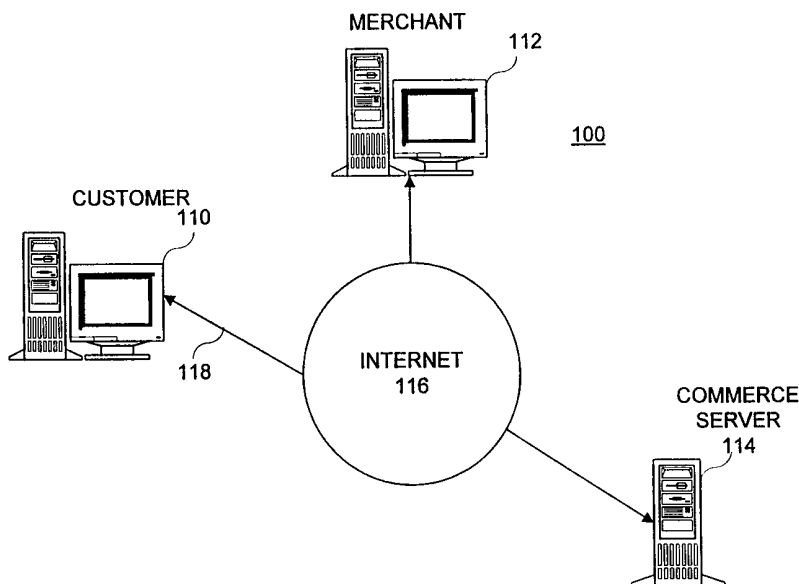




## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

<b>(51) International Patent Classification <sup>6</sup> :</b> <b>G06F 17/60</b>	<b>A3</b>	<b>(11) International Publication Number:</b> <b>WO 99/07121</b>  <b>(43) International Publication Date:</b> 11 February 1999 (11.02.99)
<b>(21) International Application Number:</b> PCT/US98/15884 <b>(22) International Filing Date:</b> 28 July 1998 (28.07.98) <b>(30) Priority Data:</b> 60/054,121                      29 July 1997 (29.07.97)                      US <b>(71) Applicant:</b> NETADVANTAGE CORPORATION [US/US]; Suite B, 1674 North Shoreline Boulevard, Mountain View, CA 94043-1316 (US). <b>(72) Inventor:</b> FETIK, Richard, J.; #4 Comstock Queen Court, Mountain View, CA 94043 (US). <b>(74) Agents:</b> HOFFMAN, Brian, M. et al.; Fenwick & West LLP, Two Palo Alto Square, Palo Alto, CA 94306 (US).	<b>(81) Designated States:</b> AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, HR, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).  <b>Published</b> <i>With international search report.</i> <i>Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i>  <b>(88) Date of publication of the international search report:</b> 8 July 1999 (08.07.99)	

**(54) Title:** METHOD AND SYSTEM FOR CONDUCTING ELECTRONIC COMMERCE TRANSACTIONS**(57) Abstract**

A system and method for conducting electronic payment transactions accepts and stores information describing an item sold by a merchant on a commerce server. The merchant also defines payment processing rules that define the payment methods accepted by the merchant. The merchant, in turn, is provided with a reference identifying the commerce server and the item. The merchant preferably publishes this reference at the merchant's web site on a web page offering the item for sale. A customer viewing the merchant's web site indicates a desire to purchase the item by selecting the reference. As a result, the customer is put in contact with the commerce server and is provided with information from the commerce server about the item and is given a list of payment options. The customer preferably selects a payment option and provides the commerce server with payment information, such as a credit card number. In response, the commerce server contacts a selected payment system and completes the electronic commerce transaction. The commerce server then notifies the customer and the merchant of the results of the electronic commerce transaction and delivers the item to the customer.

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# INTERNATIONAL SEARCH REPORT

II. International Application No  
PCT/US 98/15884

<b>A. CLASSIFICATION OF SUBJECT MATTER</b> IPC 6 G06F17/60				
According to International Patent Classification (IPC) or to both national classification and IPC				
<b>B. FIELDS SEARCHED</b>				
Minimum documentation searched (classification system followed by classification symbols) IPC 6 G06F G07F				
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 practical, search terms used)				
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>				
Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.		
E	EP 0 855 687 A (AT&T CORP.) 29 July 1998 see the whole document ---	1-17		
X	SIRBU ET AL: "NetBill: An Internet Commerce System Optimized for Network-Delivered Services" IEEE PERSONAL COMMUNICATIONS, vol. 1, no. 4, August 1995, pages 34-39, XP000517588 New York, NY, US	1-3, 10-12		
A	see the whole document --- -/--	4-9, 13-17		
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Date of the actual completion of the international search  <div style="text-align: center; font-size: 1.2em;">12 May 1999</div>		Date of mailing of the international search report  <div style="text-align: center; font-size: 1.2em;">20/05/1999</div>		
Name and mailing address of the ISA European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016		Authorized officer  <div style="text-align: center; font-size: 1.2em;">Abram, R</div>		

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International Application No  
PCT/US 98/15884

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT		
Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	CONNOLLY: "Technical forum - IBM's electronic commerce solution: CommercePOINT" IBM SYSTEMS JOURNAL, vol. 36, no. 1, 1 January 1997, pages 162-166, XP002073436 see the whole document -----	1-17
P,A	BALASUBRAMANIAN ET AL: "Toward object-web based service provider infrastructure for e-commerce transactions" XVI WORLD TELECOM CONGRESS PROCEEDINGS, 21 September 1997, pages 105-112, XP000704461 see section 7.2 see figure 8 -----	1-17
A	EP 0 784 279 A (SUN MICROSYSTEMS INC.) 16 July 1997 see the whole document -----	1, 10, 15

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Information on patent family members

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