

Methods and Systems

The present invention relates to methods and systems for providing an item to a person, in particular after the passing of said person.

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At present, when a person passes away, memories of the person in his/her loved ones are based on their existing memories and possessions. There may be people who wish to send reminders to others, in particular loved ones, even after their passing. However, there are many technical limitations preventing people from doing so.

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In a first aspect, there is provided a computer-implemented method of sending an item from a first person to a second person, the method comprising:

- (a) building a database comprising data of a first person, a status of a first person, data of a second person, data of a third person appointed by the first person, details of an item to be sent from the first person to the second person, and a date to send the item, wherein the status of the first person is set to be alive;
- (b) establishing a verified relationship between the first person and the third person;
- (c) sending a message periodically to the third person to determine if the status of the first person is alive or deceased;
- (d) determining the status of the first person from two sources, wherein one of the two sources is the third person;
- (e) upon determining that the status of the first person is deceased, setting the status of the first person in the database to deceased;
- (f) upon the status of the first person is deceased, accessing the database and determining if the date to send the item is within a predetermined period; and
- (g) upon determining the date is within the predetermined period, sending the item to the second person.

In an embodiment, determining the status of the first person, comprises receiving a notification from the third person; and searching an identity of the first person in a register or an obituary database to determine the status of the first person.

In an embodiment, determining the status of the first person, comprises sending a second message periodically to the first person, wherein the second message requires an input from the first person; and upon not receiving the required input from the first person, sending a confirmation query to the third person to determine the status of the first person.

In an embodiment, determining the status of the first person, comprises receiving a notification of the first person's demise from the third person; and sending a confirmation query to the first person with a time limit to respond; and determining the first person to be deceased on one of the following: no response is received within the time limit, or a confirmation response that the first person is deceased.

In an embodiment, there is a plurality of third persons appointed by the first person, and determining the status of the first person, comprises sending a confirmation query to the remaining plurality of third persons; and receiving a response from at least one of the remaining plurality of third persons to determine the status of the first person. A response from a majority of the plurality of third persons may be required to confirm the status of the first person.

Preferably, the method further comprises establishing a verified relationship between the first person and the plurality of third persons; and sending a message periodically to the plurality of third persons to determine if the status of the first person is alive or deceased.

In an embodiment, determining the status of the first person, comprises receiving a notification of death of the first person from a register; and sending a confirmation query to the third person.

Preferably, the method further comprises sending a request for a notification of death of the first person to the register.

Preferably, the item is an electronic message and the predetermined period is on the date itself. The predetermined period may be considered zero as an example.

Preferably, sending the item to the second person comprises alerting an administrator to send the item.

Preferably, when the item is a product, the method further comprises placing an order for the product.

Preferably, the method further comprises withdrawing a sum of money from a fund to pay for the item.

Preferably, the method further comprises receiving input from the first person details of the item, data on the second person, and the date to send the item.

Preferably, the method further comprises nominating the third person; sending a verification notification to the third person; and receiving a confirmation from the third person to establish the verified relationship between the first person and the third person. Advantageously, the nomination and acceptance by the third person ensures that a trusted source is used to provide information of the status of the first person which may be more timely and cost effective than existing methods.

Preferably, the method further comprises providing a questionnaire to the first person to determine if the first person qualifies for an insurance plan; and upon determining that the first person qualifies, requesting for information to build the database. Advantageously, the insurance plan may be used to provide the fund to pay for the item.

Preferably, the method further comprises providing a form for the first person to fill; and generating a will based on the filled form.

Preferably, the method further comprises receiving a confirmation of the identity and intention of the first person.

In an embodiment, the details of the item are recorded in the database based on a blockchain protocol. The details of the item are recorded in each block and prevents the details of the item from being tampered. Changes to the details of the item in each block are recorded and thus provides confidence to the users and third parties that the item is indeed the wishes of the first person. This may be particularly advantageous for wills and large value items.

In a second aspect, there is provided a non-transitory computer readable medium comprising instructions, when executed by a processor, performs the method described in the first aspect.

In a third aspect, there is provided a system comprising:

(a) a database, the database comprising data of a first person, a status of a first person, data of a second person, data of a third person appointed by the first person, details of an item to be sent from the first person to the second person, and a date to send the item, wherein the status of the first person is set to be alive;

- (b) a processor;
- (c) a memory comprising instructions, which when executed by the processor performs the method described in the first aspect, wherein the database and the memory are communicably coupled to the processor.

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The methods described herein advantageously allows for a person's memories and gifts to be send to their loved ones after the person's passing at a selected time, and provides an easy and effective method to leave a gift to their loved ones and allows the person to be remembered even after their passing. Advantageously, the computer implemented methods described allow for the safe guarding of a person's instructions by depositing and storing these instructions in a database, and subsequently releasing said instructions at pre-determined time points or events (birthday and special milestone events).

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15 In the Figures:

Figure 1 shows an embodiment of a method;

Figure 2 shows another embodiment of the method.

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In the following description, numerous specific details are set forth in order to provide a thorough understanding of various illustrative embodiments of the invention. It will be understood, however, to one skilled in the art, that embodiments of the invention may be practiced without some or all of these specific details. In other instances, well known process operations have not been described in detail in order not to unnecessarily obscure pertinent aspects of embodiments being described.

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Features that are described in the context of an embodiment may correspondingly be applicable to the same or similar features in the other embodiments. Features that are described in the context of an embodiment may correspondingly be applicable to the other embodiments, even if not explicitly described in these other embodiments. Furthermore, additions and/or combinations and/or alternatives as described for a feature in the context of an embodiment may correspondingly be applicable to the same or similar feature in the other embodiments.

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As used herein, the articles "a", "an" and "the" as used with regard to a feature or element include a reference to one or more of the features or elements. As used herein, the term "and/or" includes any and all combinations of one or more of the associated listed items. As used herein, the terms "first," "second," and "third," etc. are used merely as labels, and

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are not intended to impose numerical requirements on their objects. As used herein, the terms “top”, “bottom”, “left”, “right”, “side”, “vertical” and “horizontal” are used to describe relative arrangements of the elements and features. As used herein, the term “each other” denotes a reciprocal relation between two or more objects, depending on the number of objects involved.

Figure 1 shows an embodiment of the method 100. The method 100 includes building a database in block 105. The database includes data of a first person, a status of a first person, data of a second person, data of a third person (trusted person) appointed by the first person, details of an item to be sent from the first person to the second person, and a date to send the item. The status of the first person may be set to be alive or deceased, and is typically set as alive at the initialisation of the method 100. The database may be built by receiving input from the first person details of the item, data on the second person, and a date to send the item. The first person may also need to appoint or nominate a trusted person. The purpose of the trusted person is explained in greater detail below. The input from the user may be encrypted during transmission and storage in the database.

The first person (i.e. a user of the method) may be someone who wishes to send an item, in the form of a message or product, to their loved ones (the second person) after their passing, at certain milestones, events, or dates, for example, birthdays, anniversaries, a graduation ceremony. Thus, the second person may be considered a recipient of the item. The item may be an electronic message from the first person, and may be provided by the first person or selected from a predefined list of messages. The electronic message may also include photographs. The electronic message would be stored in the database and is preferably encrypted. The item may also be a product, for example a physical message like in the form of a letter or a card, a gift, a bouquet of flowers, a box of chocolates, birthday cake, an amount of money (for example, tens, hundreds, thousands or tens of thousands), and so forth. The first person further provides a date to send the item, this may be a one-off event, or may be recurring (e.g. repeated for a number of years). The first person may choose to send more than one item and/or to more than one loved one (second person).

The data on the second person should preferably include a unique identifier for the second person, for example an identity card number or social security number, which may be used to positively identify the second person. There may be situations in which the unique identifier may not be available, and two or more identifiers of the second person may be provided instead, for example the name of the second person, contact details of the second

person like email address and phone number, the relationship with the first person, an address of the second person.

5 The first person further needs to nominate a trusted person, whose contact information and details are subsequently included in the database. After nomination of the trusted person, the system sends a verification notification to the trusted person, and after receiving a confirmation from the trusted person, the system establishes that a verified relationship exists between the first person and the trusted person. Thus, in block 110, the method 100 includes a step of establishing a verified relationship between the first person and the
10 trusted person. It may also be possible for more than one trusted persons to be nominated.

An example of the verification notification could be an email to the trusted person, asking the trusted person to accept the nomination by the first person. Advantageously, the acceptance by the trusted person creates a link between the service provider and the
15 trusted person, thereby propagating the service. In an example, the trusted person may utilise the method and nominate the first person as his/her trusted person in turn. Further, this allows the method and system to be used even when there is no register (explained further below) which records the living status of a person, or the register is not accurate, or when there is no access to the register.

20 At block 115, the method 100 provides for sending a message periodically to the trusted person to determine if the status of the first person is alive or deceased. The period may be set by the first person and/or the administrator of the system, for example annually or bi-annually, or any other time frame. The message may provide a response button (or link) for
25 the third person to use to respond that the first person is deceased. Advantageously, this serves a dual purpose of allowing the system to determine if the first person is alive or deceased, and to subtly market the service to the trusted person.

30 At block 120, the method 100 provides for determining the status of the first person from two sources, the trusted person being one of the two sources. Advantageously, this allows the system to determine and verify the status of the first person from different sources to prevent misuse.

35 In an embodiment, the status of the first person may be determined by sending a message periodically to the first person. The message may require an input from the first person. For example, the message may update the first person of new messages and/or products that may be selected as the item, allowing the first person to change the item to be sent, and

subtly determine the status of the first person. This encourages the first person to provide an input to the system to indicate that the first person is active. The input may also be a request for payment or directly ask the first person to indicate the status. For example, upon the first person reading the message, a receipt is send back to the system indicating that the first person has read the message. In an embodiment, the input from the first person may be mandatory, and upon not receiving the required input from the first person, a confirmation query may be sent to the third person to determine the status of the third person. Upon receiving confirmation from the third person, the method may determine that the first person has passed away. In an embodiment, the status of the person may be verified manually, which requires more time and is less cost effective. Advantageously, this allows for the system to keep track of the first person from time to time, and allows the first person to change the items to be sent which may change over time.

In an embodiment, the status of the first person may be determined by receiving a notification from the third person and searching an identity of the first person in a register or an obituary database. The register may be a national register maintained by a country or state listing people who are alive or deceased. Preferably, the notification is received first before the register is searched. Advantageously, searching the register provides for an independent method to verify the status of the first person, however the register may not always be available in every country or up to date.

In an embodiment, the register may be configured to send a notification of death of the first person to the system upon registering that the first person has passed away. Thus, the method further includes receiving a notification of death of the first person from the register. This may serve as one of the source to determine the status of the first person. The system may send a request to the register for the notification of death to be generated, and subsequently send the notification when the first person's death is recorded with the register.

In an embodiment, the status of the first person may be determined by the system searching an obituary database. The obituary database is preferably available online, and may contain obituaries posted by people close to the first person, for example the next of kin.

In an embodiment, the status of the first person may be determined by receiving a notification from the third person and sending a confirmation query to the first person with a time limit to respond, for example three days, or a week. If the first person does not respond within the time limit, or a confirmation response is received that the first person is

deceased (i.e. somebody other than the first person confirms on behalf of the first person that the first person is deceased), the method determines and verifies that the first person is deceased. If the first person is still alive, the first person needs to respond within the time limit that the deceased notification from the third person is incorrect.

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In an embodiment, the status of the first person may be determined by having a plurality of (i.e. more than one) trusted third persons. Thus, the database may further include data on a plurality of trusted third persons. The plurality of trusted third persons are appointed by the first person. The method may further include establishing a verified relationship between each of the plurality of trusted third persons, sending a message to each of the plurality of trusted third persons to determine if the status of the first person is alive or deceased. When one of the plurality of third persons responds that the first person is deceased, the method may further include sending a confirmation query to the other third person/s in the plurality of third persons. When at least one other third persons confirm that the first person is deceased by responding, the verification is deemed to be completed, and the status of the first person is set to be deceased. Thus, when there are two third persons who have been nominated and verified the relationship between the first person and third person, both third persons need to confirm that the first person is deceased. When there are three more or third persons, a majority of confirmation from the plurality of third persons may be required to verify that the first person is deceased. In an example, three trusted loved ones are used, in other words there are three third persons. Confirmation from at least two of the three third persons are required to form a majority to confirm the status of the first person. This prevents the misuse of the methods and systems described herein.

25 After verifying from the two sources that the first person has indeed passed on, the status of the first person is set to deceased (i.e. changed from alive to deceased) in block 125. The method 100 and system further accesses the database to retrieve information of the item to be sent, the details of the second person and a date to send the item.

30 At block 130, the method 100 accesses the database and determines if the date to send the item is within a predetermined period. At block 135, upon determining that the date is within a predetermined period, the method includes sending the item to the second person.

In an embodiment, where the item is an electronic message (e.g. an email or virtual card), the method 100 is configured to send the electronic message on the date. The electronic message may contain words and/or photographs. Thus, the predetermined period may be considered to be on the date itself or zero days.

In another embodiment, when the item is a physical object, the method 100 alerts an administrator to send the item when the date is determined to be within the predetermined period. This includes alerting the administrator to place an order for the item either from an external vendor or from an internal supply facility.

In another embodiment, the method 100 may further include placing an order for the product by the system, and is preferably performed by the system when it determines that the date to send the item is within the predetermined period. For example, the database may include one or more vendors providing a list of products to be selected as the item. The first person may select the item from the list of products available in the database, and after the first person has passed away, the system after verifying the deceased status of the first person automatically places an order for the product when the date to send to the item is within a predetermined period. If the data on the second person includes the delivery address and recipient the order may be placed automatically by the method.

In various embodiments, the method 100 may further include withdrawing a sum of money from a fund to pay for the item. The fund may be provided for by an insurance plan explained subsequently. The withdrawal may be done automatically by the system and method described herein without human intervention.

In the various embodiments, the predetermined period may be set by the administrator of the system, and allows for time for the order to be placed, prepared and send out to the loved one.

In an embodiment, the first person may pay a fee to subscribe to the service. Alternatively, the sending of the electronic message may be provided free while the sending of a product may require a fee, in other words a freemium type of model.

In an embodiment, the service may be backed by a group term insurance plan. An example is shown in Figure 2, which is similar to the method 100 in Figure 1. In Figure 2, at block 240, the method 200 may further provide a questionnaire to determine if a first person qualifies for an insurance plan, and if the first person qualifies, at block 245 the method further request information from the first person to build the database, including the details of the item, data of the second person, a date to send the item, a status of the first person, and a third person(s) appointed by the first person. Advantageously, this allows for the service to be provided at an affordable cost to people. Further, this avoids problems faced

with many existing service providers which collect payment in full but may become insolvent and unable to provide the service after the death of the user.

In an embodiment, the method may further include providing a form for the first person to fill and auto generate a will based on the filled form. The form is preferably an online form. The online form and will may be signed and encrypted digitally. The online form may also be provided with pre-checked conditions to ensure that the will generated is valid, in particular with respect to the jurisdiction the will is to be used in, for example the country of residence or nationality of the first person. In particular, the will may be generated with a time stamp registration which may be used to serve as a record of the intention of the first person. In addition, two witnesses may be required to verify the intention of the first person as well. The method 100, 200 may further include receiving confirmation from at least two witnesses of the first person's intention. In particular, the witnesses should not be the same as the named beneficiaries in the will.

The method 100, 200 may further include receiving a confirmation of the identity and intention of the first person. This may be done by receiving a notification from the system after the first person conducts a live video call or in-person visit. The first person may need to provide photo identification as well. After doing so, a notification can be send to the system to confirm the identity and intention of the first person.

In an example, the database may be built based on a blockchain protocol. In particular, the details of the item should be recorded in the database based on a blockchain protocol. Thus, the details of the item are recorded in each block of the blockchain. This prevents tampering of the details of the item and any changes made to the details of the item would be recorded, and confirms the authenticity and intentions of the first person. This provides both the first person and third parties confidence that the item is and will be correctly send to the correct second person (loved one). In particular, this may be advantageous for wills and large value items where disputes may arise as to the authenticity.

In another example, the details of the item and/or will generated may be send to a second repository for storage. Thus, the method 100, 200 may include sending details of the item and/or will to a second repository. This increases the confidence of the user and third parties in the method 100, 200. The second repository may choose to store this digitally and/or physically.

The methods and system may be accessed via a website or through a mobile application.

The systems and methods described above may be implemented in many different ways in many different combinations of hardware, software, firmware, or any combination thereof. In one example, the systems and methods may be implemented with a computer having a processor and a memory communicably coupled thereto, where the memory stores instructions, which when executed by the processor, cause the processor to perform the aforementioned methods. The processor may include any type of circuit such as, but not limited to, a microprocessor, a microcontroller, a graphics processor, a digital signal processor, or another processor. The processor may also be implemented with discrete logic or components, or a combination of other types of analogue or digital circuitry, combined on a single integrated circuit or distributed among multiple integrated circuits. All or part of the logic described above may be implemented as instructions for execution by the processor, controller, or other processing device and may be stored in a tangible or non-transitory machine-readable or computer-readable medium such as flash memory, random access memory (RAM) or read only memory (ROM), erasable programmable read only memory (EPROM) or other machine-readable medium such as a compact disc read only memory (CDROM), or magnetic or optical disk. A product, such as a computer program product, may include a storage medium and computer readable instructions stored on the medium, which when executed in an endpoint, computer system, or other device, cause the device to perform operations according to any of the description above. The memory can be implemented with one or more hard drives, and/or one or more drives that handle removable media, such as diskettes, compact disks (CDs), digital video disks (DVDs), flash memory keys, and other removable media.

The systems and methods can also include a display device, an audio output and a controller, such as a keyboard, mouse, trackball, game controller, microphone, voice-recognition device, or any other device that inputs information. The processing capability of the system may be distributed among multiple system components, such as among multiple processors and memories, optionally including multiple distributed processing systems. Parameters, databases, and other data structures may be separately stored and managed, may be incorporated into a single memory or database, may be logically and physically organized in many different ways, and may implemented in many ways, including data structures such as linked lists, hash tables, or implicit storage mechanisms. Programs may be parts (e.g., subroutines) of a single program, separate programs, distributed across several memories and processors, or implemented in many different ways, such as in a library, such as a shared library (e.g., a dynamic link library (DLL)). The DLL, for example,

may store code that performs any of the system processing described above. The systems and methods can be implemented over a cloud.

Similarly, the methods described herein may be at least partially processor-implemented, a processor being an example of hardware. For example, at least some of the operations of a method may be performed by one or more processors or processor-implemented modules. Moreover, the one or more processors may also operate to support performance of the relevant operations in a “cloud computing” environment or as a “software as a service” (SaaS). For example, at least some of the operations may be performed by a group of computers (as examples of machines including processors), with these operations being accessible via a network (e.g., the Internet) and via one or more appropriate interfaces (e.g., an API).

The performance of certain of the operations may be distributed among the one or more processors, not only residing within a single machine, but deployed across a number of machines. In some example embodiments, the one or more processors or processor-implemented modules may be located in a single geographic location (e.g., within a home environment, an office environment, or a server farm). In other example embodiments, the one or more processors or processor-implemented modules may be distributed across a number of geographic locations.

Unless specifically stated otherwise, discussions herein using words such as “processing,” “computing,” “calculating,” “determining,” “presenting,” “displaying,” or the like may refer to actions or processes of a machine (e.g., a computer) that manipulates or transforms data represented as physical (e.g., electronic, magnetic, or optical) quantities within one or more memories (e.g., volatile memory, non-volatile memory, or any suitable combination thereof), registers, or other machine components that receive, store, transmit, or display information

Throughout this specification, plural instances may implement components, operations, or structures described as a single instance. Although individual operations of one or more methods are illustrated and described as separate operations, one or more of the individual operations may be performed concurrently, and nothing requires that the operations be performed in the order illustrated. Structures and functionality presented as separate components in example configurations may be implemented as a combined structure or component. Similarly, structures and functionality presented as a single component may be implemented as separate components. These and other variations, modifications, additions, and improvements fall within the scope of the subject matter herein.

Claims

1. A computer-implemented method of sending an item from a first person to a second person, the method comprising:
 - (a) building a database comprising data of a first person, a status of a first person, data of a second person, data of a third person appointed by the first person, details of an item to be sent from the first person to the second person, and a date to send the item, wherein the status of the first person is set to be alive;
 - (b) establishing a verified relationship between the first person and the third person;
 - (c) sending a message periodically to the third person to determine if the status of the first person is alive or deceased;
 - (d) determining the status of the first person from two sources, wherein one of the two sources is the third person;
 - (e) upon determining that the status of the first person is deceased, setting the status of the first person in the database to deceased;
 - (f) upon the status of the first is deceased, accessing the database and determining if the date to send the item is within a predetermined period; and
 - (g) upon determining the date is within the predetermined period, sending the item to the second person.
2. The computer-implemented method according to claim 1, wherein determining the status of the first person, comprises receiving a notification from the third person; and searching an identity of the first person in a register or an obituary database to determine the status of the first person.
3. The computer-implemented method according to claim 1, wherein determining the status of the first person, comprises sending a second message periodically to the first person, wherein the second message requires an input from the first person; and upon not receiving the required input from the first person, sending a confirmation query to the third person to determine the status of the first person.
4. The computer-implemented method according to claim 1, wherein determining the status of the first person, comprises receiving a notification of the first person's demise from the third person; and sending a confirmation query to the first person with a time limit to respond; and determining the first person to be deceased on one

of the following: no response is received within the time limit, or a confirmation response that the first person is deceased.

5. The computer-implemented method according to claim 1, wherein there is a plurality of third persons appointed by the first person, and determining the status of the first person, comprises sending a confirmation query to the remaining plurality of third persons; and receiving a response from at least one of the remaining of plurality of third persons to determine the status of the first person.
6. The computer-implemented method according to claim 5, wherein a response from a majority of the plurality of third persons is required to confirm the status of the first person.
7. The computer-implemented method according to any one of claims 5 to 6, wherein the method further comprises establishing a verified relationship between the first person and the plurality of third persons; and sending a message periodically to the plurality of third persons to determine if the status of the first person is alive or deceased.
8. The computer-implemented method according to claim 1, wherein determining the status of the first person, comprises receiving a notification of death of the first person from a register; and sending a confirmation query to the third person.
9. The computer-implemented method according to claim 8, further comprises sending a request for a notification of death of the first person to the register.
10. The computer-implemented method according to any one of claims 1 to 9, wherein the item is an electronic message and the predetermined period is on the date itself.
11. The computer-implemented method according to any one of claims 1 to 9, wherein sending the item to the second person comprises alerting an administrator to send the item.
12. The computer-implemented method according to any one of claims 1 to 9, wherein the item is a product, the method further comprising placing an order for the product.

13. The computer-implemented method according to any one of claims 11 to 12, further comprising withdrawing a sum of money from a fund to pay for the item.
- 5 14. The computer-implemented method according to any one of claims 1 to 13, further comprising receiving input from the first person details of the item, data on the second person, and the date to send the item.
- 10 15. The computer-implemented method according to any one of claims 1 to 14, further comprising nominating the third person; sending a verification notification to the third person; and receiving a confirmation from the third person to establish the verified relationship between the first person and the third person.
- 15 16. The computer-implemented method according to any one of claims 1 to 15, further comprising providing a questionnaire to the first person to determine if the first person qualifies for an insurance plan; and upon determining that the first person qualifies, requesting for information to build the database.
- 20 17. The computer-implemented method according to any one of claims 1 to 16, further comprising providing a form for the first person to fill; and generating a will based on the filled form.
- 25 18. The computer-implemented method according to any one of claims 1 to 17, further comprising receiving a confirmation of the identity and intention of the first person.
- 30 19. The computer-implemented method according to any one of claims 1 to 18, wherein the details of the item are recorded in the database based on a blockchain protocol.
20. A non-transitory computer readable medium comprising instructions, when executed by a processor, performs the method according to any one of claims 1 to 19.
- 35 21. A system comprising
- (a) a database, the database comprising data of a first person, a status of a first person, data of a second person, data of a third person appointed by the first person, details of an item to be sent from the first person to the second person, and a date to send the item, wherein the status of the first person is set to be alive;

- (b) a processor;
- (c) a memory comprising instructions, which when executed by the processor performs the method according to any one of claims 1 to 19, wherein the database and the memory are communicably coupled to the processor.