Claims

1. A computer implemented service provider account management method, the method comprising

receiving, at a service provider account management server, an indication of a selected service provider and an indication of an account management operation from a customer;

determining a set of requirements to perform the account management operation for the selected service provider, the set of requirements comprising an indication of a set of required data items of customer data;

looking up, a customer dataset in a customer database, the customer dataset comprising the set of required data items for the customer; and

sending a request to perform the account management operation to a server associated with the selected service provider, the request to perform the account management operation comprising the customer dataset.

2. A method according to claim 1, wherein the set of requirements further comprises an indication of a required document, and wherein the method further comprises extracting an electronic version of the required document from a document database and providing the electronic version of the required document to the server associated with the selected service provider.

3. A method according to claim 1 or claim 2, wherein determining a set of requirements to perform the account management operation for the selected service provider comprises receiving from the server associated with the selected service provider, an indication of the set of requirements to perform the account management operation.

4. A method according to any one of the preceding claims, wherein sending a request to perform the account management operation to a server associated with the selected service provider comprises entering the customer dataset into an electronic form provided by the server associated with the selected service provider.

5. A method according to any one of the preceding claims, further comprising:

receiving an indication of a bill amount from the server associated with the selected service provider; and

generating a payment authorization request corresponding to the bill amount using stored payment account details associated with the customer.

6. A method according to claim 5, further comprising receiving an input of account authentication information from the customer; and wherein the payment authorization request comprises an indication of the account authentication information.

7. An apparatus for managing service provider accounts, the apparatus comprising:

a computer processor and a data storage device, the data storage device having an account management operation requirement determination module; a customer data look up module; and an account management operation request generation module comprising non-transitory instructions operative by the processor to:

receive an indication of a selected service provider and an indication of an account management operation from a customer;

determine a set of requirements to perform the account management operation for the selected service provider, the set of requirements comprising an indication of a set of required data items of customer data;

looking up, a customer dataset in a customer database, the customer dataset comprising the set of required data items for the customer; and

send a request to perform the account management operation to a server associated with the selected service provider, the request to perform the account management operation comprising the customer dataset.

8. An apparatus according to claim 7, wherein the set of requirements further comprises an indication of a required document, and wherein the apparatus further comprises a document extraction module comprising non-transitory instructions operative by the processor to: extract an electronic version of the required document from a document database; and wherein the account management operation request generation module further comprises non-transitory instructions operative by the processor to provide the electronic version of the required document to the server associated with the selected service provider.

9. An apparatus according to claim 7 or claim 8, wherein the account management operation requirement determination module further comprises non-transitory instructions operative by the processor to: determine a set of requirements to perform the account management operation for the selected service provider by receiving an indication of the set

of requirements to perform the account management operation from the server associated with the selected service provider.

10. An apparatus according to any one of claims 7 to 9, wherein the account management operation request generation module further comprises non-transitory instructions operative by the processor to: send the request to perform the account management operation to a server associated with the selected service provider by entering the customer dataset into an electronic form provided by the server associated with the selected service provider.

11. An apparatus according to any one of claims 7 to 10, further comprising a payment request generation module comprising non-transitory instructions operative by the processor to: receive an indication of a bill amount from the server associated with the selected service provider; and generate a payment authorization request corresponding to the bill amount using stored payment account details associated with the customer.

12. An apparatus according to claim 11, wherein the payment request generation module further comprises non-transitory instructions operative by the processor to: receive an input of account authentication information from the customer; and wherein the payment authorization request comprises an indication of the account authentication information.

13. A computer implemented service provider account management method, the method comprising

receiving, at a service provider account management server, an indication of a selection of service providers and an indication of an account management operation from a customer;

determining a set of requirements to perform the account management operation for each service provider of the selection of service providers, the set of requirements comprising an indication of a set of required data items of customer data;

determining a combined set of requirements to perform the account management operation from the set of requirements to perform the account management operation for each service provider of the selection of service providers;

providing an indication of required customer data to a customer device, the required customer data comprising at least part of the combined set of requirements to perform the account management operation;

receiving from the customer device, the required customer data;

forming a customer dataset for each service provider of the selection of service providers, wherein the dataset for each respective service provider comprises the set of requirements to perform the account management operation for that service provider; and

sending, requests to perform the account management operation, respectively to servers associated with each of the selected service providers, the requests to perform the account management operation each comprising the customer dataset for that respective service provider.

14. A non-transitory computer readable medium having stored thereon program instructions for causing at least one processor to perform a method according to any one of claims 1 to 6 and / or claim 13.

15. An apparatus for managing service provider accounts, the apparatus comprising:

a computer processor and a data storage device, the data storage device having an account management operation requirement determination module; a customer data request generation module; and an account management operation request generation module comprising non-transitory instructions operative by the processor to:

receive, at a service provider account management server, an indication of a selection of service providers and an indication of an account management operation from a customer;

determine a set of requirements to perform the account management operation for each service provider of the selection of service providers, the set of requirements comprising an indication of a set of required data items of customer data;

determine a combined set of requirements to perform the account management operation from the set of requirements to perform the account management operation for each service provider of the selection of service providers;

provide an indication of required customer data to a customer device, the required customer data comprising at least part of the combined set of requirements to perform the account management operation;

receive from the customer device, the required customer data;

form a customer dataset for each service provider of the selection of service providers, wherein the dataset for each respective service provider comprises the set of requirements to perform the account management operation for that service provider; and

send, requests to perform the account management operation, respectively to servers associated with each of the selected service providers, the requests to perform the account

management operation each comprising the customer dataset for that respective service provider.

16. An apparatus according to claim 15, further comprising a customer data look up module comprising non-transitory instructions operative by the processor to look up, a customer dataset in a customer database, the customer dataset comprising a set of data items for the customer, the a customer data request generation module further comprising non-transitory instructions operative by the processor to compare the set of data items for the customer with the combined set of requirements to perform the account management operation; and determine the required customer data as the data items of the combined set of requirements not included in the set of data items for the customer.

17. An apparatus according to claim 15 or 16, wherein the set of requirements for at least one of the selection of service providers further comprises an indication of a required document, and wherein , and wherein the required customer data comprises an electronic version of the required document.

18. An apparatus according to any one of claims 15 to 17, wherein the account management operation requirement determination module further comprises non-transitory instructions operative by the processor to: determine a set of requirements to perform the account management operation for each service provider of the selection of service providers by receiving from a server associated with each of the respective selected service providers, an indication of the set of requirements to perform the account management operation for that service provider.

19. An apparatus according to any one of claims 15 to 18, further comprising a payment request generation module comprising non-transitory instructions operative by the processor to: receive an indication of a bill amount from a server associated with one of the selected service providers; and generate a payment authorization request corresponding to the bill amount using stored payment account details associated with the customer.

20. An apparatus according to claim 19, wherein the payment request generation module further comprises non-transitory instructions operative by the processor to: receive an input of account authentication information from the customer; and wherein the payment authorization request comprises an indication of the account authentication information.