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**Beck**(10) **Pub. No.: US 2010/0049619 A1**(43) **Pub. Date: Feb. 25, 2010**(54) **TELEPHONE-BASED COMMERCE SYSTEM  
AND METHOD****Publication Classification**(75) Inventor: **Philip D. Beck**, Lido Beach, NY  
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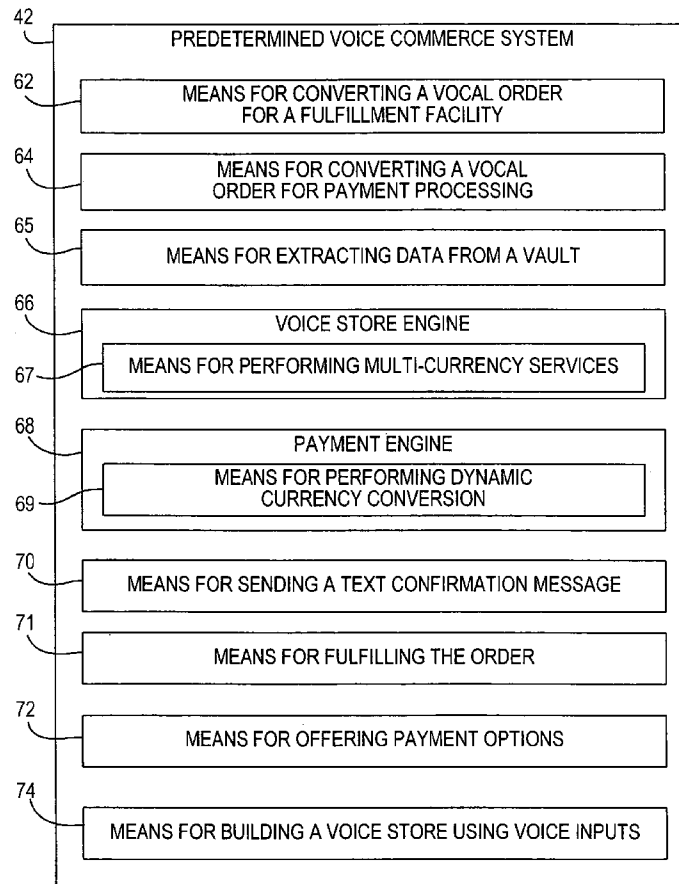
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**ABSTRACT**(73) Assignee: **PLANET PAYMENT, INC.**, Long  
Beach, NY (US)(21) Appl. No.: **12/306,881**(22) PCT Filed: **Jun. 27, 2007**(86) PCT No.: **PCT/US07/15306**

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(2), (4) Date: **Sep. 25, 2009****Related U.S. Application Data**(60) Provisional application No. 60/817,293, filed on Jun.  
28, 2006.

A speech application implements a telephone-based commerce system and method which complements a core payment processing business and influences banks and other key partners to conduct such electronic business and commerce. The speech application includes a speech driven telephone interface for consumer shopping and order placement of commodity items; a consumer registration interface and secure process that ties in a credit card, debit card, or bank account; and a build-your-own-voice-store web application which includes a voice user interface with interactive voice response tailoring each voice store within the speech framework of the present invention and an inventory database. Multi-currency services, permitting pricing or payment in any chosen currency, as well as multiple spoken language processing of voice inputs are supported for performing voice commerce over telephones.



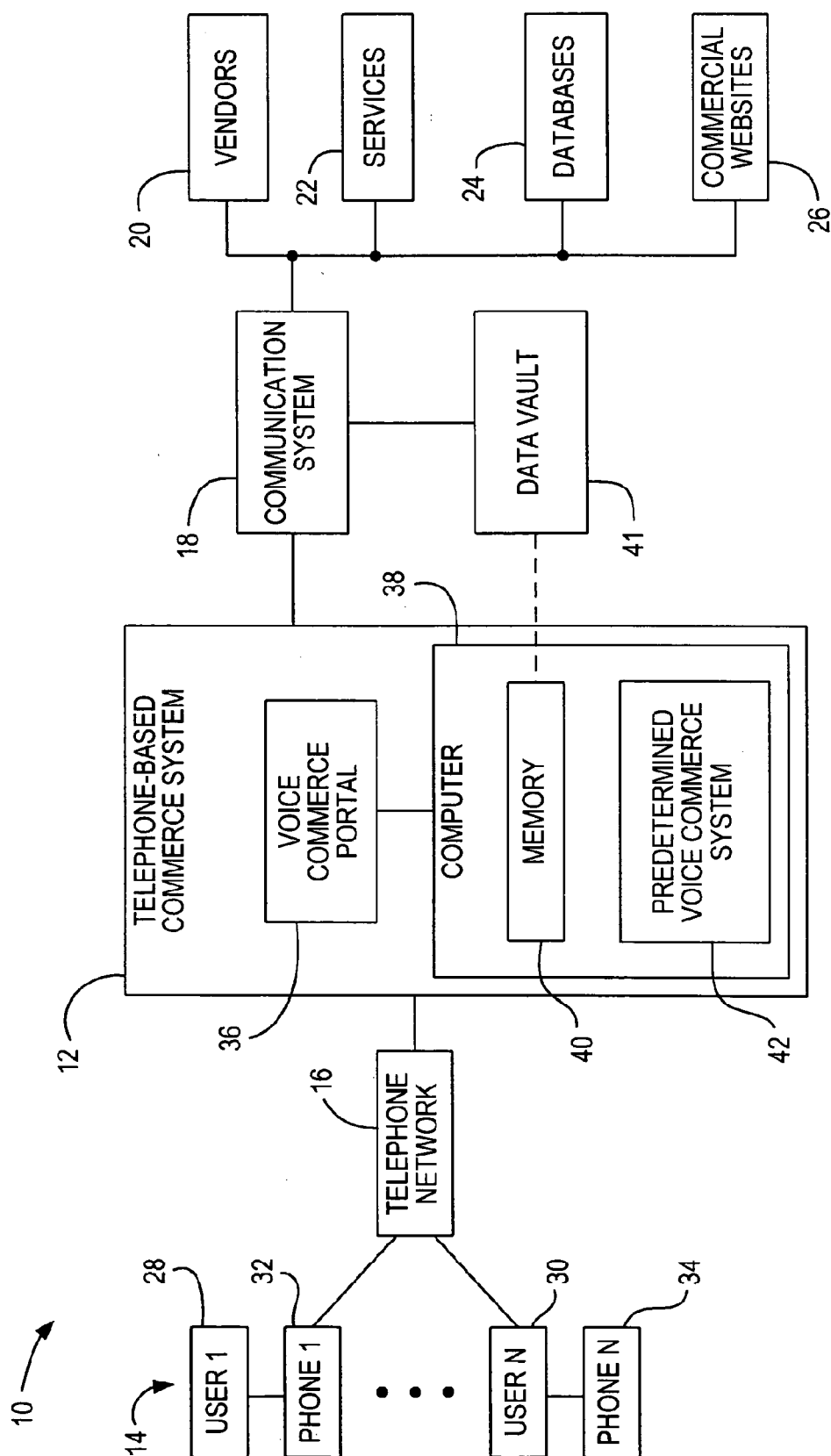
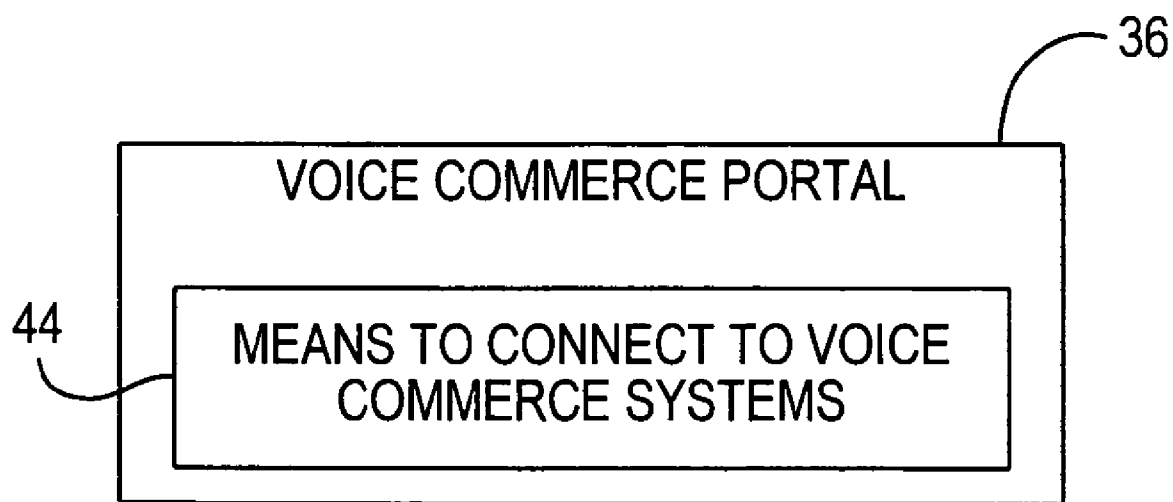
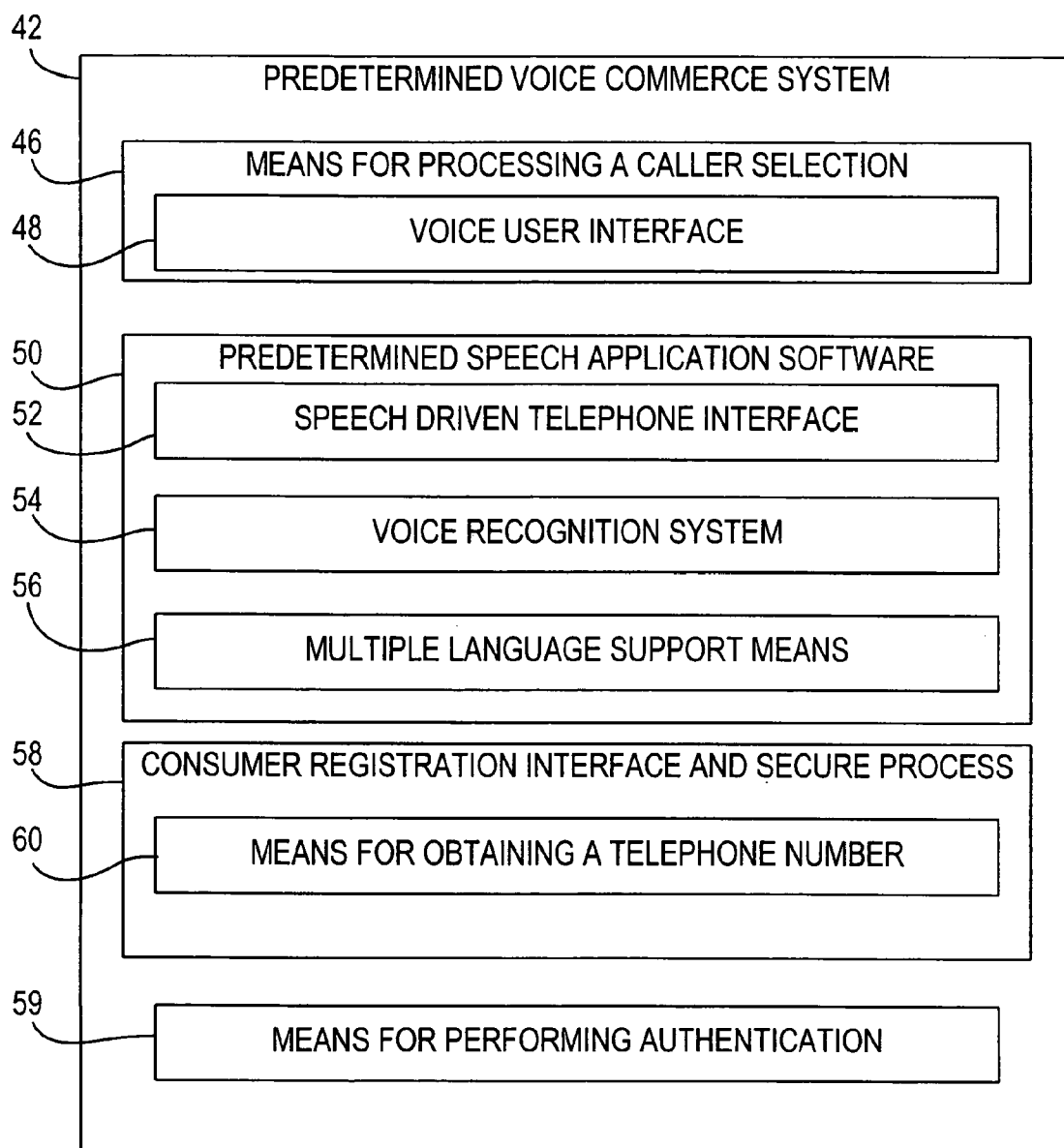


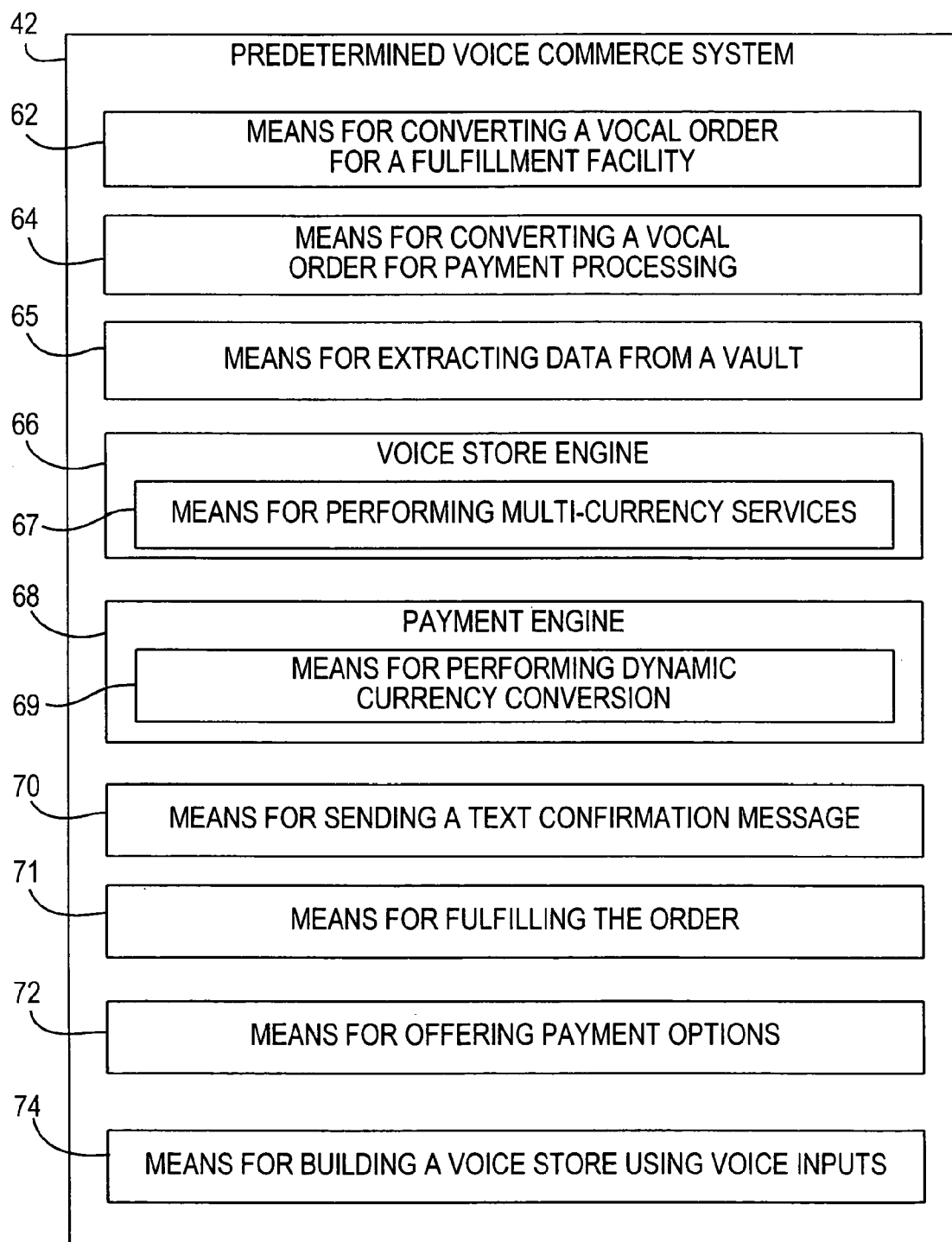
FIG. 1



**FIG. 2**



**FIG. 3A**



**FIG. 3B**

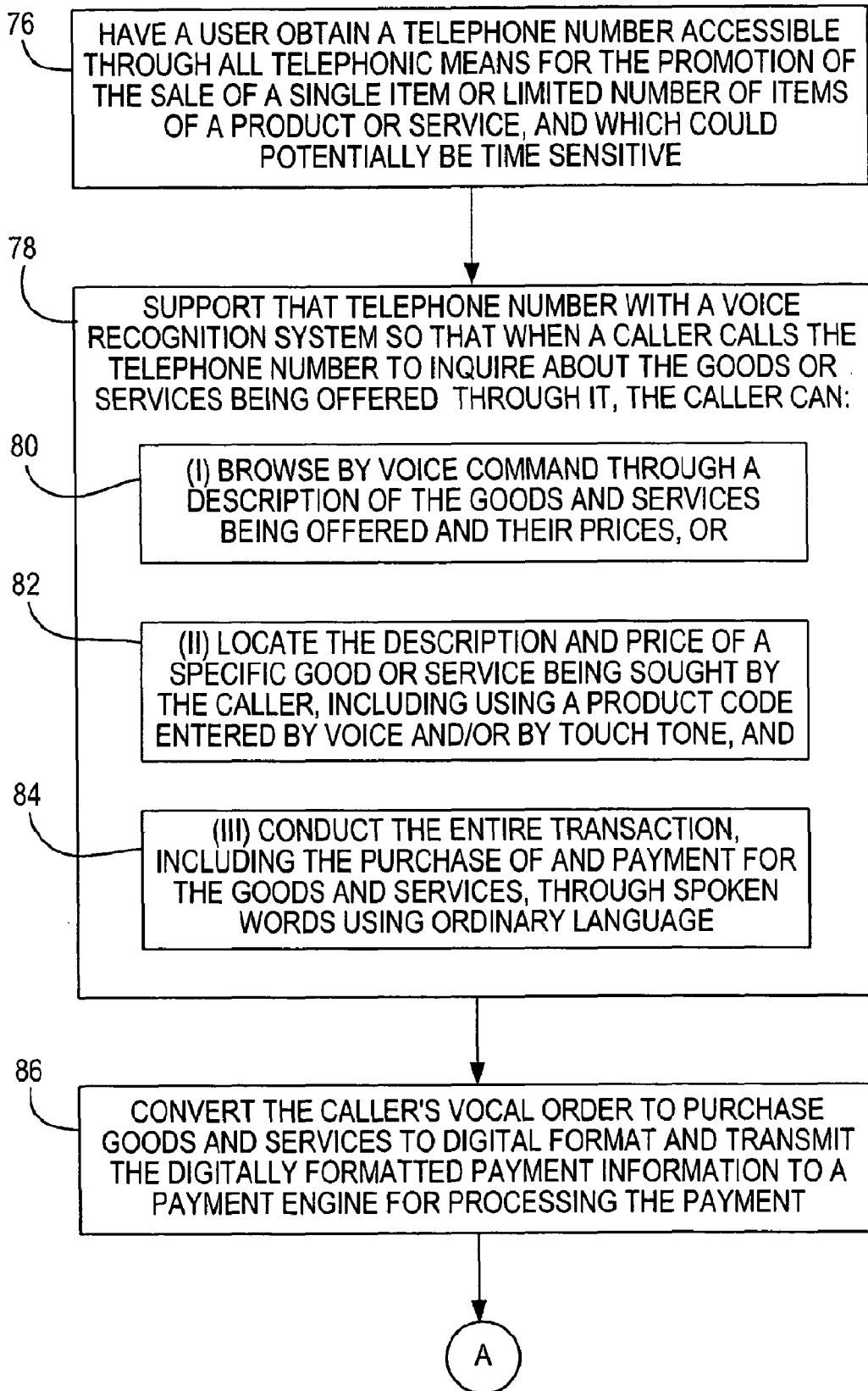


FIG. 4A

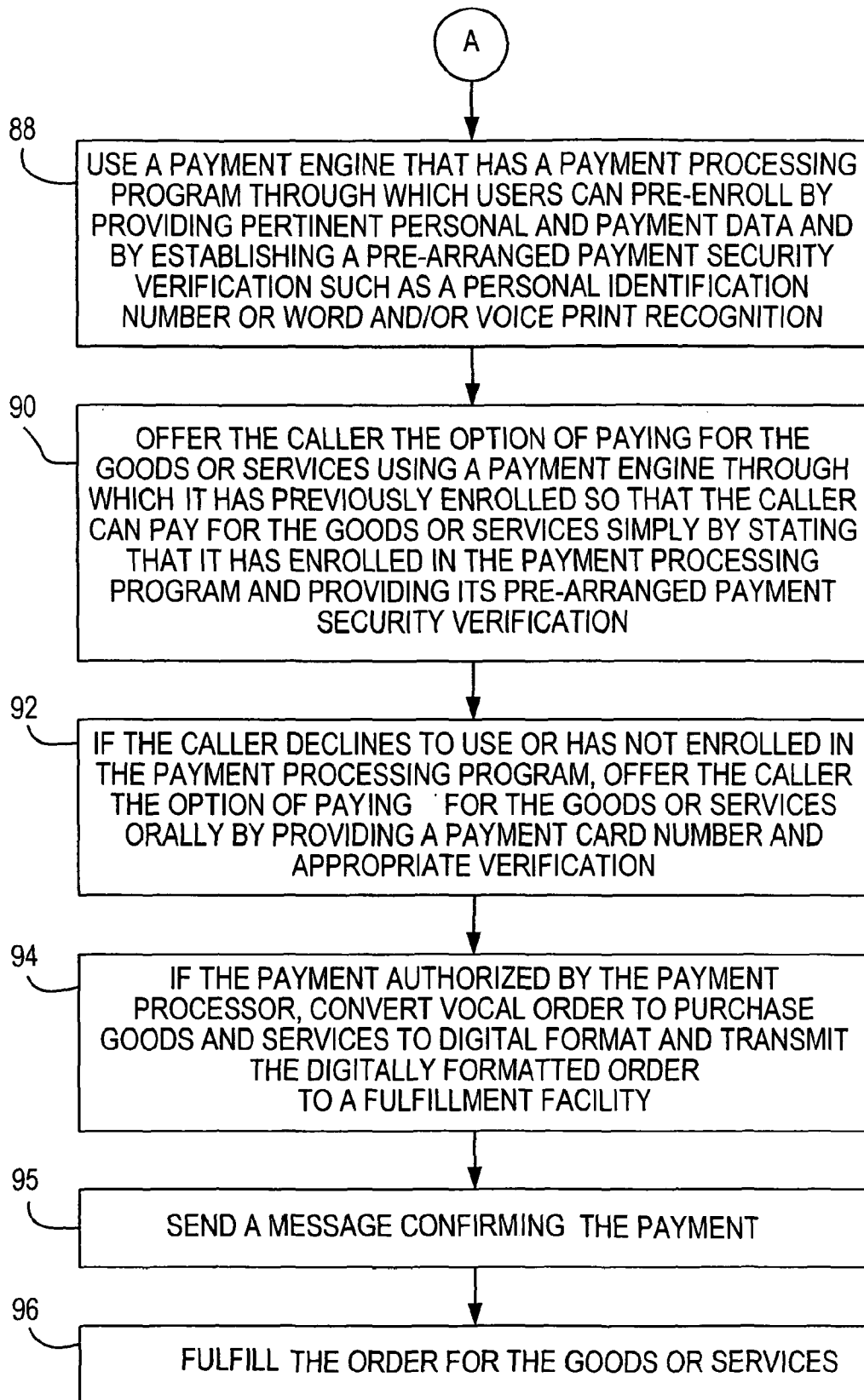
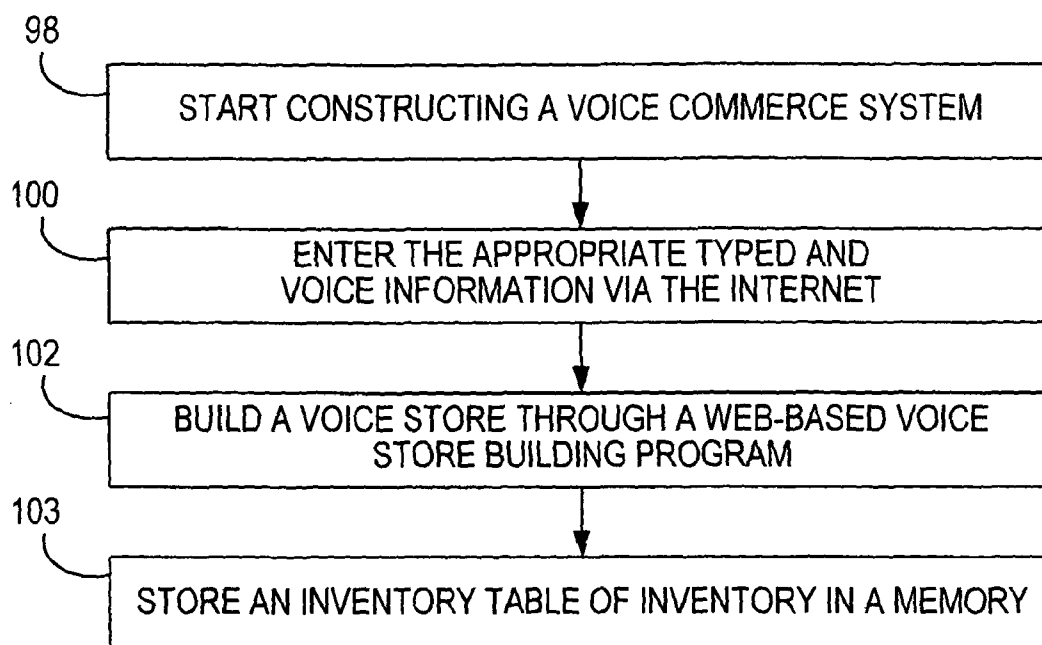
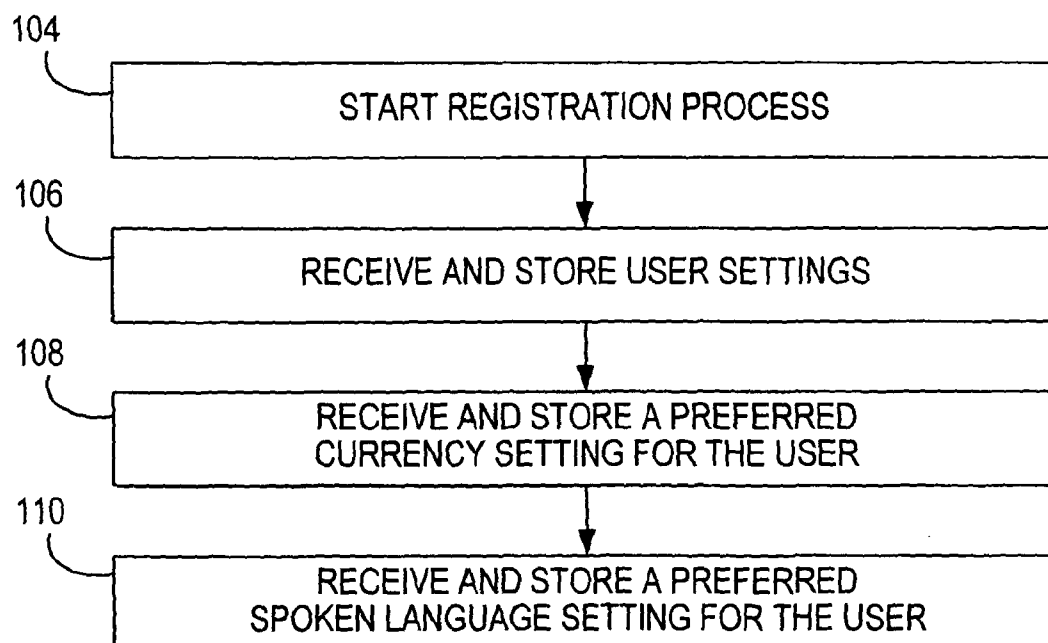


FIG. 4B

**FIG. 5****FIG. 6**



## TELEPHONE-BASED COMMERCE SYSTEM AND METHOD

### BACKGROUND OF THE INVENTION

#### [0001] 1. Field of the Invention

[0002] This invention relates to telephone-based commerce, and in particular to a telephone-based system and method which facilitates voice-conducted commerce transactions over existing telephone networks.

#### [0003] 2. Description of the Related Art

[0004] Electronic-based commerce, also known as E-commerce, permits users to conduct business transactions and shopping with at least some electronic communications, either through computer text entry or through voice commands. For example, U.S. Pat. Nos. 6,341,264; 6,510,417; 6,581,035; 6,658,389; 6,807,574; and 6,636,590 describe systems which provide users with the capability of conducting voice commerce (V-commerce) by entering voice commands for conducting business transactions. Other known systems provide users with electronic access to accounts, as described in U.S. Patent Application Publication Numbers US 2002/0116264 A1; US 2002/0119767; and US 2004/0147245 A1. Such known E-commerce and V-commerce systems have had limited applicability to provide an integrated and comprehensive system for facilitating consumer transactions.

[0005] Improvements in speech technology have led to the growth of the use of speech applications, particularly among large companies. Despite improvements in speech application standards and development tools, expectations to easily and affordably proliferate speech applications are as yet unfulfilled. Fortune 500 organizations have moved over the past year to new web based telephony platforms and speech enabled traditional Interactive Voice Response (IVR) applications in an effort to improve service. Automated speech applications that provide for a Return on Investment (ROI) through reduced personnel costs are emerging. Companies now have a choice of roll-your-own systems, hosted systems, or some combination from any number of known vendors in the marketplace.

[0006] Small and medium business (SMB) organizations have yet to significantly deploy speech applications. SMBs lack the resources to design a speech application and its interface, to record professional voice talents, and to monitor and tune a voice system. To address high upfront costs, vendors such as Angel, Apptera, Datria, Fluency, Harborlight and Metaphor Solutions offer pre-packaged generic applications that can be tailored. Secondly, free voiceXML starter platforms and online toolkits are available from Tellme, Be Vocal and Voxeo, and other free toolkits from "IBM CORPORATION" can be utilized at little or no cost. Thirdly, IBM has donated Reusable Dialogue Components to the public for a Java-based environment. These components perform functions and dynamically generate VoiceXML code when they run.

[0007] Numerous vendors are used by large companies that offer voice platforms which include standards, such as VoiceXML, and/or speech engines to implement speech applications.

[0008] Additionally, major vendors are active in this field whose strength in the market is as middleware providers, such as "MICROSOFT CORPORATION" and "IBM CORPORATION". Some vendors are speech specialists which include support for standards including VoiceXML. Vendors such as

Nuance, Loquendo, Telisma and upcoming competitors from countries such as China and others focus on the speech engines.

[0009] Vendors such as TuVox that come to market with strengths in hosted and managed solutions are used by large and smaller companies. In some cases, these are hybrid premise-service offerings built on VoiceXML and IP networks. Vendors offering this type of solution include carriers such as AT&T or MCI, contact center outsourcers such as Convergys or West Corporation, and voice response services such as Tellme Networks.

[0010] However, despite such developments in IVR, the reality of linking payment cards, such as credit cards, debit cards, and/or pre-paid cards to cell phones has not been substantially or fully realized in the United States. A number of banking and financial institutions are testing the idea and hope to roll out similar products in the future, such as operating with the "PAYPAL" payment system commercially available from "EBAY, INC.", as well as Obopay, Textpayme, and Mobilelime. In addition, radio frequency identification (RFID) wireless projects that use the phone as a card, such as EZpass, are driven by banks and credit card companies.

[0011] U.S. trials are in place, such as one which allows existing customers of "JPMORGAN CHASE & COMPANY" to pay at Philips Arena in Atlanta via a telephone device with an embedded chip. Most cell phones do not include the Near-Field Communication (NFC) chip, but cell phone manufacturers are moving towards this capability and it is expected that half of all phones will have the NFC chip by 2010.

[0012] There are numerous deployed text based mobile payment applications outside of the United States, in addition to a number of mobile phone solutions with integrated swipe capability which have been available and appear to be moving towards additional non-swipe solutions.

[0013] Another area related to mobile speech is multi-modal applications which more closely tie the phone's speech and visual processing. Multi-modal capability has the potential for implementation, but not fully for the next few years because of network constraints which are better addressed in 3G mobile networks, to which the United States is now moving. Also, a majority of phones are not capable of supporting two simultaneous channels, with just one for speech and one for visuals.

[0014] However, the existing systems fail to provide a speech application that complements a core payment processing business and influences banks and other key partners to conduct such electronic business and commerce.

[0015] In addition, known E-commerce systems such as Internet and web-based commercial applications are typically visually based, and so are disadvantageous for people with limited or no sight. Besides such users who have limited or no sight, other potential users such as young people, sometimes referred to as "Gen-Yers", routinely use telephones, and in particular cell phones as opposed to using personal computers (PC) and PC-based Internet browsers. Furthermore, potential users such as the relatively old or relatively poor may lack the ability, familiarity, comfort level, and financial resources to use traditional computer-based E-commerce, and cannot conduct E-commerce based on such visual as well as tactile operations of prior art computers, for example, using the mouse and browsers interacting with E-commerce websites on the Internet. Such Gen-Yers, older users, and relatively poor users may be more readily familiar with and comfortable

with using telephones, and so such users would more readily use telephone-based systems to successfully conduct commerce through voice commands.

[0016] An integrated V-commerce system with automated payment methods would be advantageous to facilitate commercial activities by groups of people having a greater affinity to using telephones than using PC-based E-commerce facilities, such as people with limited or no sight, and young people including Gen-Yers, as well as the elderly and the poor.

#### BRIEF SUMMARY OF THE INVENTION

[0017] A speech application implements a telephone-based commerce system and method which complements a core payment processing business and influences banks and other key partners to conduct such electronic business and commerce. The speech application includes

[0018] a speech driven telephone interface for consumer shopping and order placement of commodity items; a consumer registration interface and secure process that ties in a credit card, debit card, or bank account; and a build-your-own-voice-store web application which includes a voice user interface with interactive voice response (IVR) tailoring each voice store within the speech framework of the present invention and an inventory database. Multi-currency services, permitting payment or pricing in any chosen currency, as well as multiple spoken language processing of voice inputs, are supported for performing voice commerce over telephones.

#### BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS

[0019] Preferred embodiments of the invention are disclosed hereinbelow with reference to the drawings.

[0020] FIG. 1 is a schematic of the telephone-based commerce system of the present invention.

[0021] FIG. 2 is a schematic of a voice commerce portal used by the present invention.

[0022] FIGS. 3A-3B are schematics of a voice commerce system used by the present invention.

[0023] FIGS. 4A-4B are a flowchart of operation of the present invention.

[0024] FIG. 5 is a flowchart of a method of constructing a voice commerce system implementing the system and method of FIGS. 1-4B.

[0025] FIG. 6 is a flowchart of a method of registering users and user preferences.

#### DETAILED DESCRIPTION OF THE INVENTION

[0026] The present invention is related to U.S. provisional patent application No. US60/817,293, filed on Jun. 28, 2006, which is incorporated herein by reference in its entirety.

[0027] As shown in FIGS. 1-6, a system 10 of the present invention is provided for implementing a telephone-based commerce system 12 and method with a telephone-based speech driven shopping capability enabled by a "build your own voice store" application which can accomplish the goals of telephone-based commerce described herein.

[0028] In operation, the system 10 and method provide a telephone-based commerce solution capable of supporting mobile commerce by consumers and businesses, for facilitating and conducting V-commerce, whether during travel or at home, and for providing an automated framework for establishing a voice store presence, such as a voice storefront or a media campaign, with an interactive 24/7/365 sales channel

which is effectively always open. In addition to improving and enhancing known methods of conducting V-commerce, the system 10 and method of the present invention are capable of capturing impulse buyers with mobile shopping and payment services, including simple purchases through the customer's speaking a product code to effect a purchase, through automated payment processors, and through multi-currency conversion for electronic payments accessing different currencies, as well as with multiple spoken language support and processing for any caller located anywhere globally and connected to and communicating with the system 10 and method by telephone.

[0029] For example, a user can see a product code associated with a product, such as a displayed product seen through a window in a retail establishment, even if the store is closed, or an image of a product in magazine with the product code sufficiently visible and associated with the product. The user then uses the system 10 and method of the present invention to conduct V-commerce, for example, to learn more information about the product, its price, dimensions, available colors and sizes, whether the product is in stock, a list of retail stores in different geographic locations which carry the product, etc. Such additional product information is conveyed to the user from a voice store accessed by the system 10 and method, for example, using pre-recorded or computer-generated audio signals transmitted directly to the user's telephone. Upon receiving appropriate user commands, such as voice commands or touch tones, the caller can complete a purchase of the product entirely by telephone, as described herein. All of these services can be conducted in the language of the user's choosing, and purchases can be priced or paid for in a currency of the user's choice, or at the retail store's choosing, the purchase can be priced or paid for in the currency in which the merchant typically sells its goods or services.

[0030] Based on the use of voice telephony in which voice messages and communications through the speaker and microphone of a telephone device and/or touch tone inputs through a telephone keypad of a telephone device are the primary method of user inputs, the system 10 and method of the present invention provide a fully managed and hosted solution to power quick, simple, and fully secure shopping anywhere and anytime through the ubiquitous present of telephone capabilities at least through voice inputs and commands.

[0031] As used herein, the term "voice" is defined to include spoken language inputs, voice recognition techniques, touch tone inputs, and any known devices and methods for using a telephone device for inputting user selections and user data.

[0032] The system 10 and method allow users such as consumers to access vendors, services, databases, commercial websites, and other commerce-based entities from any mobile and/or land-line telephone. The system 10 and method may provide a friendly, personalized natural-voice interface, using customizable voice menus, which engages shoppers in a "live" shopping process. In addition, known verification systems and methods, such as biometric and/or voiceprint authentication, protect such telephone-based consumers against identify theft and fraud, with assured privacy.

[0033] The system 10 and method also provide integrated payment processing which is expedited with customer-registration information safely stored on a global processing platform. The system 10 and method can also implement online reports and data analytics using computer-based systems,

methods, and techniques known in the art, for summarizing call details and customer transaction histories, and for determining ROI statistics and customer knowledge, as well as customer demographics and indications of buying trends, to facilitate driving a more targeted advertising campaign and store-card and loyalty programs with consumers, for enhancing customer loyalty and for driving repeat purchases.

**[0034]** Through the implementation of the telephone-speech driven shopping capability enabled by the “build your own voice store” application, small businesses and organizations can readily jumpstart a marketing or service campaign and highlight featured products and services on web hosting services using the system **10** and method of the present invention with little or no investment or need for additional infrastructure, which can quickly and simply be deployed with no long-term commitment for retail space or contractual business arrangements. Web hosting services such as V-commerce storefronts and online advertisements can be leveraged using modular merchant voice-based online store services to create a branded, voice shopping experience that establishes and/or complements existing distribution channels.

**[0035]** In addition, existing fulfillment databases for established V-commerce and E-commerce channels may use a common extensible mark-up language (XML) interface for allowing automated retail processing of voice-based orders, in which XML processors extract the necessary data, such as the purchaser's name, address, and method of payment from inputted data fields to complete and fulfill the voice-entered order. Such inputted data fields of each order are populated by voice commands from a purchasing user employing the system **10** and method of the present invention.

**[0036]** In addition, the system **10** and method of the present invention, which is entirely automated to provide telephone-based V-commerce, can be attractive to the next generation of shoppers, such as Gen-Yers who are devoted to predominantly conducting commercial interactions or to being singularly limited to commercial interactions through E-commerce. In addition, users who have limited or no sight, and/or are relatively old or relatively poor, and thus lacking the ability, familiarity, comfort level, and financial resources to use traditional computer-based E-commerce, cannot conduct E-commerce based on such visual as well as tactile operations of prior art computers, for example, using the mouse and browsers interacting with E-commerce websites on the Internet. Such Gen-Yers, older users, and relatively poor users may be more readily familiar with and comfortable with using telephones, and so such users can readily use the system **10** and method of the present invention to successfully conduct commerce through voice commands.

**[0037]** Optional pre-registration of a user to the system **10** and method facilitates personalized voice-based shopping anywhere using user-preferred payment choices and shipping information. In addition, the system **10** and method support multiple spoken language processing and multi-currency services such that both domestic and international consumers can hear and audibly browse product information, and merchants may allow users to shop for products and services in their preferred language and with the ease of using their preferred currency.

**[0038]** Referring to FIG. 1, the system **10** includes the telephone-based commerce system **12** connected to and accessed by a plurality **14** of users by a telephone network **16** which provides communication connections to various users over any known type of telephone. Based on the inputs from

any one of the plurality **14** of users, the telephone-based commerce system **12** performs voice commerce operations through a communication system **18** to interact with commercial entities, such as, but not limited to, vendors **20**, services **22**, databases **24**, commercial websites **26**, and/or any other known facility or organization to conduct voice-based commerce with one or more of the plurality **14** of the users.

**[0039]** The communication system **18** may include the Internet, the telephone network **16**, satellite and/or terrestrial communication techniques, any other known systems for communications, or combinations thereof for facilitating the voice-based commerce between one or more of the plurality **14** of the users and their selected commercial entities **20-26**.

**[0040]** Each of the users **28, 30** of the plurality **14** of users is associated with and/or has access to a respective telephone device **32, 34** for interacting with the telephone network **16**. For example, the telephone network **16** may be a traditional telephone system such as a plain old telephone system (POTS), a publicly switched telephone network (PSTN), a private branch exchange (PBX) system, and/or any other known telephone systems. The telephone devices **32, 34** may be any one or a combination of a cellular telephone, a land-line telephone, a personal digital assistant (PDA), a pager, a “BLACKBERRY” communication device commercially available from “RESEARCH IN MOTION LTD.”, an “IPHONE” telephone device commercially available from “APPLE COMPUTER”, a laptop computer or a personal computer with a modem for converting digital signals and data to telephone-based signals, a device capable of conducting Voice over Internet Protocol (VOIP) communications, a wireless device capable of telephone communications, and/or any other known devices for conducting telephone communications through the telephone network **16**. For example, a first user **28** may use a cell phone as the telephone device **32**, while another user **30** may use a laptop computer with modem capability as the telephone device **34**.

**[0041]** Referring to FIG. 1, the telephone-based commerce system **12** includes a voice commerce portal **36** connected to a computer **38** which includes a memory **40** for saving user information such as personal data including the user's name, date of birth, marital status, etc. as well as payment data such as bank account data, credit card data, or debit card data, and also types of accounts such as Person-to-Person payment modalities similar to PAYPAL, checking, savings, debit account status, etc. The personal data and/or the payment data may also include a billing address, a shipping address, and other shipping information for receiving purchases and services, such as a preferred method of delivery, including priority mail, specific couriers, or standard freight.

**[0042]** The memory **40** is also capable of storing pre-programmed operational settings, as well as the operating system and other software and communication interface applications. The memory **40** may include a vault of user information and/or the memory **40** may be connected to a separate data vault **41**, for example, by secure connection through the communication system **18**, for receiving user preferences and selections from the user and/or from the data vault **41**. Alternatively, the data vault **41** may be incorporated into or connected to at least one of the databases **24**. The data vault **41** may be remotely located relative to the telephone-based commerce system **12**, for example, to prevent hacking, data theft, or data corruption. The use of a data vault avoids having to

store the user information on a mobile device, thereby avoiding the security issues that might arise if the phone is lost, stolen or damaged.

**[0043]** A user may directly access the data vault **41** through the communication system **18**, for example, through a personal computer or other known input devices accessing the Internet as the communication system **18** for entering and modifying user-related data stored in the data vault **41**. Alternatively, the user may directly access the data vault **41** through a telephone **32, 34** using a telephone network as the communication system **18**, and either with or without the telephone-based commerce system **12** mediating the communications between the user and the data vault **41** to enter and modify user-related data stored in the data vault **41**. Accordingly, the user can enter data about the user, including setting corresponding user preferences and selections, such as the personal data and payment data described herein, for facilitating the user's voice-based transactions with the entities **20-26** through the telephone-based commerce system **12**.

**[0044]** By using the memory **40** and/or the data vault **41**, each particular user may specify user-specific settings with which the user prefers to conduct V-commerce through the telephone-based commerce system **12**. For example, the user information may include the user's name, a password for using the telephone-based commerce system **12**, and payment information such as credit or debit card data, shipping or fulfillment information, as well as a preferred or default spoken language, such as English or Spanish, which the particular user prefers to hear and speak to use the telephone-based commerce system **12**, and also a preferred or default currency, such as the U.S. dollar or the Euro, in which the particular user prefers to transact V-commerce. Such user information in the memory **40** and/or the data vault **41** may be selected and customized at any time by the user using systems and methods known in the art, such as voice menus and/or touch tone entries which, for example, a first user **28** accesses through the telephone device **32**.

**[0045]** The computer **38** also includes a predetermined voice commerce system **42** described in greater detail herein. The voice commerce portal **36** receives telephonic communications from the users **28, 30** through the telephone network **16**, described in connection with FIG. 2, and the computer **38** processes such telephone communications using the predetermined voice commerce system **42**, described in connection with FIG. 3, to facilitate the voice commerce with the commercial entities **20-26**.

**[0046]** Referring to FIG. 2, the voice commerce portal **36** includes means **44** through which a caller, for example, the first user **28**, can connect to any one of a variety of voice commerce systems, such as the commercial entities **20-26**, implementing the method described herein upon being prompted to select a particular voice commerce system after calling the voice commerce portal **36**. In one embodiment, the connection means **44** may include a user-selectable voice menu system known in the art which generates and outputs audio and/or visual prompts to the respective telephones **32, 34** of the users **28, 30** to select a particular voice commerce system after calling the voice commerce portal **36**. For example, a selectable voice commerce system may include a selectable spoken language processing capability to interact with the user through voice commands in a selected spoken language of the user.

**[0047]** Alternatively, the connection means **44** may include a programmable telephone switch known in the art with one

or more dedicated voice commerce telephone numbers, such that telephone calls from the plurality **14** of users to such voice commerce telephone numbers are automatically switched to the computer **38** for voice commerce processing, as described herein. Accordingly, telephone calls to the telephone-based commerce system **12** which are not to the dedicated voice commerce telephone numbers may be for routine administrative or service inquiries not associated with voice commerce, and so the connection means **44** recognizes that such telephone calls do not involve voice commerce and the telephone calls are switched to another entity, such as an administrator, instead of being directed to the telephone-based commerce system **12** for conducting voice commerce.

**[0048]** In addition, the users **28, 30** can interact with the telephone-based commerce system **12** through the voice commerce portal **36** using touch tones entered by a respective user through a touch tone keypad of the telephones **32, 34**.

**[0049]** Referring to FIGS. 3A-3B, the predetermined voice commerce system **42** shown in FIG. 1 includes a plurality of components and means, implemented in hardware and/or software, for operating the telephone-based commerce system **12** as described herein.

**[0050]** The predetermined voice commerce system **42** may be an integrated system of components or a stand-alone software application written in any known programming language; for example, written in C++ or "C#" available from "MICROSOFT CORPORATION".

**[0051]** The predetermined voice commerce system **42** is controlled and/or executed by a processor or server of the computer **38**. In an example embodiment, the computer **38** includes a any known server such as a server commercially available from "ORACLE CORPORATION", and/or other systems commercially available from "SUN MICROSYSTEMS INC.", "MICROSOFT CORPORATION", or "SAP AG". The computer **38** operates the hardware and/or software components described herein using any known operating system such as the "WINDOWS XP" or "WINDOWS VISTA" operating systems commercially available from "MICROSOFT CORPORATION".

**[0052]** As shown in FIG. 3A, the predetermined voice commerce system includes means **46** for processing a caller selection with a voice user interface (VUI) **48**, for example, using voice-activated menus through the telephones **32, 34**. As described herein, the processing means **46** offers the caller the option of paying for the goods or services using a payment engine through which the caller has previously enrolled so that the caller can pay for the goods or services simply by stating that the caller has enrolled in the payment processing program and by providing its pre-arranged payment security verification. The processing means **46** also processes caller selections, such as the case if the caller declines to use or has not enrolled in the payment processing program, and offers the caller the option of paying for the goods or services orally by providing a credit card or debit card number and appropriate verification, such as the customer identification numbers for payment cards, such as for credit cards, debit cards, and pre-paid cards, or other known verification systems and methods, such as biometric and/or voiceprint authentication.

**[0053]** The predetermined voice commerce system **42** also includes predetermined speech application software **50** providing a speech driven telephone interface **52**, a voice recognition system **54**, and multiple language support means **56** for allowing the users **28, 30** to operate the telephone-based commerce system **12** in any one of a plurality of supported

spoken languages, such as English, Spanish, French, German, Chinese, Russian, Arabic, etc.

**[0054]** The speech driven telephone interface **52** facilitates consumer shopping and order placement of commodity items or services from the entities **20-26** by processing voice-selected menu selections, for example, from the caller's use of the voice user interface **48**, to generate signals corresponding to the menu selections. The voice recognition system **54** is used so that when a caller calls a specific telephone number to inquire about the goods or services being offered through the telephone-based commerce system **12**, the caller can: (i) browse by voice command through a description of the goods and services being offered and their prices or (ii) locate the description and price of a specific good or service being sought by the caller using a product code entered by voice and/or by touch tone, and (iii) conduct the entire transaction, including the purchase of and payment for the goods and services, through spoken words using ordinary language, which may be any supported language handled by the multiple language support means **56**, and which may be conducted in any supported or preferred currency by the multi-currency services means **67** and/or the dynamic currency conversion means **69**.

**[0055]** The predetermined voice commerce system **42** also includes a consumer registration interface and secure process system **58** for receiving user information using registration menus and security systems known in the art, such as passwords and verification procedures, with such user information and passwords to be stored in the memory **40** and/or a data vault **41** separate from the voice stores provided by the telephone-based commerce system **10**.

**[0056]** In addition, the predetermined voice commerce system **42** also includes means **59** for authenticating the user by any known authenticating techniques, such as prompting entry of a valid personal identification number (PIN), speaking one's mother's maiden name, answering a question whose answer was provided previously by the user and stored, etc. The authenticating means **59** may be incorporated into and/or may operate in conjunction with the consumer registration interface and secure process system **58**.

**[0057]** The consumer registration interface and secure process system **58** permits the telephone-based commerce system **12** to securely tie in and interact with a payment account such as a credit card, debit card, or bank account of the user. Accordingly, the system **10** and method of the present invention solves the problem encountered in the prior art, in which sensitive information is potentially transmitted repeatedly in order to conduct multiple transactions, with such information being typically transmitted digitally over communication channels and so easier to intercept by digital data capture. The present invention is advantageous in using voice commands which, if intercepted, require additional voice processing in order to extract the user's information, preferences, and secure data such as passwords.

**[0058]** The predetermined voice commerce system **42** also includes means **60** for allowing a user to obtain a telephone number through any known means, such as magazine ads, billboards, Internet-based banner advertisements, mail including E-mail, etc., which allow the user to access the system **10** and method through any known telephonic means, including wired telephone lines, cell phones, VOIP, etc., for the promotion of the sale of a single item or limited number of

items of a product or service, and which could potentially be time sensitive such as tickets to a show, a concert, a sporting event, etc.

**[0059]** The predetermined voice commerce system **42** also includes means **62** for converting a vocal order for a fulfillment facility to process, in which the converting means **62** responds to authorization of payment by the payment processor for converting the caller's vocal order to purchase goods and services to digital format and transmitting the digitally formatted order to a fulfillment facility. Such converting means **62** may be any known system and method for converting a vocal order for a fulfillment facility, such as forwarding the order information via SMS, email or a Web Services call.

**[0060]** Referring to FIG. 3B, the predetermined voice commerce system **42** also includes means **64** for converting a vocal order for payment processing by a payment engine or other known devices and systems, which may be integrated internally in the predetermined voice commerce system **42** as a payment engine **68** and/or which may be externally available through any one of the vendors **20**, services **22**, or commercial websites **26** connected to the telephone-based commerce system **12** through the communication system **18**. For example, the caller may set the payment system commercially available as "PAYPAL" provided by "EBAY INC." as the caller's default payment system stored in the memory **40** and/or the data vault **41**. Thus, the caller's vocal order to purchase goods and services is converted to digital format and transmitted as digitally formatted payment information sent to a payment processor for completion of the payment of the order implemented by voice commerce using the present invention.

**[0061]** For processing and completing transactions, the predetermined voice commerce system **42** includes means **65** for extracting data from a vault, such as the data vault **41**, in which the data may include the purchaser name and a preferred or default payment card type, such as a credit card, debit card, or pre-paid card selected by the purchaser for completing the purchaser's transactions. The extracted data may also include the corresponding payment card identification information, such as a credit card number, an expiration date of the credit card, a billing address, and a shipping address for the delivery of purchased goods or services.

**[0062]** A voice store engine **66** is provided for establishing, maintaining, and interacting with a voice store, for example, as a website stored externally in one or more databases **24** and accessible by the users **28, 30** through the communication system **18**. The voice store includes a stored inventory table listing items available for purchase by the users **28, 30**.

**[0063]** As shown in FIG. 3B, the voice store engine **66** may include means **67** for multi-currency services, in which the preferred currency of the user is used, with the preferred currency stored in and retrieved from the memory **40** in the telephone-based commerce system **12** at the time of the sale or transaction and/or from an appropriate database **24** associated with the merchant or the merchant's voice store. For example, a user in London engaged in a sale may prefer to conduct the sale in U.S. dollars or Japanese yen, instead of the British pound or the Euro, by payment cards, such as by credit card, debit card, or pre-paid card. Therefore, the means **67** for multi-currency services of the telephone-based commerce system **12** facilitates the pricing and sale in the user's choice of currency.

**[0064]** Such multi-currency conversion and processing by the multi-currency conversion means **67** may be performed

using any known type of multi-currency system, such as local currency rate tables or price points stored, for example, in the memory 40 and/or the data vault 41, or available from other sources, such as any of the entities 20-26 such as specialized currency databases in the databases 24. In addition, data files including rate feeds may be readily and/or regularly transmitted, for example, by a service 22, with little data overhead and easy data extraction, for example, in the form of text-based XML data files, which the multi-currency services means 67 can easily process to extract up-to-date currency conversion rates.

**[0065]** As shown in FIG. 3B, the predetermined voice commerce system also uses the registration interface 58 through which users can pre-enroll by providing pertinent personal data, and payment data such as credit card data or debit card data, and by establishing a pre-arranged payment security verification such as a personal identification number, an identifying word or password, answers to pre-selected questions, and/or voice print recognition. Additional information can be entered by the users and stored in the memory 40 and/or the data vault 41 during the pre-enrollment process, such as personal data including the user's name, date of birth, marital status, etc. as well as payment data such as bank account data, credit card data, or debit card data, and also types of accounts such as checking, savings, debit account status, etc. The personal data and/or the payment data may also including a billing address, a shipping address, and other shipping information for receiving purchases and services such as a preferred method of delivery, including priority mail, specific couriers, or standard freight.

**[0066]** In addition, the payment engine 68 may also include means 69 for dynamic currency conversion, to provide a foreign currency conversion service such as "TIME-OF-SALE DYNAMIC CURRENCY CONVERSION" commercially available from "PLANET PAYMENT, INC.". Such dynamic currency conversion performed at the time of sale by the dynamic currency conversion means 69 is also described in U.S. application Ser. No. 10/704,342, filed Nov. 7, 2003; which has been published as U.S. Patent Application Publication Number US 2004/0148255 A1, published on Jul. 29, 2004, which is incorporated herein by reference in its entirety.

**[0067]** Using dynamic currency conversion, any of the plurality 14 of users using the system 10 of the present invention may conduct voice commerce in which such users, including internationally located consumers, are provided the option to have transactions by payment cards, such as by credit card, debit card, or pre-paid card, converted in real time at the point of sale (POS) from the currency in which the merchant or vendor 20, and/or the other entities 22-26 offers its goods into the currency in which the caller's credit card, debit card, or pre-paid card is billed while the merchant still conducts business in its local currency. The dynamic currency conversion performed by the dynamic currency conversion means 69 provides pricing transparency and clarity at the POS, allowing customers to make more informed purchasing decisions at the time of purchase or of conducting the voice commerce.

**[0068]** The multi-currency services means 67 and/or the dynamic currency conversion means 69 may be implemented as a product suite on either a fully outsourced basis by the telephone-based commerce system 12 through the communication system 18, or on an integrated basis within the telephone-based commerce system 12, and provided to customers such as the plurality 14 of users performing voice commerce using the telephone-based commerce system 12 of

the present invention, as well as to vendors 20 and to acquiring banks around the world including payment processors such as the payment engine 68 and/or the entities 20-26, and may be delivered through the existing POS infrastructure. All transaction activity performed by the multi-currency services means 67 and/or the dynamic currency conversion means 69 may be routed through a robust global transaction engine integrated into or in communication with the telephone-based commerce system 12, which allows the multi-currency services means 67 and/or the dynamic currency conversion means 69 to provide customers, acquirers, and their internationally focused merchants with consolidated and precise transaction-level reporting and reconciliation that was unavailable previously in known V-commerce systems.

**[0069]** As the transactions are processed and completed, the predetermined voice commerce system 42 may provide transaction confirmation messages to purchasers using means 70 for sending a text confirmation message. The confirmation message may be a short message service (SMS) communication to a respective telephone device 32, 34 of the purchaser, an E-mail message through the Internet as the communication system 18 to an E-mail retrieval device of the purchaser such as a computer or PDA, or any other known method of sending a confirmation message to the purchaser.

**[0070]** The predetermined voice commerce system 42 also includes means 71 for fulfilling the order for the goods or services, for example, for communicating through the communication system 18 to the appropriate entities 20-26 for performing such fulfillment. Such fulfilling means 71 may be any known system and method for fulfilling an order.

**[0071]** The predetermined voice commerce system 42 also includes means 72 for offering payment options, such as offering the caller the option of paying for the goods or services using the payment engine 68 through which the caller has previously enrolled so that the caller can pay for the goods or services simply by stating that the caller has enrolled in the payment processing program and by providing its pre-arranged payment security verification. The offering means 72 also processes a caller selection if the caller declines to use or has not enrolled in the payment processing program, and offers the caller the option of paying for the goods or services orally by providing a credit card or debit card number and appropriate verification, such as the customer identification numbers for payment cards, such as credit cards, debit cards, or pre-paid cards.

**[0072]** In addition, other types of authentication may be performed by the offering means 72, such as using zip codes or numerical credit card authentication data, such as a card security code (CSC), alternatively referred to as a card verification code (CVC), a card verification value (CVV), or a card identification number (CID). Such data may be spoken and/or typed by the user into the telephone of the user, for example, using touch tones.

**[0073]** Additional layers of authentication may be used, such as entry of a PIN, passwords, voice prints, etc., as well as data from the telephone number of the caller from which geographic location may be determined by techniques known in the art.

**[0074]** As described herein, the predetermined voice commerce system 42 also includes means 74 for building a voice store using voice inputs. The means 74 may be a web-based application, for example, "FRONTPAGE" commercially available from "MICROSOFT CORPORATION", which may be used with typed inputs and/or which is adapted to

receive and respond to voice inputs or touch tones entered by the users **28, 30** over the telephone network **16**, in addition to or instead of keyboard-entered, keypad-entered, and/or typed inputs, for constructing the voice store to support a voice commerce system customized by a user.

**[0075]** As shown in FIGS. **4A-4B**, the telephone-based voice commerce method of the present invention performs, using the system of FIGS. **1-3B**, the steps of:

**[0076]** having a user obtain a telephone number in step **76** accessible through any and all telephonic means, such as wired telephone lines, cell phones, VOIP, etc., facilitated by the telephone network **16** for the promotion of the sale of a single item or limited number of items of a product or service, and which could potentially be time sensitive such as tickets to a show, a concert, a sporting event, etc.;

**[0077]** supporting that telephone number in step **78** with a voice recognition system **54** so that when a caller calls the telephone number to inquire about the goods or services being offered through it, the caller can: (i) browse by voice command in step **80** through a description of the goods and services being offered and their prices or (ii) locate the description and price of a specific good or service being sought by the caller in step **82** using a product code entered by voice and/or by touch tone, and (iii) conduct the entire transaction, including the purchase of and payment for the goods and services, through spoken words using ordinary language in step **84**;

**[0078]** converting the caller's vocal order to purchase goods and services to digital format in step **86** and transmitting the digitally formatted payment information to a payment processor, such as the payment engine **68**, for the processing of the payment;

**[0079]** using the payment engine in step **88** that has a payment processing program through which users can pre-enroll by providing pertinent personal and payment data, such as credit card data, and by establishing a pre-arranged payment security verification such as a personal identification number, identifying word or password, answers to questions, and/or voice print recognition;

**[0080]** offering the caller in step **90** the option, using the offering means **72**, of paying for the goods or services using a payment engine through which it has previously enrolled so that the caller can pay for the goods or services simply by stating that it has enrolled in the payment processing program and by providing its pre-arranged payment security verification;

**[0081]** if the caller declines in step **92** to use or has not enrolled in the payment processing program, offering the caller the option of paying for the goods or services orally, using the offering means **72**, by providing a payment card number, such as a credit card number, and appropriate verification, such as the customer identification numbers for payment cards including credit cards, debit cards, or pre-paid cards;

**[0082]** if the payment is authorized by the payment processor in step **94**, converting the caller's vocal order to purchase goods and services to digital format, for example, using the converting means **64**, and transmitting the digitally formatted order to a fulfillment facility via SMS, email or a Web Services call. Other known transmission systems and methods may be used to conduct V-commerce using the system **10** and method of the present invention;

**[0083]** sending a message to the purchaser in step **95**, for example, an SMS text message to the corresponding tele-

phone **30, 32** associated with the purchaser, for confirming the processing of the payment to complete the transaction; and

**[0084]** fulfilling the order for the goods or services in step **96**, for example, using the means **71** for fulfilling the order. In an example embodiment, the seller of the goods or services delivers such goods or services to a shipping address, for example, stored in the data vault **41** and associated with the purchaser, which the purchaser had previously entered and stored in the data vault **41**. In another embodiment, the buyer may reserve purchased goods online from a store, for example, by telephone, and the buyer can pick-up the goods and pay at the store at the time of pick-up. Other known fulfillment systems and methods may be used to conduct V-commerce using the system **10** and method of the present invention.

**[0085]** Accordingly, the system **10** and method of the present invention operates to perform and complete every step of V-commerce from beginning to end, allowing the user to access a voice store, browse for goods and services, select and purchase goods and services, have the purchase fulfilled, and have the payment for the transaction processed using a payment engine and/or other components, to ensure that the transaction is efficiently and properly conducted and completed using V-commerce through any and all known telephonic devices and systems.

**[0086]** In addition, as shown in FIG. **5**, the present invention includes a method of constructing a voice commerce system implementing the system **10** and method of FIGS. **1-4B**, with the method of constructing including the steps of:

**[0087]** starting construction of a voice commerce system in step **98**, for example, by executing the predetermined voice commerce system **42** to provide customizable features;

**[0088]** entering the appropriate typed and voice information in step **100** via the Internet or other known communication systems **18** and any known input devices such as keyboards, voice recognition software, graphic user interfaces (GUIs) with menus and actuatable icons, touch tone entries, etc.;

**[0089]** building a voice store in step **102** through a web-based voice store building program **74**; and

**[0090]** storing, in step **103**, an inventory table of inventory of the voice store in a memory, such as the memory **40**, the data vault **41** and/or a specific database **24** associated with the constructed voice store.

**[0091]** The step **100** of entering such typed and/or voice information may include entering personal data including the user's name, date of birth, marital status, etc. as well as payment data such as bank account data, credit card data, or debit card data, and also types of accounts such as checking, savings, debit account status, etc. The personal data and/or the payment data may also including a billing address, a shipping address, and other shipping information for receiving purchases and services such as a preferred method of delivery, including priority mail, specific couriers, or standard freight. Such data may be saved in the memory **40**, the data vault **41** and/or a specific database **24** associated with the constructed voice store.

**[0092]** Using the method shown in FIG. **5**, the present invention provides a build-your-own-voice-store web application which includes the VUI **48** tailored per store within the speech framework of the present invention, and an inventory database, for example, in the form of an inventory table available in the databases **24** as the memory associated with the



voice store for storing the inventory of items by stock number, pricing, and availability, as well as multi-currency services, and the availability of multi-currency services and/or dynamic currency conversion. The web application could also include other functions similar to online stores such as “YAHOO STORES” commercially available from “YAHOO! INC.”, such as marketing, sales tax calculation, order management and monitoring capabilities.

**[0093]** Referring to FIG. 6, the system 10 and method may also include registration of users, including the steps of starting the registration processing in step 104, receiving and storing user settings in step 106, such as passwords of the registered user input through the payment engine 68 to be stored in the memory 40 and/or the data vault 41; receiving and storing a preferred currency setting for the user in step 108, such as the U.S. dollar or the Euro, to be used by the registered user and by the system 10 to conduct V-commerce; and receiving and storing a preferred spoken language setting for the user in step 110, such as English or Spanish, to be used in V-commerce transactions involving the registered user and by the system 10 to conduct V-commerce.

**[0094]** The step 106 of receiving and storing user settings may also include entering personal data including user's name, date of birth, marital status, etc. as well as payment data such as bank account data, credit card data, or debit card data, and also types of accounts such as checking, savings, debit account status, etc. The personal data and/or the payment data may also include a billing address, a shipping address, and other shipping information for receiving purchases and services such as a preferred method of delivery, including priority mail, specific couriers, or standard freight. Such data may be saved in the memory 40 or the data vault 41 in a registration database associated with the constructed voice store.

**[0095]** Using such registration, the caller is provided with the convenience of shopping in a caller-selected currency determined by any known methods, including:

**[0096]** a default currency pre-selected by the caller prior to the shopping transaction;

**[0097]** a currency selected by the caller after prompting the caller to make a choice, with the currency conversion rate determined at a predetermined price point;

**[0098]** a currency selected by the caller after prompting the caller to make a choice, with the currency conversion rate determined from a currency rate feed;

**[0099]** a currency determined, for a non-pre-registered and non-authenticated caller, from the geographic location of the caller at the time of payment. The geographic location can be determined by any known technique, such as using a global positioning system (GPS) to locate a cell phone used by the caller. If, for example, the caller is in London, UK, the system 10 and method sets the caller's currency to be the pounds sterling.

**[0100]** In addition, a default currency can be determined from the country corresponding to the telephone number of the caller registered in the system 10. For example, a caller who registers a telephone number in Japan may automatically be set to use Japanese yen as the default currency of the caller associated with that telephone number.

**[0101]** Such currency settings, determined by any method described herein, can be overridden by the user through the user's telephone.

**[0102]** The shopping component of the speech driven telephone interface provides for at least two potential ways to locate an item to purchase. One method is through a coordi-

nated marketing program which “billboards” a promoted product requesting the consumer to call a designated phone number and potentially speak a key code phrase representative of the product. A second way to locate an item is to use a simple speech driven search capability offering products or services such as Movie Tickets.

**[0103]** Order placement is also speech driven and can accommodate a limited number of speech input parameters such as size and color. Authentication of the shopper is performed during order placement and can comprise of a validated phone number and either an entered personal identification number (PIN) or a pre-determined spoken phrase, as long as they are voice enrolled. The order process requires secure back end integration through a payment system, such as the “PLANET PAYMENT” system commercially available from “PLANET PAYMENT, INC.”. Order confirmation is performed orally with an optional email follow-up.

**[0104]** Consumer registration is done with some combination of an Internet-based web interface and a telephone interface. Registration requires information input such as name, address and other identifying data that may be too difficult to do accurately or cost effectively via automatic speech recognition alone at this time, though there are some successful rollouts of this capability for given areas where a database of potential names and streets was built, for example, a Los Angeles utilities company. In the background of the registration process, an entry or import of the credit card or debit card information is accomplished through the system of the present invention.

**[0105]** The system 10 and method of the present invention implement a progressive payment processor and offer a unique leading-edge speech telephony application to banks and other business key partners. The system 10 and method of the present invention use voice technology partners and hosting facilities to develop and run its mobile commerce (m-commerce) application which integrates with known payment systems. The system 10 and method of the present invention may also utilize technology partners to put together a basic working system that integrates with known payment systems and has at least one store.

**[0106]** As described herein, the present invention may be implemented in any known telephone systems, including wired telephones in a plain old telephone system, or just mobile telephones, or hybrid telephone systems with any type of telephone and telephonic device, including PDAs, laptops, pagers, etc. The advantage of accommodating all types of telephone and telephonic devices is that a consumer can shop from any phone.

**[0107]** In addition, the system 10 and method of the present invention is particularly advantageous for facilitating people with limited or no sight for easily conducting V-commerce.

**[0108]** While the preferred embodiment of the present invention has been shown and described herein, it will be obvious that such embodiment is provided by way of example only. Numerous variations, changes and substitutions will occur to those skilled in the art without departing from the invention herein. Accordingly, it is intended that the invention be limited only by the spirit and scope of the appended claims.

1. a voice commerce method comprising the steps of:  
obtaining a telephone number accessible through all telephonic means, such as wired telephone lines, cell phones, and VOIP, for the promotion of the sale of a single item or limited number of items of a product or



service, and which could potentially be time sensitive such as tickets to a show, a concert, and a sporting event; supporting that telephone number with a voice recognition system so that when a caller calls the telephone number to inquire about the goods or services being offered through it, the caller can conduct the entire transaction, including the purchase of and payment for the goods and services, through vocal responses using ordinary language;

converting the caller's vocal order to purchase goods and services to digital format and transmitting the digitally formatted payment information to a payment processor for the processing of the payment;

using a payment engine that has a payment processing program through which users can pre-enroll by providing pertinent personal and credit card data and by establishing a pre-arranged payment security verification such as a personal identification number or word and/or voice print recognition, for processing telephone-transmitted caller payment commands to pay for the vocal order of the caller;

offering the caller the option of paying for the goods or services in the vocal order using data in a pre-registered data store through which the caller has previously enrolled so that the caller can pay for the goods or services simply by stating in a vocal payment command using the telephone means that the caller has enrolled in the payment processing program and by the caller providing its pre-arranged payment security verification using the telephone means;

extracting data associated with the caller from a memory or from the data store to complete the transaction;

if the caller declines to use or has not enrolled in the payment processing program, offering the caller the option of paying for the goods or services of the vocal order orally using the telephone means by having the caller input the vocal payment command including a payment card number and appropriate verification, such as card security codes for payment cards;

if the payment is authorized by the payment processor, converting the caller's vocal order to purchase goods and services to digital format and transmitting the digitally formatted order to a fulfillment facility; and

fulfilling the order for the goods or services.

2. A voice commerce method comprising the steps of:

obtaining a telephone number accessible through all telephonic means, such as wired telephone lines, cell phones, and VOIP, through which the transaction for the sale of goods and services can be conducted;

supporting that telephone number with a voice recognition system so that when a caller calls the telephone number to inquire about the goods or services being offered through it, the caller can: (i) browse by voice command through a description of the goods and services being offered and their prices or (ii) locate the description and price of a specific good or service being sought by the caller by voice and/or by touch tone, and (iii) conduct the entire transaction, including the purchase of and payment for the goods and services, through spoken words using ordinary language;

converting the caller's spoken order to purchase goods and services to digital format and transmitting digitally formatted payment information to a payment processor for the processing of the payment;

using a payment engine that has a payment processing program through which users can pre-enroll by providing pertinent personal and credit card data and by establishing a pre-arranged payment security verification such as a personal identification number or word and/or voice print recognition, for processing telephone-transmitted caller payment commands to pay for the spoken order of the caller;

offering the caller the option of paying for the goods or services in the spoken order using data in a pre-registered data store through which the caller has previously enrolled so that the caller can pay for the goods or services simply by stating in a spoken payment command using the telephone means that the caller has enrolled in the payment processing program and by the caller providing its pre-arranged payment security verification using the telephone means;

extracting data associated with the caller from a memory or from the data store to complete the transaction;

if the caller declines to use or has not enrolled in the payment processing program, offering the caller the option of paying for the goods or services of the spoken order orally using the telephone means by having the caller input the spoken payment command including a payment card number and appropriate verification, such as card security numbers for payment cards;

if the payment is authorized by the payment processor, converting the caller's vocal order to purchase goods and services to digital format and transmitting the digitally formatted order to a fulfillment facility; and

fulfilling the order for the goods or services.

3. A voice commerce portal comprising:

means through which a caller can connect to any one of a variety of voice commerce systems implementing the method of claim 1 upon being prompted to select a particular voice commerce system after calling the voice commerce portal.

4. A voice commerce portal comprising:

means through which a caller can connect to any one of a variety of voice commerce systems implementing the method of claim 2 upon being prompted to select a particular voice commerce system after calling the voice commerce portal.

5. A method of constructing a voice commerce system implementing the method of claim 1 including the steps of:

entering the appropriate typed and voice information via the Internet; and

building a voice store through a voice store building program.

6. A method of constructing a voice commerce system implementing the method of claim 2 including the steps of:

entering the appropriate typed and voice information via the Internet; and

building a voice store through a voice store building program.

7. A voice commerce system comprising:

means for obtaining a telephone number accessible through all telephonic means, such as wired telephone lines, cell phones, and VOIP, for the promotion of the sale of a single item or limited number of items of a product or service, and which could potentially be time sensitive such as tickets to a show, a concert, and a sporting event;

a voice recognition system so that when a caller calls the telephone number to inquire about the goods or services being offered through it, the caller can conduct the entire transaction, including the purchase of and payment for the goods and services, through vocal responses using ordinary language;

means for converting the caller's vocal order to purchase goods and services to digital format and transmitting the digitally formatted payment information to a payment processor for the processing of the payment;

a payment processor that has a payment processing program through which users can pre-enroll by providing pertinent personal and credit card data and by establishing a pre-arranged payment security verification such as a personal identification number or word and/or voice print recognition, for processing telephone-transmitted caller payment commands to pay for the vocal order of the caller;

means for offering the caller the option of paying for the goods or services in the vocal order using data in a pre-registered data store through which the caller has previously enrolled so that the caller can pay for the goods or services simply by stating in a vocal payment command using the telephone means that the caller has enrolled in the payment processing program and by the caller providing its pre-arranged payment security verification using the telephone means;

means for processing a caller selection if the caller declines to use or has not enrolled in the payment processing program, offering the caller the option of paying for the goods or services of the vocal order orally using the telephone means by having the caller input the vocal payment command including a payment card number and appropriate verification, such as card security codes for payment cards;

means for extracting data from a memory or from the data store associated with the caller to complete the transaction;

means, responsive to authorization of payment by the payment processor, for converting the caller's vocal order to purchase goods and services to digital format and transmitting the digitally formatted order to a fulfillment facility; and

means for fulfilling the order for the goods or services.

**8.** A voice commerce system comprising:

means for obtaining a telephone number accessible through all telephonic means, such as wired telephone lines, cell phones, and VOIP, through which the transaction for the sale of goods and services can be conducted;

a voice recognition system so that when a caller calls the telephone number to inquire about the goods or services being offered through it, the caller can: (i) browse by voice command through a description of the goods and services being offered and their prices or (ii) locate the description and price of a specific good or service being sought by the caller by voice and/or by touch tone, and (iii) conduct the entire transaction, including the purchase of and payment for the goods and services, through spoken words using ordinary language;

means for converting the caller's spoken order to purchase goods and services to digital format and transmitting digitally formatted payment information to a payment processor for the processing of the payment;

a payment processor that has a payment processing program through which users can pre-enroll by providing pertinent personal and credit card data and by establishing a pre-arranged payment security verification such as a personal identification number or word and/or voice print recognition, for processing telephone-transmitted caller payment commands to pay for the spoken order of the caller;

means for offering the caller the option of paying for the goods or services in the spoken order using data in a pre-registered data store through which the caller has previously enrolled so that the caller can pay for the goods or services simply by stating in a spoken payment command using the telephone means that the caller has enrolled in the payment processing program and by the caller providing its pre-arranged payment security verification using the telephone means;

extracting data from a memory or from the data store associated with the caller to complete the transaction;

means for processing a caller selection if the caller declines to use or has not enrolled in the payment processing program, offering the caller the option of paying for the goods or services of the spoken order orally using the telephone means by having the caller input the spoken payment command including a payment card number and appropriate verification, such as card security codes for payment cards;

means, responsive to an authorization of payment by the payment processor, for converting the caller's vocal order to purchase goods and services to digital format and transmitting the digitally formatted order to a fulfillment facility; and

means for fulfilling the order for the goods or services.

**9.** The voice commerce method of claim 1, wherein the step of supporting includes the step of:

locating a description and price of goods or services using a product code entered by voice by the caller.

**10.** The voice commerce method of claim 2, wherein the step (ii) of locating the description and price includes the step of:

locating the description and price using a product code entered by voice by the caller and/or by touch tone.

**11.** The voice commerce portal of claim 3, wherein the step of supporting includes the step of:

locating a description and price of goods or services using a product code entered by voice by the caller and/or by touch tone.

**12.** The voice commerce portal of claim 4, wherein the step (ii) of locating the description and price includes the step of: locating the description and price using a product code entered by voice by the caller and/or by touch tone.

**13.** The method of constructing a voice commerce system of claim 5, wherein the step of supporting includes the step of: locating a description and price of goods or services using a product code entered by voice by the caller and/or by touch tone.

**14.** The method of constructing a voice commerce system of claim 6, wherein the step (ii) of locating the description and price includes the step of:

locating the description and price using a product code entered by voice by the caller and/or by touch tone.

**15.** The voice commerce system of claim 7, wherein the step of supporting includes the step of:

- locating a description and price of goods or services using a product code entered by voice by the caller.
- 16.** The voice commerce system of claim **8**, wherein the step (ii) of locating the description and price includes the step of:
- locating the description and price using a product code entered by voice by the caller.
- 17.** The voice commerce method of claim **1**, further comprising the step of:
- conducting all telephone activities with a caller-selected spoken language.
- 18.** The voice commerce method of claim **2**, further comprising the step of:
- conducting all telephone activities with a caller-selected spoken language.
- 19.** The voice commerce portal of claim **3**, further comprising the step of:
- conducting all telephone activities with a caller-selected spoken language.
- 20.** The voice commerce portal of claim **4**, further comprising the step of:
- conducting all telephone activities with a caller-selected spoken language.
- 21.** The method of constructing a voice commerce system of claim **5**, further comprising the step of:
- conducting all telephone activities with a caller-selected spoken language.
- 22.** The method of constructing a voice commerce system of claim **6**, further comprising the step of:
- conducting all telephone activities with a caller-selected spoken language.
- 23.** The voice commerce system of claim **7**, further comprising:
- means for conducting all telephone activities with a caller-selected spoken language.
- 24.** The voice commerce system of claim **8**, further comprising:
- means for conducting all telephone activities with a caller-selected spoken language.
- 25.** The voice commerce method of claim **1**, further comprising the step of:
- completing the transaction in a currency selected by the purchaser if the purchaser elects to conduct the transaction in a currency that differs from that of the merchant.
- 26.** The voice commerce method of claim **25**, wherein the completion of the transaction includes using multi-currency services.
- 27.** The voice commerce method of claim **25**, wherein the completion of the transaction includes using dynamic currency conversion.
- 28.** The voice commerce method of claim **25**, wherein the completion of the transaction is performed at the time of sale.
- 29.** The voice commerce method of claim **25**, wherein the completion of the transaction provides convenience in obtaining pricing or allowing payment in a caller-selected currency.
- 30.** The voice commerce method of claim **25**, wherein the completion of the transaction provides convenience of obtaining pricing or allowing payment in a caller-selected currency selected from the group consisting of:
- a default currency pre-selected by the caller prior to the shopping transaction;
  - a currency selected by the caller after prompting the caller to make a choice, with the currency conversion rate determined at a predetermined price point;
  - a currency selected by the caller after prompting the caller to make a choice, with the currency conversion rate determined from a currency rate feed;
  - a currency determined, for a non-pre-registered and non-authenticated caller, from the geographic location of the caller at the time of payment.
- 31.** The voice commerce method of claim **1**, further comprising the step of:
- registering the caller to set a preferred spoken language for conducting all voice transactions with the caller.
- 32.** The voice commerce method of claim **1**, further comprising the step of:
- registering the caller to set a preferred currency for conducting all payment transactions with the caller.

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