

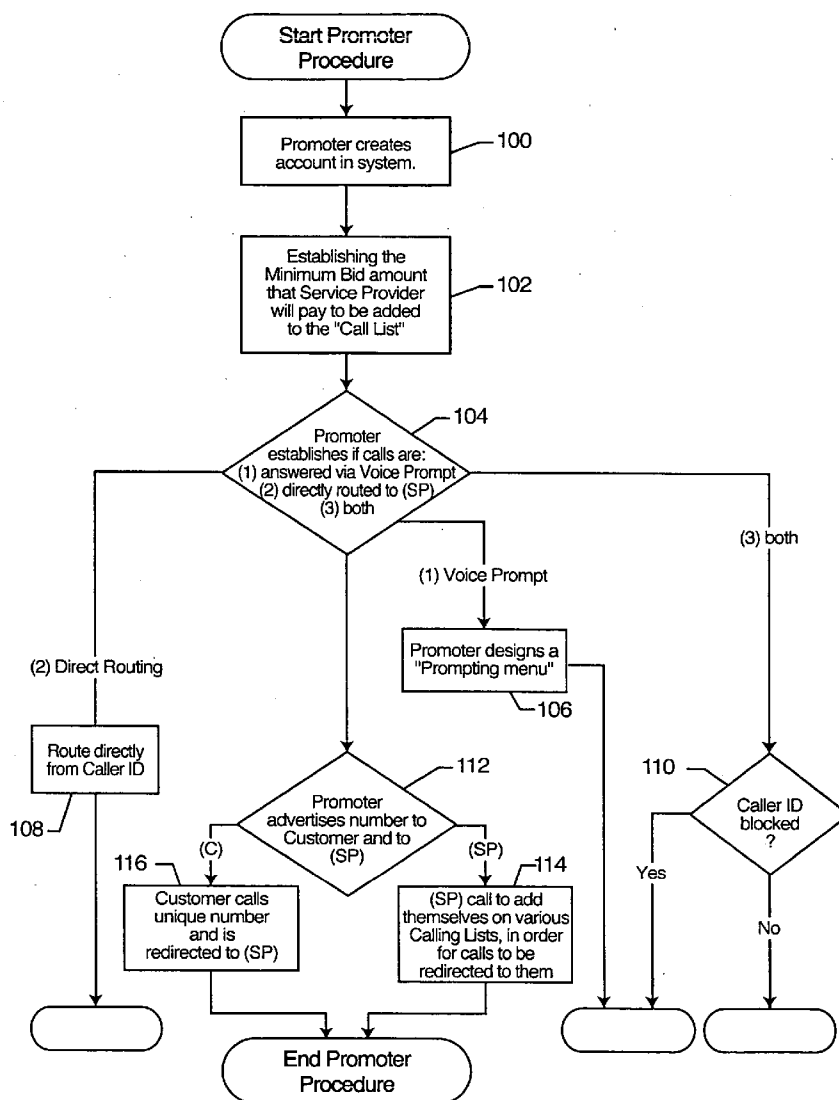


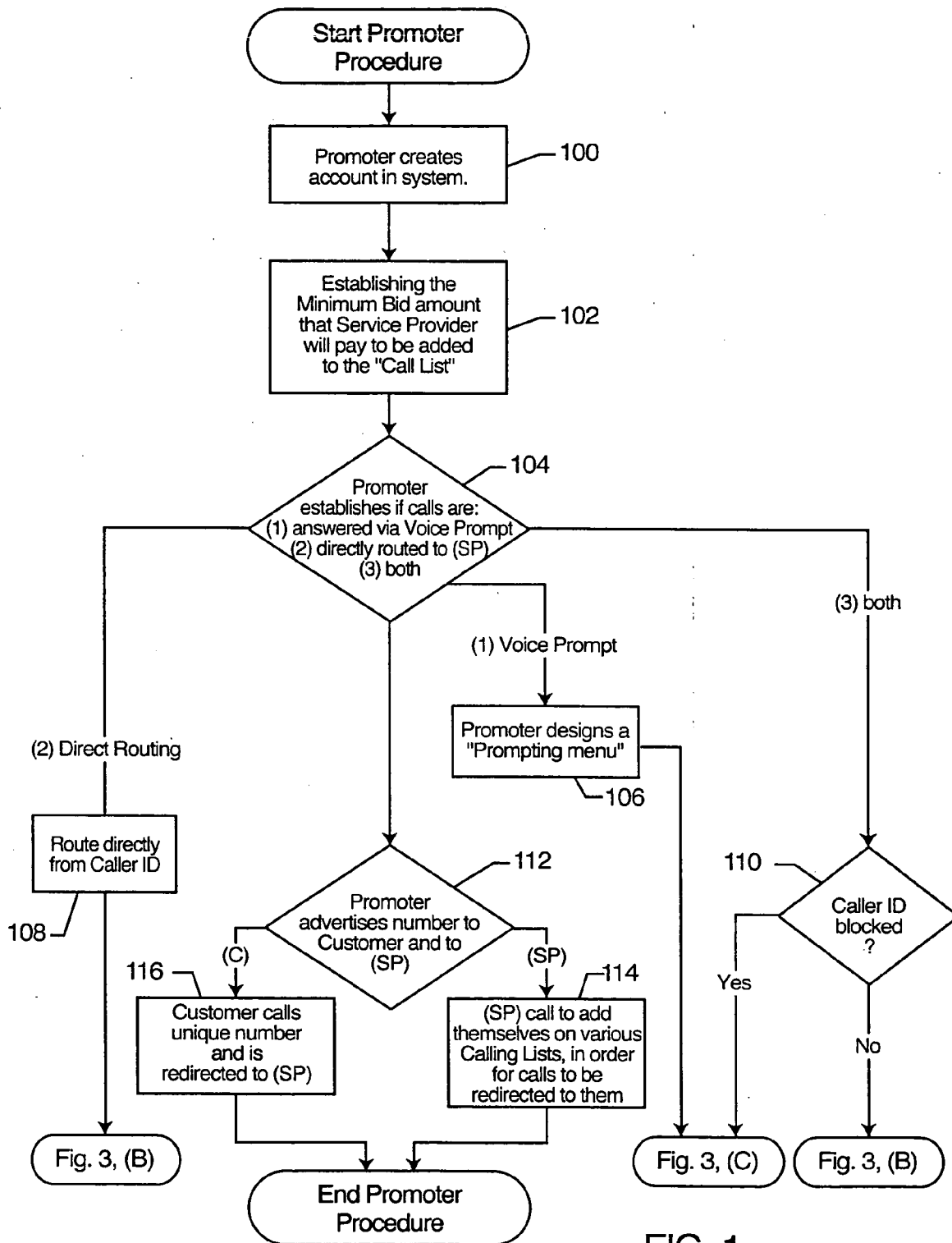
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(19) **United States**(12) **Patent Application Publication****Gonen et al.**(10) **Pub. No.: US 2006/0147006 A1**(43) **Pub. Date:****Jul. 6, 2006**(54) **PROCESS FOR DYNAMIC CALL ROUTING
IN REAL TIME****Publication Classification**(75) Inventors: **Shlomo Gonen**, Calabasas, CA (US);
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H04M 15/00 (2006.01)(52) **U.S. Cl.** **379/114.11; 379/111**(57) **ABSTRACT**

A dynamic call routing system includes establishing a plurality of service provider accounts. The service providers submit bids for a per-call charge. A call list is created wherein the service providers are ranked from the highest bidder to the lowest bidder. A telephone call received from a potential customer is routed to the highest ranked bidder service provider on the call list. If the call is not answered or rejected, the call is rerouted to the next highest ranked service provider on the call list. The service provider's account who has received the telephone call is charged the pre-call amount bid by that service provider.

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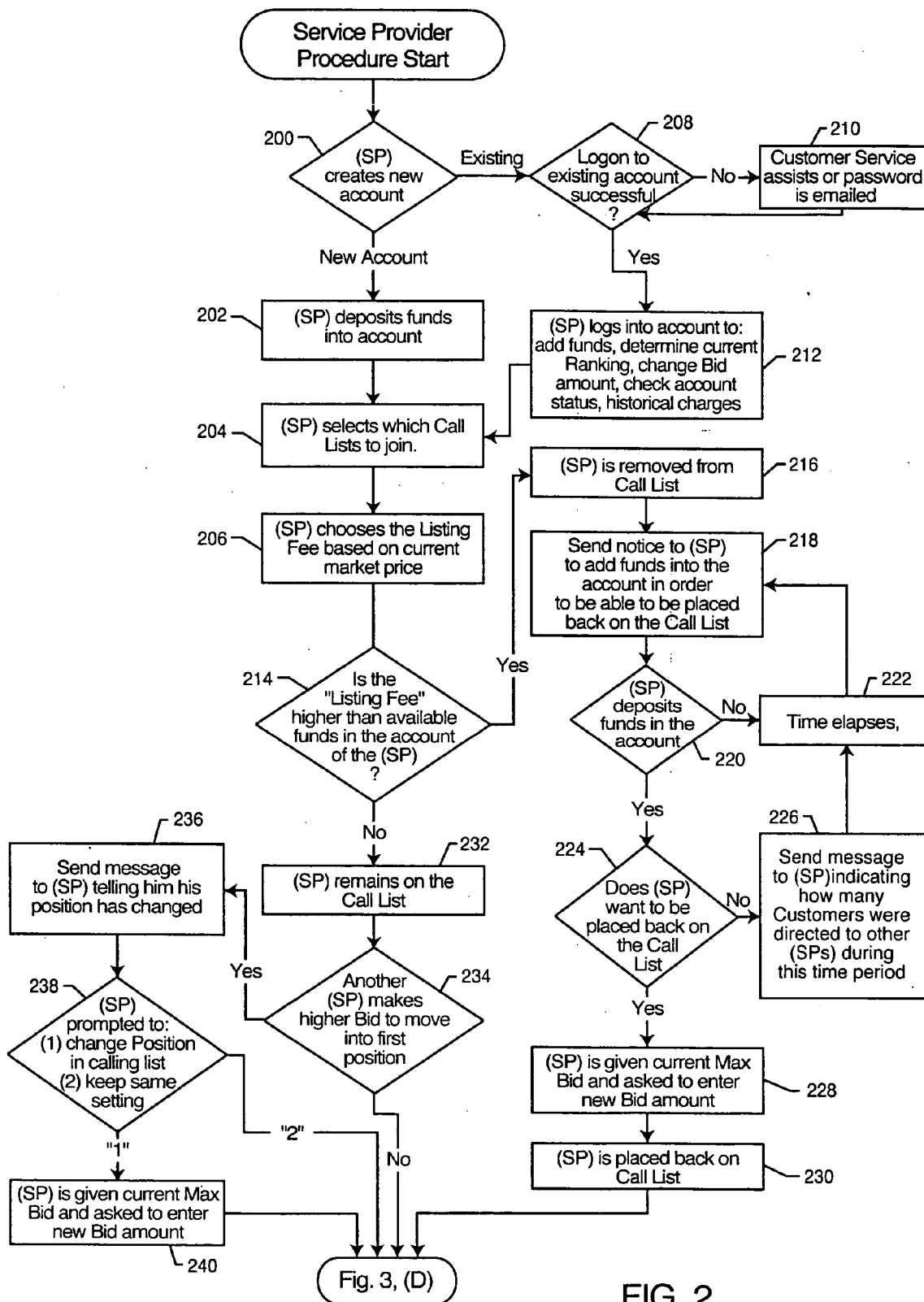
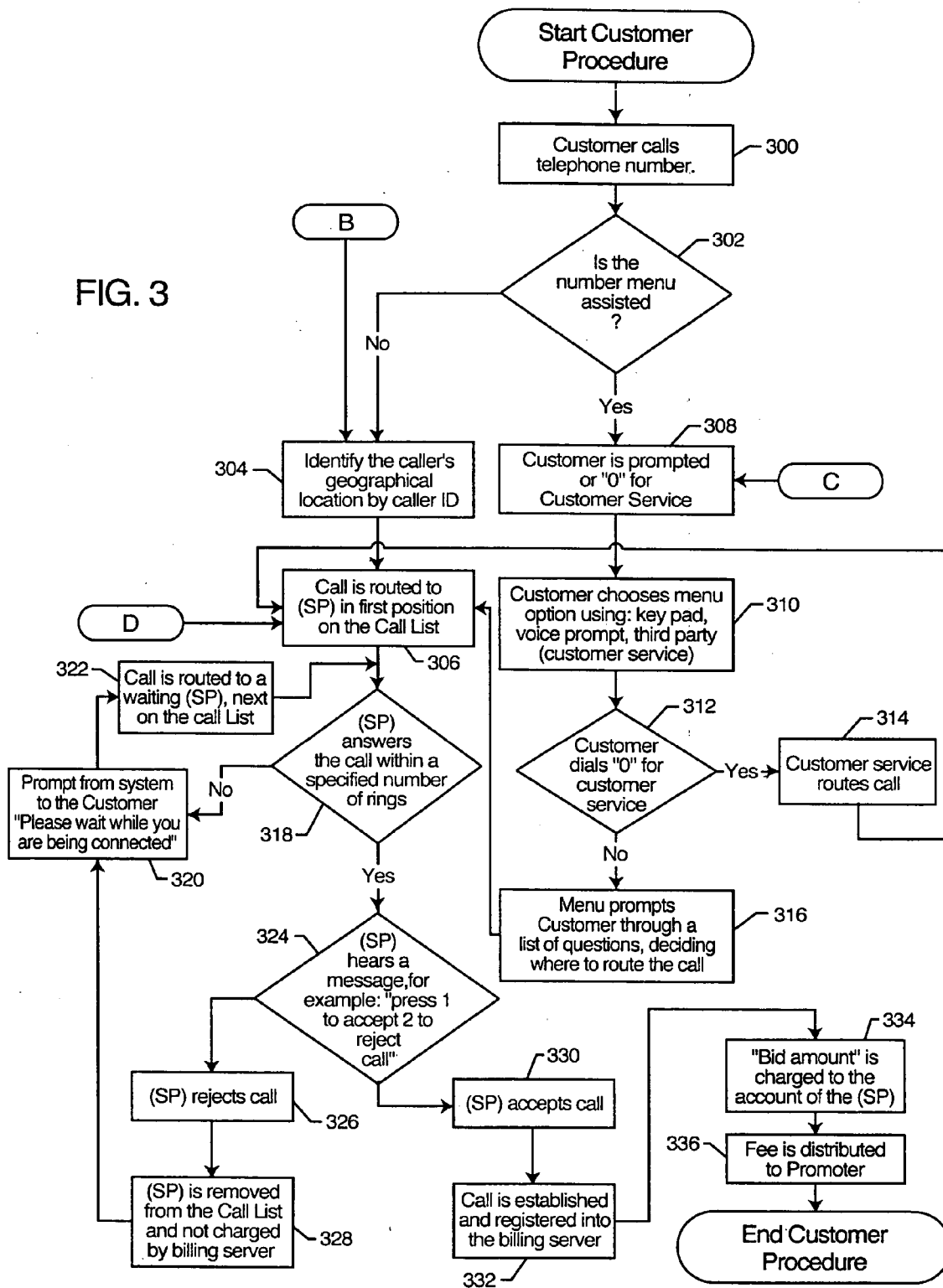


FIG. 2

FIG. 3



PROCESS FOR DYNAMIC CALL ROUTING IN REAL TIME

BACKGROUND OF THE INVENTION

[0001] The present invention generally relates to telephone call routing. More particularly, the present invention relates to a process for dynamic call routing, wherein customer calls are routed to member service providers.

[0002] Consumers interested in acquiring services must first find a service provider who is capable of providing the required services. Typically, this means perusing a telephone directory and selecting a service provider from the often long list of service providers. In some areas of the country, this requires that the consumer determine which service providers are sufficiently close to the consumer geographically so as to attend to their needs in a reasonable time frame and for a reasonable cost. This process can become frustrating and time consuming, particularly if the consumer must leave messages for service providers who are not currently available to take their calls. In such an instance, the consumer is faced with the choice of leaving a message and hoping that the service provider will contact them shortly, or leaving multiple messages with multiple service providers until reaching a service provider who is available, and then dealing with the return call of service providers whose service is no longer necessary.

[0003] Many consumers now own computers and have access to the Internet. Searches can be conducted to find service providers on the Internet. Some of these service providers have web-sites which provide information that can be valuable to the consumer, including a telephone number to reach the service provider. Traditionally, service providers and other businesses on the Internet have paid for each "hit" or each time an on-line user clicks or otherwise selects their link to arrive at their web-site. This requires two steps, identifying a service provider on a web-site and then generating a phone call. Moreover, such hits have been found not to be overly promising as the on-line user may select and view several web-sites before calling a business or service provider. Accordingly, such "hits" often typically only costs the business a few cents actually as acquiring business from the hit is unlikely.

[0004] There are many disadvantages, however, that present themselves to the consumers that conduct on-line shopping for service providers. First, appropriate Internet searches must be conducted in order to arrive at the service providers in question. Next, similar to the telephone directory, the on-line customer must determine which service providers are in their geographic location or which suits their service needs, and select among a plurality of the service providers. This, of course, assumes that the customer owns a computer and has the necessary Internet connection. Moreover, it is estimated that approximately seventy percent (70%) of small and medium businesses do not have active web-sites. Thus, there are millions of service providers such as restaurants, plumbers, and other small businesses that do not do transactions on-line or have any web presence whatsoever.

[0005] Ingenio, Inc., has developed an on-line based pay-per call system for routing telephone calls made by consumers to advertisers, as disclosed in U.S. Pat. No. 6,704, 403. The advertiser, such as a service provider, registers so

as to have its name and telephone number (typically a unique toll free number for that particular service provider/advertiser) presented on the Internet. When an on-line consumer searches for a particular service, a list of service providers/advertisers is presented to the consumer. A consumer can select from this list and dial a telephone number. The call is directly routed to the service provider. If the service provider is not available, a message is left with the service provider. The service provider only pays a predetermined flat fee for each call made to its telephone number. Thus, the service provider does not need to pay for dead-end "hits" or maintain a web-site or other Internet presence.

[0006] However, the Ingenio system also has several drawbacks. First, the consumer must have a computer and Internet access. Next, the consumer must conduct an on-line search to find the list of service providers for the service that the consumer is in need of, as well as in the consumer's geographic location if the system provides such specificity. The consumer then selects a single service provider, and if that service provider is not available the consumer must leave a message. Although the '403 patent discloses technology which enables the service provider to easily return the consumer's telephone call, the consumer is still left with the unenviable option of waiting for the service provider to return his or her call, or calling other service providers on the list. Of course, this still costs the service providers who received the call, but were not able to take the call at that time. While benefitting various service providers who otherwise do not have an Internet presence, the Ingenio system does little to benefit the consumer.

[0007] Accordingly, there is a continuing need for a dynamic call routing system or process which charges a service provider only for calls received, but which meets the needs of the customer as well, thus overcoming the drawbacks described above. The present invention fulfills this need and provides other related advantages.

SUMMARY OF THE INVENTION

[0008] The present invention resides in a process for dynamic call routing that is designed to only charge service providers for received calls, while not requiring potential customers to own a computer or have Internet access. The system of the present invention is also preferably designed such that the potential customer is presented with a live call, instead of leaving a message.

[0009] The process of the present invention generally comprises establishing accounts for a plurality of service providers. The service providers bid against one another for a per-call charge. Typically, a minimum per-call charge for each call received is established. A call list comprising a plurality of service providers ranked from the highest bidder to the lowest bidder is created. When a telephone call is received from a customer, the telephone call is routed from the customer to the highest ranked bidder service provider on the call list. The service provider account receiving the telephone call is then charged the per-call amount bid by the service provider.

[0010] Preferably, the telephone number is a toll-free telephone number suggestive of a group of service providers. A promoter may be used to advertise the telephone number to customers and obtain service provider accounts.

In such a case, the system host, or owner of the process, and the promoter of the process share the per-call charge to service provider account.

[0011] The service providers deposit funds into their accounts such that the per-call charge can be automatically deducted from the service provider's account after the service provider receives a call. The account status is available to the service provider through e-mail, account log-in, telephone, customer support or mail. A service provider is removed from the call list when that service provider's account balance reaches a level where a received call cannot be paid for by the account's balance as the service provider's per-call bid exceeds the account balance. The service provider is notified when its account balance reaches a level where a received call cannot be paid for by the account balance.

[0012] In a particularly preferred embodiment, the bidding between service providers is ongoing such that the service providers are allowed to enter new bids for the per-call charge. A service provider is notified when its bidding ranking on the call list has changed. Although call lists are typically created according to service provider type and geographic locations, the invention contemplates permitting the service providers to select one or more call lists, such as when they provide a plurality of services or extend into a plurality of geographic locations.

[0013] Typically, when a customer calls, the geographic location of the customer is determined so as to select a call list based on that geographic location. This may be done automatically by deriving the geographic location from the customer's telephone caller identification. Alternatively, the customer is prompted to provide the geographic location information to route the service provider to a call list with the corresponding geographic location. Such prompting may be done by speech recognition or telephone key-pad entry. In some instances, the customer may be prompted to make a selection before being routed to a service provider, or after being routed to a service provider. This can be done by speech recognition or telephone keypad entry.

[0014] The customer's call is directed to the highest ranked bidding service provider on the call list. However, if the highest ranked service provider does not answer the call within a predetermined number of rings, the customer call will be rerouted to the next highest ranked service provider on the call list. Alternatively, the highest ranked service provider is permitted to accept or reject a call, such as by speech recognition or telephone key pad entry. If the highest ranked service provider does not accept a call, the call is rerouted to the next highest ranked service provider on the call list.

[0015] Other features and advantages of the present invention will become apparent from the following more detailed description, taken in conjunction with the accompanying drawings, which illustrate, by way of example, the principles of the invention.

BRIEF DESCRIPTION OF THE DRAWINGS

[0016] The accompanying drawings illustrate the invention. In such drawings:

[0017] **FIG. 1** is a flow chart depicting the steps taken in setting up a system embodying the present invention;

[0018] **FIG. 2** is a flow chart depicting the steps for creating service provider accounts and service provider per-call charge bidding, in accordance with the present invention; and

[0019] **FIG. 3** is a flow chart depicting the steps taken when a customer calls for a service provider in accordance with the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0020] As shown in the accompanying illustrations, for purposes of illustration, the present invention resides in a dynamic call routing process for linking customers who are in need of goods or services with such a service provider. As will be more fully described herein, the present invention provides benefits both to the potential customers, as well as to the service provider.

[0021] With reference now to **FIG. 1**, the call routing system and process of the present invention is first established. Although the owner to the rights to the invention could serve as a host nationwide, or even in a given geographic area, more typically, promoters (P) are used to create accounts in the system (100). That is, the promoter may negotiate in order to have a certain geographic territory or a certain type of service provider. The promoter would create an account with the host or owner of the system of the present invention, such as by using the Internet, by telephone or even by mail. The process of the present invention gives the promoter the ability to create a calling system that can route calls to various service providers based on how the promoter designs the call routing business.

[0022] Once the promoter's account is created, the promoter may deposit money into the account. This may be done by actually sending in a check or money order, or providing a credit card such that a credit is established with the host. Alternatively, no money needs to be deposited into the promoter account, but rather the promoter can pay the host on a periodic basis, such as monthly for the calls which have been received and the revenue share generated by the service provider accounts.

[0023] Typically, the promoter will establish a minimum bid amount or listing fee that a service provider (SP) will have to pay to be included in the system on a calling list (102).

[0024] The promoter then establishes whether the received calls are to be answered by a voice prompt, directly routed to a service provider, or a combination thereof (104). Preferably, either the promoter or the host owns a telephone number which is suggestive of a group of service providers. Even more preferably, the telephone number is a toll-free telephone number, such as a 1-800 or 1-866 telephone number. For example, the telephone number may be 1-800-PLUMBER, 1-800-FLOWERS, 1-800-LAWYERS, etc. Typically, the promoter will advertise the telephone number and service, such as in its geographic area, so that both the potential service providers and customers will become aware of the telephone number. Such advertising can take place on the Internet, telephone directories, on bill boards, mass mailers, etc. Thus, service providers do not need to have the sophistication or pay the fees necessary to have an Internet presence, and potential customers do not need to

own a computer and have Internet access in order to become aware of the telephone numbers for the group of service providers belonging to the system. A suggestive toll-free number would be most desirable as the potential consumers would readily remember such telephone numbers and not need to reference any additional materials when that service is needed, but instead call the number from memory. However, the telephone numbers need not be toll-free nor suggestive.

[0025] Referring again to **FIG. 1**, if the promoter establishes that the calls are to be answered via voice prompt, the promoter designs a unique prompting menu to suit the specific business requirements (106). For example, if a potential customer were to call 1-800 LAWYERS, a prompting menu may prompt the potential customer to select an area of law, such as intellectual property, real estate, family law, or criminal law. The system could be designed so as to either receive such selection by speech recognition, or by prompting the potential customer to press a certain number or button on the telephone key-pad. The prompting menu is typically provided to the customer immediately upon calling the telephone number before the call is routed to a service provider, but can be provided after a call is routed in order that certain information may be obtained by the particular service provider before taking the telephone call.

[0026] Alternatively, or additionally, when a potential customer calls, the system is designed such that the call is identified by the caller identification, which includes the customer's telephone number (108). In this manner, the system can detect the geographic location of the customer calling and determine an appropriate service provider calling list, such as one based on geographic location.

[0027] The system may also be designed with both, such that when the caller's identification is blocked (110) other measures can be taken such as initiating a voice-prompt, connecting the caller with a customer service representative, etc., which will be more fully described herein.

[0028] Once the promoter and/or host has established the menu driven software, the promoter advertises the call routing system service. As discussed above, the promoter advertises the telephone number to potential customers and service providers (112). In such a manner, a service provider desiring to belong to the system can call to add themselves on various calling lists in order for customer calls to be directed to them (114). Of course, the service providers can also contact the promoter or host in different ways, such as by visiting a web-site, mailing or faxing a registration form to the promoter or host, etc. As will be more fully discussed herein, the customer also calls the unique number in order to be directed to a service provider (116), as more fully described in **FIG. 3**.

[0029] With reference now to **FIG. 2**, when promoting the system of the present invention, the potential service providers are informed that they are only obligated to pay the promoter and/or host when a potential customer call is actually received. This removes much of the uncertainties associated with listing one's telephone number in a telephone directory or paying an Internet advertiser for "hits". The service provider first creates a new account with a promoter and/or host (200). The account, at a minimum, will identify the service provider and include a telephone number for which calls can be directly provided to the service

provider. The service provider then deposits funds into the account (202) such as by credit card, check, etc.

[0030] After establishing an account, the service provider selects which call list to join (204). The system may be designed such so that the geographic location of the service provider automatically associates him with a particular call list. In other instances, there may be no geographic territory limitation whatsoever and thus the service provider is available on a nation-wide or state-wide calling list. The service provider may have multiple offices such that the service provider can select multiple calling lists representing the multiple geographic locations in which its offices are located. Furthermore, the service provider may in fact offer more than one type of service. For example, if the service provider is a law firm, the law firm may provide representation in criminal law, real estate, litigation, etc., and thus be eligible for multiple calling lists even within a single geographical location. The service provider may also be able to bid different amounts for different geographical locations. That is, belonging to a particular call list may be more valuable than belonging to other call lists, such as when the geographic location is a metropolitan area, when the call list is more specifically defined, such as a particular city versus a valley or county, etc.

[0031] The service provider then chooses the listing fee, or per-call charge fee based upon an established minimum and/or a current market price (206). Typically, a minimum per-call received charge is established by the promoter and/or host. This would be a minimum per-call charge for a customer call received by a service provider. For example, this may be established as being one dollar per call. However, in a particularly preferred embodiment of the invention, the service providers are able to bid against one another for a "high" bid per call amount. The service provider can then view not only the minimum established per-call listing fee, but also the maximum or highest bid on the calling list. The service provider can also call a telephone number, such as a customer service number or the like to retrieve this information as well. As will be more fully described herein, the call lists are ranked from highest bidder to lowest bidder and the customer call is routed accordingly. Thus, although the minimum listing fee or per-call charge may only be one dollar, the market price that the service providers are willing to pay in order to be ranked highest and potentially receive the most customer calls may be much higher, such as two dollars or even more per call. The service provider is able to, at this point, select the per-call charge and bid against the others in the call list. The service provider can choose to pay the high bid amount to move to first position or pay a lower bid amount which will place them in lower priority on the list. The least amount of money that a service provider can select is the established minimum bid amount. As customer calls are routed to the service provider, the per-call charge, which is either the minimum bid amount or the amount bid by the service provider is deducted from the service provider's account.

[0032] The invention contemplates that certain service providers may hold regular business hours such as 8:00 a.m. to 5:00 p.m., and thus customer calls which are routed to that service provider before 8:00 a.m. or after 5:00 p.m. will not result in a connection. The system can be designed such that the service provider can place a bid for a certain time of day, such that, for example, calls received between 8:00 a.m. and

Noon, receive the highest bids, while those call received in the afternoon receive lower bids, and the service provider is able to put a zero bid for non-business hours. Additionally, or alternatively, the service provider can indicate which days of the week and what hours of the day the service provider is available to receive calls, such that customer calls are not routed to a service provider who is not available.

[0033] Each service provider is permitted access to his account and can log on through the Internet, by telephone, etc. Preferably, the accounts are available through the Internet, such that the information is completely available to the service provider on the providers or host's web-site. If the log on is not successful, a customer service representative can assist the service provider, or the password can be electronically mailed to the service provider (210).

[0034] Once the service provider successfully logs into the account, it can add funds to the account, determine its current ranking, increase its bid amount per-call, check on account balance, check on historical charges and calls, and otherwise check on the account status (212). Thus, the amount per-call charge bids are preferably constantly able to be altered, and not just upon registration of the account. In this manner, service providers can change their rank in the call list and the free market will determine the upper price per-call received, maximizing the promoter or host revenue and granting some degree of control to the service providers on the number of calls received.

[0035] If the "listing fee" or bid amount of the service provider is higher than the available funds in the account of the service provider (214), the service provider is removed from the call list (216). A notice is sent to the service provider informing it of the lack of funds, with an invitation to add additional funds in the account in order to be placed back on the calling list (218). Such notice may be automated, such as by sending an electronic mail message, instant message, telephone message, postcard, or the like. The service provider is then permitted the opportunity to add additional funds into their account (220), such as by authorizing a credit card transaction, sending in a check or other payment to the promoter or host. If the service provider does not deposit funds into the account after a predetermined time, such as two days, an additional notice may be sent to the service provider to add funds into the account in order to be placed back on the call list (218). If the service provider does not want to be placed back on the call list, a message is sent to the service provider, preferably periodically, indicating how many customers were directed to other service providers during this time in order to persuade the service provider to register with the system again (226). If the service provider does want to be placed back on the call list, the service provider is given the maximum or highest bid and asked to enter a new bid amount or select the established minimum bid amount (228). The service provider is then placed back on the list (230). Once on the call list, the service provider is routed customer calls in accordance with the present invention as described more fully herein.

[0036] If the service provider's bid is lower than the available funds in its account, the service provider remains on the call list (232). Alternatively, the service provider may have an open account wherein the service provider is billed on a periodic basis, such as a monthly cycle, and thus the service provider remains on the call list even if there is

insufficient funds in the account to accommodate the service provider's bid per call. As mentioned above, the service provider is permitted access to its account and can periodically add funds as necessary and determine its current ranking and increase its bid amount. If a new service provider or an existing service provider on the call list makes a higher bid so as to move into a position above the service provider, or the highest ranking position on the call list (234), a message is sent to the service provider informing it of the change in position (236). As will be appreciated by those skilled in the art, the message may be sent automatically by electronic mail, instant messaging, telephone voice mail messaging, etc. The service provider is prompted to log onto its account in order to increase its bid amount in order to change its position on the calling list or do nothing and keep the same position (238). As part of the message to the service provider, the service provider may be given the current maximum bid amount and asked to enter a new bid amount (240). For example, when registering, the service provider may provide a credit card or account number which can be automatically debited by the promoter or host per instructions of the service provider. A speech recognition or window-driven portion of the message to the service provider may provide a menu in which the service provider can opt to deposit additional funds into the account, such as to cover an inadequate balance, or to increase its bid amounts per-call received. In this manner, the service provider is not required to log into its account in order to accomplish these two tasks. The automated system can then inform the service provider of the balance of the account, and the new minimum bid by the service provider. Such steps can be conducted with an interactive speech recognition driven menu, if a telephone message is directed to the service provider or if the service provider calls a promoter or host's customer service number, or can be accomplished through electronic mail, instant messaging, or by logging on to the service provider's account.

[0037] With reference now to FIG. 3, a potential customer calls the telephone number, which is preferably a toll-free number as described above, but also may be local or long distance number, or even a special number such as a 1-900 number, or any other appropriate telephone number (300). The system then determines if the number is menu assisted, or needs menu assistance (302). If the system is set up so as to identify the caller's geographical location by caller identification (304) then the call is automatically routed to the service provider in the first, or highest ranked bidder, position in the call list (306). In those instances where there is no geographic limitation, the call can be automatically routed without identifying the caller's telephone identification by simply routing the call to the service provider in first position on the call list.

[0038] If the number is menu assisted, such that the caller identification is blocked, or the system has been designed so as to be menu driven, the customer is prompted or asked to select customer service, such by depressing the "zero" button on the telephone keypad or by speaking into the telephone. The prompting, as discussed above, may be directed to the geographic location of the customer, or the geographic location of the service to be provided. In such instance, the customer can, by speech recognition or keypad entry, enter the area code, zip code, city, state, etc. In the event that the prompt is not directed to geographic location, but to some other selection, such as type of service, the

customer is asked to make that selection either by speaking into the telephone or by depressing a key on the telephone keypad (308). For example, the customer may be asked what kind of car they want to rent. The customer can select between luxury, compact, mini-van, etc. This may occur before the call or after the call is routed and before the service provider answers the telephone above as discussed above (310).

[0039] If the customer has difficulty with the menu selection, the customer can dial “zero” for customer service (312) or otherwise request customer service such as by speaking into the telephone wherein a customer service representative will route the call (314) to the service provider in first position on the call list (306). However, if a customer does not select customer service, but is instead prompted to a list of questions on the menu, the system decides where to route the call (316), which is the service provider in first position on the appropriate call list (306).

[0040] The present invention also contemplates a “search engine” which is an automated telephone system similar to dialing a 411 operator. In this embodiment, there are many different industries or service providers which have bids in a higher rank to receive calls for their industry and/or selected geographical locations. The customer will call a telephone number needing a phone query. The customer can then be routed as described herein, or by selecting a particular industry or need by speaking into the phone or entering information into the phone by the key pad or the like.

[0041] Once the call is routed to the service provider in the highest ranking first position on the call list, the service provider must answer the call within a specified number of rings, such as three or four rings. If they do not, the system may prompt the customer to “please wait, while you are being connected” (320), while the call is routed to the next waiting service provider on the call list (322). In this manner, if a service provider is on another telephone call or is on vacation or the like, the customer is routed to a service provider immediately without having to leave a message. This enables service providers that are not the highest ranked service provider on the call list to receive calls as well. However, it will be appreciated that the highest ranking service provider will receive the larger number of customer calls.

[0042] However, if the service provider answers the call within a specified number of rings (318), that service provider is either presented with a live customer call, or the system may be devised such that the service provider is offered a message from the automated system, for example, “press 1 to accept”, “2 to reject calls”, or asked to voice their acceptance or rejection which will be interpreted by speech recognition software or the like (324). If the service provider rejects the call, the service provider is typically removed from the calling list and not charged by the billing server (328). Alternatively, the system may be devised such that the service provider is not removed from the call list, but instead can selectively accept or reject calls until the account balance falls below the service provider’s minimum bid, or the service provider closes its account. In any event, the system will route the call to the next highest ranking service provider on the call list (322).

[0043] If the highest ranking service provider accepts the call, either by expressly stating or pressing a button to accept

the call or merely answering the telephone call (330), the call is established and registered into the billing server (332). The service provider’s “bid amount” that the service provider previously bid per-call is charged to the account of the service provider (334). Preferably, the per-call charge bid amount is automatically deducted from the account of the service provider. The fee is then distributed to the promoter (336).

[0044] It is contemplated by the invention that the promoter, when designing the system can create a scoring system that will rate the satisfaction or value of the service provider by past customers. Such information can be used in a variety of ways, such as enabling the customer to select a “four star” or “highest rated” service provider, requiring service providers with low scores to pay a higher minimum bid fee or even terminate their participation in the system so as to maintain customer confidence in the system.

[0045] Typically, the promoter will have a contractual obligation with a host or owner of the intellectual property of the system, such that either a flat fee is paid to the host by the promoter upon establishing the system, for each new registered service provider, or a portion of each per-call charge is split by the promoter and the host/intellectual property owner. This can be done on a periodic basis by billing or sending out a statement account balance or the like, or the promoter account can be automatically increased in amount for each charged call or the like. The invention contemplates that either the promoter can directly deal with the service provider accounts, and pay the host on a periodic basis, or the host can maintain the system and receive the charges from the service provider directly, and pay the promoter the agreed to share on a periodic basis.

[0046] It will be appreciated by those skilled in the art that the present invention allows service providers the ability to advertise their services dependent on an as-needed basis, and thus pay for advertisement only when they need work and to bid to be in a position to receive a greater number of calls. Customers are directly routed to a service provider who is able to take their call immediately, without the need for the time consuming and tedious process of looking for a particular service provider in a telephone directory or on the Internet.

[0047] The present invention also allows promoters the ability to build a viable business to provide dynamic call routing to various business/service providers while modifying the routing system to fit specific business requirements.

[0048] Although several embodiments have been described in detail for purposes of illustration, various modifications may to each be made without departing from the scope and spirit of the invention. Accordingly, the invention is not to be limited, except as by the appended claims.

1. A process for dynamic call routing, comprising the steps of:

- establishing accounts for a plurality of service providers;
- permitting the plurality of service providers to bid against one another for a per-call charge;
- creating a call list comprised of the service providers ranked from the highest bidder service provider to the lowest bidder service provider;

receiving a telephone call from a customer;

routing the telephone call from the customer to the highest ranked bidder service provider on the call list;

rerouting the customer call to a next highest ranked service provider on the call list if the highest ranked service provider does not answer the call within a predetermined number of rings; and

charging the service provider account receiving the telephone call the per-call amount bid by the service provider.

2. The process of claim 1, including the step of providing a telephone number suggestive of a group of service providers.

3. The process of claim 2, wherein the telephone number comprises a toll-free telephone number.

4. (canceled)

5. The process of claim 1, including the step of notifying a service provider when its bidding ranking has changed.

6. The process of claim 5, including the step of permitting the service providers to enter new bids.

7. The process of claim 1, wherein the account establishing step includes the step of permitting the service providers to select one or more call lists.

8. The process of claim 1, wherein the call list creating step includes the step of creating call lists based on geographic location.

9. The process of claim 8, wherein the telephone call routing step includes the step of determining the geographic location of the customer, and selecting a call list based on that geographic location.

10. The process of claim 9, wherein the geographic location determining step includes the step of automatically routing the customer by use of telephone number derived from caller identification.

11. The process of claim 9, wherein the geographic location determining step includes the step of prompting the customer to provide geographic location information to route the customer to a service provider call list with a corresponding geographic location.

12. The process of claim 11, wherein the prompting step comprises speech recognition or telephone keypad entry.

13. The process of claim 1, including the step of prompting the customer to make a selection either before being routed to a service provider, or after being routed to the service provider.

14. The process of claim 13, wherein the customer selection is accomplished using speech recognition or telephone keypad entry.

15. The process of claim 1, including the step of establishing a minimum per-call charge bid for each call received.

16. The process of claim 1, including the step of the service providers depositing funds into their accounts, and wherein the charging step comprises the step of automatically deducting from the service provider's account the service provider's per-call bid amount after the service provider receives a call.

17. The process of claim 16, including the step of making available the account status to the service providers.

18. The process of claim 16, including the step of removing a service provider from the call list of providers when the service provider's account balance reaches a level where a received call cannot be paid for by the account balance.

19. The process of claim 18, including the step of notifying a service provider when its account balance reaches a level where a received call cannot be paid for by the account balance.

20. The process of claim 1, including the step of permitting a service provider, to whom the customer call is routed, to accept or reject the call.

21. The process of claim 20, wherein the acceptance or rejection occurs by speech recognition or telephone keypad entry.

22. The process of claim 21, including the step of rerouting the customer call to the next highest ranked service provider on the call list, if the highest ranked service provider does not accept the call.

23. The process of claim 2, including the step of using a promoter to advertise the telephone number to customers and obtain service provider accounts.

24. The process of claim 23, wherein a system host and the promoter share the per-call charge to the service provider accounts.

25. A process for dynamic call routing, comprising the steps of:

establishing accounts for a plurality of service providers;

permitting the plurality of service providers to bid against one another for a per-call charge;

creating a call list comprised of the service providers ranked from the highest bidder service provider to the lowest bidder service provider;

permitting the service providers to enter new bids, and notifying a service provider when its bidding ranking has changed;

receiving a telephone call from a customer;

routing the telephone call from the customer to the highest ranked bidder service provider on the call list;

rerouting the customer call to a next highest ranked service provider on the call list if the highest ranked service provider does not answer the call within a predetermined number of rings; and

charging the service provider account receiving the telephone call the per-call amount bid by the service provider.

26. The process of claim 25, including the step of providing a toll-free telephone number suggestive of a group of service providers.

27. The process of claim 25, wherein the account establishing step includes the step of permitting the service providers to select one or more call lists.

28. The process of claim 25, wherein the call list creating step includes the step of creating call lists based on geographic location, and wherein the telephone call routing step includes the step of determining the geographic location of the customer, and selecting a call list based on that geographic location.

29. The process of claim 28, wherein the geographic location determining step includes the step of automatically routing the customer by use of telephone number derived from caller identification.

30. The process of claim 28, wherein the geographic location determining step includes the step of prompting the customer to provide geographic location information by

speech recognition or telephone keypad entry to route the customer to a service provider call list with a corresponding geographic location.

31. The process of claim 25, including the step of prompting the customer to make a selection speech recognition or telephone keypad entry either before being routed to a service provider, or after being routed to the service provider.

32. The process of claim 25, including the step of establishing a minimum per-call charge bid for each call received.

33. The process of claim 25, including the step of the service providers depositing funds into their accounts, and wherein the charging step comprises the step of automatically deducting from the service provider's account the service provider's per-call bid amount after the service provider receives a call.

34. The process of claim 33, including the step of making available the account status to the service providers.

35. The process of claim 33, including the step of removing a service provider from the call list of providers when the service provider's account balance reaches a level where a received call cannot be paid for by the account balance.

36. The process of claim 35, including the step of notifying a service provider when its account balance reaches a level where a received call cannot be paid for by the account balance.

37. The process of claim 25, including the step of permitting a service provider to whom the customer call is routed to accept or reject the call by speech recognition or telephone keypad entry, and rerouting the customer call to the next highest ranked service provider on the call list if the highest ranked service provider does not accept the call.

38. The process of claim 25, including the step of using a promoter to advertise a telephone number to customers and obtain service provider accounts, wherein a system host and the promoter share the per-call charge to the service provider accounts.

39. A process for dynamic call routing, comprising the steps of:

establishing accounts for a plurality of service providers, wherein the service providers deposit funds into their accounts;

making available account status to the service providers;

permitting the plurality of service providers to bid against one another for a per-call charge;

creating a call list comprised of the service providers ranked from the highest bidder service provider to the lowest bidder service provider;

permitting the service providers to enter new bids, and notifying a service provider when its bidding ranking has changed;

receiving a telephone call from a customer;

routing the telephone call from the customer to the highest ranked bidder service provider on the call list;

rerouting the customer call to a next highest ranked service provider on the call list if the highest ranked service provider does not answer the call within a predetermined number of rings; and

automatically deducting from the service provider's account the service provider's per-call bid amount after the service provider receives a call;

removing a service provider from the call list of service providers when the service provider's account balance reaches a level where a received call cannot be paid for by the account balance; and

notifying a service provider when its account balance reaches a level where a received call cannot be paid for by the account balance.

40. The process of claim 39, including the step of providing a toll-free telephone number suggestive of a group of service providers.

41. The process of claim 39, wherein the account establishing step includes the step of permitting the service providers to select one or more call lists.

42. The process of claim 39, wherein the call list creating step includes the step of creating call lists based on geographic location, and wherein the telephone call routing step includes the step of determining the geographic location of the customer, and selecting a call list based on that geographic location.

43. The process of claim 42, wherein the geographic location determining step includes the step of automatically routing the customer by use of telephone number derived from caller identification.

44. The process of claim 42, wherein the geographic location determining step includes the step of prompting the customer to provide geographic location information by speech recognition or telephone keypad entry to route the customer to a service provider call list with a corresponding geographic location.

45. The process of claim 39, including the step of prompting the customer to make a selection speech recognition or telephone keypad entry either before being routed to a service provider, or after being routed to the service provider.

46. The process of claim 39, including the step of establishing a minimum per-call charge bid for each call received.

47. The process of claim 39, including the step of permitting a service provider, to whom the customer call is routed, to accept or reject the call by speech recognition or telephone keypad entry, and rerouting the customer call to the next highest ranked service provider on the call list if the highest ranked service provider does not accept the call.

48. The process of claim 39, including the step of using a promoter to advertise a telephone number to customers and obtain service provider accounts, wherein a system host and the promoter share the per-call charge to the service provider accounts.

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