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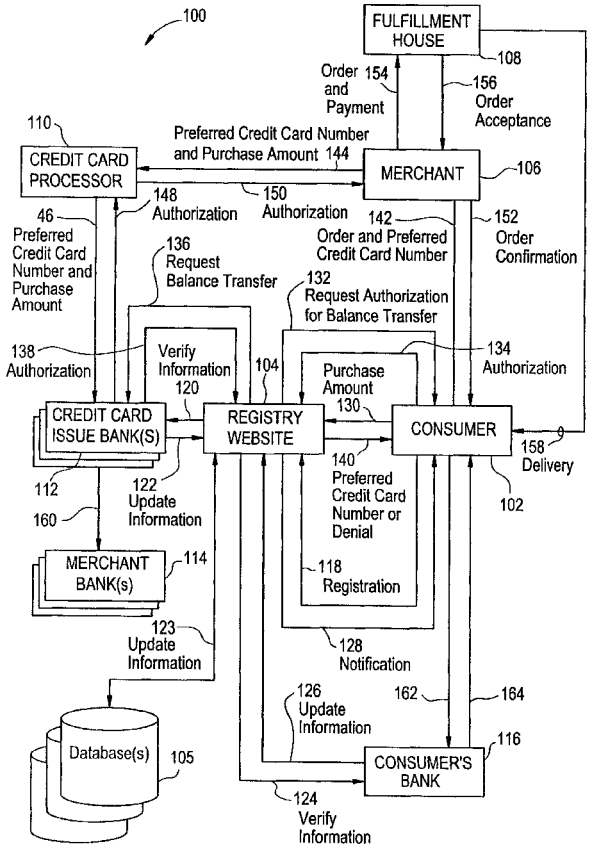
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(54) Title: METHOD AND SYSTEM FOR MAXIMIZING CREDIT CARD PURCHASING POWER AND MINIMIZING INTEREST COSTS OVER THE INTERNET



(57) Abstract: A system and method for facilitating an electronic commerce transaction by a consumer is presented. The system involves acquiring a purchase amount for an Ecommerce transaction between a consumer (102) and an Internet shopping portal (106); querying each of a plurality of consumer accounts for associated financial information from issuing banks (112) and consumer's banks (116); evaluating the associated financial information obtained for each of the plurality of consumer accounts and facilitating a selection of one or more accounts based on the evaluation step to enable the consumer to complete the Ecommerce transaction. A Registry Website (104) will notify consumer (104) that the consumer may be authorized to merge foregoing accounts sufficient to cover the entered purchase amount.

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