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(54) Title: METHOD AND SYSTEM FOR COMMUNICATING USING A USER DEFINED ALIAS REPRESENTING CONFIDENTIAL DATA

(57) Abstract: A method and system for utilizing a user defined alias for transactions occurring over the Internet. In lieu of repeatedly sending of credit card data or partial credit card identification, a user defined alias is transmitted. By utilizing a user defined alias, the method and system enhances security and convenience.



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METHOD AND SYSTEM FOR COMMUNICATING USING A USER DEFINED ALIAS REPRESENTING CONFIDENTIAL DATA

BACKGROUND

5 The Internet has become an enormous resource for consumers. E-commerce allows consumers to seek out products or services using the worldwide searching capabilities of the Internet. Greater accessibility to merchants has enabled consumers to purchase the products they desire for lower prices.

10 With e-commerce, a consumer purchases products or services from a merchant using computers. The consumer has a computer connected with the Internet using a modem, Ethernet connection, DSL line, or cable modem. Using a web browser, such as Netscape Navigator® or Microsoft Internet Explorer®, the consumer can connect with an e-commerce website.

15 Additionally, a consumer may use a search engine, such as Yahoo®, Excite®, or Lycos®, to find an e-commerce website. Alternatively, several websites provide reviews of products and links to merchant websites.

 Since the consumer communicates with the merchant through a computer, the most efficient mode of payment is through the use of a credit
20 card. Credit card payment simply requires entry of data strings. Typically, a series of numbers, such as one series of numbers constituting a credit card number and another corresponding to an expiration date expressed as a month and a year, are provided to or from the merchant. This is more efficient than payment by cash or check because it does not require the transmittal of
25 any tangible item. A cash or check payment requires the physical handling of the document received. A credit card transaction, on the other hand, is not dependent on a piece of paper. Rather, the information needed can be transmitted as a series of bits. Since the server can handle the credit card payment process without human intervention, an e-commerce website
30 operates more efficiently using credit cards.

Additional security measures may be taken to ensure that the use of the credit card is authorized. For example, the consumer may be required to provide his or her home or billing address to the merchant.

Notwithstanding the clear advantages to using credit cards for e-commerce, credit card use raises concerns for the consumer. One concern is that the user's credit card information will somehow be intercepted during transmission from one computer to another. Further, the credit card information may be visible by another person in close proximity with the consumer's computer. Moreover, a hacker may try to steal credit card information from a merchant website.

Yet another concern is that the consumer may not have the credit card information for a purchase. For example, a consumer may have given his or her spouse the credit card that accumulates frequent flyer points. The consumer may nonetheless wish to use this card for a purchase, but not have the credit card number.

One attempt at solving these security and convenience concerns is described in U.S. Patent No. 5,715,399. The '399 patent describes a process that automatically displays on screen the last 5 to 7 numbers of the credit card number used. The consumer enters his or her credit card information and the credit card number is stored in a merchant's database. Thereafter, only a portion of the credit card number is displayed on the computer screen. The method and system of the '399 patent partially address the security and convenience concerns of a consumer, but it does not eliminate them.

First, the method and system described in the '399 patent does not provide complete security because it transfers part of the credit card number. While this is more secure than transferring the entire number over the Internet, it nonetheless could provide a party with partial information that could be used for fraudulent purposes. Second, the method and system described in the '399 patent lacks convenience. If a consumer forgets his or her credit card number or fails to have immediate access to the desired credit card, the consumer may not remember which card is associated with the 5 – 7 digits.

In this case, the method and system in the '399 patent does not adequately provide useful information to the user.

SUMMARY OF THE PRESENTLY PREFERRED EMBODIMENT

The present invention is defined by the following claims, and nothing in
5 this section should be taken as a limitation on those claims. By way of introduction, the preferred embodiment described below includes a method and system for purchasing goods or services over a computer network using a user defined alias that represents confidential information.

The concerns of security and convenience may be alleviated with the
10 present invention. By allowing a user to select an alias for the confidential information, the present invention empowers the user to create or use a character-based, number-based, or combination of characters and numbers based identifier that makes sense to the user. The alias represents the confidential information, such as a credit card number and its expiration date.

The user is more likely to remember the significance of a character
15 string than a 5 – 7 digit number generated by a computer. For example, if "Airline Miles" is used as a user defined alias, the user may recognize that this selection will result in payment with the credit card that accumulates points for airline miles. Further, if an unauthorized person gained access to the
20 information transmitted or somehow viewed what was displayed on the screen, that unauthorized person would be unable to decipher the credit card number.

The use of a user defined alias allows the user to control what
information represents the confidential information, such as credit card
25 information, stored in a database by another party. Because the alias is created by the user, the credit card system is more secure and convenient. Additionally, with an alias-based system, the valuable confidential information may be stored in a highly secured environment, while the valueless alias is stored in a normal environment.

In order to maintain a secured environment, the system incorporates
30 user and server authentication and transportation level encryption. User

authentication is based on an LDAP server. Server authentication and encryption at the transportation level are based use the SSL protocol.

Further aspects and advantages of the invention are discussed below in conjunction with the preferred embodiments.

5 BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a block diagram illustrating one embodiment of an interface between a consumer's computer and a merchant's server.

FIG. 2 is a flowchart depicting an embodiment for receiving confidential data and a user defined alias.

10 FIG. 3 is a flowchart depicting an embodiment for displaying a user defined alias in lieu of confidential data.

FIG. 4 is a block diagram depicting one embodiment of an Internet based e-commerce environment.

15 FIG. 5 is a flowchart depicting one embodiment of a registration process utilizing a user defined alias.

FIG. 6 is a screenshot of one embodiment of a registration process utilizing a user defined alias.

FIG. 7 is a flowchart depicting one embodiment of a shopping process utilizing a user defined alias.

20 FIG. 8 is a screenshot of one embodiment of a shopping process utilizing a user defined alias.

FIG. 9 is a flowchart depicting one embodiment of a profile maintenance process utilizing a user defined alias.

25 FIG. 10 is a screenshot depicting one embodiment of a profile maintenance process utilizing a user defined alias.

DETAILED DESCRIPTION OF THE PRESENTLY PREFERRED EMBODIMENTS

30 Figure 1 is a schematic block diagram of a computer network **110** that implements an embodiment of the present invention. The network comprises a plurality of computers **120**, **140** that communicate with each other through a wide-area network, which in this embodiment may be the Internet **100**. The

network **110** preferably includes a server **120**. The server **120** is connected to the Internet **110** through communications channel **130**. Each user computer **140** is also connected to the Internet through a communications channel **150**. In alternative embodiments, the computers **120**, **140** may be connected by any network that enables communication between two systems.

The computer network **110** allows a user through a user computer **140** to purchase goods or services from a merchant associated with the server **120**. The information necessary to conduct such a transaction is stored in the server database **160**. Typically, the user interfaces with the user computer **140** using a web browser, such as Netscape Navigator® or Microsoft Internet Explorer®.

Figure 2 shows a flowchart of an embodiment for receiving confidential data and a user defined alias. In act **200**, the server computer transmits data for a web page requesting the user's credit card information. Typically, the requested information includes the type of credit card (VISA, American Express, Mastercard, etc.), the credit card number, and the expiration date (month and year). Additionally, the server may request the billing address or other information for the credit card. Alternatively, a debit card may be used instead of a credit card. In yet other embodiments, a sub-set of the above-listed information is requested.

In act **210**, the user enters his or her requested information and sends the information to the server. In act **220**, the server receives the requested information and stores the information in a database. Next, in act **230**, the server transmits data requesting a user defined alias associated with the requested information. In the alternative, the act **230** may be combined with act **200**.

In act **240**, the user enters the user defined alias and transmits the alias to the server. In the alternative, act **240** may be combined with act **210**. In act **250**, the server receives the user defined alias. Next, the server stores the alias in the database in act **260**. This alias is linked to the confidential data. Alternatively, act **260** may be combined with act **220**. In yet other alternative embodiments, the server assigns an alias. Further, a user may

provide credit card information and a user-defined alias through a customer service representative via telephone, facsimile, letter, etc. In this instance, once the credit card and user-defined alias are stored at the server by the merchant, the user-defined alias may be solely utilized for all future transactions.

Figure 3 shows a flowchart of an embodiment for displaying the user defined alias in lieu of the confidential data. In act **300**, a user has completed a purchase selection. In act **310**, the server receives the purchase information. The purchase information may be associated with one data transfer or multiple data transfers. In act **320**, the server sends data to the user's computer requesting a payment choice. The user receives this data in the form of a web page, e-mail or other data format in act **330**. Figure 10 shows a web page of one embodiment. The web page indicates a choice between one or more displayed aliases. Alternatively, or additionally, the page may provide the user with the option to add a new payment method. In act **330**, the user selects one of the aliases.

In act **340**, the server receives the alias selection. Next, the server uses the alias to look up the credit card information stored in the database in act **350**. After the credit card information is obtained, the server initiates a payment cycle in act **360**. Additional information, such as asking for the shipping address, may also be requested and transmitted or obtained from the database.

Figure 4 shows a block diagram of an embodiment of a web based e-commerce environment. Three environments interact during a purchase: the merchant secure environment; the merchant web environment; and the customer web environment.

The merchant secure environment **400** comprises a secure database **402**, an order management system **404**, and a customer management system **406**. The merchant secure environment **400** holds the confidential information. In particular, the secure database **402** contains the credit card details and associated aliases of the customers. By maintaining a separate

merchant secure environment **400**, the customer is provided with additional protection against credit card fraud.

The second environment is the merchant web environment **408**. The merchant web environment interacts with both the merchant secure environment **400** and the customer web environment **410**. The merchant web environment **408** stores information used to interact with a customer in a web database **412**. The information in these tables can be classified into three categories:

- 1) Information about the website pages and templates. E.g. data regarding the shopping web page layout.
- 2) Content of the website. E.g. descriptions, prices, or pictures of available products.
- 3) Business data. E.g. sales commission data for an individual, orders placed, prices of products, availability of products, or aliases per customer

The merchant web environment controls alias management **414** and method of payment (MOP) management **416**. Alias management **414** uses the user defined alias to create or update the method of payment (MOP) detail to customer management **406** and to store the alias on the web database **412**. By using the alias in the web environment **408** in lieu of the confidential data in the secure environment **400**, the customer is better protected against fraud. Method of payment (MOP) management **416** links with order management **404** to ensure that the proper credit card transaction occurs. Aliases can be read from the web database **412** and displayed on the screen for selection. When the customer selects or uses an alias, method of payment management **416** requests a card transaction in order management **404**. Order management **404** substitutes the alias with the credit card number and uses the credit card number for the transaction.

The customer web environment **410** interacts directly with the merchant web environment **408**. As controlled by the merchant web environment **408**, there are three facets of the customer web environment **410**: Shopping **418**, Registration **420**, and Profile Maintenance **422**. These

three facets are further described in accordance with Figures 5 through 10. In all three facets, the user has the ability to create a new alias or edit existing aliases. While shopping, the user also has the ability to use an existing alias.

5 Figure 5 is a flowchart of the registration process. In the embodiment shown in Figures 5-10, the registration process is used for a multi-level marketing web site. In alternative embodiments, a sub-set or different acts are provided for registering with and purchasing products or services from other e-commerce retailers. The registration process is initiated in act 500.

10 The system first captures verification information in act 502. In certain jurisdictions, a user must first submit a signed registration form before using the web site. In these jurisdictions, the user is supplied with verification information in the form of a customer number and a password. This verification information may also take the form of a user name and a password. Where permissible, the act of capturing verification information
15 may be omitted.

Next, in act 504, the system captures information about the user, including credit card information 506. The credit card information 506 includes a card number, card type, card start date ("VALID FROM" date), card expiration date, card alias, a card issue number (for debit cards), and a card
20 holder name. For security reasons, the user is then required to enter a new password in act 508. The user next selects a method of payment in act 510.

After this information has been submitted by the user, the system, in act 512, attempts to validate the information supplied. If the validation results in an error, the system requests that the user modify, confirm, or add details in
25 act 514 and returns the user to act 508. If the validation is successful, the system displays the terms and conditions of membership in act 516. If the user accepts the terms and conditions of membership or purchasing using the alias in act 516, the system displays a registration confirmation screen in act 518 and creates a user account for authentication on the web server 412 in
30 act 520. If the user does not accept the terms and conditions of membership in act 516, the user is directed to a customer support area in act 522.

After a user account is successfully created in act **520**, the system asks the user if he or should would like to shop and make an online payment.

If the user wants to shop and make an online payment, the shopping process is initiated and the system proceeds to act **700**, as shown in Figure 7.

5 If the user does not want to shop or would like to make an offline payment, the system sends a registration confirmation to the user in act **524**, sends a registration confirmation email to a sponsor or other member that receives a commission or payment for purchases by the member in act **526**, and updates the system database with the personal information submitted in act **528**.

10 As shown in Figure 6, a user registration screen allows the user to store their payment details with an alias. After the user has entered his or her payment details for registration, the user has the option of entering an alias in box **600**.

Figure 7 is a flowchart of a shopping process. Act **700** initiates the shopping process. A shopping basket shows the items that the customer has selected to buy. At any given time during the shopping process, the customer has the ability to delete all the items in the basket (act **702**), select items in the basket (act **704**), change the quantity of the item (act **706**), or purchase the items in the basket (act **708**). If the user decides that he or she wants to delete all the items in the basket (act **702**), the system process to ask for confirmation of the deletion in act **710**. If the deletion is confirmed, the system recalculates the basket in act **712**. In this case, there are no items in the basket. Next, the system stores the basket content in act **714**, displays that content in act **716**, and returns to the initiation act **700**.

25 If the user chooses to select one or more items in the basket in act **704**, the user may delete the selected items in act **718**. If the user chooses to delete one or more items from the basket, the system proceeds to act **712** where it recalculates the basket. Next, the new basket content is recalculated (act **712**), stored (act **714**), and displayed (act **716**). Finally, the system returns to the initiation act **700**.

30

If the user chooses to change the quantity of an item in act **706**, the system proceeds to act **712** to recalculate the basket and continues with acts **714** and **716** until the system is in the initialization act **700**.

5 If the user chooses to checkout in act **708**, he or she is given a choice of shipment options in act **720**. After selecting shipment options, the user chooses a method of payment in act **722**. As shown in Figure 8, the user may enter an alias in field **800**, choose from a list of aliases by selecting from the combo field **800**, or may enter details for a new credit or debit card and enter a new alias in box **810**. A list of aliases may be displayed without requiring
10 selection of the list in the field **800** in other embodiments. Other payment options may also be provided.

If the system verifies the payment method, it proceeds to act **724** where the order may be previewed. If the payment method is invalid, the system returns to act **722**.

15 After the order is displayed, the shopping basket content is cleared in act **726**. Next, the payment information is verified in act **728**. Finally, the system displays a confirmation that the order was received or displays a notice if the product is unavailable in act **730**. The order is fulfilled or further processed for shipment in act **732**. A confirmation email may also be sent in
20 act **734**.

Figure 9 is a flowchart of the profile maintenance process. The process is initiated in act **900**. First, in act **902**, the user selects the profile maintenance section of the site by selecting "my account". In response to this, the system displays the user profile categories in act **904**. To view or
25 change personal details the customer is required to enter a password or valid memorable data (e.g. answer hint question) in act **906** before modifying personal details **908**. For modifying user profile details not requiring security, the user goes directly to modification of his user profile in act **908**. Act **908** also includes modifying, deleting, or adding an alias name. Next, the system
30 validates the user profile changes in act **910**. If the validation is successful, the system displays the user profile categories in act **912**. Then, the system sends out a user profile update confirmation email in act **914**.

Figure 10 shows profile information, including a list of aliases **1000**. An item in this list **1000** may be selected and deleted. This list may also contain an option for Cash on Delivery (COD) payment or direct debiting from a user bank account. A user may also enter new credit or debit card information and provide a new alias in box **1002**.

The method and system claimed may also be utilized other information that a user may wish to keep confidential. A user may be requested to display a social security number, an unlisted telephone number, or his or her mother's maiden name. If the user does not want to have to repeatedly enter this information, thereby making it available for on-screen viewing or tampering at another computer location, a user defined alias may be used.

It is to be understood that a wide range of changes and modifications to the embodiments described above will be apparent to those skilled in the art and are contemplated. It is, therefore, intended that the foregoing detailed description be regarded as illustrative rather than limiting, and that it be understood that it is the following claims, including all equivalents, that are intended to define the spirit and scope of the invention.

WHAT IS CLAIMED IS:

1. A method allowing a user to utilize a user defined alias representing confidential data in communication with a computer server over a network for purchasing products or services, the method comprising:
 - 5 (a) providing a user defined alias associated with said confidential data;
 - (b) transmitting said user defined alias from said user to said server;
 - (c) linking said confidential data with said user defined alias.
- 10 2. The method in claim 1 wherein said confidential data comprises a credit card number.
3. The method in claim 2 further comprising the acts of providing an expiration date and receiving said expiration date.
4. The method of claim 3 wherein said expiration date comprises a
15 month value and a year value.
5. The method in claim 1 further comprising performing said act of providing said user defined alias when registering with said computer server.
6. The method in claim 1 further comprising performing said act of
20 providing said user defined alias when said user chooses to make a purchase.
7. The method in claim 1 further comprising performing said act of providing said user defined alias when said user chooses to review the user's registration profile.
8. The method in claim 1 wherein said user and said computer
25 server interact using a web site interface.

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9. The method in claim 1 further comprising the act of displaying said user defined alias to said user in lieu of said confidential data.

10. The method in claim 1 further comprising the act of displaying a plurality of user defined aliases to said user.

5 11. The method in claim 1 further comprising the act of selecting a user defined alias to indicate which one of a plurality of confidential data strings should be used by the server.

12. The method in claim 1 wherein said confidential data string comprises an unlisted telephone number.

10 13. The method in claim 1 wherein said confidential data string comprises a social security number.

14. A system for utilizing a user defined alias representing confidential data in communication with a computer server over a network, the system comprising:

15 a server computer having a database operative to store said confidential data string and said user defined alias;

a user computer operative to transmit said user defined alias to said server computer through a network connection; and

20 a wide-area network communications implementation that connects said user computer with said server computer.

15. The system in claim 14 wherein said wide-area network communications implementation comprises the Internet.

16. The system in claim 14 wherein said confidential data is a credit card number.

25 17. The system in claim 16 further comprising a server hosting page associated with a product for sale.

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18. The system in claim 14 wherein said confidential data is a debit card number.

19. The system in claim 14 wherein said confidential data is a social security number.

5 20. The system in claim 14 wherein said confidential data is an unlisted telephone number.

21. The system in claim 14 wherein said server computer generates a set of data that is viewable as a web page on said user computer.

10 22. A system for allowing a user to utilize a user defined alias representing confidential data in communication with a computer server over a network, the system comprising:
 a user computer;
 a server computer;
 a wide-area network communications implementation connected
15 with said user computer and said server computer;
 a web browser program operating on said user computer operative to display a customer web environment from data transmitted by said server computer and to receive a user defined alias for credit card information;
20 a merchant web environment operative to transmit data to said user and receive data entered by said user; and
 a merchant secure environment operative to receive data from said merchant web environment and to store confidential data supplied by the user.

25 23. A method for purchasing on a computer network with a credit card, the method comprising:
 (a) providing an alias to a customer in response to a purchase request, the alias being associated with credit card information;

(b) receiving an alias payment request through the computer network in response to (a); and

(c) obtaining the credit card information from a database as a function of the alias.

5 24. The method in claim 23 further comprising charging a credit for a purchase.

25. The method in claim 23 further comprising providing a list of different aliases.

10 26. The method in claim 23 further comprising receiving a user login and password.

27. The method of claim 26 further comprising identifying one or more user aliases.

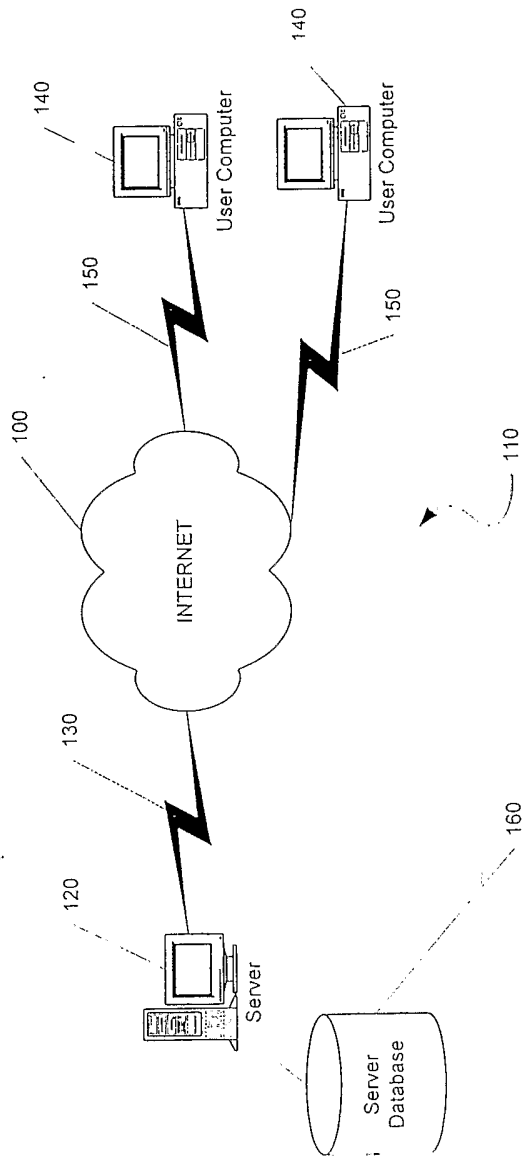


FIGURE 1

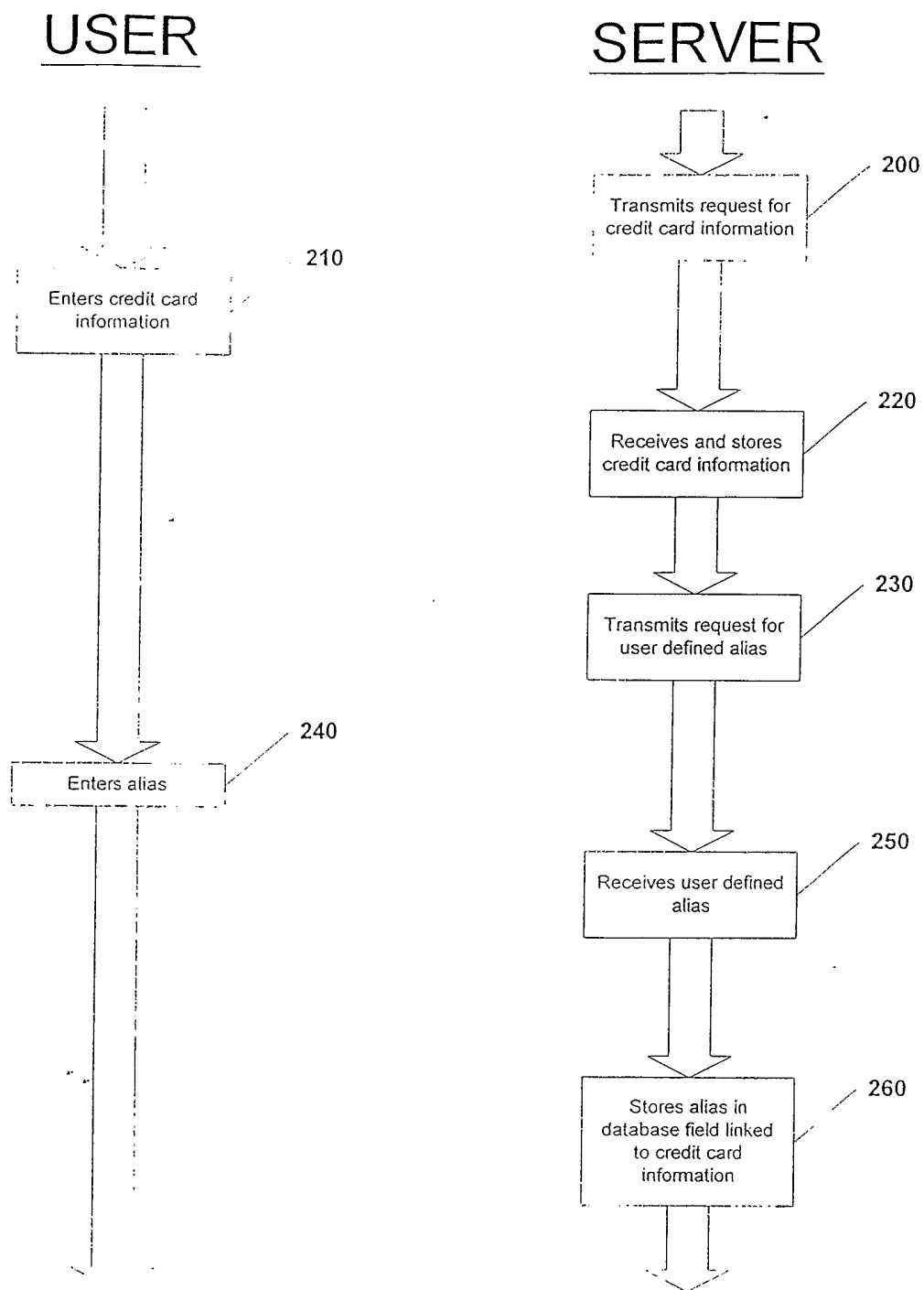


FIGURE 2

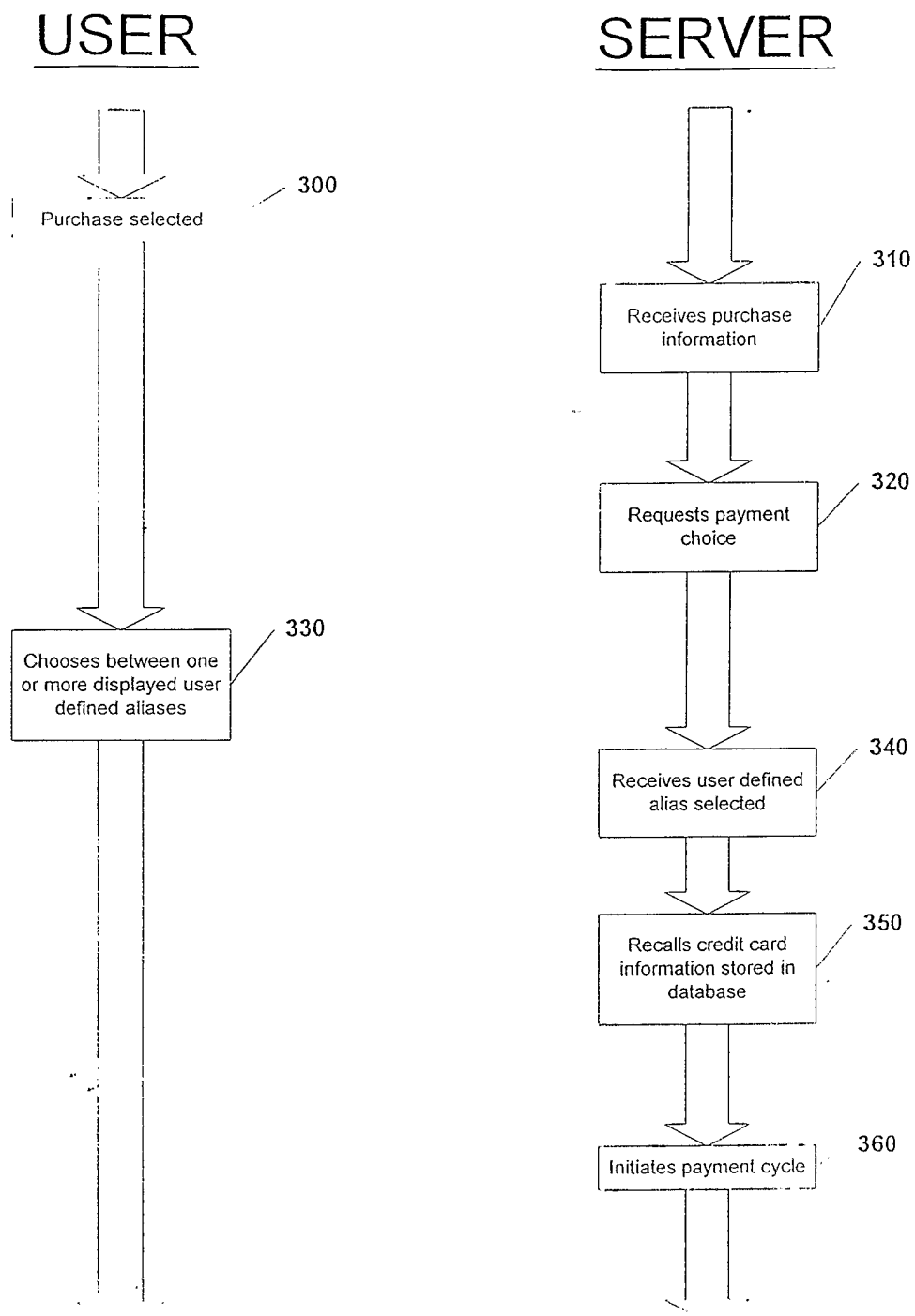


FIGURE 3

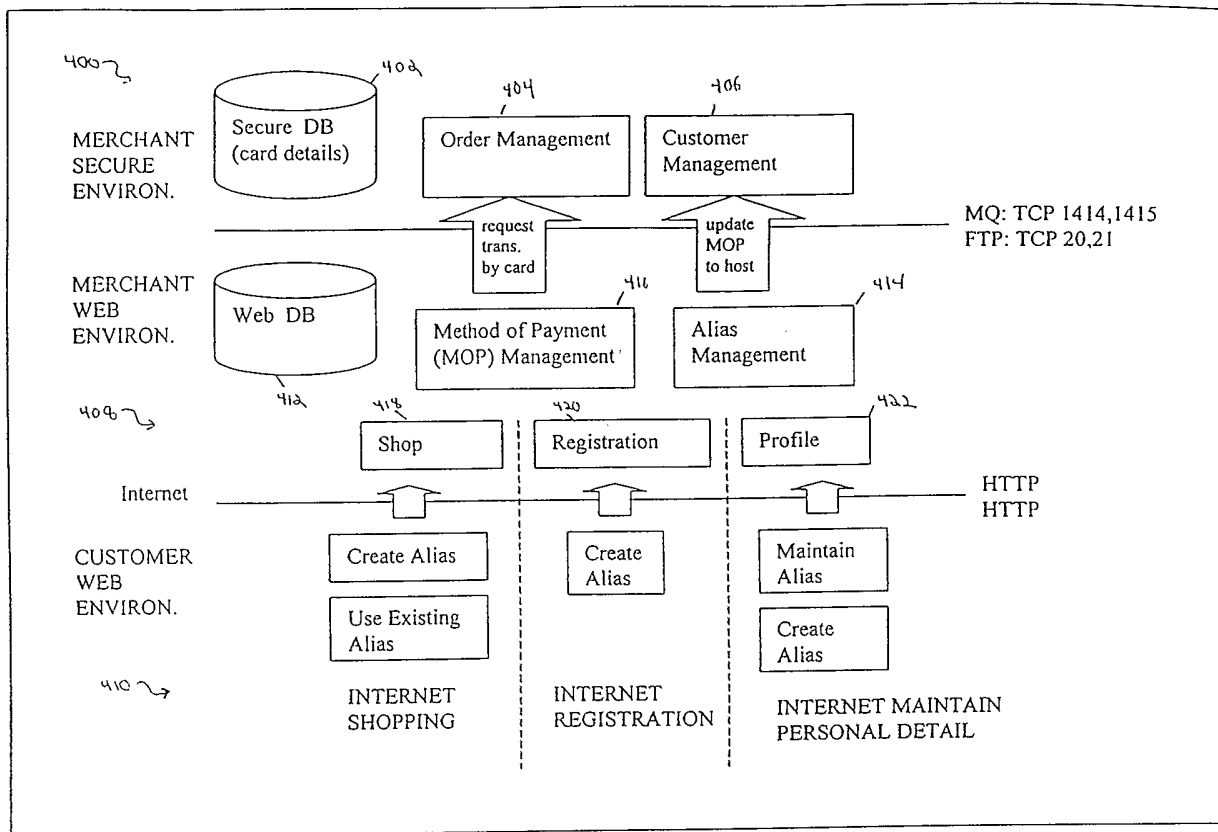


FIGURE 4

FIGURE 5

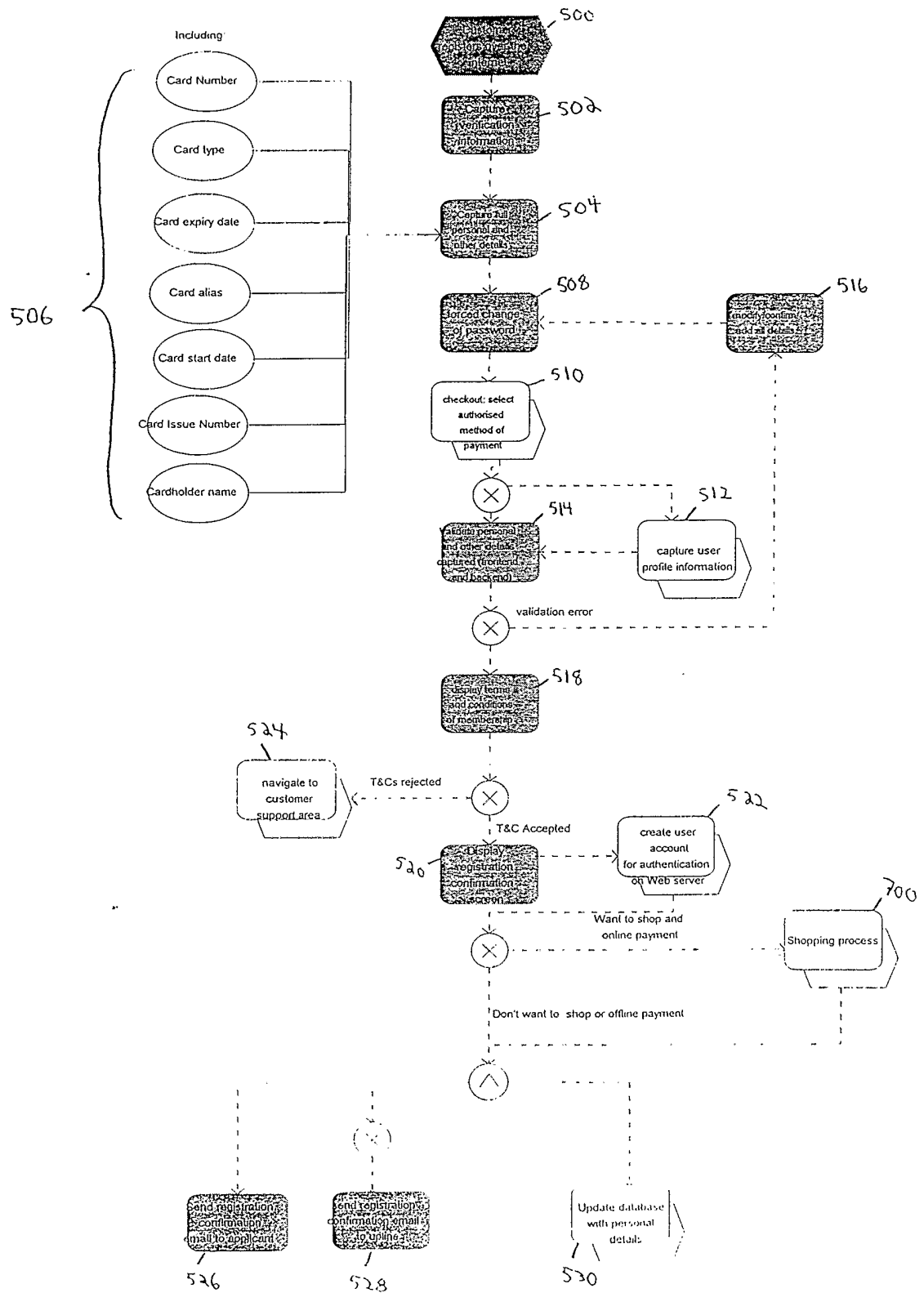


FIGURE 6

Payment details for registration (*indicates mandatory fields)

Amway will debit the registration fee of £10 E5 from the payment details below.
Please tick your preferred method of payment below and fill in any relevant card details.

Debit/ Credit Card*

Card Number*

Card Holders Name*

Issue No
Debit Cards Only

Expiry Date*

Store payment details for later use as

Add this to my list of credit/debit cards, under the conditions of our privacy policy.

If you would like to pay by Direct bank Debit/ RID, please download the direct debit form [PDF Download](#) [Link to Adobe download](#)
Mail or fax the completed form to : Amweb by mail Amweb by fax
Legislation does not allow us to collect direct debit information on line.

Password

Please provide a password for login into the site - it is advisable to change the one that your IBO provided you with.

Your password:

- should be 8-25 letters long
- contain at least one number
- will be case sensitive

Enter New Password

Verify New Password

If you ever forget your password, you can log in by answering the hint question and answer you provide

Enter Hint question e.g your mothers maiden name

Enter Hint Answer

FIGURE 7

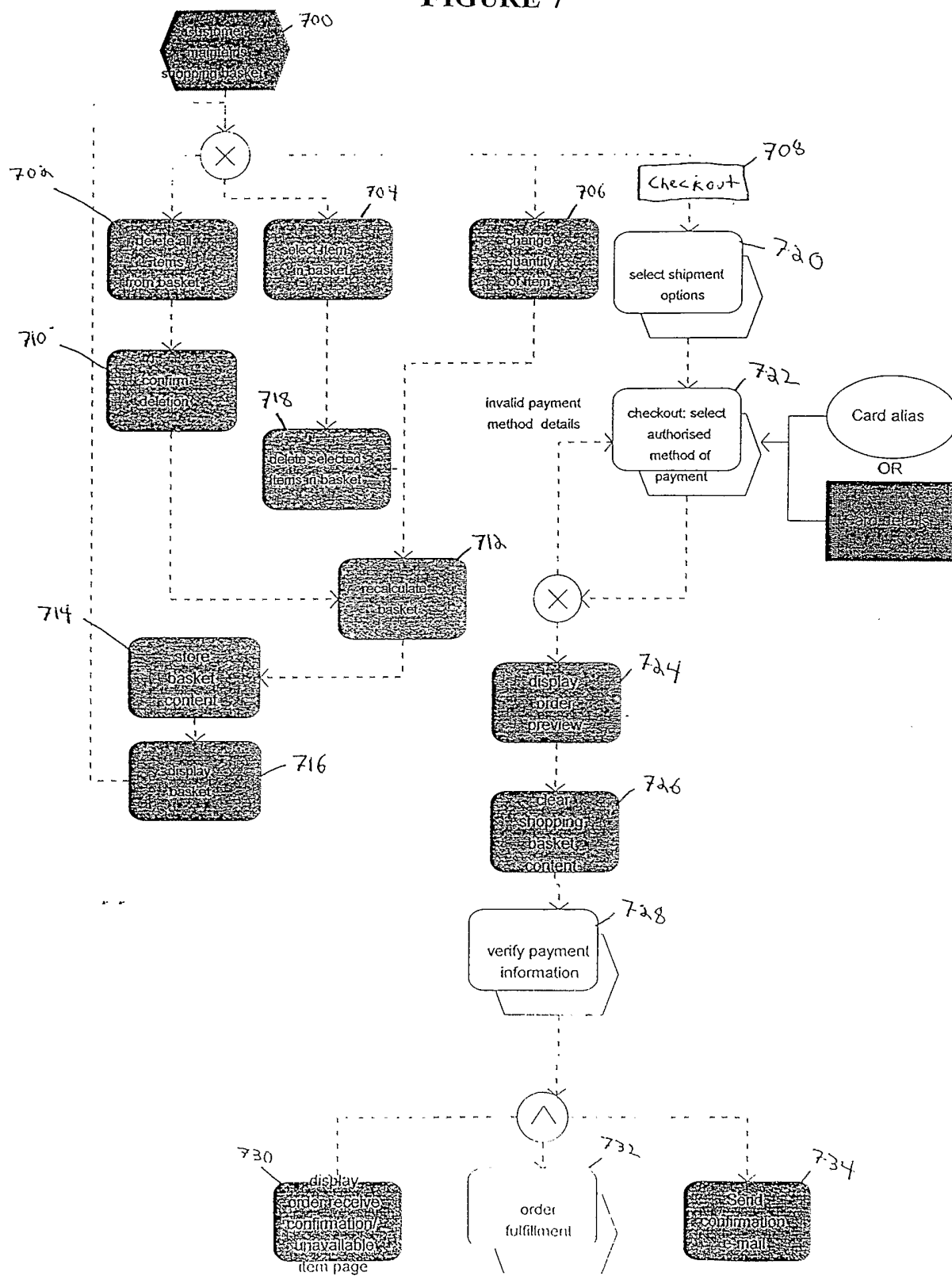


FIGURE 8

Payment method

(* indicates mandatory fields which must be filled in)

☐ My Payment Details

 ▼ 800

☐ Payment by credit /
debit card

Debit/ Credit Card*

 ▼

Card Number*

Card Holders Name*

Issue No

Debit Cards Only

Expiry Date*

 ▼ ▼

Store payment details for later use as
Add this to my list of credit/debit cards, under the conditions
of our privacy policy.

☐ Payment by
direct debit /RID

☐ voucher

none ▼

You can combine the payment method voucher with one of the other payment method.

If you would like to pay by direct bank debit in the future, please download the direct
debit form. [PDF Download](#)

Mail or fax the completed form to Amweb ...

Voucher I* G*

☐ I would like to receive a voucher in the case of a product being out of stock or
temporarily unavailable

By confirming your order, you will be asked to review your order details.

The order details above will be added to your order history and handled in accordance
with the [privacy policy](#). In addition, the payment, billing and delivery information will be
collected, stored and used by Amweb in accordance with the privacy policy.

[Help with
Checkout](#)

[Reset](#)

[Confirm](#)

Privacy Seal

[Terms & Conditions of purchase](#)

FIGURE 9

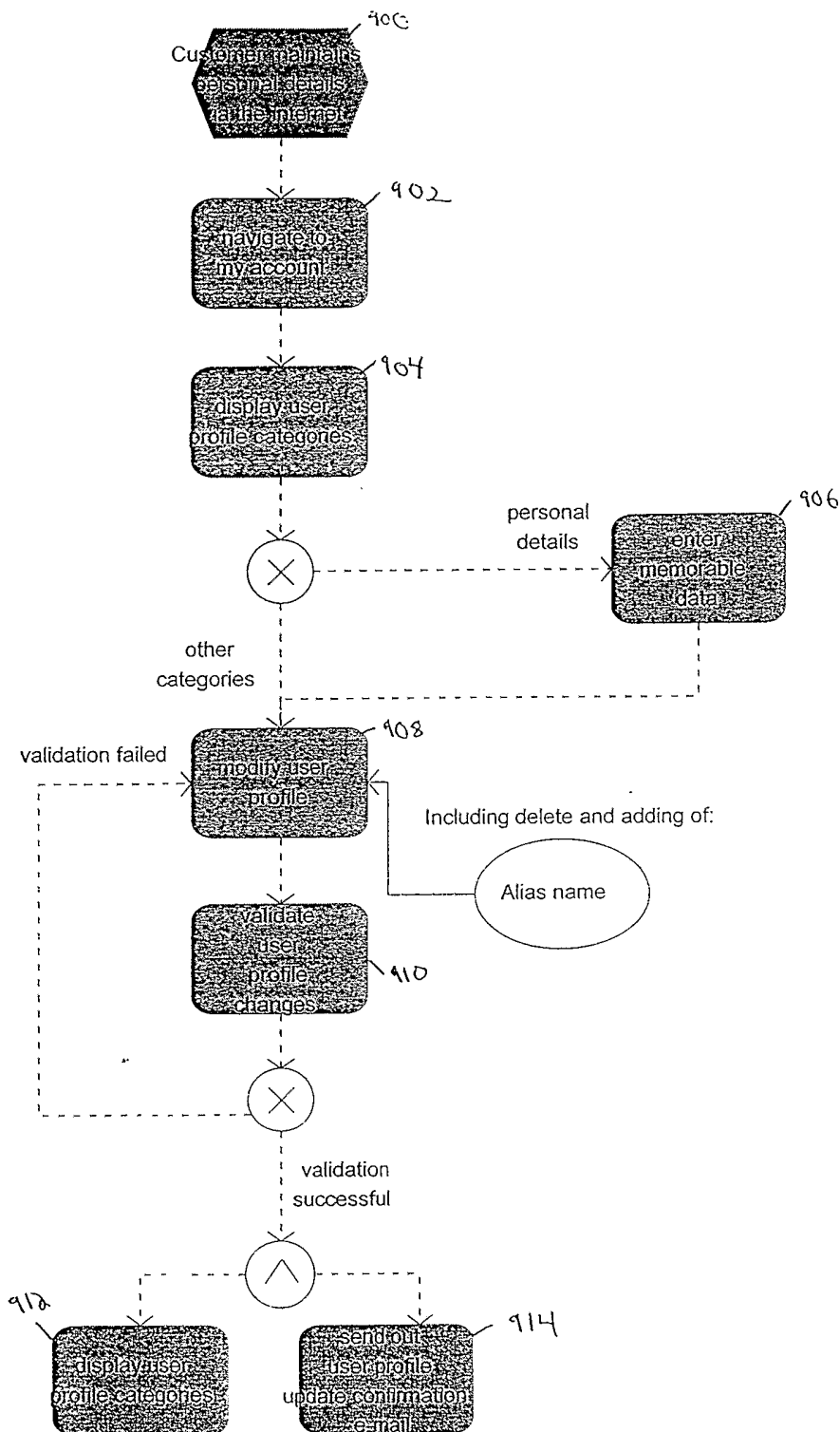


FIGURE 10

Home	Contact Us	Help	Site Map	Log out	search	Advanced search	Terms of Use	Privacy Policy	©
Your Basket 5 Items total £20	Shop	Order	e-office	Rewards & Awards	Training	Library	Personalise		
Renew	Personal Details		Preferences		Tentative Group PV to Next Level				
Shortcuts	111								
Shopping List									
Quick Order									
PV/BV & LOS									
Progress Report									
(Personalised)									
(Personalised)									

Payment Details

Dummy: The information below is governed by our Privacy Policy
Please use this [Consent Form](#) if you wish to change any of your business details and send to
Customer Services at Amway UK, Bletchley MK2 3UO.

Chose Default
method of payment 1000

If you would like to add or maintain a Direct Debit/ RID facility please print off this form

Delete credit/debit cards, overview about your credit cards

Card Alias	Delete
My VISA 2000	<input type="checkbox"/>
Mastercard July 200	<input type="checkbox"/>

Add new credit/debit card
with the understanding of our Credit Card policy

Debit/ Credit Card*

Card Number*

Card Holders Name*

Issue No

Debit Cards Only

Expiry Date* 1002

Store card details for later use as

☒ I agree ...data consents

SUBMIT