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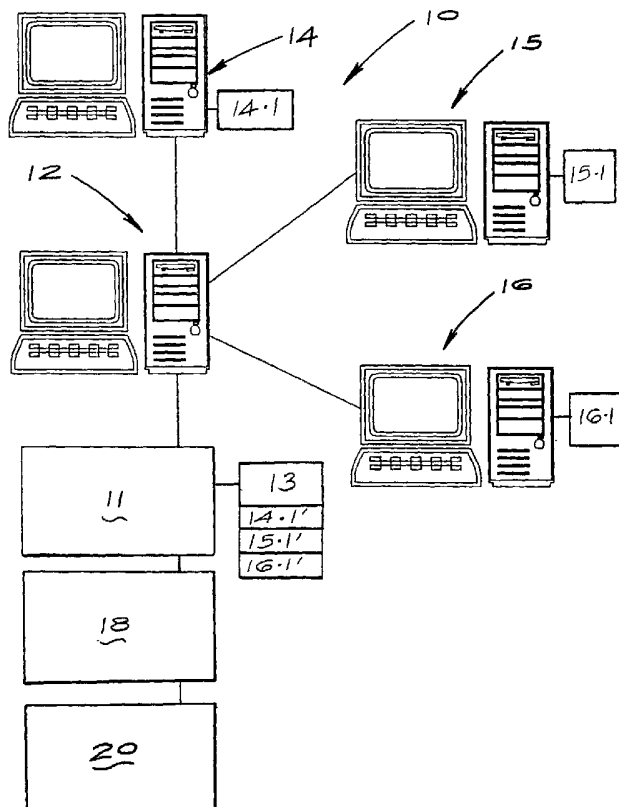
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(54) Title: A TRANSACTION FACILITATION SYSTEM



(57) Abstract: A transaction facilitation system for facilitating commercial transactions includes an electronic order entry and processing system accessible via a first communications network from a plurality of access means. The order entry and processing system is operable to receive information relating to a transaction for the provision of goods or services advertised via the said access means, as selected by a purchaser of the said goods or services accessing the access means via a second communications network, and to provide a facility for processing the transaction, thereby enabling the purchaser to electronically purchase the selected goods or services. The invention extends to a method for facilitating a commercial transaction.



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A TRANSACTION FACILITATION SYSTEM

FIELD OF THE INVENTION

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This invention relates to a transaction facilitation system and to a method of facilitating a transaction. More particularly, the invention relates to a transaction facilitation system which is accessible via a communications network for facilitating a commercial transaction and to a method for facilitating such a transaction. In particular, the invention relates to a transaction facilitation system for facilitating Internet-based commercial transactions and to a method for facilitating such Internet-based transactions.

20

BACKGROUND TO THE INVENTION

25

The conducting of commercial transactions via the Internet has become commonplace. In many such the e-commerce transactions, the provider of goods or services offers such services via an advertisement on a Web site. A purchaser visits the Web site to obtain information relating to the goods or services on offer. However, in order to complete such an Internet-based transaction, provision must be made for the purchaser to make payment for the selected goods or services, for such payment to be authorized, and for the delivery of goods or the provision of services in terms of the offer. In this regard, certain problems arise: It is necessary for the provider of the goods or services to enable his Web site so that the purchaser has the facility to enter information relating to the selected goods or services, his delivery address, mode of payment, and the like. Further,

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the provider of the goods or services must enable the Web site to provide for authorization of the payment by the purchaser. Generally, this requires the creation of a hyperlink to a bank or credit provider. All of this requires some sophistication in the construction of the relevant Web site. A further problem
5 arises in that once the purchaser has made payment for the goods or services on offer, he is at risk in that the goods or services provided may not live up to his expectations, or may not be as specified by the seller, or may even be defective. In this regard, the applicants' co-pending PCT Patent Application No PCT/IB01/01826 describes a transaction facilitation system accessible through a
10 communications network, which provides increased security for persons involved in a transaction by means of an escrow-type facility. The aforementioned co-pending application is incorporated herein in its entirety by reference. Commonly, the purchaser makes use of a credit card for payment and tenders credit card information when making his purchase. In the event that he then repudiates the
15 transaction, the credit provider may be left out of pocket. Analogous problems may arise where the communication system is not the Internet, but another communications network, such as a Wide Area Network (WAN) or a telecommunications network or a combinations of such networks.

20 **OBJECT OF THE INVENTION**

It is an object of this invention to provide a transaction facilitation system and a method for facilitating a transaction that will at least partially alleviate some of the
25 aforementioned problems.

25 **SUMMARY OF THE INVENTION**

According to a first aspect of the invention there is provided a transaction facilitation system for facilitating commercial transactions, the system including
30 an electronic order entry and processing system accessible via a first communications network from a plurality of access means and operable to

receive information relating to a transaction for the provision of goods or services advertised via the said access means, as selected by a purchaser of the said goods or services accessing the access means via a second communications network, and to provide a facility for processing the transaction, thereby enabling
5 the purchaser to electronically purchase the selected goods or services.

The first and second communications networks may comprise the Internet and the electronic order entry and processing system may have a first Web site system accessible from a plurality of second Web site systems, these providing
10 the access means, the goods or services being advertised on the second Web site systems.

The first Web site system may have a respective Web page associated with each second Web site, the said Web page being configured to display information
15 relating to the goods or services advertised on the said associated second Web site and to prompt the purchaser of the goods or services to provide pre-selected information relating to the purchase of the goods or services, and the system may be operable, upon actuation by the purchaser accessing the said second Web site, to transmit the respective Web page to the purchaser via the second
20 communications network, for use.

The order entry and processing system may be actuated to transmit the respective Web page on actuation by the purchaser of an icon displayed on the associated second Web site.
25

The respective Web page may include information relating to items selected from the following list:

- a. the description of the goods or services advertised on the associated second Web site;
- 30 b. quantities of the goods or services available for sale; and
- c. the selling prices of such goods or services.

Further, the respective Web page may include fields in which the purchaser is prompted to include information relating to items selected from the following list:

- a. the purchaser's email address;
- 5 b. a contact address not being an email address;
- c. a delivery address for delivery of goods or the provision of services purchased; and
- d. details of the purchaser's selected mode of payment, such as a credit card number and expiry date, and the like, for inputting into
10 the order entry system.

The order entry and processing system may include a stock control system operable to record, for each item of goods recorded on the order entry system, an amount of stock available for sale and to update the amount available in
15 response to each purchase of stock of such item by a purchaser using the transaction facilitation system. Thus, the stock control system may be operable to deduct from an amount of stock initially available for sale, such stock as may be purchased from time-to-time, and to display an amount of available stock on hand.

20 The transaction facilitation system may include an order delivery and escrow system providing for the holding of a payment made by a purchaser in escrow until such time as the purchaser has received the goods or services purchased and a predetermined period has elapsed to enable the purchaser to accept or
25 reject the goods or services. On expiry of the pre-selected period, the funds held in escrow are transferred to the seller associated with the relevant second Web site. It is anticipated that the operator of the transaction facilitation system and its associated delivery and escrow systems will retain a certain portion of the purchase price of the goods or services selected as a commission.

30

According to a second aspect of the invention there is provided a method for facilitating a commercial transaction, the method including

providing an electronic order entry and processing system accessible via a first communications network from a plurality of access means;

5 receiving at the order entry and processing system via the first communications network information relating to a transaction for the provision of the goods or services advertised on the said access means, as selected by a purchaser of the said goods or services accessing the access means via a second communications network; and

10 processing the transaction information, to enable the purchaser electronically to purchase the selected goods or services.

In a preferred embodiment of the invention, the transaction facilitation system is provided for use in facilitating Internet-based commercial transactions. Then, the
15 first and second communications networks may comprise the Internet and the electronic order entry and processing system may have a first Web site system accessible from a plurality of second Web site systems, these providing the access means, the goods or services being advertised on the second Web site systems.

20

The method may further include

receiving and recording information relating to goods or services advertised on each second Web site to register a seller of the said goods or services and creating the associated Web page on the first Web site; and

25 establishing a hyperlink between the first and associated second Web sites.

The first Web site system may have a respective Web page associated with each second Web site, the said Web page being configured to display information relating to the goods or services advertised on the said associated second Web
30 site, and the method may include

in response to actuation by the purchaser accessing the said second Web site, transmitting the respective Web page to the purchaser via the second communications network, for use; and

5 prompting the purchaser of the goods or services to provide pre-selected information relating to the purchase of the goods or services.

The step of establishing the hyperlink may include providing an icon for display on the associated second Web page and the order entry and processing system may be actuated to transmit the respective Web page on actuation by the purchaser of the icon displayed on the associated second Web site.

The respective Web page may include information relating to items selected from the following list:

- 15
- a. the description of the goods or services advertised on the associated second Web site;
 - b. quantities of the goods or services available for sale; and
 - c. the selling prices of such goods or services.

The respective Web page may include fields in which the purchaser is prompted to include information relating to items selected from the following list:

- 20
- a. the purchaser's email address;
 - b. a contact address not being an email address;
 - c. a delivery address for delivery of goods or the provision of services purchased; and
 - 25 d. details of the purchaser's selected mode of payment.

The order entry and processing system may include a stock control system operable to record, for each item of goods recorded on the order entry system, an amount of stock available for sale and to update the amount available in response to each purchase of stock of such item by a purchaser using the transaction facilitation system.

30

Further, the order entry and processing system may include an order delivery and escrow system providing for the holding of a payment made by a purchaser in escrow until such time as the purchaser has received the goods or services purchased and a predetermined period has elapsed to enable the purchaser to accept or reject the goods or services.

Still further, the order entry and processing system may be linked to a payment authorization system and the method may include obtaining payment authorization from a credit provider or financial institution in respect of each transaction. The method of payment is not restricted to credit cards and the system may be operable to permit payment by any suitable means including debit cards, electronic transfers, or the like.

15

BRIEF DESCRIPTION OF THE DRAWINGS

The invention will now be described, by way of example, with reference to the accompanying diagrammatic drawings.

20

In the drawings,

Figure 1 shows a flow diagram of a transaction facilitation system, in accordance with the invention, for facilitating Internet-based commercial transactions;

25

Figure 2 shows a schematic view of the transaction facilitation system; and

Figure 3 shows a mock-up of a screen provided by the transaction facilitation system accessible by a seller of goods using the system.

30

DETAILED DESCRIPTION OF THE DRAWINGS

In the drawings, reference numeral 10 generally refers to a transaction facilitation system, in accordance with the invention, for facilitating Internet-based commercial transactions. It will be appreciated that the system 10 is not restricted to Internet-based transactions and that similar systems using other communication networks fall within the scope of the invention.

The transaction facilitation system 10 has an electronic order entry and processing system, indicated by reference numeral 11, having a first Web site system, indicated by reference numeral 13, located on a server 12 of an Internet service provider. The first Web site system 13 is accessible from a plurality of second Web sites 14.1,15.1,16.1, located on respective servers, three of which are indicated respectively by reference numerals 14, 15 and 16 in Figure 2, of Internet service providers. The transaction facilitation system 10 is operable to receive information relating to transactions for the provision of goods or services advertised on the second Web sites as selected by purchasers of the said goods or services accessing the second Web sites and to provide services for enabling the said purchasers to electronically purchase the selected goods or services. Thus, for example, a seller of goods may advertise the goods for sale on his own Web site, for example 14.1. Instead, the seller may avail himself of the facilities offered by a general Web site for the sale of goods, such as a classified advertising site or an auction site.

The order entry and processing system 11 has a respective Web page 14.1',15.1',16.1' corresponding respectively to each associated second Web site 14.1,15.1,16.1, the said Web page 14.1',15.1',16.1' being configured to display information relating to the goods or services advertised on the said associated second Web site 14.1,15.1,16.1 and to prompt a purchaser of the goods or services to provide pre-selected information relating to the purchase of the goods or services, the system 11 being operable to be actuated by a purchaser

accessing the said second Web site 14.1,15.1,16.1 and, upon actuation, to transmit the respective Web page 14.1',15.1',16.1' to the purchaser for use.

5 The respective Web page 14.1',15.1',16.1' includes information relating to the description of the goods or services advertised on the associated second Web site 14.1,15.1,16.1; quantities of goods available for sale; and the selling price of such goods. Further, the respective Web page 14.1',15.1',16.1' includes fields in which the purchaser is prompted to include information relating to his e-mail or other address; a delivery address for delivery of goods purchased; details of his
10 chosen mode of payment, such as a credit card number and expiry date; and the like. On providing the requested information, this is transmitted for inputting to the order entry system.

The order entry and processing system 11 is actuated to transmit the respective
15 Web page 14.1',15.1',16.1' on actuation by the purchaser of an icon displayed on the associated second Web site 14.1,15.1,16.1.

Further, the order entry and processing system 11 includes a stock control system (not indicated) operable to deduct from an amount of stock initially
20 available for sale, such stock as may be purchased from time-to-time, and to display an amount of available stock on hand.

The transaction facilitation system 10 is linked to an order delivery system, indicated by reference numeral 18, and an escrow system, indicated by
25 reference numeral 20, providing for the holding of payments by purchasers on escrow until such time as they have received the goods purchased and a predetermined period has elapsed to enable the goods to be accepted or rejected. On expiry of the pre-selected period, the funds held in escrow are transferred to the seller associated with the relevant second Web site
30 14.1,15.1,16.1. It is anticipated that the operator of the transaction facilitation system 10 and its associated delivery and escrow systems 18,20 will retain a

certain portion of the purchase price of the goods or services selected as a commission.

In use, in the embodiment of the invention shown in Figure 1, a seller of goods
5 using the transaction facilitation system 10, advertises the goods or services that
he wishes to sell on a suitable Web site 14.1,15.1,16.1. In order to register with
the facilitation system 10, he logs onto the facilitation system Web site system 13
and, prompted by the registration Web page of the Web site system 13, provides
the registration information required. On receipt of this information, the system 10
10 creates a Web page 14.1',15.1',16.1', which is available to purchasers accessing
the seller's Web site system 13. An application program executable to insert a
universal resource locator (URL) into the code generating the seller's Web site
14.1,15.1,16.1 is transmitted to the seller by e-mail, to provide an encrypted
hyperlink between the Web sites 14.1,15.1,16.1 and 14.1',15.1',16.1'
15 respectively. It will be appreciated that other suitable methods of transmitting the
relevant information may be used, such as, for example, transfer of a file to the
user's IP address on his Web server 14,15,16. On execution of the application
program, an icon, preferably in the form of a button, is displayed on the relevant
page of the seller's Web site 14.1,15.1,16.1. Prospective purchasers accessing
20 the user's Web site 14.1,15.1,16.1 and deciding to make a purchase are
instructed to click on the button. On actuation of the button, the purchaser is
routed, via the hyperlink, to the relevant Web page 14.1',15.1',16.1' on the
transaction facilitation system Web site system 13. In a preferred embodiment of
the invention, the hyperlink between the seller's Web site 14.1,15.1,16.1 and that
25 of the facilitation system 10 is a secure link and data transmitted between the
seller's Web site and the Web site of the facilitation system is encrypted.

It is anticipated that a Web page accessible by the seller may look like the page
shown in Figure 3 of the drawings. In this instance, the seller has advertised
30 three separate items for sale. A separate icon and hyperlink is established in
respect of each of the items of the catalogue. Provision is made for the seller to

expire any of the items on the catalogue at any time. However, for security reasons, the seller will not be permitted to make any changes to any of the other records relating to any of the items. Thus, the seller cannot alter the selling price of an item. Instead, he may expire the item and, if required, re initiate the process
5 in respect to the re-priced item.

On actuating the button on the seller's site, the purchaser is prompted to input pre-selected information into fields provided on the Web page associated with the item selected. This information includes his contact address, which may be in
10 the form of an e-mail address, delivery address for goods, credit card number and expiry date.

On receipt of this information, a request for authorization of the transaction by the credit card provider for the amount of the transaction is initiated. It will be
15 understood that the Web site system 13 of the facilitation system 10 may be linked to that of the credit provider. In the event that authorization is declined, the prospective purchaser will be an informed of this fact, generally by e-mail. Alternatively, in the event that authorization is granted, the transaction may proceed. In this event the seller is informed by e-mail of the sale.

20 A suitable carrier is instructed to uplift the goods sold by the seller and to deliver them to the purchaser. Proof of delivery is provided to the operator of the facilitation system 10 and the date of delivery is entered on the system 10. It is anticipated that a period will be allowed for the purchaser to assess the goods
25 purchased and to return them in the event that he is unsatisfied, for any reason, with the goods. In the meantime, the funds provided by the credit provider on behalf of the purchaser are held in escrow by the operator of the facilitation system 10. It will be appreciated that the system is not limited to the use of credit cards, and provision for the use of debit cards or other forms of electronic
30 transfer of funds fall within the scope of the invention. On expiry of the assessment period, and in the event that the purchaser does not decline to

accept the goods, payment of the purchase price is made to the seller into a bank account, details of which had been captured by the facilitation system 10 at the time of registration of the seller. In one embodiment of the invention, the operator of the facilitation system 10 retains a pre-determined percentage of the selling price as a commission for the services rendered. It will be appreciated that other arrangements are possible. In the event that the purchaser decides to reject the goods and to return them, he will be responsible for transport charges incurred and for a commission for the services rendered by the facilitation system operator. On confirmation from the seller that the rejected goods have been received from the purchaser, the purchaser's funds will be returned to him, to a bank account specified, less the aforementioned costs and commission. Generally, the purchaser will be requested to specify the relevant bank account details for the refund at the time that the funds are available for refunding.

By means of the invention there is provided a transaction facilitation system 10 and the method for facilitating a transaction, which permit relatively unsophisticated users of the Internet to operate e-commerce businesses or to conduct e-commerce transactions, without the necessity of constructing sophisticated Web sites. The facilitation system 10 operates as a "plug-in" adjunct to the seller's Web site, providing a back-end with many of the services necessary to conclude a commercial transaction. All that is required is that the seller registers with the system 10. From this point onward, all the necessary services are provided for the completion of e-commerce transactions. Where the system 10 is coupled with a delivery service and an escrow service, the parties to the transaction may have confidence that an independent third party is in control of funds until such time certain pre-determined conditions as to delivery and payment are satisfied. The seller is not required to go through the process of establishing creditworthiness, registering as a merchant with credit card companies, maintaining a stock control system, or arranging for the delivery of goods. However, the system 10 need not incorporate an escrow system 20, and the provider of the system 10 may bill users of the system for the use thereof on

registration, as a once-off charge, or by means of a charge for each transaction on the system 10, relating to that user's good or services, or by a combination of both such charges.

CLAIMS

1. A transaction facilitation system for facilitating commercial transactions,
the system including
5 an electronic order entry and processing system accessible via a first
communications network from a plurality of access means and operable to
receive information relating to a transaction for the provision of goods or
services advertised via the said access means, as selected by a purchaser
of the said goods or services accessing the access means via a second
10 communications network, and to provide a facility for processing the
transaction, thereby enabling the purchaser to electronically purchase the
selected goods or services.
2. The transaction facilitation system as claimed in claim 1, in which the first
15 and second communications networks comprise the Internet and the
electronic order entry and processing system has a first Web site system
accessible from a plurality of second Web site systems, these providing the
access means, the goods or services being advertised on the second Web
site systems.
- 20 3. The transaction facilitation system as claimed in claim 2, in which the first
Web site system has a respective Web page associated with each second
Web site, the said Web page being configured to display information relating
to the goods or services advertised on the said associated second Web site
and to prompt the purchaser of the goods or services to provide pre-
25 selected information relating to the purchase of the goods or services, the
system being operable, upon actuation by the purchaser accessing the said
second Web site, to transmit the respective Web page to the purchaser via
the second communications network for use.

4. The transaction facilitation system as claimed in claim 3, in which the order entry and processing system is actuated to transmit the respective Web page on actuation by the purchaser of an icon displayed on the associated second Web site.
- 5
5. The transaction facilitation system as claimed in claim 3, in which the respective Web page includes information relating to items selected from the following list:
- 10
- a. the description of the goods or services advertised on the associated second Web site;
 - b. quantities of the goods or services available for sale; and
 - c. the selling prices of such goods or services.
6. The transaction facilitation system as claimed in claim 5, in which the respective Web page includes fields in which the purchaser is prompted to include information relating to items selected from the following list:
- 15
- a. the purchaser's email address;
 - b. a contact address not being an email address;
 - c. a delivery address for delivery of goods or the provision of services purchased; and
 - d. details of the purchaser's selected mode of payment.
- 20
7. The transaction facilitation system as claimed in any one of the preceding claims, in which the order entry and processing system includes a stock control system operable to record, for each item of goods recorded on the order entry system, an amount of stock available for sale and to update the amount available in response to each purchase of stock of such item by a purchaser using the transaction facilitation system.
- 25
8. The transaction facilitation system as claimed in claim 7, which includes an order delivery and escrow system providing for the holding of a payment
- 30

made by a purchaser in escrow until such time as the purchaser has received the goods or services purchased and a predetermined period has elapsed to enable the purchaser to accept or reject the goods or services.

- 5 9. A method for facilitating a commercial transaction, the method including
providing an electronic order entry and processing system accessible
via a first communications network from a plurality of access means;
receiving at the order entry and processing system via the first
communications network information relating to a transaction for the
10 provision of the goods or services advertised on the said access means, as
selected by a purchaser of the said goods or services accessing the access
means via a second communications network; and
processing the transaction information, to enable the purchaser
electronically to purchase the selected goods or services.
- 15
10. The method for facilitating a commercial transaction as claimed in claim 9,
in which the first and second communications networks comprise the
Internet and the electronic order entry and processing system has a first
Web site system accessible from a plurality of second Web site systems,
20 these providing the access means, the goods or services being advertised
on the second Web site systems.
11. The method for facilitating a commercial transaction as claimed in claim 10,
which includes
25 receiving and recording information relating to goods or services
advertised on each second Web site to register a seller of the said goods or
services and creating the associated Web page on the first Web site; and
establishing a hyperlink between the first and associated second Web
sites.

12. The method for facilitating a commercial transaction as claimed in claim 11, in which the first Web site system has a respective Web page associated with each second Web site, the said Web page being configured to display information relating to the goods or services advertised on the said associated second Web site, and the method includes
- 5 in response to actuation by the purchaser accessing the said second Web site, transmitting the respective Web page to the purchaser via the second communications network for use; and
- 10 prompting the purchaser of the goods or services to provide pre-selected information relating to the purchase of the goods or services.
13. The method for facilitating a commercial transaction as claimed in claim 12, in which the step of establishing the hyperlink includes providing an icon for display on the associated second Web page and the order entry and processing system is actuated to transmit the respective Web page on
- 15 actuation by the purchaser of the icon displayed on the associated second Web site.
14. The method for facilitating a commercial transaction as claimed in claim 13, in which the respective Web page includes information relating to items selected from the following list:
- 20 a. the description of the goods or services advertised on the associated second Web site;
- 25 b. quantities of the goods or services available for sale; and
- c. the selling prices of such goods or services.
15. The method for facilitating a commercial transaction as claimed in claim 14, in which the respective Web page includes fields in which the purchaser is prompted to include information relating to items selected from the following list:
- 30 a. the purchaser's email address;

- b. a contact address not being an email address;
- c. a delivery address for delivery of goods or the provision of services purchased; and
- d. details of the purchaser's selected mode of payment.

5

16. The method for facilitating a commercial transaction as claimed in any one of claims 9 to 15, in which the order entry and processing system includes a stock control system operable to record, for each item of goods recorded on the order entry system, an amount of stock available for sale and to update the amount available in response to each purchase of stock of such item by a purchaser using the transaction facilitation system.

10

17. The method for facilitating a commercial transaction as claimed in claim 16, in which the order entry and processing system includes an order delivery and escrow system providing for the holding of a payment made by a purchaser in escrow until such time as the purchaser has received the goods or services purchased and a predetermined period has elapsed to enable the purchaser to accept or reject the goods or services.

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18. The method for facilitating a commercial transaction as claimed in claim 17, in which the order entry and processing system is linked to a payment authorization system and the method includes obtaining payment authorization from a credit provider or financial institution in respect of each transaction.

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19. A transaction facilitation system substantially as herein described and illustrated with reference to the accompanying diagrammatic drawings.

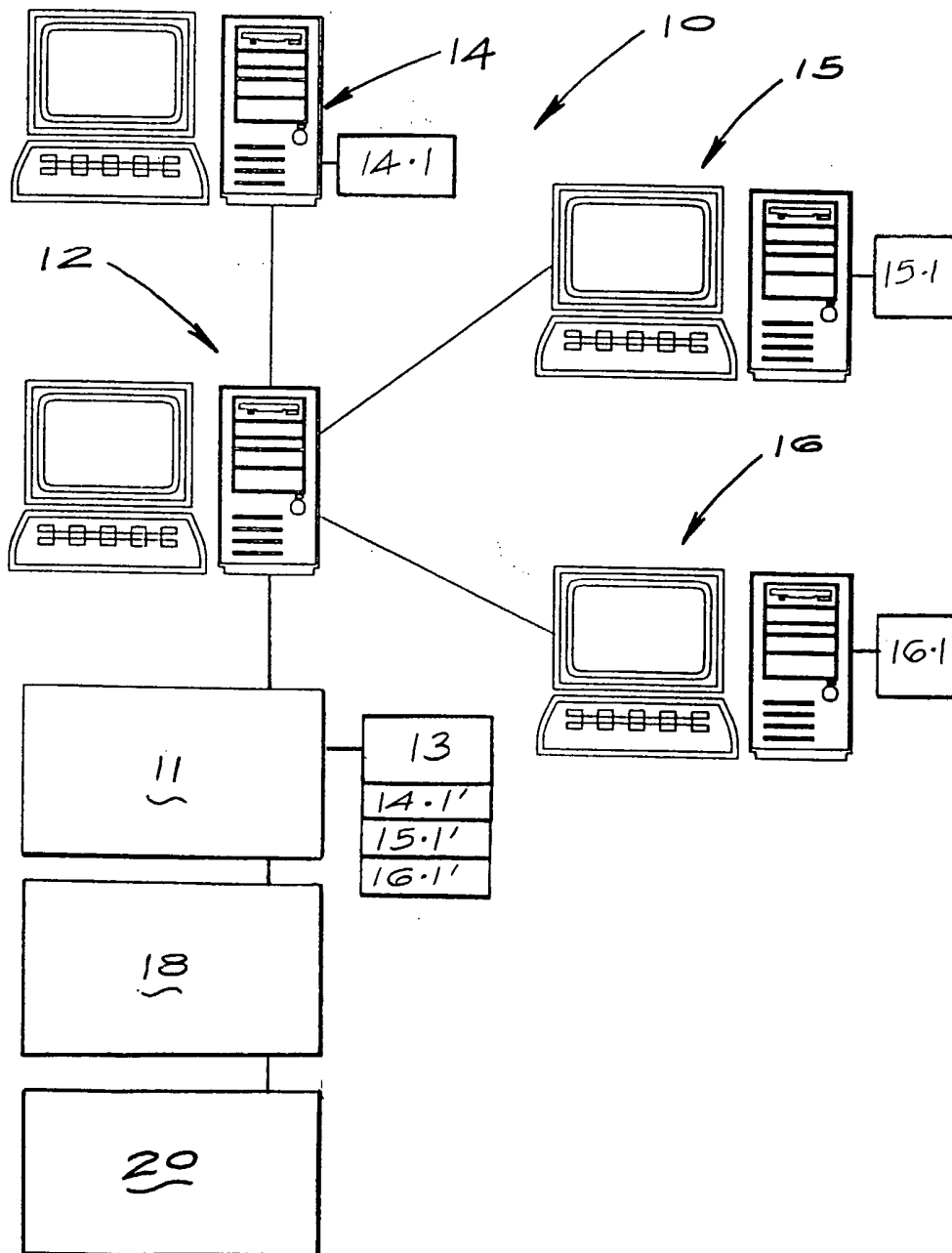
20. A method for facilitating a commercial transaction substantially as herein described and illustrated with reference to Figure 2 of the accompanying diagrammatic drawings.

5

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1/3

FIG 1



2/3

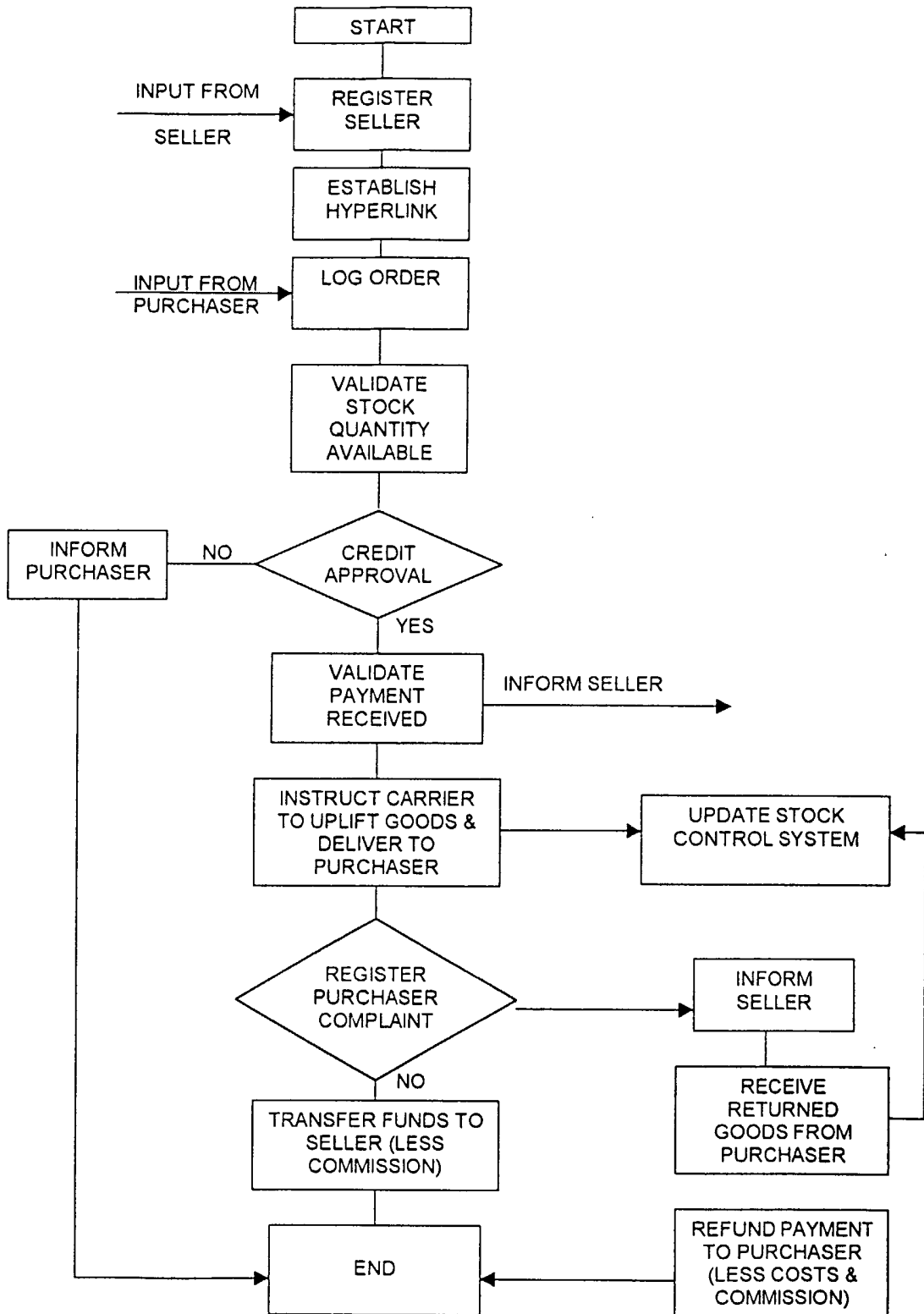


Fig 2

PA 3

	<u>Show active</u>	<u>Show all</u>	<u>Show expired</u>	
Title	Re-generated link	Qty	Avail	Expire
<u>Superduper Widget</u>	re-mail link	7	3	Expire
<u>Extra Special Widget</u>	re-mail link	5	3	Expire
<u>Deluxe Widget</u>	re-mail link	1	1	Expire

Add an item