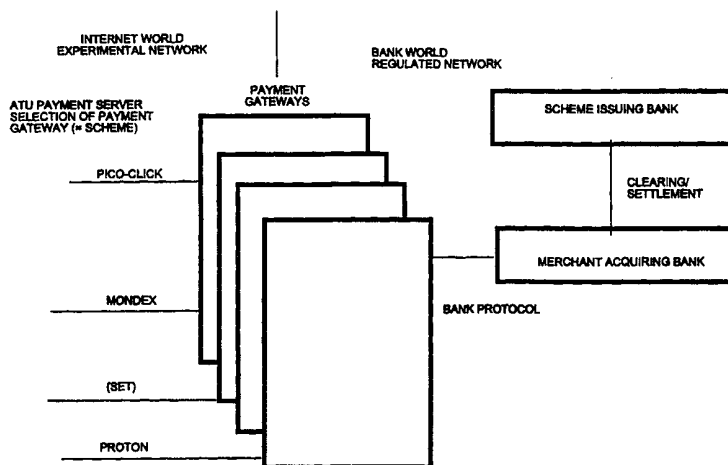




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(54) Title: IMPROVEMENTS IN, OR RELATING TO, ELECTRONIC PAYMENT SYSTEMS

**(57) Abstract**

The electronic payment system handles financial settlement of transactions, between consumers and merchants, relating to products/services purchased by the consumers from the merchants via an electronic trading medium, such as the Internet, and is supported by a telecommunication architecture adapted to provide a plurality of electronic payment schemes. Each one which is indigenous to a different country and adapted to operate, nationally, as a single-scheme, independently of the other schemes, in accordance with a common set of rules. Each payment scheme has an electronic account, owned and controlled by an operator of the scheme. An inter-scheme conversion and cross-currency exchange facility is provided for the electronic payment schemes which enables merchants subscribing to each of the national schemes to trade with subscribing consumers, irrespective of the payment scheme to which the consumers subscribers, or the consumer's unit of account and currency. Each of the scheme-specific electronic accounts is adapted to receive payments from a subscribing consumer, for products/services purchased from a merchant, in the consumer's currency, and to make corresponding payments to a scheme-specific electronic account, to which said merchant subscribers, in a currency selected by said merchant.

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A. CLASSIFICATION OF SUBJECT MATTER		
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C. DOCUMENTS CONSIDERED TO BE RELEVANT		
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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

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A	WO 9719414 A1 (OXFORD MEDIA PTY. LTD.), 29 May 1997 (29.05.97) --	1-33
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