



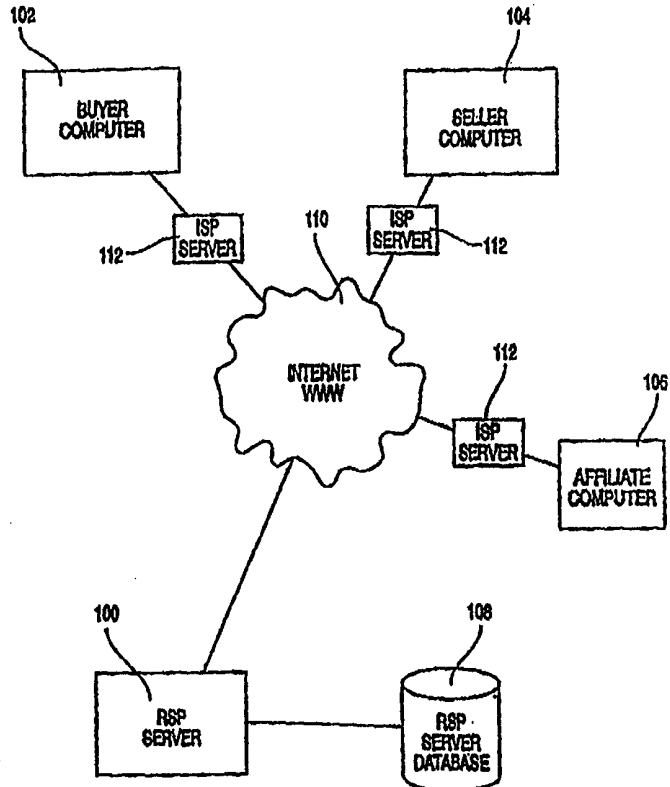
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(54) Title: METHOD AND SYSTEM FOR ELECTRONIC COMMERCE FACILITATED BY A TRUSTED INTERMEDIARY

(57) Abstract

A method and system for electronic commerce using a referral model in which a request for quote made by a buyer (102) via a web page is referred to merchants (104), a limited number of who can purchase referral information and offer bids directly to the buyer (102).



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METHOD AND SYSTEM FOR ELECTRONIC COMMERCE FACILITATED BY A TRUSTED
INTERMEDIARY

5 FIELD OF THE INVENTION

This invention relates to the area of electronic commerce. Specifically, the present invention is a method and system for a trusted intermediary in facilitating electronic commercial transactions between sellers and buyers.

10 BACKGROUND

With the proliferation of computers connected to the international public packet switched computer networks—collectively called the Internet and colloquially called the web—a new kind of marketplace has developed for goods and services. It is expected that electronic commerce via the Internet will grow significantly in the years to come.

15 One way for sellers to reach buyers of products and services is by spamming, a practice known to the practitioners of the art, whereby sellers send electronic mail solicitation messages indiscriminately to every person on the Internet, hoping to reach a willing buyer. Buyers on the other hand, do not have a reasonable way to find sellers, because the occasional buyer does not prefer to communicate by spamming the Internet with
20 messages to unknown parties. Such buyers resort to posting specific advertisements on electronic bulletin boards expecting to attract a seller of the desired goods. There are many problems with posting such advertisements on bulletin boards. First, there are too many such bulletin boards, making it cost-ineffective for a seller to browse to find only an occasional buyer. Many bulletin boards that are frequented by interested persons are
25 moderated and do not allow advertisements. In some others, it is considered to be against netiquette to post personal advertisements. Moreover, it is difficult to verify the authenticity of the persons who post such advertisements.

Internet spamming, while technically feasible, is not the preferred way to do business. Many netizens do not like unsolicited requests. Online service providers such as
30 CompuServe, Inc. and America Online, Inc. , have taken tough steps against users who spam the Internet with broadcast solicitations to an unwilling online community.

Of late, various systems have been devised for conducting more organized and user-acceptable commercial transactions over the Internet. Of particular relevance to this invention is the art related to the conduct of electronic commerce, such as network sales
35 systems, payment systems, and advertising systems. In these systems, computer systems are programmed to achieve specific results.

U. S. Patent No. 5,715,314 describes a network-based sales system including at least one buyer computer for operation by a user desiring to buy a product, at least one merchant computer, and at least one payment computer, all interconnected by a computer network. The buyer computer is programmed to receive a user request for purchasing a
5 product, and to cause a payment message to be sent to the payment computer and an access message to be sent to the merchant computer. The payment message comprises a product identifier and an access message authenticator based on a cryptographic key. The merchant computer is programmed to receive the access message, to ensure that the access message authenticator was created using the cryptographic key, and to cause the product to be sent to
10 the user who purchased the product.

U. S. Patent No. 5,699,528 describes a bill delivery and payment system, wherein users are able to access a server computer on a communications network to obtain bill information and pay bills. Using a personal computer, a user can access a web site provided by the server computer to view the bill information and instruct the server computer to
15 receive the details of the bill payment.

U. S. Patent No. 5,758,328 describes a computerized quotation system and method, wherein network buyers purchase standardized products by requesting quotations from network sellers. A quotation is a message sent from a seller to a buyer wherein the seller includes the quantity, price, delivery method and other information pertaining to a product.
20 The network buyers transmit requests for quotations for standardized products to a central office computer, which uses a filter device to select appropriate network members to receive the requests for quotation based on filter conditions defined by the buyer in its request for quotation. The filter conditions may include those defined by vendors or by the central office. The patent specifies that the goods and services sold must be standardized.

In contrast to quotation services, there exist referral services that forward contact information from one party in a commercial transaction to another. Autobytel. com and Carpoint. msn. com are examples of referral services that allow buyers to purchase cars using the Internet. After a buyer fills out an electronic specification sheet on the referral service's web page, the referral service forwards the sheet to a nearest registered dealer, who
30 then telephones the buyer within 24 to 48 hours with a price for the car.

A primary weakness of this system is that the identity of the buyer is delivered to the car dealer, thereby resulting in a loss of privacy for the buyer. Additionally, once the buyer contact information is delivered to the car dealer, all contacts between the dealer and the buyer are made via a telephone and not the Internet. All too often, this results in an
35 unwanted and annoying dinnertime telephone call from the car dealer.

These and some other systems currently in use illustrate the difficulties faced by a buyer or a seller in finding a quick match for a nonstandard product or service. For example, Internet auction services such as Ebay™ and Classified2000™ allow buyers to bid on items offered by sellers. One of the principal disadvantages of such online auction systems is that buyers are limited to purchasing what is being offered by sellers. Additionally, a buyer has no guarantee of winning the item subject to the auction. While most of these systems are good for classified and standardized inventories such as machine parts, clothes, books, compact disks and similar commodities, they are not suitable for nonstandard products with complex purchasing parameters. Examples of such nonstandard products are collectibles, antiques and vacation homes.

The sheer number of possible sellers, however, has created a situation where a buyer intending to purchase a nonstandard good or a commodity is not able to obtain reliable and responsive information that could lead to a quick and efficient purchase at the best price. Similarly, a seller of certain product categories is forced to wade through large amounts of data in order to find a potential buyer. It is impractical for a buyer of specialized commodities to spend a lot of time identifying a seller who will sell at a competitive price. This is especially true for retail buyers and sellers of sports or other memorabilia; special items such as postage stamps; rare coins; antiques; tickets to events; collectibles like beanie babies; or Sammy Sosa home run baseballs.

Consequently, there is a need for buyers and sellers of nonstandard commodities to target the requests to actual sellers and buyers. Additionally, there is a need for maintaining privacy while allowing targeted referral-based marketing. Business referrals can become too numerous to be of practical use to sellers, especially in relation to nonstandard product categories. Therefore there is a need for a filtering method that refers buyers to sellers selectively according to the criteria established by the sellers.

Online commercial systems currently in existence do not provide a method of limiting the responses from sellers to requesters of quotations. Therefore there is a need to allow the requester of quotations to limit the nature, number and kind of responses they receive, as well as the time before which all responses must be sent by sellers. Finally, there is a need for a method whereby intermediaries are able to bring buyers or sellers or both to the electronic marketplace.

In some cases a buyer is introduced to e-commerce by an affiliate such as a web portal company—for example, Microsoft Network (MSN). Similarly, a different affiliate or a web portal company—for example, Yahoo!—may introduce sellers to e-commerce through its own portals. There could be other companies or entities than portal companies

that introduce or participate in commercial transactions over the Internet. These entities consider their customer lists—which lists comprise contact information of the buyers and sellers—to be proprietary and do not wish to share such information with other portal companies. There is therefore a need for an intermediary that is trusted by the portal
5 companies to coordinate the activities of buyers and sellers.

There is a further need for a “blind” intermediary between portal companies. A blind intermediary is unaware of the details of the transactions between buyers and/or sellers introduced to commerce by the portal companies.

There is also a need to establish an e-commerce “island” within a network of buyers
10 and/or sellers such that one set of buyers and/or sellers introduced by a portal company may be restricted to interacting with sellers and/or buyers introduced by only that portal company or a predetermined set of other portal companies. In this way, the introducing portal company can limit e-commercial transactions to only its subscribers and benefit from advertising and other revenue streams.

15

SUMMARY

The present invention addresses many of the problems with the electronic commerce methods in place today. It ensures complete privacy and anonymity for buyers and sellers, if they choose to remain anonymous. A seller or a buyer specifies what information is
20 transmitted to the other party. Contact information is withheld from a party unless the other party explicitly authorizes its release. An “expiration time” feature embodied in the present invention enables a buyer to effectively set an expiration time for replies from sellers. Alternatively, buyers may wish to keep a request open for an indefinite period of time.

The present invention also features a unique method of limiting seller responses to
25 buyer requests. When a buyer requests replies from sellers regarding a product, e-mail notifications are sent to sellers. In one embodiment of the present invention, only the first few sellers are allowed to reply to the buyer’s request. According to the preferred embodiment of the present invention, upon receiving an e-mail notice, a seller must reserve an electronic permit that guarantees delivery of the seller’s reply to the buyer. Only a few
30 predetermined number of permits are granted. However, this feature creates a new problem. Because the number of responses that a buyer may receive can be limited, there is a danger that one seller may reserve all available permits, depriving the buyer of a possibility of an acceptable response. The present invention uses a unique and novel reply-time feature whereby the permits expire in a predetermined time period allowing new permits to be
35 issued as replacements for the expired permits. Sellers with expired permits are not allowed

to send replies to the buyer. They must reserve an unexpired permit in order to reach the buyer.

In particular, it is an aspect of the invention to provide a method for conducting electronic commerce between at least one server computer, a plurality of buyers and a
5 plurality of sellers over a communications network.

A preferred embodiment of the method of the present invention is as follows: The method includes the step of opening an account for at least one of the plurality of sellers. The method further includes displaying at least one image on a buyer computer and receiving a request for a product from said buyer computer. The method further includes
10 creating lead information from said request; matching sellers based on the buyer's request; and notifying the sellers of lead availability. The method further includes receiving an authorization to purchase a lead from each of a limited number of said sellers and charging a referral fee to the accounts of each such seller. The method further includes transmitting the lead information to sellers; receiving replies to the buyer's request from the sellers who
15 purchased the lead; and transmitting the replies to the buyer computer.

According to a second embodiment of the present invention, the method includes the step of opening an account for at least one of the plurality of sellers; receiving a request for a product from a buyer computer; creating lead information from said request; matching sellers to the lead based on the buyer's request; and notifying the sellers of lead availability.
20 The method further includes one or more sellers replying to the buyer's request and the buyer indicating a desire to contact one or more sellers based on the replies. The method further includes charging a referral fee to the accounts of each seller the buyer indicates he would like to contact. The method further includes providing to the buyer computer the seller contact information. The method may also include providing to the seller computer
25 the buyer contact information.

According to a third embodiment of the present invention, the method includes the step of opening an account for at least one of the plurality of sellers; receiving a request for a product from a buyer computer; creating lead information from said request; matching sellers to the lead based on the buyer's request; and notifying the sellers of lead availability.
30 The method further includes one or more sellers replying to the buyer's request, wherein the replies include at least some of the seller's contact information, and the buyer indicating a desire to further pursue one or more of the seller's replies. The method further includes charging a referral fee to a seller's account if the buyer indicates a desire to further pursue the reply.

35

In another aspect, the invention presents a method for electronic commerce among a plurality of buyers, a plurality of sellers and a plurality of affiliates. An affiliate is an independent agent/entity that signs up sellers with the service. The affiliate may advertise its products independently on the affiliate's own web pages and provide links from these affiliate web pages to the server computer web pages. If an affiliate does not have its own Internet address and web pages, the invented method allows the affiliate to create web pages on the server computer. This process of an affiliate signing up sellers and optionally creating web pages on the server computer constitutes affiliate enrollment. When an affiliate is enrolled, the server computer assigns and stores a unique identifier to the affiliate and each one of the sellers signed up by the affiliate. There could also be affiliates to sign-up or introduce only buyers or only sellers or a combination of both buyers and sellers.

Once affiliate web pages are created, an affiliate may display on the web pages product categories that are offered by the invented service. When a buyer requests a product displayed on a web page located on the server computer, a notification is sent via e-mail to all sellers enrolled with the service, including the sellers enrolled by the affiliate. Similarly, when a buyer browses an affiliate web site or "visits" an affiliate web page, an e-mail notification is sent to all sellers matched by the invented method, whether or not they are enrolled by the affiliate. If a buyer "visiting" an affiliate web page causes a lead to be created by the invented method, a portion of the referral fee collected by the invented method (called a "commission amount") is credited to the affiliate. Similarly, if a seller signed up by an affiliate purchases or is otherwise charged for a lead generated by the service, a commission amount is credited to the affiliate.

In another aspect, various methods for charging the seller for use of the present system and method, and various methods for calculating a referral fee, are provided.

BRIEF DESCRIPTION OF THE DRAWINGS

These and other objects, features and advantages of the preferred embodiments of the present invention are more clearly described in the following detailed description with reference to the accompanying drawings, wherein similar reference characters denote similar elements throughout the several views, and wherein:

FIG. 1 illustrates a communications network with a server computer connected to a buyer computer, a seller computer and a plurality of affiliate computers;

FIG. 2 is a flow chart of the various steps involved in the method according to a preferred embodiment of the present invention;

FIG. 3 is a sample web page form used by a buyer to enter buyer information;

FIG. 4 is a sample web page form used by a buyer to purchase premium cigars;

FIG. 5 is a sample electronic mail notification message sent to sellers. The hyper links embedded in the mail message are underlined;

FIGS. 6a-6b are sample web pages containing lead information with contact information suppressed until the lead is purchased. Shown in FIG. 6a is the time remaining before the lead expires. Shown in FIG. 6b is the reply time for the seller after purchase of the lead;

FIG. 7 is a sample web page form displayed to the seller in which a seller enters a reply to the buyer;

FIG. 8 is a sample web page that displays the reply sent to the buyer as well as the full buyer contact information;

FIG. 9 is a flow chart of the steps involved in the method of calculating the commission amount to be credited to an affiliate;

FIG. 10 is a flow chart of the various steps involved in the method according to a second embodiment of the present invention;

FIG. 11 is a sample electronic mail notification message sent to sellers according to the second embodiment of the present invention. The hyper links embedded in the mail message are underlined;

FIGS. 12a-12b are sample web pages allowing a seller to gain access to a lead according to the second embodiment of the present invention. Shown in FIG. 12a is the time remaining before the lead expires. Shown in FIG. 12b is the reply time for the seller after gaining access to the lead;

FIG. 13 is a sample web page form displayed to the seller in which a seller enters a reply to the buyer according to the second embodiment of the present invention;

FIG. 14 is a sample web-page that displays the reply sent to the buyer;

FIG. 15 is a flow chart of the various steps involved in the method according to a third embodiment of the present invention; and

FIG. 16 depicts an architecture of referral service provider's computers facilitating transactions between buyers and/or sellers introduced by affiliates such as Internet portal companies.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Referring now to the drawings, FIG. 1 shows a schematic of the preferred embodiment of the invention where a server computer 108 operated by a Referral Service Provider ("RSP") facilitates buying and selling goods and services using client computers

connected via a communications network such as the Internet 110. Illustrative client computers are a buyer computer 102, a seller computer 104, and an affiliate computer 106. The client computers are connected to the Internet via facilities provided by online companies like America Online or other Internet Service Providers (“ISP”) like Erols, Inc.

5 An example of a client computer is a personal computer (“PC”). In the preferred embodiment, the buyer computer 102, the seller computer 104 and the affiliate computer 106 are PCs. A PC is a conventional personal computer that contains, among other things, a microprocessor; a memory for storing data; programs comprising standard on-line service software package including browser software for accessing information and services on the
10 web and an electronic mail (e-mail) program for sending and receiving messages in an e-mail format; a modem for establishing a dial-up link to a computer managed by an ISP server 112 connected to the network; a display; a keyboard; and a mouse. Typically, a user of a PC dials an ISP server 112 via the modem connected to the PC. The ISP server 112 provides accounts to users on its computers, thereby enabling the users to receive and send
15 E-mail, and to access the Internet (“web”).

A computer program called a browser, like Netscape® Navigator™, is used to access Internet information and services from a PC. The web browser, when instructed by a user to access an encoded program (“page”) from a remote computer, locates, downloads and displays the information provided by the remote computer on the user’s PC screen.

20 The RSP server 100 functions as a web-hosting service and a web-page server. Among other things, the RSP server 100 comprises communications capabilities which include affording web access to ISP server computers 112, sending and receiving messages in an e-mail format to the buyer computer 102, the seller computer 104, and the affiliate computer 106 over the Internet 110.

25 The RSP server 100 allows individuals and businesses to create and make available web pages that can be accessed by PCs or other devices connected to the Internet. A business entity makes available information related to its products and services on such servers. When a user instructs a PC to access a web page, the address of the web page in a format called the Universal Resource Locator (“URL”) is entered into the browser program
30 running on the PC. The browser deciphers the coded language contained in the URL address, accesses the web page that is pointed by the URL, and displays the web page on the PC. In the following description, other figures will be explained with reference to FIG. 1.

FIG. 2 is a flow chart depicting a typical implementation of the invention according to the preferred embodiment. During an initialize step 202, the RSP server 100 sends a
35 message in an e-mail format to a seller containing an invitation to join the referral service.

The invitation message contains a unique identifier for the seller. In response to input from the seller computer 102, the RSP server 100 displays an enrollment web page. This is completed by the seller and stored as a profile in the RSP server database 108.

In a preferred embodiment of the invention, the seller uses a credit card or
5 CyberCash® credits to create an account for payment for the referral services of the RSP server 100. In an alternative embodiment, a seller creates an account with no prepayment made but enters into a credit agreement with the RSP. Using a secure payment device, the RSP server 100 receives the information over the Internet and updates the server profile in the RSP server database 108. The RSP server 100 displays the updated seller account
10 information and profile on its web page in a form that can be modified by the seller. In an alternative embodiment, a seller may request the opening of a principal account and sub-accounts for different product categories. The sub-accounts allow different product categories to be sold under different identities while charging the referral fee to the principal account.

15 The RSP server 100 stores the information entered by the seller in step 202 in a database 108 connected to the RSP server 100. The seller is then allowed to announce special deals offered to the buyers by entering the information on another server web page.

In an alternative embodiment, a seller may visit the web site of the referral service without an invitation. When a seller computer 104 selects the RSP server 100, it displays a
20 seller enrollment web page on a web browser connected to the seller computer 104.

Additionally, an affiliate may enroll sellers. Upon selection by an affiliate computer 106, the RSP server 100 causes a web page to be displayed on the display connected to the affiliate computer 106, whereupon the affiliate creates an account to enroll sellers. The RSP server 100 creates a unique affiliate identifier to identify each affiliate, and stores the
25 affiliate identifier as well as the sellers enrolled by the affiliate in the RSP server database 108. The affiliates are given space on the server to create their own web pages wherein they are allowed to add existing or new product categories.

At step 204, the RSP server 100 displays on the buyer computer 102 at least one page containing product categories. In the preferred embodiment, the web page contains a
30 data input form to allow buyers to specify a detailed description of the product category of interest to them. This web page contains a plurality of fields of data that are required to be input by a buyer via a buyer computer 102 as well as some optional fields of data.

Referring to FIG. 3, the form contains the following text-input fields:

Full Name 302: This field specifies the first name, middle initial and last name of
35 the buyer wishing to purchase a product;

E-mail Address 304: This field, which is specially marked as a required field, specifies the electronic mail address to which a response to the request could be delivered;

Address and Phone number 306: This field comprises sub-fields, some of which are required. For example, in the preferred embodiment, the street and city sub-fields are optional while the *state/province* and the *zip/postal code* sub-fields are required. These fields specify the buyer's address. The telephone number sub-field and the "area code" sub-field are not required to be completed by the buyer.

Referring to FIG. 4, the buyer computer 102 also displays the form shown wherein the buyer can enter the details of the product category selected as well as buyer preferences. The buyer preferences include: price limit, if any; expiration time for bids, if any; the description of the buyer; and any privacy requirements. Thereafter, the buyer clicks on a pushbutton device provided on the web page to instruct the RSP server 100 to send a notification to sellers of said products. A buyer may also generate a request from an affiliate web page using the same forms.

During the receive request step 206, a program called the Common Gateway Interface ("CGI") running on the RSP server 100 extracts the information entered by the buyer on the web page forms of Figs. 3 and 4, allocates a unique identifier to the buyer, identifies the solicitation request with another unique transaction identifier, and stores both identifiers as well as the details of the correlation between the identifiers in the RSP server database 108. In addition, the CGI program also stores the data entered by the buyer. In case a buyer did not provide data for all required fields, the CGI program running on the RSP server displays an error message on the buyer computer whereupon the buyer is allowed to provide such required data.

During the create lead step 208, the CGI program running on the RSP server 100 creates lead information from the data provided by the buyer. An example of the lead information comprises the transaction identifier, the product description, and the deadline by which a seller must purchase lead information from the RSP server 100. Once created, the lead is stored in the RSP server database 108.

At step 210, a program running on the RSP server 100 executes an algorithm to match a lead with sellers whose profile is stored in the RSP database 108. This matching is done based on the product selection indicated by the buyer. Specifically, the program matches those sellers whose profile indicates a desire to receive referral information pertaining to the selected product. The CGI program then extracts at least one matching seller for the product and transmits a notification in an E-mail message format to said seller computer 104.

Referring to FIG. 5, the E-mail message contains a hyper link 500 to a web page located on the RSP server 100 whereby a seller can reply to the buyer. In the preferred embodiment, the hyper link also contains a key allowing the seller to access a secure web page. When the seller selects the hyper link 500, the RSP server 100 displays the secure web page on the seller computer 104, which contains a form that allows a seller to purchase the lead for a referral fee.

Now referring back to FIG. 2, during lead purchase step 214, a web page (shown in FIG. 6a) is displayed to the seller for purchase of the lead.

Referring to FIG. 6a, the RSP server displays this web page to the seller indicating the lead information available for purchase. The seller is able to select a push button 600 on the web page to proceed with the purchase of the lead. When the seller selects the push button 600, a confirmation web page is displayed on the seller computer 104.

As shown in FIG. 6b, the confirmation web page indicates that a reply message to the buyer should be sent to the customer within a reply time period 610. The display also includes a push button 612, which, if selected by the seller, causes the purchase of the lead by the seller. When the push button 612 is selected by the seller, a reply form web page shown in FIG. 7 is displayed on the seller computer 104.

Meanwhile, at step 216 in FIG. 2, a referral fee is debited from the seller's account in the RSP server database 108 when the seller selects button 612.

Referring to FIG. 7, the RSP server 100 displays the reply form web page to highlight a reply time 700 by which the seller must reply to the buyer. Additionally, this web page also contains a text area 702 for the seller to enter a response to the buyer. The seller may choose to enter any text message in the text area 702. In a preferred embodiment, reply time 700 is set to 2-24 hours.

Referring to step 224 of FIG. 2, if within reply time 700 no reply is received by the RSP server 100 from the seller who purchased the lead, RSP server 100 causes the reply time period to expire for the seller and makes it available to a next seller who wishes to purchase it.

If, however, a seller replies within reply time 700, then at step 218 the RSP server 100 causes the buyer's full contact information web page to be displayed on the seller computer.

In response at step 220, RSP server 100 sends the seller's reply to the buyer computer 102. In this manner, a personalized reply to the buyer's request from the seller is generated and delivered to the buyer's E-mail address. RSP server 100 makes available only a fixed number of leads that can be purchased by sellers. In the preferred embodiment,

the number of sellers that can purchase leads is limited to five. In another embodiment, this number could be determined from the buyer preferences.

In another embodiment of the present invention, sellers compete with each other to respond to the leads. RSP server 100 determines the most appropriate seller based on
5 criteria such as the amount of the referral fee the seller offered to pay or how well the seller's response matches the buyer's requirements.

An illustrative reply message 800 that might be sent to the buyer including the buyer contact 802 and lead information 804 is shown in FIG. 8.

Referring back to FIG. 2, at step 222, RSP server 100 calculates any commission
10 amount that might be due to an affiliate and credits the affiliate account that amount. Further details of this process are shown in FIG. 9 where the server tests a variety of conditions to determine which, if any, commissions should be paid. In particular, the server tests if the lead was purchased by or charged to a seller enrolled by an affiliate and, if so, determines that the commission amount is X (step 902). Next, it tests if a buyer generated a
15 lead from an affiliate web page and, if so, it determines the commission amount to be Y (step 904). If both tests are satisfied then the commission amount is determined at step 906 to be Z (step 906). If neither test is satisfied, then the commission amount is determined at step 908 to be W, which typically is zero.

Referring back to FIG. 2, each step in the above-mentioned steps results in creation
20 of one or more items of data to be stored in the RSP server database 108 for transaction tracking purposes and report generation purposes. For example, when a seller enrolls self or an affiliate enrolls new sellers, the identifiers for the sellers and affiliates, their names, addresses, telephone or other contact information, commission percentages, referral fee amounts and other relevant pieces of information are stored in the database. Similarly,
25 when a buyer initiates a transaction, the identifier given to the buyer, buyer's name, address, and other contact information, buyer's geographical preferences, delivery preferences if any, are stored in the database. When the system creates a transaction identifier for a transaction, it is stored in the database along with the identifier of the buyer who initiated the transaction, a record of the state of the transaction during the various steps of the
30 transaction, and any associated data like expiration time given to the transaction. These operations are represented by step 226.

After a period preset by the RSP management or upon demand, RSP server 100 creates a variety of electronic reports that are transmitted to other computers, displayed, or printed on a printer over the communication network. In the preferred embodiment, these
35 reports provide details of each transaction, or statistical analyses of transactions that took

place over a period of time, or in relation to a specific buyer identifier, seller identifier, affiliate identifier, product identifier, price range, expired leads, referral fee charged to the seller, commission amount paid to the affiliate, purchase date, or other status of the transaction, like bad E-mail address given by the buyer, seller account credited the referral
5 fee because of any reason, or for a specific reason. Additional customizable reports are made on demand or periodically based on any combination of attributes that are stored in the database or those requested by the report generator.

FIG. 10 is a flowchart depicting an implementation of the second embodiment of the present invention. Steps 1002 and 1004 of this second embodiment are the same as
10 steps 202 and 204 as described above in connection with FIG. 2. Thus, the description of such steps are not repeated here. Step 1006 of FIG. 10 is also similar to step 206 of FIG. 2. As described elsewhere in this specification, the buyer preferences that may be entered at this step may include price limit, if any; expiration time for bids, if any; the description of the buyer; any privacy requirements; a limitation on the number of bids it would like to
15 receive; and limitations relating to potential sellers. Such limitations on potential sellers may include, for example but not by way of limitation, the name(s) of the seller(s) from whom the buyer would like to purchase the product or service, the geographic region of the seller, a limitation on the quality rating of sellers who may reply (such quality ratings may be provided by the RSP), and/or any other attribute of potential sellers.

20 Step 1008 of FIG. 10 is similar to step 208 of FIG. 2, except that the lead information does not indicate the deadline by which a seller must purchase lead information from the RSP server. Rather, the lead information indicates the deadline by which a seller must gain access to a given lead.

At step 1010, a program running on the RSP server 100 executes an algorithm to
25 match a lead with sellers whose profile is stored in the RSP database 108, as is discussed above in connection with FIG. 2. The program of course extracts only those sellers that meet the buyer preferences entered by the buyer.

Next, at step 1012, at least one matched seller is notified via an E-mail message. In the embodiment of FIG. 10, an example E-mail message is similar to that shown in FIG. 5,
30 except that the E-mail message does not indicate that the reply must be purchased by the seller. Rather, an example E-mail indicates that the seller will be charged a referral fee only if the buyer, after receiving the seller's reply, indicates that he would like to contact the seller. Such a sample E-mail is shown at FIG. 11. In the instance where the buyer has selected at step 1006 specific sellers from whom he would like to receive replies, the E-mail

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messages to those sellers would indicate that the buyer has specifically selected those sellers.

5 Like the E-mail message of FIG. 5, the E-mail message of FIG. 11 includes a hyperlink that allows the seller to reply to the buyer's lead. After selecting this hyperlink, the seller is presented a web page similar to that shown in FIG. 12(a). In this embodiment, the seller does not purchase the lead at this stage. Rather, the seller is not charged a referral fee unless and until the buyer, after receiving the seller's reply, indicates that he would like to contact the seller. Thus, the sample web page of FIG. 12(a) includes instructions as to how the seller can gain access to the lead, as opposed to purchasing the lead. As illustrated
10 in FIG. 12(a) the web page may also include the cost of the referral to the seller should the buyer indicate that he would like to contact the seller. If the seller pushes push button 1200 of the web page of FIG. 12(a), he is preferably provided a confirmation web page similar to that illustrated in FIG. 12(b).

Once the seller has gained access to the lead, preferably by pushing push button
15 1201 on the confirmation web page shown at FIG. 12(b), he may formulate a reply to the lead on a web page similar to that shown in FIG. 13. As is illustrated in FIG. 13, according to this embodiment of the invention, the seller's contact information is not provided to the buyer until the buyer indicates that he would like to contact the seller. Rather, at this stage, only limited information about the seller is provided to the buyer. For example, the seller's
20 city and state may be provided to the buyer, but not enough information that would allow the buyer to obtain the seller's contact information without indicating a desire to obtain such information (as is illustrated in step 1016 as discussed below). Other non-contact information about the seller may also be provided or made accessible via hyperlinks to the buyer at this stage. For example, quality ratings maintained by the RSP; prior buyer
25 comments or reviews of the seller; a summary history of the seller's use of the system; and/or actual replies that the seller has sent to other buyers may be provided or made accessible via hyperlinks. Such information is maintained in the RSP server database 108.

Like the embodiment discussed in connection with FIG. 2, the system may limit the time that the seller has to reply to the lead once he has gained access to the lead. This time
30 is shown in FIGS. 12(b) and 13. This is particularly advantageous in the situation where a buyer has indicated in step 1006 that he desires to receive a limited number ("n") of replies. If one of the "n" sellers who gained access to the lead does not reply in the amount of time allotted to him, the system will open the buyer's quote to other sellers until the system has actually received "n" number of replies, or until the lead expires pursuant to the buyer's
35 preference or a system default. Moreover, should a buyer, who initially limited the number

of replies he would like to receive in step 1006, not be satisfied with the quality of the seller replies, he may instruct the system to open the lead up to a higher number of sellers, or an unlimited number of sellers.

At step 1014 of FIG. 10, the seller's reply is delivered to the buyer via E-mail and is
5 posted on the web site. (FIG. 14 is a sample web-page that displays the reply sent to the buyer. Lead information box 804 contains information related to the lead.)

The E-mail message that is transmitted to the buyer contains a hyperlink. Upon receiving and reviewing the seller's reply E-mail, at step 1016, the buyer may indicate that he would like to contact the seller by selecting the hyperlink. The hyperlink may lead to a
10 web page with a push button that allows the buyer to affirmatively indicate his desire to contact the seller. Alternatively, merely selecting the hyperlink acts as an indication that the buyer would like to contact the seller. The buyer may of course indicate a desire to contact as many sellers as he pleases. Alternatively, the system may limit the number of sellers the buyer may contact.

In addition to these individual E-mails that are sent to the buyer for each seller that
15 has replied to the buyer's lead, the RSP server 100 may send an E-mail to the buyer with a hyperlink that, when selected, displays a web page that summarizes each of the replies sent by sellers in response to the buyer's lead. Such an E-mail could be sent, e.g., after the time for replying to the buyer's lead has expired. The buyer may then indicate a desire to contact
20 one or more of the sellers, e.g., by pushing one or more push buttons on the web page and/or via hyperlinks.

Once the buyer has indicated a desire to contact a seller, the seller is charged a referral fee as is shown at step 1018. This charge may of course be administered after step 1020.

At step 1020, the RSP server 100 causes the seller's contact information to be
25 displayed on the buyer's computer. If authorized by the buyer, the RSP server 100 also causes the buyer's contact information to be sent to the seller's computer via E-mail. Alternatively, the RSP server may send an E-mail to the seller that indicates the buyer has expressed an interest in contacting the buyer, and which also provides a hyperlink to the
30 website. After selecting the hyperlink, the seller may be presented with a web page similar to that shown in FIG. 14. However, this web page would show the contact information of the buyer at box 802, and the lead information box 804 would be updated to show in the right-hand column that the buyer has shown interest.

Steps 1022 and 1026 of FIG. 10 are similar to steps 222 and 226 described above in
35 connection with the FIG. 2.

FIG. 15 is a flowchart depicting an implementation of the third embodiment of the present invention. Steps 1502-1510 of this third embodiment are the same as steps 1002 - 1010 as described above in connection with FIG. 10. Thus, the description of such steps are not repeated here. Step 1512 is similar to step 1012 except that an E-mail sent to the seller at this stage preferably indicates that the seller will be charged a referral fee only if the buyer, after receiving the seller's reply, indicates a desire to further pursue the seller's reply. Moreover, step 1514 is similar to step 1014 of FIG. 10 except that in step 1514 at least some of the seller's contact information is provided to the buyer via the seller's reply E-mail to the buyer. Alternatively, at step 1514, the seller's full contact information including the seller's phone number is provided to the buyer via the seller's reply E-mail to the buyer.

Similar to the second embodiment, the seller is not charged a referral fee for simply gaining access to the buyer's lead. Rather, in this third embodiment, the seller is only charged if the buyer, after receiving the seller's reply E-mail, indicates a desire to further pursue the seller's reply. These steps are illustrated by steps 1516 and 1518.

The buyer may indicate a desire to further pursue the seller's reply E-mail in a variety of ways. For example, the buyer may preferably indicate a desire to obtain further information on the seller by selecting one or more hyperlinks on the E-mail sent to the buyer. Such further information may include, for example but not by way of limitation, quality ratings maintained by the RSP; prior buyer comments or reviews of the seller; a summary history of the seller's use of the system; and/or actual replies that the seller has sent to other buyers. Such information could then be used by the buyer to assist in his decision whether to further pursue the reply provided by the seller.

Other ways a buyer may indicate a desire to further pursue a seller's reply E-mail include: 1) in the case where only some of the seller's full contact information is provided to the buyer via the seller's reply E-mail during step 1514, requesting the seller's full contact information including the seller's telephone number via a hyperlink on the reply E-mail or a pushbutton on a web page reached by the hyperlink; 2) via a hyperlink on the E-mail or a pushbutton on a web page reached by the hyperlink, indicating a desire to purchase such as providing credit card information or shipping information for the seller to process; 3) indicating via a hyperlink on the E-mail or a pushbutton on a web page reached by the hyperlink that the buyer would like to reply to the seller's reply; 4) clicking through a hyperlink on the E-mail or a push button on a web page reached by the hyperlink to the seller's web site; 5) instructing the system via a hyperlink on the E-mail or a pushbutton on a web page reached by the hyperlink to automatically have the buyer's telephone dial the seller (such a technique is well known in the art, and is therefore not elaborated here); 6)

indicating via a hyperlink on the E-mail or a pushbutton on a web page reached by the hyperlink that the buyer wants the server to send a reply to the seller instructing the seller to contact the buyer; and 7) indicating via a hyperlink on the E-mail or a push button on a web page reached by the hyperlink that the buyer would like to engage in an instant chat dialog
5 with the seller using standard technology such as that commercialized by ICQ, Inc.

The system detects when any of these events has taken place, and charges the seller a referral fee. At step 1520, the system responds to and/or carries out the buyer's selection at step 1516. For example, if the buyer had indicated a desire to obtain further information on the seller, such information is provided. (If authorized by the buyer, the RSP server 100
10 also causes the buyer's contact information to be sent to the seller's computer via E-mail during step 1520.) The referral charge may of course be administered after step 1520.

Steps 1522 and 1526 of FIG. 15 are similar to steps 222 and 226 described above in connection with the FIG. 2.

While the foregoing describes various ways that a seller may be charged a referral
15 fee for use of the system and method of the present invention, other methods of charging the seller may also be used in lieu of or in addition to these methods. These other methods will now be described.

As discussed above in connection with the third embodiment, with the buyer's authorization, the system may cause the buyer's credit card information to be supplied to the
20 seller via a secure transmission. Such transmission may be accompanied by a charge to the seller in the first and second embodiments as well.

As discussed above in connection with the third embodiment, the seller may be charged if the buyer indicates a desire to obtain further information on the seller (such as quality ratings maintained by the RSP; prior buyer comments or reviews of the seller; a
25 summary history of the seller's use of the RSP; and/or actual replies that the seller has sent to other buyers). This charge may also be administered in the first and second embodiments if the buyer indicates a desire to obtain such further information on the seller.

Moreover, the system may charge sellers for routing a lead to them before sending it to other sellers when such a lead matches the preferences indicated by the sellers' specific
30 profile entries inputted at initialize step 202, 1002, or 1502. A lead could therefore be premium-based to be routed to the sellers who value it most.

The referral charge may also vary based on: 1) as described elsewhere in this specification, the attributes of what the buyer desires to buy (e.g., the referral charge for a lead on an expensive car is higher than the charge for a lead relating to golf clubs); 2) the
35 qualitative information provided by the buyer (e.g., the referral charge for an item that the

buyer has indicated he wants to purchase ASAP is higher than the charge for an item that the buyer has only expressed a general interest in; such qualitative information is extracted from an initial buyer form similar to that shown in FIG. 4 as is described above); 3) the contact information provided by the buyer (e.g., the more detailed the contact information that the buyer has authorized to be released, the higher the referral charge); and/or 4) the shipping information or shipping preferences provided by the buyer.

Also, the price of the referral charge may be based on the number of sellers that replied to a particular lead, or the number of "n" replies the buyer indicated he would like to receive in the "create lead" steps described above. By way of example, if five sellers reply, and the cost of the lead is determined to be \$ 25.00, then each seller will be charged a referral fee of \$ 5.00; i.e., the charge for the lead is: cost of the lead (C) divided by the number of replies (N). In the referral charge method based on the number of replies actually received by the system, the system waits until the end of the lead expiration time to calculate the referral charge to each seller that replied. Alternatively, a seller could be charged the higher of, or the lower of, \$ 0.50 or C/N.

Further, sellers may be charged based on feedback provided by a buyer. For example, the system invites the buyer to rate sellers who responded to a specific request of the buyer. If the buyer indicates in his rating that he purchased the product or service from the seller, the seller may be charged if the seller was not otherwise charged a referral fee for the lead. The buyer rating and charge to the seller is tied to the transaction identifier initially created during the "create lead" step.

Referring now to FIG. 16, the RSP server computer 100 is communicatively coupled to a first affiliate portal company's computer 1602. The RSP server computer 100 is also communicatively coupled to a second affiliate portal company's computer 1604. The computer 1602 is any programmed general purpose computer acting as a web portal computer or a web server computer. For example, it could be an IBM® Netfinity™ server computer running the Windows-NT™ or the Linux operating system and including a processor such as a RS/6000™ microprocessor, a storage device such as a hard disk, a memory device such as semiconductor memory and a communications interface such as an ethernet card. The computer 1604 could be a programmed general purpose computer configured as a web portal computer or a web server computer. It could comprise a general purpose microprocessor such as the Compaq® Alpha™ microprocessor, a disk drive or other similar storage device, a memory device such as semiconductor memory and a communications interface such as an ethernet card.

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Assume that the first portal company via computer 1602 introduces buyers and the second portal company via computer 1604 introduces sellers to the service provided by the RSP. These arrangements are made by the portal companies with the RSP. Though these assumptions are made to explain the invention more clearly, it should be understood that each of the first portal company or the second portal company can introduce both sellers and buyers or only sellers or only buyers to the RSP. Moreover, there could be a plurality of companies such as the first and the second portal companies with arrangements with the RSP.

To describe the operation of the invention, five scenarios are illustrated in the following. In these scenarios, the following definitions apply unless otherwise qualified.

1. Company. Company means an Internet Portal company or other affiliate company, which recruits sellers according to the methods described above, or a company that provides a source point from which a buyer may place a request for a product or service according to the "create lead" step 208 described above. It should be noted that the word portal is not restricted to use in the same sense as in the case of the well known Internet companies such as <http://my.yahoo.com> or <http://my.netscape.com>, which companies operate portals for use by visitors to their web sites.

2. Company-Sourced Lead or Response. Assume that a first portal company, for example, Microsoft Network, creates an Internet or web portal and presents it to buyers. A buyer, who is a customer of the portal company, typically uses a browser program on a client computer such as the one described above, visits a portal web page displayed by Microsoft Network, and using appropriate hyperlinks or other devices, creates a lead according to step 208. The lead is then referred as to "sourced" by Microsoft Network, and is designated or tagged by the RSP server accordingly. Similarly, a response to a lead can be sourced by a Company.

3. Company-Recruited Seller. Assume that a first portal company, for example, Microsoft Network, introduces a number of sellers to display their wares at its web site such as <http://sidewalk.msn.com>. When these or other sellers express an interest in receiving buyer requests or leads from the RSP, Microsoft Network enrolls these sellers with the RSP. These enrollees are called Company-recruited sellers. This process of enrollment may constitute listing the sellers in the RSP server database 108 and providing information about the kinds of leads the sellers would like to receive from buyers. This is similar to the initial enrollment of sellers described in step 202, or to a preferred method of seller enrollment by an affiliate described above. In the case of step 202, however, it is suggested that the preferred mode included that the seller make a pre-payment of cash or other equivalent

currency in order to initialize its account. In the case of an enrollment of a seller by a portal company, however, this optional pre-payment step is preferably not required because an agreement between the RSP and the portal company could make provisions for a different kind of revenue sharing arrangement. In alternative embodiments, there could be a pre-payment required by the RSP in order that a portal company enroll its sellers with the referral service.

4. Primary Partner. A primary partner with respect to a buyer or a seller is an entity that is the first in time to recruit the seller with the RSP. The concept of "first in time" is understood by means of an example. Suppose a seller, for example, Uncle Joe's Cigar shop is recruited by a first company, such as MSN. Suppose that Uncle Joe's Cigar shop is also recruited later by a second referring company, such as America Online, Inc. In this case MSN is the primary partner. A primary partner is the entity that receives a portion of a referral amount generated by the sale of a lead-referral transaction. Suppose later that MSN is no longer in a business relationship with the RSP. Then America Online, Inc. will be regarded as a primary partner to receive the referral amount, if any. But these referral amounts will be apportioned to partners, including a primary partner, subject to the several scenarios that are envisioned in respect to the present invention, which scenarios are described in detail as follows.

I. COMPANY-SOURCED LEADS FORWARDED ONLY TO COMPANY-RECRUITED SELLERS

In a first scenario, the first portal company requires that any leads generated by its buyer customers be routed only to its seller-enrollees (i.e., only those sellers enrolled or introduced by the first portal company). In doing so, the RSP is also required to ensure that the buyer contact information is suppressed from the sellers according to the principles described above in steps 200-226. In a preferred embodiment, this is achieved by having the RSP act as a "trusted intermediary" by creating a logical or physical "fire-wall" whereby leads created by the buyers introduced by a portal company are "visible" only to sellers introduced by that portal company. In other embodiments, a group of portal companies may combine or "pool" their buyers or sellers and establish a system whereby the RSP treats the pooled buyers or sellers (or buyers and sellers) as belonging to a single portal company or entity.

Logical or physical "fire-walls" are preferably built by (1) partitioning the RSP server database in such a way that leads sourced from a particular company are forwarded only to sellers recruited by that company; (2) assigning a unique company-

identifier (or a pre-fix or a post-fix to a transaction identifier) to all transactions originating from a particular company, and using this company-identifier to enable selection of sellers from the RSP server database 108, which selected sellers are the only parties that receive the leads thus generated; or (3) logically or physically partitioning the network and routing all queries from a particular company to sellers recruited by that company. In (2) above, it is assumed that a single (isolated or a distributively connected) RSP server database 108 is used to store records of buyers and sellers introduced by a plurality of companies. In (3) above, it is assumed that a particular RSP server database 108 is logically or physically partitioned, and each partition is used to store records of buyers or sellers introduced by a single company. Additionally, one of the aspects of this scenario is that no other primary partner than the company is recognized for this transaction.

II. NON-COMPANY-SOURCED LEADS BLOCKED FROM COMPANY-RECRUITED SELLERS

In a second scenario, a portal company may decide not to allow its sellers to receive leads sourced by portal companies other than itself. Implementation of this requirement is similar to the one described in the first scenario.

III. COMPANY-SOURCED LEADS BLOCKED FROM SPECIFIED SELLERS

In a third scenario, a lead that is generated by a buyer introduced to RSP by a first portal company is selectively blocked from specified sellers. Sellers that are deemed not a party to a consortium of sellers can be blocked in this way. Alternatively, sellers who are unscrupulous, or against whom customers complain can be selectively blocked by the RSP at the request of the first portal company.

This is preferably accomplished by the RSP by using a software filter to work in conjunction with the RSP server database 108. For example, after a lead is created according to step 208, but before the lead is routed to a number of (at least one) sellers, a search is made against a list based on either the sourcing company or the target seller.

The following example is used to illustrate these principles. Suppose a portal company such as Microsoft Network (MSN) provides a list of sellers that should be blocked from receiving MSN-sourced leads. This list is preferably in an electronic form, or in a form readable by a digital computer. The RSP stores this list in the RSP server database 108 and uses it in a form similar to an access control list (ACL) for each portal company.

Every time a lead is sourced by MSN—preferably, the server computer 100 creates a transaction identifier indicating the source of the lead—a program on the server computer 100 verifies that a certain seller is/is not on the MSN ACL before routing the lead to that seller. In the ACL, the sellers can be individually specified (e.g., John Doe’s Electronic Pet Shop), or they could be grouped together according to geography (sellers from certain country are barred), ISP (sellers from a particular ISP are barred), defaulters (sellers who did not pay a commission to MSN for the previous month’s activity) or other similar criteria.

IV. COMPANY-RECRUITED BUYERS ACCESS NON-COMPANY-RECRUITED SELLERS, BUT COMPANY IS BLOCKED FROM ACCESSING NON-COMPANY-RECRUITED SELLERS; AND COMPANY-RECRUITED SELLERS HAVE ACCESS TO NON-COMPANY-SOURCED LEADS, BUT COMPANY IS BLOCKED FROM ACCESSING NON-COMPANY-SOURCED LEADS.

This fourth scenario requires the RSP to act as a “trusted” intermediary whereby the RSP mediates a sale transaction between the buyers (or sellers) introduced by a first portal company and the sellers (or buyers) introduced by a second portal company. In this role, the RSP accomplishes the sale transaction by preferably withholding at least a portion of contact information from the buyers, the sellers, and/or the various referring entities preferably throughout the course of a sale/referral transaction.

Referring still to FIG. 16, it is clear that the referring or recruiting entity (e.g., a portal company or a “company”) and the referred/recruited entity (e.g., a seller or a buyer) are different in at least some cases. The several referring entities may request the RSP to allow buyers from any referring entity (or a portal) to access sellers that are referred by any other entity. However, the RSP is required to ensure that contact information pertaining to sellers is not accessed by companies other than those that recruited or referred them.

More specifically, suppose a first portal company introduces a seller S1. A second portal company introduces a different seller S2. A buyer from any portal company may place a request for quote according to the “create lead” step 208 described above. Additionally, in accordance with the steps described above, a notification of the availability of the lead is sent to sellers chosen by the RSP based on the several different ways as described above; and any replies from the sellers are routed to the buyers. But the information regarding the sellers (or buyers) that are not company-recruited is not advanced or forwarded by the RSP to company. This makes sense because the referring entities may be apprehensive of a competitor obtaining information about their sellers (or buyers). Additionally the sellers (or buyers) themselves may not be happy with receiving uninvited solicitations from other companies asking them to switch companies. After all, this is one

of the important aspects of the present inventive concept including a referral based commercial system; suppressing buyer contact information; and limiting the number and nature of replies that a buyer receives.

This requirement is accomplished by the RSP in numerous methods: (1) by hiding
5 certain portions of the information stored in the RSP server database 108, whereupon the
buyer (or a seller) can view certain portions of the information stored in the database 108
(e.g., contact information of the opposing party) whereas the referring company cannot; (2)
by sending a partially encrypted E-mail message to the company to be routed to its buyer,
wherein its buyer has a key to decipher the encrypted portion of the message; or (3) by
10 sending a direct E-mail or other message to a buyer (or a seller) and a different E-mail or
other message to the company. Numerous encryption or information hiding techniques that
are well known in the art can also be used to accomplish this requirement.

V. IF A SELLER IS RECRUITED BY TWO OR MORE COMPANIES OR ENTITIES, ONLY THE
15 PRIMARY PARTNER IS REWARDED A PORTION OF THE REFERRAL FEE.

In this scenario, only the primary partner, if one exists (because merchants can enroll themselves without the need for a partner), will be rewarded a portion of the referral fee if a seller is recruited by two or more companies or entities. For example, suppose a buyer from a first portal company generates a lead as in step 208 above. If the lead is restricted to the
20 sellers recruited by the first portal company as in scenario I above, then only the first portal company will receive a portion of any referral fee generated as a result of the lead. If, on the other hand, the lead is routed to a second portal company and a third portal company, and a particular seller, X, is recruited by both the second and the third portal companies, then only the company which is regarded as the primary partner with respect to X is paid a portion of
25 any referral fee generated as a result of the lead purchased by X. Suppose further, that one of the two portal companies, for example, the second portal company, is blocked from receiving any leads generated by the first portal company. This is the case in scenario III above. Then, the lead is routed only to the third portal company, whereupon that company is paid a portion of the referral fee if X purchases the lead from the RSP.

30 The foregoing describes a new and useful referral-based Internet commerce system. Persons skilled in the art may make numerous modifications and departures from the specific from the spirit and scope of the claimed invention. For example, the RSP server 100 can comprise a distributed computing system or a cluster of networked computers; the database can comprise a distributed database or several databases; or the web pages can
35 comprise an interface that is not specified herein. Accordingly, all such departures and

deviations should be construed to be a part of the invention as defined in the following claims.

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What is claimed is:

1. A method for implementing referral based electronic commerce over a communications network interconnecting at least one buyer computer operated by a user desiring to buy products, at least one seller computer operated by a seller desiring to sell products, and a server computer with a communication device to send and receive messages to and from the buyer computer and the seller computer, said method comprising the steps of:

storing at the server computer information identifying sellers of at least one product category;

receiving at the server computer at least one request message from a buyer computer indicating interest in obtaining a product within said product category;

creating lead information from the request message;

notifying at least one seller of availability of lead information;

selling lead information to the seller; and

forwarding to the buyer a reply message from a seller who purchases the lead information.

2. The method of claim 1 further comprising the step of matching at least one seller to the lead information.

3. The method of claim 2 wherein the step of matching at least one seller to the lead information is performed only from among sellers introduced by a particular seller referring entity.

4. The method of claim 1 wherein the step of matching at least one seller to the lead information is based on criteria established either by an entity that introduced the buyer, or an entity that introduced the seller, or an entity that facilitated referral-based commercial activity, or any combination of these entities.

5. The method of claim 1 further comprising the step of displaying on at least one buyer computer information about availability of at least one product category from a seller.

6. The method of claim 1 further comprising the step of blocking an entity that introduced the buyer, or an entity that introduced the seller, or both from accessing or receiving the seller's reply message to the buyer.

5 7. The method of claim 1 further comprising the step of blocking an entity that introduced the buyer, or an entity that introduced the seller, or both from accessing or receiving the lead information purchased by the seller.

8. The method of claim 1 further comprising the step of paying to an entity that
10 refers a seller a portion of any fee generated by selling lead information to that seller.

9. A method for implementing affiliate based electronic commerce system among a plurality of buyers, a plurality of sellers, a plurality of affiliates over a network of at least one affiliate computer, at least one buyer computer, at least one seller computer and,
15 at least one server computer, the method comprising the steps of:
creating an affiliate account in a database connected to the server computer;
enrolling through the affiliate at least one seller of at least one product;
generating a lead for acquisition of a product by at least one buyer;
selling said lead to at least one seller; and
20 crediting the affiliate account with a commission amount related to said lead.

10. The method of claim 9 further comprising the steps of:
computing a first commission amount if the seller is enrolled by the affiliate;
computing a second commission amount if the lead is generated by the buyer from a
25 web page associated with the affiliate; and
computing a third commission amount if the seller is enrolled by the affiliate and the lead is generated by the buyer from the web page.

11. The method of claim 10 further comprising the step of computing a fourth
30 commission amount if neither the seller is enrolled by the affiliate nor the lead is generated by the buyer from the web page.

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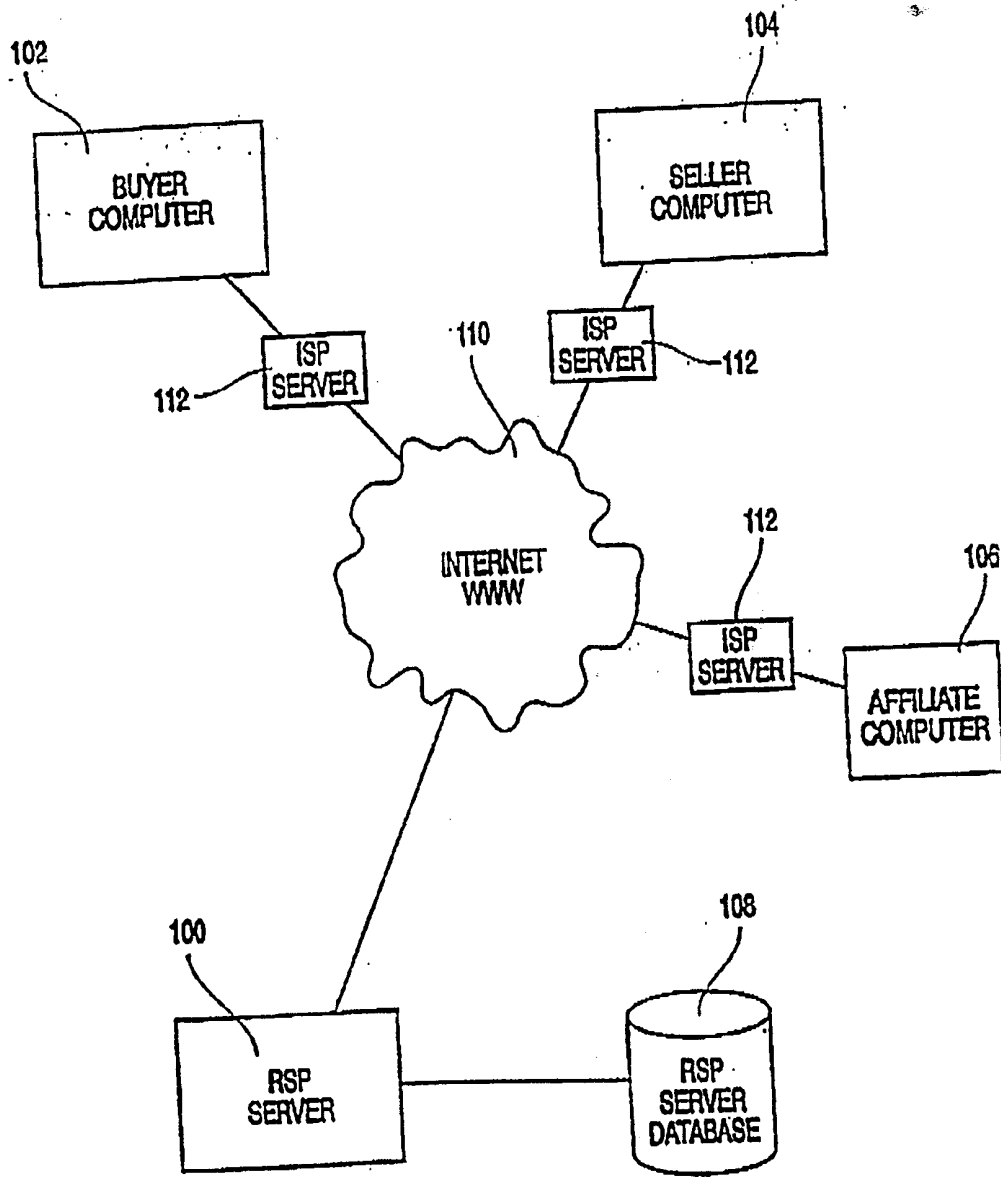


FIG. 1

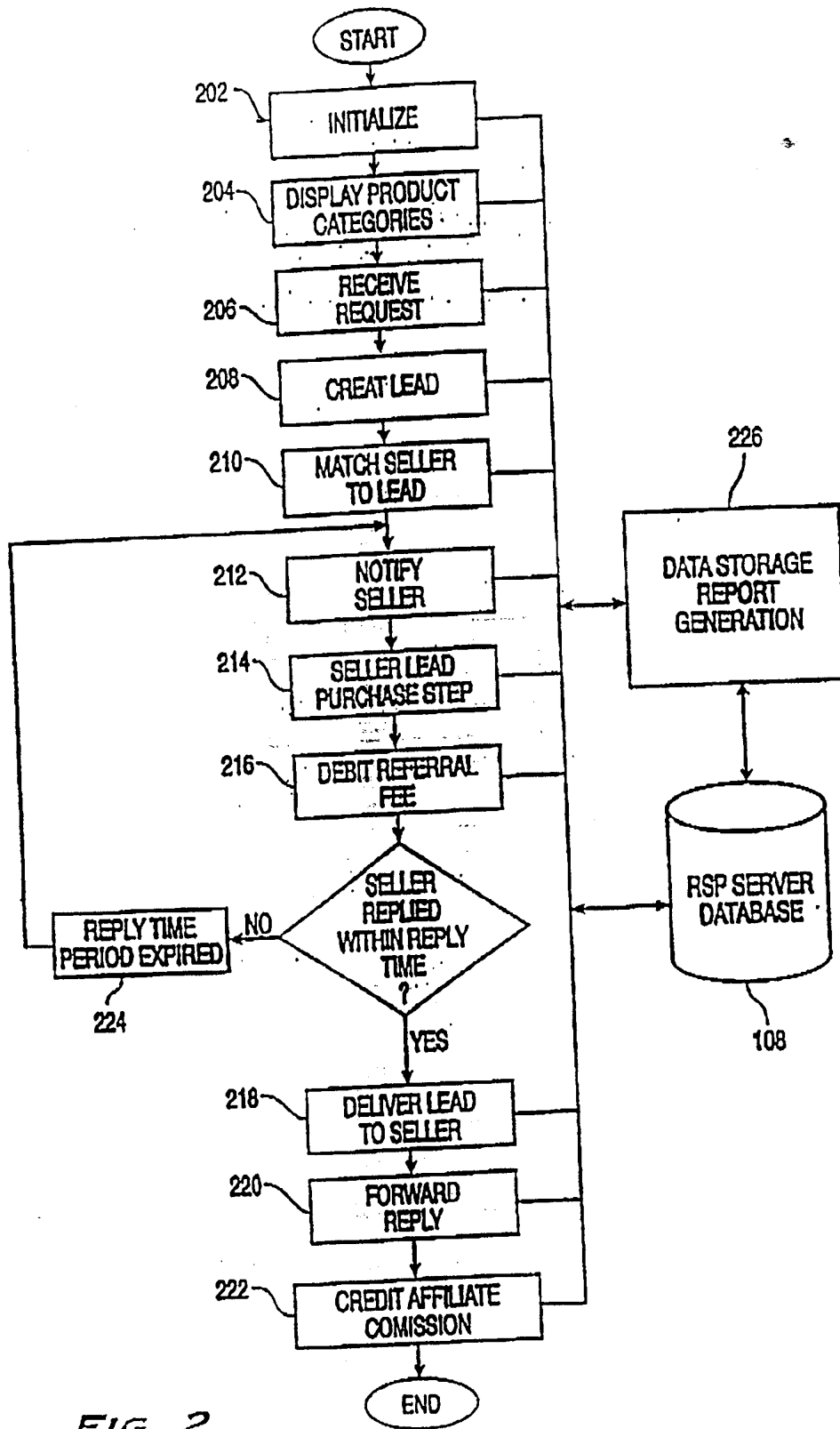


FIG. 2

Premium Cigars

How would you like to be contacted by Businesses?
Full Name & Email Address

*All fields are optional unless marked with: **

Full Name 302

Email Address* 304

Allow Businesses that reply to see my Email Address
Note: Your Email Address is required so that Business replies can be delivered to you privately by WebBuyer. You decide whether Businesses get to see it or not.

Address & Phone Number 306

Street

City State / Prov.*

306

Zip / Postal code* Country*

306

Phone - Area Code Number

Note: Your State/Province, Zip/Postal Code & Country are required so that Businesses know whether you are in their area of business. You decide what other contact information to provide.

By clicking the 'Finish' button, I acknowledge that:

It is illegal to buy, transport or sell Cuban cigars and tobaccos in the United States.
I am of legal age for and in compliance with all local, state and national laws regulating the purchase of tobacco.
I agree to the Buyer Terms below.

FIG. 3

Premium Cigars

BuyerWeb is a new way to find products and prices. Just fill out a Request specifying what you want, and we'll forward it to dozens of merchants who will email you prices and offers within 2 business days. It's PRIVATE & FREE!

Please describe what you're looking for... *All fields are optional unless marked with: **

Type of Cigar

Note: Looking for Accessories? Please go to Cigar Accessories.

Brand

(e.g. Padron, Cohiba)

Cigar Style / Name (e.g. Aniversarios, Esplendidos)

Country of Manufacture

Your Preferences (if any)

Shape / Size Name

Wrapper Leaf / Color Name

Flavor / Body / Strength (check any that apply)

Mild Mild / Medium Medium Medium / Full Full

Package, Price & Other Comments

Package Quantity Price

Enter Any Other Comments or Requirements:

I need them ASAP

Buyer Terms

'BuyerWeb' refers to the inquiry forwarding service currently being used.

'Buyer' refers to you, the individual submitting a request for a product or service.

'Affiliate' refers to any site affiliated with BuyerWeb and 'vendor' refers to a business that receives Buyer Leads through Buyer Web.

FIG. 4

FROM: "leads@buyerweb.com"
 TO: NXC
 DATE: Mon, Sep 28, 1998 4:43PM
 SUBJECT: New Customer Referral

To: Naren Chaganti, Pennie & Edmonds
 From: BuyerWeb

A customer in --(Brazil) is looking for the following product or service:

Begin Customer Request

Category: Premium Cigars
 Brand: any brand
 Country of Manufacture: any country
 Shape / Size Name: any shape
 Wrapper Leaf / Color Name: any wrapper
 Flavor / Body / Strength (check any that apply): Medium; Medium / Full
 Package: any package
 Price: a fair price.

End Customer Request

You can send a personal reply to this customer for only \$0.50. You must be one of the first 5 businesses and you must act before this lead expires on Sept 30 1998 6:35PM (ET)

TO REPLY TO THIS LEAD, USE THE DIRECT LINK BELOW:

500

[https://secure.
buyerweb.com/admin/merchantleadview.asp?leadid=99999&key=ss396&merchantid=9001](https://secure.buyerweb.com/admin/merchantleadview.asp?leadid=99999&key=ss396&merchantid=9001)

Please, DO NOT REPLY TO THIS EMAIL to reach the customer. Use the web link above.

To access statistics, site information, get leads, and update your set-up information, enter your:

EMAIL ADDRESS: chaganfn@PENNIE.com
 ACCESS KEY: ss396

at the following URL: <https://secure.buyerweb.com/merchant>

Brought to you by BuyerWeb - The Buyer Referral Network.

web: <http://www.buyerweb.com>
 email: feedback@buyerweb.com

FIG. 5

Merchant: Muskoka Design

610 4 Hours Left - Buy Now!

New Lead!

Category: Premium Cigars
 Brand: any brand
 Country of Manufacture: any country
 Shape / Size Name: any shape
 Wrapper Leaf / Color Name: any wrapper
 Flavor / Body / Strength (check any that apply): Medium; Medium / Full
 Package: any package
 Price: a fair price

Customer I am looking for delivery within 1 week
 Comments

Contact Info	Lead Info
Customer Name available after reply	Posted 9/29/98
Company Name n/a	On 7:45:00PM ET
Job Title n/a	Reply 10/1/98
address available after reply	Deadline 9:45:00PM ET
City, State Zip Any Town, ST 12345-6789	Your Price \$0.50
Country United States	Purchased Not Purchased
Email Address available after reply	Replied Not Replied
Phone available after reply	Lead ID# 999999
Fax n/a	

Purchase this Lead & Send a Reply

Your price to purchase this lead and send a personal reply:	\$0.50
Your pre-paid account balance:	\$25.00

After purchasing this lead, you will have 4 hour(s) to send your personal reply to the customer.

PURCHASE this lead for \$0.50... 600
ADD funds to my account ...

FIG. 6A

Merchant: Muskoka Design

Confirmation

Please confirm your purchase:

- 1 Please deduct \$0.50, the purchase price of this lead, from my pre-paid account
- 2 I understand that I have 4 hour(s) after purchasing to send a personal reply to the customer.
- 3 I am purchasing this lead in accordance with the Merchant Terms

612

FIG. 6B

Merchant: Muskoka Design

700

Lead Purchased

4 Hours Left - Reply Now!

1 You have successfully purchased this lead
 2 Next, please create a personalized reply to the customer by completing the form below:

Category: Premium Cigars
Brand: any brand
Country of Manufacture: any country
Shape / Size Name: any shape
Wrapper Leaf / Color Name: any wrapper
Flavor / Body / Strength (check any that apply): Medium; Medium / Full
Package: any package
Price: a fair price

Customer I am looking for delivery within 1 week
Comments

Your Reply: (select one of the following options)

I have what you are looking for.
 I don't have what you are looking for in stock, but I can order it for you.
 I don't have exactly what you're looking for, but I have something else you might be interested in.

702

Your Price Quote: (eg \$100 for a box of 10)

Your Message to the Customer: (remember, a personal message to the customer is helpful in making a sale)

Your Contact Information: (this information is automatically included with your reply)

Muskoka Design
muskoka@hotmail.com

702

704 **Send Reply Now**

Hold Reply for Later

Contact Info	Lead Info
Customer Name	available after reply
Company Name	n/a
Job Title	n/a
address	available after reply
City, State Zip	Any Town, ST 12345-6789
Country	United States
Email Address	available after reply
Phone	available after reply
Fax	n/a
	Posted 9/29/98
	On 7:45:00PM ET
	Reply 10/1/98
	Deadline 9:45:00PM ET
	Your Price \$0.50
	Purchased Not Purchased
	Replied Not Replied
	Lead ID# 999999

FIG. 7

Merchant: Muskoka Design

[View Contact Info](#)

Reply Sent
 Your reply has been sent to the customer along with contact information for your business. For your records, we will send you a complete copy of this lead via e-mail, including your reply and the customer's contact information. Also, if available, you may view the customer's contact information below:

Your reply I don't have exactly what you're looking for, but I have something else you may be interested in.

Here's the price quote/offer you requested:

Montique Esplendidos manufactured in the Dominican Republic.
 Available for \$200 per box. What humidor do you want?
 muskoka@earthlink.com
 919-555-1212
 Muskoka Design

Category: Premium Cigars 800
 Brand: any brand
 Country of Manufacture: any country
 Shape / Size Name: any shape
 Wrapper/Leaf / Color Name: any wrapper
 Flavor / Body / Strength (check any that apply): Medium; Medium / Full
 Package: any package
 Price: a fair price

Customer Comments I am looking for delivery within 1 week 802

Contact Info

Customer Name: Joe Buyer
 Company Name: n/a
 Job Title: n/a
 address: 123 Any Street
 Room D-398
 City, State Zip: Any Town, ST 12345-6789
 Country: United States
 Email Address: buyer@Earthlink.com
 Phone: available after reply
 Fax: n/a

Lead Info 804

Posted: 9/29/98
 On: 7:45:00PM ET
 Reply: 10/1/98
 Deadline: 9:45:00PM ET

Your Price: \$0.50

Purchased: 10/1/98
 Replied: 10/1/98
 Lead ID#: 999999

FIG. 8

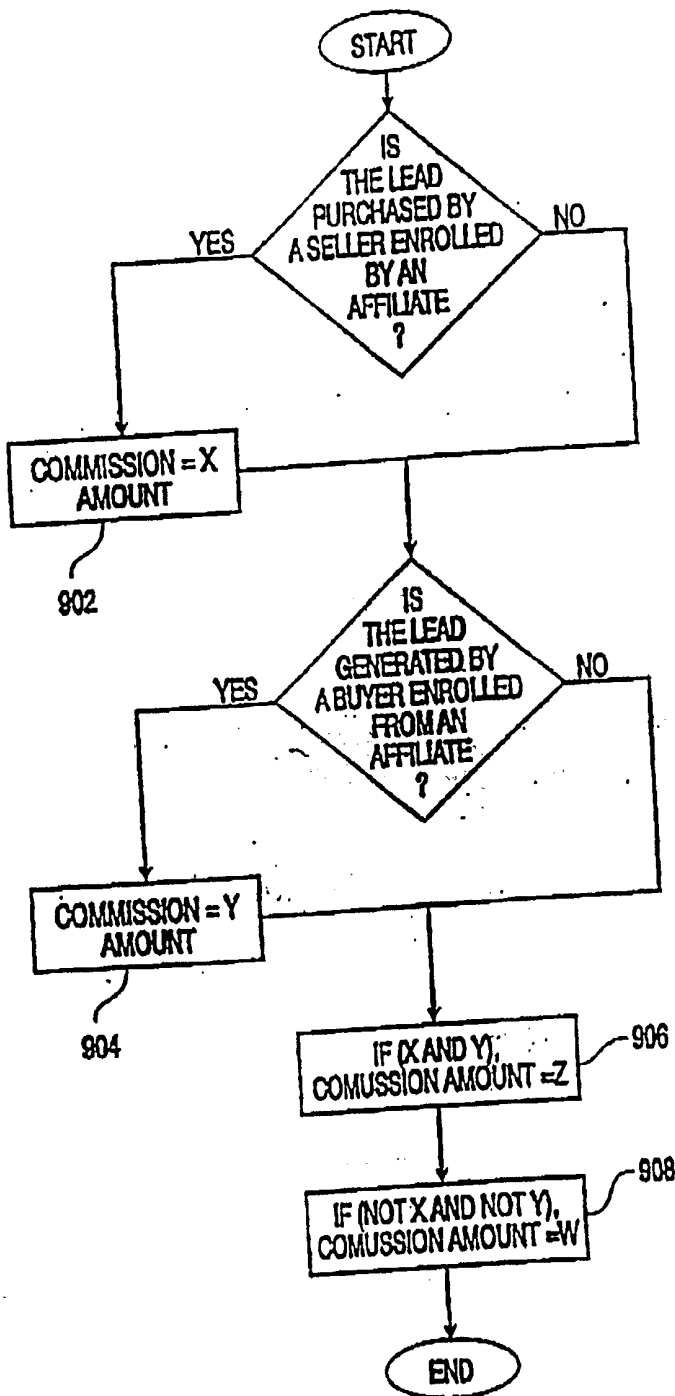


FIG. 9

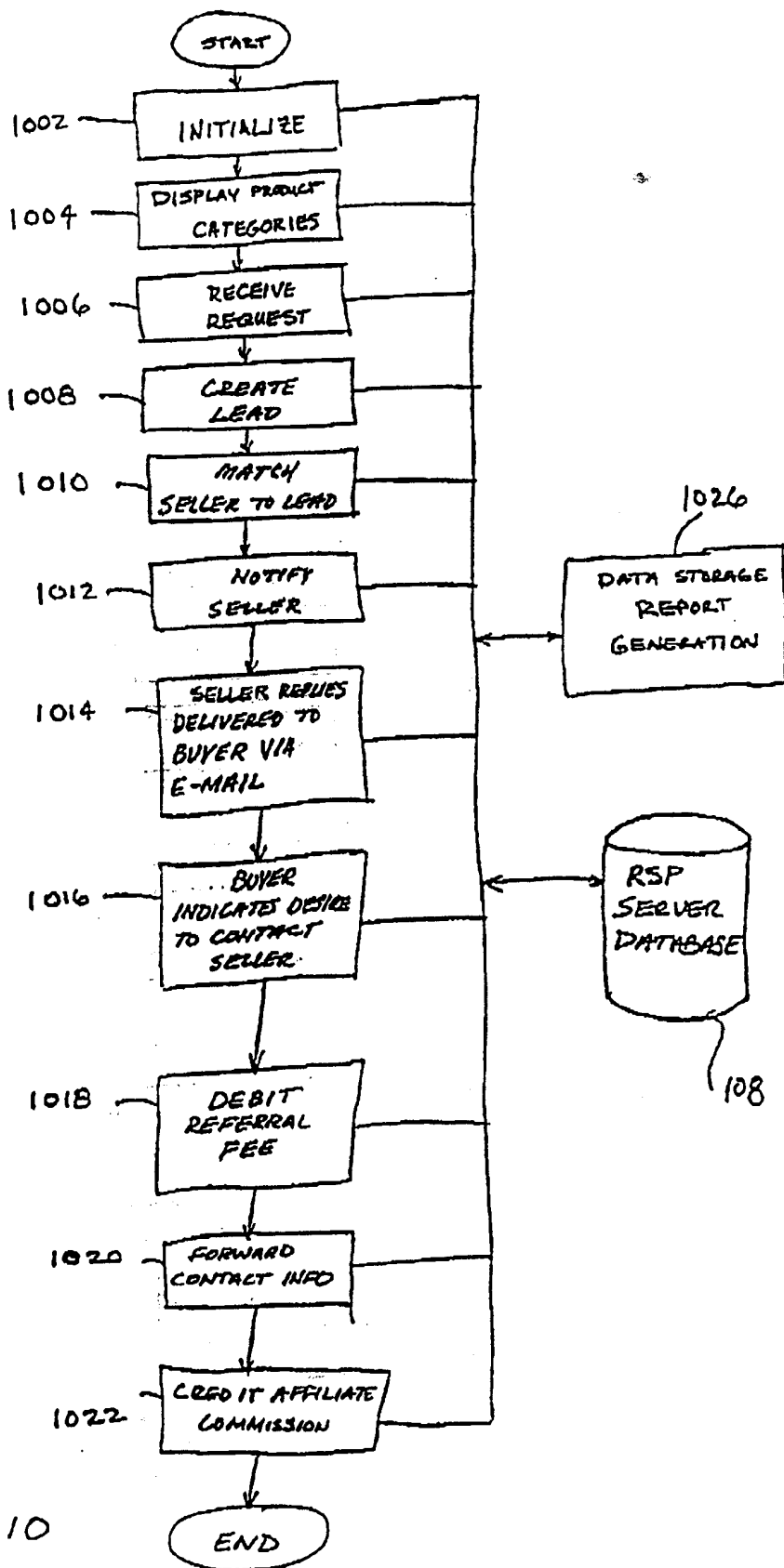


FIG. 10

FROM: "leads@buyerweb.com"
 TO: NXC
 DATE: Mon, Sep 28, 1998 4:43PM
 SUBJECT: New Customer Referral

To: Naren Chaganti, Pennie & Edmonds
 From: BuyerWeb

A customer in --(Brazil) is looking for the following product or service:

Begin Customer Request

Category: Premium Cigars
 Brand: any brand
 Country of Manufacture: any country
 Shape / Size Name: any shape
 Wrapper Leaf / Color Name: any wrapper
 Flavor / Body / Strength (check any that apply): Medium; Medium / Full
 Package: any package
 Price: a fair price

End Customer Request

You can send a personal reply to this customer. Should the customer indicate that he desires to contact you, you will be charged only \$0.50. You must be one of the first 5 businesses and you must act before this lead expires on Sept 30 1998 6:35PM (ET)

TO REPLY TO THIS LEAD, USE THE DIRECT LINK BELOW:

500

<https://secure.buyerweb.com/admin/merchantleadview.asp?leadid=99999&key=ss396&merchantid=9001>

Please, DO NOT REPLY TO THIS EMAIL to reach the customer. Use the web link above.

To access statistics, site information, get leads, and update your set-up information, enter your:

EMAIL ADDRESS: chaganti@PENNIE.com
 ACCESS KEY: ss396

at the following URL: <https://secure.buyerweb.com/merchant>

Brought to you by BuyerWeb - The Buyer Referral Network.

web: <http://www.buyerweb.com>
 email: feedback@buyerweb.com

FIG. 11

Merchant: Muskoka Design

610

4 HOURS LEFT -
GAIN ACCESS NOW

New Lead!

Category: Premium Cigars
 Brand: any brand
 Country of Manufacture: any country
 Shape / Size Name: any shape
 Wrapper Leaf / Color Name: any wrapper
 Flavor / Body / Strength (check any that apply): Medium; Medium / Full
 Package: any package
 Price: a fair price

Customer Comments: I am looking for delivery within 1 week

Contact Info	Lead Info
Customer Name: available after reply	Posted: 8/29/98
Company Name: n/a	On: 7:45:00PM ET
Job Title: n/a	Reply: 10/1/98
Address: available after reply	Deadline: 9:45:00PM ET
City, State Zip: Any Town, ST 12345-6789	REFERRAL CHARGE: \$0.50
Country: United States	BUYER INTEREST: NO INTEREST
Email Address: available after reply	Replied: Not Replied
Phone: available after reply	Lead ID#: 899999
Fax: n/a	

GAIN ACCESS TO THIS LEAD & SEND A REPLY

REFERRAL CHARGE SHOULD THE BUYER INDICATE A \$0.50 DESIRE TO CONTACT YOU ?

YOUR PREPAID ACCOUNT BALANCE: \$ 25.00

AFTER GAINING ACCESS TO THIS LEAD, YOU WILL HAVE 4 HOURS TO SEND YOUR PERSONAL REPLY TO THE CUSTOMER.

1200

GAIN ACCESS TO THIS LEAD

ADD FUNDS TO MY ACCOUNT

FIG. 12(a)

MERCHANT: MUSKOKA DESIGN

CONFIRMATION

PLEASE CONFIRM THAT YOU WOULD LIKE TO GAIN ACCESS TO THIS LEAD :

- 1 I UNDERSTAND THAT I WILL BE CHARGED \$0.50 IF THE BUYER INDICATES A DESIRE TO CONTACT ME
- 2 I UNDERSTAND THAT I HAVE 4 HOURS AFTER GAINING ACCESS TO THIS LEAD TO SEND A PERSONAL REPLY TO THE CUSTOMER
- 3 I AM GAINING ACCESS TO THIS LEAD IN ACCORDANCE WITH THE MERCHANT TERMS

1206 YES - I WANT TO GAIN ACCESS TO THIS LEAD NOW CANCEL

FIG. 12(b)

Merchant: Muskoka Design

700 4 Hours Left - Reply Now!

ACCESS GAINED

1 You have successfully gained access to this lead
 2 Next, please create a personalized reply to the customer by completing the form below:

Category: Premium Cigars
 Brand: any brand :
 Country of Manufacture: any country
 Shape / Size Name: any shape
 Wrapper Leaf / Color Name: any wrapper
 Flavor / Body / Strength (check any that apply): Medium; Medium / Full
 Package: any package
 Price: a fair price

Customer I am looking for delivery within 1 week
 Comments

Your Reply: (select one of the following options).
 I have what you are looking for.
 I don't have what you are looking for in stock, but I can order it for you.
 I don't have exactly what you're looking for, but I have something else you might be interested in. 702

Your Price Quote: (eg \$100 for a box of 10)

Your Message to the Customer: (remember, a personal message to the customer is helpful in making a sale)

YOUR CONTACT INFORMATION WILL BE PROVIDED TO THE BUYER IF HE INDICATES A DESIRE TO CONTACT YOU 702

704 Send Reply Now!

Hold Reply for Later

Contact Info		Lead Info
Customer Name	available after reply	Posted 9/29/98
Company Name	n/a	On 7:45:00PM ET
Job Title	n/a	Reply 10/1/98
address	available after reply	Deadline 9:45:00PM ET
City, State Zip	Any Town, ST 12345-6789	RESPONSE CHARGE \$0.50
Country	United States	BUYER WITHOUT NO INTEREST
Email Address	available after reply	Replied Not Replied
Phone	available after reply	Lead ID# 999999
Fax	n/a	

FIG. 13

Merchant: Muskoka Design

Reply Sent

YOUR REPLY HAS BEEN SENT. SHOULD THE BUYER INDICATE A DESIRE TO CONTACT YOU, YOU WILL BE CHARGED A REFERRAL FEE OF \$0.50. YOU WILL ALSO RECEIVE, IF AUTHORIZED BY THE BUYER, THE BUYER'S CONTACT INFORMATION.

Your reply I don't have exactly what you're looking for, but I have something else you may be interested in.
Here's the price quote/offer you requested:
Montique Esplendidos manufactured in the Dominican Republic.
Available for \$200 per box. What humidor do you want?
Muskoka Design

800

Category: Premium Cigars
Brand: any brand
Country of Manufacture: any country
Shape / Size Name: any shape
Wrapper/Leaf / Color Name: any wrapper
Flavor / Body / Strength (check any that apply): Medium; Medium / Full
Package: any package
Price: a fair price

Customer Comments I am looking for delivery within 1 week

802

Contact Info

Customer Name n/a
Company Name n/a
Job Title n/a
address n/a
City, State Zip Any Town, ST 12345
Country United States
Email Address n/a
Phone n/a
Fax n/a

Lead Info

Posted 9/29/98
On 7:45:00PM ET
Reply 10/1/98
Deadline 8:45:00PM ET
REFERRAL \$0.50
CHARGE
BUYER INTEREST NO INTEREST
Accessed 10/1/98
Replied 10/1/98
Lead ID# 999999

804

FIG. 1A

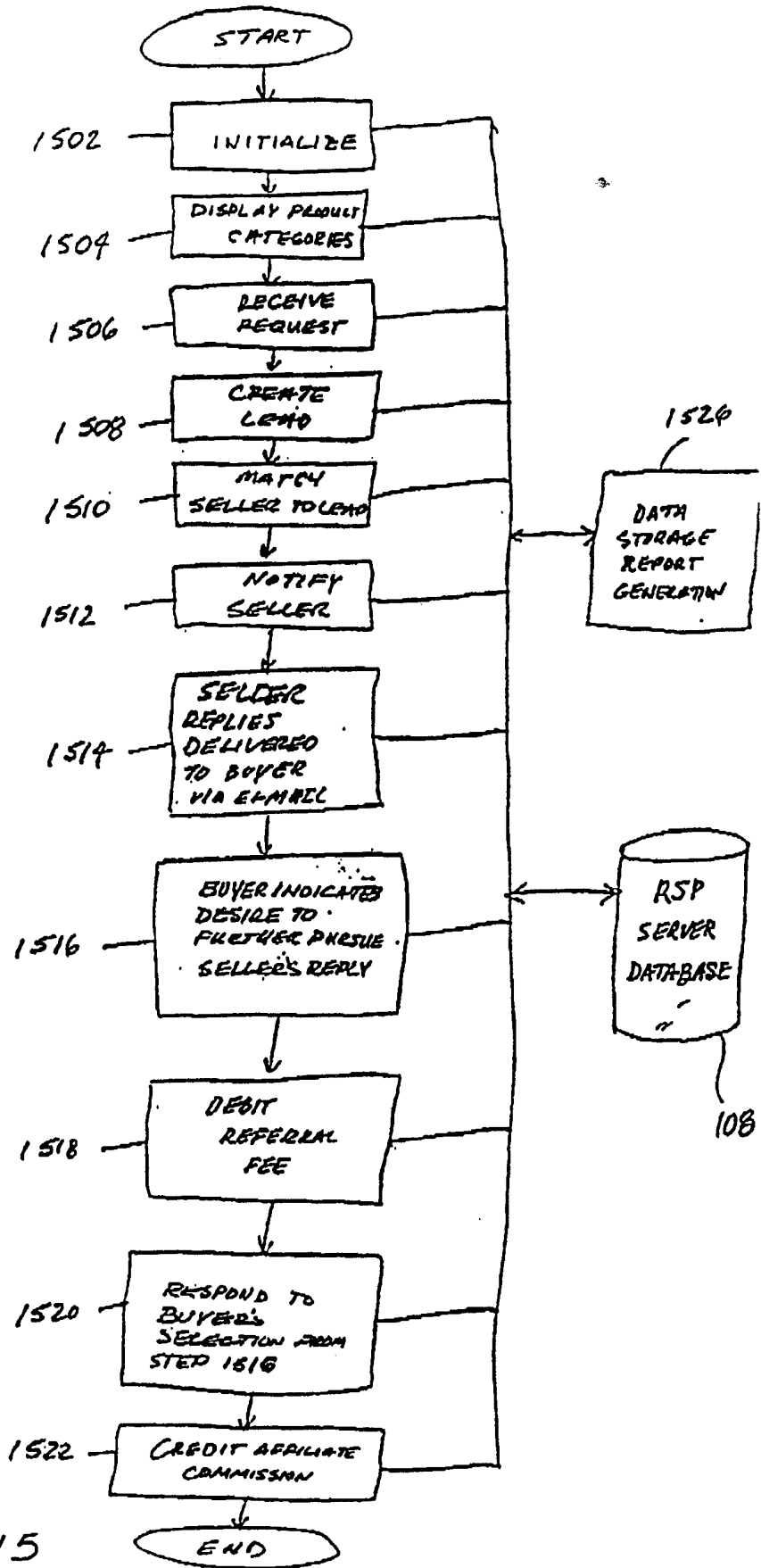


FIG. 15

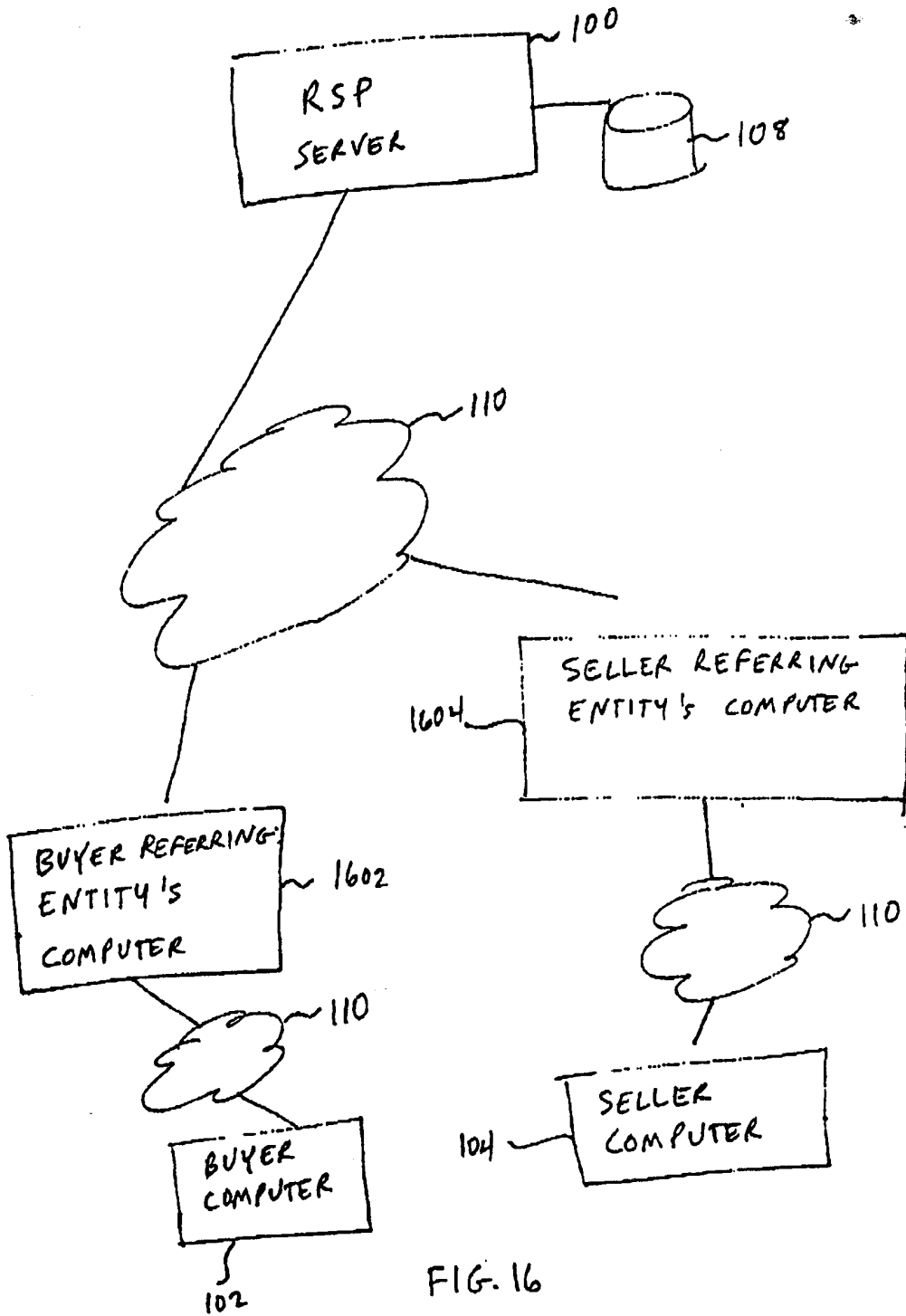


FIG. 16

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US99/24111

A. CLASSIFICATION OF SUBJECT MATTER

IPC(6) :G06F 17/00

US CL :705/26

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/1,14,26,44; 709/224

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

STN, EAST, DIALOG, DRLINK

search terms: electronic commerce, seller, buyer, referral, electronic shop, network, internet

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,794,207 A (WALKER et al.) 11 August 1998, col. 8, lines 28-67; col. 9, lines 1-49; col. 20, lines 22-24	1-11
Y	US 5,732,400 A (MANDLER et al.) 24 March 1998, col. 3, lines 48-65; col. 7, lines 6-52; col. 8 lines 37-67	1-11
Y	US 5,712,979 A (GRABER et al.) 27 January 1998, col. 6, lines 26-67; col. 7, lines 1-15	9-11
Y,E	US 5,987,440 A (O'NEIL et al.) 16 November 1999, col. 5, lines 26-67; col. 6, lines 1-64; col. 21 lines 37-62	1-11

 Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
A document defining the general state of the art which is not considered to be of particular relevance	*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
E earlier document published on or after the international filing date	*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	* & * document member of the same patent family
O document referring to an oral disclosure, use, exhibition or other means	
P document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

01 DECEMBER 1999

Date of mailing of the international search report

04 FEB 2000

Name and mailing address of the ISA/US
Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

ALLAN MACDONALD

Telephone No. (703) 305-3900

Joni Hill