MULTILEVEL DISTRIBUTION OF INTERNET AIRTIME

FIELD OF THE INVENTION

[0001] The present invention relates to electronic distribution of internet airtime, and more particularly to a method of financing a computer through multilevel electronic distribution of internet airtime.

BACKGROUND

[0002] The development of internet access has had a profound effect on all public, private and commercial activities and plays an integral part in people's economic, political and social lives. In the last decade, development of network infrastructure has led to a dramatic increase in internet access and its use for online marketing, social networking and content distribution. However, despite the tremendous growth of the internet, internet access is not distributed equally within or between countries, leading to a digital divide. The digital divide refers to the gap between people with effective access to information and communications technology (ICT) and those with limited or no access. Generally, access to the internet depends greatly on the socio-economic status, geographical location as well as government policies. A dominant factor in determining the level of internet access, is access to computers. As internet access has changed the way in which many people think, providing internet access to more people in the world will allow them to take advantage of the political, social, economic, educational opportunities available over the internet.

[0003] To promote economic development and to reduce the digital divide, Internet service providers (ISPs) and telecommunications providers in developing countries are currently enhancing existing technologies and creating new network infrastructures to support Internet services to reach out to a geographically wider area. One of the challenges for providing internet access is providing service to people in areas of low socio-economic status. Although the network infrastructure may be adequate for providing internet access, people in these areas may not have sufficient resources to purchase computing devices to access the internet. Businesses located in these areas lack sufficient capital for investing in computing devices. Internet Service providers or telecommunication providers may not be willing to spend on equipment as they may not be able to recover costs.

[0004] Therefore, the object of the invention is to provide a solution that overcomes the above disadvantages or at least provide a method that addresses the above problems.

SUMMARY OF INVENTION

[0005] According to a first aspect of the present invention, there is provided a method of financing a computer by an internet service provider, comprising: selling internet airtime units to an intermediate reseller who then resells the internet airtime units to an end reseller via an electronic distribution platform; installing the computer at the end reseller's premises for allowing customers access to the internet via the computer when the customers purchase the internet airtime units from the end reseller; maintaining the computer by regular servicing and paying its electrical utilities; and wherein full payment for the cost of the computer and its maintenance is made when the total retail value of the internet airtime units purchased by the customers is equivalent to at least the cost of the computer and its maintenance, and ownership of the computer is transferred from the internet service provider to the end reseller.

[0006] Preferably, the electronic distribution platform includes a rebate module which computes number of months paid for the cost of the computer and its maintenance, wherein the number of months paid for the cost of the computer and its maintenance will increase by one month when monthly sales data for the computer exceeds monthly sales target.

[0007] Preferably, the monthly sales data is the retail value of internet airtime units purchased daily aggregated over a month, and the monthly sales target is computed by dividing the cost of the computer and its maintenance over a period of twenty four months.

[0008] Preferably, the full payment for the cost of the computer and its maintenance is made when the number of months paid for the cost of the computer and its maintenance is at least twenty four months.

[0009] Preferably, the rebate module computes an end reseller rebate when the monthly sales data exceeds the monthly sales target.

[0010] Preferably, the electronic distribution platform includes an electronic payment module which will credit the end reseller rebate into the end reseller electronic bank account.

[0011] Preferably, the number of months paid for the cost of the computer and its maintenance will decrease by one month when the monthly sales data for the computer is lower than the monthly sales target.

[0012] Preferably, the electronic distribution platform includes a penalty module which computes number of months of non-payment when the monthly sales data for the computer is lower than the monthly sales target.

[0013] Preferably, the internet service provider will be alerted when the number of months of non-payment is more than or equal to a non-payment threshold.

[0014] Preferably, an investment collection module is provided on the electronic distribution platform, and the investment collection module includes an investment payment profile, the rebate module and the penalty module.

[0015] Preferably, the method includes a further step of creating and updating the investment payment profile of the computer on the electronic distribution platform to reflect the number of months paid and the number of months of non-payment.

[0016] Preferably, the sale of the internet airtime units to the intermediate reseller is provided at a first predetermined discount and the resale of the internet airtime units by the intermediate reseller to the end reseller is provided at a second predetermined discount.

[0017] Preferably, the first and second predetermined discounts are in a numerically decreasing order.

[0018] Preferably, the first and second predetermined discounts are a percentage of the retail value of the internet airtime units.

[0019] Preferably, the electronic distribution platform facilitates the transfer of funds to and from electronic bank accounts of the internet service provider and the intermediate reseller.

[0020] The invention will now be described in detail with reference to the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[0021] The accompanying figures illustrate disclosed embodiment(s) and serve to explain principles of the disclosed embodiment(s). It is to be understood, however, that these drawings are presented for purposes of illustration only, and not for defining limits of the application.

[0022] Figure 1 is an overview of the multilevel electronic distribution of internet airtime;

[0023] Figure 2 is a schematic representation of the data network architecture of an electronic distribution platform;

[0024] Figure 3 is a flow chart of the electronic transfer of funds from the aggregator to the internet service provider;

[0025] Figure 4 is a flow chart of the electronic transfer of funds from the intermediate reseller to the aggregator;

[0026] Figure 5 is a flow chart of the transfer of funds from the end reseller to the intermediate reseller;

[0027] Figure 6 is a process flow for the investment collection module;

[0028] Figure 7 is a flow chart of the monitoring process of the investment collection module;

[0029] Figure 8 is flow chart of the Rebate module;

[0030] Figure 9 is a flow chart of the penalty module;

[0031] Exemplary, non-limiting embodiments of the present application will now be described with references to the above-mentioned figures.

DETAILED DESCRIPTION

[0032] In the following description, an exemplary method of financing a computer through a multilevel electronic distribution of internet airtime may be enabled by the embodiments specifically described herein. Such a method could use any or all of the elements identified in the description in any combination, individually or in plurality. It shall be apparent to those skilled in the art, however, that the embodiments are not intended to be limiting to the embodiments described. Some of the details are not described at length so as not to obscure the present invention.

[0033] Figure 1 shows an overview of the electronic distribution of internet airtime on a multilevel basis. The internet airtime is distributed on a topdown basis through various levels. The internet service provider (ISP) 10 distributes internet bandwidth or internet access in the form of internet airtime units to intermediate resellers (eg, aggregators 20 and resellers 30), who in turn, resell the internet airtime units to end resellers 40. In the context of this invention, the internet service provider distributes internet bandwidth services. The internet service provider can be a telecommunications provider. The aggregator 20 is a wholesale buyer of internet services who packages and resells the internet services in various forms to resellers 30. The end resellers 40, in turn, will sell the internet airtime units to customers 50 in the form of prepaid vouchers of various denominations. The number of levels or downstreams is configurable according to demand and the intermediate resellers may comprise one or more levels of resellers. Referring to Figure 1, an intermediate reseller includes the aggregator 20 and resellers 30. For example, the intermediate resellers may comprise aggregators, and a reseller who is a large corporation managing several hundred stores nationwide. The large corporation will in turn sell the internet airtime units to each of these stores or to other business establishment such as sari-sari stores, internet cafes or minimarts unrelated to the large corporation. In Figure 1, each level only deals directly with its immediate upstream or its immediate downstream for the purchase and resale of internet airtime units. For example, the aggregator 20 only purchases internet airtime units from the internet service provider 10 (its immediate upstream) and resells the internet airtime units to the resellers 30 (its immediate

downstream), and the resellers 30 only purchase internet airtime units from the aggregator 20 and resells the internet airtime units to end resellers 40.

[0034] Referring to figure 2, the internet service provider 10 provides computers 60 to the end resellers 40 at no cost to the end resellers 40. The computers 60 include computer terminals and its accessories for enabling customers 50 to access the internet and the computers 60 are fixed and installed at the end reseller's premises. No cash outlay or capital investment is required from the end resellers 40 for the computers 60 provided to them. The installation, maintenance and servicing of the computers 60 are provided by the internet service provider 10. The maintenance and servicing of the computers 60 include ensuring the serviceability of the computers 60 and electrical utilities payment. The configuration of the network infrastructure will similarly be configured and installed by the internet service provider 10. In return, the end resellers 40 resell the internet airtime units purchased from the intermediate resellers to customers 50 via prepaid vouchers of various denominations. The retail value of the internet airtime units sold to the customers 50 by the end resellers 40 will include a portion of the payment for at least the cost of the computer 60 and its maintenance. The retail value of the internet airtime units may also cover the cost of maintaining and servicing the computers as well as its operating licence. The customers 50 can then utilise the computers 60 to access the internet using the purchased prepaid vouchers. The end resellers 40 are local convenience stores, sari-sari stores, internet cafes, minimarts or any business establishment that is patronised by customers. Each computer 60 has a cost or dollar value tagged to it. The motivation for the end reseller 40 is therefore to sell as many vouchers or internet airtime to customers 50 so that once it runs out of internet airtime units, it will purchase more internet airtime units from its upstream or intermediate resellers. Over a period of time, the portion of the payment for the cost of the computer 60 and its maintenance will increase and eventually, the total retail value of the internet airtime units sold will meet the cost of the computer 60 and its maintenance. Once the cost of the computer 60 and its maintenance is met, the 'loan' for the computer 60 is considered paid and ownership of the computer 60 will be transferred from the internet service provider 10 to the end reseller 40. The end reseller 40 will then earn more profits thereafter for the sale of internet airtime units to customers 50. The details of the rebate and penalty modules for ownership of the computer 60 will be explained hereinafter.

[0035] The above business model provides significant advantages to the end resellers 40. Firstly, no cash outlay or capital investment is required from the end resellers 40 for the

computers 60. Secondly, the end resellers 40 will improve customer traffic at its premises due to provision of internet services. Thirdly, the end resellers 40 will receive additional revenue and income from the provision of internet services through use of the computers 60. Additionally, the end resellers 40 will each own the computers 60 once they have achieved a total retail value of internet airtime units that is equivalent to at least the cost of the computer 60 and its maintenance and at the same time receive additional income after payment for the cost of the computers 60 and their maintenance has ended. This business model is particularly advantageous in certain regions of developing countries where it is difficult for its people to afford computers to access the internet. For the internet service provider 10, this business model provides the advantage of providing internet services without having to deal directly with the significant numbers of end resellers 40. The internet service provider 10 merely distributes the internet airtime units to intermediate resellers who are responsible for selling the internet airtime units to the end resellers 40. This distribution of internet airtime is conducted through a discount model which is explained hereinafter.

[0036] Referring to figure 1, the distribution of internet airtime units from the internet service provider 10 is provided downstream at each level on a discounted basis. Each of the aggregator 20, resellers 30 (or collectively, intermediate resellers) and end resellers 40 has a virtual wallet (not shown). The virtual wallet includes an electronic bank account and an internet airtime account for the transfer of internet airtime units. At each level, a discount based on a percentage of the total dollar value worth of internet airtime units is provided to the immediate downstream. For example, if the internet service provider 10 provides a discount of 22.5% to the aggregator 20, the aggregator 20 will deposit into the payor account (the internet service provider's electronic bank account) $77,500 for $100,000 worth of internet airtime. Similarly, if the aggregator 20 provides a discount of 21.5% to the resellers 30, for $100,000 worth of internet airtime units, the resellers 30 will transfer a sum of $78,500 from its electronic bank account into the aggregator's electronic bank account. The discount model offered at each level is variable and structured in a way that allows the upstream to earn a marginal profit when it sells internet airtime units to its immediate downstream. For example, the discount offered to the aggregator 20 from the internet service provider 10 is more than the discount offered to the reseller 30 from the aggregator 10.

[0037] Figure 2 is a schematic representation of a data network architecture in which the method may be implemented. The implementation includes an electronic distribution platform

100 which includes a web portal 110 accessible by the internet service provider 10, the aggregator 20 and the resellers 30, and a platform database 120. The web portal 110 is hosted on a remote gateway server (not shown). The platform database 120 includes memory storage devices for storing of account profiles, account reports, etc. The computers 60 located at the end resellers 40 are connected to the remote gateway server so that the end resellers 40 can access the web portal 110 via the internet. Each of the functional components of the electronic distribution platform 100 may be realized by using a combination of hardware or software for performing a task or set of tasks. For example, certain functional components may include at least a data processor, memory or computer program code collectively enabling the component to carry out its prescribed tasks. In addition, the functional components may also include input and output devices, memory devices, communication devices and multiple processors. It should be understood that the set of functional components of the electronic distribution platform 100 are conceptual in nature and there may exist a variety of combinations of hardware and software elements capable of executing the tasks of each component.

[0038] The electronic distribution platform 100 includes an electronic payment module (not shown) which stores the virtual wallets of the internet service provider 10, the aggregator 20 and the resellers 30. The electronic payment module allows transactions between the internet service provider 10 and the aggregator 20, and transactions between the aggregator 20 and the reseller 30 through the virtual wallets. For example, the electronic payment module allows for transfer of monetary funds and internet airtime units between the different levels. The electronic payment module also facilitates the transfer of monetary funds to and from a payor account and a payee account via the electronic bank accounts. The electronic payment module allows the aggregator 20 and reseller 30 to create an electronic purchase order form with an order request and submit the request to purchase internet airtime units from its immediate upstream. The internet airtime accounts of the reseller 30 and the aggregator 20 can be credited and debited internet airtime units through the electronic payment module.

[0039] Figure 3 shows a flow chart of the electronic transfer of monetary funds from the aggregator 20 to the internet service provider 10. As mentioned above, the aggregator 20 can be an intermediate reseller who sells directly to the end reseller 40. When the aggregator 20 wishes to purchase internet airtime units from the internet service provider 10, the aggregator 20 accesses the electronic payment module at step 200. The aggregator proceeds to open an

electronic purchase order form at step 210. The electronic payment module will prompt the aggregator to enter the desired amount of internet airtime units at step 220. The electronic payment module will subsequently apply the applicable predetermined discount and the funds required for the purchase. At step 230, the electronic payment module determines if the aggregator electronic bank account has sufficient funds available. If sufficient funds are available, at step 240, the aggregator 20 proceeds with the deduction of the aggregator electronic bank account. The funds are transferred to the internet service provider electronic bank account. Once transferred, the requested amount of internet airtime units will be credited to the aggregator internet airtime account at step 250. The internet service provider 10 will be notified of the successful transfer of funds and the electronic purchase order will be tagged as 'fulfilled' at step 260. If the aggregator electronic bank account has insufficient funds at step 270, the electronic payment module will notify the aggregator 20 accordingly and the electronic purchase order will be tagged as 'pending'.

[0040] Figure 4 shows a flow chart of the electronic transfer of monetary funds from the reseller 30 to the aggregator 20. In this embodiment, the intermediate reseller includes the reseller 30 and the aggregator 20. When the reseller 30 wishes to purchase internet airtime units from the aggregator 20, the reseller 30 accesses the electronic payment module on the web portal 110 at step 300. The reseller 30 will proceed to open an electronic purchase order form at step 310. At step 320, the electronic payment module will prompt the reseller 30 to enter the desired amount of internet airtime units. The electronic payment module will subsequently apply the predetermined discount offered to the reseller 30 and the funds required for the desired amount of internet airtime units. At step 330, the electronic payment module will determine if the reseller account has sufficient funds available. If sufficient funds are available, the reseller 30 will be prompted to proceed with the deduction of the requested funds. Once the intermediate reseller 30 approves the deduction of the requested funds at step 340, the funds will be deducted from the reseller bank account and transferred to the aggregator bank account. At step 350, once the electronic purchase order is 'fulfilled', the aggregator will proceed to credit the reseller virtual wallet with the requested internet airtime units. The aggregator 20 will be notified of the successful transfer of funds and the electronic purchase order will be tagged as 'fulfilled' at step 360. If the reseller bank account has insufficient funds, the electronic payment module will notify the reseller 30 accordingly and the electronic purchase order will remain as 'pending' until 'fulfilled' at step 370.

[0041] Figure 5 shows a flow chart of the transfer of funds from the end reseller 40 to the reseller 30. The reseller 30 in this embodiment, can also be the intermediate reseller. The mode of payment from the end reseller 40 to the reseller 30 is in non-electronic form, that is, in cash transaction. The end reseller 40 will access the web portal 110 via the internet from the computer 60. Each computer 60 can execute a web browser program (eg. Internet Explorer) capable of permitting the computer terminal to access the electronic payment module by entering the appropriate URL within the web browser. This could be a secured web site accessible by the end resellers 40 to access the electronic payment module online. When the end reseller 40 wishes to purchase internet airtime units from the reseller 30, the end reseller 40 will access the electronic payment module via the web browser at step 400. The end reseller 40 will proceed to access its user account on the web portal 110 and open an electronic purchase order form online at step 410. At step 420, the electronic payment module will prompt the end reseller 40 to enter the desired amount of internet airtime units required. The electronic payment module will subsequently apply the predetermined discount offered to the end reseller 40 and the funds required for the desired amount of internet airtime units. The difference between the transactions between the internet service provider 10 and the aggregator 20, and the aggregator 20 and the reseller 30, is that the mode of payment for the end reseller 40 is in cash transaction. Once payment in cash has been made to the reseller 30 separately, the electronic payment module will determine if there are sufficient internet airtime units in the virtual wallet of the intermediate reseller 30. If sufficient internet airtime units are available, at steps 440 and 450, the reseller 30 will proceed to deduct the reseller virtual wallet and credit the end reseller virtual wallet with the requested amount of internet airtime units. Once the transfer of internet airtime units is successful, the status will be considered ‘fulfilled’ at step 460. If however, internet airtime units in the virtual wallet of the reseller 30 is not sufficient, the status will remain as pending as in step 470 and the reseller 30 will be notified accordingly.

[0042] The web portal 110 allows users at each level to access the specific features of the electronic distribution platform 100. Each of the respective levels includes a portal which is accessible by the respective level. For example, the internet service provider 10 has an internet service provider (ISP) portal, the intermediate reseller has an intermediate reseller portal, the end reseller has an end reseller portal. The ISP portal allows the internet service provider 10 to obtain access to the ISP portal for account creation, tracking accounts in real time, report

generation of user-selected accounts, product creation and profiling, report generation of issued vouchers. The details of each of the features will be explained in detail hereinafter.

[0043] The ISP portal allows the internet service provider 10 to create new user accounts for intermediate resellers and end resellers 40. For example, when a user account for an intermediate reseller is created, details such as the intermediate reseller name, account type, account identification, electronic bank account number, applicable discount, user account password will be entered into the ISP portal. The purpose of the creating a user account is to facilitate the transfer of funds and internet airtime units via the electronic payment module. All relevant details of the intermediate reseller should be obtained such as email addresses, contact numbers and persons.

[0044] Figure 6 shows a process flow for an investment collection module 500 located on the ISP portal. The investment collection module 500 is provided on the electronic distribution platform 100 and is accessible via the web portal 110 by the internet service provider 10, the intermediate reseller and the end reseller 30. At step 510, to enroll a new end reseller, the internet service provider 10 will create an end reseller account for each end reseller 40 that is provided with computer 60 through the ISP portal. An investment payment profile for each computer 60 provided to the end reseller 40 will also be created at step 520. The investment payment profile includes real time sales data of the particular computer 60. The sales data is computed based on the retail value of internet airtime units purchased by customers from the end resellers. For example, the customers purchase prepaid vouchers in various denominations such as $5, $10, $15, with each denomination providing a certain amount of internet airtime units. The cost of each computer 60 and its projected cost of maintenance (such as projected costs for servicing and electrical utilities) is divided into a predetermined time period to obtain a monthly sales target for each computer. For example, if the predetermined time period is 24 months, the cost of the computer and its maintenance will be divided by 24 months to obtain the monthly sales target. The monthly sales target is the basis for computing the retail value of internet airtime units the end reseller 40 is required to sell in order to pay for one month's worth of the cost of the computer 60 and its maintenance over the predetermined time period.

[0045] The internet service provider 10 will input default investment payment profile variables into the investment collection module 500. The default investment payment profile variables are classified into three categories: initial system variables, end reseller account

variables and monitoring variables. The initial system variables are variables which are initialized upon setting up the end reseller account. The initial system variables are for example, initial number of months to pay, monthly sales target per computer, end reseller rebate rate, intermediate reseller rebate rate, months of non-payment, non-payment threshold, number of months paid and payment balance (in months). Some of the initial system variables are configured by the ISP while some are configured by the investment collection module 500. The initial system variables configured by the ISP are the initial number of months to pay, monthly sales target per computer, end reseller rebate rate, intermediate reseller rebate rate, non-payment threshold. The remaining initial system variables that are configured by the investment collection module 500 are months of non-payment, number of months paid and payment balance (in months).

[0046] The end reseller account variables are variables specific to the end reseller which are initialized upon setting up the end reseller account. The end reseller account variables are for example, total investment, initial start of 30 day period (month), latest start of 30 day period and latest end of 30 day period. The end reseller account variables are configured by the investment collection module 500 with the exception of total investment. Total investment is the total dollar value of the computers provided to the end reseller and is configured by the ISP.

[0047] The monitoring variables are variables which are monitored and calculated by the investment collection module 500 at a predetermined time period. The monitoring variables are for example, payment month, payment month start, payment month end, current total monthly sales target, current months paid, current payment balance (in months), current sales to date (for 30 day period), current excess sales (beyond target), current end reseller rebate and current intermediate reseller rebate. The monitoring variables are configured and calculated by the investment collection module 500 at the predetermined time period.

[0048] Other details of the end reseller account and the corresponding investment payment profiles will be inputted on the ISP portal and stored on the platform database 120. At the end of each day, the investment collection module 500 will automatically update each investment payment profile. Specifically, the investment collection module 500 will log the current date and compare it with the latest end of 30 day period. This allows the user to determine how the end reseller 40 is performing. The current sales to date will also be updated by aggregating all

previous sales data. If the end reseller 40 has exceeded the monthly sales target, the investment collection module 500 will compute the current excess sales. The investment collection module 500 can also compute current end reseller rebate and intermediate reseller rebate. For example, the current end reseller rebate is calculated by the investment collection module 500 and is computed by taking the current excess sales (beyond target) multiplied by the end reseller rebate rate. The current intermediate reseller rebate is computed by taking the current end reseller rebate multiplied by the intermediate reseller rebate rate. The investment collection module 500 is accessible by the internet service provider 10 and the end reseller 40 via their respective portals through the internet and allows them to generate real time sales data of the end resellers' performance. The investment collection module 500 also includes a Certificate Folder which stores the end reseller's electronic certificates. The electronic certificates are reports generated by the investment collection module 500 and saved in the Certificates folder for selective retrieval.

[0049] Figure 7 illustrates a flow chart of the monthly monitoring process 600 of the investment collection module 500. On the 30th day of each month or the last day of the month, the investment collection module 500 will automatically perform retrieving, computing and updating of sales data for the month for each computer 60. The day of the month can be configured by the investment collection module 500. At step 610, the investment collection module 500 will retrieve sales data for the last 30 preceding days from the investment payment profile. It will then compute the total monthly sales by aggregating the daily sales data over the last 30 days at step 620. At step 630, the process 600 will determine if the monthly sales data is greater than or equal to the monthly sales target. If the monthly sales data is greater than or equal to the monthly sales target, at step 640, the investment payment profile of the computer 60 will be updated to reflect the latest sales performance. In this case, the balance number of months to own the computer 60 will decrease by 1 and the number of months paid will increase by 1. If the monthly sales data is greater than the monthly sales target, the current excess sales will be computed and updated to reflect the excess amount of sales done. The investment collection module 500 will proceed with the rebate module (A), details of which are explained below. An electronic monthly account balance report will be generated at step 650 and saved to the platform database under the Certificate Folder for retrieval at any time. The electronic monthly account balance report can also be automatically sent to the internet service provider 10 and the end reseller 40 via email. If the monthly sales

data is less than the monthly sales target, a penalty module (B) will be activated accordingly, details of which are explained below.

[0050] Figure 8 illustrates a flow chart of the rebate module (A). When the rebate module is activated, that is, when the monthly sales data exceeds the monthly target sales, at step 800, the rebate module will compute the end reseller rebate and the intermediate reseller commission accordingly The intermediate reseller commission is computed as the intermediate reseller discount rate multiplied by the total airtime sales volume for a month exceeding the monthly target sales. The rebate module will send a command to the electronic payment module to activate the virtual wallets of the aggregator 10, end reseller 40 and the intermediate reseller. At step 810, the aggregator electronic bank account will proceed to transfer funds to the end reseller electronic bank account which is the amount of the end reseller rebate. The aggregator 10 will also proceed to transfer funds to the intermediate reseller electronic bank account the commission due at step 820. Once the funds have been transferred, the respective parties will be notified of the successful transfer by the electronic payment module at step 830. The investment payment profile will be updated accordingly to reflect the end reseller rebate. A rebate report is generated reflecting the end reseller rebate and the intermediate reseller commission and saved in the platform database under the Certificate Folder. The rebate report can also be sent via email to the end reseller and the intermediate reseller accordingly.

[0051] Figure 9 illustrates a flow chart of the penalty module (B). When the penalty module is activated, that is, when the monthly sales data is less than the monthly target sales for the computer 60, the investment payment profile will be updated accordingly to reflect the performance. At step 900, the investment collection module 500 will update the number of months of non-payment by increasing the value by 1. At step 910, the penalty module will also determine if the months of non-payment is greater than or equal to a non-payment threshold. The non-payment threshold is configured by the internet service provider 10 and can be a predetermined number of months. If the months of non-payment is less than the non-payment threshold, at step 920, the balance number of months to own the computer 60 will decrease by 1. A penalty report will be generated and saved into the platform database under the Certificates Folder at step 930. The penalty report will also be sent to the end reseller 40 via email. If however, the months of non-payment is greater than the non-payment threshold, at step 940, the internet service provider 10 will be alerted via email with the account

identification details of the end reseller 40 and the months of non-payment. The penalty module will send a command to the electronic distribution platform 100 and electronic payment module to suspend the account identification and virtual wallet of the end reseller 40 till further notice at step 950.

[0052] The end reseller 40 sells internet airtime units to the customers 50 through prepaid vouchers. The voucher can be in the form of prepaid cards. The electronic distribution platform 100 includes a voucher generation module for the generation of vouchers. The internet service provider 10 controls the creation and modification of vouchers generated through the internet service provider portal. The creation and modification of vouchers allow the internet service provider 10 to create vouchers with corresponding internet airtime units and retail value for the respective end reseller 40 for resale to customers 50. As part of marketing programs and promotions, the vouchers and its corresponding internet airtime units and retail value can be modified. Each voucher has a serial number that is alpha numeric. The serial number includes at least a minimum of six alpha numeric characters. The purpose of the serial number is to facilitate tracking and accounting of the vouchers. Each voucher is also issued with an expiration date which is configurable by the internet service provider 10. When a customer 50 purchases a prepaid voucher from the end reseller 40, the end reseller 40 issues a request for voucher creation in order to generate the prepaid voucher for the customer 50. Once approved, the end reseller's virtual wallet is debited the retail value of the prepaid voucher and credited with the internet airtime units and the prepaid voucher can be then be generated.

[0053] As mentioned above, the web portal 110 includes portals at the respective levels. An end reseller portal is accessible by the end reseller 40. The end reseller portal includes access to its user account, virtual wallet, tracking of vouchers, products and promotions offered by the internet service provider 10, report generation of vouchers and account balance, transaction history, etc. The end reseller portal also allows the end reseller 40 to print and issue the vouchers created by the internet service provider when a customer 50 wishes to purchase a voucher. The voucher will be issued and presented to the customer with a time stamp (date of creation), a date of expiry, the retail value, and the internet airtime units.

[0054] The web portal 110 includes a customer portal for the customer 50 to access the internet. A customer 50 who has purchased a voucher and wishes to use the voucher to access

the internet will require to validate the voucher. Upon opening the browser of a computing terminal connected to the network, a voucher submission page is displayed. The voucher submission page contains text field for submitting vouchers purchased from accredited end resellers. The customer 50 enters a 6 alpha-numeric serial number into the text field displayed on the voucher submission page which is accessible as the default page of all internet browsers of a computer connected to the network. The voucher submission page is the default page and is accessible via a browser of the computing terminal connected to the network even without access to the internet. At the default page, the customer 50 can input his user name and password in the log-in field. This is available only to customers 50 who have created an account. Users with accounts may access the customer portal and view advertisements and promotions or to receive special points or rewards. Customers 50 with no accounts can create an account via a link. Users will fill in the relevant required information such as a user name, password, email address and other information as required by the internet service provider. Once the voucher has been submitted, a voucher validation page will be displayed. The voucher validation page displays the result of the validation. The possible results are successful, invalid voucher, the voucher is already used, the voucher is expired. If the voucher validation is successful, internet access will be granted to the user and the remaining time of access or use is displayed prominently to the user. A button to stop the usage or to block internet access is also made available.

[0055] It will be apparent that various other modifications and adaptations of the application will be apparent to the person skilled in the art after reading the foregoing disclosure without departing from the spirit and scope of the application and it is intended that all such modifications and adaptations come within the scope of the appended claims.

Claims

1. A method of financing a computer by an internet service provider, comprising:

(1) selling internet airtime units to an intermediate reseller who then resells the internet airtime units to an end reseller via an electronic distribution platform;

(2) installing the computer at the end reseller's premises for allowing customers access to the internet via the computer when the customers purchase the internet airtime units from the end reseller;

(3) maintaining the computer by regular servicing and paying its electrical utilities; and

wherein full payment for the cost of the computer and its maintenance is made when the total retail value of the internet airtime units purchased by the customers is equivalent to at least the cost of the computer and its maintenance, and ownership of the computer is transferred from the internet service provider to the end reseller.

2. The method according to claim 1, wherein the electronic distribution platform includes a rebate module which computes number of months paid for the cost of the computer and its maintenance, wherein the number of months paid for the cost of the computer and its maintenance will increase by one month when monthly sales data for the computer exceeds monthly sales target.

3. The method according to claim 2, wherein the monthly sales data is the retail value of internet airtime units purchased daily aggregated over a month, and the monthly sales target is computed by dividing the cost of the computer and its maintenance over a period of twenty four months.

4. The method according to any of the above claims, wherein full payment for the cost of the computer and its maintenance is made when the number of months paid for the cost of the computer and its maintenance is at least twenty four months.

5. The method according to any one of claims 2 to 4, wherein the rebate module computes an end reseller rebate when the monthly sales data exceeds the monthly sales target.

6. The method according to claim 5, wherein the electronic distribution platform includes an electronic payment module which will credit the end reseller rebate into the end reseller electronic bank account.

7. The method according to claims 5 and 6, wherein the number of months paid for the cost of the computer and its maintenance will decrease by one month when the monthly sales data for the computer is lower than the monthly sales target.

8. The method according to claim 7, wherein the electronic distribution platform includes a penalty module which computes number of months of non-payment when the monthly sales data for the computer is lower than the monthly sales target.

9. The method according to claim 8, wherein the internet service provider will be alerted when the number of months of non-payment is more than or equal to a non-payment threshold.

10. The method according to any of the above claims, wherein an investment collection module is provided on the electronic distribution platform, and the investment collection module includes an investment payment profile, the rebate module and the penalty module.

11. The method according to any of the above claims, including a further step of creating and updating the investment payment profile of the computer on the electronic distribution platform to reflect the number of months paid and the number of months of non-payment.

12. The method according to any of the above claims, wherein the sale of the internet airtime units to the intermediate reseller is provided at a first predetermined discount and the resale of the internet airtime units by the intermediate reseller to the end reseller is provided at a second predetermined discount.

13. The method according to claim 12, wherein the first and second predetermined discount are in a numerically decreasing order.

14. The method according to claims 12 and 13, wherein the first and second predetermined discounts are a percentage of the retail value of the internet airtime units.

15. The method according to any of the above claims, wherein the electronic distribution platform facilitates the transfer of funds to and from electronic bank accounts of the internet service provider and the intermediate reseller.