivery peculiarities, and provides logging and security support when necessary taking into account who the user of a mobile device is, where the user is, and what the user may be

doing, consequently leveraging identity, location (location based services), and activity (business process management). Thus, system 200 processes requests based on the user context, where supporting system components may be referenced with the term "wContext" in the description herein.

[41] With an aspect of the embodiments, system 200 supports enterprise integration using either a console, device library, RESTful API, or direct industry standard XML Process Definition Language (XPDL) or Java specification requests (*e.g.,* JSR 211) for business process management (BPM) or enterprise content management (ECM), respectfully. In addition, some embodiments handle the security, logging, and delivery details based on the request preference.

[42] System 200 may be modeled into layered tiers, including application tier 201, external wireless gateway tier 202, and carrier networks tier 203, in which system components are partitioned into application components, external wireless gateway components, and carrier network components, respectively.

[43] Context Server 215 determines which devices the users (identified administrators) have from request 251 through HTTP server 214 and pushes the alert request through the appropriate mobile channel(s) to the devices. For different device types, the request may be directed to different mobile channel types. For example, with certain ~~Blackberry~~ devices 205, the push may be sent through ~~RIM~~ an External Wireless Gateway 212 to ~~RIM~~ a Network Operations Center 210. With other ~~iPhone~~ devices 204, the push may be sent through ~~Apple~~ a Push Notification Service ~~(APNS)~~ Wireless Gateway 211. With ~~Android~~ other devices 207, mobile internet device 208, or E-reader device 209, the push may be sent directly to device 207 through the wireless network and processed by the client component 254-258. Also, Context Server 215 may support short message service (SMS)-capable mobile devices (*e.g.,* mobile device 206) through SMS aggregator 213, which functions as an SMS gateway.

[44] Request 251 may include one or more request type, including alert, location request, push ECM content), and content. Request 251 may be initiated from a Web console, device, or application via the API. With some embodiments, request 251 includes a user identity. Context Server 215 may access data repository 217 in order to obtain the

Figure 3). The cash management system routes the request through its workflow and identifies the administrators needed to approve the unlock request at block 602.

[68] The cash management's workflow then sends an alert request, in which the appropriate administrators are identified via the API at block 603, and consequently the API sends request 251 (as shown in Figure 2) to HTTP Server 214 at block 604. HTTP Server 214 sends request 253 at block 605 to application server 211, which consequently sends the request to Context Server 215 at block 606.

[69] Context Server 215 determines which devices the users (identified administrators) have from the request and pushes the alert request through the appropriate channel(s) at block 607. For different device types, the request may be directed differently. For example, with ~~Blackberry~~ certain device~~s~~ 205, the push may be sent through ~~RIM~~ an External Wireless Gateway 212 to ~~RIM~~ a Network Operations Center 210. With ~~iPhone~~ other device~~s~~ 204, the push may be sent through ~~Apple APNS~~ a Wireless Gateway 211. With ~~Android~~ another device 207, the push is sent directly to device 207 through the wireless network and processed by client component 257.

[70] Figure 7 shows a continuation of flow diagram 600 shown in accordance with various aspects of the embodiments. Context Server 215 sends an alert at block 701 to the mobile device of the administrator (corresponding to screenshot 401 as shown in Figure 4) with an option to approve the unlock request. At block 702 the administrator can chose to approve the unlock (corresponding to screenshot 403). The cash management mobile application generates a selectable display so that the administrator can perform the necessary actions to unlock the selected account.

[71] Figure 8 shows flow diagram 800 in which a bank loan officer (the user) wants to push an alert and corresponding document to a customer in accordance with various aspects of the embodiments. Flow diagram 800 may depict a scenario in which a bank loan officer wants to push an alert and corresponding document to a customer for the customer's review. The alert and document content are delivered to the customer's mobile device(s), which may be one of different types of mobile devices, *e.g.,* devices 204-209.

[72] The bank loan officer initiates request 251 to system 200 at block 801, where the request includes an alert message and document content from a Context Request page (not explicitly shown) that is displayed on a Web console. Consequently the API forwards request 251 (as shown in Figure 2) to HTTP Server 214 at block 802. HTTP server 214 sends request 253 at block 803 to application server 211, which consequently sends the request to Context Server 215 at block 804.

[73] Context Server 215 determines which devices the user has from the request and pushes the alert request and content through the appropriate wireless channels at block 805. For different device types, the request and content may be directed differently. For example, with ~~Blackberry~~ certain devices 205, the push may be sent through ~~RIM~~ an External Wireless Gateway 212 to ~~RIM~~ a Network Operations Center 210. With ~~iPhone~~ other devices 204, the push may be sent through ~~Apple APNS~~ a Wireless Gateway 211. With ~~Android~~ another device 207, the push is sent directly to device 207 through the wireless network and processed by client component 257. The pushes may also be sent securely and are logged.

[74] The customer (user) is alerted and directed to view the document on the user's device at block 806.

[75] Figure 9 shows flow diagram 900 in which a customer registers to have alerts and periodic account statements push to the customer's communication device in accordance with various aspects of the embodiments. Flow diagram 900 may depict a scenario in which a bank customer registers to have alerts and periodic account statements pushed to the customer's device(s). The alert and account content are delivered to the customer's mobile device(s), which may be one of different types of mobile devices, *e.g.,* devices 204-209.

[76] At block 901, a customer (user) registers with the enterprise content management (ECM) system (which may support business process 101 as shown in Figure 1) to have account statements pushed to the customer's device at a desired frequency (*e.g.,* every month). The ECM system schedules itself at block 902 to send request 251 to Context Server 215 at the desired times (*e.g.,* on the first business day of each month).

[77] At each desired time, ECM system fetches the request account statement for the user at block 903. The ECM system then issues request 251 with an alert type, user

identification, and account statement via an API request, which is directed via HTTP server 214. HTTP server 214 sends request 253 at block 904 to application server 211, which consequently sends the request to Context Server 215 at block 905.

[78] Context Server 215 determines which devices the user has from the request and pushes the alert request and account statement through the appropriate wireless channels at block 906. For different device types, the request and content may be directed differently. For example, with ~~Blackberry~~ certain devices 205, the push may be sent through ~~RIM~~ an External Wireless Gateway 212 to ~~RIM~~ a Network Operations Center 210. With ~~iPhone~~ other devices 204, the push may be sent through ~~Apple APNS~~ a Wireless Gateway 211. With ~~Android~~ another device 207, the push is sent directly to device 207 through the wireless network and processed by client component 257. The pushes are typically sent securely and are logged.

[79] Figure 10 shows a continuation of flow diagram 900 in accordance with various aspects of the embodiments. At block 1001 the user (customer) is alerted and is directed to view the account statement on the customer's device. For devices that do not handle document display automatically, a context client library may be invoked to display the account statement via the ContentHandler API.

[80] Figure 11 shows flow diagram 1100 in which a manager wants to determine the locations of the manager's associates in accordance with various aspects of the embodiments. Flow diagram 1100 depicts a scenario in which a bank manager wants to determine the location of the manager's associates after an emergency event forces an evacuation of an office building. The bank manager uses a Web console to send a location request to the mobile devices of the associates via system 200. The associates may have different mobile devices, *e.g.,* devices 204-209.

[81] At block 1101, the banking manager (user) submits a location request for the manager's associates through a Context Request page that is displayed on the manager's Web console. However, embodiments also support the manager initiating a request through another type of device, including devices 204-209. The request may include a list of users (associates) as well as user information. Consequently, a application executing on the Web console initiates request 251 at block 1102 with a location type and user identifications of the associates and manager via an API request, which is directed via

HTTP server 214. HTTP server 214 sends request 253 at block 1103 to application server 211, which consequently sends the request to Context Server 215 at block 1104.

[82] Context Server 215 determines which devices the user has from the request and pushes the location request to each device through the appropriate wireless channels at block 1105. For different device types, the request and content may be directed differently. For example, with ~~Blackberry~~ certain device~~s~~ 205, the push may be sent through ~~RIM~~ an External Wireless Gateway 212 to ~~RIM~~ a Network Operations Center 210. With ~~iPhone~~ other device~~s~~ 204, the push may be sent through ~~Apple APNS~~ a Wireless Gateway 211. With ~~Android~~ another device 207, the push is sent directly to device 207 through the wireless network and processed by client component 257. The pushes are typically sent securely and are logged.

[83] At block 1106, the location request push is received and processed by the client component 254-259 on each device of the manager's associates.

[84] Figure 12 shows a continuation of flow diagram 1100 shown in accordance with various aspects of the embodiments. At block 1201 context client component 254-259 on each device of the manager's associates fetches its devices location and sends it back to the manager via Context Server 215 through the location processor API. The manager is then alerted with the location of each associate's device at block 1202.

[85] Figure 13 shows flow diagram 1300 for a client component 254-259 in accordance with various aspects of the embodiments. With some embodiments, context client component 254-259 executes computing platform 501 as previously discussed.

[86] At blocks 1301-1302 users register with Context Server 215 in order to provide the device types of each user's device. However, registrations typically occur at different times when user devices become active.

[87] When a user (*e.g.,* a manager) requests a location request at block 1303, device locations of selected users (*e.g.,* associates) are fetched at block 1304, and the location information is provided to the requesting user at block 1305.

[88] Figure 14 shows a system in which a customer generates a query in accordance with various aspects of the embodiments. A bank customer initiates a query request to bank

documents with significant amounts of text and thus, a corporate system may automatically select to transmit the newspaper or other document to the e-ink reader rather than, for example, a smartphone device. Alternatively or additionally, the user may select the device to receive the subscribed information. Further, the schedule upon which information is updated or pushed to the user's device may be defined by the user or may be automatically defined based on when the information is updated or some other schedule.

[105] Aspects of the embodiments have been described in terms of illustrative embodiments thereof. Numerous other embodiments, modifications and variations within the scope and spirit of the appended claims will occur to persons of ordinary skill in the art from a review of this disclosure. For example, one of ordinary skill in the art will appreciate that the steps illustrated in the illustrative figures may be performed in other than the recited order, and that one or more steps illustrated may be optional in accordance with aspects of the embodiments. They may determine that the requirements should be applied to third party service providers (*e.g.,* those that maintain records on behalf of the company).

[106] Throughout this specification and claims which follow, unless the context requires otherwise, the word "comprise", and variations such as "comprises" and "comprising", will be understood to imply the inclusion of a stated integer or step or group of integers or steps but not the exclusion of any other integer or step or group of integers or steps.

[107] The reference in this specification to any prior publication (or information derived from it), or to any matter which is known, is not, and should not be taken as an acknowledgement or admission or any form of suggestion that that prior publication (or information derived from it) or known matter forms part of the common general knowledge in the field of endeavour to which this specification relates.

We claim:

1. A computer-assisted method comprising:

receiving, by a computer system, a request for requested information for a customer of a business, the request comprising a customer identification of the customer;

accessing, by the computer system, profile information about the customer;

mapping, by the computer system, the user identification to a device type from a plurality of device types;

when the profile information is indicative that the customer should be invited to interact with a representative the business, directing, by the computer system, an invitation message through a mobile communication channel type to a device of the customer based on the device type, the invitation message including contact information and the requested information, the contact information capable of being utilized to establish a communications connection between the customer and the representative; and

when the profile information is not indicative that the customer should be invited to interact with the representative, providing, by the computer system, only the requested information through the mobile communication channel type to the device of the customer.

2. The method of claim 1, further comprising:

in response to the invitation message, receiving a customer response from the device, the customer response including response information that is indicative whether the customer desires the representative to originate the communications connection with the customer.

3. The method of claim 1, wherein the contact information is capable of being utilized by the customer to originate the communications connection.

4. The method of claim 1, further comprising:

obtaining an account type and a preference indicator from the customer profile, the preference indicator indicative whether the customer prefers direct interaction with the representative; and

determining whether to send the invitation message based on the account type and the preference indicator.

5. The method of claim 1, further comprising:

determining a location of the device; and

providing the requested information based on the location.

6. The method of claim 5, further comprising:

providing the contact information based on the location.

7. The method of claim 1, wherein the request is generated by the device.

8. The method of claim 1, wherein the request is generated by another device that is different from the device to which the invitation message is directed.

9. The method of claim 1, wherein the communications connection comprises a telephone call.

10. The method of claim 1, wherein the communications connection comprises a chat session.

11. The method of claim 1, wherein the directing is through a wireless gateway that supports the device type, wherein different wireless gateways support different device types.

12. The method of claim 10, wherein the request is not transported through the gateway.

13. A computer-readable storage medium storing computer-executable instructions that, when executed, cause a processor to perform a method comprising:

receiving a request for requested information for a customer of a business, the request including a customer identification of the customer;

accessing profile information about the customer;

mapping the user identification to a device type from a plurality of device types;

when the profile information is indicative that the customer should be invited to interact with a representative of the business, directing an invitation message through a mobile communication channel type to a device of the customer based on the device type, the invitation message including contact information and the requested information, the contact information capable of being utilized to establish a communications connection between the customer and the representative;

when the profile information is not indicative that the customer should be invited to interact with the representative, providing only the requested information through the mobile communication channel type to the device of the customer;

in response to the invitation message, receiving a customer response from the device, the customer response including response information that is indicative whether the customer desires the representative to originate the communications connection with the customer; and

providing the customer response to a business system.

14. The computer-readable medium of claim 13, said method further comprising:

obtaining an account type and a preference indicator from the customer profile, the indicator indicative whether the customer prefers direct interaction with the representative of the business; and

determining whether to send the invitation message based on the account type and the preference indicator.

15. The computer-readable medium of claim 13, said method further comprising:

determining a location of the device; and

providing the requested information based on the location.

16. The computer-readable medium of claim 15, said method further comprising:

providing the contact information based on the location.

17. An apparatus comprising:

at least one memory; and

at least one processor coupled to the at least one memory and configured to perform, based on instructions stored in the at least one memory:

receiving a request for requested information for a customer of a business, the request including a customer identification of the customer;

accessing profile information about the customer;

mapping the user identification to a device type from a plurality of device types;

when the profile information is indicative that the customer should be invited to interact with a representative of the business, directing an invitation message through one of a plurality of gateways to a device of the customer based on the device type, said one of the plurality of gateways supporting a mobile communication channel type associated with the device of the customer, the invitation message including contact information and the requested information, the contact information capable of being utilized to establish a communications connection between the customer and the representative; and

when the profile information is not indicative that the customer should be invited to interact with the representative, providing only the requested information through the mobile communication channel type to the device of the customer.

18. The apparatus of claim 17, wherein the at least one processor is further configured to perform:

in response to the invitation message, receiving a customer response from the device, the customer response including response information that is indicative whether the customer desires the representative to originate the communications connection with the customer.

19. The apparatus of claim 17, wherein the contact information is capable of being utilized by the customer to originate the communications connection.

20. The apparatus of claim 17, wherein the at least one processor is further configured to perform:

obtaining an account type and a preference indicator from the customer profile, the indicator indicative whether the customer prefers direct interaction with the representative of the business; and

determining whether to send the invitation message based on the account type and the preference indicator.

21. The apparatus of claim 17, wherein the at least one processor is further configured to perform:

determining a location of the device; and

providing the requested information based on the location.

THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1. A computer-assisted method comprising:

receiving, by a computer system, a request for requested information for a customer of a business, the request comprising a customer identification of the customer;

accessing, by the computer system, profile information about the customer;

mapping, by the computer system, the user identification to a device type from a plurality of device types, wherein at least two device types of the plurality have different mobile channel types;

when the profile information is indicative that the customer should be invited to interact with a representative of the business, directing, by the computer system, an invitation message through a mobile communication channel type to a device of the customer based on the device type, the invitation message including contact information and the requested information, the contact information and the requested information being separate and distinct, the contact information capable of being utilized to establish an initial communications connection between the customer and the representative; and

when the profile information is not indicative that the customer should be invited to interact with the representative, providing, by the computer system, only the requested information through the mobile communication channel type to the device of the customer.

2. The method of claim 1, further comprising:

in response to the invitation message, receiving a customer response from the device, the customer response including response information that is indicative whether the customer desires the representative to originate the communications connection with the customer.

3. The method of claim 2, further comprising:

when the customer invitation response is indicative, initiating a telephone call to the customer.

4. The method of any one of claims 1 to 3, wherein the contact information is capable of being utilized by the customer to originate the communications connection.

5. The method of any one of claims 1 to 4, further comprising:

obtaining an account type and a preference indicator from the customer profile, the preference indicator indicative whether the customer prefers direct interaction with the representative; and

determining whether to send the invitation message based on the account type and the preference indicator.

6. The method of any one of claims 1 to 5, further comprising:

determining a location of the device; and

providing the requested information based on the location.

7. The method of claim 6, further comprising:

providing the contact information based on the location.

8. The method of any one of claims 1 to 7, wherein the request is generated by the device.

9. The method of any one of claims 1 to 7, wherein the request is generated by another device that is different from the device to which the invitation message is directed.

10. The method of any one of claims 1 to 9, wherein the communications connection comprises a telephone call.

11. The method of any one of claims 1 to 10, wherein the communications connection comprises a chat session.

12. The method of any one of claims 1 to 11, wherein the directing is through a wireless gateway that supports the device type, wherein different wireless gateways support different device types.

13. The method of any one of claims 1 to 12, wherein the request is not transported through the gateway.

14. A non-transitory computer-readable storage medium storing computer-executable instructions that, when executed, cause a processor to perform:

receiving a request for requested information for a customer of a business, the request including a customer identification of the customer;

accessing profile information about the customer;

mapping the user identification to a device type from a plurality of device types;

when the profile information is indicative that the customer should be invited to interact with a representative of the business, directing an invitation message through a mobile communication channel type to a device of the customer based on the device type, the invitation message including contact information and the requested information, the contact information and the requested information being separate and distinct, the contact information capable of being utilized to establish an initial communications connection between the customer and the representative;

when the profile information is not indicative that the customer should be invited to interact with the representative, providing only the requested information through the mobile communication channel type to the device of the customer;

in response to the invitation message, receiving a customer response from the device, the customer response including response information that is indicative whether the

customer desires the representative to originate the communications connection with the customer; and

providing the customer response to a business system.

15. The computer-readable medium of claim 14, wherein the processor performs:

obtaining an account type and a preference indicator from the customer profile, the indicator indicative whether the customer prefers direct interaction with the representative of the business; and

determining whether to send the invitation message based on the account type and the preference indicator.

16. The computer-readable medium of claim 14 or 15, wherein the processor performs:

determining a location of the device; and

providing the requested information based on the location.

17. The computer-readable medium of any one of claims 14 to 16, wherein the processor performs:

providing the contact information based on the location.

18. An apparatus comprising:

at least one memory; and

at least one processor coupled to the at least one memory and configured to perform, based on instructions stored in the at least one memory:

receiving a request from a first device for requested information for a customer of a business, the request including a customer identification of the customer;

accessing profile information about the customer;

mapping the user identification to a device type from a plurality of device types, wherein at least two device types of the plurality have different mobile channel types;

when the profile information is indicative that the customer should be invited to interact with a representative of the business, directing an invitation message through one of a plurality of gateways to a second device of the customer based on the device type, said one of the plurality of gateways supporting a mobile communication channel type associated with the devices of the customer, the invitation message including contact information and the requested information, the contact information capable of being utilized to establish a communications connection between the customer and the representative, wherein the first device and the second device are different; and

when the profile information is not indicative that the customer should be invited to interact with the representative, providing only the requested information through the mobile communication channel type to one of the devices of the customer.

19. The apparatus of claim 18, wherein the at least one processor is further configured to perform:

in response to the invitation message, receiving a customer response from the second device, the customer response including response information that is indicative whether the customer desires the representative to originate the communications connection with the customer.

20. The apparatus of claim 18 or 19, wherein the contact information is capable of being utilized by the customer to originate the communications connection.

21. The apparatus of any one of claims 18 to 20, wherein the at least one processor is further configured to perform:

obtaining an account type and a preference indicator from the customer profile, the indicator indicative whether the customer prefers direct interaction with the representative of the business; and

determining whether to send the invitation message based on the account type and the preference indicator.

22. The apparatus of any one of claims 18 to 21, wherein the at least one processor is further configured to perform:

determining a location of one of the first and second devices; and

providing the requested information based on the location.