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(54) **METHOD FOR PAYING INVOICES**

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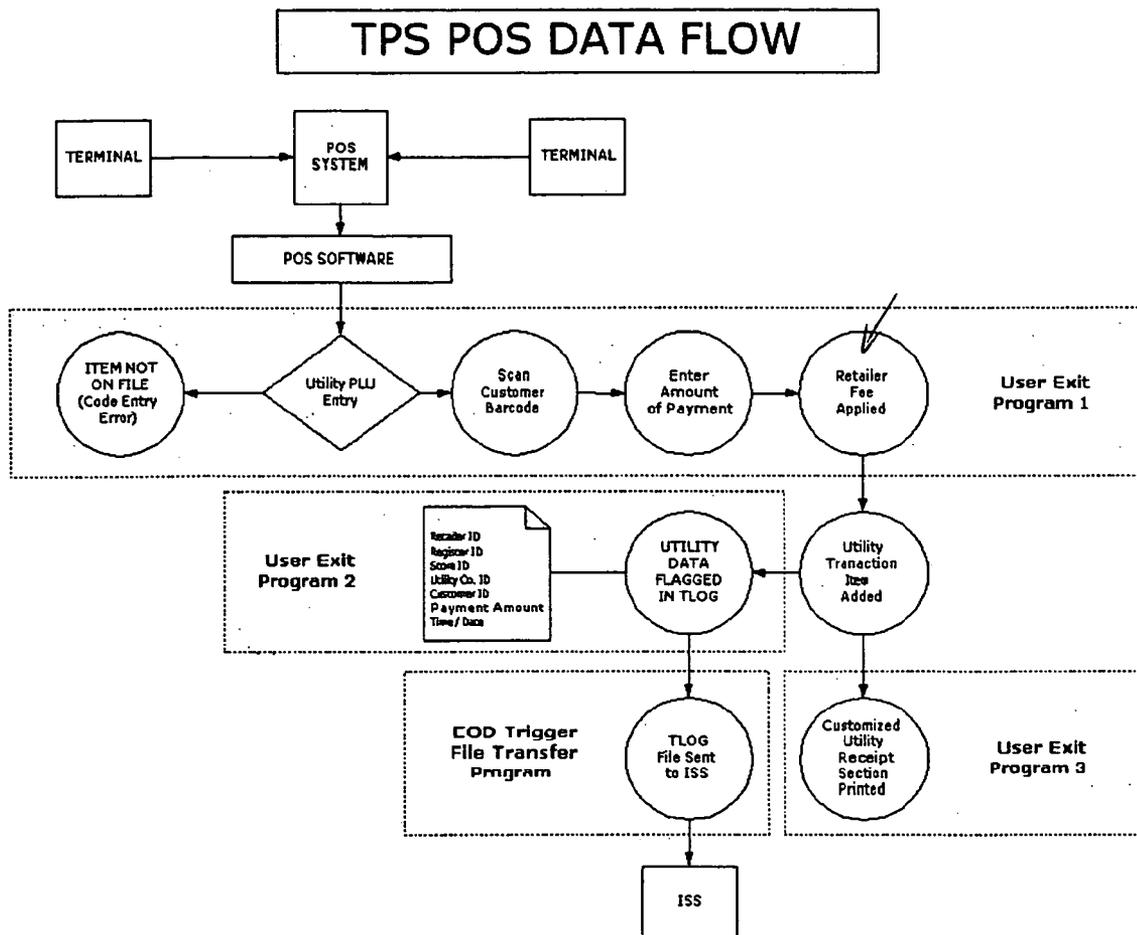
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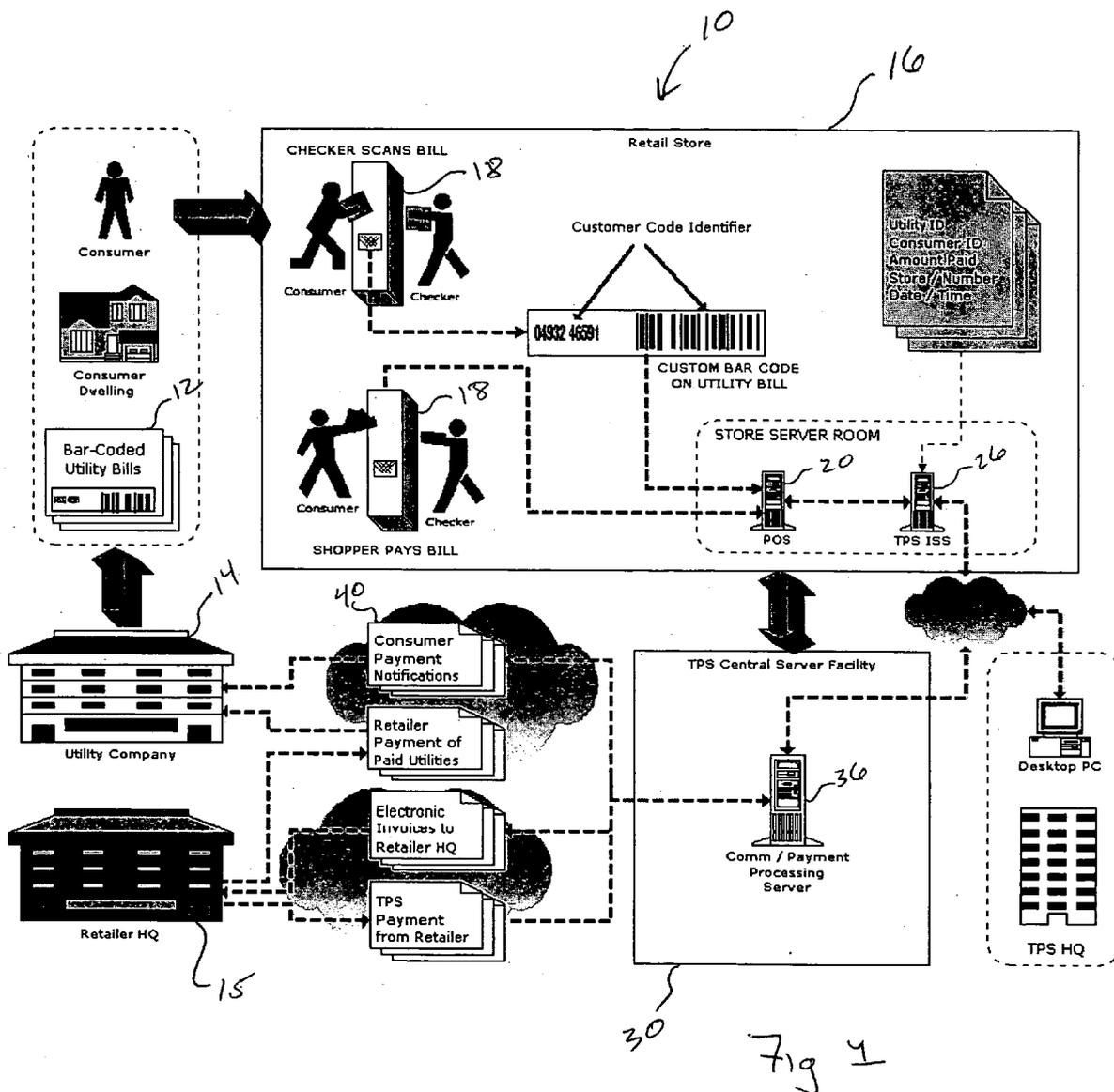
(57) **ABSTRACT**

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For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller is disclosed.

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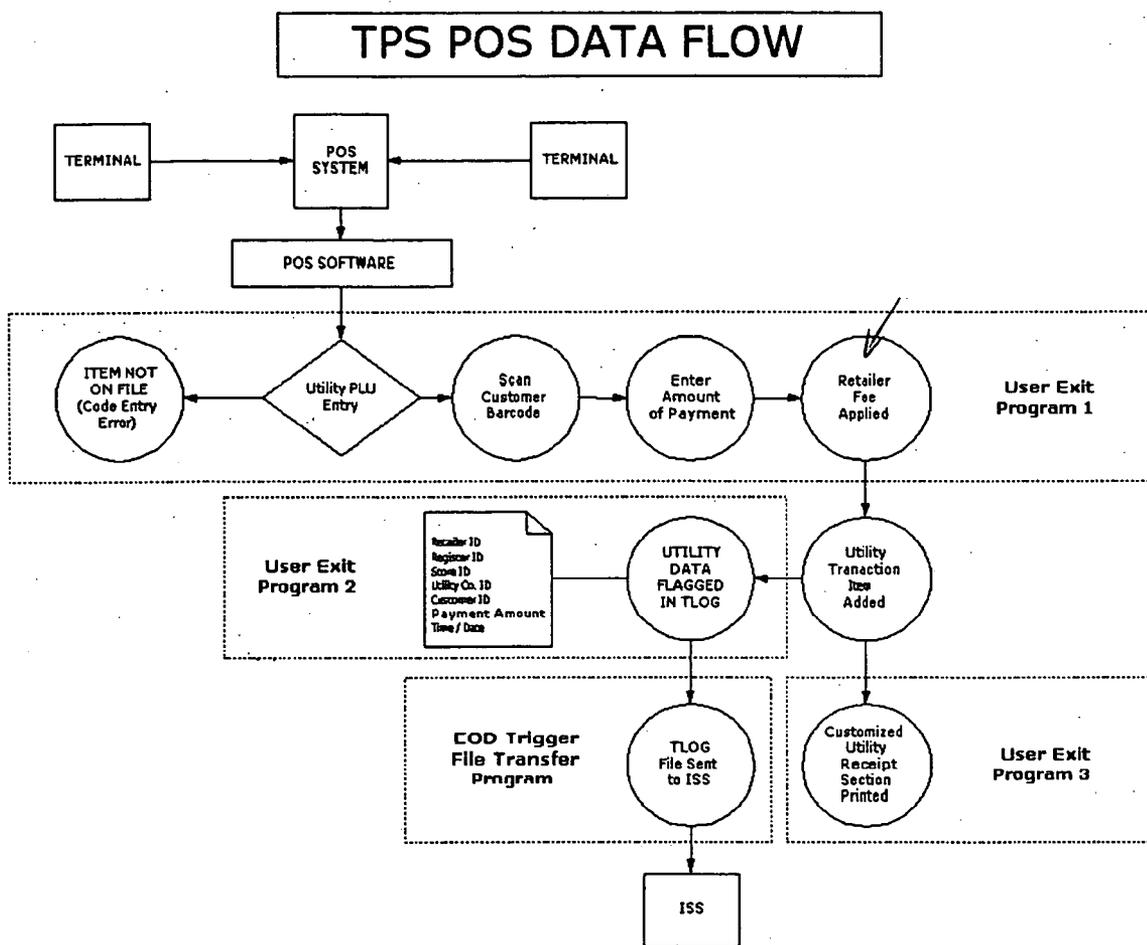


Fig 2

METHOD FOR PAYING INVOICES

TECHNICAL FIELD

[0001] The present invention relates to a system and method of permitting a customer to pay an invoice, such as a utility invoice, at a retail outlet, such as a grocery store.

BACKGROUND OF THE INVENTION

[0002] Meyer et al., U.S. Patent Application Publication No. 2002/0128967 discloses a system where a customer pays an invoice issued by a biller, such as a utility company, at a retail location, such as a supermarket. However, this system requires that the utility's invoice includes a bar code identifying both the utility as well as the customer.

[0003] Additionally, this system requires extensive integration with the supermarket's cash register system.

[0004] Further, this system requires that the supermarket forward the payment through the Federal Reserve Automated Clearing House (ACH) Network.

[0005] Still further, this system makes no provision for charging the consumer for this service.

[0006] The present invention is provided to solve these and other problems.

BRIEF DESCRIPTION OF THE DRAWINGS

[0007] Other advantages and aspects of the present invention will become apparent upon reading the following description of the drawings and detailed description of the invention.

[0008] FIG. 1 is a block diagram of the present invention.

[0009] FIG. 2 is a process flow diagram of one aspect of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

[0010] While this invention is susceptible of embodiment in many different forms, there is shown in the drawings and will herein be described in detail preferred embodiments of the invention with the understanding that the present disclosure is to be considered as an exemplification of the principles of the invention and is not intended to limit the broad aspect of the invention to the embodiments illustrated.

[0011] A system 10 for permitting a customer biller, such as an individual, to pay an invoice 12 generated by a biller 14, such as from a utility company, at a retail outlet of an organization, such as a retail grocery store of a grocery store chain, is illustrated in FIG. 1.

[0012] The grocery store chain has a central station 15, such as its headquarters, and a plurality of distributed outlets 16. Each of the outlets 16 typically has a plurality of cashier's terminals 18. Each of the cashier's terminals 18 is coupled to a conventional point-of-sale (POS) controller 20, which is part of the store's computer system.

[0013] The invoice 12 is issued to the customer, either by regular mail, by e-mail, or otherwise. The customer goes to the outlet 16, possibly selects various items to purchase, such as groceries, and takes the selected items, if any, and the invoice to the cashier's terminal 18.

[0014] An invoice transaction is conducted by a cashier entering data identifying the biller and the biller into the cashier's terminal 18. Specifically, the biller may be identified by entering a Product Look-Up Code (PLC) for the biller. Alternatively, the biller may be identified by scanning a bar-code identification of the biller, which bar-code could be printed on the invoice. The customer is identified by entering a customer code identifier, such as the customer's account number. This may be done either by manually entering the account number via a key pad, or by scanning a bar code on the invoice.

[0015] The cashier also enters data indicating an amount of money to be paid by the biller towards the invoice into the cashier's terminal. The biller may choose to pay some or all of the invoiced amount. This may be repeated for other invoices, as well.

[0016] If the biller also desires to purchase one or more other items from the outlet 16, an other transaction is conducted by the cashier entering data identifying the one or more other items to be purchased into the cashier's terminal 18.

[0017] The POS controller 20 determines a total amount of money due as a result of the invoice transaction and the other transaction, and the biller tenders payment for the amount due. The POS controller 20 creates an electronic transaction log including an invoice transaction record of the invoice transaction and, if one or more other items were purchased, an other transaction record of the one or more other items purchased. The POS controller 20 flags the invoice transaction record, and transmits the transaction log from the POS controller 20 to a processing server 26.

[0018] The processing server 26 strips the invoice transaction record from the transmitted transaction log, and transmits the stripped invoice transaction record from the processing server 26 to a central server 30. The central server 30 performs both a communication function as well as a payment processing function. The central server may include a single server 36 to perform these functions, or it may include one or more dedicated communication server(s) and one or more dedicated payment processing server(s). The payment processing function gathers multiple stripped invoice transaction records, relating to multiple invoice payments, to multiple billers, over a period of time. Periodically, the central server 30 determines from the transmitted, stripped invoice transaction records, the amount of payment due to each of the particular billers, and the central server 30 electronically instructs the central station 15 to forward payment to the appropriate biller. Payment by the central station 15 to the particular billers can be done, as desired, such as by check, by wire, or otherwise.

[0019] The central server 30 also generates an electronic notification to each of the billers, indicating the amount paid by the respective billers towards their respective invoices.

[0020] The transaction log may include a plurality of transaction records, with each of the transaction records having a respective invoice transaction record and other transaction record.

[0021] In the preferred embodiment, the processing server 26 and the central server 30 are operated by a third-party. Accordingly, a service fee is added to the amount the customer wants to pay to the biller, and thus this amount is

added to the total amount of money the customer tenders to the cashier. This service fee is split between the grocery chain and the third-party. To transfer the third-party's share from the grocery, which received the service fee from the customer, to the third-party, the central server **30** electronically instructs the central station **15** to pay the third-party its share. This payment can be done by check, by wire, or otherwise.

[0022] The transaction log is transmitted to the processing server on a daily basis, such as following the normal end-of-day (EOD) run.

[0023] The stripped invoice transaction record is transmitted to the central server **30** when the invoice transaction record has been stripped from the transaction log.

[0024] The stripped invoice transaction record is transmitted from the processing server **26** to the central server **30** by a direct modem connection. Alternatively, the stripped invoice transaction record is transmitted from the processing server **26** to the central server **30** by an internet connection.

[0025] In the preferred embodiment, each of the outlets **16** has a plurality of cashier's terminals **18** coupled to a respective POS controller **20**.

[0026] Following the transaction, the cashier's terminal generates a receipt for the customer, identifying both payment of the utility invoice, as well as payment for the other items, if any, purchased.

[0027] The present invention can be accomplished with no intrusion into the outlet's existing computer system, other than a minor modification of the software in the POS controller **20**. These modifications will now be described with reference to **FIG. 2**.

[0028] A first modification is identified as User Exit Program **1**. According to this modification, the POS controller software is modified to receive the PLU code of the biller issuing the invoice to be paid, and to determine the identity of the biller. If the POS controller does not recognize the PLU code, an error message is generated. Otherwise, the POS controller receives the data identifying the customer. The POS controller then receives data identifying the amount to be paid towards the invoice, and then adds the service fee.

[0029] A second modification is identified as User Exit Program **2**. According to this modification, once the utility transaction item has been added, the POS controller flags the utility transaction in the transaction log.

[0030] A third modification is identified as User Exit Program **3**. According to this modification, information regarding the utility payment is added to the otherwise conventional receipt.

[0031] A fourth modification is identified as User Exit Program **4**. According to this modification, the POS controller transmits the transaction log to the processing server when the conventional EOD routine is run.

[0032] In an alternative embodiment, the POS controller **20** can be modified to transmit to the processing server **26** only those transaction logs including an invoice transaction record.

[0033] In a further alternative embodiment, the POS controller **20** can be modified to transmit to the processing server **26** only the invoice transaction record.

[0034] In a still further alternative embodiment, the processing server **26** and the central server **30** can be eliminated, and the POS controller **20** is modified to directly instruct the central station **15** to pay the biller.

[0035] While the specific embodiments have been illustrated and described, numerous modifications come to mind without markedly departing from the spirit of the invention. The scope of protection is only intended to be limited by the scope of the accompanying claims.

What I/We claim is:

1. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, and entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals;

if an other item is to be purchased, conducting an other transaction by entering data identifying the other item to be purchased into the one of the cashier's terminals;

determining a total amount of money due as a result of the invoice transaction and the other transaction;

tendering payment for the amount due;

creating an electronic transaction log including an invoice transaction record of the invoice transaction;

flagging the invoice transaction record;

transmitting the transaction log from the POS controller to a processing server;

stripping the invoice transaction record from the transmitted transaction log; and

transmitting the stripped invoice transaction record from the intermediate server to a central server, wherein the central server determines from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, and instructs the central station to forward payment to the biller.

2. The method of claim 1 wherein the central server generates a notification to the biller indicating the amount paid by the billee towards the invoice.

3. The method of claim 1 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the central server.

4. The method of claim 1 wherein the invoice transaction includes an addition of a service fee to the amount of money to be paid towards the invoice.

5. The method of claim 4 wherein the central server instructs the central station to pay a third-party an amount of the service fee.

6. The method of claim 5 wherein the processing server is operated by the third party.

7. The method of claim 5 wherein the central server is operated by the third party.

8. The method of claim 1 wherein the data identifying the biller is entered as a product look-up code (PLC).

9. The method of claim 8 wherein the PLC is entered by key pad.

10. The method of claim 1 wherein the data identifying the biller is entered as a UPC code.

11. The method of claim 10, wherein the UPC code is entered by a bar code reader.

12. The method of claim 1 wherein the transaction log is transmitted to the processing server on a daily basis.

13. The method of claim 12 wherein the stripped invoice transaction record is transmitted to the central server when the invoice transaction record has been stripped from the transaction log.

14. The method of claim 1 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by a direct modem connection.

15. The method of claim 1 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by an internet connection.

16. The method of claim 1 wherein the organization is a grocery store chain.

17. The method of claim 1 wherein the each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

18. The method of claim 1 including generating a receipt for the billee of the invoice transaction and the other transaction.

19. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

if an other item is to be purchased, conducting an other transaction by entering data into the one of the cashier's terminals identifying the other item to be purchased;

determining a total amount of money due as a result of the invoice transaction and the other transaction;

tendering payment for the amount due;

creating an electronic transaction log including an invoice transaction record of the invoice transaction;

flagging the invoice transaction record;

providing a third-party processing server and central server;

transmitting the transaction log from the POS controller to the processing server;

stripping the invoice transaction record from the transmitted transaction log; and

transmitting the stripped invoice transaction record from the processing server to the central server; wherein the central server determines, from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, instructs the central station to forward payment to the biller, and instructs the central station to pay the third party an amount of the service fee.

20. The method of claim 19 wherein the central server notifies the biller of the payment by the billee towards the invoice.

21. The method of claim 19 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the central server.

22. The method of claim 19 wherein the data identifying the biller is entered as a product look-up code (PLC).

23. The method of claim 22 wherein the PLC is entered by key pad.

24. The method of claim 19 wherein the data identifying the biller is entered as a UPC code.

25. The method of claim 24 wherein the UPC code is entered by a bar code reader.

26. The method of claim 19 wherein the transaction log is transmitted to the processing server on a daily basis.

27. The method of claim 26 wherein the stripped invoice transaction record is transmitted to the central server when the invoice transaction record has been stripped from the transaction log.

28. The method of claim 19 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by a direct modem connection.

29. The method of claim 19 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by an internet connection.

30. The method of claim 19 wherein the organization is a grocery store chain.

31. The method of claim 19 wherein each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

32. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

if an other item is to be purchased, conducting an other transaction by entering data identifying the other item to be purchased into the one of the cashier's terminals;

determining a total amount of money due as a result of the invoice transaction and the other transaction;

tendering payment for the amount due;

generating an electronic transaction log including an invoice transaction record of the invoice transaction;

flagging the invoice transaction record;
 providing a third-party processing system; and

transmitting the transaction log from the POS controller to the third-party processing system, wherein the third-party processing system strips the invoice transaction record from the transmitted transaction log, determines from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, instructs the central station to forward payment to the biller, and instructs the central station to pay the third-party an amount of the service fee.

33. The method of claim 32 wherein the third-party processing system includes a central server and a plurality of processing servers, one of the processing servers associated with a respective one of each of the outlets.

34. The method of claim 33, wherein the intermediate server strips the invoice transaction record from the transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

35. The method of claim 32 wherein the third-party processing system notifies the biller of the amount paid by the billee towards the invoice.

36. The method of claim 32 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the third-party processing system.

37. The method of claim 36 wherein the third-party server instructs the central station to pay the third-party an amount of the service fee.

38. The method of claim 37 including paying the third party the amount of the service fee to be paid to the third party.

39. The method of claim 32 wherein the transaction log is transmitted to the third-party server on a daily basis.

40. The method of claim 32 wherein the stripped invoice transaction record is transmitted to the central server when the invoice transaction record has been stripped from the transaction log.

41. The method of claim 32 wherein the stripped invoice transaction record is transmitted from the intermediate server to the central server by a direct modem connection.

42. The method of claim 32 wherein the stripped invoice transaction record is transmitted from the intermediate server to the central server by an internet connection.

43. The method of claim 32 wherein the organization is a grocery store chain.

44. The method of claim 32 wherein each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

45. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

if an other item is to be purchased, conducting an other transaction by entering data identifying the other item to be purchased in to the one of the cashier's terminals;

determining a total amount of money due as a result of the invoice transaction and the other transaction;

tendering payment for the amount due;

generating an electronic transaction log including an invoice transaction record of the invoice transaction;

flagging the invoice transaction record;

providing a processing system; and

transmitting the transaction log from the POS controller to the processing system, wherein the processing system strips the invoice transaction record from the transmitted transaction log, and determines from the transmitted, stripped invoice transaction record, an amount of payment due to the biller.

46. The method of claim 45 wherein the processing system includes a central server and a plurality of intermediate servers, one of the processing servers associated with a respective one of each of the outlets.

47. The method of claim 46, wherein the intermediate server strips the invoice transaction record from the transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

48. The method of claim 45 wherein the processing system instructs the central station to pay the biller the amount paid by the billee towards the invoice.

49. The method of claim 45 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the server.

50. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a plurality of cashier's terminal, each of the cashier's terminals of a respective outlet coupled to a respective point-of-sale (POS) controller, a method of permitting a plurality of bilkees to pay respective invoices issued by any of a plurality of billers at any one of the cashier's terminals, the method comprising:

for each billee, conducting an invoice transaction at one of the cashier's terminals by entering data identifying the respective biller and the respective billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the respective billee towards the respective invoice into the respective one of the cashier's terminals, and adding a service fee to the amount to be paid by the respective billee towards the respective invoice;

for each billee, if an other item is to be purchased, conducting a respective other transaction by entering respective data identifying respective other item to be purchased into the respective one of the cashier's terminals,

for each billee, determining a respective total amount of money due as a result of the respective invoice transaction and the respective other transaction;

each billee, tendering a respective payment for the respective amount due;

generating respective electronic transaction logs, each including a respective invoice transaction record of the respective invoice transaction;

flagging the respective invoice transaction record in the transaction logs;

providing a processing system; and

transmitting each of the transaction log from the respective POS controller to the processing system, wherein the processing system strips the respective invoice transaction records from the respective transmitted transaction logs, and generates from the transmitted, stripped invoice transaction records, instructions indicating the amount of payment due from each of the billetes to the respective ones of the billers.

51. The method of claim 50 wherein the processing system includes a central server and a plurality of processing servers, each of the processing servers associated with a respective one of the outlets.

52. The method of claim 51, wherein each of the processing servers strips the invoice transaction record from the respective transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

53. The method of claim 51 wherein the central server notifies the respective billers of the amount to be paid by the respective billetes towards the respective invoices.

54. The method of claim 50, wherein the processing system is operated by a party other than the organization.

55. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, and entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals;

determining a total amount of money due including an amount due as a result of the invoice transaction;

tendering payment for the total amount of money due;

creating an electronic transaction log including an invoice transaction record of the invoice transaction;

flagging the invoice transaction record;

transmitting the transaction log from the POS controller to a processing server;

stripping the invoice transaction record from the transmitted transaction log; and

transmitting the stripped invoice transaction record from the intermediate server to a central server, wherein the central server determines from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, and instructs the central station to forward payment to the biller.

56. The method of claim 55 wherein the central server generates a notification to the biller indicating the amount paid by the billee towards the invoice.

57. The method of claim 55 wherein the transaction log includes a plurality of transaction records, each having a

respective invoice transaction record, which invoice transaction records are stripped and transmitted to the central server.

58. The method of claim 55 wherein the invoice transaction includes an addition of a service fee to the amount of money to be paid towards the invoice.

59. The method of claim 58 wherein the central server instructs the central station to pay a third-party an amount of the service fee.

60. The method of claim 59 wherein the processing server is operated by the third party.

61. The method of claim 59 wherein the central server is operated by the third party.

62. The method of claim 55 wherein the transaction log is transmitted to the processing server on a daily basis.

63. The method of claim 62 wherein the stripped invoice transaction record is transmitted to the central server when the invoice transaction record has been stripped from the transaction log.

64. The method of claim 63 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by a direct modem connection.

65. The method of claim 64 wherein the stripped invoice transaction record is transmitted from the processing server to the central server by an internet connection.

66. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

determining a total amount of money due including an amount due as a result of the invoice transaction;

tendering payment for the amount of money due;

creating an electronic transaction log including an invoice transaction record of the invoice transaction;

flagging the invoice transaction record;

providing a third-party processing server and central server;

transmitting the transaction log from the POS controller to the processing server;

stripping the invoice transaction record from the transmitted transaction log; and

transmitting the stripped invoice transaction record from the processing server to the central server; wherein the central server determines, from the transmitted, stripped invoice transaction record, the amount of payment due to the biller,

instructing the central station to forward payment to the biller, and

instructing the central station to pay the third party an amount of the service fee.

67. The method of claim 66 wherein the central server notifies the biller of the payment by the billee towards the invoice.

68. The method of claim 66 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the central server.

69. The method of claim 66 wherein each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

70. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

determining a total amount of money including an amount due as a result of the invoice transaction;

tendering payment for the amount of money due;

generating an electronic transaction log including an invoice transaction record of the invoice transaction;

flagging the invoice transaction record;

providing a third-party processing system; and

transmitting the transaction log from the POS controller to the third-party processing system, wherein the third-party processing system strips the invoice transaction record from the transmitted transaction log, determines from the transmitted, stripped invoice transaction record, the amount of payment due to the biller, instructs the central station to forward payment to the biller, and instructs the central station to pay the third-party an amount of the service fee.

71. The method of claim 70 wherein the third-party processing system includes a central server and a plurality of processing servers, one of the processing servers associated with a respective one of each of the outlets.

72. The method of claim 71, wherein the intermediate server strips the invoice transaction record from the transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

73. The method of claim 70 wherein the third-party processing system notifies the biller of the amount paid by the billee towards the invoice.

74. The method of claim 70 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the third-party processing system.

75. The method of claim 74 wherein the third-party server instructs the central station to pay the third-party an amount of the service fee.

76. The method of claim 75 including paying the third party the amount of the service fee to be paid to the third party.

77. The method of claim 70 wherein each of the outlets has a plurality of cashier's terminals coupled to a respective POS controller.

78. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

determining a total amount of money due including an amount due as a result of the invoice transaction;

tendering payment for the amount due;

generating an electronic transaction log including an invoice transaction record of the invoice transaction;

flagging the invoice transaction record;

providing a processing system; and

transmitting the transaction log from the POS controller to the processing system, wherein the processing system strips the invoice transaction record from the transmitted transaction log, and determines from the transmitted, stripped invoice transaction record, an amount of payment due to the biller.

79. The method of claim 78 wherein the processing system includes a central server and a plurality of intermediate servers, one of the processing servers associated with a respective one of each of the outlets.

80. The method of claim 79, wherein the intermediate server strips the invoice transaction record from the transmitted transaction log and then transmits the stripped invoice transaction record to the central server.

81. The method of claim 78 wherein the processing system instructs the central station to pay the biller the amount paid by the billee towards the invoice.

82. The method of claim 70 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record, which invoice transaction records are stripped and transmitted to the server.

83. For an organization having a central station and a plurality of distributed outlets, each of the outlets having a cashier's terminal, each of the cashier's terminals coupled to a respective point-of-sale (POS) controller, a method of permitting a billee to pay an invoice issued by a biller, the method comprising:

conducting an invoice transaction by entering data identifying the biller and the billee into one of the cashier's

terminals, entering data indicating an amount of money to be paid by the billee towards the invoice into the one of the cashier's terminals, and adding a service fee to the amount to be paid by the billee towards the invoice;

if an other item is to be purchased, conducting an other transaction by entering data identifying the other item to be purchased in to the one of the cashier's terminals;

determining a total amount of money due as a result of the invoice transaction and the other transaction;

tendering payment for the amount due;

generating an electronic transaction log including an invoice transaction record of the invoice transaction;

stripping the invoice transaction record from the transaction log, and determining from the transmitted, stripped invoice transaction record, an amount of payment due to the biller; and

transmitting an electronic message to the central station instructing the central station to pay the biller the amount due.

84. The method of claim 83 wherein the transaction log includes a plurality of transaction records, each having a respective invoice transaction record.

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