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donate a prescribed amount to a non-profit organization or charity. In one embodiment, a service provider configures the interface of an on-line bill paying application, such as a web page, to facilitate the donation process. Specifically, the customer is given the opportunity to donate an arbitrary set amount, or alternatively, an amount based on a percentage of the customer's network service bill (e.g., donate \$10 if the service bill amount totals \$100 and the customer opts to donate 10%). Similarly, the interface may provide the customer of the option of donating on a one-time or periodic basis. In another embodiment, the service provider may choose to award "points", which may ultimately be redeemed for a gift, a coupon, or complimentary network service to the donating customer in response for the customer's generosity. Similarly, the service provider may opt to match charitable gifts by the customers in order to compel or encourage donations to the charitable entities.

At step 306, the donation data is received. More specifically, the customer utilizes the interface and designates an amount to donate. This donation data is received by the server 214, which stores the information in the database 216 along with the customer's identity and account information.

At step 308, the donation amount is debited from the appropriate account. In one embodiment, the server 214 processes the donation by debiting the donation amount from an account designated by the donating customer. This account may be a checking account, a savings account, a credit card account, a line of credit account, a network service billing account, and the like. In one embodiment, the amount debited may be immediately transferred to an escrow-type account for future distribution to the charitably entity or the donation amount may be recorded with the customer's identity and payment account information in the database 216.

At step 310, the donation amount is sent to the designated charity. In one embodiment, the server 214 transfers the funds to the at least one designated charitable entity. Specifically, the server 214 may electronically transfer the funds from the database 216 to an account belonging to the non-profit organization or charity. The method 300 then ends at step 312.

FIG. 4 depicts a high level block diagram of a general purpose computer suitable for use in performing the functions described herein. As depicted in FIG. 4, the system 400 comprises a processor element 402 (e.g., a CPU), a memory 404, e.g., random access memory (RAM) and/or read only memory (ROM), a module 405 for dynamically debiting a donation amount, and various input/output devices 406 (e.g., storage devices, including but not limited to, a tape drive, a floppy drive, a hard disk drive or a compact disk drive, a receiver, a transmitter, a speaker, a display, a speech synthesizer, an output port, and a user input device (such as a keyboard, a keypad, a mouse, and the like)).

It should be noted that the present invention can be implemented in software and/or in a combination of software and hardware, e.g., using application specific integrated circuits (ASICs), a general purpose computer or any other hardware equivalents. In one embodiment, the present module or process 405 for dynamically debiting a donation amount can be loaded into memory 404 and executed by processor 402 to implement the functions as discussed above. As such, the present process 405 for dynamically debiting a donation amount (including associated data structures) of the present invention can be stored on a computer readable medium or carrier, e.g., RAM memory, magnetic or optical drive or diskette and the like.

While various embodiments have been described above, it should be understood that they have been presented by way of example only, and not limitation. Thus, the breadth and scope

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of a preferred embodiment should not be limited by any of the above-described exemplary embodiments, but should be defined only in accordance with the following claims and their equivalents.

The invention claimed is:

1. A method for dynamically debiting a donation amount from an account in a communications network, comprising: providing, via a service provider, an interface associated with a network service bill of said service provider to allow a subscriber to designate said donation amount and a customer account, wherein said donation amount comprises a percentage based on said network service bill;

receiving data specifying said donation amount and said customer account from said subscriber; and debiting said donation amount from said customer account.

2. The method of claim 1, wherein said communications network comprises an Internet Protocol (IP) network.

3. The method of claim 2, wherein the IP network comprises at least one of: a Voice over IP (VoIP) network or a Service over IP (SoIP) network.

4. The method of claim 1, further comprising: transferring said donation amount to an account associated with at least one charitable entity.

5. The method of claim 1, wherein said debiting step is executed on a one-time basis.

6. The method of claim 1, wherein said debiting step is executed on a periodic basis.

7. An apparatus for dynamically debiting a donation amount from an account in a communications network, comprising:

means for providing, via a service provider, an interface associated with a network service bill of said service provider to allow a subscriber to designate said donation amount and a customer account, wherein said donation amount comprises a percentage based on said network service bill;

means for receiving data specifying said donation amount and said customer account from said subscriber; and means for debiting said donation amount from said customer account.

8. The apparatus of claim 7, wherein said communications network comprises an Internet Protocol (IP) network.

9. The apparatus of claim 8, wherein the IP network comprises at least one of: a Voice over IP (VoIP) network or a Service over IP (SoIP) network.

10. The apparatus of claim 7, further comprising:

means for transferring said donation amount to an account associated with at least one charitable entity.

11. The apparatus of claim 7, wherein said means for debiting is executed on a periodic basis.

12. A computer-readable storage medium having stored thereon a plurality of instructions, the plurality of instructions including instructions which, when executed by a processor, cause the processor to perform the steps of a method for dynamically debiting a donation amount from an account in a communications network, comprising:

providing, via a service provider, an interface associated with a network service bill of said service provider to allow a subscriber to designate said donation amount and a customer account, wherein said donation amount comprises a percentage based on said network service bill;

receiving data specifying said donation amount and said customer account from said subscriber; and