A METHOD OF CONDUCTING COMMERCE UTILIZING A QUASI-PUBLIC COMPUTER NETWORK

A method of conducting commerce utilizing a quasi-public computer network to permit a consumer to purchase merchandise from a seller over the quasi-public computer network while limiting the transmission of personal credit information over the network. The method comprises the steps of the consumer first sending an electronic message, from a computer connected to the quasi-public network, to a central processing computer also connected to the network. The electronic message includes data identifying the consumer and comprises a purchase request for one or more specified goods. When the central processing computer receives the purchase request it generates and sends a shipping request over the network to one or more sellers of the specified goods. The shipping request comprises an electronic message transmitted from the central processing computer to computers of each of the one or more sellers. The computers of the one or more sellers are also connected to the network.
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TITLE: A Method of Conducting Commerce Utilizing a Quasi-Public Computer Network

FIELD OF THE INVENTION

This invention relates to a method of conducting commerce utilizing a quasi-public computer network that permits a consumer to purchase merchandise without the need to provide personal and confidential credit information over the network. The method may also allow for the realization of economic savings through economies of scale obtained through the centralization and co-ordination of the transportation and movement of goods.

BACKGROUND OF THE INVENTION

With the expansion and popularity of the Internet growing across the world, the number of individual users that are engaging in electronic commerce, or “e-commerce” as it is often referred to, is growing on an exponential basis. Electronic commerce provides individuals with the ability to shop for a wide variety of goods and services through the use of a personal computer connected to the Internet by way of a standard modem. In such cases a consumer would typically utilize a personal computer to access a retailer’s or seller’s web site or home page over the
Internet. From there the consumer often has the ability to view a variety of different products and is able to examine specifications and details concerning the products, including their price. If the consumer wishes to purchase a product, credit card information and the consumer's address is supplied to the seller over the Internet. The seller then processes the order, charges the costs of the goods and their shipping to the consumer's credit card, and arranges for delivery of the goods through mail or courier systems to the consumer's address.

While this type of electronic commerce has a number of inherent advantages and is currently in wide use, it also suffers from some important and significant short falls. First, the costs associated with shipping a single item from a seller's premises to a consumer may often be significant and can reduce some, if not all, of the economic savings that are otherwise inherent within an electronic commerce transaction. Shipping costs are particularly troublesome for items of relatively small value. Where single items are purchased, in some cases shipping costs may approach or even exceed the value of the goods themselves.

A second very serious limitation of currently practiced methods of electronic commerce centres around the requirement for a consumer to provide credit card information over the Internet before the seller will process the order. Even with the incorporation of elaborate security and encryption systems, sensitive or confidential information sent and received over the Internet is vulnerable to access by
unauthorized third parties. As a result, the security of credit card information provided over the Internet, and its potential theft, is a growing concern amongst consumers, sellers and financial institutions. In most cases the alternative of having the consumer forward payment by cheque or money order prior to the seller processing the order is not viable due to the administrative inconvenience and delay associated with having to forward payment prior to shipment of the goods.

**SUMMARY OF THE INVENTION**

The invention therefore provides a method of conducting commerce that utilizes a quasi-public computer network, such as the Internet, that permits a consumer to purchase merchandise from a seller over the network while at the same time limiting the transmission of personal credit information over the network. The method may also have the added advantage of realizing economic savings through the centralization and co-ordination of the transportation and movement of goods that are purchased.

Accordingly, in one of its aspects the invention provides a method of conducting commerce utilizing a quasi-public computer network to permit a consumer to purchase merchandise from a seller over the quasi-public computer network while limiting the transmission of personal credit information over the network, the
method comprising the steps of (i) the consumer sending an electronic message, from a computer connected to said quasi-public network, to a central processing computer also connected to said network, said electronic message including data identifying the consumer and comprising a purchase request for one or more specified goods; (ii) said central processing computer receiving said purchase request from said consumer and thereafter generating and sending a shipping request over said network to one or more sellers of said specified goods, said shipping request comprising an electronic message transmitted from said central processing computer to computers of each of said one or more sellers where said computers of said one or more sellers are also connected to said network, said shipping request including data identifying said specific goods in said purchase request and identifying said consumer; (iii) when receiving said shipping request, said one or more sellers arranging for the transportation of said specified goods identified in said purchase request to a specified delivery location or hub; (iv) notifying said consumer upon arrival of said specified goods at said specified delivery location; and, (v) said consumer thereafter attending at said specified delivery location to pick up said specified goods and pay for them using standard methods of payment that do not require the transmission of personal credit information of the consumer over said network.

Further objects and advantages of the invention will become apparent from the following description taken together with the accompanying drawings.
BRIEF DESCRIPTION OF THE DRAWINGS

For a better understanding of the present invention, and to show more clearly how it may be carried into effect, reference will now be made, by way of example, to the accompanying drawing which shows the preferred embodiment of the present invention in which:

Figure 1 is a schematic illustration of the method of conducting commerce over a quasi-public computer network pursuant to the invention.

DESCRIPTION OF THE PREFERRED EMBODIMENT

The present invention may be embodied in a number of different forms. However, the specification and drawings that follow describe and disclose only some of the specific forms of the invention and are not intended to limit the scope of the invention as defined in the claims that follow herein.

Figure 1 depicts a schematic illustration of the method according to the present invention. The method is designed to assist consumers and on-line businesses and sellers of goods to make the purchase of goods over quasi-public or public computer networks more efficient, and to help address the concerns of consumers in regards to the security of on-line credit card transactions. The inventive method also
recognizes that on-line or electronic commerce conducted over the Internet is becoming increasingly popular with more and more businesses are continually offering their goods and services to consumers in such a manner. From a thorough understanding of the present method, it will be appreciated that the economic efficiencies and cost savings that it presents are enhanced by increased usage by a large number of consumers, making the method particularly attractive to such an area of commerce that is so rapidly expanding.

The employment of the method according to the present invention first requires the establishment of a central processing computer system that is able to receive information from potential consumers, process that information, and forward messages and purchase orders to designated sellers of goods. Typically the central processing computer system would be connected to the Internet, however, it will be appreciated that the method could equally be employed through the utilization of a more restrictive, private or semi-private computer network. In the case where the central processing computer is connected to the Internet, a home page or web site is developed which can be accessed by consumers in order to conduct the on-line transactions, and to further provide directions and instructions to consumers utilizing the method.

Once the central processing computer system has been placed into operation, agreements with various individual sellers of goods and/or services are negotiated
in order to offer the sale of goods from particular sellers over the computer network. A list of individual sellers that have agreed to provide goods to consumers under the method may then be stored in a database on the central processing computer. Retailers or sellers who participate will be asked to provide a list of goods and/or services that will be offered to consumers for on-line purchasing. The sellers will also be asked to supply a number of details concerning the goods or services. Such details may include a description of the goods or services, detailed drawings or photographs, technical specifications, sizes, available colours, and retail price. Data of this nature may be downloaded directly into the central processing computer and made available to consumers through accessing the web site or home page of the central processing computer. Alternatively, the data may be accessed by a consumer directly from the seller's computer system through a direct link set up upon the home page of the central computer system. In either case it will be necessary for the seller to also have established a computer system linked to the same computer network as the central processing computer. In yet a further alternative, the details concerning specific goods available for sale over the network may be included in a printed catalogue that is distributed to consumers.

It will be appreciated by those skilled in the art that the particular design of the system web site or home page may take a variety of different forms while staying within the broad scope of the invention. For example, there may be quick access functions directing consumers to specific types of retailers depending upon the
nature of the goods or services desired. There may also be search facilities provided so that consumers are able to search for particular named or types of goods. There may further be provided a help function containing detailed instructions with respect to the operation of the system and answers to some of the more common questions that may be asked.

The present method also entails the registering of consumers who are authorized to access and utilize the method and the system of on-line commerce created thereunder. Typically consumers will be asked to sign an agreement that acknowledges their responsibility for purchases made. Thereafter they will be given a series of instructions concerning how to access the home page of the central processing computer and generally how to utilize the method. Consumers will then be provided with passwords allowing them to be recognized by the central processing computer as registered consumers. Details concerning the identity, address, buying habits and credit data for individual consumers will typically be stored on a database connected to the central processing computer.

An individual consumer will thus be able to utilize a personal computer connected to the Internet, or quasi-public network, enter the central processing computer system’s Internet address and access the home page to conduct on-line commerce. Prior to being able to progress beyond the home page, the consumer will be required to enter his or her password which will both confirm authorization of access and
identify the consumer and his or her address. Once the consumer’s password has been accepted, the consumer will have free access to the entire system and be able to review and examine details concerning the variety of products, goods or services offered by different retailers or sellers that have agreed to offer goods and services over the system. These sellers will have previously either established on-line links between their computer systems and the central processing computer, or they will have downloaded details concerning their products or services onto the home page of the central processing computer.

In accordance with the present method, there will also be established a series of specified delivery locations or hubs. These hubs will typically be situated in geographic locations that are preferably in relatively close proximity to the addresses of registered consumers who utilize the method. The hub locations will also provide an avenue for the delivery of goods that are ordered on-line, and for payment for those goods. Depending upon the volume of goods that are processed through such delivery locations or hubs, they may comprise a small area in a larger store or retail facility, or may comprise a complete business operation in and of themselves. The specified delivery locations or hubs will also be provided with their own computer systems that are linked, via the Internet or quasi-public network, to the central processing computer so as to be kept apprised of purchase orders, delivery schedules, availability of goods, etc. In addition, the delivery locations or hubs may also contain one or more personal computers for access by consumers who would
otherwise not have access to a computer, and who would be unable to utilize the
present method of on-line commerce. In such cases a consumer could attend at the
delivery location, log on to one of the available computers, enter his or her password,
and access the home page of the central processing computer to obtain information
or place orders for specific goods.

In order to more fully explain the present inventive method, the steps that are
undertaken when a consumer wishes to place an order for goods under the method
will now be described in more detail. When wishing to purchase a particular item
or a variety of items, a consumer, who has previously been registered and provided
a password, first accesses the home page or web site of the central processing
computer by way of a standard personal computer (that is connected to the Internet
where the method is operated on the Internet or that is connected to a private or
semi-private computer network where the method is offered over such a network).
Once the consumer has accessed the home page, the consumer may then access a
catalogue of available goods from a database stored on the central computer.
Alternatively, and where the system is so configured, the consumer may link to the
home pages of specific sellers and access information from databases stored on their
computers. In either instance the consumer is provided with the ability to retrieve
information with respect to a particular product and, if desired, transmit an electronic
message comprising a purchase request for that product. The electronic message
sent by the consumer will also contain the consumer’s password so as to identify the
particular individual ordering the goods. The purchase request will be directed over
the computer network to the central processing computer. At any one time a
consumer may transmit a number of different purchase requests for a variety of
different items originating from one or more sellers.

Once the central processing computer receives the purchase request it compares the
consumer’s password with the data stored in the consumer database to ensure the
consumer has proper authorization to place the order. Thereafter, the central
processing computer sends a shipping request through the network to the one or
more sellers that are offering the specified goods that were requested by the
consumer in the purchase request. The shipping request comprises an electronic
message transmitted by the central processing computer over the network to the
computers of the one or more sellers. The shipping request will contain specific
details concerning the goods itemized in the purchase request (for example, quantity,
size, colour, etc.), and will also identify the particular consumer placing the order.

At no time during this stage does either the central processing computer or seller
request payment from the consumer. However, the consumer is advised of the total
cost of the transaction, including shipping costs, and the expected delivery date. The
consumer is also provided with the address of a specific delivery location or hub to
which the goods that have been ordered will be shipped. Typically, consumers will
also be asked to confirm the information contained within the purchase request,
along with the total cost of the order, before the order is processed.
Upon confirmation of the order by the consumer, the sellers who have received shipping requests arrange for transportation of the goods specified in the purchase request to a delivery location specified by the central processing computer. The central processing computer will identify the particular delivery location or hub closest to the address of the consumer, unless the consumer specifically asks for the goods to be shipped to an alternate delivery location.

The sellers fill the orders placed by registered consumers and package the orders individually. On scheduled shipping days or times, the sellers group all individual orders going to the same specified delivery location or hub into one package for delivery to that hub location. Typically a shipping company will then be dispatched to transport goods from the seller's premises to individual hub locations. Alternately, a fleet of designated trucks could be used to transport the goods. Upon arrival of the goods at a hub, the consumer will be notified, by telephone, mail, or electronic communication (which may include e-mail) that their order has arrived at the hub location and that they may attend to pay for the order and pick it up. At that point the consumer need merely attend at the hub location to pick up the specified goods and pay for them using standard methods of payment, which may include cash, cheque, money order, debit card or credit card transactions. Since the consumer only pays for the goods upon picking them up at the hub, at no time is there the need to transmit personal credit card information over the Internet or the quasi-public computer network. The consumer's personal credit card information
will therefore be kept secure from the dangers associated with transmitting such information over widely accessible computer networks.

It will thus be appreciated that utilizing the above described method will have the advantage of allowing a seller who receives a number of shipping requests, generated by the central processing computer in response to the receipt of purchase requests from a number of different consumers in different geographical locations, to coordinate and arrange for transportation of specified goods to one or more delivery locations or hubs. This transportation of goods on mass to one or more specified locations will effectively reduce the overall costs of transporting the goods, and allow individual consumers to benefit from the economies of scale realized in the transportation of large volumes of product at one time. In this manner the costs associated with transporting goods from a seller directly to the home of an individual consumer can, in most cases, be eliminated or significantly reduced.

It will also be understood that this method of reducing transportation costs will be particularly attractive for items having a relatively low purchase price. Under existing methods of electronic commerce, in some instances the costs of shipping some goods may exceed the retail value of the merchandise itself. Co-ordinating the shipment of goods as under the present method helps to alleviate some of these transportation costs. However, where desired by a customer accommodation can be made for local delivery of goods from a specified delivery location or hub to the
consumer’s home.

A further advantage that is realized through the employment of the present method is the ability for simplified returns of merchandise. Under existing systems of electronic commerce returning merchandise to a seller is cumbersome, time consuming and may be expensive where the shipping costs are the responsibility of the consumer. Under the inventive method a consumer who wishes to return goods need merely return the goods to the specified delivery location or hub where amounts that were paid for the goods can be credited to the consumer, and transportation costs either eliminated or significantly reduced.

Through the employment of the above described method sellers of goods will be able to set up large warehouse operations in areas where land and labour costs are inexpensive. From those locations orders can be shipped to specified delivery locations or hubs over a wide geographical area. Without the overhead costs associated with the provision of local retail stores and other associated infrastructure, goods can be offered to consumers at reduced prices. Shipping costs will further be reduced with the efficiencies realized by pooling orders from various consumers and delivering orders on mass to specified delivery locations or hubs without the need to ship individually to consumer residences. Furthermore, the hub sites can be existing sites where shipping companies presently pick-up or drop off goods. There may in some instances also be existing store front operations that are run by shipping
companies that could be adapted to allow their operation to also function as a specified delivery location or hub.

It is to be understood that what has been described are the preferred embodiments of the invention and that it may be possible to make variations to these embodiments while staying within the broad scope of the invention. Some of these variations have been discussed while others will be readily apparent to those skilled in the art.
I CLAIM:

1. A method of conducting commerce utilizing a quasi-public computer network to permit a consumer to purchase merchandise from a seller over the quasi-public computer network while limiting the transmission of personal credit information over the network, the method comprising the steps of:

   (i) the consumer sending an electronic message, from a computer connected to said quasi-public network, to a central processing computer also connected to said network, said electronic message including data identifying the consumer and comprising a purchase request for one or more specified goods;

   (ii) said central processing computer receiving said purchase request from said consumer and thereafter generating and sending a shipping request over said network to one or more sellers of said specified goods, said shipping request comprising an electronic message transmitted from said central processing computer to computers of each of said one or more sellers where said computers of said one or more sellers are also connected to said network, said shipping request including data identifying said specific goods in said purchase request and identifying said consumer;
(iii) when receiving said shipping request, said one or more sellers arranging for the transportation of said specified goods identified in said purchase request to a specified delivery location or hub;

(iv) notifying said consumer upon arrival of said specified goods at said specified delivery location; and,

(v) said consumer thereafter attending at said specified delivery location to pick up said specified goods and pay for them using standard methods of payment that do not require the transmission of personal credit information of the consumer over said network.

2. The method of claim 1 including the further step of said one or more sellers, upon receiving a plurality of shipping requests over said network from said central processing computer, arranging for the transportation of said specified goods identified in said plurality of shipping requests to said specified delivery location.

3. The method of claim 1 wherein upon the receipt of a plurality of shipping requests generated by said central processing computer in response to the
receipt of purchase requests sent by a plurality of consumers, said one or more sellers arranging for the transportation of said specified goods identified in said purchase requests to a plurality of specified delivery locations, said specified goods pertaining to the purchase request sent over said network by an individual consumer being transported to the delivery location geographically closest to the address of said consumer.

4. The method of claim 3 comprising the further step of maintaining a consumer database of registered consumers who are authorized to utilize said method of commerce, upon receipt of a purchase request over said network said central processing computer comparing said consumer identifying data in said purchase request with information stored in said consumer database to identify and qualify the sender of said purchase request as a registered consumer authorized to utilize said method of commerce.

5. The method of claim 4 comprising the further step of creating a catalogue of specific goods which may be purchased by registered consumers and thereafter distributing said catalogue to said registered consumers.

6. The method of claim 4 comprising the further step of forming one or more databases of specific goods which may be purchased by registered consumers, said one or more databases made available for review by said
registered consumers over said quasi-public network.

7. The method of claim 6 wherein said quasi-public network is the Internet.

8. The method of claim 7 comprising the further step of registering individual sellers and maintaining a database of registered sellers.

9. The method of claim 1 wherein said step of notifying said consumer upon arrival of said specified goods at said specified delivery location comprises notifying said consumer by telephone, mail, or by way of electronic communication.
Figure 1

Consumer

1. Product Inquires
2. Confirmation of Order

Purchase Request

Central Processing Computer

1. Product Specification
2. Confirmation of Order

Specified delivery Location or Hub

Pick up goods and pay

Seller

Goods, Transported

Shipping Request