

Annotation

Modern people on a daily basis have to manage their own finances, pay different bills, set amount down on mobile phone's balance, buy things via internet, pay for the internet usage, etc. That's why all the leading companies are trying to make all these actions automatic because the target is to avoid subscribers wasting time, extra charge and different corresponding troubles and problems. The sphere of activity of mentioned companies is quite wide: mobile communication companies, Internet providers, cable and satellite TVs, internet-shops, banks and micro-finance companies, VoIP (Voice Over IP) communication operators, online auctions, etc.

All those companies which practice area is accumulation subscribers' accounts, financial accounting, monitoring, charging and filling balance use Billing Systems. These systems are used exactly for different financial transactions.

In most cases the Billing Systems are large systems and their development, modification and upgrade is linked to a huge expenses, amount of time that is required for its upgrading, a huge amount of information that will be migrated while upgrade, etc. Therefore these companies are trying to create kind of the Integrated Systems which will operate independently. As a rule such systems communicate with the outer space by themselves.

The thesis below is based on one of the system of the integrated type of the Billing system that monitors subscribers' accounts (balance) and automatic refilling in case of need. Using the system avoid the users from connect the internet on a daily basis, to fill balance manually or walk a long way to find any balance-filling terminal.

'Direct Debit Management System' is already finished product and can be used for all those companies which use the billing systems in Account Management. For example: Mobile communication companies, Internet providers, Cable and Satellite TVs, Internet shops, Micro-finance companies, VoIP (Voice Over IP) communication operators, Banks, Internet Auctions, etc.