Claims

1. Payment system for at least one online shop (20), comprising:
   - an identification device (31) for recording at least one identification number of a shopper system (10);
   - an interface device (32) for receiving and confirming direct debit orders from the at least one online shop (20), wherein the debit orders comprise information relating to a debit amount to be paid to the online shop (20);
   - a memory device (33) for storing the direct debit orders in conjunction with the associated identification numbers (ID);
   - a processing device (34) which is configured to monitor the total payable of the debit amounts in relation to the identification number (ID) and to request a user of the shopper system (10) to register after a predetermined time interval and/or on exceeding a predetermined value of the total payable, in order to settle at least part of the total payable.

2. Payment system according to claim 1, characterised in that the processing device (34) is configured such that, until registration, said system does not request any personal data and, in particular, ~~no~~ any payment information from the user of the shopper system (~~20~~10).

3. Payment system according to claim 1 or 2, characterised in that the memory device (33) is configured such that, until registration, said device stores the direct debit orders exclusively with reference data relating to the shopper system (10).

4. Payment system according to one of the preceding claims, characterised in that the identification device (31) provides a program which can be executed on the shopper system (10) to record the at least one identification number (ID).

5. Payment system according to one of the preceding claims, characterised in that the interface device (32) comprises a blacklist of identification numbers (ID) and is configured such that said device refuses direct debit orders relating to an identification number (ID) contained in the blacklist, wherein the processing

device (34) is configured to store in the blacklist identification numbers (ID) of shopper systems (10) the users of which do not register after the predetermined time interval and/or on exceeding the predetermined total payable in order to settle at least part of the total payable.

6. Shopping system, comprising:
a plurality of online shops (20) and at least one payment system (30) according to one of the preceding claims.

7. Shopping system according to claim 6, characterised in that at least one of the online shops (20) comprises a web server to provide, in particular, an HTML-based sales portal, wherein at least one object is embedded in the sales portal for processing debit orders and has a communication link to the payment system.

8. Shopping system according to claim ~~6 or~~ 7~~, particularly claim 7~~, characterised in that the embedded object is configured for outputting information regarding the payment system (30), particularly a payment demand and/or an account balance.

9. Method for performing a plurality of payment transactions, comprising:
- storage of an identification number (ID) of a shopper system (10) by means of which a purchase is transacted in an online shop (20) in the amount of a particular purchase sum;
- storage by a payment system (30) of the purchase sum, in conjunction with the identification number (ID);
- monitoring by the payment system (30) of the total payable from the purchases transacted by means of the shopper system (10);
- issuing, to a user of the shopper system (10), of a request for settlement of at least part of the total payable when the total payable exceeds a predetermined value and/or after a predetermined time interval has elapsed; and
- registering of a user following issuing of the request.

10. Method according to claim 9, characterised in that registration comprises recording account and/or credit card information.

11. Method according to one of the claims 9-10 ~~or payment system according to one of the claims 1-5~~, characterised in that the shopper system (10) comprises a PC and/or a mobile device.

12. Method according to one of the claims 9-11 ~~or payment system according to one of the claims 1-5, 11,~~ characterised in that the identification number (ID) comprises a hardware identification number.

13. Method ~~or payment system~~ according to claim 12, characterised in that the hardware identification number comprises at least part of an MAC address and/or a processor identification number and/or a controller identification number and/or a hard disk identification number and/or an IP address.

14. Method according to one of the claims 9-13 ~~, or payment system according to one of the claims 1-5, 11-13~~, characterised in that the time interval is greater than 10 days and/or greater than 1 month and/or greater than 3 months.

15. Payment system according to one of the claims 1-5, characterised in that the shopper system (10) comprises a PC and/or a mobile device.

16. Payment system according to one of the claims 1-5, characterised in that the identification number (ID) comprises a hardware identification number.

17. Payment system according to claim 16, characterised in that the hardware identification number comprises at least part of an MAC address and/or a processor identification number and/or a controller identification number and/or a hard disk identification number and/or an IP address.

18. Payment system according to one of the claims 1-5 and 15-17, characterised in that the time interval is greater than 10 days and/or greater than 1 month and/or greater than 3 months.