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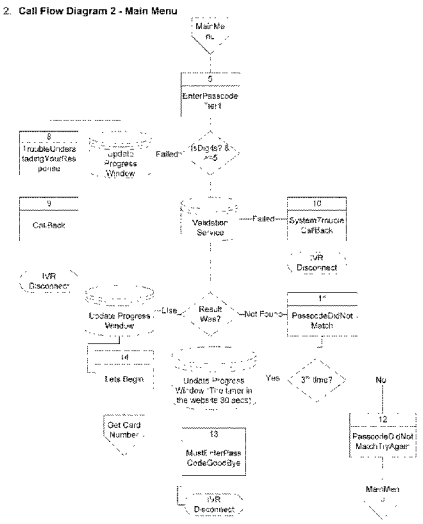
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(54) **Title**: ACCEPTING PAYMENT INFORMATION ON THE WEB USING INTERACTIVE VOICE RESPONSE (IVR) SYSTEM-CHECKOUT WITH PAYBYPHONE



(57) **Abstract**: Alternative method of paying through a credit card using an Interactive voice response (IVR) system redirected from the web page (Checkout with PaybyPhone) from payment portion of the checkout page, rather than the conventional way of entering through the web page. A system and method for paying by a credit card, preferably at a point of sale, is disclosed. The system employs an automated interactive voice response system preferably sponsored by client (Website owner). The user calls into the system using a standard telephone, and enters credit payment information about the customer using the key pad of the telephone in response to verbal questions posed by the system. In one embodiment, only numeric information concerning the customer is entered, such as the customer's credit card number, expiry date... etc. This credit card payment information is used to approve/decline via credit bureau database or a third party vendor who specializes in credit card payment processing, which is used by the system to electronically decide whether to proceed with the order or not. The system verbally provides information to the user regarding the results of credit card validation, so that the customer's credit purchase can be quickly completed.

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