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Abstract:

Purpose – The purpose of this paper is to develop a multi-user electronic bill presentation and payment (EBPP) model that would enhance the present billing systems as well as overcome the problems of periodic generation of billing reports and mail volumes.

Design/methodology/approach – The paper evaluates three existing models of EBPP: Biller-direct, consolidation, and invited pull models and identifies their limitations. Then, the thin consolidation model approach is modified by developing an Extensible Hypertext Markup Language based architecture that is capable of consolidating billing reports from a variety of disparate heterogeneous sources. The modified model is implemented using two case studies.

Findings – The modified consolidation model of the EBPP enhances quick subsequent notification of bills to the consumer for goods or services previously rendered. In the model, a user could pay for multiple services rendered by companies; this in turn overcomes mail volumes.

Originality/value – This paper develops a data integration and unification architecture that will allow billing reports from multiple billers to be integrated into a unified database.

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