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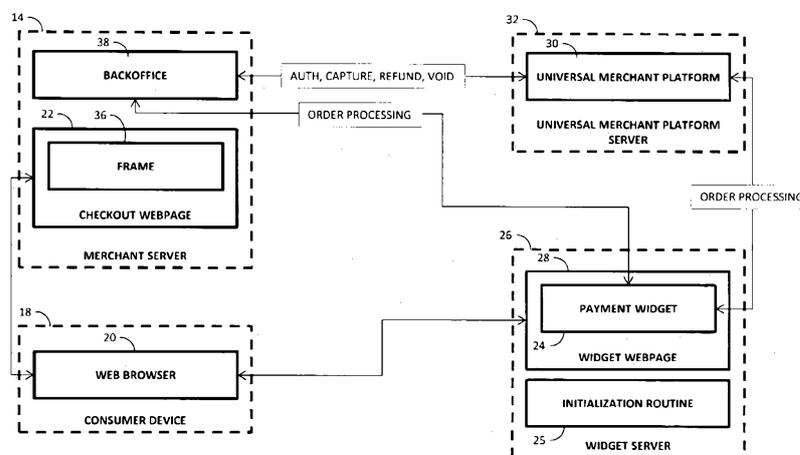


FIGURE 2

(57) Abstract: A system and method process an electronic commerce transaction between a consumer and a merchant over a communications network. A checkout webpage of a virtual shopping cart of the merchant is displayed by a consumer device and an initialization routine of the checkout webpage is performed by the consumer device. The initialization routine segments the checkout webpage to display a widget webpage of a service provider within the checkout webpage. Content of the widget webpage is loaded and displayed independent of content of the checkout webpage. A bootstrap routine of the widget webpage is performed by the consumer device to add a payment widget to the widget webpage and to display the payment widget with the checkout webpage. Further, the transaction is processed by the consumer device to completion using the payment widget.

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FRAMED IMPLEMENTATION FOR PAYMENT WIDGETS

This application claims the benefit of Provisional Application No. 61/755,611, filed January 23, 2013, which is incorporated herein by reference in its entirety.

BACKGROUND

[0001] The present invention relates to the art of electronic commerce (i.e., e-commerce). The present invention finds particular application in conjunction with the addition of payment widgets to merchant checkout webpages, and it will be described with particular reference thereto. It is to be appreciated, however, that the invention is also amenable to other like applications.

[0002] E-commerce relates to the buying and selling of products and/or services between consumers and merchants over a communications network, such as the Internet. The convenience and availability of shopping over the Internet has sparked considerable interest in e-commerce on behalf of both consumers and merchants.

[0003] During a typical e-commerce transaction, a consumer browses a virtual directory of products and/or services offered by a merchant over a communications network to identify desired products and/or services. Upon identifying a desired product and/or service, the consumer adds the product and/or service to a virtual shopping cart. Once the consumer has added all the desired products and/or services to the virtual shopping cart, the consumer proceeds to a checkout webpage of the virtual shopping cart.

[0004] The checkout webpage allows the consumer to pay the merchant for the products and/or services added to the virtual shopping card. Typically, payment is facilitated by a payment widget on the checkout webpage. A payment widget includes a set of graphical user interface (GUI) elements that allow the user to enter payment data needed to complete the transaction and a payment routine to process the payment data to complete the transaction. Typical GUI elements include, for example, text boxes, buttons, dialog boxes, pop-up windows, pull-down menus, icons, scroll bars, resizable window edges,

progress indicators, selection boxes, windows, tear-off menus, menu bars, toggle switches and forms.

[0005] To load the payment widget, the checkout webpage typically includes one or more bootstrap routines, typically JavaScript code, executed when the consumer accesses the checkout webpage. The bootstrap routines initialize the payment widget and add the payment widget to the checkout webpage. One challenge with such an arrangement is that merchants often employ a distributed computing environment. Hence, bootstrap routines for the payment widget can be distributed, thereby providing slower load time and increasing errors.

[0006] Another challenge is that merchants often employ off-the shelf or third party hosted shopping carts. While merchants are typically able to update the presentation layer of the checkout webpages (i.e., update the visual appearance of the checkout webpages), merchants may not be able to update the business logic of the checkout webpages. Hence, JavaScript or Hypertext Transfer Protocol (HTTP) header options, for example, needed by the payment widgets may be unavailable.

[0007] The present application provides a new and improved system and method which overcome these problems and others.

INCORPORATION BY REFERENCE

[0008] U.S. Patent No. 7,051,002, entitled "Universal Merchant Platform for Payment Authentication", and U.S. Patent Application Publication No. 2006/0282382, entitled "Universal Merchant Platform for Payment Authentication", are each incorporated herein by reference.

BRIEF DESCRIPTION

[0009] In accordance with one aspect of the present application, a system for processing an electronic commerce transaction between a consumer and a merchant over a communications network is provided. The system includes a consumer device configured to display a checkout webpage of a virtual shopping cart of the merchant and to perform an initialization routine of the checkout

webpage. The initialization routine segments the checkout webpage to display a widget webpage of a service provider within the checkout webpage. Content of the widget webpage is loaded and displayed independent of content of the checkout webpage. The consumer device is further configured to perform a bootstrap routine of the widget webpage to add a payment widget to the widget webpage and to display the payment widget with the checkout webpage. Further, the consumer device is configured to process the transaction to completion using the payment widget.

[0010] In accordance with another aspect of the present application, a method for processing an electronic commerce transaction between a consumer and a merchant over a communications network is provided. A checkout webpage of a virtual shopping cart of the merchant is displayed by a consumer device and an initialization routine of the checkout webpage is performed by the consumer device. The initialization routine segments the checkout webpage to display a widget webpage of a service provider within the checkout webpage. Content of the widget webpage is loaded and displayed independent of content of the checkout webpage. A bootstrap routine of the widget webpage is performed by the consumer device to add a payment widget to the widget webpage and to display the payment widget with the checkout webpage. Further, the transaction is processed by the consumer device to completion using the payment widget.

[0011] In accordance with another aspect of the present application, a system for processing an electronic commerce transaction between a consumer and a merchant over a communications network is provided. The system includes at least one server of a service provider different than the merchant configured to provide an initialization routine of a checkout webpage. The checkout webpage is part of a virtual shopping cart of the merchant and displayed to the consumer. The initialization routine segments the checkout webpage to display a widget webpage of the service provider within the checkout webpage. Content of the widget webpage is loaded and displayed independent of content of the checkout webpage. The at least one server is further configured to provide a bootstrap routine of the widget webpage to add a payment widget to the widget webpage

and to display the payment widget with the checkout webpage. Even more, the at least one server is configured to collect payment data from the consumer using the payment widget and to process the transaction to completion using the collected payment data.

BRIEF DESCRIPTION OF THE DRAWINGS

[0012] FIGURE 1 is a schematic view of a payment system for processing an electronic commerce (e-commerce) transaction between a consumer and a merchant.

[0013] FIGURE 2 is a block diagram of the payment system of FIGURE 1 illustrating the workflow of the payment system.

[0014] FIGURE 3 is a block diagram of a payment method for processing an e-commerce transaction between a consumer and a merchant.

DETAILED DESCRIPTION

[0015] With reference to FIGURES 1 and 2, a payment system **10** for processing an electronic commerce (e-commerce) transaction between a consumer and a merchant is provided. The e-commerce transaction relates to the buying and selling of one or more products and/or services between the consumer and the merchant over a communications network **12**. The communications network **12** is typically the Internet, as illustrated, but other communications networks are also contemplated.

[0016] A merchant server **14** maintained by or for the merchant allows the consumer to access a virtual directory of products and/or services offered by the merchant over the communications network **12**. The virtual directory is maintained on the merchant server **14**, typically in a database **16** of the merchant server **14**, and accessed by the consumer over the communications network **12** using a consumer device **18**, such as a personal computer, a laptop, a smartphone, a tablet, and so on. Typically, the virtual directory is comprised of a set of one or more webpages (e.g., HyperText Markup Language (HTML) webpages) and accessed by the consumer using a web browser **20**. The web

browser **20** generally comprises a mechanism for accessing the Internet via the consumer device **18**; therefore, it can also be a mobile browser, a mobile application, a tablet browser, a tablet application, etc.

[0017] Upon identifying a desired product and/or service, the consumer adds the product and/or service to a virtual shopping cart, typically maintained on the merchant server **14**. Once the consumer has added all the desired products and/or services to the virtual shopping cart, the consumer proceeds to a checkout webpage **22** of the virtual shopping cart. Similar to the virtual directory, the virtual shopping cart is typically comprised of a set of one or more webpages and accessed by the consumer using a web browser **20**.

[0018] The checkout webpage **22** allows the consumer to pay the merchant for the products and/or services added to the virtual shopping cart. Typically, payment is facilitated by a payment widget **24** displayed with the checkout webpage **22**. A payment widget includes a set of graphical user interface (GUI) elements that allow the user to enter payment data needed to complete a transaction and a payment routine to process the payment data to complete the transaction. Typical GUI elements include, for example, any combination of text boxes, buttons, dialog boxes, pop-up windows, pull-down menus, icons, scroll bars, resizable window edges, progress indicators, selection boxes, windows, tear-off menus, menu bars, toggle switches and forms.

[0019] The payment widget **24** displayed with the checkout webpage **22** may include, for example, text boxes and a pull-down menu allowing the consumer to select a payment option and enter requisite data for the selected payment option. Payment options include traditional payment options, such as credit cards and debit cards, and alternative payment options, such as PAYPAL EXPRESS. Requisite data is dependent upon the selected payment option, but typically includes a consumer name, a card number, and an expiration data. Further, the payment widget **24** includes a payment routine to facilitate completion of the transaction using the data entered by the consumer.

[0020] To display the payment widget **24** with the checkout webpage **22**, the checkout webpage **22** includes a static uniform resource locator (URL) to an

initialization routine **25**. A static URL is a URL which does not vary from transaction to transaction. The initialization routine **25** is typically JavaScript code. Further, the initialization routine **25** is typically loaded from a widget server **26** maintained by a service provider, but it can be loaded from another server, such as the merchant server **14**. Upon loading the checkout webpage **22**, the consumer device **18** loads and runs the initialization routine **25** from the static URL over the communications network **12**.

[0021] When loading and running the initialization routine **25**, initialization data may be passed from the merchant to the initialization routine **25** by way of the consumer device **18**. Such data allows unique identification of the merchant and includes, for example, a unique merchant identifier. The initialization data can be passed to the initialization routine **25** by, for example, a query string of the static URL or an initialization function call that can include information such as transaction amount, etc.

[0022] Using the initialization data, the initialization routine **25** performs a lookup to identify a URL to a widget webpage **28** of the widget server **26** to which the payment widget **24** will be added. The lookup is performed with a universal merchant platform (UMP) **30** run on a UMP server **32** maintained by the service provider using the initialization data. For example, the initialization data is employed to lookup a unique record of the merchant in a database **34** of the UMP server **32**, the record identifying the URL to the widget webpage **28**. Similar to the checkout webpage **22**, the widget webpage **28** is typically accessed by the consumer using a web browser **20**.

[0023] Once the URL to the widget webpage **28** is identified, the initialization routine **25** segments the checkout webpage **22** into at least first and second regions, the second region typically being surrounded on all sides by the first region. The first region correspond the content of the checkout webpage **22**, and the second region generally corresponds to the content of the widget webpage **28**. The content of the second region is loaded and displayed independent of the content of the first region. Hence, by performing the segmentation, the consumer device **18** loads and displays the widget webpage **28** within the checkout

webpage **22**. To perform the segmentation, the initialization routine **25** can employ a frame or iframe element **36** according to HTML.

[0024] The widget webpage **28**, upon being loaded from the widget server **26**, loads and initializes one or more bootstrap routines for the payment widget **24**. Other routines can also be loaded. The bootstrap routines are typically JavaScript code. Further, the bootstrap routines are typically loaded from the widget server **26**, but the bootstrap routines can be loaded from another server, such as the merchant server **14**. The bootstrap routines initialize the payment widget **24** and add the payment widget **24** to the widget webpage **28**. Since the widget webpage **28** is displayed with the checkout webpage **22**, the payment widget **24** is displayed with the checkout webpage **22**.

[0025] In some instances where frames are used to display the widget webpage **28** with the checkout webpage **22**, the widget server **26** includes security measures to prevent click jacking. Click jacking is a malicious technique of tricking a web user into clicking on something different from what the user perceives they are clicking on. These security measures are implemented through selective frame busting based on server side and Hypertext Transfer Protocol (HTTP) referrer checks. The frame busting prevents the widget webpage **28** from functioning when loaded inside selective frames. Further, the frame busting can be implemented with JavaScript code. The code can be dynamically updated to require a full or partial match between the server side and HTTP referrer to the domain or URL of the checkout webpage **22** registered to the service provider. The frame busting can also take into account certain HTTP headers, such as X-Frame-Options, X-Content-Security-Policy, X-WebKit-CSP.

[0026] With the payment widget **24** displayed with the checkout page **22**, the payment widget **24** allows the consumer to select a payment option supported by the UMP **30** and allowed by the merchant. Payment options include traditional payment options, such as credit cards and debit card, as well as alternative payment options, such as GOOGLE CHECKOUT and PAYPAL EXPRESS. Upon selecting a payment option, a payment routine of the payment widget **24**

coordinates the transaction according to the specific payment protocol of the selected payment type. A payment protocol describes the procedure by which a payment is processed for a payment option.

[0027] A payment protocol typically includes one or more stages, such as authentication, authorization and capture. Authentication pertains to authentication of the identity of the consumer. Authorization pertains to authorizing the transfer of funds from the funding source of the consumer to the funding destination of the merchant. Capture pertains to transferring the funds from the funding source of the consumer to the funding destination of the merchant. Authentication is typically performed before authorization, and authorization is typically performed before or simultaneous with capture.

[0028] In the case of credit cards, the payment protocol includes authorization followed by capture. Further, in some instances, such as where an authentication payment initiative is in place, the payment protocol can further include authentication. In the case of debit cards, the payment protocol includes a combined authorization and capture.

[0029] Where the selected payment option is a payment option supported by a backoffice system **38** of the merchant, typically traditional payment options, the payment widget **24** can collect the requisite payment data needed to process the transaction with the selected payment option. The collected payment data can then be returned to the checkout webpage **22**. The collected payment data can be returned to the checkout webpage **22** by, for example, a JavaScript callback as a token representing the transaction. The checkout webpage **22**, upon receiving the payment data, then submits the collected payment data to the backoffice system **38**, optionally after adding additional data. Alternatively, the collected payment data can be returned directly to the backoffice system **38** without first passing through checkout page **22**.

[0030] The backoffice system **38** upon receiving the payment data creates an order record within a database **16** of the merchant server **14** and typically coordinates with the UMP **30** to complete the transaction. The UMP **30** provides a unified protocol for processing transaction according to a plurality of different

payment options, each with a different payment protocol. In that regard, the UMP **30** translates between the unified payment protocol and the specific payment protocol of a selected payment option. For more information, see, for example, U.S. Patent No. 7,051,002 and U.S. Patent Application Publication No. 2006/0282382, both of which are incorporated herein by reference. Coordination with the UMP **30** typically includes authorizing the transfer of funds to the merchant, and capturing the funds to transfer the funds to the merchant, by way of the UMP **30**.

[0031] To illustrate, supposing the consumer selected a credit card as the payment option, the payment widget **24** could collect a cardholder name, a cardholder number, an expiration date, and the address from the cardholder. This collected payment data could then be returned to the backoffice system **38**, optionally via the checkout page **22**. The backoffice system **38** then creates a record for the order and submits both an authorization and a capture request to the UMP **30**, in that order.

[0032] Where the selected payment option is a payment option that is not supported by the backoffice system **38** of the merchant, typically an alternative payment option, the payment widget **24** can collect the requisite payment data needed to process the transaction with the selected payment option. The collected payment data is submitted to the UMP **30** to create a record of the transaction in a database **34** of the UMP server **32**, the record associated with a virtual card number routable to the UMP **30**. The virtual card number is typically a 16 digit, modulus 10 compatible number.

[0033] The virtual card number is returned to the checkout webpage **22** for processing of the transaction to completion. The card number can be returned to the checkout webpage **22** by, for example, a JavaScript callback. The checkout webpage **22**, upon receiving the card number, then submits the card number to the backoffice system **38**, optionally with additional data local to the checkout page or additional data received in the callback. Alternatively, the card number can be returned directly to the backoffice system **38** without first passing through checkout page **22**.

[0034] The backoffice system **38** upon receiving the card number creates an order record within a database **16** of the merchant server **14** and typically coordinates with the UMP **30** to complete the transaction using the card number as if the transaction was paid for using a credit card. Coordination with the UMP **30** typically includes authorizing the transfer of funds to the merchant using the credit card. Since the authorization request is routable to the UMP **30**, the authorization request typically ends up at the UMP **30**, even if the request is not directly sent to the UMP **30**. In response to the authorization request, the UMP **30** takes any needed action to authorize the transaction. Subsequently, the funds are captured using the card number. As with the authorization request, the capture request is routable to the UMP **30** and the UMP **30** takes appropriate action to capture the funds in response to the capture request.

[0035] The back office **38** can also be employed to provide consumers with refunds or to void transactions. In such instances, the back office **38** simply follows the normal procedure for carrying out a refund or voiding a transaction. Typically, this includes integration with the UMP **30**, but it is not necessary.

[0036] Advantageously, the foregoing approach to displaying the payment widget **24** can increase the speed with which the bootstrap routines are loaded and reduce the likelihood with which errors arise can, since the bootstrap routines are typically centralized at the widget server **26** and not distributed as traditionally done. Further, the foregoing approach to displaying the payment widget **24** does not run into limitations associated with off-the shelf or third party hosted shopping carts and checkout webpages. Namely, because the widget webpage **28** is hosted by the widget server **26**, JavaScript or HTTP header options can be adjusted as needed for the payment widget **24**.

[0037] While the foregoing described the backoffice **38** and the checkout page **22** as being managed by a common merchant server **14**, it is to be understood that each of these merchant components **22**, **38** can be distributed across a set of one or more merchant servers (e.g., a plurality of merchant servers), the sets of which being disjoint, or partially or wholly overlapping. Similarly, while the foregoing described the UMP **30** and the payment webpage **28** as each being

managed by a single UMP server **32** and a single widget server **26**, respectively, it is to be understood that each of these components **30**, **28** can be distributed across a set of one or more servers (e.g., a plurality of servers), the sets of which being disjoint, or partially or wholly overlapping.

[0038] Even more, while the foregoing only described a single merchant, a single consumer, and a single transaction, it is to be understood that a plurality of transactions can be performed between the merchant and the consumer. Further, a plurality of merchants and/or a plurality of consumers can be accommodated. In such instances, the system **10** merely includes additional merchant servers **14** and/or consumer devices **18**, which remain as described above. Even more, where the system **10** includes a plurality of merchants and/or a plurality of consumers, the system **10** can process transactions for a plurality of different merchant-consumer pairs.

[0039] With reference to FIGURE 3, a method **50** for processing an electronic commerce transaction between a consumer and a merchant over a communications network **12** is provided. The method **50** is suitably performed by a web browser **20** of a consumer device **18** of the consumer after the consumer has added products and/or services to purchase to a virtual shopping cart of the merchant.

[0040] To add products and/or services to the shopping card, a directory of products or services of the merchant is displayed to the consumer. The directory is loaded from a server **14** of the merchant over the communications network **12**. A selection of a product or service of the directory is received from the consumer, and the selected product or service is added to the virtual shopping cart over the communications network **12**.

[0041] According to the method **50**, a checkout webpage **22** of the virtual shopping cart of the merchant is displayed to the consumer within a web browser **20**. The checkout webpage **22** is loaded from a server **14** of the merchant over the communications network **12**.

[0042] An initialization routine **25** of the checkout webpage **22** is performed **54**, typically upon loading the checkout webpage **22**. The initialization routine **25**

segments the checkout webpage **22** to display a widget webpage **28** of the service provider within the checkout webpage **22**. Content of the widget webpage **28** is loaded and displayed independent of content of the checkout webpage **22**. Further, the checkout webpage **22** and the widget webpage **28** are typically displayed together in a common window of the web browser **20**. The widget webpage **28** is loaded from a server **26** of the service provider over the communications network **12**.

[0043] In some instances, the initialization routine **25** further looks up a universal resource locator (URL) of the widget webpage **28** by data uniquely identifying the merchant. The lookup performed in a database **34** of the UMP **30** over the communications network **12**. In such instances, the widget webpage **28** is loaded from the URL over the communications network **12**.

[0044] To load the initialization routine **25**, the checkout webpage **22** typically includes a universal resource locator (URL) pointing to the initialization routine **25**, the initialization routine **25** being on a server **26** of the service provider. Upon loading the checkout webpage **22**, the initialization routine **25** is loaded from the URL over the communications network **12**. Suitably, the URL is static and does not vary for different transactions.

[0045] A bootstrap routine of the widget webpage **28** is performed **56**, typically upon loading the widget webpage **28**, to add a payment widget **24** to the widget webpage **28** and to display the payment widget **24** with the checkout webpage **22**. The bootstrap routine is suitably loaded from a server **26** of a service provider over the communications network **12**.

[0046] Once the payment widget **24** is added to the widget webpage **28**, the transaction is processed **58** to completion using the payment widget **24**. The processing suitably includes collecting payment data from the consumer with the payment widget **24**, returning at least some of the collected payment data to a backoffice system **38** of the merchant, and processing the returned payment data by the backoffice system **38** to transfer funds between the consumer and the merchant and to complete the transaction. In some instances, the processing is performed through integration of the payment widget **24** with a universal

merchant platform (UMP) 30. The UMP 30 provides a unified payment protocol for a plurality of different payment options, each payment option including a different payment protocol.

[0047] It is to be appreciated that suitably, the methods and systems described herein are embodied by a computer, or other digital processing device including a digital processor, such as a microprocessor, microcontroller, graphic processing unit (GPU), etc. and storage. In other embodiments, the systems and methods may be embodied by a server including a digital processor and including or having access to digital data storage, such server being suitably accessed via the Internet or a local area network, or by smartphone or personal data assistant (PDA) including a digital processor and digital data storage, or so forth. The computer or other digital processing device suitably includes or is operatively connected with one or more user input devices, such as a keyboard, for receiving user input, and further includes, or is operatively connected with, one or more display devices. In other embodiments, the input for controlling the methods and systems is received from another program running previously to or concurrently with the methods and systems on the computer, or from a network connection, or so forth. Similarly, in other embodiments the output may serve as input to another program running subsequent to or concurrently with methods and systems on the computer, or may be transmitted via a network connection, or so forth.

[0048] In some embodiments, the exemplary methods, discussed above, the system employing the same, and so forth, of the present application are embodied by a storage medium storing instructions executable (for example, by a digital processor) to implement the exemplary methods and/or systems. The storage medium may include, for example: a magnetic disk or other magnetic storage medium; an optical disk or other optical storage medium; a random access memory (RAM), read-only memory (ROM), or other electronic memory device or chip or set of operatively interconnected chips; an Internet server from which the stored instructions may be retrieved via the Internet or a local area network; or so forth.

[0049] It is to further be appreciated that in connection with the particular exemplary embodiments presented herein certain structural and/or functional features are described as being incorporated in defined elements and/or components. However, it is contemplated that these features may, to the same or similar benefit, also likewise be incorporated in other elements and/or components where appropriate. It is also to be appreciated that different aspects of the exemplary embodiments may be selectively employed as appropriate to achieve other alternate embodiments suited for desired applications, the other alternate embodiments thereby realizing the respective advantages of the aspects incorporated therein.

[0050] It is also to be appreciated that particular elements or components described herein may have their functionality suitably implemented via hardware, software, firmware or a combination thereof. Additionally, it is to be appreciated that certain elements described herein as incorporated together may under suitable circumstances be stand-alone elements or otherwise divided. Similarly, a plurality of particular functions described as being carried out by one particular element may be carried out by a plurality of distinct elements acting independently to carry out individual functions, or certain individual functions may be split-up and carried out by a plurality of distinct elements acting in concert. Alternately, some elements or components otherwise described and/or shown herein as distinct from one another may be physically or functionally combined where appropriate.

[0051] In short, the present specification has been set forth with reference to preferred embodiments. Obviously, modifications and alterations will occur to others upon reading and understanding the present specification. It is intended that the invention be construed as including all such modifications and alterations insofar as they come within the scope of the appended claims or the equivalents thereof. That is to say, it will be appreciated that various of the above-disclosed and other features and functions, or alternatives thereof, may be desirably combined into many other different systems or applications, and also that various presently unforeseen or unanticipated alternatives, modifications, variations or

improvements therein may be subsequently made by those skilled in the art which are similarly intended to be encompassed by the following claims.

[0052] The exemplary embodiment has been described with reference to the preferred embodiments. Obviously, modifications and alterations will occur to others upon reading and understanding the preceding detailed description. It is intended that the exemplary embodiment be construed as including all such modifications and alterations insofar as they come within the scope of the appended claims or the equivalents thereof.

CLAIMS:

1. A system for processing an electronic commerce transaction between a consumer and a merchant over a communications network, said system comprising:

a consumer device configured to:

display a checkout webpage of a virtual shopping cart of the merchant;

perform an initialization routine of the checkout webpage, the initialization routine segmenting the checkout webpage to display a widget webpage of a service provider within the checkout webpage, content of the widget webpage being loaded and displayed independent of content of the checkout webpage;

perform a bootstrap routine of the widget webpage to add a payment widget to the widget webpage and display the payment widget with the checkout webpage; and

process the transaction to completion using the payment widget.

2. The system according to claim 1, wherein the consumer device is further configured to:

display a directory of products or services of the merchant, the directory loaded from a server of the merchant over the communications network;

receive a selection of a product or service of the directory from the consumer; and

add the selected product or service to the virtual shopping cart over the communications network.

3. The system according to claim 1, wherein the consumer device is further configured to:

load the checkout webpage from a server of the merchant over the communications network; and

load the widget webpage from a server of a service provider over the communications network, the server of the merchant being different than the server of the service provider.

4. The system according to claim 1, wherein the segmenting divides the checkout webpage into a first region and a second region, the first region displaying content of the checkout webpage, and the second region displaying content of the widget webpage.

5. The system according to claim 1, wherein the checkout webpage includes a universal resource locator (URL) pointing to the initialization routine, the initialization routine being on a server of a service provider different than the merchant, and wherein the consumer device is further configured to:

load the initialization routine from the URL over the communications network, wherein the URL is static and does not vary for different transactions.

6. The system according to claim 1, wherein the consumer device is further configured to:

load the bootstrap routine from a server of a service provider over the communications network.

7. The system according to claim 1, wherein the consumer device includes a web browser, and wherein the checkout webpage and the widget webpage are displayed together in a common window of the web browser.

8. The system according to claim 1, further including:

a universal merchant platform (UMP) providing a unified payment protocol for a plurality of different payment options, each payment option including a

different payment protocol, wherein the transaction is processed to completion through integration of the payment widget with the UMP.

9. The system according to claim 8, wherein the initialization routine further looks up a universal resource locator (URL) of the widget webpage by data uniquely identifying the merchant, the lookup performed in a database of the UMP, wherein the consumer device is further configured to:

load the widget webpage from the URL over the communications network.

10. The system according to claim 1, further including:

a backoffice system of the merchant processing payment data to transfer funds between the consumer and the merchant and to complete the transaction, wherein the payment widget collects payment data from the consumer and returns at least some of the collected payment data to the backoffice system.

11. A method for processing an electronic commerce transaction between a consumer and a merchant over a communications network, said method comprising:

displaying by a consumer device a checkout webpage of a virtual shopping cart of the merchant;

performing by the consumer device an initialization routine of the checkout webpage, the initialization routine segmenting the checkout webpage to display a widget webpage of a service provider within the checkout webpage, content of the widget webpage being loaded and displayed independent of content of the checkout webpage;

performing by the consumer device a bootstrap routine of the widget webpage to add a payment widget to the widget webpage and display the payment widget with the checkout webpage; and

processing by the consumer device the transaction to completion using the payment widget.

12. The method according to claim 11, further including:
displaying a directory of products or services of the merchant, the directory loaded from a server of the merchant over the communications network;
receiving a selection of a product or service of the directory from the consumer; and
adding the selected product or service to the virtual shopping cart over the communications network.

13. The method according to claim 11, further including
loading the checkout webpage from a server of the merchant over the communications network; and
loading the widget webpage from a server of a service provider over the communications network, the server of the merchant being different than the server of the service provider.

14. The method according to claim 11, wherein the checkout webpage includes a universal resource locator (URL) pointing to the initialization routine, the initialization routine being on a server of a service provider different than the merchant, and wherein the method further includes:
loading the initialization routine from the URL over the communications network, wherein the URL is static and does not vary for different transactions.

15. The method according to claim 11, further including:
loading the bootstrap routine from a server of a service provider over the communications network.

16. The method according to claim 11, wherein the consumer device includes a web browser, and wherein the method further includes:
displaying the checkout webpage and the widget webpage together in a common window of the web browser.

17. The method according to claim 11, wherein the method further includes:

processing the transaction to completion through integration of the payment widget with a universal merchant platform (UMP), the UMP providing a unified payment protocol for a plurality of different payment options, each payment option including a different payment protocol.

18. The method according to claim 17, wherein the initialization routine further looks up a universal resource locator (URL) of the widget webpage by data uniquely identifying the merchant, the lookup performed in a database of the UMP, wherein the method further includes:

loading the widget webpage from the URL over the communications network.

19. The method according to claim 11, further including:

collecting payment data from the consumer with the payment widget;

returning at least some of the collected payment data to a backoffice system of the merchant; and

processing the returned payment data by the backoffice system to transfer funds between the consumer and the merchant and to complete the transaction.

20. A system for processing an electronic commerce transaction between a consumer and a merchant over a communications network, said system comprising:

at least one server of a service provider different than the merchant configured to:

provide an initialization routine of a checkout webpage, the checkout webpage being part of a virtual shopping cart of the merchant and displayed to the consumer, the initialization routine segmenting the checkout webpage to display a widget webpage of the service provider within the checkout webpage, content of the

widget webpage being loaded and displayed independent of content of the checkout webpage;

provide a bootstrap routine of the widget webpage to add a payment widget to the widget webpage and display the payment widget with the checkout webpage; and

collecting payment data from the consumer using the payment widget; and

processing the transaction to completion using the collected payment data.

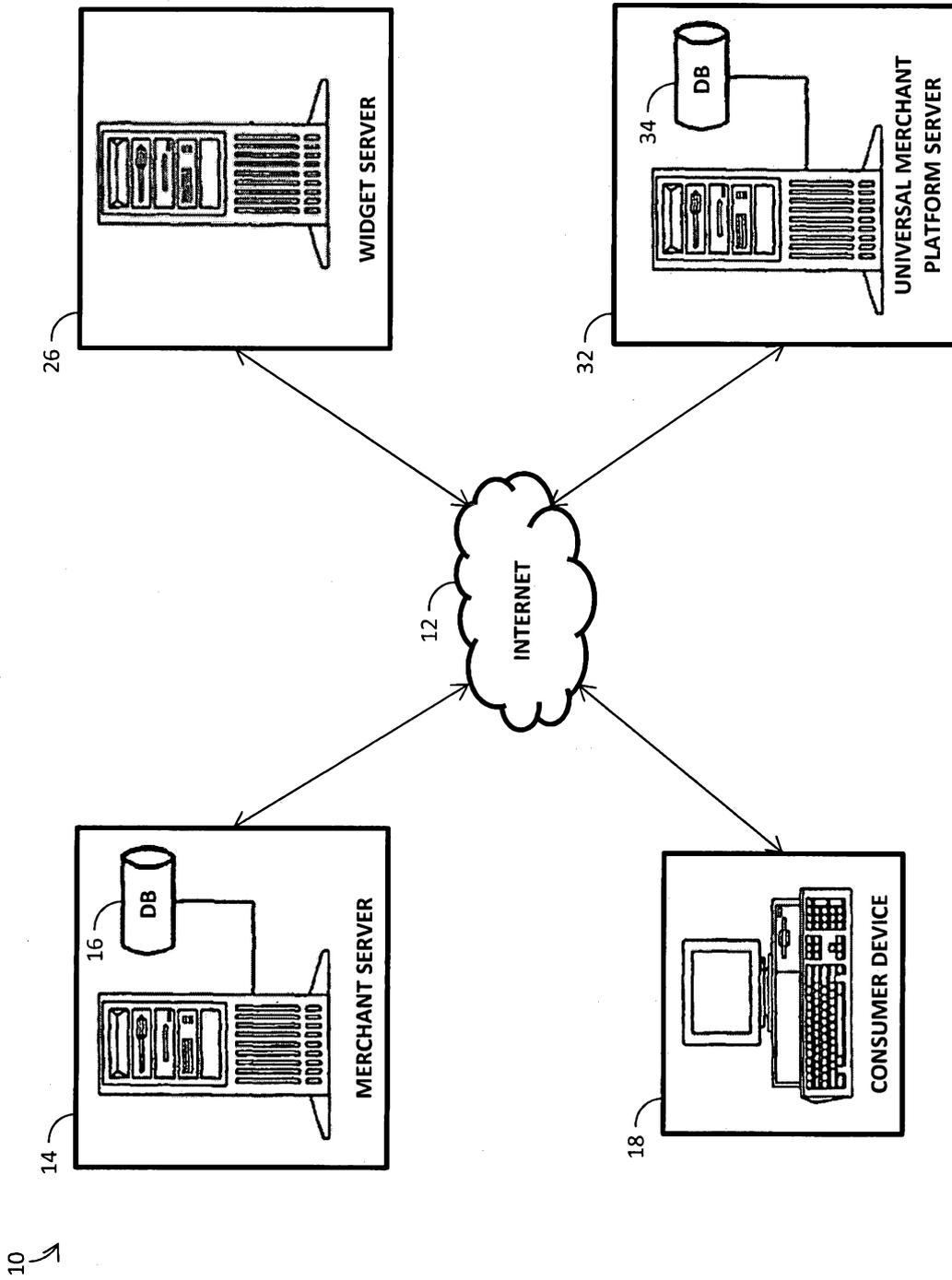


FIGURE 1

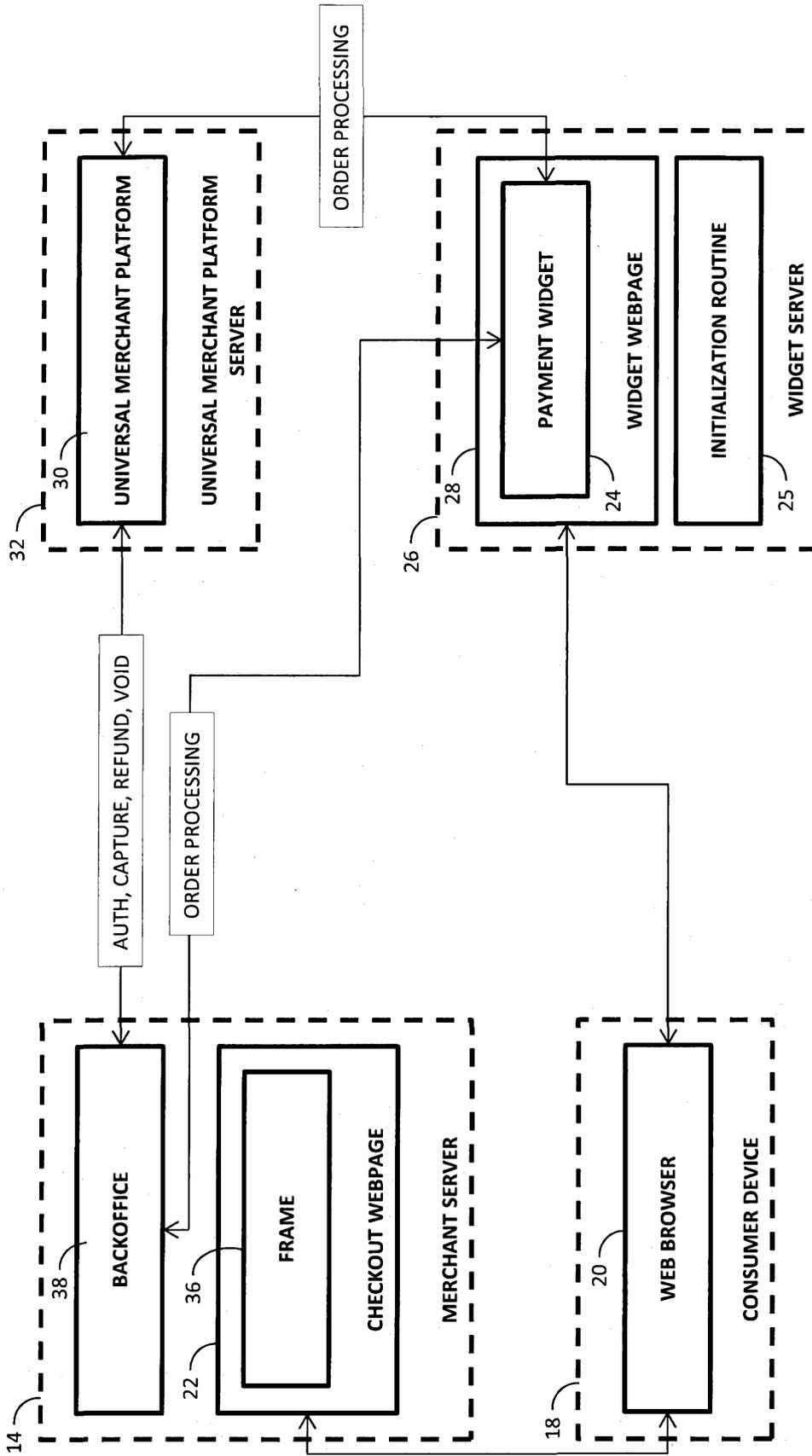


FIGURE 2

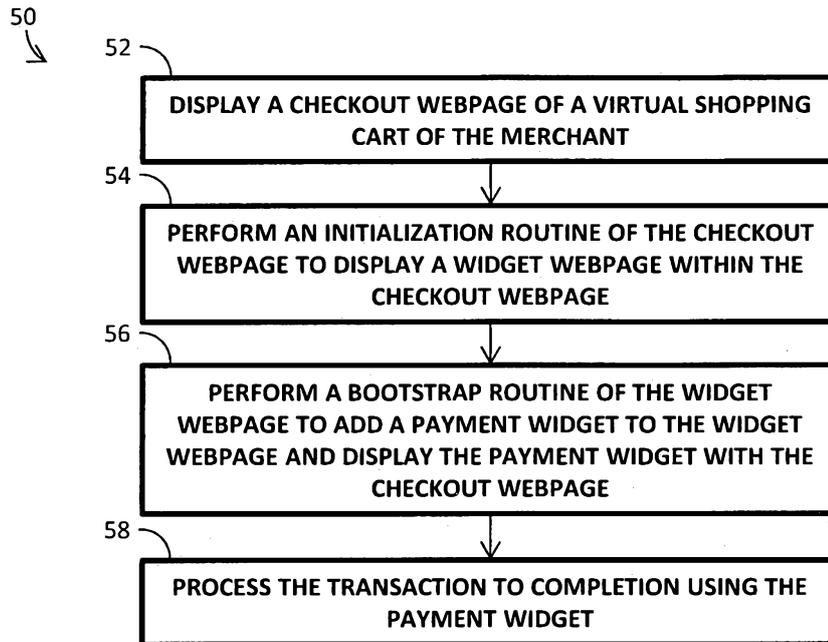


FIGURE 3