~~Claims~~

~~1. A hosting system that hosts a plurality of computer executable applications wherein the applications are accessible by a plurality of users registered to use the hosted plurality of computer executable applications, the hosting system including:~~

~~a user access module enabling a user to access the hosting system using personal credentials and upon entering valid personal credentials of a user device associated with the user, the user being assigned one or more system personas for use when the user executes a hosted application, where the details of the system persona are used in place of the user's personal details when the hosted application accesses an online service external to the hosting system;~~

~~a purchasing facility enabling the user to purchase goods and/or services online with the use of their user device with funds managed by the hosting system;~~

~~the user utilising the assigned system persona when accessing the external online service and the hosting system effecting financial transactions for and on behalf of the user thereby retaining the privacy of the user's personal details within the hosting system and avoiding divulging the user's personal details to any online system external to the hosting system.~~

~~2. A hosting system according to claim 1 , further including one or more processors in communication with an adaptor executable application installed on the device associated the user, the adaptor executable application configured to automatically change the internet protocol (IP) address and delete any identifying digital artefact that could be collected or recorded by an external service provider to thereby prevent automated online data collection pertaining to the user's activities when engaging with the external online service.~~

~~3. A hosting system according to either claim 1 or claim 2, wherein the assigned system persona used by the user is the IP address which is changed automatically on each instance of access to the hosting system by the user.~~

~~4. A hosting system according to any one of the preceding claims, wherein the user further utilises the assigned system persona when accessing internal online services provided by the hosting system.~~

~~5. A hosting system according to any one of the preceding claims, wherein the user is able to control the extent to which the assigned system persona is used during access of external or internal online services with respect to developing a user profile.~~

~~6. A hosting system according to any one of the preceding claims, wherein a delivery address associated with the system persona is associated with an address of a warehousing facility operated by the hosting system such that any organisation delivering to the warehouse facility is unaware of the address details of the user.~~

~~7. A hosting system according to any one of claims 1 to 5, wherein a delivery address associated with the system persona is associated with an address of a publicly accessible lock box with a locking mechanism such that any organisation delivering to the lock box is unaware of the address details of the user.~~

~~8. A hosting system according to claim 7, wherein the lock box requires a code to release the locking mechanism and either the hosting system or the user device associated with the user receives the code that enables the lock box to be opened.~~

~~9. A hosting system according to any one of the preceding claims, the hosting system further including an electronic mail facility wherein an electronic mail address is associated with the user's system persona, and wherein the electronic mail address and the system persona are visually distinct and are used for the purpose of sending and receiving email correspondence.~~

~~10. A hosting system according to any one of the preceding claims, wherein the user is assigned a series of online personas selectable for particular hosted services and/or, particular transactions, such that the user is able to vary the use of their assigned system personas according to preference, wherein the hosting system automatically monitors the system persona assigned to the user for a particular transaction and in the event the user elects to make a purchase, the hosting system associates the purchase with the assigned system persona.~~

~~11. A hosting system according to any one of the preceding claims, wherein in the event insufficient funds are available to the user to effect a transaction, the hosting system automatically generates and sends a prompt to the user device associated with the user to transfer additional funds to the hosting system purchasing facility.~~

~~12. A method for conducting online transactions using a hosting system that hosts a plurality of computer executable applications when the applications are accessible by a plurality of users registered to use the hosted plurality of applications, the computer executable applications including at least an internet browser, the method including: a user accessing a user access module that enables individual users to access the hosting system using personal credentials and upon entering valid personal credentials, the user is assigned a system persona for use when the user executes a hosted application;~~

~~the user accessing a hosted application to access an online service external to the hosting system;~~

~~the hosting system utilising the assigned system persona for the user for the purpose of the online service thereby anonymizing the details of the user from the online service external to the hosting system;~~

~~the user accessing a purchasing facility operated by the hosting system and in instances where the user seeks to access funds to purchase goods and/or services online, the user completing a financial transaction with the online service external to the hosting system utilising funds from the purchasing facility thereby completing a transaction with the online service external to the hosting system whilst retaining the privacy of the user's personal details by avoiding the divulgence of those details to the online system external to the hosting system.~~

~~13. A method according to claim 12, further including automatically changing, by the use of one or more processors of the hosting system in communication with an adaptor executable application installed on a device associated the user, the internet protocol (IP) address and deleting any identifying digital artefact that could be collected or recorded by an external service provider to thereby prevent automated online data collection pertaining to the user's activities when engaging with the external online service.~~

~~14. A method according to either claim 12 or claim 13, wherein the assigned system persona used by the user is the IP address which is changed automatically on each instance of access to the hosting system by the user.~~

~~15. A method according to any one of claim 12 to 14, further including the user controlling the extent to which the assigned system persona is used during access of external or internal online services with respect to developing a user profile.~~

~~16. A method according to any one of claims 12 to 15, further including sending and receiving email correspondence using an electronic mail facility, wherein an electronic mail address is associated with the user's system persona and wherein the electronic mail address and the system persona are visually distinct.~~

~~17. A method according to any one of claims 12 to 16, further including assigning the user a series of online personas selectable for use with particular hosted services and/or, particular transactions, such that the user is able to vary the use of their assigned system personas according to preference, wherein the hosting system automatically monitors the system persona assigned to the user for a particular transaction and in the event the user elects to make a purchase, the hosting system associates the purchase with the assigned system persona.~~

~~18. A method according to any one of claims 12 to 17, wherein in the event insufficient funds are available to the user to effect a transaction, the hosting system automatically generates and sends a prompt to the user device associated with the user to transfer additional funds to the hosting system purchasing facility.~~

~~19. A computer readable medium having a plurality of instructions executable by one or more processors of a hosting system that hosts a plurality of computer executable applications accessible by a plurality of users to:~~

~~provide a user access to the hosting system using personal credentials and upon receiving valid personal credentials from the user, assigning the user a system persona for use when the user executes a hosted application;~~

~~provide the user access to a hosted application to access an online service external to the hosting system;~~

~~utilise the assigned system persona for the user for the purpose of the online service thereby anonymizing the details of the user from the online service external to the hosting system;~~

~~provide the user access to a purchasing facility operated by the hosting system; and~~

~~in instances where the user seeks to access funds to purchase goods and/or services online, enable the user to complete a financial transaction with the online service external to the hosting system by utilising funds from the purchasing facility whilst retaining the privacy of the user's personal details by avoiding the divulgence of those details to the online system external to the hosting system.~~

~~20. A computer readable medium according to claim 19, further causing the one or more processors to:~~

~~automatically change, when in communication with an adaptor executable application installed on a device associated the user, the internet protocol (IP) address and deleting any identifying digital artefact that could be collected or recorded by an external service provider to thereby prevent automated online data collection pertaining to the user's activities when engaging with the external online service.~~

1. A hosting system that hosts a plurality of computer executable applications wherein the applications are accessible by a plurality of users registered to use the hosted plurality of computer executable applications, the hosting system including:

a user access module enabling a user to access the hosting system using personal credentials and upon entering valid personal credentials of a user device associated with the user, the user assigned more than one separate system persona for use when the user executes one or more hosted applications, where only the system personas are used in place of the user's personal details when the hosted application accesses an online service external to the hosting system;

a purchasing facility enabling the user to purchase goods and/or services online with the use of their user device with funds managed by the hosting system;

the user restricted to utilising an assigned system persona when accessing any external online service via a hosted application and the hosting system effecting financial transactions for and on behalf of the user thereby ensuring the privacy of the user's personal details within the hosting system and in the events of a user purchasing goods from a service online that is external to the hosting system and requiring physical delivery, the user receiving those goods through a collection and delivery arrangement that includes at leas one intermediary exchange wherein the user's preferred delivery address is with-held from transfer between parties

involved in the intermediary exchange thereby preventing divulging the user's personal details to any online service external to the hosting system and/or any goods provider and their delivery agents.

2. A hosting system according to claim 1, further including one or more processors in communication with an adaptor executable application installed on the device associated with the user, the adaptor executable application configured to automatically change the internet protocol (IP) address and regularly delete any identifying digital artefact that could be collected or recorded by an external service provider to thereby prevent automated online data collection pertaining to the user's activities when engaging with the external online service.

3. A hosting system according to either claim 1 or claim 2, wherein the assigned system persona used by the user is the IP address which is changed automatically in each instance of access to the hosting system by the user.

4. A hosting system according to any one of the preceding claims, wherein the user further utilises an assigned system persona when accessing internal online services provided by the hosting system.

5. A hosting system according to any one of the preceding claims, wherein the user is able to select which assigned system persona is used during access to external or internal online services thereby enabling the user to control the development of a user profile with respect to individual assigned system personas.

6. A hosting system according to any one of the preceding claims, wherein a delivery address associated with a system persona is associated with an address of a warehousing facility operated by the hosting system such that any organisation delivering to the warehouse facility is unaware of the address details of the user.

7. A hosting system according to any one of the preceding claims, the hosting system further including an electronic mail facility wherein an electronic mail address is associated with a user's system persona, and wherein the electronic mail address and the system persona are visually distinct and used for the purpose of sending and receiving email correspondence.

8. A hosting system according to any one of the preceding claims, wherein the user is able to vary the use of their assigned system personas according to preference with the hosting system automatically monitoring the system persona assigned to the user for a particular transaction and in the event the user elects to make a purchase, the hosting system associating the purchase with the assigned system persona.

9. A hosting system according to any one of the preceding claims, wherein in the event insufficient funds are available to the user to effect a transaction, the hosting system automatically generates and sends a prompt to the user device associated with the user requesting transfer of additional funds to the hosting system purchasing facility.

10. A hosting system according to any one of the preceding claims wherein, in the event of a user purchasing goods from a service online that is external to the hosting system, the user receives the goods according to a delivery arrangement including collection of the goods from the supplier by a first collection/delivery agent and transport of same to one or more intermediary exchange locations, the goods subsequently received/collected by a second collection/delivery agent from the final intermediary exchange location with instructions to deliver the goods to the final delivery address with each collection/delivery agent receiving instructions solely identifying the next destination for each collection/delivery, the user's personal details thereby maintained private and confidential throughout the transportation and delivery of goods with the supplier, and delivery collection/delivery agents delivering to intermediary exchange locations unaware at all times of the final delivery address and each collection agent solely knowledgeable of the next delivery location.

11. A hosting system according to claim 10, wherein the system persona responsible for a purchase of goods is encoded with a non-human readable code displayed on the packaging of the goods and upon scanning the code, each delivery agent is solely provided with the next destination which includes one or more intermediary exchange locations until the goods are eventually delivered to the user's private residence with the final delivery address the only information regarding the user that is provided and only to the final delivery agent.

12. A method for conducting online transactions using a hosting system that hosts a plurality of computer executable applications when the applications are accessible by a plurality of users registered to use the hosted plurality of applications, the computer executable applications including at least an internet browser, the method including:

a user accessing a user access module that enables individual users to access the hosting system using personal credentials and upon entering valid personal credentials, the user is assigned a series of system personas for use when the user executes one or more hosted applications;

the user accessing a hosted application to access an online service external to the hosting system;

the hosting system restricted to utilising an assigned system persona for the user for the purpose of the online service thereby anonymizing the details of the user from the online service external to the hosting system;

the user accessing a purchasing facility operated by the hosting system and in instances where the user seeks to access funds to purchase goods and/or services online, the user completing a financial transaction with the online service external to the hosting system utilising funds from the purchasing facility thereby completing a transaction with the online service external to the hosting system whilst retaining the privacy of the user's personal details and in the event of a user purchasing goods from a service online that is external to the hosting system and requiring physical delivery, the user receiving those goods through a collection and delivery arrangement that includes at least one intermediary exchange wherein the user's preferred delivery address is with-held from transfer between parties involved in the

intermediary exchange thereby avoiding the divulgence of those details to the online service external to the hosting system and/or any goods provider and their delivery agents.

13. A method according to claim 12, further including automatically changing, by the use of one or more processors of the hosting system in communication with an adaptor executable application installed on a device associated with the user, the internet protocol (IP) address and regularly deleting any identifying digital artefact that could be collected or recorded by an external service provider to thereby prevent automated online data collection pertaining to the user's activities when engaging with the external online service.

14. A method according to either claim 12 or claim 13, wherein the assigned system persona used by the user is the IP address which is changed automatically upon each instance of access to the hosting system by the user.

15. A method according to any one of claims 12 to 14, further including the user controlling the extent to which the assigned system persona is used during access to external or internal online services thereby enabling the user to control the development of a user profile in respect of individual assigned system personas.

16. A method according to any one of claims 12 to 15, further including sending and receiving email correspondence using an electronic mail facility, wherein an electronic mail address is associated with the user's system persona and wherein the electronic mail address and the system persona are visually distinct.

17. A method according to any one of claims 12 to 16 wherein the series of online personas are selectable for use with particular hosted services and/or, particular transactions, such that the user is able to vary the use of their assigned system personas according to preference with the hosting system automatically monitoring the system persona assigned to the user for a particular transaction and in the event the user elects to make a purchase, the hosting system associating the purchase with the assigned system persona.