SYSTEM AND METHOD FOR PROCESSING A MAILING LABEL

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ABSTRACT

A system and method of processing a mailing label through a postal service that requires an account that can be charged for generating the mailing label are described. The method includes charging or deducting a fictitiously fundable or chargeable account to enable generation of a mailing label for a mail piece. The mailing label includes a tracking indicium associated with the fictitiously fundable or chargeable account. The method further includes receiving the tracking indicium scanned from the mailing label on the mail piece when the mail piece is inducted in the mail stream or during transit of the mail piece in the mail stream, and charging or deducting funds from an actually fundable or chargeable account based upon the received scanned tracking indicium.
FIG. 3
FIG. 4
CREATE A MAIL LABEL

INDUCT THE MAIL LABEL IN THE MAIL STREAM

SCAN THE MAIL LABEL BY POSTAL OPERATIONS

SEND SCANNED INFORMATION TO THE CENTRALIZED DATABASE OF THE POSTAL SERVICE

PROVIDE THE SCANNED INFORMATION TO CENTRALIZED MAIL SYSTEM OF POSTAGE VENDOR

RECEIVE THE SCANNED INFORMATION AND COMPUTE APPROPRIATE POSTAGE

CREATE A TRANSACTION AGAINST ACCOUNT OF MAILER

FIG. 6
CREATE A FICTITIOUS ACCOUNT AT A CENTRALIZED POSTAGE SYSTEM OF THE POSTAGE VENDOR FOR A USER

CREATE A MAIL LABEL, THE MAIL LABEL HAVING A SERIAL INDICUM INDICATING A FICTITIOUS POSTAGE AMOUNT DRAWN FROM A FICTITIOUSLY FUNDABLE ACCOUNT

INDUCT A MAIL PIECE HAVING THE MAIL LABEL INTO THE MAIL STREAM

SCAN THE MAIL LABEL BY POSTAL OPERATIONS

SEND SCANNED INFORMATION TO THE CENTRALIZED DATABASE OF THE POSTAL SERVICE

RECEIVE THE SCANNED INFORMATION AT THE CENTRALIZED POSTAGE SYSTEM OF THE POSTAL VENDOR

CREATE A TRANSACTION INDICIA ASSOCIATED WITH THE MAIL LABEL

CHARGE OR DEDUCT A REAL POSTAGE AMOUNT EQUAL TO THE FICTITIOUS POSTAGE AMOUNT FROM A REAL ACCOUNT OF THE USER

FIG. 8
SYSTEM AND METHOD FOR PROCESSING A MAILING LABEL

CROSS REFERENCE TO RELATED APPLICATIONS


BACKGROUND OF THE INVENTION

[0002] 1. Field of the Invention
[0003] The present invention pertains to postage indica, postage payment and in particular to a system and method for processing a mailing label postag.
[0004] 2. Discussion of Related Art
[0005] Centralized, internet-based postage systems have achieved wide acceptance since their conception in the mid-1990’s. U.S. Pat. No. 6,005,945 to Whitehouse describes in detail internet-based postage systems and methods. In this model, rather than having independent, stand-alone electro-mechanical postage meters located throughout the country, an array of equivalent “virtual meters” is maintained in a database at a centralized server site. Each postage transaction uses a secure communication from the end user to the centralized server site. This type of system generates a centralized database of indicium and, in the case of shipping labels, associated tracking database that encompasses a whole mailing and shipping behavior of a plurality of users (e.g., hundreds of thousands of users). Another aspect of PC-based postage is the serialization of each postage indicium. Each indicium has a unique combination of account number and serial number (also referred to as “piece count” in the mailing industry). This idea is disclosed in U.S. Pat. No. 5,319,562 and reiterates in U.S. Pat. No. 6,005,945.

[0006] Returned goods represent a substantial percentage of packages shipped worldwide. The term “Reverse Logistics” has been coined to describe this sector of the shipping industry. FIG. 1 shows a conventional U.S. Postal Service Merchandise Return Label (MRL). This type of label can be distributed in bulk. For example, the return labels can be provided in the box of each order shipped by a shipper (e.g., Amazon.com). The cost of each label is only a few fractions of a cent. Hence, the shipper (e.g., Amazon.com) does not incur an important expense. Only a few percent of the packages sent out will require the MRL and the U.S. Postal Service only charges for the labels actually placed in the mail stream, i.e., the labels used. Often the “From” address is not filled out, as it is optional. However, the delivery address references the “Postage Due Unit” at the receiving Post Office.

[0007] As shown in FIG. 1, the return label includes a series of horizontal black bars (in this case 7 bars) under the permit box “NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES”. These bars are a visual queue to USPS operations that some accounting must be done on this piece. These same horizontal bars are also used on a reply postcard in a magazine. This is the only visual queue provided to the USPS so the label can be accounted for. These bars are detected by a the human eye, not a machine. If these bars are not seen or detected and accounted for, the USPS will lose the revenue associated with the mail piece on which the label is applied.

[0008] Merchandise Return Labels are historically paid for via a USPS permit. For example, as shown in FIG. 1, the Merchandise Return Label is paid for using permit 307 issued by the Los Angeles Main Post Office. When returned packages are received at the Postage Due unit, they are manually weighed and the appropriate rate is computed. The rate must take into account the origin and the destination in most cases because rates are normally “zone based”. Each piece is then manually logged into a computer system so that the permit holder (e.g., Amazon.com) can have funds deducted from their permit account.

[0009] To acquire a permit, the account holder must pay an annual fee for the permit, as well as an annual accounting fee. In addition, the account holder is charged a surcharge over normal rates for each package. Therefore, this is an expensive option for both the account holder and the Postal Service.

[0010] Another heavily used but highly manual system employed by the U.S. Post Office is the Express Mail Corporate Account (EMCA). Many mailers still use the original multi-part Express Mail form shown in FIG. 2. In addition, since typewriters have disappeared from most homes and offices, these Express Mail forms are almost always filled out by hand. The label is accompanied by some form of postage payment, a meter strip from a retail post office counter, a conventional postage meter strip applied by the customer, conventional stamps or simply an Express Mail Corporate Account (EMCA) number.

[0011] Express Mail goes through a formal acceptance process at the induction post office (PO). The PO employee will weigh the package and input the weight of the package, along with the delivery address and tracking barcode number into a retail Post Office terminal. Even if the Express Mail piece is dropped in a street mail box (blue box), the origin PO has a responsibility to enter this information. In the case of payment by EMCA, the PO employee will enter that along with the other information. However, there is no way to tell at the time of induction if the EMCA account is valid or it belongs to the mailer. Furthermore, the process is highly manual, with carbon copies being removed and saved by the induction PO as well as those responsible for final billing.

[0012] Some mailers have begun switching to a single ply version of the Express Mail label which can be computer generated. An example of a conventional computer generated mail express label is shown in FIG. 3. The postage payment methods are typically a PC postage Information Based Indication (IBI), a conventional meter strip, a retail PO counter strip or conventional stamps. However, this particular label format currently cannot be used for EMCA mailings. The EMCA approach is functionally identical to the permit based system of FIG. 1. Essentially, the mailer opens and maintains an account with the post office (either permit or EMCA) and funds are deducted from this account when relevant “reply” mail pieces are manually detected in the mail stream.

[0013] A prepaid return label printing solution for Priority and Express mail labels has been introduced by Endicia Internet Postage (circa 2004). The software logic essentially reverses the return address and delivery address of what would be normal Priority Mail label. It adds the legend “No Postage Stamp Necessary” and removes the postmark date (since the induction date will generally be unknown). The postage is properly computed by taking into account the postal zones.

[0014] This computer image may be emailed to a customer or displayed on a Web site, and provides a quick and easy way
for a vendor to supply a prepaid return label. Because this is completely prepaid, there is no permit fee, no accounting fee, no delay at the receiving post office, and no manual accounting required.

[0015] The limitation of this type of return label is that the postage has been prepaid by the PC postage account holder. If this label is not used, the postage is essentially wasted. Therefore, the label concept is well suited for customer interactions where the merchant is quite certain the customer will be returning the goods. These types of customers are generally easy to identify by either call center or Web site interactions. However, the limitation remains as the postage is consumed when the postage label is printed.

[0016] Those unfamiliar with the operational of National Posts may question why the revenue collection for return shipping labels is such a difficult problem. National Posts or Postal Services like USPS have operated with a prepaid model for hundreds of years. However, in the prepaid return shipping labels, each mail piece has to provide an indication that the postage has already been paid via some method such as stamps, meter mark, PC postage indicium, permit account, EMCA, etc. There is no “after the fact” billing. National Post delivery networks are generally point to point, as opposed to FedEx® or UPS™. That is, if a package originates in San Francisco (SF), Calif. and is going to Los Angeles (LA), Calif., the package will likely be tracked or flown directly from SF to LA.

[0017] In contrast, FedEx® and UPS™ operate hub systems where all packages flow through a single hub facility. With a hub system, one can be assured that each and every package will be processed by automated systems at the hub, and the processing scan will result in the final billing to the shipper. Hence, the same SF to LA package, if for instance handled by FedEx®, would be flown to Memphis, Tenn. on the first evening and then flown from Memphis to LA the next morning.

[0018] The present invention addresses various issues relating to the above and other issues with conventional approaches.

BRIEF SUMMARY OF THE INVENTION

[0019] An aspect of the present invention is to provide a method of processing a mailing label through a postal service that requires an account that can be charged for generating the mailing label. The method includes charging or deducting a fictitiously fundable or chargeable account to enable generation of a mailing label for a mail piece. The mailing label includes a tracking indicium associated with the fictitiously fundable or chargeable account and the tracking code includes the client mailer identification number. The method further includes receiving a file containing the tracking code scanned from the mailing label on the mail piece when the mail piece is inducted in the mail stream or during transit of the mail piece in the mail stream.

[0020] Another aspect of the present invention is to provide a method of processing a mailing label having a tracking code through a postal service that requires an account that can be charged for generating the mailing label. The method includes receiving a client mailer identification number from a postal service, and charging or deducting a fictitiously fundable or chargeable account to enable generation of a mailing label for a mail piece. The mailing label includes a tracking code associated with the fictitiously fundable or chargeable account and the tracking code includes the client mailer identification number. The method further includes receiving a file containing the tracking code scanned from the mailing label on the mail piece when the mail piece is inducted in the mail stream or during transit of the mail piece in the mail stream.

[0021] Yet another aspect of the present invention is to provide a system of processing a mailing label through a postal service that requires an account that can be charged for generating the mailing label. The system includes a memory configured to store a fictitiously fundable or chargeable account, the fictitiously fundable account being useable to generate a mailing label for a mail piece. The mailing label includes a tracking indicium associated with the fictitiously fundable or chargeable account. The system further includes a processor configured to: (i) receive the tracking indicium scanned from the mailing label on the mail piece when the mail piece is inducted in the mail stream or during transit of the mail piece in the mail stream; and (ii) generate an input to charge or deduct funds from an actually fundable or chargeable account based upon the received scanned tracking indicium.

[0022] Although the various steps of the method of providing or printing postage stamps are described in the above paragraphs as occurring in a certain order, the present application is not bound by the order in which the various steps occur. In fact, in alternative embodiments, the various steps can be executed in an order different from the order described above or otherwise herein.

[0023] These and other objects, features, and characteristics of the present invention, as well as the methods of operation and functions of the related elements of structure and the combination of parts and economies of manufacture, will become more apparent upon consideration of the following description and the appended claims with reference to the accompanying drawings, all of which form a part of this specification, wherein like reference numerals designate corresponding parts in the various figures. It is to be expressly understood, however, that the drawings are for the purpose of illustration and description only and are not intended as a definition of the limits of the invention. As used in the specification and in the claims, the singular form of “a”, “an”, and “the” include plural referents unless the context clearly dictates otherwise.

BRIEF DESCRIPTION OF THE DRAWINGS

[0024] In the accompanying drawings:

[0025] FIG. 1 is a view of a conventional merchandise return label postage label;

[0026] FIG. 2 is a view of a conventional express mail label used by the U.S. postal service;

[0027] FIG. 3 is a view of a conventional computer generated express mail label;

[0028] FIG. 4 is a view of a printed prepaid return label, according to an embodiment of the present invention;

[0029] FIG. 5 depicts a schematic diagram for creating a mail label and processing mail having the mail label in the mail stream, according to an embodiment of the present invention;

[0030] FIG. 6 is a flow chart depicting the various steps for processing mail in the mail stream, according to an embodiment of the invention;
FIG. 7 depicts a schematic diagram for creating a mail label and processing the mail piece having the mail label in the mail stream, according to another embodiment of the present invention; FIG. 8 is a flow chart depicting the various steps for processing mail in the mail stream, according to another embodiment of the invention; FIG. 9 is a schematic diagram showing a file management system, according to an embodiment of the present invention; FIG. 10 is a view of a printed USPS Priority Mail® label having a tracking barcode, according to an embodiment of the present invention; and FIG. 11 depicts a computer system for processing a mailing label, according to an embodiment of the present invention.

DETAILED DESCRIPTION OF EMBODIMENTS OF THE INVENTION

An embodiment of the present disclosure focuses on the extension of the internet postage model and revises the mechanism, and particularly the timing, of customer payments for use of the postal delivery service. One immediate use of an embodiment of the present invention is in the area of “reply postage.” However, it should be appreciated that, the present method and system is also applicable to all types of postage transactions. According to one embodiment, the method or system of the present invention can create a mail piece (e.g., a shipping label) with a serialized indicium associated with a given customer account, but with an assigned indicium having a value of $0.00. When the mail piece is inducted into the mail stream, an operational scan or operational scans of postage barcode and/or tracking indicium are reported back to the centralized postage system. The operational scan(s) can optionally identify the indication point and the delivery point. The class of mail is typically known and established at the time of printing the mail piece. The weight is either recorded at induction, measured during an in process weigh/scan operation, or irrelevant in the case of using weight-independent mail class (e.g., an Express Mail Flat Rate Box). When the scan information is received by the centralized postage system operation, the correct postage can then be computed and charged to or deducted from the end-user’s postage account.

This method and system can replace the manual process used by the postal service for reply mail. For the U.S. Postal Service, the method and system described herein can be used to replace the Express Mail Corporate Account (EMCA) and the Merchandize Return Label Service (MRLS) programs. The method and system described herein allow, for example, the creation and distribution of numerous serialized shipping labels without actually incurring the upfront cost of the postage indicium. As a result, this can provide cost savings for the shipper (e.g., Amazon.com) as the mailing label does have a monetary value attached or assigned to it until it is used in the course of shipping a package or sending mail from point A to point B. The method and system can also allow for pre-addressed labels, or labels where the destination address is filled out by hand while a person is on travel. The process does not deduct or charge actual funds from the customer’s account until the mail piece is actually being processed by the postal service (e.g., Post Office).

In accordance with one embodiment, a centralized postage system is employed to create reply labels similar to the reply labels shown in FIG. 4. FIG. 5 depicts a schematic diagram for creating a mail label and processing mail having the mail label in the mail stream, according to an embodiment of the present invention. FIG. 6 is a flow chart depicting the various steps for processing mail in the mail stream, according to an embodiment of the invention. Referring to both FIG. 5 and FIG. 6, a user interface implemented by software executed by a computer 10 allows the account holder to create a label 14 by using a printer 12 connected to the computer 10, at S10. The label 14 contains a tracking indicium or tracking barcode 14A and a postage value indicium 14B, such as a two dimensional postage IB1 (information based indicia) barcode, representing a given mail class (first class mail, priority mail, express mail, etc.). The generated postage value indicium (e.g., an IB1 indicium) has a zero valuation (i.e., $0), but is assigned a unique piece count or serialized indicium and treated like any other indicium. No funds are charged or deducted from the postage balance at the account of the user residing at the postage provider facility 16 or centralized postage system 16 of the postage vendor for creating the reply label 14 or printing the reply label 14.

If and when the reply label is inducted in the mail stream (depicted in FIG. 5 as a street postal service mail box) at S20, the label is scanned by the postal service operations using a scanner 20, at S30. The label may be scanned at numerous points along its delivery cycle. In one embodiment, the label can be for example scanned one, two or more times, for example at delivery, and at various times as the mail associated with the label traverses the postal service operational system. The scanned information including the tracking barcode (e.g., a 1D barcode) 14A or the postage value indicium (e.g., an IB1 barcode such as 2D barcode) 14B, or both and the weight of the mail piece are sent to the centralized database of central mail facility or postal service 22 (e.g., USPS Package Tracking System (PTS), at S40. The central mail facility 22 provides the tracking barcode (e.g., 1D barcode) 14A scans, or the postage value indicium (e.g., IB1 barcode such as 2D barcode) 14B scans, or both to the centralized mail system 16 of postage vendor, for example, in a FTP file, at S50. As stated above, the postage value indicium (e.g., 2D barcode) 14B may include a serialized indicium or piece count. The postage value indicium 14B may further include a portion of the tracking barcode 14A. For example, in one embodiment, postage value indicium 14B may include the last 9-digits of the tracking barcode 14A. In this case, scanning the tracking barcode 14A and/or the postage value barcode can identify a transaction that created the label. Hence, the tracking barcode 14A or the postage value indicium 14B or both may constitute a tracking information or tracking indicium and can be used to detect the label 14 and thus the associated mail piece in the mail stream. The tracking barcode 14A can be a “delivery confirmation” barcode in USPS First Class or Priority Mail or an express mail tracking code in USPS Express Mail, or a “customs barcode” in an international customs form. In one embodiment, the scanned information including the tracking barcode (e.g., 1D barcode) 14A and/or the indicium 14B is provided to the centralized mail system 16 of the postage vendor in nearly real time. In another embodiment, the files can be provided on an hourly basis using, for example, FTP protocols from the USPS Package Tracking System (PTS) to the centralized postage system 16 of the postage vendor. Typically, a given postage label will see multiple in-transit scan reports and will always show at minimum a delivery scan. For Express Mail, the scan rate is
extensive and includes the acceptance scan at induction, numerous in process scans, and a delivery scan with potentially a signature capture. In other words, it can be assumed with near certainty that any label indented in the mail stream will be detected and reported back to the postage vendor.

When mail stream information is received at the centralized postage system of the postage vendor (e.g., in a form of a FTP file), the postage vendor computes the appropriate postage cost for this transaction, at $S60 and creates another transaction against the mailer’s account, at $S70. This results in no printed output, but simply adds another indicium record to the account’s postage history.

The return labels can be pre-addressed (as shown for example in FIG. 4) or, alternatively, the delivery address can be left blank. In the latter case, the mail class and serialized indicium (within the IBI indicium) would be the major element of the postage label. Several of these preprinted labels could be taken on a business trip by the account holder and that person could simply write the delivery address by hand when he/she needs to ship material somewhere. In this case, the tracking information would be used to determine the origin ZIP and delivery ZIP for postage computation. The weight would be captured at acceptance of the mail (for example at a counter of a post office), or would not be required in the event the mailer used one of the flat rate packages, such as for example Priority Mail Boxes, available from the USPS.

In this embodiment, billing by the postal service or authority can be accomplished automatically based on the normal in-process and delivery scans. The creator of these labels can produce them without any immediate financial impact, as he or she is only charged for postage when the label is actually used or detected in the mail stream.

In another embodiment, the method or system of the present invention can create a mail piece (e.g., a return shipping label) with a serialized postage value indicium associated with a fictitiously funded account or an account with faux or fictitious money. FIG. 7 depicts a schematic diagram for creating a mail label and processing the mail piece having the mail label in the mail stream, according to another embodiment of the present invention. FIG. 8 is a flowchart depicting the various steps for processing mail in the mail stream, according to another embodiment of the invention. Referring to both FIG. 7 and FIG. 8, the fictitiously funded account is created by the postage vendor (e.g., Endicia) at the centralized postage system $S30 of the postage vendor and associated with the user or mailer’s account at the postage centralized system $S30, at $S100. For example, the fictitiously funded account can be used in the case where the postal service that delivers the mail requires the presence of a monetary value (different from zero) on the postage of mail. For example, it is known that the USPS requires pre-payment for postage in order to deliver mail indented in the mail stream.

A user interface implemented by software executed by a computer $S32 of the account holder allows the account holder to create a mail label $S34 by using a printer $S36 connected to the computer $S32, at $S120. The mail label (e.g., a return shipping label) $S34 may include a postage value indicium (e.g., an IBI indicium such as a 2D barcode) $S34A. The mail label may include a tracking code (e.g., in a form of a barcode such as a 1D barcode) $S34B. The postage value indicium $S34A may include a serialized indicium (e.g., a piece count). The postage value indicium $S34A may include a portion of the tracking barcode $S34C. For example, in one embodiment, postage value indicium $S34A may include the last 9-digits of the tracking barcode $S34B. In this case, scanning the tracking barcode $S34B and/or the postage value indicium $S34A can identify the transaction that created the label. Hence, the tracking barcode $S34B, or the postage value indicium $S34A, or both may constitute a tracking information or tracking indicium and can be used to detect the label $S34 and thus the associated mail piece in the mail stream. The tracking barcode $S34B can be a “delivery confirmation” barcode in USPS First Class or Priority Mail or “an express mail tracking code” in USPS Express Mail. The postage value indicium (e.g., IBI indicium) $S34A may indicate a postage amount (e.g., $S4.50). This postage amount is drawn from the fictitiously fundable account, i.e., the account with faux or fictitious money. In other words, the postage amount (e.g., $S4.50) is not drawn from an account of real money. The fictitiously fundable account can be loaded with a desired, fictitious, sum of funds, such as for example $S100,000. The postage amount ($S4.50) is debited from this sum of funds in the fictitiously funded account (e.g., $S100,000) to “pay” for the postage of the mailing label (e.g., a return mailing or shipping label).

In this way, when the mail piece is indented into the mail stream (represented in FIG. 7 by a street mail postal mail box $S38), at $S120, the postal service (e.g., USPS) operations performs operational scans of postage indicia (e.g., postage barcode such as a 2D barcode) $S34A and/or tracking code (e.g., a tracking barcode such as a 1D barcode) $S34B using scanner $S40, at $S130. The label $S34 may be scanned at numerous points along its delivery cycle by the postal service operations. In one embodiment, the label $S34 can be for example scanned one, two or more times, for example at delivery, and at various times as the mail associated with the label traverses the postal service operational system. The scanned information including the tracking barcode (e.g., a 1D barcode) $S34B, or the postage value indicium (e.g., 2D barcode) $S34A, or both and optionally the weight of the mail piece are sent to the centralized database of postal service $S42 (e.g., USPS Package Tracking System), at $S140. The scanned information is reported back to the centralized postage system $S30 of the postage vendor (e.g., Endicia). The central mail facility $S22 provides the scanned tracking indicium including tracking barcode (e.g., 1D barcode) $S34B or the scanned postage value indicium (e.g., 2D barcode) $S34A, or both to the centralized mail system $S30 of the postage vendor. For example, in the case of the USPS, the USPS Package Tracking System (PTS) sends scanned data to the centralized postage system of the postage vendor in a form of a FTP file via FTP. The postal service will detect that the mail piece has the appropriate postage amount (e.g., $S4.50) when the postal service performs operational scans. As stated above, the weight can be either recorded at induction, measured during an in process weight/scan operation, or irrelevant in the case of using weight-independent mail class (e.g., an Express Mail Flat Rate Box or Priority Mail Flat Rate Box). When the scan information is received at the centralized postage system operation $S30 of the postage vendor, at $S150, the centralized postage system creates a transaction indicia that is associated with the return label having the postage value that was drawn from the fictitiously funded account (e.g., $S4.50), at $S160. The transaction indicia is not printed on any label but is simply electronically associated or registered with the mailer’s or user’s real or actually funded account. The real account of the user is associated with the credit card of the user, the financial credential of the user, or actual funded dollars held for the benefit of the user.
Therefore, the user’s real account is funded with real money, or has credit or access to real money, so that the account can be actually billed or charged. The postage value (e.g., $4.50) is charged to or deducted or debited from the user’s real account as real money (for example, debited from the user’s credit card), at $170. In one embodiment, in the case of the USPS for example, the transaction indicia can then be sent electronically to the postal service USPS to inform the USPS that real money was withdrawn from the user’s real account so as to comply with USPS audit requirements.

[0046] In one embodiment, the fictitiously funded account is credited with the postage value (e.g., $4.50) but with fictitious or faux money. In another embodiment, the fictitiously funded account is not credited with the postage value (e.g., $4.50). In this case, the amount of faux money in the fictitiously funded account will decrease with usage of postage by the user. At one point, however, the fictitiously funded account may need to be replenished with fictitious or faux money to avoid a negative amount of funds in the fictitiously funded account as the postal service requires that the fictitiously funded account carries an amount of funds that is greater than zero in order to be able to print indicia with a certain postage value on a mailing label (e.g., a return mail label).

[0047] For the U.S. Postal Service, the method and system described herein could replace, for example, the Merchandize Return Label Service (MRLS) programs. An example using a mortgage application may be used to illustrate one, non-limiting use of the method and system described herein. For example, a mortgage company (i.e., the user having a real account and a fictitiously funded account set up at the centralized postage system of the postage vendor) can send numerous mortgage application packets for a mortgage to potential customers. For example, on one hand the mortgage company (the user) will pay upfront with real money withdrawn from its real account (i.e., an account having real money) for the postage of each of the mailing labels of each mortgage application packet to mail the mortgage applications. On the other hand, however, the mortgage company (the user) will pay with fictitious or faux money withdrawn from the fictitiously funded account for a return label included with the mortgage application packet. In this way, the mortgage company will not incur any mailing costs until a return label is used by the potential customer of the mortgage company (i.e., until the potential customer of the mortgage company completes the application packet). The other return labels that are not inducted in the mail stream (because the applicant never completes and returns the packet) will not be charged to the mortgage company’s real account, as they are printed with faux money. Only a return label that is actually used to return a completed application packet to the mortgage company (or its associates) is detected in the mail stream and thus is associated with the mortgage company’s real account as described in detail above.

[0048] In one embodiment, in order to determine which scanned tracking indicia (e.g., in a form of a number, a barcode, or other indicia) among a plurality of scanned tracking codes 34B and/or indicia 34A in a plurality of labels should trigger a payment at the centralized postage system 30 of the postage vendor, a file management system and method is used to determine which label(s) with tracking code(s) are created and “paid for” by an account funded with fictitious money. In one embodiment, the management system and method can perform the above by logging every tracking code 34B which is created using the account funded with fictitious money into a database and checking every postal service scan event by comparing every postal service scan event to the logged tracking codes 34B in the database to determine if a scanned tracking barcode is one created using the account funded with fictitious money.

[0049] In another embodiment, the management system and method can perform the above by issuing tracking codes with a specific range of numbers. For example, when a label is created using the account funded with fictitious money, the system issues tracking codes from a subset of the postage vendor's tracking codes. This allows a faster identification of a scan event that scans a tracking code “paid for” by a fictitious account. Rather than checking the whole database of all the postage vendor’s tracking codes, the system determines if a specific tracking code “paid for” by the fictitious account falls within a specified range or subset of tracking codes. For example, this can be implemented for express mail labels of the USPS.

[0050] In another embodiment, the system and method can determine which scanned tracking codes or tracking barcodes 34B in a plurality of tracking codes or tracking barcodes 34B in a plurality of labels should trigger a payment at the centralized postage system 30, by using a postal service issued mail identification number (MID) in which a specific MID number is assigned for labels 34 paid by the account with fictitious money. In one embodiment, the MID is a 6 to 9 digit number which is used in the delivery confirmation type tracking code 34B. FIG. 10 depicts an example of USPS PRIORITY MAIL® label including a tracking code 34B. The tracking code or tracking barcode 34B includes the MID number (e.g., 1480008600). In one embodiment, the MID number is placed around a middle portion of the tracking code 34B. Hence, by using a unique MID number to construct the tracking code for labels paid by the account funded with fictitious money, the labels paid by the account funded with fictitious money can easily be identified hence flagged for payment by an account funded by real money, as described in the above paragraphs.

[0051] In yet another embodiment, the system and method can determine which scanned tracking codes or tracking barcodes 34B among a plurality of scanned tracking codes or tracking barcodes 34B in a plurality of labels should trigger a payment at the centralized postage system 30, by using a postal service issued general purpose mail identification number (MID) and/or a client mailer identification number (CMID). The general purpose MID number assigned to the postage vendor by the postal service can be used to construct the tracking code 34B. Alternatively or in addition, the unique CMID number can be assigned to a given postage account opened at the centralized postage system 30 of the postage vendor. The CMID number can also be used in constructing tracking codes 34B for that given postage account. This unique postage account with the CMID number can be, for example, a postage account of a client of the postage vendor. Alternatively, this postage account with the CMID number can be an account of the postage vendor reserved for a particular use such as, for example, reserved for labels with tracking codes “paid for” by the account funded with fictitious money. In any case, the postage vendor uploads into or sends to a computer system of the postal service (e.g., USPS) a postal vendor file containing all tracking codes of all labels created during a certain time period (e.g., one day, two days, 12 hours, 6 hours, etc.). The uploaded postage vendor
file has a header record containing the general purpose MID number assigned to the postage vendor by the postal service. On this file are logged all the tracking codes used during that time period. The tracking codes recorded in this postage vendor file contain at least the MID number assigned to the postage vendor. In this way, the postal service (e.g., USPS) knows that all the tracking codes in this file with the header MID number "belong" to the postage vendor.

[0052] When the postal service 42 detects a label having a tracking code containing the MID number during a field scan event, the postal service 42 records that tracking code 340 into a first file (e.g., an FTP file) that the postage vendor can retrieve or download. Alternatively, instead of the first file being retrieved or downloaded by the postage provider 30, the postal service can send the first file to the postage provider. In addition, at least a portion (i.e., one or more) of the tracking codes recorded in the postage vendor file may further contain the CMID number. When a label having a tracking code containing the CMID number (in addition to the general purpose MID number) is detected during a field scan event, the postal service 42 records the detected tracking code including the CMID number into a second file (e.g., a second FTP file). The second file containing the tracking code including the CMID number can be retrieved by or sent to a client of the postage vendor. Alternatively, the second file (e.g., a second FTP file) containing the tracking code including the CMID number can be retrieved by the postage vendor. In this way, the postage vendor can easily distinguish the scanned tracking codes having the general purpose MID number from the scanned tracking codes having, in addition to the MID number, the CMID number such as scanned tracking codes paid for by the account funded with fictitious money. In this way, scanned tracking codes that are paid for by the account funded by fictitious money can be isolated for further processing as described in the above paragraphs.

[0053] FIG. 9 is a schematic diagram showing a file management system, according to an embodiment of the present invention. The centralized postal system 30 of the postage vendor is provided with one or more mailer identification numbers MID and/or one or more client identification numbers CMID by the postal service 42. The centralized postal system 30 manages a plurality of accounts of a plurality of users. The plurality of users are assigned different account numbers AN1, AN2, AN3, etc. Each user has at least one account. For example, the mortgage company (one of the users) 44 uses its account (for example AN2) set up at the postage vendor's centralized postal system 30 to find its mortgage application campaign. All tracking codes created by the postage vendor during a certain time period (e.g., one day) are logged into a postage vendor file (e.g., an FTP file) 54. The postage vendor file 54 is assigned the mailer identification number MID 50 of the postage vendor as a header of the file. In one embodiment, all tracking codes logged into file 54 include the MID number 50 assigned to the postage vendor. Some tracking codes recorded in file 54 may contain in addition to the MID number 50 a CMID number. The file 54 is sent to or uploaded into a database 56 of the postal service 42.

[0054] When tracking codes ID1, ID2, ID3 and ID4 generated by the postal vendor and including the MID number 50 of the postage vendor are detected by the postal service 42, the tracking codes ID1, ID2, ID3 and ID4 are recorded in a first file FTP1 in postal service database 56. When, for example, tracking codes ID1 and ID2 in return labels 34 associated with the mailing campaign of the mortgage company and including a CMID number indicating that the label is paid for using an account funded with fictitious money is detected by the postal service 42, the tracking codes ID1 and ID2 are recorded in second file FTP2 in postal service database 56. The first file FTP1 and the second file FTP2 are sent to or can be downloaded by the postage vendor central computer 30. Since the second file FTP2 only contains the tracking codes of labels paid for by the account funded by fictitious money, the scanned tracking codes that are paid for by the account funded by fictitious money are thus automatically segregated for further processing. The segregation between the tracking codes paid for by real money and fictitious money is accomplished automatically by the postal service.

[0055] In this way each mail label (e.g., return mail label) paid for by the account funded with fictitious money detected in the mail stream can be accounted for and charged to the account of the user funded with real money.

[0056] Therefore, the method and system described herein allow, for example, the creation and distribution of numerous serialized shipping labels without actually incurring the upfront cost of the postage indicium, as the postage indicium is printed with a fictitious monetary value. The fictitious monetary value is translated into a real monetary value by withdrawing funds from a user's real account funded with real money only when the serialized shipping label is detected in the mail stream. As a result, this can provide cost savings for the shipper (e.g., the mortgage company) as the mailing label does not have a real monetary mailing cost for the shipper until it is used for shipping a package or sending mail from point A to point B.

[0057] The method and system according to another embodiment also allow for pre-addressed labels, or labels where the destination address is filled out by hand, for example while a person is on travel.

[0058] FIG. 11 depicts a computer system for processing a mailing label as described above, according to an embodiment of the present invention. FIG. 11 shows a connection diagram for accessing a centralized postal system including computer server 100 associated with the postage vendor by a user's personal computer 102 via the internet 104. As shown in FIG. 11, both the computer server 100 and the personal computer 102 are connected via the internet 104. However, alternatively, the personal computer 102 and the server 100 can also be connected through a dedicated communication line (not shown) instead of via the internet 104. As it can be appreciated, in one embodiment, the computer server 100 has at least one processing device 101A and at least one storage device (memory) 101B in communication with the processing device 101A. Although the storage device 101B is shown residing the computer server 100, the storage device 101B can reside outside the server 100, for example in another storage server (not shown). Similarly, the personal computer 102 comprises a processor 103A and a storage device (memory) 103B in communication with the processor 103A. Various peripheral devices can be connected to the personal computer 102. For example, as shown in FIG. 10, a printer 106 is shown connected to the personal computer 102. Furthermore, as shown in FIG. 10, the computer server 100 associated with the postage provider is further in communication with the computer system 108 of the postal service (e.g., USPS) via the internet 104. However, alternatively, the server 100 and the computer system 108 can also be connected through a dedicated communication line (not shown) instead of via the
The term "processor" used herein refers to one or more processors. The term "memory" used herein refers to one or more storage devices.

In one embodiment, a software application is employed by the user to access a web service in the server 100 to purchase and print postage labels. In one embodiment, the software application can reside in the user’s personal computer 102. The software application can be obtained from the postage vendor or other vendors having a business relationship with the postage vendor. For example, the software application can be downloaded from an internet webpage of the postage vendor (e.g., downloaded from the server 100). Alternatively, the software application can be obtained in a storage medium such as a CDROM, a USB flash memory or a PCMCIA memory card. The software application can be obtained free of charge or for a fee. Once the software application is installed in a personal computer 102 of the user, the software application is ready to be used by the user to purchase postage labels.

By personal computer 102, it is meant that any computing device capable of running the software application and providing for the user access to the internet 104 can be used, such as, but not limited to, a server, a desktop computer, a laptop computer, a handheld computing device, etc. Alternatively, the user does not need to install the software application on the personal computer 102. For example, the software application can be a web-based application and can be executed in the computer server 100 associated with the postage vendor.

The system is configured to implement the method or methods described in detail in the above paragraphs. In one embodiment, a real account is established at the server 100 for the user. Postage can be billed to the real account for mailing of a mail piece with the printed mailing label. In addition, a fictitiously funded account is further established for the user, the fictitiously funded account having fictitious money. The mailing label is provided with a serial or tracking indicium associated with the fictitiously funded account. For example, the mailing label is printed using printer 106 of the user. When the mailing label having the serial or tracking indicium printed thereon is induced into the mail stream, the postal service scans the mailing label and captures information on the mailing label. The captured information is sent to computer system 108 of the postal service (e.g., USPS) which in turn sends the information to the server 100 associated with the postage provider. The server 100 associated with the postage provider receives information scanned from the mailing label on the mail piece. The processor 101A in the computer server processes the received information and deduces funds from the real account of the user based upon the received scanned information. The term “tracking indicium” refers to an indicium, such as for example a barcode, or other scannable image containing data, provided on the mailing label to allow, inter alia, a user, the postal service or the postage vendor or other entity having interest in a mail piece to track the mail piece associated with the mailing label.

As it can be appreciated from the above, in one embodiment, the method and system described herein can be similar to a UPS® or FedEx® type of billing system which is more or less based on a “bill-on-performance model” but using the existing geographically distributed resources of a national postal service such as USPS. This allows, for example, the USPS to offer billing protocols which are preferred by shippers but without requiring the USPS to invest capital in new systems to handle billing in a point to point network.

In some embodiments, application programs for performing methods in accordance with embodiments of the invention can be embodied as program products in a computer such as a personal computer or server or in a distributed computing environment comprising a plurality of computers. The computer may include, for example, a desktop computer, a laptop computer, a handheld computing device such as a PDA, etc. The computer program products may include a computer readable medium or storage medium or media having instructions stored thereon used to program a computer to perform the methods described above. Examples of suitable storage medium or media include any type of disk including floppy disks, optical disks, DVDs, CD ROMs, magnetic optical disks, RAMs, EPROMs, EEPROMs, magnetic or optical cards, hard disk, flash card (e.g., a USB flash card), PCMCIA memory card, smart card, or other media. Alternatively, a portion or the whole computer program product can be downloaded from a remote computer or server via a network such as the internet, an ATM network, a wide area network (WAN) or a local area network.

Stored on one or more of the computer readable media, the program may include software for controlling both the hardware of a general purpose or specialized computer or processor. The software also enables the computer or processor to interact with a user via output devices such as a graphical user interface, head mounted display (HMD), etc. The software may also include, but is not limited to, device drivers, operating systems and user applications.

Alternatively, instead or in addition to implementing the methods described above as computer program product(s) (e.g., as software products) embodied in a computer, the method described above can be implemented as hardware in which for example an application specific integrated circuit (ASIC) can be designed to implement the method or methods of the present invention.

Although the various steps of a method of providing or printing postage indicia are described in the above paragraphs as occurring in a certain order, the present application is not bound by the order in which the various steps occur. In fact, in alternative embodiments, the various steps can be executed in an order different from the order described above.

Although the invention has been described in detail for the purpose of illustration based on what is currently considered to be the most practical and preferred embodiments, it is to be understood that such detail is solely for that purpose and that the invention is not limited to the disclosed embodiments, but, on the contrary, is intended to cover modifications and equivalent arrangements that are within the spirit and scope of the appended claims. For example, it is to be understood that the present invention contemplates that, to the extent possible, one or more features of any embodiment can be combined with one or more features of any other embodiment.

Furthermore, since numerous modifications and changes will readily occur to those of skill in the art, it is not desired to limit the invention to the exact construction and operation described herein. Accordingly, all suitable modifications and equivalents should be considered as falling within the spirit and scope of the invention.
What is claimed:

1. A method of processing a mailing label through a postal service that requires an account that can be charged for generating the mailing label, comprising:
   - charging or deducting a fictitiously fundable or chargeable account to enable generation of a mailing label for a mail piece, wherein the mailing label includes a tracking indicium associated with the fictitiously fundable or chargeable account;
   - receiving the tracking indicium scanned from the mailing label on the mail piece when the mail piece is indented in the mail stream or during transit of the mail piece in the mail stream;
   - charging or deducting funds from an actually fundable or chargeable account based upon the received scanned tracking indicium.

2. The method according to claim 1, wherein charging or deducting funds from the actually fundable account includes creating a transaction indicium for the charging or deducting funds and associating the transaction indicium with the actually fundable or chargeable account.

3. The method according to claim 1, wherein deducting funds from the actually fundable or chargeable account comprises debiting an amount of funds from the actually fundable or chargeable account corresponding to a fictitious postage amount debited from the fictitiously fundable or chargeable account.

4. The method according to claim 1, further comprising funding the fictitiously fundable or chargeable account with an amount of fictitious money and replenishing the fictitiously fundable or chargeable account when the amount of fictitious money is equal to or less than zero.

5. The method according to claim 1, wherein the scanned tracking indicium comprises a location of an induction point and a location of a delivery point.

6. The method according to claim 1, wherein the tracking indicium includes a tracking barcode, or a posture value indicium, or both.

7. The method according to claim 1, wherein the tracking indicium includes a one-dimensional barcode, or a two-dimensional barcode, or both.

8. The method according to claim 1, wherein the mailing label is a reply mailing label.

9. The method according to claim 1, further comprising receiving a posture value indicium scanned from the mailing label on the mail piece when the mail piece is indented in the mail stream or during transit of the mail piece in the mail stream.

10. The method according to claim 9, further comprising computing an amount of funds to be deducted from the actually fundable or chargeable account using the received scanned posture value indicium.

11. The method according to claim 1, further comprising receiving a weight information of the mail piece at induction of the mail piece in the mail stream or during transit of the mail piece in the mail stream.

12. The method according to claim 11, further comprising computing an amount of funds to be deducted from the actually fundable or chargeable account using the weight information of the mail piece.

13. The method according to claim 1, wherein charging or deducting funds from the actually fundable or chargeable account comprises charging or deducting funds when the mail piece is at a delivery point in the mail stream.

14. A method of processing a mailing label having a tracking code through a postal service that requires an account that can be charged for generating the mailing label, comprising:
   - receiving a client mailer identification number from a postal service;
   - charging or deducting a fictitiously fundable or chargeable account to enable generation of a mailing label for a mail piece, wherein the mailing label includes a tracking code associated with the fictitiously fundable or chargeable account, the tracking code including the client mailer identification number; and
   - receiving a file containing the tracking code scanned from the mailing label on the mail piece when the mail piece is indented in the mail stream or during transit of the mail piece in the mail stream.

15. The method according to claim 14, further comprising transmitting to the postal service a file containing tracking codes of a plurality of mailing labels issued during a selected time period, the mailer identification number being the header of the file.

16. The method according to claim 15, receiving a file from the postal service containing a tracking code scanned from a mailing label in the plurality of mailing labels when a mail piece on which the mailing label is applied is indented in the mail stream, the tracking code including the mailer identification number.

17. A system of processing a mailing label through a postal service that requires an account that can be charged for generating the mailing label, comprising:
   - a memory configured to store a fictitiously fundable or chargeable account, the fictitiously fundable account being useable to generate a mailing label for a mail piece, wherein the mailing label includes an tracking indicium associated with the fictitiously fundable or chargeable account; and
   - a processor configured to: (i) receive the tracking indicium scanned from the mailing label on the mail piece when the mail piece is indented in the mail stream or during transit of the mail piece in the mail stream; and (ii) generate an output to charge or deduct funds from an actually fundable or chargeable account based upon the received scanned tracking indicium.

18. The system according to claim 17, wherein the processor is further configured to create a transaction indicium for the charging or deducting funds and to associate the transaction indicium with the actually fundable or chargeable account of the user.

19. The system according to claim 17, wherein the processor is further configured to debit an amount of funds from the actually fundable or chargeable account corresponding to a fictitious postage amount debited from the fictitiously fundable or chargeable account of the user.

20. The system according to claim 17, wherein the processor is further configured to receive an input to fund the fictitiously fundable or chargeable account with an amount of fictitious money.

21. The system according to claim 17, wherein the processor is further configured to receive an input to replenish the fictitiously fundable or chargeable account when the amount of fictitious money is equal to or less than zero.

22. The system according to claim 17, wherein the processor is further configured to identify a location of an induction point and a location of a delivery point from the scanned tracking indicium.
23. The system according to claim 17, wherein the tracking indicium includes a tracking barcode, or a postage value indicium, or both.

24. The system according to claim 17, wherein the tracking indicium includes a one-dimensional barcode, or a two-dimensional barcode, or both.

25. The system according to claim 17, wherein the mailing label is a reply mailing label.

26. The system according to claim 17, wherein the processor is further configured to receive a weight information of the mail piece at induction of the mail piece in the mail stream, or during transit of the mail piece in the mail stream.

27. The method according to claim 26, wherein the processor is further configured to compute an amount of funds to be deducted from the customer's actually fundable or chargeable account using the weight information of the mail piece.

28. The system according to claim 17, wherein the processor is further configured to receive a postage value indicium scanned from the mailing label on the mailing piece at induction of the mail piece in the mail stream, or during transit of the mail piece in the mail stream.

29. The method according to claim 28, wherein the processor is further configured to compute an amount of funds to be deducted from the customer's actually fundable or chargeable account using the received scanned postage value indicium.

30. The system according to claim 17, wherein the processor is further configured to charge or deduct funds when the mail piece is at a delivery point in the mail stream.

31. The system according to claim 17, wherein the processor is further configured to receive a mailer identification number from a postal service; and to receive a file associated with the mailer identification number, the file containing a tracking indicium including the mail identification number.