

# Development of Information App for Alert on Financial Matters

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**Abstract:- Generally large retail shops find it difficult to track their customers purchasing heavy merchandises. These big purchases are often provided with specific offers that facilitate payment by part. That is paying the entire amount little by little after a fixed interval of time. However, retailers loose track of their customers and find it difficult to get them pay the due amount. This results in loss and turn over blockages for the retailers. To avoid such losses the DIAFM comes into the retailers rescue with its feature that enables periodic notification and tracking system in it. A method for automatic bill payment reminder is disclosed. The method includes providing for an automatic bill payment reminder process for a user of a portable consumer device, where the automatic bill payment process automatically pays periodic bills of the user at predetermined times. The method also includes providing for an automatic reminder process, where the automatic reminder process automatically sends reminders to the user of the portable consumer device prior to the automatic payment of the bills at the predetermined time intervals.**

## I. INTRODUCTION

Embodiments of the invention are directed to methods, computer readable media, servers, and systems that use automatic reminders in conjunction with automatic bill payment processes. One embodiment of the invention is directed to a method comprising: providing for an automatic bill payment process for a user of a portable consumer device, wherein the automatic bill payment process automatically pays periodic bills of the user at predetermined times; and providing for an automatic reminder process, wherein the automatic reminder process automatically sends reminders to the user of the portable consumer device prior to the automatic payment of the bills at the predetermined times. Another embodiment of the invention is directed to a method comprising: initiating an automatic bill payment process, wherein the automatic bill payment process automatically pays periodic bills of a user of a portable consumer device at predetermined times; and initiating an automatic reminder process, wherein the automatic reminder process automatically sends reminders to the user prior to the automatic payment of the bills at the predetermined times. Other embodiments of the invention are directed to systems, computer readable media, and servers that are associated with Such methods.

## II. BENEFITS

This system has several claims that are undertaken here

- Automatic bill payment notification method.
- It can be deployed in any device namely a portable consumer device such as mobile phones.
- The automatic reminder process automatically sends reminders to the user of the portable consumer device prior to the automatic payment of the bills at the predetermined times.
- The method of claims is posted on a device accessible to the user.
- The method of claim wherein the reminders are e-mail reminders sent to the user's e-mail account.

## III. LIMITATION OF EXISTING SYSTEM

The previously existing system include the features like database handling and classification of the data based on the different section of consulting. It also includes data about several customers of the franchise. The app didn't include the notification prompting mechanism. It also includes reminder and notification facilities which help in better ways to make sure the customer pays off the bills regularly. It provides an organized and easy representation of the data and also includes notification reports in graphical representations as well.

## IV. PROPOSED SYSTEM

The proposed system includes a method for automatic bill payment notification. The method includes providing for an automatic bill payment process for a user of a portable consumer device, where the automatic bill payment process automatically pays periodic bills of the user at predetermined times.

The method also includes providing for an automatic reminder process, where the automatic reminder process automatically sends reminders to the user of the portable consumer device prior to the automatic payment of the bills at the predetermined times (e.g., predetermined time intervals). These steps can be performed by one or more entities including a corporation, an organization (e.g., a non-profit organization), and/or a server computer.

- This ensures the admin track payments and avoid turnover blockages.
- The system also acts as a storage mechanism wherein the user can track his payments and find out the payments that are pending or skipped.

The primary features include as follows:

- Fully organized management system
- Simple application
- Timely records and prompt assistance.

**V. OVERVIEW OF THE PROJECT**

The project is an application that allows users to access a user friendly, Android based real time system served by Firebase, Python, Xml and Java. By implementing a managerial app for both the administrator and user we can enormously simplify the process of skipped payments and losses within an organization. In the administrator’s side we ask the admin to sign up as the administrator in which the application consists of features such as timelines, payment details, stocks, retail goods and customer details.

The architecture of the entire system can be divided into simple two parts – the administrator and the client. In the client side, we, resolve the overall componentry as the

presentation layer that displays the interface with basic notifications and product details regarding payment, time and amount.

Once the user gets reminders that merchant bills are due for payment, the user can make sure that there are enough funds to pay the merchants. This way, the user can be sure that the user's Supply chains will not be disrupted.

The second part is the administrator’s side. This component is the managerial area controlled by the higher authorities of the retail franchise. hence it contains all the information related to the shop regarding the

A reminder system can enable the user to select from previously billed merchant transaction records in order to receive future notifications whenever payments are made to those selected merchants. The reminder may be a onetime automatic reminder for a automatic payment. The reminder may alternatively be one reminder in a set of automatically recurring reminders that respectively occur between period automatic payments.

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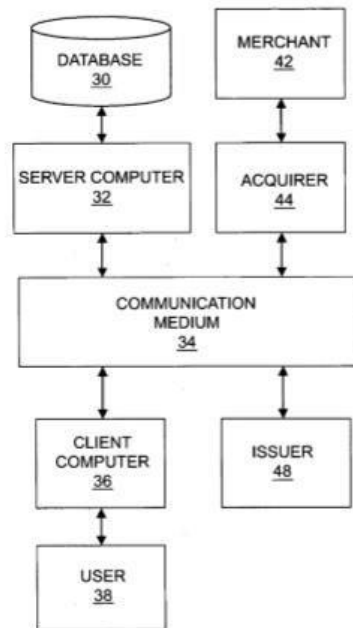


Fig 1:- Block Diagram

FIG. 1 shows a system according to an embodiment of the invention. The system includes one or more client computers in operative communication with notifications, payments done, gross amount etc. This uses database that is persisted through the application’s storage of preferable storage.

The server computer may have access to a database. The server computer may also directly or indirectly communicate with an issuer, an acquirer and a merchant. An “acquirer is typically a business entity, e.g., a commercial bank, that has a business relationship with a particular merchant. Hence, the user and the admin can track and manage payments easily with just a notification.

## VI. CONCLUSION

In the existing system, the details of the several data about the pending payments of the person are in isolated bubbles, meaning that the group of users are separate from each other. Hence during the deadline, the admin is unable to contact the customer to remind them of the payment. The proposed system removes the difficulty of obtaining the exact time, amount and due to be paid by the person and provide the exact reminder. It also eliminates the risk of outdated information as the database is dynamically updated and queried in a way that makes sure that the user can use as an updated reminder.

## FUTURE WORK

The versatile nature of the Python, firebase and Java based Realtime database gives us plenty of room to innovate and expand. The app can be made smarter to detect user availability by monitoring their activity and connecting the payment data and going more into the complete management and studies related to it. Features for more geographical accuracy can be added to ensure the accurate tracking of the users. Privacy and Reliability policies can also be implemented to ensure that users do not misuse the app.

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