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(54) Title: PRODUCTS & SERVICES CARD AND GLOBAL CARD OR PAYMENTS NETWORK(S) MEDIATED E-COMMERCE & MARKETING SERVICE(S)

(57) Abstract: A global card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) is disclosed for enabling provider of goods & services to list one or more products and/or services at global card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and enabling card issuer(s) of card network(s) to issue products & services (PS) card(s) to card holders, wherein said products & services (PS) card(s) enabling card holders to purchase allowed & available products & services to card holder(s) from or via global card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or associate merchants.

PRODUCTS & SERVICES CARD AND GLOBAL CARD OR PAYMENTS NETWORK(S) MEDIATED E-COMMERCE & MARKETING SERVICE(S)

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FIELD OF INVENTION

The present invention relates generally to products & services card and global card or payments network(s) mediated e-commerce & marketing service(s).

BACKGROUND OF THE INVENTION

A credit card is a payment card issued to users as a system of payment. It allows the cardholder to pay for goods and services provided by various merchants and online web sites based on the holder's promise to pay for them. The issuer of the card creates a revolving account and grants a line of credit to the consumer (or the user) from which the user can borrow money for payment to a merchant or as a cash advance to the user.

At present card issuer(s) and/or card network(s) and/or acquirer(s) and/or merchant facilitates user in providing short term loans, making offline & online payments for buying of goods and services to plurality types of merchants and getting small percentage of charges for providing said services and transaction. But currently there is no any card issuer and/or card network mediated e-commerce & marketing services which dynamically allowing products and/or services to cardholders to purchase based on particular credit limits for particular duration, installments, discounts & offers provided by providers or sellers of products and/or services, provide centralize management for managing offline and online e-commerce & marketing and charge bill via credit card statement.

Currently there is no payment & mobile card network(s) enabled or mediated or managed or controlled or billed centralize e-commerce, marketing, supplying & advertising platform, web site, applications, services, exchange & smart devices is available which present invention provides including debit and/or credit card issuer(s) (e.g. Citi Bank) and/or card network(s) (e.g. Visa or MasterCard) and/or acquirer(s) (e.g. merchant bank [MB]) and/or merchant (e.g. [Offline Vender [A] and Online Vendor [Y]) and/or partner(s) (e.g. products and service providers, brands and e-commerce & marketing service provider via of issuer(s) and/or card network(s) and/or acquirer(s) and/or merchant) and/or 3rd parties service provider(s) of issuer(s) and/or card network(s) and/or acquirer(s) and/or merchant mediated vending, retailing, e-commerce, advertisements, marketing including searching, matching, selecting, receiving preferences, privacy settings & auto matchmaking based products and services, selling, submitting deals, buying, trading, and e-commerce services, tracking, accounting, billing, supporting, managing of sales, purchases, e-commerce activities, transactions, customer relationships, user profile, account and expense management. So by using present invention card issuer(s) and/or card network(s) and/or acquirer(s) and/or merchant can provide credit and/or debit card enabled or mediated or managed or billed e-commerce & marketing services to card holders and sent purchasing related bills via card statements. So present invention combines or merges payment s networks services including payment transactions via credit card service with online e-commerce & marketing service & offline merchant mediated selling or retailing services. At present payment network(s) and e-commerce services or web sites both are independently and separately working. Payment Network only used for payment transactions for conducting e-commerce by heterogeneous plurality of e-commerce web sites, services, platforms, applications, networks. There is no centralize payment & mobile card network(s) enabled or mediated or managed or controlled or billed e-commerce, marketing, supplying & advertising platform, web site, applications, services, exchange & smart devices is available which provides combined services of payment transactions with e-commerce services including searching, matching, selecting, buying, managing user account, user profile, products & services, expenses, budget, inventory, order, purchases, payments, dues, installments, social networks and plurality of other e-commerce features.

For example Issuer Bank (Citi Bank) provide credit card [PS (Products & Service) Credit card] to Card Holder [Y] via Card Network [Visa] and allow to purchase brands [O], [P] and [Q] based on credit limits, payment duration limits, discounts and installments provided by providers. Issuer Bank (Citi Bank) also establishes e-commerce & marketing service via partners [ABC] & have partnership with various brands including brand [O], brand [P] and brand [Q] and various retail merchants e.g. [MB] have POS terminals or virtual POS systems with merchant account with acquiring Bank [XYZ] and in addition merchant have online e-commerce & marketing web site or application of issuer bank and/or partners or associates or affiliates of issuer bank which facilitate searching, matching, selecting, buying or buying on behalf of purchaser a listed or affiliated or partnered or authorized products & services. Now Card Holder [Y] visits shop of merchant [MB] in mall and buys various branded products including brand [O], brand [P] and brand [Q]. Now User [Y] enables to gets various recurring and installments payment facilities and credit schemes and facility associated with brand [O], brand [P] and brand [Q] from brand [O], brand [P] and brand [Q] provider(s). Credit card does not charge card holder [Y] at the time of purchasing of said brand [O], brand [P] and brand [Q], but will charge in credit card statement based on credit & recurring and installment payment scheme(s) associate with corresponding or of respective brand [O], brand [P] and brand [Q] or credit & installment scheme(s) or facilities provided by brand [O], brand [P] and brand [Q] provider(s). It helps issuing bank and/or card network(s) to increasing revenue exponentially from existing millions or billions of card holders and helps card holders in extending credit limits from goods and service providers, receives discounts, coupons, redeemable points, vouchers, receive credit facility based and preference based products, services & deals from various sources or providers, receive dynamic deals (if number of buyers purchase similar brand product within particular duration e.g. 24 hours then % of discount varies), loans, credits, installment facilities, receive installment facilities, enable to track & manage expenses, installments, loans, credits, billing, support, e-commerce, purchases & account centrally. Brand owner gets loyal and repeat customers via providing extended credit, installment & discount facilities and can centrally manage distributed online & offline purchaser or customers relationships.

A purchasing card (also abbreviated as PCard or P-Card) or procurement card or corporate purchasing card or commercial card is a form of company charge card that allows goods and services to be procured without using a traditional purchasing process. Purchasing Cards are usually issued to employees who are expected to follow their organization's policies and procedures related to P-Card use, including reviewing and approving transactions according to a set schedule (at least once per month). The organization can implement a variety of controls for each P-Card; for example, a single-purchase dollar limits, a monthly limit, merchant category code (MCC) restrictions and so on. In addition, a cardholder's P-Card activity should be reviewed periodically by someone independent of the cardholder. A Purchasing Card (P-Card) is a type of Commercial Card that allows organizations to take advantage of the existing credit card infrastructure to make electronic payments for a variety of business expenses (e.g., goods and services). In the simplest terms, a P-Card is a charge card, similar to a consumer credit card. However, the card-using organization must pay the card issuer in full each month, at a minimum. P-Cards are also known as Procurement Cards (ProCards), Payment Cards, Purchase Cards. Organizations that use P-Cards come from the Corporate, Education and Government sectors and are often called "end-users." The individual employees who are issued a P-Card to initiate transactions/payments on behalf of their employer (the end-user organization) are known as "cardholders." With the Purchasing card, user can significantly reduce the time and cost of paying for a variety of business-to-business goods and services. Purchasing eliminates paper-based purchase orders and invoice processing. The Purchasing card can help in managing spending because it: Streamlines procurement process, integrates into existing financial systems, Gives complete data on all purchases of cardholders, has the potential to achieve substantial cost savings over traditional procurement methods, the purchasing card is one of the most widely held procurement cards in the industry and can be an effective, cost-saving alternative to initiating a check request or purchase requisition. The various advantages of purchasing card are streamlines purchase and accounting processes by eliminating purchase orders, invoices, and checks, improves management reporting so you can analyze spending data by expense type, Merchant Category Code, geography, and more, ability to monitor compliance with spending policies and purchases toward negotiated volume thresholds, expands your purchasing card program with comprehensive supplier management. Some of the features of the Purchasing card are variety of billing and payment options, including centralized billing with memo statements, flexible limits and controls to help manage spending and ensure compliance to company policy, restricted card use you can designate for specific types of merchants or suppliers, or established spending limits for specific timeframes, purchase and transaction limits you can set by department or division, or for individual employees, records that help you track and manage employee relocation, temporary services, project management, and departmental expenses.

Purchasing Card statements are different. The statement contains all of the information that would normally be expected in an invoice including: Description of goods bought; quantity; amount paid; tax paid. This levl of detail (and much more detail is possible) allows the business to use the card statement and dispense with the need to retain invoices. This is especially advantageous if the statement is received electronically because it allows the business to reconcile the statement automatically with purchase order if they have been used and or record the card transactions in the finance system automatically. Using purchasing cards can dramatically reduce the administration cost of small purchases for a business.

Currently the consumer can also uses the mobile billing option during checkout at an e-commerce site—such as an online gaming site—to make a payment. After two-factor authentication involving a PIN and One-Time-Password (often abbreviated as OTP), the consumer's mobile account is charged for the purchase. It is an alternative payment method that does not require the use of credit/debit cards or pre-registration at an online payment solution such as PayPal, thus bypassing banks and credit card companies altogether. This type of mobile payment method, which is extremely prevalent and popular in Asia, provides the following benefits: Security - Two-factor authentication and a risk management engine prevents fraud, Convenience - No pre-registration and no new mobile software is required, Easy - It's just another option during the checkout process, Fast - Most transactions are completed in less than 10 seconds, and Proven - 70% of all digital content purchased online in some parts of Asia uses the Direct Mobile Billing method. Operator-Centric Model: The mobile operator acts independently to deploy mobile payment service. The operator could provide an independent mobile wallet from the user mobile account(airtime). There are various models available including Bank-Centric Model: A bank deploys mobile payment applications or devices to customers and ensures merchants have the required point-of-sale (POS) acceptance capability. Mobile network operator are used as a simple carrier, they bring their experience to provide Quality of service (QOS) assurance. Collaboration Model: This model involves collaboration among banks, mobile operators and a trusted third party. Peer-to-Peer Model: The mobile payment service provider acts independently from financial institutions and mobile network operators to provide mobile payment. For example the MHITS SMS payment service uses a peer-to-peer model.

A charge card is a card that provides a payment method enabling the cardholder to make purchases which are paid for by the card issuer, to whom the cardholder becomes indebted. The cardholder is obligated to repay the debt to the card issuer in full by the due date, usually on a monthly basis, or be subject to late fees and restrictions on further card use.

Purchasing Card is a charge card, used at any authorized vendor who accepts card and limited to particular identified seller (and not identified products and/or services purchased from any merchants) or merchant category codes (MCC) include gasoline, travel (airlines, car rentals, etc), has at least one difference than products and/or services card proposed or invented by present invention. In present invention issuer and/or providers or advertisers or marketers or sellers or merchants or suppliers or wholesalers or dealers or retailers can dynamically provide allowable list of identified products and/or services which cardholder can purchase from any online and/or online merchants based on each or group(s) of product and/or service related extended credit limits including installments, number of payment days, discounts, offers, points and cardholder can purchase non-allowable products & services based on regular credit limit provided by issuer. Products and service card can also allow purchase of non-allowable products & services via regular bank or issuer credit limit. Present invention also provide complete or full features Payments & Mobile Network(s) Mediated or Integrated E-commerce, Advertising & Marketing Platform, Framework, Exchange, Web Site, Services, Applications & Smart Devices.

Present invention enables payments & mobile network(s) including Card or Card Network(s) or Card Account Mediated or Managed or Integrated E-commerce, Advertising & Marketing Platform & Services for capturing or better utilize untapped and underutilized global online & offline e-commerce, marketing & selling of products & services markets via payment network(s) for getting slice from trillion dollars global e-commerce & marketing markets (Similar case pattern: e.g. Google indexes entire webs & provides search results centrally and earning billions of revenue via keyword based advertising). Combining or integrating separate Payment Transactions Services via payment network(s) with E-commerce & Marketing Management Services including centralize products & services database, searching, dynamically allowing products & services to each cardholder for providing extended credits, buying, selling, subscribing, ordering, supplies, accounts, payments, installments, dues, profiles, social networks, customer relationship management, inventory management, In or Via Card or Mobile statement invoicing, billing including centralize purchased products and/or services management and associate extended credits & installment facilities from providers. Payments and Mobile Network(s) Mediated or Integrated E-commerce & Marketing Platform can seamlessly integrating with or taking advantages of existing payment network(s), infrastructures and systems including credit/debit cards, banks and mobiles networks and statements for introducing or providing new "Kind Card" and provide centralize management of e-commerce, purchases & marketing via centralize platform(s), web site(s), service(s), application(s) of payment network(s).

Bill Me Later is a proprietary payment method offered on the websites of many well-known merchants, including those of Wal-Mart, USPS, Best Buy, Overstock.com, American Airlines, JetBlue Airways, Jewelry Television and Hotels.com. The site, which offers consumers a line of revolving credit through WebBank, allows purchases to be made online without using a credit card. After customers open their accounts (including credit check), Bill Me Later asks customers at every purchase to fill out the last 4 digits of their SSN and their date of birth. The approved customer can then pay the bill by mail (check), phone or online (via bank account) at www.billmelater.com. You can link your Bill Me Later account with your PayPal account by visiting billmelater.com/linkpaypal.com. Once you have linked your account to PayPal, it becomes a funding option within the PayPal account and gives the option to pay off the Bill Me Later balance. Consumers can get no-interest financing for six months on purchases of $99 or more.

Affiliate marketing is a type of performance-based marketing in which a business rewards one or more affiliates for each visitor or customer brought about by the affiliate's own marketing efforts. The industry has four core players: the merchant (also known as 'retailer' or 'brand'), the network (that contains offers for the affiliate to choose from and also takes care of the payments), the publisher (also known as 'the affiliate'), and the customer. The market has grown in complexity to warrant a secondary tier of players, including affiliate management agencies, super-affiliates and specialized third party vendors. Web 2.0 platforms have also opened affiliate marketing channels to personal bloggers, writers, and independent website owners. Regardless of web traffic, size, or business age, programs through Google, LinkShare, and Amazon allow publishers at all levels of web traffic to place contextual ads in blog posts. Affiliate websites are often categorized by merchants (advertisers) and affiliate networks. The following types of websites are generic, yet are commonly understood and used by affiliate marketers including Search affiliates that utilize pay per click search engines to promote the advertisers' offers (i.e., search arbitrage), Comparison shopping websites and directories, Loyalty websites, typically characterized by providing a reward system for purchases via points back, cash back, CRM sites that offer charitable donations, Coupon and rebate websites that focus on sales promotions, Content and niche market websites, including product review sites, Personal websites, Weblogs and website syndication feeds, E-mail list affiliates (i.e., owners of large opt-in -mail lists that typically employ e-mail drip marketing) and newsletter list affiliates, which are typically more content-heavy, Registration path or co-registration affiliates who include offers from other merchants during the registration process on their own website, Shopping directories that list merchants by categories without providing coupons, price comparisons, or other features based on information that changes frequently, thus requiring continual updates, Cost per action networks (i.e., top-tier affiliates) that expose offers from the advertiser with which they are affiliated to their own network of affiliates, Websites using adbars (e.g. AdSense) to display context-sensitive, highly relevant ads for products on the site, Virtual Currency: a new type of publisher that utilizes the social media space to couple an advertiser's offer with a handout of "virtual currency" in a game or virtual platform, Video Blog: Video content that allows viewers to click on and purchase products related to the video's subject, File-Sharing: Web sites that host directories of music, movies, games and other software. Users upload content to file-hosting sites, and then post descriptions of the material and their download links on directory sites. Uploaders are paid by the file-hosting sites based on the number of times their files are downloaded. The file-hosting sites sell premium download access to the files to the general public. The web sites that host the directory services sell advertising and do not host the files themselves. Referral marketing is a method of promoting products or services to new customers through referrals, usually word of mouth. Such referrals often happen spontaneously but businesses can influence this through appropriate strategies. Amazon associates facilitate 3rd parties to advertising Amazon products and get referral fees or commission on selling of products. Amazon Associates is a program that help website owners make money by advertising products sold on Amazon.com. When website owners who are Amazon Associates place links to Amazon.com on their website, they earn advertising fees when customers click those links and buy products from Amazon.com.

At present banks or financial institutions engage in providing banking services including payment services to consumers. It is possible for bank to take advantage of current infrastructure in enabling e-commerce services to consumers and gain additional income from e-commerce, marketing, supplying & advertising services. Advances in networking technology have enabled firms to streamline their transactions with suppliers, distributors, and retailers through the electronic exchange of information. There are any questions arise in implementing e-commerce in banking network(s) including Will the role of banks in e-commerce basically mirror their role in traditional commerce? Or will banks offer new products that will change the nature of the banking business as e-commerce expands? What risks might accompany such a shift in banks' traditional business? Some banks have taken the further step of developing new products designed specifically to facilitate e-commerce participation by their customers. E-commerce will create new forms of competition and compel banks to make choices about the Services they offer, the size of their branch networks, and the extent of their support for interbank payment networks. Participation in e-commerce will also increase banks' exposure to technological problems. Banks' success in coping with such challenges will help determine the scale of their influence in the electronic marketplace. In that event, they would process payments for buyers and sellers engaged in e-commerce, but they would have little chance to engage independently with buyers and sellers or to offer their own products in the electronic marketplace. In offering e-commerce products, banks have some key advantages over potential competitors. The public is likely to value the "brand names" of banks and to see these institutions as trustworthy third parties enjoying established account relationships with consumers and businesses. Moreover, if banks are sought out as vendors of e-commerce products, they may see some gains in their other lines of business. E-commerce would create opportunities for banks to strengthen their relationships with customers, sell additional services, and prevent encroachment on their business activities by the technology companies and other nonbank financial service providers active in e-commerce.

Mobile payment, also referred to as mobile money, mobile money transfer, and mobile wallet generally refer to payment services operated under financial regulation and performed from or via a mobile device. Instead of paying with cash, check, or credit cards, a consumer can use a mobile phone to pay for a wide range of services and digital or hard goods. There are four primary models for mobile payments: Premium SMS based transactional payments, Direct Mobile Billing, Mobile web payments(WAP), Contactless NFC (Near Field Communication), direct carrier/bank co-operation.

Therefore, it is with respect to these considerations and others that the present invention has been made.

OBJECT OF THE INVENTION

Primary objective of the present invention is to provide dynamic products & services card & account for enabling cardholder or user or customer to purchase allowable products and/or services based on credit limits, installment facilities, discounts, offers, bonus, dynamic rule based purchasing provided by providers and/or global payments & mobile network(s) mediated, enabled, integrated, controlled, billed & managed e-commerce, deals, auctions, marketing, advertising, promotion management systems, methods, applications, services, platform, network, framework.

Other object of present invention is to increasing revenue of issuer bank(s) and/or card network(s) exponentially from existing millions or even billions of card holders via providing e-commerce & marketing services with payment services and enabling tracking, managing & billing of e-commerce & marketing transactions via debit and credit card or via issuer bank and/or card network(s). By providing e-commerce & marketing service via card issuer bank(s) and/or card network(s) maintains extended profile & data of user including user preferences, privacy settings, transactions details, bookmarks, behavior, tracked or logged or monitored activities, actions, senses, events, status, locations, place, date & time, payments, account(s), installments, loans, credits, current or historical billing details, ranks, likes & comments provided by user, user generated contents like blogs, profile & data of merchants including purchase transactions, billing, commission or revenue sharing, incentives, products & services details including products & services descriptions, price or cost or subscription charges information, associated or collaboratively provided credit limits, installment schemes, discount offered, associate redeemable points, vouchers, coupons, gifts or free & sponsored products & services, loans schemes, dynamic deals conditions, goods & services providers & brand owners profile, accounts, shared commission or discount, charges, related customer or prospective customers data, statistics, comments & ranks provided by customers or prospective customers, products & service related information as describe above, preferences, privacy settings & data, which maps and relates products, services & brands with users or purchaser or prospective purchases of products, services & brands.

Other object of present invention is to extending credit limit of card holders via credit limits, installment, discount provided by each product and service providers in addition to currently credit limit available from card issuer, facilitate in centrally tracking, managing e-commerce & purchase transactions, expenses, supports, loans, installments, credits and payments.

Other object of present invention is to enabling products and service providers and brand owners to market and sell products & services, mangling centralize customer relationships, creating loyal and repeat customer base by providing credits, installment, discount, loans, dynamic deals, support facilities to buyer or consumer or purchaser of goods and services.

Other object of present invention is to mapping of brands, or products & services to consumers & users of brands, or products & services and creating social graph(s) of brands, products & services and consumers & users of brands, and products & services with associated communications, transactions, details, activities, actions, events, status and updates.

Other object of present invention is to create social networks of brands, products & services and users or customers of brands, products & services, create unified and collaborative customer relationship management system, customer support system and provide products & service search engine.

DETAILED DESCRIPTION OF THE INVENTION

The present invention now will be described more fully hereinafter with reference to the accompanying drawings, which form a part hereof, and which show, by way of illustration, specific exemplary embodiments by which the invention may be practiced. This invention may, however, be embodied in many different forms and should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure will be thorough and complete, and will fully convey the scope of the invention to those skilled in the art. Among other things, the present invention may be embodied as methods or devices. Accordingly, the present invention may take the form of an entirely hardware embodiment, an entirely software embodiment or an embodiment combining software and hardware aspects. The following detailed description is, therefore, not to be taken in a limiting sense.

Throughout the specification and claims, the following terms take the meanings explicitly associated herein, unless the context clearly dictates otherwise. The phrase "in one embodiment" as used herein does not necessarily refer to the same embodiment, though it may. Furthermore, the phrase "in another embodiment" as used herein does not necessarily refer to a different embodiment, although it may. Thus, as described below, various embodiments of the invention may be readily combined, without departing from the scope or spirit of the invention.

In addition, as used herein, the term "or" is an inclusive "or" operator, and is equivalent to the term "and/or," unless the context clearly dictates otherwise. The term "based on" is not exclusive and allows for being based on additional factors not described, unless the context clearly dictates otherwise. In addition, throughout the specification, the meaning of "a," "an," and "the" include plural references. The meaning of "in" includes "in" and "on."

In accordance with one aspect of the present invention, a global card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) is disclosed for enabling provider of goods & services to list one or more products and/or services at global card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and enabling card issuer(s) of card network(s) to issue products & services (PS) card(s) to card holders, wherein said products & services (PS) card(s) enabling card holders to purchase allowed & available products & services to card holder(s) from or via global card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or associate merchants.

Key Fundamentals of a dynamic, customized and/or social products & services credit & debit card and/or Credit & debit card mediated & billed e-commerce & marketing:

Following are descriptions of key elements of a dynamic, customized and/or social products & services credit & debit card and/or Credit & debit card mediated e-commerce & marketing in accordance with one or more embodiments of the present invention. A dynamic, customized and/or social products & services credit & debit card and/or Credit & debit card mediated e-commerce & marketing may have some or all of these elements, as well as any additional elements necessary for the setup, execution, and daily operation of a dynamic, customized and/or social products & services credit & debit card and/or Credit & debit card mediated e-commerce & marketing.

Dynamic, customized and/or social products & services credit & debit card(s): In accordance with one embodiment dynamic, customized and/or social products & services credit & debit card(s) i.e. ("PS Card") enables card holder(s) to purchase authorized, defined and available products and services or products and services associate with card and make payment as per credit and/or debit card statements when credit and/or debit card statements received. A PS credit card is an e-commerce and/or payment card issued to users as a system of e-commerce and/or payment. It allows the cardholder to purchase authorized, defined, dynamically updated and available products & services and pay for goods and services based on extended credit limits, credit schemes, installment schemes, rules, conditions, terms, dynamic deals conditions, discount offers provided by provider or brand owner of products and/or services and while receiving PS card statement. The issuer of the card and/or provider of allowable and authorized products & services and brand owners and grants a line of credit to the consumer (or the user). PS cards are issued by a PS card issuer, such as a bank or credit union, after an account has been approved by the credit provider(s) including products & services providers, after which cardholders can use it to make purchases of allowable products and/or services at merchants accepting that card and enjoying extended credits, loans & installments facilities, services, supports, discount, offers provided by products & services providers. When a purchase is made, the credit card user agrees to pay the card issuer at the time of statement based on credit limits provided by issuer and/or providers of products and/or services. The cardholder indicates consent to pay by signing a receipt with a record of the card details and indicating the amount to be paid or by entering a personal identification number (PIN).

In accordance with one embodiment electronic verification systems allow merchants to verify in a few seconds that the card is valid and the credit card customer has sufficient authorized, available and allowable products & services authorized & tracked by issuer and/or credit to cover the purchase, allowing the verification to happen in two steps or two parts : first step is to verify authorized, available and allowable products & services authorized & tracked by issuer with the server of issuer and/or server(s) of related partners and/or affiliates and/or associates at time of selection and confirmation of purchase of products and/or services by merchant and/or seller and/or card user and if first step successfully performed than second step is to payment verification. The payment verification is performed using a credit card payment terminal or point-of-sale (POS) system with a communications link to the merchant's acquiring bank. After successfully purchasing of one or more products and/or services by card holder issuer maintains details about transactions which can access by issuer, related details can access by card holders including details about transactions & payments, merchants including purchasers' transactions details & commissions and providers of products & services including sales of products & services, discounts, credits, loans, installments, charges, commissions, user provided comments, feedbacks, survey forms & ranks.

Dynamic, customized and/or social products & services credit & debit card Holder(s): Cardholder is the holder of the PS card used to make a purchase of authorized, allowable & available products and/or services which may dynamically updatable, increases, authorized, available and allowed. In one embodiment prospective users may apply for PS Card based on details provided by user and verification of provided details including duly accomplished and signed application form, personnel or profile details, income statements or proof of income including Certificate of Employment stating hire date, position and compensation, Employment Contract, Letter of Appointment, Notice of Salary Increase, Latest Payslip/s showing one month income, Latest Credit Card Statement, Tax Return (most recent and full-year), Audited Financial statements, Proof of Identification including Passport, Driver's License, Company ID and any other qualified or authorized identities, past history of other credit cards, requirement of saving account, available details of historical purchase transactions, requirements & preferences of products & services, current loans, debts, and other Eligibility Requirements including age range, income range and various factors time to time decide, updated and disclosed by issuer.

Dynamic, customized and/or social products & services credit & debit card Account(s): In accordance with one embodiment after verification of details provided by user issuer issued PS card to user and opens user account with issuer and maintains account associated profile, extended profile & data of user including user preferences, privacy settings, transactions details, bookmarks, sharing, behavior, tracked or logged or monitored activities, actions, events, status, locations, payments, account(s), installments, loans, credits, current or historical billing details, ranks, likes & comments provided by user, user generated contents like blogs.

Dynamic, customized and/or social products & services credit & debit card Issuer(s) or PS Card-issuing bank: In accordance with one embodiment the financial institution or other organization that issued the PS card to the cardholder. This bank bills the consumer for repayment and bears the risk that the card is used fraudulently. An issuing bank is a bank that offers card association branded PS card or PS card with payment card directly to consumers. The issuing bank assumes primary liability for the consumer's capacity to pay off debts they incur with their card. In the case of cards, the issuing bank and/or products and/or services providers extends a line of credit to the consumer. In one embodiment liability for non-payment is then shared by the issuing bank and the acquiring bank, according to rules established by the card association brand.

Dynamic, customized and/or social products & services credit & debit card associate allowable, defined, authorized, customized and dynamic limits: In accordance with one embodiment issuer of card dynamically provide, define, authorize, update, upgrade, allow, add, modify, decrease, remove, group and available limit of products and services based on confirmation, policies, schemes, rules, conditions, partnerships, affiliations, associations and offers from providers or sources or manufacturers or sellers or owners of products and services.

Dynamic, customized and/or social products & services credit & debit card Billings and Statement: In accordance with one embodiment each month, the PS card user is sent a statement indicating card holder account number, name, address, billing period, statement data, payment due date, current amount due, minimum amount due, balance summary including previous balance, payment received, new purchase, cash advance, finance charges, credit line, credit available, new balance, minimum payment due, reward summary including redeemable points, vouchers, coupons, gifts & various schemes & offers, the total purchases undertaken with the card, any outstanding fees, and the total amount owed for all and/or each or group(s) of purchased product(s) and/or service(s) with details, reference number, transaction date, amount of purchase, related minimum dues and total number of installments, each installment amount. The cardholder must pay a defined minimum portion of the amount owed by a due date, or may choose to pay a higher amount up to the entire amount owed which may be greater than the amount billed. The credit issuer charges interest on the unpaid balance if the billed amount is not paid in full. In addition, if the credit card user fails to make at least the minimum payment by the due date, the issuer may impose a "late fee" and/or other penalties on the user. To help mitigate this, some financial institutions can arrange for automatic payments to be deducted from the user's bank accounts, thus avoiding such penalties altogether as long as the cardholder has sufficient funds. Issuer or banks now also offer the option of electronic statements, either in lieu of or in addition to physical statements, which can be viewed at any time by the cardholder via the issuer's online banking website. Notification of the availability of a new statement is generally sent to the cardholder's email address. If the card issuer has chosen to allow it, the cardholder may have other options for payment besides a physical check, such as an electronic transfer of funds from a checking account. Depending on the issuer, the cardholder may also be able to make multiple payments during a single statement period, possibly enabling him or her to utilize the credit limit on the card several times over.

Dynamic, customized and/or social products & services credit & debit card associate products & services web site of issuer and/or other issuer(s) of card network(s) and/or card network(s) and/or 3rd parties service provider(s) and/or partner(s) or associate(s) or affiliate(s): In accordance with one embodiment issuer(s) can manage own and/or partnership with 3rd parties service provider(s) or partner(s) or associate(s) or affiliate(s) for fully or partly managing selling of products and services and e-commerce of products and services via PS card and card network including providing web site(s) for enabling providers of products & services to applying to authorize or approve product(s) or service(s) or brand(s) or group(s) of categorized products and/or services with associated discounts, offers, gifts, credit limits, installments, & support for available for sell or selling or e-commerce via offline merchants or retailers and/or online web site(s) or applications or smart or dedicated devices, enable to maintaining, storing, processing, presenting authorized and available products & services details to corresponding online user(s) or card holder(s) and/or merchants or offline seller or retails of products & services, enable to searching, matching, selecting, referring, sharing, categorizing, grouping, filtering, sorting, gifting, bookmarking, buying, selling, authoring or verifying available products & services for each card holder and verifying payments limits & making associate payments, transacting, tracking, accounting, managing, trading, bidding, advertising, marketing, promoting one or more authorized products & services or types of products & services including branded products, branded services, local products, local services, deals, advertisements, applications, web services, multimedia contents.

Dynamic, customized and/or social products & services credit & debit card associate Merchant(s): In accordance with one embodiment Merchant(s) is/are the individual or business accepting PS card for purchasing of products or services by card holder or sold to the cardholder.

Dynamic, customized and/or social products & services credit & debit card associate Merchant(s) Account(s): This could refer to the acquiring bank or the independent sales organization, but in general is the organization that the merchant deals with. A merchant account is an account with a bank that is a member of the card network(s) and association e.g. Visa and MasterCard associations. Such a bank has been certified by card network(s) and association e.g. Visa and MasterCard associations and can provide merchant, the merchant, with all of the services related to merchant account. Once merchant account is setup and "live" on the card system, merchant can start the real time processing of card.

Dynamic, customized and/or social products & services credit & debit card associate Merchants Account(s) with Issuer(s): In accordance with one embodiment merchant can register with issuer and also has an account with issuer and/or partners of issuer who provide e-commerce or provide authorized products & services for managing profile, purchase transactions or e-commerce transactions, commissions, and other incentives.

Dynamic, customized and/or social products & services credit & debit card associate Acquirer(s): The financial institution accepting payment for the products or services on behalf of the merchant.

Dynamic, customized and/or social products & services credit & debit card associate Card Network(s): an association of card-issuing banks such as Discover, Visa, MasterCard, American Express, etc. that set transaction terms for merchants, card-issuing banks, and acquiring banks.

Dynamic, customized and/or social products & services credit & debit card associate 3rd parties services: In accordance with one embodiment issuer may use 3rd parties services for managing e-commerce services, enhancing business, and providing quality services to card holders including data mining, customer or prospective customer behavior analysis, insurance & loans service providers, advertisement networks, deals providers, brands, support services, cloud computing services, logistic & courier services, merchant services, e-commerce & card processing terminal or smart or dedicated device(s) for merchants for authorizing card holder or card, viewing, selecting, verifying allowable & available products and services for buyer or card holder, confirming purchase, verifying payment limits for confirmed, allowed & available products & services for card holder, purchasing, printing receipts, storing successful transactions for getting commission or revenue sharing from issuers and/or providers and/or card holders can purchase via online web site(s) or via dedicated applications and/or services and/or device(s), hosting service providers, developers of application & services, social networks, communication & collaboration services, customer relationship management, and other services.

Transaction network: The system that implements the mechanics of the electronic transactions. May be operated by an independent company, and one company may operate multiple networks.

Affinity partner: Some institutions lend their names to an issuer to attract customers that have a strong relationship with that institution, and get paid a fee or a percentage of the balance for each card issued using their name. Examples of typical affinity partners are sports teams, universities, charities, professional organizations, and major retailers.

Day-to-Day Transactions of dynamic, customized and/or social products & services credit & debit card and/or Credit & debit card mediated managed & billed e-commerce & marketing:

In one embodiment following are exemplary Steps involved in a PS credit card transaction:

In one embodiment PS card holder Log-In to card mediated e-commerce & marketing web site(s) or service(s) and search, match, select, purchase, gift, re-sell, transfer, trade, share, rate, comments, refer, bookmark one or more allowed and authorized products and/or services provided by one or more providers via card mediated e-commerce & marketing web site or service(s) and pay later at the time of receiving account statement via check or online net banking or credit card and any other methods of payments. In another embodiment Card holder or Buyer presents merchant with a PS card. In one embodiment Merchant selects purchased products and services by card holder via card mediated e-commerce & marketing web site(s) or service(s) and card mediated e-commerce & marketing web site(s) or service(s) and/or Merchant verifies purchased products & services with card mediated e-commerce & marketing web site(s) or service(s) to determine whether PS card is valid and purchased products & services are authorized & available for card holder. In another embodiment card mediated e-commerce & marketing web site(s) or service(s) automatically verifies, validates, calculates, identifies and presents available and allowed products and/or services for said card holder based on swiped card associate card holder's identity & data. In another embodiment card mediated e-commerce & marketing web site(s) or service(s) can also automatically identifies Logged-In merchant identity and related data and verify merchant's physical availability of products and/or services inventory which are sold via card mediated e-commerce & marketing web site(s) or service(s). If PS card is valid card mediated e-commerce & marketing web site(s) or service(s) automatically calculates the amount of purchase and records purchase & sales transactions and associate details, commissions, payments, & charges and present to card holder's account, merchant's account and provider's account. In another embodiment PS card holder does not have to pay anything for purchased products and services at the time of purchase, but pay full or partial payment later when issuer issue or provide account statement to card holder. In another embodiment if PS card holder has to pay full or partial amount for purchasing allowable and/or non-allowable products & services then Merchant can runs PS card through the point of sale unit. The full or partial amount of the sale is either hand-entered or transmitted by the cash register. Merchant transmits the PS card data and partial sales amount with a request for authorization of the sale to their acquiring bank. Point of sale units are usually set to request authorization at the time of sale, and then actually capture the sales draft at a later time. The acquiring bank that processes the transaction, routes the authorization request to the card-issuing bank. The credit card number identifies type of card, issuing bank, and the cardholder's account. If the cardholder has enough credit in their account to cover the full or partial amount of sale, the issuing bank authorizes the transaction and generates an authorization code. This code is sent back to the acquiring bank. The issuing bank puts a hold on the cardholder's account for the full or partial amount of the sale & charges. Note that the cardholder's account has not been actually charged yet. The acquiring bank processing the transaction, and then sends the approval or denial code to the merchant's point of sale unit. Each point of sale device has a separate terminal ID for credit card processors to be able to route data back to that particular unit. A sale draft, or slip, is printed out by the point of sale unit or cash register. The merchant asks the buyer to sign the sale draft, which obligates them to reimburse the card-issuing bank for the amount of the sale. At a later time, probably that night when the store is closing up, the merchant reviews all the authorizations stored in the point of sale unit against the signed sales drafts. When all the credit card authorizations have been verified to match the actual sales drafts, the merchant will capture, or transmit, the data on each authorized credit card transaction to the acquiring bank for deposit. This is in lieu of depositing the actual signed paper drafts with the bank. The acquiring bank performs what is called an interchange for each sales draft, with the appropriate card-issuing bank. The card-issuing bank transfers the amount of the sales draft, minus an interchange fee to the acquiring bank. The acquiring bank then deposits the amount of the all the sales drafts submitted by the merchant, less a discount fee, into the merchant's bank account.

In another embodiment each card holder have account with issuer bank, each merchant have account with acquirer bank(s) and/or issuer bank(s) and each acquirer bank(s) connected or connectable with card network(s) for transacting with issuer(s) bank(s) and each provider have account with acquirer bank(s) and/or issuer bank(s) for automatically and/or manually transacting with each other for making and/or receiving full or partial purchase or sales payments, dues, charges, deposits, installments, commissions, sharing of revenues, transaction fees, interests, discounts, cash backs, redeem fixed or transferable points, interchange fees, monthly fees, membership fees, services fees, application fees, advertisements charges and other types of payments including Late payments or overdue payments, Charges that result in exceeding the credit limit on the card, Returned cheque fees or payment processing fees (e.g. phone payment fee), Cash advances and convenience cheques, Transactions in a foreign currency, Membership fees (annual or monthly), Exchange rate loading fees.

In another embodiment PS cards are in the form of general or normal or standard PS cards, Premium PS cards, Service PS cards, Limited Purpose PS cards, Debit PS cards, Credit PS cards, Pre-paid PS cards, Secured PS Cards, Enterprise or Corporate PS cards, Reward PS Cards, Specialty PS Cards, Category specific PS cards like Tours & Travel PS cards, entertainment PS cards, Group(s) or multi users or multi members PS cards, City or National or International PS cards, Employee PS cards, Poor People PS cards, Sponsored PS cards, Free PS cards, Customize or Dynamic Cards, Student PS cards, Health PS cards, and other types of PS cards devise based on locations, places, age range, income range, interest, qualification, gender, preferences, types of activities, actions, events, senses, transactions, workflow, process, procedures, tasks, projects, customize requirements or requests specific, day to day general requirements, enterprise or industry or field or company or shop or origination or work or manufacturer or professional types, brand(s) or categories of brand(s) specific PS card(s).

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 shows the illustrative preferred embodiment of on an dynamic, customized and/or social products & services credit & debit card and/or Credit & debit card mediated & billed e-commerce & marketing of the present invention;

DETAILED DESCRIPTION OF THE DRAWINGS

The present invention will now be described more fully with reference to the Figures in which the preferred embodiment of the present invention is shown. The subject matter of this disclosure may, however, be embodied in many different forms and should not be construed as being limited to the embodiment set forth herein.

In one embodiment Figure 1 describes that, issuer(s) or group(s) of issuers 115 and/or card network(s) 120 and/or partner(s) or associate(s) or affiliate(s) 140 and/or 3rd parties service providers 160 can develop or establish or integrate or host or provide or mange one or more web sites, network(s), application(s), service(s) and provide dedicated smart devices 130 for enabling payment network(s) or card mediated & billed products & services retailing, selling and e-commerce & marketing platform, services, systems and networks shown in Figure 1. Issuer(s) 115 can manage own and/or partnership with 3rd parties service provider(s) or partner(s) or associate(s) or affiliate(s) 140 and/or card network(s) 120 for fully or partly managing payment network(s) or card mediated managed & billed e-commerce & retailing services or selling of products and services and e-commerce of products and services via PS card and card network(s) including providing web site(s) 130 for enabling providers of products & services 150 to apply for verification & registration, register, provide profile details & partnership agreements, terms, conditions, percentage of sharing of revenue and open account(s) with issuer(s) 115, applying to authorize, approve, register, store, index, format, process and list one or more or updated product(s) or service(s) or brand(s) or group(s) of categorized products and/or services with one or more web sites, networks, applications, services & dedicated devices or smart devices 130 with associated details, agreements, terms, conditions, discounts, offers, gifts, credit limits, installments, & support for available of said products & services for sell or selling or e-commerce via offline merchants or retailers 110 and/or online web site(s) or applications or smart or dedicated devices 130, wherein said one or more web sites, networks, applications, services & dedicated devices or smart devices 130 enabling to maintaining, storing, processing, presenting authorized and available products &

services details to corresponding online user(s) or card holder(s) 105 and/or merchants or offline seller or retails of products & services 110, enable to searching, matching, selecting, referring, sharing, categorizing, grouping, filtering, sorting, gifting, bookmarking, buying, selling, authoring or verifying available products & services for each card holder 105 and verifying payments limits & making associate payments, transacting, tracking, accounting, managing, trading, bidding, advertising, marketing, promoting one or more authorized products & services or types of products & services including branded products, branded services, local products, local services, deals, advertisements, applications, web services, multimedia contents. In another embodiment issuer(s) 115 and/or acquirer(s) 125 registers, opens account(s) and manage accounts & profile of partners including other issuer(s) 115 of card network(s) 120 and/or card network(s) 120 and/or 3rd parties service provider(s) and/or associate(s) or affiliate(s) 140 for crediting commissions, fees, charges and incentives. In another embodiment provider of goods & services 150 can open or establish account with acquirer(s) 125 for crediting amount of sales, installments and payments. In another embodiment issuer 115 shares revenue with one or more merchants 110, partners 140, other issuers 115, 3rd parties service providers 140, acquirers 125, card networks 120, and providers 150. In another embodiment issuer 115 can also act as merchant 110 and/or card network 120 and/or provider of card mediated & billed e-commerce, selling & marketing web site(s) or application(s) or service(s) or dedicated or smart devices 130 and/or provider of goods & services 150 and/or acquirer 125. In accordance with another embodiment card holder(s) 105 can have one or more cards of one or more issuers 115 and can purchase one or more products and/or services of one or more providers 150 from one or more of merchants 110, merchants 110 can have one or more account(s) with one or more acquirer(s) 125. In another embodiment two or more issuers 115 can collaboratively provide online e-commerce and selling products & services of providers 150 via merchants 110. In another embodiment one or more card networks 120 may have affiliation and partnership with one or more issuers 115. In another embodiment issuer 115 can provide one or more types of cards to plurality of card holders 105, issuers 115 are connected with one or more card networks 120, other issuers 115, merchants 110, acquirers 125, providers of products & services 150 and partners & 3rd parties service providers 140 for managing card mediated & billed e-commerce functions, activities, services, web sites, applications & networks. In another embodiment one or more providers 150 can collaboratively provide goods & services to one or more issuers 115 for selling products & services to cardholders 105 of one or more issuers 115 via plurality of merchants 110 and card mediated & billed e-commerce & marketing web sites 130. In another embodiment merchant 110 can accept one or more types of cards of cardholders 105 of one or more issuers 115 and have account with one or more acquirers 125. In one embodiment acquirers 125 can have accounts of plurality of merchants 110 and connected with one or more issuers 115 via one or more card networks 120 for providing and settling & clearing transactions of cardholders 105. In another embodiment card mediated & billed e-commerce & marketing web site provider(s) 130 can provide services on behalf of one or more issuers 115 for providing products & services of providers 150 to online cardholders 105 and/or via online or offline merchants 110. An yet another important embodiment, present invention is compatible with presently exists card networks 120 (e.g. Visa, MasterCard etc.), issuers 115 (Citi, HDFC credit card provider etc.), card holders 105, acquirers 125, merchants 110 and card issuer mediated, tracked, managed, traded, accounted & billed e-commerce & marketing method & system can easily implementing with presently exists card networks 120 and card issuer can easily convert or extend or merge present card of card holder to PS card and can enhancing revenue exponentially of present card issuers, card networks, acquires, merchants and providers of goods & services and also increases credit limits and various benefits of card holders or group(s) of card holders including centralize management of purchase transactions, providing preferences of products & services, activities, actions, tracking, accounting, auditing, expense management, support management, products & services related social networks, communications, collaboration & sharing or referring management, deals management and can gets discounts, installment based products & services, offers, centrally managed redeemable points, vouchers & coupons.

In another embodiment cardholders 105 can purchase allowed and available products & services from one or more card mediated & billed e-commerce & marketing service providers, web sites, applications, services, networks & smart devices 130 of one or more issuers 115 who have affiliations & partnerships with other issuers 115 and/or card networks 120 of one or more countries, currencies, languages, locations, industries, types, categories, networks, platforms, frameworks, systems and services.

In one embodiment prospective users may apply for PS Card based on details provided by user and verification of provided details including duly accomplished and signed application form, personnel or profile details, income statements or proof of income including Certificate of Employment stating hire date, position and compensation, Employment Contract, Letter of Appointment, Notice of Salary Increase, Latest Payslip/s showing one month income, Latest Credit Card Statement, Tax Return (most recent and full-year), Audited Financial statements, Proof of Identification including Passport, Driver's License, Company ID and any other qualified or authorized identities, past history of other credit cards, requirement of saving account, available details of historical purchase transactions, requirements & preferences of products & services, current loans, debts, and other Eligibility Requirements including age range, income range to issuer 115. Issuer 115 verifies, validate all submitted documents by user and allow or decline cards and if card is allowed, then issuer 115 also decide card credit limits and provide dynamic & updated list of products and services that are card holders eligible to purchase through online web site or applications or dedicated device or smart device like smart phones 130 and/or web site 130 access by via online and/or offline merchants 110 and gets additional credit limits, discounts, offers and benefits. After allowing PS card to card holder, issuer 115 sends PS card to card holder 105 which enables card holder 105 to purchase allowed and available products & services based on installments, discounts, provided offers, terms & conditions. In another embodiment card holder 105 can purchase allowed & available products & services based on credit limit of card holder 105. In another embodiment credit limit is not barriers or limits for card holders 105 to purchase allowed & available goods & services. In another embodiment card also comprise features of existing credit and/or debit card and provide credit limit for purchasing of non allowed products and services in PS card.

In another embodiment dedicated card network(s) 120 and/or dedicated server(s) 130 manages centralize card mediated managed & billed network(s) for online and/or offline e-commerce & selling service(s) and in accordance with one embodiment plurality of providers 150 centrally register, certify, list, manages products & services and provider profile & accounts including submitting products & services with terms, conditions, agreements, information about discounts, offers, installments, loans, redeemable points, vouchers, coupons, gifts, support & other services, verifying, validating, certifying, registering, ranking, insuring, rating, valuing, and listing allowed & authorized products & services for trading, retailing, e-commerce, marketing & selling via card mediated managed & billed online and/or offline e-commerce & selling service(s), web site(s), application(s), network(s), merchant(s), smart device(s) & platform(s) 130. In another embodiment plurality of issuers 115 register with and have account with centralize card mediated managed & billed network(s) 130 and can centrally access authorized, available, registered & listed products & services for enabling card holders 105 of issuers 115 to make eligible for purchasing allowed products and services based on terms, conditions, credit limits of each product and/or service and/or provider 150 of product and/or service and/or card issuer(s) 115 and/or card network(s) 120 and/or insurer(s) and/or 3rd parties or partner(s) 140 of issuer(s) 115 based on card holder 105 capacity of repayment or paying card bill, income statement and other criteria. In another embodiment plurality of cardholder 105 of plurality issuers 115 can purchase allowed, authorized & available products & services of plurality of providers 150 via centralize card mediated managed & billed online web site(s), network(s), platform(s), application(s), service(s), smart device(s) 130 and/or from plurality of online and/or offline merchants 110 via centralize card mediated managed & billed online web site(s), network(s), platform(s), application(s), service(s), smart device(s) 130. In another embodiment centralize card mediated managed & billed network(s) or server(s) 130 provide management interface(s) to providers 150, issuers 115, card holders 105, merchants 110 and other users of network(s) 140 including tracking of each product & service related purchases by card holders 105 of particular issuers 115, sells by merchants 110 to particular card holders 105 of particular issuers 115, transactions details, associate charges, commissions, payments, dues, installments, loans, discounts, redeemable points, vouchers, coupons, offers, accounting, metering and billing for cardholders 105, card networks 120, issuers 115, partners & 3rd parties service providers 140, merchants 110, acquirers 125, & providers 150, status of inventory of authorized & allowed each product & service of each provider 150, each card holder 105 & each issuer 115 which are available for buying & selling through centralize card mediated managed & billed network(s) or platform(s) 130. In another embodiment issuer 115 of card generates, updates, presents, provide and sent bills or statement to card holders 105 from centralize card mediated managed & billed web site(s) or server(s) or database(s) or web service(s) 130. In another embodiment card holder 105 can centrally manage user profile, preferences, privacy settings, accounts & making of online purchases & payments and can mange plurality types of cards from plurality of issuers 115 including one or more or multi users or multi members or group(s) of card(s) or enterprise card(s) associate purchases details, transactions, tracking & delivery status, credit limits, amounts dues, payments details, installments details, loans, available inventory for eligible products & services for purchase, redeemable points, vouchers, and coupons, social networks, applications, services, sharing, referring, referring commission, comments & ranks provided by card holder. In another embodiment issuer(s) 115 can centrally manage plurality of card holders 105 of one or more types of cards including dynamically updating list of allowed products & services of particular provider 150 eligible to purchase, duration & number of products & services of particular provider 150 eligible to purchase, associate discounts and credit limits allowed to each card holder, generating, presenting & sending bills to each card holder, tracking, authorizing, verifying credit limits and limits of name & number of products & services of named providers 150 allowed to purchase within particular duration, tracking payments, dues, installments, discounts, charges and commissions associate with each card, card holder, product, service, provider, seller and merchant.

In another embodiment one or more providers 150 including products & service providers, manufacturers, dealers, sellers, merchants, retailers, wholesalers, marketers, e-commerce service providers, portals, deals providers, advertisers, free and/or sponsored products & service providers, agents, local shops, retailers & malls and web sites can provide products & services to eligible card holder 105 including products & services provided in one or more groups, units, categories, taxonomies, ontologies, standardized templates, keywords, dynamic list(s) or dynamically adding & updating products & services in list(s) based on user's current location, place, date & time, profile & categorized survey data including country, age range, income range, interest, qualification, gender, preferences, privacy settings, activities, actions, events, senses, historical transactions, workflow, process, procedures, tasks, projects, customize requirements or requests, day to day general requirement, enterprise or industry or field or company or shop or origination or work or manufacturer or professional types, and credit limits.

In one embodiment following is the illustrated & exemplary card mediated managed & billed e-commerce & marketing transaction types and steps:

PS card holder or customer can purchase allowed products & services via online web site of card mediated managed & billed e-commerce & marketing services 130. When PS card holder 105 or customer Log-In to account, system displays authorized and available products & services to card holder 105 and enables card holder to search, match, select, and buy products, deals, applications and/or subscribe services make payments or installments for clearing bills or past purchases. PS card holder 105 or customer can also purchase authorized and available products & services via online and offline merchants or sellers or retailers or shops or malls 110. When PS card holder 105 or customer makes a purchase of available products and services, the credit card number is swiped, manually entered or transmitted via a proximity device to the credit card terminal, POS system, virtual terminal or ecommerce shopping cart. Merchant 110 can search, match, select and enters name, quantity & details of purchased products and services provided & offered by centralize card mediated e-commerce & marketing services server(s) or web site(s) 130, the terminal or PC or application or web site used by merchant 110 connects to card mediated e-commerce & marketing web site 130 for authorizing, verifying, validating the allowed & available quantity of products & service which purchaser 105 is eligible to purchase and If cardholder 105 is eligible for purchase and car holder 105 does not have to pay at the time of purchase of the products & service then card mediated e-commerce & marketing web site 130 records purchase transaction of card holder 105 at card holder's 105 online account 130 and record merchant's 110 sales transaction at online merchant account 130, so card holder 105 later billed by issuer 115 for purchase made and merchant 110 will get commission or percentage of revenue sharing of selling of products & services via card mediated e-commerce & marketing web site(s) 130 or from respective issuer 115. In one embodiment if card holder 105 have to pay minimum amount for purchase of some of the products and/or services or first installment of purchasing of some of the products and/or services and if all or part of purchases authorized the terminal then connects to acquirer bank of merchant or merchant service provider 125 for a PS card authorization. Acquirer bank 125 of merchant or merchant service provider 125 passes the PS card information to the PS card issuing bank ("CIB") 115 the cardholder 105 is relying on to fund the transaction. The CIB 115 will then perform a verification to determine if the card is valid, verify credit limits provided by issuer and/or allowable and available purchased products & services and/or if the minimum funds are available on the card holder's or customer's 105 account. If minimum funds are available, the CIB 115 will temporarily reserve those full or partial funds for the merchant 110 requesting them. After the Card Issuing Bank 115 performs its checks it sends acquirer bank 125 of merchant or merchant service provider 110 an approval number (authorization code) or a decline message. Acquirer bank 125 of merchant or merchant service provider 110 then passes the authorization code or decline message back to the PS card terminal. If the purchase was approved and/or charge was approved and depending on how merchant account is setup, the terminal will print a receipt for the customer to sign. If the charge is declined, the decline message will appear and in some cases provide an explanation for the decline (non- allowed and/or available products & services, over the credit limit of issuer bank and/or one or more products and/or services and/or provider and/or insurer associated over the credit limit, etc.). In one embodiment merchant 110 gets products & service from providers 150 based on installment or discount or at no cost for selling via card mediated managed & billed e-commerce & marketing network(s) or web site (s) or service(s) or platform(s) 130 and gets commission on installment of each product sold and/or service subscribed by card holder or consumer 105. In another embodiment merchant 110 authorize, verify card of card holders 105 and books orders of purchased products & services and then purchased products & services are directly provided by providers and/or wholesalers and/or e-commerce & marketing site and/or other sources 150 via courier & postal services to card holders 105 and merchant 110 gets commission on each order. In another embodiment card holder 105 charged first installment of each purchased products and/or services and/or charged minimum amount for each purchased products and/or services and/or not charged at all for purchasing of allowed and available goods & services at the time of purchase was made but charge via monthly statement of PS card including installment of each purchased product & service and merchant 110 will get commission based on total amount of installments of purchased goods & services sold via merchant 110. In another embodiment card holder 105 charged fully for purchased products & services and charges are bear or provided by 3rd parties loans or fund providers 140 based on installments of loans and sponsorships. Merchant 110 will get full payment of sold products & services. In another embodiment PS card holder 105 can purchase non- allowed products & services via regular or current feature available on credit cards i.e. purchase via credit card based on allowed credit limits of credit card. In one embodiment merchant 110 can "settle" or "batch out" terminal to begin the final process of capturing all of days

PS & Credit card authorizations. Once the settlement process is initiated the funds are transferred from the card issuing bank 115 to merchant acquiring bank 125 in a process called "interchange" and then the final transfer is from merchant acquiring bank 125 directly to merchant's business checking account 125 through an electronic funds transfer (EFT). In another embodiment merchant(s) 110 can gets payments, dues, discounts, incentives and commission of selling of products & services from plurality of issuers 115 of PS card and/or PS & credit cards and/or providers of products & services 150 and/or card network(s) 120 and/or partners or 3rd parties service providers 140 and/or card mediated e-commerce & marketing service web site(s) or platform(s) or network(s) 130. In another embodiment merchant 110 have separate shop or department or automated selling or vending device or product and/or swipe & take luxury product(s) and/or service via product(s) and/or service kit associated or attached swipe device (e.g. Sqare device) or selling center or can separately presents in showcase products & services which are available to sell via card mediated ecommerce network(s) 130, so PS card holders 105 or customers can easily identified products & services available via card mediated ecommerce network(s) 130. In another embodiment merchant(s) 110 provide separate or dedicated terminal to PS card holders 105 or customers for checking or identifying products & services allowed to PS card holder 105 or customer and available at merchant's shop or selling center. In another embodiment PS card is in the form of normal credit card, smart card, mobile smart card and any other next generation smart card or device. In another embodiment merchant 110 can use dedicated device(s), or PC or tablet PC or smart phones or any other smart device(s) connected with card swipe device and/or via internet or other communication medium or interfaces to access card mediated e-commerce & marketing network(s), service(s) & platform(s) via online web site(s), and/or web service(s) and/or smart client applications 130.

In another embodiment one or more additional features, modules, components, applications, application features, services, social networks, user activities may integrate with card mediated e-commerce, retailing, advertisements, & marketing web site(s), network(s), platform(s), application(s), service(s) & smart devices 130 for enhancing features & scope of global card mediated e-commerce network(s). For example global card mediated e-commerce & marketing network(s) 130 may integrate various types of e-commerce, deals, advertisements, marketing & promotion features, insurance & loans services, communication channels, collaborations, hosting services, small business services including shopping cart, inventory management, payment processing service, order management, shipping, web site development, customer support & other services, search engines, email services, yellow pages & directories, social networks, jobs, recruitment services, card holders management, profile and account management, customer relationships management, expense management, products & services inventory management, merchant management, Card Resource Planning (CRP) and any other types of online services.

Many changes and modifications will occur to those skilled in the art upon studying this description. All such changes and modifications which are within the spirit of the invention are intended to be included within the scope of the claims.

I Claim:

1. A method of card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) comprising:
    - enabling provider of goods & services to list one or more products and/or services at card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s);
    - enable card issuer(s) of card network(s) to issue products & services (PS) card(s) to card holders, wherein said products & services (PS) card(s) enabling card holders to purchase allowed & available products & services to card holder(s) from or via card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or associate merchants; and
    - tracking, calculating, making, updating, processing and storing transactions & transactions details associate with cardholders and/or merchants and/or issuers and/or acquirers and/or card networks and/or providers and/or partners and/or 3rd parties service providers including purchase, sells, payments, debiting and/or crediting with accounts, deposits, commissions, dues, installments, discounts, transaction fees and other charges at card network(s) integrated or managed or mediated e-commerce & marketing server(s).

2. The method according to claim 1, wherein card network(s) comprising global card network(s), issuer & group of issuers network(s), Partners & 3rd parties service providers of global card network(s) and issuer & group of issuers network(s).

3. The method according to claim 1, wherein enabling providers to submit list products & services at card network(s) mediated e-commerce server(s) or web site(s) for listing at card network(s) mediated e-commerce server(s) or web site(s).

4. The method according to claim 3, wherein maintaining each product and/or service associated description, profile, updated ranks & comments, metadata, price, subscription charges & subscription models, discount, dynamic rules, terms, & conditions of deals including if number of user buys products within particular duration then deal is attained otherwise fail, if particular number of buyers buys products and/or services within particular duration via card network(s) mediated e-commerce server(s) or web site(s) then deal is attained otherwise deal fails & any other dynamic rules based deals, trading, & e-commerce, number of and amount of installments, offers, redeemable points, bonus, vouchers, coupons, cash backs, commission offered to merchants, commission offered to issuer(s), number of products allowed to each or all issuer(s), number of products allowed to sell via card network(s) mediated e-commerce server(s) or web site(s), details and number

of products sold to card holders, sales transaction details by merchants and/or directly via card network(s) mediated e-commerce server(s) or web site(s), purchase transaction details of card holders, commission, fees & charges dues for issuer(s) or partners of issuer(s), card network(s) and merchant(s), list of cardholders allowed to purchase products & services via card network(s) mediated e-commerce server(s) or web site(s), list of issuers where products & services are listed, hit statistics, bookmarks, associate communications, user generated contents, groups, social networks, & services.

5. The method according to claim 1, wherein enabling card issuer(s) to issue card(s) with associated dynamically allowable and authorized list(s) of products & services of one or more products & services providers and number of allowable and authorized products & services one or more or group(s) or matched or particular or each cardholder eligible to purchase within particular duration based on each product and/or service associated one or more terms, conditions, agreements, amount of each installment, number of installments, discounts, offers, redeemable points, bonus, vouchers, coupons.

6. The method according to claim 5, wherein said allowable and authorized list(s) of products & services and number of allowable and authorized products & services of one or more products & services providers are dynamic and updatable.

7. The method according to claim 6, wherein dynamic and updatable list(s) are updated based on updated offers from existing or new providers & advertisers of products & services, dynamically adding & updating products & services in list(s) based on user's current location, place, date & time, profile & categorized survey data including country, age range, income range, interest, qualification, gender, preferences, privacy settings, activities, actions, events, senses, historical transactions, workflow, process, procedures, tasks, projects, customize requirements or requests, day to day general requirement, enterprise or industry or field or company or shop or origination or work or manufacturer or professional types, and credit limits.

8. The method according to claim 1, wherein providing card account statement or bills to each card holder within particular duration range, wherein card account statement comprising card holder account number, name, address, billing period, statement data, payment due date, current amount due, minimum amount due, balance summary including previous balance, payment received, new purchase, cash advance, finance charges, credit line, credit available, new balance, minimum payment due, reward summary including redeemable points, vouchers, coupons, gifts & various schemes & offers, the total purchases undertaken with the card, each purchased or subscribed product and/or service name, details, numbers or quantity, amount, current installment amount, total number of installment, amount & number of installments paid, name & number of products and/or services available for purchase, name, details & number of new products & services of products & services providers allowed or dynamically added or updated to card allowing for

purchase, any outstanding fees, and the total amount owed for all and/or each or group(s) of purchased product(s) and/or service(s) with details, reference number; transaction date, amount of purchase, related minimum dues and total number of installments, each installment amount.

9. The method according to claim 1, wherein enabling card holders of one or more issuers to search, match, select and purchase one or more allowable, authorized & available products & services of one or more products & services providers of one or more country or location & currency of practice from one or more merchants and/or from one or more or central card mediated e-commerce web site(s).

10. The method according to claim 1, wherein enabling plurality of merchants including online and/or offline merchants, sellers, web sites, 3rd parties e-commerce, auctions, deals, search web sites, applications, services, smart devices & networks to accept one or more types of cards of one or more issuers for authorizing & verifying allowable, authorized & available products and services and/or allowed total credit limits and/or allowed credit limits for each product and/or service, transacting, providing, offering, sending via courier, trading, selling, getting commission & charges, retailing, e-commerce of products and/or services which are allowed, authorized and available for purchase to each card holder of each issuer.

11. The method according to claim 1, wherein enabling cardholders to create one or more groups, social networks, communication channels based on allowable & authorized products & services, purchased products & services, bookmarked products & services, accepting offers of deals, location, activities, types of business, similar profile data, activities, actions, events, transactions, interests, location, place, date & time.

12. The method according to claim 1, wherein card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) can integrate with 3rd parties domains, networks, web sites, web pages, applications, objects, services, web services, databases, social networks, smart devices.

13. A method comprising:
   - enabling online and/or offline merchant(s) to register and open account with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) for accepting products & services (PS) cards of issuers;
   - receiving products & services (PS) card or card details from cardholder for making transaction of purchases of cardholder via card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s);

- verifying allowed & available products & services limits with card network(s) integrated or managed or mediated e-commerce & marketing server(s) and/or verifying credit limits with issuer of card via acquirer for fully or partially making payment for allowable and/or non-allowable products & services; and
- after verification and authorization successful, making and storing transaction(s) for allowed & available products & services purchased by cardholder with card network(s) integrated or managed or mediated e-commerce & marketing server(s).

14. The method according to claim 13, wherein enabling merchant(s) to mange & tracks accounts, profile(s), details of sells and purchase transactions, orders, bills, inventory, deposits, payments, commissions, charges, dues, fees, offers installments, discounts, and incentives.

15. A method comprising:
    - enabling cardholder(s) to register and open account with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s); and
    - enabling cardholder(s) to search, match, select, manage and purchase allowed & available products & services via card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or merchants.

16. The method according to claim 15, wherein enabling card holder to mange one or more cards of one or more issuers.

17. The method according to claim 15, wherein enabling card holder to purchase one or more allowed, authorized & available products and services from card mediated e-commerce web site(s) and/or one or more online and/or offline merchants of one or more country and practice in one or more currency.

18. The method according to claim 15, wherein enabling card holder to transfer, share, trade, re-sell one or more allowed, authorized & available products and services to other card holders.

19. A method comprising:
    - enabling card issuer(s) to register and/or open account with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s);
    - enabling card issuer(s) to make limits of allowed products & services for each cardholder(s) from issuer allowed list of products & services maintained or stored at card network(s) integrated or managed or mediated e-commerce & marketing

service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s); and

- enable card issuer(s) of card network(s) to issue products & services (PS) card(s) to card holders, wherein said products & services (PS) card(s) enabling card holders to purchase allowed & available products & services to card holder(s) from card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or associate merchants.

20. The method according to claim 19, wherein enabling card issuers to collaboratively provide one or more types of cards to users.

21. The method according to claim 19, wherein enabling card issuers dynamically mange and update allowable and authorized products and service for each cardholder.

22. The method according to claim 19, wherein enabling card issuer and/or group of card issuers and/or partner(s) of card issuer(s) to manage card mediated e-commerce web site(s), network(s), service(s), application(s) & smart device(s) for related or associated cardholders.

23. The method according to claim 19, wherein enabling card issuer to track, manage and clear or settle transactions, payments , dues, bills, installments, charges, fees, offers, bonus, points, deposits, discounts associate with or transactions among card holders and/or merchants and/or providers and/or partners and/or acquirers of merchants and/or card network(s) and/or other issuers and/or 3rd parties service providers and/or provider of or integrator of full or partial card mediated e-commerce web sites, applications, services, databases, web services, smart devices, networks and social networks.

24. A method comprising:

- enabling card network(s) to integrate card mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) with card network(s);
- enabling provider of goods & services to list one or more products and/or services at card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s)
- enabling card issuer(s) to register with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) for issuing products & services (PS) cards to cardholders and registering account of cardholder with issuer, wherein said products & services (PS) card(s) enabling card holders to purchase allowed & available products & services to card holder(s) from card

network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or associate merchants;

- enabling merchant(s) to register with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) for accepting products & services (PS) cards of issuers;
- verifying allowed & available products & services limits with card network(s) integrated or managed or mediated e-commerce & marketing server(s) and/or verifying credit limits with issuer of card;
- after verification and authorization successful, making and storing transaction(s) for allowed & available products & services purchased by cardholder with card network(s) integrated or managed or mediated e-commerce & marketing server(s); and
- tracking, calculating, making, updating, processing and storing transactions & transactions details associate with cardholders and/or merchants and/or issuers and/or acquirers and/or card networks and/or providers and/or partners and/or 3rd parties service providers including purchase, sells, payments, debiting and/or crediting with accounts, deposits, commissions, dues, installments, discounts, transaction fees and other charges at card network(s) integrated or managed or mediated e-commerce & marketing server(s).

25. A system of card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s), wherein system comprises:
    - enable provider of goods & services to list one or more products and/or services at card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s);
    - enable card issuer(s) of card network(s) to issue products & services (PS) card(s) to card holders, wherein said products & services (PS) card(s) enables card holders to purchase allowed & available products & services to card holder(s) from or via card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or associate merchants; and
    - track, calculate, make, update, process and store transactions & transactions details associate with cardholders and/or merchants and/or issuers and/or acquirers and/or card networks and/or providers and/or partners and/or 3rd parties service providers including purchase, sells, payments, debit and/or credit with accounts, deposits, commissions, dues, installments, discounts, transaction fees and other charges at card network(s) integrated or managed or mediated e-commerce & marketing server(s).

26. The system according to claim 25, wherein card network(s) comprises global card network(s), issuer & group of issuers network(s), Partners & 3rd parties service providers of global card network(s) and issuer & group of issuers network(s).

27. The system according to claim 25, wherein enable providers to submit list products & services at card network(s) mediated e-commerce server(s) or web site(s) for listing at card network(s) mediated e-commerce server(s) or web site(s).

28. The system according to claim 27, wherein maintain each product and/or service associated description, profile, updated ranks & comments, metadata, price, subscription charges & subscription models, discount, dynamic rules, terms, & conditions of deals including if number of user buys products within particular duration then deal is attained otherwise fail, if particular number of buyers buys products and/or services within particular duration via card network(s) mediated e-commerce server(s) or web site(s) then deal is attained otherwise deal fails & any other dynamic rules based deals, trading, & e-commerce, number of and amount of installments, offers, redeemable points, bonus, vouchers, coupons, cash backs, commission offered to merchants, commission offered to issuer(s), number of products allowed to each or all issuer(s), number of products allowed to sell via card network(s) mediated e-commerce server(s) or web site(s), details and number of products sold to card holders, sales transaction details by merchants and/or directly via card network(s) mediated e-commerce server(s) or web site(s), purchase transaction details of card holders, commission, fees & charges dues for issuer(s) or partners of issuer(s), card network(s) and merchant(s), list of cardholders allowed to purchase products & services via card network(s) mediated e-commerce server(s) or web site(s), list of issuers where products & services are listed, hit statistics, bookmarks, associate communications, user generated contents, groups, social networks, & services.

29. The system according to claim 25, wherein enable card issuer(s) to issue card(s) with associated dynamically allowable and authorized list(s) of products & services of one or more products & services providers and number of allowable and authorized products & services one or more or group(s) or matched or particular or each cardholder eligible to purchase within particular duration based on each product and/or service associated one or more terms, conditions, agreements, amount of each installment, number of installments, discounts, offers, redeemable points, bonus, vouchers, coupons.

30. The system according to claim 29, wherein said allowable and authorized list(s) of products & services and number of allowable and authorized products & services of one or more products & services providers are dynamic and updatable.

31. The system according to claim 30, wherein enable to update dynamic and updatable list(s) based on updated offers from existing or new providers & advertisers of products &

services, dynamically add & update products & services in list(s) based on user's current location, place, date & time, profile & categorized survey data including country, age range, income range, interest, qualification, gender, preferences, privacy settings, activities, actions, events, senses, historical transactions, workflow, process, procedures, tasks, projects, customize requirements or requests, day to day general requirement, enterprise or industry or field or company or shop or origination or work or manufacturer or professional types, and credit limits.

32. The system according to claim 25, wherein provide card account statement or bills to each card holder within particular duration range, wherein card account statement comprises card holder account number, name, address, billing period, statement data, payment due date, current amount due, minimum amount due, balance summary including previous balance, payment received, new purchase, cash advance, finance charges, credit line, credit available, new balance, minimum payment due, reward summary including redeemable points, vouchers, coupons, gifts & various schemes & offers, the total purchases undertaken with the card, each purchased or subscribed product and/or service name, details, numbers or quantity, amount, current installment amount, total number of installment, amount & number of installments paid, name & number of products and/or services available for purchase, name, details & number of new products & services of products & services providers allowed or dynamically added or updated to card allowing for purchase, any outstanding fees, and the total amount owed for all and/or each or group(s) of purchased product(s) and/or service(s) with details, reference number, transaction date, amount of purchase, related minimum dues and total number of installments, each installment amount.

33. The system according to claim 25, wherein enable card holders of one or more issuers to search, match, select and purchase one or more allowable, authorized & available products & services of one or more products & services providers of one or more country or location & currency of practice from one or more merchants and/or from one or more or central card mediated e-commerce web site(s).

34. The system according to claim 25, wherein enable plurality of merchants including online and/or offline merchants, sellers, web sites, 3rd parties e-commerce, auctions, deals, search web sites, applications, services, smart devices & networks to accept one or more types of cards of one or more issuers for authorizing & verifying allowable, authorized & available products and services and/or allowed total credit limits and/or allowed credit limits for each product and/or service, transacting, providing, offering, sending via courier, trading, selling, getting commission & charges, retailing, e-commerce of products and/or services which are allowed, authorized and available for purchase to each card holder of each issuer.

35. The system according to claim 25, wherein enable cardholders to create one or more groups, social networks, communication channels based on allowable & authorized

products & services, purchased products & services, bookmarked products & services, accepting offers of deals, location, activities, types of business, similar profile data, activities, actions, events, transactions, interests, location, place, date & time.

36. The system according to claim 25, wherein card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) can integrate with 3rd parties domains, networks, web sites, web pages, applications, objects, services, web services, databases, social networks, smart devices.

37. A system comprises:
  - enable online and/or offline merchant(s) to register and open account with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) for accepting products & services (PS) cards of issuers;
  - receive products & services (PS) card or card details from cardholder for making transaction of purchases of cardholder via card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s);
  - verify allowed & available products & services limits with card network(s) integrated or managed or mediated e-commerce & marketing server(s) and/or verifying credit limits with issuer of card via acquirer for fully or partially making payment for allowable and/or non-allowable products & services; and
  - after verification and authorization successful, making and storing transaction(s) for allowed & available products & services purchased by cardholder with card network(s) integrated or managed or mediated e-commerce & marketing server(s).

38. The system according to claim 37, wherein enable merchant(s) to mange & tracks accounts, profile(s), sells and purchase transactions details, orders, bills, inventory, deposits, payments, commissions, charges, dues, fees, offers installments, discounts, and incentives.

39. A system comprises:
  - enable cardholder(s) to register and open account with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s); and
  - enable cardholder(s) to search, match, select, manage and purchase allowed & available products & services via card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or merchants.

40. The system according to claim 39, wherein enable card holder to mange one or more cards of one or more issuers.

41. The system according to claim 39, wherein enable card holder to purchase one or more allowed, authorized & available products and services from card mediated e-commerce web site(s) and/or one or more online and/or offline merchants of one or more country and practice in one or more currency.

42. The system according to claim 39, wherein enable card holder to transfer, share, trade, re-sell one or more allowed, authorized & available products and services to other card holders.

43. A system comprises:
   - enable card issuer(s) to register and/or open account with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s);
   - enable card issuer(s) to make limits of allowed products & services for each cardholder(s) from issuer allowed list of products & services maintained or stored at card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s); and
   - enable card issuer(s) of card network(s) to issue products & services (PS) card(s) to card holders, wherein said products & services (PS) card(s) enabling card holders to purchase allowed & available products & services to card holder(s) from card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or associate merchants.

44. The system according to claim 43, wherein enable card issuers to collaboratively provide one or more types of cards to users.

45. The system according to claim 43, wherein enable card issuers dynamically mange and update allowable and authorized products and service for each cardholder.

46. The system according to claim 43, wherein enable card issuer and/or group of card issuers and/or partner(s) of card issuer(s) to manage card mediated e-commerce web site(s), network(s), service(s), application(s) & smart device(s) for related or associated cardholders.

47. The system according to claim 43, wherein enable card issuer to track, manage and clear or settle transactions, payments , dues, bills, installments, charges, fees, offers, bonus, points, deposits, discounts associate with or transactions among card holders and/or

merchants and/or providers and/or partners and/or acquirers of merchants and/or card network(s) and/or other issuers and/or 3rd parties service providers and/or provider of or integrator of full or partial card mediated e-commerce web sites, applications, services, databases, web services, smart devices, networks and social networks.

48. A system comprises:

- enable card network(s) to integrate card mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) with card network(s);
- enable provider of goods & services to list one or more products and/or services at card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s)
- enable card issuer(s) to register with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) for issuing products & services (PS) cards to cardholders and registering account of cardholder with issuer, wherein said products & services (PS) card(s) enabling card holders to purchase allowed & available products & services to card holder(s) from card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) and/or associate merchants;
- enable merchant(s) to register with card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) for accepting products & services (PS) cards of issuers;
- verify allowed & available products & services limits with card network(s) integrated or managed or mediated e-commerce & marketing server(s) and/or verifying credit limits with issuer of card;
- after verification and authorization successful, making and storing transaction(s) for allowed & available products & services purchased by cardholder with card network(s) integrated or managed or mediated e-commerce & marketing server(s); and
- track, calculate, make, update, process and store transactions & transactions details associate with cardholders and/or merchants and/or issuers and/or acquirers and/or card networks and/or providers and/or partners and/or 3rd parties service providers including purchase, sells, payments, debiting and/or crediting with accounts, deposits, commissions, dues, installments, discounts, transaction fees and other charges at card network(s) integrated or managed or mediated e-commerce & marketing server(s).

49. The system according to claim 48, wherein card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) can integrate with 3rd parties domains, networks, web sites, web pages, applications, objects, services, web services, databases, social networks, smart devices.

50. A system comprises:
    - maintain, stores, processes and tracks accounts, transactions, details of transactions and profiles, details, associate data & metadata, privacy settings, presences of issuers, card holders, merchants, products, services and providers of products and/or services;
    - interface is configured to enable provider(s) to submit and/or certify and/or verify and/or register list one or more products and/or services at card mediated e-commerce web site(s) or network(s) and manage purchase transactions, sells, instilments & credit limits associate with each offered product and/or services, number of total products and/or service available within particular duration range for particular or all or number of issuers, statistics, updates, deposits, payments, revenues, dues, commissions, fees, redeemable points, bonus, vouchers, coupons;
    - interface is configured to enable issuer(s) and/or card network(s) and/or provider of card mediated e-commerce web site(s) or service(s) to register, verify, validate, certify, open accounts for card holders, providers and merchants, verify and issue card(s) and dynamically allowed and authorized list(s) and numbers of products & services to purchase, sending or presenting updated account statement or bills to card holder, manage transactions associate with sells, purchases, payments, commissions, discounts, deposits, fees, dues, charges related to or among card holders and/or merchants and/or card network(s) and/or other issuers and/or partners and/or service providers and/or providers of products and/or services;
    - interface is configured to enable card holder(s) to manage one or more cards of one or more issuers, manage one or more accounts of multi user cards including update securities policies, creating accounts, authorization of purchasing of one or more products & services, amount of purchases and privacy settings for each created account, search, match, select, manage, bookmark, purchase one or more allowed, authorized or non-allowed products and/or services of providers, view purchase transaction details, bills, manage payments, installments, dues, charges, transaction fees, interests, redeemable points, bonus, vouchers, coupons, deposits, loans, insurance, update profile, privacy settings & preferences, provide comments & ranks, create or join groups, social networks, communication channels; and
    - interface is configured to enable merchant(s) to register with issuer and/or card mediated e-commerce web site(s) network(s) or service(s), authorize & verify allowable, authorized and available products & services purchased by card holder, verify credit limits associate with card, make transaction for card holders, record details of provided products and/or services, manage transactions related to selling

of products and services to card holders of various issuers, view updated sells, commissions & charges related to each issuers and/or card network(s) and/or provides and/or card holders, manage purchase from providers including payments, installments, dues.

51. The system according to claim 50, wherein card network(s) integrated or managed or mediated e-commerce & marketing service(s), server(s), web site(s), application(s), database(s), network(s) & smart device(s) can integrate with 3rd parties domains, networks, web sites, web pages, applications, objects, services, web services, databases, social networks, smart devices.

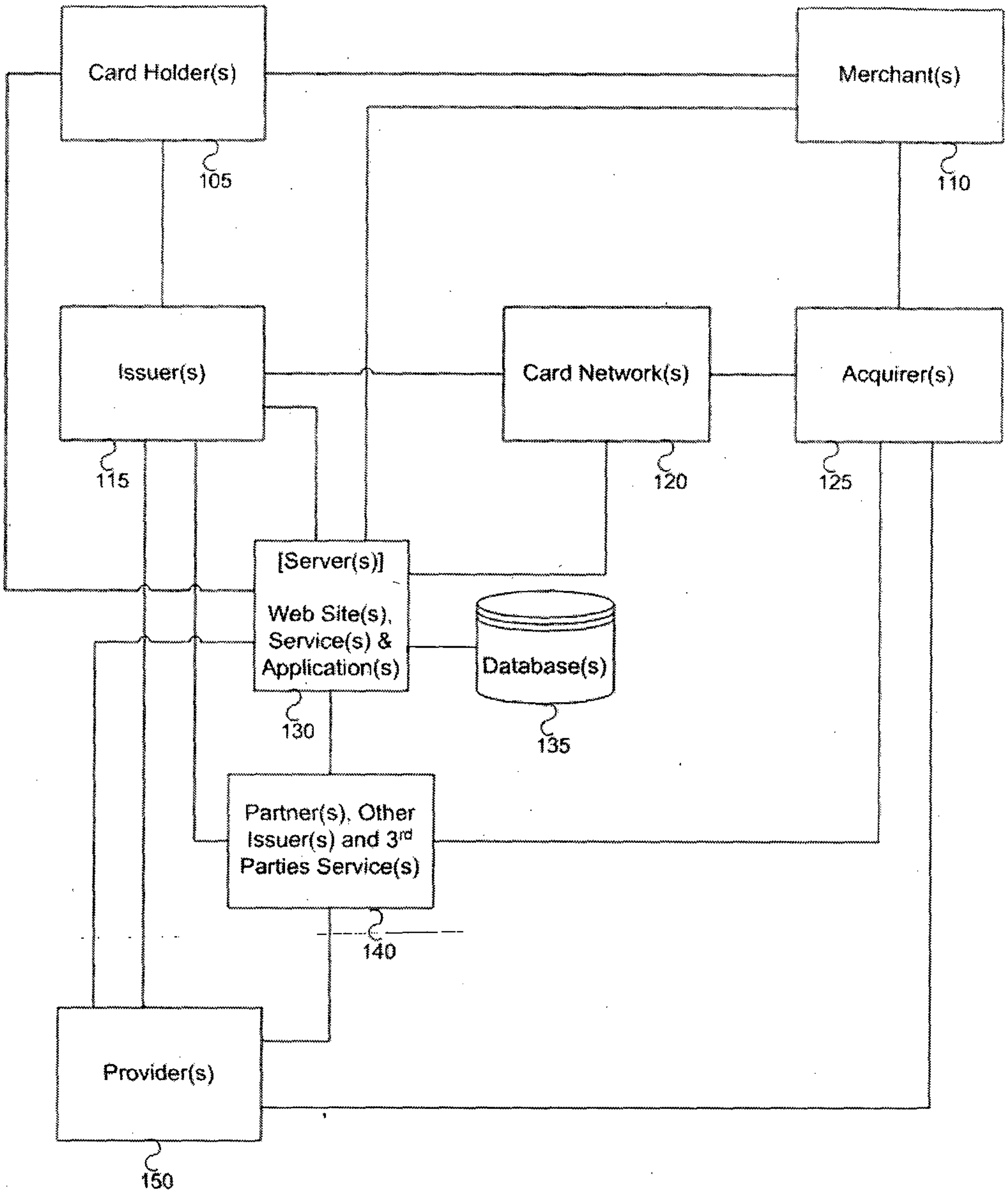
Card Holder(s)
105
Merchant(s)
110
Issuer(s)
115
Card Network(s)
120
Acquirer(s)
125
[Server(s)]
Web Site(s), Service(s) & Application(s)
130
Database(s)
135
Partner(s), Other Issuer(s) and 3rd Parties Service(s)
140
Provider(s)
150

Figure 1