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(54) Title: SYSTEM AND METHOD PERMITTING CUSTOMERS TO ORDER SELECTED PRODUCTS FROM A VAST ARRAY OF PRODUCTS OFFERED BY MULTIPLE PARTICIPATING MERCHANTS

(57) Abstract: A universal automated order processing system represents multiple (e.g., hundreds or thousands) participating merchants who offer their products through the system. Customers become qualified for using the system by supplying a set of information (e.g., name, credit card number, shipping address) that is stored in a customer database. When a customer wishes to order a product, the customer calls the system, customer identity is automatically confirmed, the customer enters a product order number and the complete order is routed to the appropriate merchant with the information necessary for the merchant to fulfill the order. Available credit verification and other aspects of credit card transactions may be handled by either the system operator or the merchant. The system operator may offer revolving credit. The system may also be used to provide potential customers of the merchants with free product information.