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(54) Title: METHOD AND SYSTEM FOR CONDUCTING ELECTRONIC COMMERCE TRANSACTIONS

(57) Abstract

A system and method for conducting electronic payment transactions accepts and stores information describing an item sold by a merchant on a commerce server. The merchant also defines payment processing rules that define the payment methods accepted by the merchant. The merchant, in turn, is provided with a reference identifying the commerce server and the item. The merchant preferably publishes this reference at the merchant's web site on a web page offering the item for sale. A customer viewing the merchant's web site indicates a desire to purchase the item by selecting the reference. As a result, the customer is put in contact with the commerce server and is provided with information from the commerce server about the item and is given a list of payment options. The customer preferably selects a payment option and provides the commerce server with payment information, such as a credit card number. In response, the commerce server contacts a selected payment system and completes the electronic commerce transaction. The commerce server then notifies the customer and the merchant of the results of the electronic commerce transaction and delivers the item to the customer.

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