US Patent No. 8903741	
Filed: Oct 8, 2010	
Issued: December 2, 2014	
Priority: October 19, 2004	
1. A method of resolving a debt, comprising:	The Debt Collection Systems operates to resolve debt.
providing an estimate of a specific amount a user's credit score will increase if the debt is resolved	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides an estimate of a specific amount a user's credit score will increase if the debt is resolved.
causing a server to provide the user with the estimate of the amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt selectable by the user to resolve the debt; and	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems causes a server to provide the user with the estimate of the amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt selectable by the user to resolve the debt.

when the user selects at least one offer establishing resolution of the debt, causing the server to provide a positive resolution indication to a credit bureau to facilitate the credit bureau raising the user's credit score.	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems operates such that when the user selects at least one offer establishing resolution of the debt, causing the server to provide a positive resolution indication to a credit bureau to facilitate the credit bureau raising the user's credit score.
8. A method for settling a debt executed using a server comprising:	The Debt Collection Systems operates to settle a debt using a server.
from the server, providing a user with an estimate of a specific numerical amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt; and	The Debt Collection Systems enables consumers with debts to enhance their credit score intelligently by making payments and paying off or reducing their debts that improve their credit scores. On information and belief, the Debt Collection Systems provides a user, from a server, with an estimate of a specific numerical amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt.
when the user selects at least one offer establishing settlement of the debt, causing the server to provide a positive resolution indication to a credit bureau to facilitate the credit bureau increasing the user's credit score.	The Debt Collection Systems enables consumers to qualify for new loans and/or enhance their credit score intelligently making payments and paying off or reducing their

	debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems operates such that when the user selects at least one offer establishing settlement of the debt, causing the server to provide a positive resolution indication to a credit bureau to facilitate the credit bureau increasing the user's credit score.
17. A method for settling a debt, comprising:	The Debt Collection Systems performs a method for settling a debt.
causing a server to offer a user an option to obtain information related to a credit score as part of a debt resolution transaction of a preexisting debt owed by the user to a third party;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems causes a server to offer a user an option to obtain information related to a credit score as part of a debt resolution transaction of a preexisting debt owed by the user to a third party.
determining an estimate of user credit score increase when the debt is resolved based on the user credit score information obtained at the server;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems determines an estimate of user credit score increase when the debt is resolved based on the user credit score information obtained at

	the server.

providing the user, via the user computing device, with the estimate of user credit score increase when the debt is resolved and at least one offer to settle the debt; and	The Debt Collection Systems enables consumers to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides the user, via the user computing device, with the estimate of user credit score increase when the debt is resolved and at least one offer to settle the debt.
when the user selects at least one offer establishing settlement of the debt using the user computing device, causing the server to provide a positive resolution indication to the credit bureau.	The Debt Collection Systems enables consumers to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems operates such that when the user selects at least one offer establishing settlement of the debt using the user computing device, causing the server to provide a positive resolution indication to the credit bureau.

US Patent No. 7814005	
Filed: March 9, 2006 **Issued**: October 12, 2010 **Priority: October 19, 2004**	
1. A method executed using a server comprising:	The Debt Collection Systems is a system that performs a method executed using a server.
receiving communications from a user at the server, the server configured to provide information to the user via a user computing device regarding a debt owed by the user to a third party;	The Debt Collection Systems enables consumers to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems receives communications from a user at the server, the server configured to provide information to the user via a user computing device regarding a debt owed by the user to a third party.
providing information to the user regarding the debt via the user computing device;	The Debt Collection Systems enables consumers to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides information to the user regarding the debt via the user computing device.
causing the server to contact a credit bureau, wherein said causing the server to contact the credit	The Debt Collection Systems enables consumers with debts to qualify for new

bureau results in user credit score increase information being provided by the credit bureau to the server;	loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems causes the server to contact a credit bureau, wherein said causing the server to contact the credit bureau results in user credit score increase information being provided by the credit bureau to the server.
providing, from the server, an estimate of a specific numerical amount the user's credit score will increase when the debt is resolved;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides, from the server, an estimate of a specific numerical amount the user's credit score will increase when the debt is resolved.
causing the server to provide the user with the estimate of the amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt, via the user computing device, the at least one offer to settle the debt selectable by the user to resolve the debt; and	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems causes the server to provide the user with the estimate of the amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt, via the user

	computing device, the at least one offer to settle the debt selectable by the user to resolve the debt.
when the user selects at least one offer establishing resolution of the debt, causing the server to provide a positive resolution indication to the credit bureau to facilitate the credit bureau raising the user's credit score.	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems operates such that when the user selects at least one offer establishing resolution of the debt, causing the server to provide a positive resolution indication to the credit bureau to facilitate the credit bureau raising the user's credit score.
8. A method for settling a transaction executed using a server comprising:	The Debt Collection Systems is a system that performs a method for settling a transaction executed using a server.
receiving communications from a user at the server, the server configured to provide information to the user via a user computing device regarding a debt owed by the user to a third party;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems receives communications from a user at the server, the server configured to provide information to the user via a user computing device regarding a debt owed by the user to a third party.

providing information to the user regarding the debt via the user computing device;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides information to the user regarding the debt via the user computing device.
causing the server to contact a credit bureau to determine user credit score information, wherein said causing the server to contact a credit bureau causes the server to provide user specific credit information to the credit bureau and results in the credit bureau providing user credit score increase information to the server;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides information to the user regarding the debt via the user computing device.
determining at the server an estimate of a specific numerical amount the user's credit score will increase when the debt is resolved based on the user credit score information provided from the credit bureau to the server;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems determines at the server an estimate of a specific numerical amount the user's credit score will increase when the debt is resolved based on the user credit score information provided from the credit bureau to the server.

providing the user, via the user computing device, with the estimate of the specific numerical amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt; and	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides the user, via the user computing device, with the estimate of the specific numerical amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt.
when the user selects at least one offer establishing settlement of the debt using the user computing device, causing the server to provide a positive resolution indication to the credit bureau to facilitate the credit bureau increasing the user's credit score.	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems operates such that when the user selects at least one offer establishing settlement of the debt using the user computing device, causing the server to provide a positive resolution indication to the credit bureau to facilitate the credit bureau increasing the user's credit score.
17. A method executed using a server configured to provide credit score information for a user to the user via a user computing device, the method comprising:	The Debt Collection Systems is a system that performs a method executed using a server configured to provide credit score information for a user to the user via a user computing device.

receiving communications from a user at the server, the server configured to provide information to the user via the user computing device regarding a debt owed by the user to a third party;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems receives communications from a user at the server, the server configured to provide information to the user via the user computing device regarding a debt owed by the user to a third party.
providing information to the user regarding the debt via the user computing device;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides information to the user regarding the debt via the user computing device.
offering the user an option to obtain information related to a credit score as part of a debt resolution transaction of a preexisting debt owed by the user to a third party;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems offers the user an option to obtain information related to a credit score as part of a debt resolution

	transaction of a preexisting debt owed by the user to a third party.
causing the server to contact a credit bureau to determine user credit score information based on user selection of the option, wherein said causing the server to contact the credit bureau causes the server to provide user specific credit information to the credit bureau and results in the credit bureau providing user credit score increase information to the server;	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems causes the server to contact a credit bureau to determine user credit score information based on user selection of the option, wherein said causing the server to contact the credit bureau causes the server to provide user specific credit information to the credit bureau and results in the credit bureau providing user credit score increase information to the server.
determining an estimate of a specific numerical amount the user's credit score will increase when the debt is resolved based on the user credit score information provided from the credit bureau to the server; providing the user, via the user computing device, with the estimate of the specific numerical amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt; and	The Debt Collection Systems enables consumers with debts to qualify for new loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems provides the user, via the user computing device, with the estimate of the specific numerical amount the user's credit score will increase when the debt is resolved and at least one offer to settle the debt.
when the user selects at least one offer establishing settlement of the debt using the user computing	The Debt Collection Systems enables consumers with debts to qualify for new

device, causing the server to provide a positive resolution indication to the credit bureau to facilitate the credit bureau increasing the user's credit score.	loans and/or enhance their credit score intelligently by making instantly optimized credit line(s) payments and paying off or reducing their debts that improve their credit scores by either a set amount or by the maximum amount. On information and belief, the Debt Collection Systems operates such that when the user selects at least one offer establishing settlement of the debt using the user computing device, causing the server to provide a positive resolution indication to the credit bureau to facilitate the credit bureau increasing the user's credit score.

US Patent No. 8510214	
Filed: October 19, 2005 **Issued**: August 13, 2013 **Priority: October 19, 2004**	
1. A method for settling a debt owed by a user performed using a computing device and comprising:	The Debt Collection Systems is a system that performs a method for settling a debt owed by a user using a computing device.
receiving financial information, at the computing device, regarding the debt;	The Debt Collection Systems receives financial information, such as a credit report, regarding the debt at the computing device.
seeking available credit information including information about the user's current financial condition and the user's ability to pay the debt from at least one source external to the computing device and the user;	On information and belief, the Debt Collection Systems seeks available credit information including information about the user's current financial condition and the user's ability to pay the debt from at least one source external to the computing device and the user.
parsing received available credit information including information about the user's current financial condition and the user's ability to pay the debt into a desired format;	On information and belief, the Debt Collection Systems parses received available credit information including information about the user's current financial condition and the user's ability to pay the debt into a desired format.
processing parsed received available credit information about the user's current financial condition and the user's ability to pay the debt from the available credit information using a rules based engine including rules established on behalf of a party to the debt located at the computing device,	On information and belief, the Debt Collection Systems includes a rules based engine and processes parsed received available credit information about the user's current financial condition and the user's ability to pay the debt from the available credit information using the rules based

wherein the rules based engine comprises rules that consider the user's ability to pay the debt; and	engine. On information and belief, the Banking rules based engine includes rules established on behalf of a party to the debt located at the computing device. On information and belief, the rules based engine of Banking comprises rules that consider the user's ability to pay the debt.
presenting a transaction settlement offer set to the user, the transaction settlement offer set comprising at least two individually selectable monetary offers to settle the debt, each individually selectable monetary offer to settle the debt including at least one decisioned monetary settlement term specifically determined for the user based on the rules established on behalf of the party to the debt, amount of the debt, and parsed received available credit information about the user's current financial condition and the user's ability to pay the debt, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the financial obligation using terms of the individually selectable monetary offer selected by the user;	On information and belief, the Debt Collection Systems presents a transaction settlement offer set to the user, the transaction settlement offer set comprising at least two individually selectable monetary offers to settle the debt, each individually selectable monetary offer to settle the debt including at least one decisioned monetary settlement term specifically determined for the user based on the rules established on behalf of the party to the debt, amount of the debt, and parsed received available credit information about the user's current financial condition and the user's ability to pay the debt. On information and belief, the Debt Collection Systems provides that each individually selectable monetary offer is selectable by the user to establish settlement of the debt by modifying existing terms of the financial obligation using terms of the individually selectable monetary offer selected by the user.
wherein upon selection of one offer in the transaction settlement offer set by the user, the computing device obtains user payment information and processes at least a portion of the one offer selected by the user.	On information and belief, in the Debt Collection Systems, upon selection of one offer in the transaction settlement offer set by the user, the Debt Collection Systems obtains user payment information and processes at least a portion of the one offer selected by the user.

14. A method of settling a debt owed by a user to a party to the debt, the method performed using a computing device and comprising:	The Debt Collection Systems is a system that performs a method of settling a debt owed by a user to a party to the debt using a computing device.
parsing received available credit information including information about the user's current financial condition and the user's ability to pay the debt into a desired format;	On information and belief, the Debt Collection Systems receives a credit report and parses received available credit information including information about the user's current financial condition and the user's ability to pay the debt into a desired format.
seeking, using the computing device, credit information from a source separate from the computing device and the user, and when information is available, receiving the available credit information at the computing device, wherein the credit information includes information about the user's current financial condition and the user's ability to pay the debt;	On information and belief, the Debt Collection Systems seeks credit information from a source separate from the computing device and the user, and when information is available, receives the available credit information at the computing device. On information and belief, the credit information includes information about the user's current financial condition and the user's ability to pay the debt.
processing parsed received available credit information about the user's current financial condition and the user's ability to pay the debt at the computing device using a rules based engine comprising rules established on behalf of the party to the debt, wherein the rules based engine comprises rules that consider the user's ability to pay the debt;	On information and belief, the Debt Collection Systems includes a rules based engine and processes parsed received available credit information about the user's current financial condition and the user's ability to pay the debt at the computing device using the rules based engine. On information and belief, the Banking rules based engine comprises rules established on behalf of the party to the debt. On information and belief, the Debt Collection Systems rules based engine comprises rules that consider the user's ability to pay the debt.

contacting the user via a communication inviting the user to seek to resolve the debt; and	On information and belief, the Debt Collection Systems contacts the user via a communication inviting the user to seek to resolve the debt.
presenting a transaction settlement offer set to the user, the transaction settlement offer set comprising at least two individually selectable monetary offers to settle the debt, each individually selectable monetary offer to settle the debt including at least one decisioned monetary settlement term specifically determined for the user based on the rules established on behalf of the party to the debt, amount of the debt, and parsed received available credit information about the user's current financial condition and the user's ability to pay the debt, each individually selectable monetary offer selectable by the user to settle the debt by modifying existing terms of the financial obligation using terms from the individually selectable monetary offer selected by the user;	On information and belief, the Debt Collection Systems presents a transaction settlement offer set to the user, the transaction settlement offer set comprising at least two individually selectable monetary offers to settle the debt, each individually selectable monetary offer to settle the debt including at least one decisioned monetary settlement term specifically determined for the user based on the rules established on behalf of the party to the debt, amount of the debt, and parsed received available credit information about the user's current financial condition and the user's ability to pay the debt. On information and belief, in the Debt Collection Systems, each individually selectable monetary offer is selectable by the user to settle the debt by modifying existing terms of the financial obligation using terms from the individually selectable monetary offer selected by the user.
wherein upon selection of one offer in the transaction settlement offer set by the user, the computing device obtains user payment information and processes at least a portion of the one offer selected by the user.	On information and belief, the Debt Collection Systems operates such that upon selection of one offer in the transaction settlement offer set by the user, the computing device obtains user payment information and processes at least a portion of the one offer selected by the user.
19. A method of settling a debt owed by a debtor to a creditor, the method performed using a computing device and comprising:	The Debt Collection Systems is a system that performs a method of settling a debt owed by a debtor to a creditor using a computing device.

seeking credit report information for the debtor from a source other than the debtor, the credit report information including information regarding the debtor's current financial condition and the debtor's ability to pay the debt, and when the credit report information is available, receiving the credit report information at the computing device;	On information and belief, the Debt Collection Systems seeks credit report information for the debtor from a source other than the debtor, the credit report information including information regarding the debtor's current financial condition and the debtor's ability to pay the debt, and when the credit report information is available, receives the credit report information at the computing device.
parsing received credit report information including information regarding the debtor's current financial condition and the debtor's ability to pay the debt into a desired format;	On information and belief, the Debt Collection Systems parses received credit report information including information regarding the debtor's current financial condition and the debtor's ability to pay the debt into a desired format.
processing parsed received credit report information about the debtor's current financial condition and the debtor's ability to pay the debt at the computing device using a rules based engine comprising rules established by the creditor; and	On information and belief, the Debt Collection Systems comprises a rules based engine and processes parsed received credit report information about the debtor's current financial condition and the debtor's ability to pay the debt at the computing device using a rules based engine. On information and belief, the rules based engine of the Debt Collection Systems comprises rules established by the creditor.
determining and presenting a transaction settlement offer set to the debtor, the transaction offer settlement set comprising at least two individually selectable monetary offers to settle the debt, each individually selectable monetary offer to settle the debt including at least one decisioned monetary settlement term specifically determined for the user	On information and belief, the Debt Collection Systems determines and presents a transaction settlement offer set to the debtor, the transaction offer settlement set comprising at least two individually selectable monetary offers to settle the debt, each individually selectable monetary offer to settle the debt including at

based on the rules established by the creditor, amount of the debt, and the-parsed received credit report information about the debtor's current financial condition and the debtor's ability to pay the debt, each individually selectable monetary offer selectable by the debtor to establish settlement of the debt by modifying existing terms of the debt using terms of the individually selectable monetary offer selected by the user;	least one decisioned monetary settlement term specifically determined for the user based on the rules established by the creditor, amount of the debt, and the-parsed received credit report information about the debtor's current financial condition and the debtor's ability to pay the debt. On information and belief, the Debt Collection Systems provides where each individually selectable monetary offer is selectable by the debtor to establish settlement of the debt by modifying existing terms of the debt using terms of the individually selectable monetary offer selected by the user.
wherein upon selection of one offer in the transaction settlement offer set by the debtor, the computing device obtains user payment information and processes at least a portion of the one offer selected by the debtor.	On information and belief, the Debt Collection Systems operates wherein upon selection of one offer in the transaction settlement offer set by the debtor, the computing device obtains user payment information and processes at least a portion of the one offer selected by the debtor.

US Patent No. 8768826	
Filed: October 19, 2005 **Issued**: July 1, 2014 **Priority: October 19, 2004**	
1.　　A system for settling a debt representing an amount of money owed the system comprising:	The Debt Collection Systems is a system for settling a debt representing an amount of money owed.
a server configured to receive communications from a user, the server further configured to seek available credit information including information about the user's current financial condition from at least one source external to the user, wherein the available credit information pertinent to the user comprises financial information regarding the user's ability to pay and financial position of the user, the server comprising:	On information and belief, the Debt Collection Systems includes a server configured to receive communications from a user, the server further configured to seek available credit information including information about the user's current financial condition from at least one source external to the user, wherein the available credit information pertinent to the user comprises financial information regarding the user's ability to pay and financial position of the user.
a rules based engine including rules established on behalf of a party having an interest in the debt, the rules based engine configured to process data from the available credit information and present a transaction settlement offer set to the user, the transaction settlement offer set based oh at least one decision made by the rules based engine and data processed from the available information;	On information and belief, the Debt Collection Systems includes a rules based engine including rules established on behalf of a party having an interest in the debt, the rules based engine configured to process data from the available credit information and present a transaction settlement offer set to the user, the transaction settlement offer set based on at least one decision made by the rules based engine and data processed from the available information.
wherein the transaction settlement offer set comprises at least two individually selectable monetary offers each comprising different	wherein the transaction settlement offer set comprises at least two individually selectable monetary offers each comprising different

decisioned monetary settlement terms specifically determined for the user based on the rules established on behalf of the party having the interest in the debt and data processed from the available credit information, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of the individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.	decisioned monetary settlement terms specifically determined for the user based on the rules established on behalf of the party having the interest in the debt and data processed from the available credit information, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of the individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.
14. A system for settling a debt owed by a user to a party, comprising:	The Debt Collection Systems is a system for settling a debt owed by a user to a party.
a server configured to seek available credit information regarding the user from a source separate from the user, wherein the available credit information regarding the user comprises financial information about the user's current financial condition, and when available credit information is obtainable regarding the user, receiving the available credit information at the server, wherein the server comprises:	On information and belief, the Debt Collection Systems includes a server configured to seek available credit information regarding the user from a source separate from the user, wherein the available credit information regarding the user comprises financial information about the user's current financial condition, and when available credit information is obtainable regarding the user, receiving the available credit information at the server.
a rules engine configured to receive the available credit information and process available data using rules established on behalf of the party; and	On information and belief, the Debt Collection Systems includes a rules engine configured to receive the available credit information and process available data using rules established on behalf of the party.
wherein the server is configured to present the transaction settlement offer set to the user, the	On information and belief, the Debt Collection Systems is a system wherein the server is configured to

transaction settlement offer set comprising at least two individually selectable monetary offers each comprising different decisioned monetary settlement terms specifically determined for the user based on the rules established on behalf of the party and data processed from the available credit information based on the rules established on behalf of the party, each individually selectable offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of the individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.	present the transaction settlement offer set to the user, the transaction settlement offer set comprising at least two individually selectable monetary offers each comprising different decisioned monetary settlement terms specifically determined for the user based on the rules established on behalf of the party and data processed from the available credit information based on the rules established on behalf of the party, each individually selectable offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of the individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.
20. A system for settling a debt existing between a debtor entity and a creditor entity, comprising:	The Debt Collection Systems is a system for settling a debt existing between a debtor entity and a creditor entity.
a server configured to establish contact with and receive information from the debtor entity and further configured to seek financial in information from a source separate from the debtor entity regarding the debtor entity's current financial condition, the financial information comprising a credit report for the debtor entity, the server comprising:	On information and belief, the Debt Collection Systems includes a server configured to establish contact with and receive information from the debtor entity and further configured to seek financial in information from a source separate from the debtor entity regarding the debtor entity's current financial condition, the financial information comprising a credit report for the debtor entity.
a rules based engine configured to receive data comprising at least a portion of any credit report	On information and belief, the Debt Collection Systems includes a rules based engine configured to

obtained and other financial information pertinent to the debtor entity, the rules based engine configured to process the data using rules established by the creditor entity;	receive data comprising at least a portion of any credit report obtained and other financial information pertinent to the debtor entity, the rules based engine configured to process the data using rules established by the creditor entity.
wherein the server is further configured to present a transaction settlement offer set to the debtor entity, the transaction settlement offer set comprising at least two individually selectable monetary offers each comprising different decisioned monetary settlement terms specifically determined for the user based on the rules established by the creditor entity, the portion of any credit report obtained, and other financial information pertinent to the debtor entity including information about the debtor entity's current financial condition, each individually selectable monetary offer selectable by the debtor entity to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of the individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.	On information and belief, the Debt Collection Systems includes a server further configured to present a transaction settlement offer set to the debtor entity, the transaction settlement offer set comprising at least two individually selectable monetary offers each comprising different decisioned monetary settlement terms specifically determined for the user based on the rules established by the creditor entity, the portion of any credit report obtained, and other financial information pertinent to the debtor entity including information about the debtor entity's current financial condition, each individually selectable monetary offer selectable by the debtor entity to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of the individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.

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1. A method for gathering information pertinent to a debt for purposes of compiling a transaction settlement offer set of a plurality of offers for settling and resolving the debt, the method performed using a computing device and comprising:	The Debt Collection Systems performs a method for gathering information pertinent to a debt for purposes of compiling a transaction settlement offer set of a plurality of offers for settling and resolving the debt using a computing device.
collecting credit information including information about a user's current financial condition using a server for use in compiling the transaction settlement offer set according to a set of predetermined offer set rules, the transaction settlement offer set comprising a plurality of individually selectable monetary offers each comprising different decisioned monetary, settlement terms specifically determined for the user based on the set of predetermined offer set rules and collected credit information including available information about the user's current financial condition and further determined to facilitate settlement of the debt, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of one individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment	On information and belief, the Debt Collection Systems collects credit information including information about a user's current financial condition using a server for use in compiling the transaction settlement offer set according to a set of predetermined offer set rules, the transaction settlement offer set comprising a plurality of individually selectable monetary offers each comprising different decisioned monetary, settlement terms specifically determined for the user based on the set of predetermined offer set rules and collected credit information including available information about the user's current financial condition and further determined to facilitate settlement of the debt, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of one individually selectable monetary offer selected by the user, and wherein upon selection

information and processes at least a portion of the one offer selected by the user;	of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.
wherein the collecting credit information including information about the user's current financial condition using the server comprising employing the server to perform at least one from a group comprising:	On information and belief, the Debt Collection Systems operates wherein the collecting credit information including information about the user's current financial condition using the server comprising employing the server to perform at least one of seeking credit information related to personal data regarding the user, account date regarding a user, macroeconomic data from a macroeconomic source, and from a transaction data source separate from the user, a user device, and the server.
seeking credit information related to personal data regarding the user from a personal data source separate from the user, a user device, and the server;	See above.
seeking credit information related to account data regarding a user account from an account data source separate from the user, the user device, and the server;	See above.
seeking information related to macroeconomic data from a macroeconomic source separate from the user, the user device, and the server; and	See above.
seeking credit information related to the debt from a transaction data source separate from tile user, the user device, and the server.	See above.
7. A system configured to gather information pertinent to a debt for purposes of compiling a	The Debt Collection Systems is a system configured to gather information pertinent to a debt for purposes of compiling a transaction

	settlement

transaction settlement offer set of at least one offer for settling the debt, the system comprising:	offer set of at least one offer for settling the debt.
a server configured to seek credit information including information about a user's current financial condition for use in compiling tile transaction settlement offer set according to a set of predetermined offer set rules, the transaction settlement offer set comprising a plurality of individually selectable monetary offers each comprising different decisioned monetary settlement terms specifically determined for the user based on the set of predetermined offer set rules and available information about the user's current financial condition, and further determined to facilitate settlement of the debt, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of one individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user; and	On information and belief, the Debt Collection Systems comprises a server configured to seek credit information including information about a user's current financial condition for use in compiling tile transaction settlement offer set according to a set of predetermined offer set rules, the transaction settlement offer set comprising a plurality of individually selectable monetary offers each comprising different decisioned monetary settlement terms specifically determined for the user based on the set of predetermined offer set rules and available information about the user's current financial condition, and further determined to facilitate settlement of the debt, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of one individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.
a memory configured to store information related to the debt;	On information and belief, the Debt Collection Systems comprises a memory configured to store information related to the debt.
wherein the server is configured to seek at least one from a group comprising:	On information and belief, the Debt Collection Systems wherein a server is configured to seek at least one from a group comprising credit information related to personal data regarding the user,

	credit information related to account data regarding a user account, information related to macroeconomic data, and credit information related to the debt.
credit information related to personal data regarding the user;	See above.
credit information related to account data regarding a user account;	See above.
information related to macroeconomic data; and	See above.
credit information related to the debt;	See above.
wherein said server is further configured to seek information from a source separate from the server and the user and a user device.	On information and belief, the Debt Collection Systems is a system wherein said server is further configured to seek information from a source separate from the server and the user and a user device.
13. A method for gathering information pertinent to a debt for purposes of compiling a transaction settlement offer set of at least one offer to a user for purposes of settling the debt, the method performed using a computing device and comprising:	The Debt Collection Systems performs, suing a computing device, a method for gathering information pertinent to a debt for purposes of compiling a transaction settlement offer set of at least one offer to a user for purposes of settling the debt.
collecting credit information including information about a user's current financial condition using a server for use in compiling the transaction settlement offer set according to a set of predetermined offer set rules, the transaction settlement offer set comprising a plurality of individually selectable monetary offers each comprising different decisioned monetary settlement terms specifically determined for the	On information and belief, the Debt Collection Systems collects credit information including information about a user's current financial condition using a server for use in compiling the transaction settlement offer set according to a set of predetermined offer set rules, the transaction settlement offer set comprising a plurality of individually selectable monetary offers each comprising different decisioned monetary

user based on the set of predetermined offer set rules and available information about the user's current financial condition, and further determined to facilitate settlement of the debt, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of one individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user;	settlement terms specifically determined for the user based on the set of predetermined offer set rules and available information about the user's current financial condition, and further determined to facilitate settlement of the debt, each individually selectable monetary offer selectable by the user to establish settlement of the debt by modifying existing terms of the debt without providing a new debt instrument to the user using terms of one individually selectable monetary offer selected by the user, and wherein upon selection of one offer by the user, the server obtains user payment information and processes at least a portion of the one offer selected by the user.
wherein the collecting credit information using the server comprising comprises employing the server to perform at least one from a group comprising:	On information and belief, the Debt Collection Systems operates wherein the collecting credit information using the server comprising comprises employing the server to perform at least one from a group comprising seeking credit information related to personal data regarding the debtor user from a credit source separate from the debtor, a debtor device, and the server, seeking credit information related to account data regarding a debtors account from a financial source separate from the debtor, the debtor device, and the server: seeking information related to macroeconomic data from a macroeconomic source separate from the debtor, the debtor device, and the server; and seeking credit information related to data regarding the debt from a data source separate from the debtor, the debtor device, and the server .

seeking credit information related to personal data regarding the debtor user from a credit source separate from the debtor, a debtor device, and the server;	See above.
seeking credit information related to account data regarding a debtors account from a financial source separate from the debtor, the debtor device, and the server: seeking information related to macroeconomic data from a macroeconomic source separate from the debtor, the debtor device, and the server; and seeking credit information related to data regarding the debt from a data source separate from the debtor, the debtor device, and the server.	See above.