

Title (en)

A METHOD OF BILLING A PURCHASE MADE OVER A COMPUTER NETWORK

Title (de)

VERFAHREN ZUR ABRECHNUNG EINES ÜBER EIN COMPUTERNETZ GEKAUFTEN PRODUKTES

Title (fr)

PROCEDE DE FACTURATION D'UN ACHAT EFFECTUE SUR UN RESEAU INFORMATIQUE

Publication

**EP 1228493 A1 20020807 (EN)**

Application

**EP 00976971 A 20001106**

Priority

- US 0030504 W 20001106
- US 43281199 A 19991104

Abstract (en)

[origin: WO0133520A1] A method of effecting a sale over a computer network in which it is determined whether a user passes fraud control before effecting a sale over a computer network. Information associated with a method of payment, such as credit card information, debit card information, checking account information, a telephone service account, a cable television account, a utility service account, or an Internet service provider account, is requested from the user after the user passes the fraud control. Information associated with the method of payment is received from the user in real time. Method-of-payment information is communicated to a payment authorization database, which can be located locally or remotely. The method-of-payment information includes the received information associated with the method of payment. Payment authorization information associated with the method of payment is received from the payment authorization database. A sale transaction is completed when the payment authorization information is affirmative. Sale charge information associated with the sale effected over the computer network is transmitted to the payment authorization database when the sale transaction is complete. The sale charge information includes information for charging the method of payment an amount representing a charge for the sale.

IPC 1-7

**G07F 7/08; G07F 7/10**

IPC 8 full level

**G06Q 20/00** (2012.01); **G07F 7/08** (2006.01); **H04M 15/00** (2006.01)

CPC (source: EP)

**G06Q 20/04** (2013.01); **G06Q 20/12** (2013.01); **G06Q 20/403** (2013.01); **G06Q 20/4037** (2013.01); **G07F 7/08** (2013.01); **H04L 67/53** (2022.05); **H04L 67/563** (2022.05); **H04M 15/00** (2013.01); **H04M 15/68** (2013.01); **H04M 2215/0196** (2013.01); **H04M 2215/22** (2013.01)

Citation (search report)

See references of WO 0133520A1

Designated contracting state (EPC)

AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR

DOCDB simple family (publication)

**WO 0133520 A1 20010510;** CA 2390494 A1 20010510; EP 1228493 A1 20020807; JP 2003514291 A 20030415

DOCDB simple family (application)

**US 0030504 W 20001106;** CA 2390494 A 20001106; EP 00976971 A 20001106; JP 2001535939 A 20001106