

Title (en)
APPARATUS AND METHOD FOR AUTOMATED PROCESSING OF PRODUCT PURCHASES AND PURCHASE TRANSACTION VALIDATIONS

Title (de)
VORRICHTUNG UND VERFAHREN ZUR AUTOMATISIERTEN VERARBEITUNG VON GÜTEREINKÄUFEN UND KAUFTRANSAKTIONBEGÜLTIGUNGEN

Title (fr)
APPAREIL ET PROCEDE DE TRAITEMENT AUTOMATISE D'ACHATS DE PRODUITS ET DE VALIDATIONS DE TRANSACTIONS D'ACHATS

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Application
EP 98934492 A 19980713

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Abstract (en)
[origin: WO9910850A1] An electronic commerce system and method that enables products to be purchased based on transaction charges that are posted to virtual credit cards. The electronic commerce system of the invention utilizes the advantages of proven credit card transaction handling technology in the context of non-credit card transactions. In one embodiment, the system consists of a first subsystem and a second subsystem. The first subsystem includes a merchant product database listing and describing plurality of products available to be purchased. A software search engine allows a user to search through the product database, designate products to be purchased, and develop a shopping list. The second subsystem is electronically linked with the first subsystem and includes a credit card transaction facility which is designed to receive the shopping list from the first subsystem and to debit charges against a virtual credit card that is associated with the potential purchaser. A billing facility of the second subsystem creates billing reports that are communicated from the second subsystem to the first subsystem. These billing reports develop usage charges solely on the basis of the number of commercial transactions and in a manner which leaves credit risks associated with the electronic commerce transactions with the merchant. Thereby, the electronic commerce system of the present invention is able to use existing credit card charging infrastructures for executing transactions which inherently are non-credit card transactions.

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