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(54) Title: DEVELOPMENT OF THE AT THE DOOR PAYMENT SYSTEM IN E-COMMERCE

(57) Abstract: The present invention relates to the development of the at the door payment system, within the scope of e-commerce where the collection of transfer costs are guaranteed, in case of preference at the door payment system, which is one of the common forms of payment during online shopping.



WO 2020/204867 A1

DEVELOPMENT OF THE AT THE DOOR PAYMENT SYSTEM IN E-COMMERCE

Technical area:

- 5 The present invention relates to the development of the at the door payment system, within the scope of e-commerce where the collection of transfer costs are guaranteed, in case of preference at the door payment system, which is one of the common forms of payment during online shopping.

10 Known state of the technique:

Today, shopping on the internet is becoming widespread. Although consumers hesitated about shopping through online systems in the early stages of the e-commerce concept, institutionalized sales organizations enabled this sales model to be accepted by consumers.

- 15 Consumers can easily find an e-commerce site where they can obtain the color, model and affordable product available, and place their orders by searching for a product they want to buy through various sales sites.

During the completion of the orders, various alternative ways are offered to consumers to pay for the products. One of these is the transfer / eft option, for
20 example, another is the option to pay by credit card, another method is to collect the balance of the consumer's existing wallet, if any, and another method is the payment option at the door. (Payment at the door method can be made in cash, credit card one-off and credit card installments, and the definition of "payment at the door" will be interpreted including all the procedures throughout this text.)

As technology improves, financial transactions can be provided with different methods. However, these methods describe the payment methods that have been in use for years.

5 The payment at the door system is an option that after the consumer completes the product purchase, it is declared that the delivery company (cargo / courier and miscellaneous) will be paid on delivery at the door when the product is delivered to the door.

10 In cases where this method is preferred, if the consumer does not receive the product, the recorded sales are not completed and the product is returned to the supplier company.

15 As long as no collections are performed and any product are delivered, no income / expense imbalance occurs on a product basis. However, there is a transfer fee that the supplier company promises to pay to the delivery company. Unless otherwise agreed, the common practice is to pay the transfer cost incurred during the shipment and take back of the product to the delivery company by the supplier. This is a natural right for the delivery company. Because the delivery company received the product from the supplier and brought it to the consumer's address. However, when the supplier was not found at the address or did not receive the product, the delivery company returned the product to the manufacturer. In other words, he provided transfer service two times. Therefore, it is reasonable to request the service fee and this is the common practice.

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Brief description of the invention

25 The present invention relates to the development of the at the door payment system, within the scope of e-commerce where the collection of the transfer costs are guaranteed, in case of preference at the door payment system, which is one of the common forms of payment during online shopping. For this, when the consumer chooses the at the door payment system while purchasing the product, a charging

method has been developed that guarantees the collection of the transfer cost of the product. With a password provided by the mobile phone operator used by the consumer, the consumer can take advantage of the payment option at the door by accepting the collection of the transfer fee by being reflected on the mobile phone bill.

Benefits of the Invention

One benefit of the invention is that, in e-commerce, when the at the door payment system is preferred, the transfer cost that will be lost in case of non-delivery is eliminated.

Another benefit of the invention is that the consumers whose transfer fee has been collected will increase the rate of receiving the product and the economic value will be out of the situation of being idle.

15 Disclosure of the Invention:

The present invention relates to the development of the at the door payment system, within the scope of e-commerce where the collection of the transfer costs are guaranteed, in case of preference at the door payment system, which is one of the common forms of payment during online shopping. For this, when the consumer chooses the at the door payment system while purchasing the product, a charging method has been developed that guarantees the collection the transfer cost of the product. With a password provided by the mobile phone operator used by the consumer, the consumer can take advantage of the payment option at the door by accepting the collection of the transfer fee by being reflected on the mobile phone bill.

In this case, the user completes his shopping from any e-commerce site and chooses the option that states that he will pay the order price at the door on product delivery.

When this option is selected, a password is sent by the operator to the mobile phone number of the consumer (or to the declared phone number during the purchase).

When the payment option is selected at the e-commerce site, the password is entered on the login screen and clicked on the check box. The approval of the information that the transfer fee of the product will be reflected on the mobile phone bill of the consumer or deducted from the amount of credit is confirmed by the mobile phone operator will be confirmed. When the consumer enters the password and approves it, the contractual transfer cost of the product is added to the mobile phone bill of the user and collected. In this case, even if the product is abandoned or the consumer cannot be found at the address specified during delivery, the loss item in the current application will be eliminated since the transfer fee has been taken.

In addition, if the consumer is a member of the supplier site and has sufficient funds in his account to cover the transfer fee, he can also perform the transaction by approving the collection from this balance.

CLAIMS

- 1- The present invention relates to the development of the at the door payment system, within the scope of e-commerce where the collection of transfer costs are guaranteed, in case of preference at the door payment system, which is one of the common forms of payment during online shopping, characterized in that; it comprises the steps of, declaration that the order price of the product will be paid at the door when the consumer completes his purchase from any e-commerce site; when this option is selected, sending a password by the operator to the registered (or declared at the time of purchase) mobile phone number of the customer; entering the password in the password entry screen in the e-commerce site when the at the door payment option is selected, and clicking on the check box; confirmation of the approval of the information given that the transfer fee of the product will be reflected on the consumer's mobile phone bill or deducted from the amount of credits by the mobile phone operator; adding the contractual transfer cost of the product to the mobile phone bill of the user and collecting in this way, when the consumer enters the password and gives approval.
- 2- The invention is related to the development of the at the door payment system in e-commerce according to previous claim, characterized in that the invoicing operation of the transfer fee with the password performed by the mobile phone operator can be collected from the wallet balance, if any, from the consumer.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/TR2020/050304

A. CLASSIFICATION OF SUBJECT MATTER

G06Q 30/00 (2012.01)i; G06Q 20/42 (2012.01)i

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

G06Q 30/00; G06Q 20/42

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

EPODOC, WPI

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2010312645 A1 (BOKU INC [US]) 09 December 2010 (2010-12-09) Abstract, Figures [0012]-[0031], Paragraphs [0009]-[0010],[0049]-[0071],[0130]-[0145]	1-2
X	US 2014089175 A1 (BOKU INC [US]) 27 March 2014 (2014-03-27) Abstract, Figures, Paragraphs [0047]-[0083]	1-2

 Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:

“A” document defining the general state of the art which is not considered to be of particular relevance

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“T” later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

“X” document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

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Information on patent family members

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Patent document cited in search report			Publication date (day/month/year)	Patent family member(s)			Publication date (day/month/year)
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