METHOD AND SYSTEM FOR EFFICIENTLY PROVIDING ELECTRONIC COMMERCE THROUGH ASSESSMENT REQUEST BY SELECTION OF ITEMS AND COMBINATION ASSESSMENT RESPONSE IN ON-LINE MARKET

CROSS-REFERENCE TO RELATED APPLICATION

This application claims the benefit of Korean Patent Application No. 2008-0047412 which was filed on May 22, 2008, which are hereby incorporated by reference as if fully set forth herein.

BACKGROUND

1. FIELD

The present invention relates to a method and system for brokering transactions of goods via a medium such as the Internet, and more particularly, to a method and system for providing electronic commerce in which a goods transaction brokering server enables a buyer to request an assessment by selecting some of assessment items registered by a seller using cash points on the condition that the cash points are returned upon purchase/payment, and to select one of various assessments suggested by the seller in response to the request and perform payment, in which the assessments from the seller are managed in a database and used as information for a purchase request including goods description and price, instead of using a simple marketplace operating scheme in which goods are delivered by selecting the goods and paying a price of the goods.

2. DESCRIPTION OF THE RELATED ART

Nowadays, there are many shopping malls that manage electronic commerce, such as by brokering the trading of goods or services on the Internet. The on-line shopping malls

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enable buyers to conveniently purchase a variety of goods or services registered by sellers from within their own homes.

Brokerage methods used in on-line shopping malls include a method by which buyers select and purchase goods or services for which prices and conditions are registered by sellers, and an auction or reverse-auction method. The auction is advantageous to sellers because the auction is won by a highest bidding buyer, and the reverse auction is advantageous to buyers because the reverse auction is won by a lowest bidding seller. Accordingly, the auction is not conducive to transactions at prices and conditions that are advantageous to buyers and thus it is not easy to induce many buyers to bid. Meanwhile, the reverse auction is not conducive to transactions at prices and conditions that are advantageous to sellers and thus it is not easy to induce many sellers to bid.

A combination of the auction and the reverse auction is being used to overcome their shortcomings. For example, a buyer can negotiate for a different price or conditions than suggested by a seller and purchase goods at the resulting price and conditions. When the negotiation is unsuccessful, the buyer can attempt to negotiate with other sellers for purchase of desired goods. However, the negotiation-based electronic commerce is limited due to an interest between a buyer desiring discount and a seller desiring higher price.

In addition, there is also a method in which a plurality of sellers respond to an assessment from a buyer, who selects the sellers one by one for negotiation. However, the assessment bidding scheme wastes only indirect cost for a purchase process and a selling process when price and conditions are not smoothly negotiated between a buyer and a seller.

Accordingly, there is a need for an on-line marketplace that allows a buyer and a seller to advantageously use electronic commerce at no extra charge through various appropriate assessments.

SUMMARY

The present invention is directed to a method and system for providing electronic commerce that enable a buyer to request an assessment based on information (e.g., previously registered goods may be a portion of assessment selection information, or options for overcoming a minor difference of goods rather than a price may be assessment selection information) registered by a seller to allow the buyer to select items in requesting the assessment and to select a desired assessment from a corresponding assessment and related assessments from the seller, pay a price of goods, and receive delivered goods, thereby diversifying markets, providing strategic assessments for sale induction, acquiring more seller members in open markets, and fostering widespread electronic commerce.

The present invention is also directed to a method and system for providing electronic commerce in which an assessment request and selection require reserve cash, mileage, stamps, coupons, or other cash points of a buyer, which are returned upon purchase/payment, such that only potential buyers can receive meaningful assessments and time and effort for unnecessary assessment response by the seller can be reduced.

The present invention is also directed to a method and system for providing electronic commerce in which assessments provided by a seller and managed in a database are used as information for a purchase request, such that the buyer can select the assessment and purchase goods based only on contents of the assessment.

According to an aspect of the present invention, there is provided a method for providing electronic commerce through an assessment request and response, the method including: receiving, from a buyer terminal, an assessment request selecting at least one of a plurality of items from assessment request information registered for an assessment request by a seller terminal; providing at least one assessment to a buyer according to an assessment response from the seller terminal; and receiving an assessment cancellation or a purchase

request in response to the at least one assessment from the buyer terminal and performing a corresponding process.

The method further may include, before receiving the assessment request, deducting cash points including at least one of transferred cash, reserve cash, mileage, a stamp, and a coupon of the buyer on the condition that the points are returned when there is no assessment response from a seller within a predetermined period or upon a request for purchase based on the assessment.

The method may further include, after performing the corresponding process, managing the assessment as an assessment goods list of a seller in a database; and providing the assessment goods list to the buyer terminal upon receipt of a request for a search form or a goods sale screen of the seller from the buyer terminal, so that an assessment is directly selected for purchase.

The receiving of the assessment request may include receiving an assessment request made by selecting option items or a purchase number item for goods or services as merchandise.

The providing of the at least one assessment may include providing an assessment including all information corresponding to the selected item, or a combination of one or more assessments including information corresponding to items excluding at least one item when a plurality of items are selected.

The providing of the at least one assessment may include: when an assessment response from the seller terminal is an automatic assessment response, automatically producing and providing the requested assessment by the seller terminal or a server connected to the seller terminal; and when the assessment response from the seller terminal is an input assessment response, providing an assessment input by the seller terminal in response to the assessment request, via the server.

The performing of the corresponding process may include receiving a purchase request using any one of a plurality of assessments provided as a list or an enumeration on one screen to the buyer terminal and performing payment, contract report to the seller, and delivery.

The method may further include performing billing and payment at an assessment price determined by the seller according to a discount rate in advance when the buyer orders a plurality of goods at one time using one assessment, or at a price determined according to a discount rate previously registered by the seller when the buyer orders a plurality of goods through several orders using a plurality of assessments before the seller delivers the goods.

According to another aspect of the present invention, there is provided a method for providing electronic commerce, including: managing at least one assessment as an assessment goods list of a seller in a database; providing the assessment goods list to a terminal upon receipt of a request for a search form or a goods sale screen of the seller from the terminal; and processing purchase requested by the terminal directly selecting any assessment from the assessment goods list.

According to still another aspect of the present invention, there is provided an on-line market system that supports electronic commerce, the system including: an assessment request manager for registering assessment request information for an assessment request including a plurality of option items received from a seller terminal, providing the assessment request information upon receipt of a request from a buyer terminal, and receiving an assessment request made by selecting at least one of the plurality of option items, from the buyer terminal; and an assessment provider for providing at least one assessment to the buyer according to an assessment response from the seller terminal in response to the assessment request, wherein the assessment request manager receives an assessment cancellation or a purchase request in response to the at least one assessment from the buyer terminal and

controls performing a corresponding process.

The system may further include a point manager for providing a content that cash points including at least one of reserve cash, mileage, a stamp, and a coupon of the buyer are deducted on the condition that the cash points are returned when there is no assessment response from a seller within a predetermined period or upon a request for purchase based on the assessment, when the assessment request manager provides the assessment request information to the buyer terminal, wherein the point manager deducts a predetermined amount of points from the cash points upon the assessment request, and returns the deducted points upon the purchase request.

The system may include: a billing processor for performing billing at an assessment price discounted in advance by the seller when the buyer orders a plurality of goods at one time using one assessment, or at a price determined according to a discount rate previously registered by the seller when the buyer orders a plurality of goods through several orders using a plurality of assessments before the seller delivers the goods; and a payment processor for performing a payment process according to the billing calculated by the billing processor.

The assessment provider may provide the assessment as a list or enumeration to the buyer terminal on one screen.

According to yet another aspect of the present invention, there is provided an on-line market system that supports electronic commerce, the system including: a database for managing at least one assessment as an assessment goods list of a seller; an assessment goods manager for providing the assessment goods list extracted from the database to a terminal upon receipt of a request for a search form or a goods sale screen of the seller from the terminal; and an assessment request manager for processing purchase requested by the terminal directly selecting any assessment from the assessment goods list.

BRIEF DESCRIPTION OF THE DRAWINGS

The above and other features and advantages of the present invention will become more apparent to those of ordinary skill in the art by describing in detail preferred exemplary embodiments thereof with reference to the attached drawings in which:

FIG. 1 illustrates an on-line market system according to an exemplary embodiment of the present invention;

FIG. 2 is a detailed block diagram illustrating an on-line market server according to an exemplary embodiment of the present invention;

FIG. 3 illustrates assessment request information suggested by each seller according to an exemplary embodiment of the present invention;

FIG. 4 illustrates an example of assessment request information registered by a seller for item selection upon a request for an assessment according to an exemplary embodiment of the present invention;

FIG. 5 illustrates an example of an assessment request list on a seller screen according to an exemplary embodiment of the present invention;

FIG. 6 illustrates a relationship between an assessment request by a buyer and an assessment response by a seller according to an exemplary embodiment of the present invention;

FIG. 7 illustrates a method by which a seller responds with various assessments according to an exemplary embodiment of the present invention;

FIG. 8 a flowchart illustrating a method for brokering a goods transaction through an assessment request and response in an on-line market system according to an exemplary embodiment of the present invention; and

FIG. 9 is a flowchart illustrating a method for brokering a goods transaction in an on-line market system using an assessment as information for a purchase request according to an

exemplary embodiment of the present invention.

DETAILED DESCRIPTION OF EXEMPLARY EMBODIMENTS

The present invention will be described more fully hereinafter with reference to the accompanying drawings, in which exemplary embodiments of the invention are shown. This invention may, however, be embodied in many different forms and should not be construed as limited to the exemplary embodiments set forth herein. Rather, these exemplary embodiments are provided so that this disclosure will be sufficiently thorough and complete to fully enable those skilled in the art to embody and practice the invention. Like reference numerals refer to like elements throughout the drawings and specification.

FIG. 1 illustrates an on-line market system 100 according to an exemplary embodiment of the present invention. Referring to FIG. 1, the on-line market system 100 according to an exemplary embodiment of the present invention may include a network 110, an on-line market server 120, a buyer terminal 130, and a seller terminal 140.

Here, the network 110 may be wired or wireless Internet. Alternatively, the network 110 may be a core network integrated with a wired public network, a wireless mobile network, or mobile Internet. The on-line market server 120 is a server that operates an on-line shopping mall over the network 110 and brokers general sale, auction, reverse auction, negotiation, and the like for goods or services between sellers and buyers. The on-line market server 120 registers a variety of goods or services of the sellers received from the seller terminal 140 over the network 110, and provides the registered goods or services to the buyer terminal 130 over the network 110, so that a buyer can purchase desired goods or services. In particular, the on-line market server 120 may also support electronic commerce through an assessment request made by the buyer selecting items for merchandise (e.g., goods or services) and a response using various assessment cards of the seller, as described below. In

this case, the assessment request deducts reserve cash points of the buyer, and assessments suggested by the seller may be used as information for a purchase request for directly purchasing the goods.

Here, the merchandise (goods or services) may include not only goods or services having general brands, but also goods such as handicrafts made at home, returned discounted goods, used goods, co-purchased goods and the like, and services intellectual or physical, such as interior construction, general construction, architecture, legal services and the like, which cannot easily be traded on-line due to properties of markets and goods or related laws.

The on-line market server 120 may also process payment for merchandise that the buyer selects from a list of merchandise, provide payment information to the seller so that the merchandise can be delivered to the buyer, and provide a location tracking service for the goods and a tracking-result inquiry service.

The buyer terminal 130 and the seller terminal 140 are generally computers, such as desktop personal computers (PCs) or notebook PCs, but are not limited thereto. For example, the buyer terminal 130 and the seller terminal 140 may be any kind of wired or wireless communication devices that can use bidirectional electronic commerce service by accessing the on-line market server 120 over the network 110. For example, the buyer terminal 130 and the seller terminal 140 may be mobile terminals such as cellular phones, Personal Communications Service (PCS) phones, or synchronous/asynchronous International Mobile Telecommunication (IMT)-2000 terminals that are in communication via wireless or mobile Internet. Alternatively, the buyer terminal 130 and the seller terminal 140 may be any wired and wireless customer electronics/communication devices having a user interface for accessing the on-line market server 120, such as palm PCs, Personal Digital Assistants (PDAs), smart phones, Wireless Application Protocol (WAP) phones, and mobile game machines (e.g., PlayStation Portable).

In particular, to support electronic commerce through an assessment request and response for merchandise, the on-line market server 120 may open the assessment request to only a plurality of verified sellers depending on a seller setting when receiving the assessment request, including the seller setting for seller designation, from the buyer terminal 130. Accordingly, the on-line market server 120 may receive assessments from the seller terminal 140 of sellers who desire to provide the goods or services in response to the assessment request, and provide the assessments to the buyer terminal 130 for brokerage of negotiation with the buyer. When an assessment request selecting at least one of a plurality of option items from assessment request information registered for an assessment request by the seller terminal 140 is received from the buyer terminal 130, at least one assessment may be provided to the buyer according to the assessment response from the seller terminal 140 in response to the assessment request. The buyer terminal 130 may confirm the assessment, and the on-line market server 120 may receive an assessment cancellation or a purchase request in response to at least one assessment from the buyer terminal 130 and perform a corresponding process. The assessment request from the buyer terminal 130 may be made based on content that cash points including at least one of transferred cash, reserve cash, mileage, a stamp, and a coupon of the buyer are deducted on the condition that the cash points are returned when there is no assessment response from a seller within a predetermined period or upon a request for purchase.

Also, the assessments from the seller terminal 140 may be managed as an assessment goods list of the seller in the database DB. Accordingly, when the buyer terminal 130 requests a search form or a goods sale screen of the seller, the on-line market server 120 may provide the assessment goods list to the buyer terminal 130 so that the buyer directly selects the assessment to purchase goods.

The on-line market server 120 that brokers electronic commerce for merchandise

enables a buyer to request an assessment based on information registered by the seller to allow the buyer to select items in requesting the assessment for desired goods or services and to select a desired assessment from a corresponding assessment and related assessments from the seller, pay a price of goods, and receive delivered goods, thereby diversifying markets, providing strategic assessments for sale induction, acquiring more seller members in open markets, and fostering widespread electronic commerce. Also, the on-line market server 120 enables on-line assessment request and selection to be available only by paying reserve cash points of the buyer on the condition that the cash points are returned upon payment. This enables only potential buyers to receive the assessments and can reduce time and effort for the seller to unnecessarily respond with assessments for negative buyers (buyers with less interest or bogus buyers). As described above, the assessments managed in the database according to an assessment from the seller may be used as information for a purchase request, such that the buyer can directly select the assessment and purchase goods based only on the assessment content without other detailed description of goods.

FIG. 2 is a detailed block diagram illustrating the on-line market server 120 according to an exemplary embodiment of the present invention. Referring to FIG. 2, the on-line market server 120 according to an exemplary embodiment of the present invention includes a controller 210, a buyer information database (DB) 211, a seller information DB 212, an assessment goods DB 213, a communication interface 220, a transaction broker 230, an assessment request manager 240, a point manager 250, an assessment provider 260, a billing processor 270, an assessment goods manager 280, and a payment processor 290.

The controller 210 is a processor for basically controlling goods registration by sellers, goods purchase by buyers, and delivery of paid goods, and for additionally performing overall control of the above components of the on-line market server 120, in order to provide electronic commerce service brokering a transaction of goods or services

between sellers and buyers. In order to support electronic commerce through an assessment request and response for merchandise according to the present invention, the controller 210 controls electronic commerce brokerage based on an assessment request including selected items of a plurality of option items received through the buyer terminal 130 and various assessments received through the seller terminal 140 in response to the assessment request. The controller 210 controls to receive assessment cancellation or purchase request responsive to the assessments from the seller, from the buyer terminal 130 and perform a relevant process. Under control of the controller 210, when the assessment request is received from the buyer terminal 130, cash points including at least one of transferred cash, reserve cash, mileage, a stamp, and a coupon are deducted, and when the buyer makes a purchase request, the cash points are returned. In addition, the controller 210 controls the assessments from the seller terminal 140 to be managed as an assessment goods list of a seller in the assessment goods DB 213, and accordingly, may broker purchase by providing the assessment goods list to the buyer terminal 130 so that the buyer directly selects the assessment when the buyer terminal 130 requests search form or a goods sale screen of the seller.

The seller terminal 140 may access the on-line market server 120 over the network 110 and use transaction brokerage service for goods or services provided by the on-line market server 120 via wired or wireless communication made by the communication interface 220. The seller may subscribe to the service provided by the on-line market server 120 using the seller terminal 140. Seller information registered by the subscribed seller, such as a seller ID, a password, contact information, prices of goods for sale, brands of goods, features of goods, and the like, is stored in the seller information DB 212. In particular, the assessment request manager 240 may receive assessment request information to be used when attempting to produce an assessment request for registered goods or services, through the seller terminal 140, and manage the assessment request information in the seller

information DB 212. A variety of assessment request information may be registered and managed according to goods or services registered as merchandise by the seller, as shown in FIG. 3. The assessment request information may be managed as several items so that a buyer can select various assessment conditions to be used for an assessment request according to features of the goods or services as illustrated in FIG. 4, instead of directly inputting the assessment conditions, for easy and efficient information exchange between the seller and the buyer. When assessment request information for goods or services whose assessment can be requested is registered, a deduction of cash points of a buyer requesting the assessment may also be registered. For example, a deduction of cash points, such as cash, mileage, a stamp, and a coupon of the buyer, which can be redeemed for cash, may be registered as money or a score, such as 1000.

The buyer terminal 130 may also access the on-line market server 120 over the network 110 and use transaction brokerage service for goods or services provided by the on-line market server 120 via wired or wireless communication made using the communication interface 220. The buyer may subscribe to the service provided by the on-line market server 120 using the buyer terminal 130. Buyer information registered by the subscribed buyer, such as a buyer ID, a password, contact information, shopping basket information, information on goods bid on, information on goods purchased by auction, information on goods being negotiated, information on paid goods, delivery information, and information on whether a decision to purchase has been made are stored in the buyer information DB 211.

In order to broker a transaction of goods or services registered by the seller as described above, the transaction broker 230 may provide the information on the goods or services for sale stored in the seller information DB 212 to the buyer terminal 130 through web pages, or may search for goods corresponding to a search key word input by the buyer

terminal 130 based on names or contents of goods and provide a list of the goods to the buyer terminal 130 through the web pages.

When the buyer selects a payment request for immediate purchase or assessment acceptance for desired goods or services, the transaction broker 230 may provide payment screen information for the seller's merchandise to the buyer terminal 130 through web pages. The buyer selects or inputs buyer-related information (e.g., a buyer name, an ID, a telephone number, etc.), payment object information, money, delivery destination, a payment method (e.g., credit card, direct deposit, real-time funds transfer, cyber money, etc.) and the like on a screen for payment displayed on the buyer terminal 130 based on payment screen information. In response to a payment request from the buyer inputting all required information on the payment screen, the payment processor 290 performs the payment via an authentication procedure using a certificate. Unless the buyer receiving the goods or services requests return or refund of the goods or services, the payment processor 290 may calculate money according to a fee policy and send the money to a seller account after being notified of approval such as a decision to purchase from the buyer terminal 130.

Meanwhile, in order to support electronic commerce through an assessment request and response for merchandise according to the present invention, the assessment request manager 240 may provide an assessment request screen including goods information and an assessment guide when the buyer terminal 130 designates goods or services for the assessment request. Assessment request information for an assessment request including a plurality of option items required for an assessment request as shown in FIG. 4 may be included on the assessment request screen of the buyer terminal 130. In this case, content may be provided: a deduction of cash points (e.g., transferred cash, reserve cash, mileage, a stamp, or a coupon of a buyer) by the point manager 250, and a condition that the deducted cash points are returned upon a purchase request. The buyer may select fields of relevant

items among a plurality of option items on the screen as shown in FIG. 4, so that content required for a desired assessment is included. For example, a buyer desiring to purchase a car may select desired items in fields of option items for goods or services as merchandise, such as a maker, a model, and an engine displacement, and also select a number in a field of a purchase number item, such as the number of cars, as illustrated in FIG. 4. When items required for the assessment are all selected, the buyer may click on an 'assessment request' tag through the buyer terminal 130 and transmit the assessment request including selection information. When the assessment request is received from the buyer terminal 130, the point manager 250 deducts a predetermined amount of points from the reserve cash points of the buyer. Although not shown, before clicking on the 'assessment request' tag, the buyer may select any one to be deducted among reserve cash, mileage, a stamp, and a coupon.

Although the assessment request for car purchase has been described by way of example, the seller may register and update, through the seller terminal 140, assessment request information including fields such as several option items and a purchase number item required for assessment for goods such as handicrafts made at home, returned discounted goods, used goods, co-purchased goods and the like, and services intellectual or physical, such as interior construction, general construction, architecture, legal services and the like, which cannot easily be traded on-line due to properties of markets and goods or related laws, as well as goods or services having general brands.

When necessary fields of option items in the assessment request information (option items or a purchase number item for goods or services as merchandise) are all selected and the assessment request is received from the buyer terminal 130, the assessment request manager 240 sends an assessment request including such content to a related seller, such that the seller can respond to the assessment request.

The assessment request manager 240 may provide an assessment request to the seller terminal 140 through the seller screen as shown in FIG. 5, in response to a request for the list from the seller terminal 140. In this case, the assessment request manager 240 may also provide the buyer reliability information based on the assessment history information for other goods or services, as described above (e.g., "Diamond" or +20 points), to the seller terminal 140, so that the seller can refer to such information to determine whether to participate in the assessment production (S731). For example, the seller can view the assessment request by clicking on detailed information in the buyer item displayed on the seller screen of FIG. 5. The seller may respond with an assessment produced in a predetermined form, using the seller terminal 140, by confirming the assessment request and the buyer reliability information. In addition, in response to the assessment request from the buyer terminal 130, the seller may respond so that the assessment is automatically produced on the seller screen as shown in FIG. 5. Upon receipt of the assessment response from the seller terminal 140, the assessment provider 260 may provide the buyer with at least one combination assessment, as shown in FIG. 6.

For example, the assessment provider 260 may provide the buyer with an assessment including all information corresponding to each item selected by the buyer upon an assessment request. When a plurality of items are selected by the buyer upon the assessment request, the assessment provider 260 may combine and provide one or more assessments including information corresponding to respective items excluding at least one item. For example, in FIG. 4, when there is a request for purchase of one Hyundai car, sedan, 2500cc or less, an assessment including various specifications of Hyundai Grandeur, Santafe, etc. may be provided as shown in FIG. 7. In addition, an assessment including other specifications of a KIA Mohave of similar engine displacement provided by the seller may be provided.

When the seller terminal 140 requests an automatic assessment response, the assessment provider 260 may receive and provide the assessments produced automatically and transmitted by the seller terminal 140, or the assessment provider 260 of the server 120 may automatically produce and provide the combination assessments in response to the assessment request. The assessment may be automatically produced in a predetermined format by a previously set function according to option items for goods or services as merchandise, such as maker, model, engine displacement, etc., or a purchase number item such as the number of cars. When the seller terminal 140 requests an input assessment response, combination assessments directly input by the seller according to the assessment through the seller terminal 140 may be transmitted to the server 120. The assessment provider 260 may provide combination assessments to the buyer.

In response to the assessment request from the buyer, the assessment provider 260 may provide various assessments as shown in FIG. 7 as a list or an enumeration on one screen, to the buyer terminal 130. The buyer may confirm content of each assessment and then select a desired one to request the purchase. Upon receipt of the purchase request, the point manager 250 may return the points deducted upon purchase request to the buyer, and enable the seller to deliver the contract goods or services through billing calculation by the billing processor 270, payment by the payment processor 290, and contract report to the seller by the transaction broker 230. Here, the point manager 250 may return the points deducted upon the purchase request to the buyer when there is no assessment response from a seller within a predetermined period, following the assessment request from the buyer.

The billing processor 270 may perform billing at an assessment price determined by the seller according to a discount rate in advance when the buyer orders a plurality of goods at one time using one assessment, or at a price determined according to a previously registered discount rate when the buyer orders a plurality of goods through several orders

using a plurality of assessments before the seller delivers the goods. For example, in FIG. 4, when the buyer orders a plurality of goods at one time using one assessment, an assessment price determined by the seller according to a discount rate may be charged, or when the buyer orders a plurality of goods through several orders using a plurality of assessments before the seller delivers the goods, a price determined according to a previously registered discount rate may be charged. The payment processor 290 may perform a payment process based on billing calculated by the billing processor 270.

According to the merchandise assessment request and response service in the on-line market server 120, the buyer and the seller can advantageously use electronic commerce at no extra charge, and a potential customer can be directly connected with a goods specialist at a seller side, thereby reducing the overall cost of shopping in an on-line market, including the time and effort required to perform tasks such as goods searching, comparison, determination, and the like, and guaranteeing better satisfaction and usefulness of shopping results. This fosters widespread electronic commerce for all merchandise, including goods or services that cannot easily be traded on-line due to properties of markets and goods or related laws.

Meanwhile, all the assessments provided by the assessment provider 260 as described above may be stored and managed as an assessment goods list of a seller in the assessment goods DB 213. Accordingly, when the buyer terminal 130 requests a search form or a goods sale screen of the seller, the assessment goods manager 280 may provided the assessment goods list extracted from the assessment goods DB 213 to the buyer terminal 130. For example, when a keyword is "car," the assessment goods list for confirmation of the assessments as shown in FIG. 7 may be provided in a text form (including goods description according to assessment content) or a picture form (the assessment is zoomable by clicking), or when the buyer browses in a seller's mini-shop (e.g., a goods sale page), the assessment goods list for confirmation of the assessments as shown in FIG. 7 may be

provided in a text or picture form. From the assessment goods list provided to the buyer terminal 130, the buyer may request purchase by directly selecting any one assessment and clicking on the 'purchase request' tag. Accordingly, the assessment request manager 240 enables the seller to deliver the contracted goods or services through subsequent processes, i.e., billing calculation by the billing processor 270, payment by the payment processor 290, and contract report to the seller by the transaction broker 230.

A method for brokering a goods transaction through assessment suggestion and response in the on-line market system 100 according to an exemplary embodiment of the present invention will now be described in greater detail with reference to a flowchart of FIG. 8.

First, assessment request information as shown in FIG. 4 to be used when the seller terminal 140 attempts to produce an assessment request for goods or services is registered (S810). When assessment request information for goods or services whose assessment can be requested is registered, a deduction of cash points of a buyer requesting the assessment may also be registered. For example, a deduction of cash points, such as cash, mileage, a stamp, or a coupon of the buyer, which can be redeemed for cash, may be registered as money or a score, such as 1000. The assessment request manager 240 of the on-line market server 120 may store and manage content required upon an assessment request, such as assessment request information, a point deduction, and the like in the seller information DB 212 (S811). The assessment request information may be registered and managed according to goods or services to be registered as merchandise by the seller. The assessment request information may be managed as several items so that a buyer can select various assessment conditions to be used for an assessment request according to features of the goods or services as illustrated in FIG. 4, instead of directly inputting the assessment conditions, for easy and efficient information exchange between the seller and the buyer. The option fields may be

managed with several items so that various assessment conditions for the assessment request are selected according to features of the goods or services, instead of being directly input.

Meanwhile, the buyer may access the on-line market server 120 through the buyer terminal 130 and browse various goods or services registered by the seller on-line (S820). When the buyer attempts to make an assessment request via the buyer terminal 130 while browsing (S821), the buyer may designate and select goods or services whose assessment is to be requested and request the assessment request information (S822). In this case, the assessment request manager 240 may search for the seller information DB 212 (S823) and provide an assessment request screen including the goods information and assessment guide to the buyer terminal 130 (S824). Assessment request information for an assessment request including a plurality of option items required for an assessment request as shown in FIG. 4 may be included on the assessment request screen of the buyer terminal 130. In this case, content may be provided: a deduction of cash points by the point manager 250, and a condition that the deducted cash points are returned when there is no assessment response from a seller within a predetermined period or upon a purchase request. The buyer may select fields of relevant items among a plurality of option items on the screen as shown in FIG. 4, so that content required for a desired assessment is included (S830). For example, a buyer desiring to purchase a car may select desired items in fields of option items for goods or services as merchandise, such as a maker, a model, and an engine displacement, and also select a number in a field of a purchase number item, such as the number of cars, as illustrated in FIG. 4. When all the required items are selected, the buyer may click on the 'assessment request' tag via the buyer terminal 130 and transmit the assessment request including the selection information (S831). When the assessment request is received from the buyer terminal 130, the point manager 250 deducts a predetermined amount of points from the reserve cash points of the buyer (S832). In deducting the cash points, the buyer

may select any one to be deducted among transferred cash, reserve cash, mileage, a stamp, and a coupon prior to clicking on the 'assessment request' tag.

When necessary fields of option items in the assessment request information (e.g., option items or a purchase number item for goods or services as merchandise) are all selected and the assessment request is received from the buyer terminal 130, the assessment request manager 240 delivers an the assessment request including the corresponding content to a related seller, and stores and manages the assessment request in the seller DB so that the seller can respond to the assessment request (S833).

The assessment request manager 240 may provide an assessment request to the seller terminal 140 through the seller screen as shown in FIG. 5, in response to a request for the list from the seller terminal 140. In this case, the assessment request manager 240 may also provide the buyer reliability information based on the assessment history information for other goods or services, as described above (e.g., "Diamond" or +20 points), to the seller terminal 140, so that the seller can refer to such information to determine whether to participate in the assessment production (S834). For example, when clicking on detailed information in the buyer item of the seller screen of FIG. 5, one may view the assessment request from the buyer, and the seller may confirm the assessment request and buyer reliability information, produce an assessment according to a predetermined format, and respond with the assessment through the seller terminal 140 (S840). In addition, the seller may respond with the assessment automatically produced through the seller screen as shown in FIG. 5 in response to the assessment request from the buyer terminal 130 (S840). According to the assessment response from the seller terminal 140, the assessment provider 260 may provide at least one combination assessment to the buyer that corresponds as shown in FIG. 6.

When the seller terminal 140 requests automatic assessment response, the assessment

provider 260 receives the assessments automatically produced and transmitted from the seller terminal 140 and provides the assessments, or the assessment provider 260 of the server 120 may automatically produce and provide various combination assessments as shown in FIG. 7 in response to the assessment request (S841). The assessment may be automatically produced in a predetermined format by a previously set function according to an option item or a purchase number item for goods or services as merchandise. When the seller terminal 140 requests an input assessment response, various combination assessments directly input by the seller according to the assessment through the seller terminal 140 may be transmitted to the server 120. The assessment provider 260 may provide the combination assessments to the buyer. Here, the assessment may be an assessment including all information corresponding to each item selected by the buyer upon an assessment request, or may be at least one assessment including information corresponding to respective items excluding one or more items when a plurality of items are selected by the buyer upon the assessment request. For example, in FIG. 4, when there is a request for purchase of one Hyundai car, sedan, and 2500cc or less, an assessment including various specifications of Hyundai Grandeur, Santafe, etc. may be provided as shown in FIG. 7. In addition, an assessment including other specifications of a KIA Mohave of similar engine displacement provided by the seller may be provided.

The assessments provided by the assessment provider 260 may be stored and managed in the seller information DB 212, the buyer information DB 211, and the assessment goods DB 213 (S842). The buyer may confirm, on a buyer screen, various assessments that the assessment provider 260 provides as a list or an enumeration through the screen to the buyer terminal 130 in response to the assessment request from the buyer (S843). After confirming contents of various assessments as shown in FIG. 7, the buyer may cancel the assessment (S850) or select at least one of the assessments for a purchase request (S852,

S853). No purchase request may be considered assessment cancellation. In this case, the deducted points are not returned, and repetitive bad activities can be blocked such as by reducing buyer reliability in the buyer DB (S851).

The billing processor 270 may perform billing at an assessment price determined by the seller according to a discount rate in advance when the buyer orders a plurality of goods at one time using one assessment, or at a price determined according to a previously registered discount rate when the buyer orders a plurality of goods through several orders using a plurality of assessments before the seller delivers the goods. For example, in FIG. 4, when the buyer orders a plurality of goods at one time using one assessment, an assessment price determined by the seller according to a discount rate may be charged, or when the buyer orders a plurality of goods through several orders using a plurality of assessments before the seller delivers the goods, a price determined according to a registered discount rate may be charged. The payment processor 290 may perform a payment process based on billing calculated by the billing processor 270 (S870).

After the payment is performed, the transaction broker 230 may update the content in the buyer DB, the seller information DB 212, and the like and report the contract to the seller terminal 140 (S871, S872). Also, the point manager 250 may return the points deducted upon purchase request to the buyer (S873). Here, the point manager 250 may return the points deducted upon the purchase request to the buyer when there is no assessment response from a seller within a predetermined period, e.g., within a week, following the assessment request from the buyer. After receiving the contract report on the report screen through the seller terminal 140, the seller may deliver goods or services related to the assessment to the buyer, or provide services intellectual or physical, such as interior construction or legal services to the buyer (S874). According to the merchandise assessment request and response service in the on-line market server 120, the buyer and the seller can advantageously

use electronic commerce at no extra charge, and a potential customer can be directly connected with a goods specialist at a seller side, thereby reducing the overall cost of shopping in an on-line market, including the time and effort required to perform tasks such as goods searching, comparison, determination, and the like, and guaranteeing better satisfaction and usefulness of shopping results. This fosters widespread electronic commerce for all merchandise, including goods or services that cannot easily be traded on-line due to properties of markets and goods or related laws.

After receiving and using the goods or services from the seller, the buyer may check seller delivery service and quality of the goods or services to input buyer evaluation required on the buyer screen (S880). The transaction broker 230 may manage the buyer evaluation input by the buyer, e.g., seller delivery-related satisfaction, goods or services quality satisfaction, price satisfaction, and the like indicated by levels of Very Satisfied, Satisfied, Neutral, or Dissatisfied for the goods or services or the seller (S881). When the buyer decides to purchase the delivered goods or services instead of requesting return or refund, the payment processor 290 of the on-line market server 120 may deduct a predetermined commission determined according to a policy from the goods price and send the remaining money to a seller account (S882).

A transaction brokerage method in the on-line market system 100 using an assessment as information for a purchase request according to an exemplary embodiment of the present invention will now be described in greater detail with reference to a flowchart of FIG. 9.

In operation S842 of FIG. 8, all assessments managed by the assessment provider 260 may be stored and managed as an assessment goods list of a seller in the assessment goods DB 213 (S910). Accordingly, when the buyer browses goods or services (S920), searches for goods on the assessments (S921), and requests a search form or a seller goods

sale screen via the buyer terminal 130, the assessment goods manager 280 may provide the assessment goods list extracted from the assessment goods DB 213 to the buyer terminal 130 (S922, S923). For example, when a keyword is "car", the assessment goods list for confirmation of the assessments as shown in FIG. 7 may be provided in a text form (including goods description according to assessment content) or a picture form (the assessment is zoomable by clicking), or when the buyer browses in a seller's mini-shop (e.g., a goods sale page), the assessment goods list for confirmation of the assessments as shown in FIG. 7 may be provided in a text or picture form.

The buyer may directly select any one assessment from the assessment goods list provided to the buyer terminal 130 and click on the 'purchase request' tag to request the purchase (S930, S931). Accordingly, the assessment request manager 240 enables the seller to deliver the contracted goods or services through subsequent processes, i.e., billing calculation by the billing processor 270, payment by the payment processor 290, and contract report to the seller by the transaction broker 230 (S932~S935). This is similar to that illustrated in FIG. 8, and the goods evaluation management or settlement process is similar to that illustrated in FIG. 8 (S940~S942).

The functions used in the method and system disclosed in this specification may be implemented as computer-readable code on a computer-readable recording medium.

The computer-readable recording medium may include any of all kinds of recording devices that store computer-readable data. Examples of the computer-readable recording medium include a read-only memory (ROM), a random access memory (RAM), a compact disk-read only memory (CD-ROM), a magnetic tape, a floppy disk, and optical data storage. Another example of the medium is carrier waves (e.g., Internet transmission). Further, the computer-readable recording medium may be distributed over networked computer systems so that the computer-readable code can be stored and executed in a de-centralized manner.

With a method and system for providing electronic commerce according to the present invention, a buyer can request an assessment based on information, e.g., previously registered goods or options for overcoming a minor difference of goods rather than a price, which are registered by a seller to allow the buyer to select items in requesting the assessment on-line, and can select a desired assessment from a corresponding assessment and related assessments from the seller, pay a price of goods, and receive delivered goods, thereby diversifying markets, providing strategic assessments for sale induction, acquiring more seller members in open markets, and fostering widespread electronic commerce.

In addition, an on-line assessment request and selection require reserve cash, mileage, stamps, coupons, or other cash points of a buyer, which are returned upon purchase/payment, such that only potential buyers can receive meaningful assessments and time and efforts for unnecessary assessment response by the seller can be reduced.

Furthermore, assessments provided by a seller and managed in database are used as information for a purchase request, such that the buyer can directly select the assessment and purchase goods based only on contents of the assessment.

While the invention has been shown and described with reference to certain exemplary embodiments thereof, it will be understood by those skilled in the art that various changes in form and details may be made therein without departing from the spirit and scope of the invention as defined by the appended claims.

WHAT IS CLAIMED IS:

1. A method for providing electronic commerce through an assessment request and response, the method comprising:

receiving, from a buyer terminal, an assessment request selecting at least one of a plurality of items from assessment request information registered for an assessment request by a seller terminal;

providing at least one assessment to a buyer according to an assessment response from the seller terminal; and

receiving an assessment cancellation or a purchase request in response to the at least one assessment from the buyer terminal and performing a corresponding process.

2. The method of claim 1, further comprising, before receiving the assessment request, deducting cash points including at least one of transferred cash, reserve cash, mileage, a stamp, and a coupon of the buyer on the condition that the points are returned when there is no assessment response from a seller within a predetermined period or upon a request for purchase based on the assessment.

3. The method of claim 1, further comprising, after performing the corresponding process:

managing the assessment as an assessment goods list of a seller in a database; and

providing the assessment goods list to the buyer terminal upon receipt of a request for a search form or a goods sale screen of the seller from the buyer terminal, so that an assessment is directly selected for purchase.

4. The method of claim 1, wherein the receiving of the assessment request comprises receiving an assessment request made by selecting option items or a purchase number item for goods or services as merchandise.

5. The method of claim 1, wherein the providing of the at least one assessment comprises providing an assessment including all information corresponding to the selected item, or a combination of one or more assessments including information corresponding to items excluding at least one item when a plurality of items are selected.

6. The method of claim 1, wherein the providing of the at least one assessment comprises:

when an assessment response from the seller terminal is an automatic assessment response, automatically producing and providing the requested assessment by the seller terminal or a server connected to the seller terminal; and

when the assessment response from the seller terminal is an input assessment response, providing an assessment input by the seller terminal in response to the assessment request, via the server.

7. The method of claim 1, wherein the performing of the corresponding process comprises receiving a purchase request using any one of a plurality of assessments provided as a list or an enumeration on one screen to the buyer terminal and performing payment, contract report to the seller, and delivery.

8. The method of claim 1, further comprising performing billing and payment at an assessment price determined by the seller according to a discount rate in advance when the

buyer orders a plurality of goods at one time using one assessment, or at a price determined according to a discount rate previously registered by the seller when the buyer orders a plurality of goods through several orders using a plurality of assessments before the seller delivers the goods.

9. A method for providing electronic commerce, comprising:

managing at least one assessment as an assessment goods list of a seller in a database;

providing the assessment goods list to a terminal upon receipt of a request for a search form or a goods sale screen of the seller from the terminal; and

processing purchase requested by the terminal directly selecting any assessment from the assessment goods list.

10. A recording medium having a computer-readable program recorded thereon for executing a method according to any one of claims 1 to 9.

11. An on-line market system that supports electronic commerce, the system comprising:

an assessment request manager for registering assessment request information for an assessment request including a plurality of option items received from a seller terminal, providing the assessment request information upon receipt of a request from a buyer terminal, and receiving an assessment request made by selecting at least one of the plurality of option items, from the buyer terminal; and

an assessment provider for providing at least one assessment to the buyer according to an assessment response from the seller terminal in response to the assessment request,

wherein the assessment request manager receives an assessment cancellation or a purchase request in response to the at least one assessment from the buyer terminal and controls performing a corresponding process.

12. The system of claim 11, further comprising a point manager for providing a content that cash points including at least one of reserve cash, mileage, a stamp, and a coupon of the buyer are deducted on the condition that the cash points are returned when there is no assessment response from a seller within a predetermined period or upon a request for purchase based on the assessment, when the assessment request manager provides the assessment request information to the buyer terminal,

wherein the point manager deducts a predetermined amount of points from the cash points upon the assessment request, and returns the deducted points upon the purchase request.

13. The system of claim 11, further comprising:

a billing processor for performing billing at an assessment price discounted in advance by the seller when the buyer orders a plurality of goods at one time using one assessment, or at a price determined according to a discount rate previously registered by the seller when the buyer orders a plurality of goods through several orders using a plurality of assessments before the seller delivers the goods; and

a payment processor for performing a payment process according to the billing calculated by the billing processor.

14. The system of claim 11, wherein the assessment provider provides the assessment as a list or enumeration to the buyer terminal on one screen.

15. An on-line market system that supports electronic commerce, the system comprising:

a database for managing at least one assessment as an assessment goods list of a seller;

an assessment goods manager for providing the assessment goods list extracted from the database to a terminal upon receipt of a request for a search form or a goods sale screen of the seller from the terminal; and

an assessment request manager for processing purchase requested by the terminal directly selecting any assessment from the assessment goods list.