HYBRID VERTICAL SALES METHOD FOR BRIDGING A GAP BETWEEN THE ONLINE WORLD AND PHYSICAL STORES

A hybrid sales method that bridges a gap between the online world and physical stores includes a network of at least one user interactive network device for operation by a registered user desiring to conduct at least one transaction with at least one physical store and at least one merchant network device. The method includes the steps of allowing an access to the merchant network device by the registered user using the user interactive network device, allowing the registered user to send at least one user request for information relating to the transaction from the user interactive network device to the merchant network device, generating a summary response at the merchant network device, sending the summary response from the merchant network device to the user interactive network device, and displaying the summary response at the user interactive network device. The method further includes the step of notifying the merchant network device when the registered user goes to a physical store to complete the transaction.
Hybrid Vertical Sales Method For Bridging A Gap Between The Online World And Physical Stores

BACKGROUND OF THE INVENTION

Field of the Invention

The present invention relates to a hybrid vertical sales method for bridging a gap between online virtual presences accessible through open networks, such as the Internet, and physical stores. The invention uses a plurality of devices, networks, and software to achieve a convenient and secure environment for marketing goods and services.

Discussion of the Related Art

Historically, an enormous amount of time, money, and effort has been expended by companies and individuals in order to advertise and sell their products and services. For generations, various media have been used to realize such business matters.

Recently, the pervasive nature of open networks, such as the Internet, has provided a global means to attract new customers and retain old customers. Purchasing can now be linked to advertising in this age of technology and rapidly evolving communications. Open networks transcend distance; a person from Bombay can sell a Cashmere sweater to another individual in Butte, Montana using a virtual storefront, also known as a “web page”. All that is required to transition from information gathering to purchasing is client software to select merchandise and indicate the quantity, desired means of payment, and delivery options.
There are several drawbacks related to the aforementioned methodology that are becoming more apparent as organizations rush headlong to secure their stake in this "online world."

The first disadvantage of this method is the overwhelming amount of information that the customer must negotiate to find a particular item or service. Locating a particular good or service is a time consuming process that often results in the customer abandoning either the search or the completion of the transaction.

A second disadvantage is that the retailer and customers often have never had a prior relationship on which to base trust and a mutually satisfactory level of credibility. The customer may wonder: "If I complete this transaction, will I really get my Cashmere sweater from this merchant in Bombay?" The retailer may ask: "Is this customer using a valid form of payment or is the customer in fact attempting to commit fraud?"

A third disadvantage is that several products and services do not lend themselves to purchasing online; clothes and shoes are obvious examples as the types of products that must be examined physically to qualify several attributes that cannot be specified either by language or graphics.

The Internet-type business presents disadvantages for businesses such as home improvement, brick and mortar physical retailers. For many traditional retailers, their business strength is physical location and established brand image. The Internet essentially evens the playing field, diluting brand image and handicapping physical distribution power.
Another major disadvantage for traditional retailers is the risk open networks pose to foot traffic and impulse expenditures. Foot traffic is critical to many traditional retailers as impulse expenditures are responsible for generating up to 40% of total sales. Holding all else constant, the economics of online shopping differ greatly from that of traditional commerce. For instance, if consumers go to the Gap.com to purchase a pair of chinos, they are likely to only locate the chinos, complete the transaction, and then log off. However, if these consumers physically go to a local Gap store to purchase the same chinos, it is likely that the shoppers also will purchase 1.5 additional items. Unfortunately, traditional retailers have not been able to design an open network solution that will leverage their existing strengths and protect their valuable foot traffic.

In short, what is required is a hybrid solution that takes advantage of the information-centric nature of open networks combined with the recognized security and tactile experience of physical store transactions.

Thus, there is a great need in the art for an over-arching, comprehensive system and method for finding and procuring commercial product and service information both on and off open networks, in a way which encompasses the advantages and avoids the shortcomings of previous methodologies that were concerned with solely addressing virtual storefronts or physical stores, but not both.

**SUMMARY OF THE INVENTION**

Accordingly, the present invention is directed to a hybrid sales method for
bridging a gap between the online world and physical stores that substantially obviates one or more of the problems due to limitations and disadvantages of the related art.

To achieve these and other advantages and in accordance with the purpose of the present invention, as embodied and broadly described, the hybrid sales method of that bridges a gap between the online world and physical stores uses a network of at least one user interactive network device for operation by a registered user desiring to conduct at least one transaction with at least one physical store and at least one merchant network device. The method includes the steps of allowing an access to the at least one merchant network device by the registered user using the at least one user interactive network device, allowing the registered user to send at least one user request for information relating to the at least one transaction from the at least one user interactive network device to the at least one merchant network device, generating at least one summary response at the at least one merchant network device, sending at least one summary response from the at least one merchant network device to the at least one user interactive network device, and displaying the at least one summary response at the at least one user interactive network device. The method also includes the step of notifying the at least one merchant network device or the at least one user interactive network device when the registered user goes to a physical store to complete the at least one transaction.

In another aspect, the invention includes a method of bridging a gap between the online world and physical stores, which uses a network of at least one
user interactive network device for operation by a registered user desiring to
conduct at least one transaction with at least one physical store and at least one
merchant network device. The method includes the steps of allowing an access to
the at least one merchant network device by the registered user using the at least
one user interactive network device, allowing the registered user to send at least one
user request for information relating to the at least one transaction from the at least
one user interactive network device to the at least one merchant network device,
generating at least one summary response at the at least one merchant network
device, and sending at least one summary response from the at least one merchant
network device to the at least one user interactive network device. The method
further includes the steps of displaying the at least one summary response at the at
least one user interactive network device, notifying the at least one merchant
network device or the at least one user interactive network device when the
registered user goes to a physical store to complete the at least one transaction, and
rewarding the registered user who completes at least one qualifying user
transaction.

In yet another aspect, the invention includes a method for collecting
consumer information comprising a network of at least one user interactive network
device for operation by a registered user desiring to conduct at least one transaction
with at least one physical store and at least one merchant network device. The
method includes the steps of allowing the registered user to access the at least one
merchant network device using the at least one user interactive network device,
allowing the registered user to send at least one user request for information
relating to the at least one transaction from the at least one user interactive network device to the at least merchant network device, generating at least one summary response at the at least one merchant network device in response to the at least one user request, sending the at least one summary response from the at least one merchant network device to the at least one user interactive network device, displaying the at least one summary response at the at least one user interactive network device, and notifying the at least one merchant network device or the at least one user interactive network device when the registered user goes to a physical store to complete the at least one transaction. In addition, the method includes the steps of storing at least one online browsing record, storing at least one actual transaction record when the registered user completes the at least one transaction at a physical store, and comparing the at least one online browsing record with the at least one actual transaction record.

Additional features and advantages of the invention will be set forth in the description, which follows, and in part will be apparent from the description, or may be learned by practice of the invention. The objectives and other advantages of the invention will be realized and attained by the structure particularly pointed out in the written description and claims hereof as well as the appended drawings.

It is to be understood that both the foregoing general description and the following detailed description are exemplary and explanatory and are intended to provide further explanation of the invention as claimed.
BRIEF DESCRIPTION OF THE DRAWINGS

The accompanying drawings, which are included to provide a further understanding of the invention and are incorporated in and constitute a part of this specification, illustrate embodiments of the invention and together with the description serve to explain the principles of the invention. In the drawings:

5 FIG. 1 is an overall system block diagram of a preferred embodiment of a hybrid sales system of the present invention;

FIG. 2 is a flow chart depicting one embodiment of an operation of the present invention;

10 FIG. 3 is a flow chart depicting one embodiment of an operation of the present invention that includes rewarding a user;

FIG. 4 is an overall system block diagram of a preferred embodiment of a consumer purchase behavior analysis system of the present invention; and

FIG. 5 is a flow chart depicting one preferred embodiment of an operation of a consumer purchase behavior analysis system of the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Reference will now be made in detail to the preferred embodiments of the present invention, examples of which are illustrated in the accompanying drawings.

With reference to FIG. 1, a preferred embodiment of a hybrid sales system in accordance with the present invention includes at least one user interactive network device 101 operated by a registered user desiring to conduct a transaction with a physical store, at least one merchant network device 102, which includes
information regarding physical stores and is typically operated by a manager of the hybrid sales system, and at least one identification system 103.

The user interactive network device 101, the merchant network device 102, and the identification system 103 are interconnected by a network. In FIG. 1, a solid line between two devices indicates that the two devices must be able to communicate with each other. A broken line between two devices indicates that the two devices may or may not communicate directly with each other.

Networks used to connect the user interactive network device 101, the merchant network device 102, and the identification system 103 may be terrestrial systems including the Internet, phone lines, cable lines, and fiber optic cables, or wireless communication systems. One or more types of networks may be used to connect the devices that comprise the hybrid sales system. For example, the user interactive network device 101 may access the Internet using an Internet service provider and communicate with the merchant network device 102 by accessing its web page. The identification system 103 may use a telephone line to communicate with the merchant network device 102. This and other network configurations of the hybrid sales system will be known to those skilled in the art, and are within the scope of this invention.

A user of the hybrid sales system must register with the merchant network device 102 before being able to make a full use of the hybrid sales system. While the merchant network device 102 may grant an unregistered user an access, registration is necessary, for example, to reward the user for using the hybrid sales
system. Registration can be done in a variety of ways such as using the Internet, telephone or mail.

The user interactive network device 101 may be a personal computer with an Internet access. Alternatively, it can be a dummy terminal with an access to the Internet through a server machine or an information appliance such as a personal data assistant or cellular phone. Dummy terminals may be provided in a kiosk-like setting within a shopping mall or other public areas to grant a convenient access to the merchant network device 102. Other user interactive network devices will be known to those skilled in the art, and are within the scope of the present invention.

The merchant network device 102 contains information regarding physical stores. Typically, the merchant network device 102 maintains a database containing information regarding products or services. For example, database for a clothing store may contain information regarding style, material, color, size, quantity, and price. Database for a doctor's office, on the other hand, may contain description of services provided, fees charged for each service, information on doctors, and types of health insurances accepted.

In addition, the merchant network device 102 is programmed to receive a user request from the user interactive network device 101, generate a summary response based on the user request, and to send a summary response to the user interactive network device 101. The merchant network device 102 is also programmed to communicate with the identification system 103 so that the merchant network device 102 can receive information regarding transactions at
physical stores.

The identification system 103 is capable of communicating with the merchant network device 102 or the user interactive network device 101 when the registered user completes a transaction at a physical store. The identification system 103 also allows the registered user to identify himself or herself so that transactions can be tied to the user. The identification system 103 may be a wireless information device, a non-volatile area of memory of the user interactive network device 101, a memory card and a card reader, a microprocessor card and a card reader, a magnetic card and a card reader, a finger print scanning device and a point-of-transaction network device, an iris-scanning device and a point-of-transaction network device, a face recognition device and a point-of-transaction network device, or a voice recognition device and a point of transaction network device. The identification system 103 can also be an information appliance integrated with the user interactive network device 101, such as a Personal Data Assistant, cellular telephone, interactive pager, and set-top box. Other identification systems will be known to those skilled in the art, and are within the scope of this invention. The identification system 103 also may require the user to manually enter his or her identification code. Alternatively, the user interactive network device 101 may function as the identification system 103.

The system shown in FIG. 1 may be set up to ensure security of transaction and data, by securing the devices in the system and network interconnecting them. This may be done, for example, by using a password based access limitation,
common encryption software or hardware, or common authentication/general
cryptographic software or hardware. Other security tools will be known to those
skilled in the art, and are within the scope of the present invention. In addition, by encrypting data regarding users of the system, the system can protect privacy of the
users.

The present invention can be used to help a user locate a variety of products and services available at physical stores. Products can be almost anything that is sold at stores, including clothing, grocery, personal care items, books, jewelry, bicycles, automobiles, and furniture. Types of services also may vary widely, including medical care, personal care and dependent care. In other words, the application of this invention is not limited to any particular product or service.

FIGS. 2 and 3 are flowcharts showing preferred embodiments of various uses of a hybrid sales system of the present invention. Some of the steps shown in the flow charts may be implemented in a computer program that may be installed in the user interactive network device, the merchant network device, or the identification system.

FIG. 2 is a flow chart depicting one embodiment of a process using a hybrid sales system of the present invention. The process starts when a user accesses the merchant network device using the user interactive network device in step 201. In step 202, the user sends a user information request from the user interactive network device to the merchant network device. Then, the merchant network device constructs a summary response to the user request and sends it to the user in
steps 203 and 204. The summary response is displayed at the user interactive network device in step 205. In step 206, the user has an option of repeating steps 202 through 205.

In step 207, the user decides whether to complete one or more of the transactions that he or she inquired about in steps 202 through 205 at one or more physical stores. Generally, the user completes a transaction at a physical store listed in one of the summary responses provided by the merchant network device. However, the user may choose to go to a physical store that is equipped with an identification system but was not listed in the summary responses. At a physical store, the user completes a transaction using the identification system in step 208.

Finally, in step 209, the identification system notifies the merchant network device or the user interactive network device about the transaction completed by the user.

In a user request issued in step 202, a user may be allowed to specify various characteristics of a product or a service provider. If a user knows exactly what he or she wants, the user may specifically identify that particular item or service provider, such as a man’s navy double-breasted wool jacket by Burberry in size 40 or a female pediatrician with at least 10 years of experience who belongs to a certain HMO group. On the other hand, a user may request the merchant network device to find items or service providers that meet certain criteria. For example, the user may ask the merchant network device to find all man’s navy double-breasted wool jackets in size 40 or all travel agencies that specialize in domestic business travel reservations.
Furthermore, a user may be allowed to specify not only types of a product or service that he or she is interested in but also various criteria for physical stores in a user request. For example, a user may require a physical store to be located within a certain distance from his or her home. A user may wish to go to a store located at a certain shopping center or specify a name of a particular chain, such as Sears, K-Mart, Bloomingdale’s, or American Express Travel Service. A user also may require physical stores to carry the desired item or service at or below a certain price or offer a certain level of customer service.

A summary response constructed by the merchant network device also may include information other than a list of physical stores that meet user's criteria set forth in the user request. For example, a user requests a department store within 10 miles of the user having a size 2 navy wool suit by Ellen Tracy, but the merchant network device does not find any department store that has the desired product in stock. The merchant network device may give a list of department stores outside the 10-mile range that carry similar items. Alternatively, it may prompt a user to enter another user request in order to change one or more of the search criteria or to request an entirely new search.

FIG. 3 depicts another embodiment of a process that can be implemented using the present invention. This process starts when a user accesses the merchant network device using the user interactive network device in step 301. In step 302, the user sends a user information request from the user interactive network device to the merchant network device. Then the merchant network device constructs a
summary response to the user information request and sends it to the user in steps 303 and 304. The summary response is displayed at the user interactive network device in step 305. In step 306, the user has an option of repeating steps 302 through 305. In step 307, the user decides whether to complete a transaction specified in the user request at a physical store. At a physical store, the user completes a transaction using the identification system in step 308. Then, in step 309, the identification system notifies the merchant network device or the user interactive network device about the transaction completed by the user. Finally, in step 310, a user is rewarded for completing a qualifying user transaction.

The merchant network device can be programmed to flexibly define qualifying user transactions to encourage its users to use a hybrid sales system. Examples of qualifying user transactions include simply accessing the at least one merchant network device to inquire about a certain transaction, completing a transaction specified in the at least one user request issued in step 302, and completing a transaction specified in the at least one user request issued in step 302 at a physical store listed in a summary response provided to the user in steps 304 and 305. Other qualifying user transactions are known to those skilled in the art, and are within the scope of the present invention.

There are many types of user rewards that a hybrid sales system may provide to its users. Examples of user rewards include electronic cash, a merchandise or service selected from an online or physical catalog, a gift certificate redeemable at certain stores in an electronic or paper form, airline frequent flyer
miles, electronic credits, and a cash refund. Other user rewards are known to those skilled in the art, and are within the scope of the invention.

The merchant network device may be programmed to provide one or more types of rewards. The merchant network device maintains a database containing information necessary to compute user rewards and is programmed to calculate or distribute user rewards. The user interactive network device or the identification system also may contain relevant information regarding user rewards. In such cases, the merchant network device is further programmed to communicate with the user interactive network device or the identification system to collect user-reward related information and to compute or to distribute rewards. The merchant network device may issue user rewards to the user interactive network device or to the merchant network device itself, which is programmed to allow a user to redeem such rewards.

Any one of the steps shown in FIGS. 2 and 3 may be implemented to ensure security of that step. For example, a step may be secured by using various data encryption or user authentication methods. Such security measures can be implemented using software or by embedding security features into hardware. In addition, a network connecting the merchant network device, the user interactive network device, and the identification system also may be secured using various network security hardware and software. Other means for securing the steps and system will be known to those skilled in the art, and are within the scope of the invention.
FIG. 4 is an overall system block diagram of one preferred embodiment of a consumer purchase behavior analysis system of the present invention. The system in FIG. 4 includes at least one user interactive network device 401 operated by a registered user desiring to conduct a transaction with a physical store, at least one merchant network device, which includes information regarding physical stores and is typically operated by a manager of the system, and at least one identification system 403. The user interactive network device 401, the merchant network device 402, and the identification system 403 are interconnected by a network. In FIG. 4, a solid line between two devices indicates that the two devices must be able to communicate with each other. A broken line between two devices indicates that the two devices may or may not communicate directly with each other.

Each of the devices in FIG. 4 is described in detail in conjunction with FIG. 1, including types of devices that can be used as the identification system 403.

In addition to the devices that are also used in the system depicted FIG. 1, the system in FIG. 4 includes database for storing online browsing records 404 and actual transaction records 405. Online browsing records may include information regarding user requests and summary responses. They also may include information regarding items or services that the user has simply “browsed” or looked at without asking for further information by issuing a user information request. Actual transaction records may include information regarding a transaction performed by a user at a physical store. While the preferred embodiment shows that both online browsing and actual transaction records are
kept by the merchant network device 402, the two records also can be maintained by the user interactive network device 401 or the identification system 403. The two records may even be kept by two different devices. For example, in another embodiment, online browsing records may be kept in the user interactive network device 401 and is compared against actual transaction records in the merchant network device 402, whenever a user accesses the merchant network device 402.

By comparing online browsing records against actual transaction records, it is possible to distinguish an impulse purchase from a non-impulse purchase. For example, a user uses the system to inquire about locations of physical stores that carry a blue cotton t-shirt of a certain size. The online browsing record for this transaction, which includes a description of the item requested and a list of stores given to the user, is stored in the merchant network device 402. A few days after accessing the merchant network device 402 to locate a store, the user goes to one of the stores listed in the summary response to purchase the shirt. Once at the store, the user decides to purchase not only the shirt but also a pair of jeans and socks to go with the shirt. At the checkout, the identification system 403 identifies the user and notifies the merchant network device 402 or the user interactive network device 401. The record of this transaction, which includes the identity of the user and items purchased, is stored in the merchant network device 402. By comparing the online browsing record and the actual transaction record, one can determine which items are planned purchases and which items are un-planned or impulse purchases.

While the above example applied the system to distinguish an impulse
purchase from an non-impulse purchase, various other types of useful information can be obtained by comparing the two records. For example, such comparison may be used to identify stores that the user is more likely to visit, factors that affect the user in choosing a store, or an average spending per visit.

The system may be set up to ensure security of transaction and data, including database containing online browsing records and actual transaction records, by securing the devices and data in the system and by securing the network interconnecting them. This may be done, for example, by using passwords and/or encryption software or hardware. To protect the privacy of the users, it may be necessary to encrypt database containing online browsing and actual transaction records and to implement various measures to limit access to such database. Other means for securing the system will be apparent to those skilled in the art and are within the scope of the present invention.

FIG. 5 shows one embodiment of a process that uses a consumer purchase behavior analysis system of the present invention. In step 501, a user accesses the merchant network device using the user interactive network device. The user then sends a user information request in the step 502. In steps 503 and 504, the merchant network device constructs a summary response and sends it to the user. In step 505, the user views the summary response at the user interactive network device. The user may then decide whether to repeat the steps 502 through 505 in step 506. In step 507, the online transaction record is stored. In step 508, the user decides whether to go to a physical store to complete one or more transactions at a
physical store. At a physical store, the user completes the transaction using the identification system in step 509 and the identification system notifies the merchant network device or the user interactive network device in step 510. The record of the actual transaction is stored in step 511. Finally in step 512, the online transaction record and the actual transaction record are compared.

During the comparison step 512, it is important not to limit the scope of the comparison to the records corresponding to most recent online browsing and most recent actual transaction. For example, a user might go to a store several weeks after inquiring about a certain transaction to complete that transaction. Meanwhile, the user might access the system to inquire about different transactions. Thus, it is advisable to compare actual transaction records with online transaction records dated several weeks or even months prior to the actual transaction.

Any one of the steps shown in FIG. 5 may be implemented to ensure security of that step. For example, a step may be secured by using data encryption or user authentication methods. Such security measures can be implemented using passwords, encryption software, or hardware with embedded security features. In addition, a network connecting the merchant network device, the user interactive network device, and the identification system also may be secured using various network security hardware and software. Other means of securing the steps and system will be known to those skilled in the art, and are within the scope of the invention.

It will be apparent to those skilled in the art that various modifications and
variations can be made in the hybrid sales system for bridging a gap between the online world and physical stores of the present invention without departing from the spirit or scope of the invention. Thus, it is intended that the present invention cover the modifications and variations of this invention provided they come within the scope of the appended claims and their equivalents.
What Is Claimed Is:

1. A method of bridging a gap between the online world and physical stores comprising a network of at least one user interactive network device for operation by a registered user desiring to conduct at least one transaction with at least one physical store and at least one merchant network device, the method comprising the steps of:
   - allowing an access to the at least one merchant network device by the registered user using the at least one user interactive network device;
   - allowing the registered user to send at least one user request for information relating to the at least one transaction from the at least one user interactive network device to the at least one merchant network device;
   - generating at least one summary response at the at least one merchant network device;
   - sending at least one summary response from the at least one merchant network device to the at least one user interactive network device;
   - displaying the at least one summary response at the at least one user interactive network device; and
   - notifying the at least one merchant network device or the at least one user interactive network device when the registered user goes to a physical store to complete the at least one transaction.

2. The method according to claim 1, wherein at least one wireless information device is used during the notifying step.

3. The method according to claim 1, wherein at least one non-volatile
area of memory of the at least one user interactive network device is used during the notifying step.

4. The method according to claim 1, wherein at least one memory card and at least one card reader is used during the notifying step.

5. The method according to claim 1, wherein at least one microprocessor card and at least one card reader is used during the notifying step.

6. The method according to claim 1, wherein at least one information appliance is used during the notifying step.

7. The method according to claim 6, wherein the at least one information appliance used during the notifying step includes a Personal Data Assistant, cellular telephone, interactive pager, and set-top-box.

8. The method according to claim 1, wherein at least one magnetic card and at least one card reader are used during the notifying step.

9. The method according to claim 1, wherein at least one iris scanning device and at least one point-of-transaction network device are used during the notifying step.

10. The method according to claim 1, wherein at least one finger print scanning device and at least one point-of-transaction network device are used during the notifying step.

11. The method according to claim 1, wherein at least one face recognition device and at least one point-of-transaction network device are used during the notifying step.

12. The method according to claim 1, wherein at least one voice
recognition device and at least one point-of-transaction network device are used during the notifying step.

13. The method claim according to claim 1, wherein at least one device that allows the registered user to manually enter an identification code is used during the notifying step.

14. The method according to claim 1, wherein the at least one user interactive network device is used during the notifying step.

15. The method according to claim 1, wherein each step comprising claim 1 is secured.
16. A method of bridging a gap between the online world and physical stores comprising a network of at least one user interactive network device for operation by a registered user desiring to conduct at least one transaction with at least one physical store and at least one merchant network device, the method comprising the steps of:

allowing an access to the at least one merchant network device by the registered user using the at least one user interactive network device;

allowing the registered user to send at least one user request for information relating to the at least one transaction from the at least one user interactive network device to the at least one merchant network device;

generating at least one summary response at the at least one merchant network device;

sending at least one summary response from the at least one merchant network device to the at least one user interactive network device;

displaying the at least one summary response at the at least one user interactive network device;

notifying the at least one merchant network device or the at least one user interactive network device when the registered user goes to a physical store to complete the at least one transaction; and

rewarding the registered user who completes at least one qualifying user transaction.

17. The method according to claim 16, wherein at least one wireless information device is used during the notifying step.
18. The method according to claim 16, wherein at least one non-volatile area of memory of the at least one user interactive network device is used during the notifying step.

19. The method according to claim 16, wherein at least one memory card and at least one card reader is used during the notifying step.

20. The method according to claim 16, wherein at least one microprocessor card and at least one card reader is used during the notifying step.

21. The method according to claim 16, wherein at least one information appliance is used during the notifying step.

22. The method according to claim 21, wherein the at least one information appliance used during the notifying step includes a Personal Data Assistant, cellular telephone, interactive pager, and set-top-box.

23. The method according to claim 16, wherein at least one magnetic card and at least one card reader are used during the notifying step.

24. The method according to claim 16, wherein at least one iris scanning device and at least one point-of-transaction network device are used during the notifying step.

25. The method according to claim 16, wherein at least one fingerprint scanning device and at least one point-of-transaction network device are used during the notifying step.

26. The method according to claim 16, wherein at least one face recognition device and at least one point-of-transaction network device is used during the notifying step.
27. The method according to claim 16, wherein at least one voice recognition device and at least one point-of-transaction network device is used during the notifying step.

28. The method according to claim 16, wherein at least one device that allows the registered user to manually enter an identification code is used during the notifying step.

29. The method according to claim 16, wherein the at least one user interactive network device is used during the notifying step.

30. The method according to claim 16, wherein each step comprising claim 16 is secured.
31. A method for collecting consumer information, comprising a network of at least one user interactive network device for operation by a registered user desiring to conduct at least one transaction with at least one physical store and at least one merchant network device, the method comprising the steps of:

5 allowing the registered user to access the at least one merchant network device using the at least one user interactive network device;

allowing the registered user to send at least one user request for information relating to the at least one transaction from the at least one user interactive network device to the at least one merchant network device;

10 generating at least one summary response at the at least one merchant network device in response to the at least one user request;

sending the at least one summary response from the at least one merchant network device to the at least one user interactive network device;

displaying the at least one summary response at the at least one user interactive network device;

15 notifying the at least one merchant network device or the at least one user interactive network device when the registered user goes to a physical store to complete the at least one transaction;

storing at least one online browsing record;

20 storing at least one actual transaction record when the registered user completes the at least one transaction at a physical store; and

comparing the at least one online browsing record with the at least one actual transaction record.
32. The method according to claim 31, wherein at least one wireless information device is used during the notifying step.

33. The method according to claim 31, wherein at least one non-volatile area of memory of the at least one user interactive network device is used during the notifying step.

34. The method according to claim 31, wherein at least one memory card and at least one card reader is used during the notifying step.

35. The method according to claim 31, wherein at least one microprocessor card and at least one card reader is used during the notifying step.

36. The method according to claim 31, wherein at least one information appliance is used during the notifying step.

37. The method according to claim 36, wherein the at least one information appliance used during the notifying step includes a Personal Data Assistant, cellular telephone, interactive pager, and set-top-box.

38. The method according to claim 31, wherein at least one magnetic card and at least one card reader are used during the notifying step.

39. The method according to claim 31, wherein at least one iris scanning device and at least one point-of-transaction network device are used during the notifying step.

40. The method according to claim 31, wherein at least one finger print scanning device and at least one point-of-transaction network device are used during the notifying step.

41. The method according to claim 31, wherein at least one face
recognition device and at least one point-of-transaction network device are used during the notifying step.

42. The method according to claim 31, wherein at least one voice recognition device and at least one point-of-transaction network device are used during the notifying step.

43. The method claim according to claim 31, wherein at least one device that allows the registered user to manually enter an identification code is used during the notifying step.

44. The method according to claim 31, wherein the at least one user interactive network device is used during the notifying step.

45. The method according to claim 31, wherein each step comprising claim 31 is secured.
User Decides Whether to Complete Transaction at Physical Store.

Yes

User Completes Transaction Using Identification System.

No

User Decides Whether to Issue Another User Information Request.

No

Identification System Notifies Merchant Network Device or User Interactive Network Device.

Yes

Summary Response is Displayed at User Interactive Network Device.

No

User Sends User Information Request from User Interactive Network Device to Merchant Network Device.

User Accesses Merchant Network Device Using User Interactive Network Device.

Merchant Network Device Sends Summary Response to User.

Merchant Network Device Constructs Summary Response.

END

FIG. 2
User Decides Whether to Complete Transaction at Physical Store.

307

User Completes Transaction Using Identification System.

308

Identification System Notifies Merchant Network Device or User Interactive Network Device.

309

User Who Completes Qualifying User Transaction Is Rewarded.

310

END

No

User Decides Whether to Issue Another User Information Request.

306

Yes

Summary Response Is Displayed at User Interactive Network Device.

305

Merchant Network Device Sends Summary Response to User.

304

Merchant Network Device Constructs Summary Response.

303

User Sends User Information Request from User Interactive Network Device to Merchant Network Device.

302

User Accesses Merchant Network Device Using User Interactive Network Device.

301

FIG. 3
User Decides Whether to Complete Transaction at Physical Store.

Online Browsing Record Is Stored.

User Decides Whether to Issue Another User Information Request.

Summary Response Is Displayed at User Interactive Network Device.

Yes

Merchant Network Device Sends Summary Response to User.

Merchant Network Device Constructs Summary Response.

User Sends User Information Request from User Interactive Network Device to Merchant Network Device.

User Accesses Merchant Network Device Using User Interactive Network Device.

Yes

User Completes Transaction Using Identification System.

Identification System Notifies Merchant Network Device or User Interactive Network Device.

Actual Transaction Record is Stored.

Online Browsing Record and Actual Transaction Record Are Compared.

END

FIG. 5