WHAT IS CLAIMED IS:

1. A method for conducting an online payment using a currency other than a base currency of a webpage, the method comprising:

receiving, by a client computer system from a merchant computer system, the webpage;

receiving, by the client computer system, an indication of a purchaser's currency;

identifying, by the client computer system, a plurality of prices on the webpage, wherein:

the plurality of prices on the webpage are in the base currency of the webpage; and

the base currency of the webpage is different from the purchaser's currency;

transmitting, by the client computer system to a host computer system, a request for a conversion rate between the base currency of the webpage and the purchaser's currency;

receiving, by the client computer system from the host computer system, the conversion rate between the base currency and the purchaser's currency;

converting, by the client computer system, the identified plurality of prices on the webpage listed in the base currency to a plurality of prices in the purchaser's currency using the conversion rate received from the host computer system;

transmitting, by the client computer system to the host computer system, purchase information;

receiving, by the client computer system from the host computer system, in response to the purchase information, a purchase identifier linked to the purchase information; and

transmitting, by the client computer system to the merchant computer system, the purchase identifier linked to the purchase information.

2. The method of claim 1, further comprising transmitting, by the client computer system to the merchant computer system, payment information, wherein the payment information comprises an account number linked to the purchaser.

3. The method of claim 1, wherein the purchase information comprises an indication of the purchaser and at least one product code.

4. The method of claim 1, further comprising transmitting, by the merchant computer system to the host computer system, the purchase identifier.

5. The method of claim 4, further comprising receiving, by the merchant computer system from the host computer system, at least a portion of the purchase information linked with the purchase identifier.

6. The method of claim 5, wherein:

the purchase information linked with the purchase identifier comprises a price of an item to be purchased; and

the price of the item to be purchased is confirmed between the host computer system and the merchant computer system.

7. The method of claim 1, wherein the indication of the purchaser's currency is received from an IP detection system.

8. The method of claim 1, further comprising, authorizing, by the merchant computer system, the online payment in the purchaser's currency.

9. The method of claim 1, further comprising settling the online payment in the purchaser's currency, wherein a value of the purchaser's currency used to settle the online payment for the at least one item is approximately equal to a value of the base currency to settle the online payment for the at least one item.

10. The method of claim 1, wherein the plurality of prices converted using the conversion rate remain static for at least a period of time, wherein the period of time is selected from a group consisting of:

an hour;

a day;

a week;

a month; and

a session between the client computer system and the merchant computer system.

11. The method of claim 1, wherein the indication of a purchaser's currency is selected by the purchaser from a list of a plurality of currencies.

12. A system for converting prices on a webpage to a currency other than a base currency of the webpage, the system comprising:

a computer system, comprising a memory, wherein the memory is configured to provide the computer system with instructions, which when executed, cause the computer system to:

receive, from a client computer system, a request for a conversion rate between a base currency and a purchaser's currency, wherein:

the plurality of prices on the webpage are initially listed in the base currency; and

the base currency and the purchaser's currency are different currencies;

transmit, to the client computer system, the conversion rate between the base currency and the purchaser's currency;

receive, from the client computer system, purchase information, wherein:

the purchase information indicates that a purchaser intends to conduct a purchase through a merchant computer system using the conversion rate transmitted to the client computer system; and

the merchant computer system is separate from the host computer system;

transmit, to the client computer system, in response to receiving the purchase information, a purchase identifier linked with the purchase information;

receive, from the merchant computer system, the purchase identifier; and

transmit, to the merchant computer system, at least some of the purchase information linked with the purchase identifier.

13. The system of claim 12, wherein the purchase information comprises a price in the base currency and a price in the purchaser's currency.

14. The system of claim 12, wherein the plurality of prices converted using the conversion rate remain static for at least a period of time, wherein the period of time is selected from a group consisting of:

an hour;

a day;

a week;

a month; and

a session between the client computer system and the merchant computer system.

15. The system of claim 12, wherein the memory further comprises instructions that are configured to cause the computer system to periodically update conversation rates for a plurality of currencies, wherein the conversion rates for the plurality of currencies comprises the conversion rate between the base currency and the purchaser's currency.

16. The system of claim 12, wherein the computer system confirms a plurality of sets of purchase information with a plurality of merchants.

17. A system for conducting an online purchase in a currency other than a base currency of a webpage, the system comprising:

a computer system, comprising a memory, wherein the memory is configured to provide the computer system with instructions, which when executed, cause the computer system to:

receive, from a host computer system, a plurality of conversion rates between the base currency of the webpage and a plurality of currencies;

transmit, to a client computer system, a webpage and a currency conversion plug-in, wherein:

the currency conversion plug-in is configured to convert prices displayed on the webpage from the base currency of the webpage to a currency of a purchaser; and

a merchant operates the computer system;

the purchaser operates the client computer system; and

the plurality of currencies comprises currency of the purchaser;

receive, from the client computer system, purchase information and payment information, wherein the payment information is used to conduct the payment in the purchaser's currency; and

authorize the purchase in the purchaser's currency.

18. The system of claim 17, wherein the purchase information comprises a product code.

19. The system of claim 17, wherein the transaction is authorized and settled in the purchaser's currency.

20. The system of claim 19, wherein a value of the purchaser's currency used to settle the online payment is approximately equal to a value of the base currency necessary to settle the online payment.

What is claimed is:

1. A method for conducting an online payment using a currency other than a base currency of a webpage, the method comprising:

receiving, by a client computer system from a merchant computer system, the webpage;

receiving, by the client computer system, an indication of a purchaser's currency;

identifying, by the client computer system, a plurality of prices on the webpage, wherein:

the plurality of prices on the webpage are in the base currency of the webpage; and

the base currency of the webpage is different from the purchaser's currency;

transmitting, by the client computer system to a host computer system, a request for a conversion rate between the base currency of the webpage and the purchaser's currency;

receiving, by the client computer system from the host computer system, the conversion rate between the base currency and the purchaser's currency;

converting, by the client computer system, the identified plurality of prices on the webpage listed in the base currency to a plurality of prices in the purchaser's currency using the conversion rate received from the host computer system;

transmitting, by the client computer system to the host computer system, purchase information;

receiving, by the client computer system from the host computer system, in response to the purchase information, a purchase identifier linked to the purchase information; and

transmitting, by the client computer system to the merchant computer system, the purchase identifier linked to the purchase information,

further comprising transmitting, by the client computer system to the merchant computer system, payment information, wherein the payment information comprises an account number linked to the purchaser.

2. A method for conducting an online payment using a currency other than a base currency of a webpage, the method comprising:

receiving, by a client computer system from a merchant computer system, the webpage;

receiving, by the client computer system, an indication of a purchaser's currency;

identifying, by the client computer system, a plurality of prices on the webpage, wherein:

the plurality of prices on the webpage are in the base currency of the webpage; and

the base currency of the webpage is different from the purchaser's currency;

transmitting, by the client computer system to a host computer system, a request for a conversion rate between the base currency of the webpage and the purchaser's currency;

receiving, by the client computer system from the host computer system, the conversion rate between the base currency and the purchaser's currency;

converting, by the client computer system, the identified plurality of prices on the webpage listed in the base currency to a plurality of prices in the purchaser's currency using the conversion rate received from the host computer system;

transmitting, by the client computer system to the host computer system, purchase information;

receiving, by the client computer system from the host computer system, in response to the purchase information, a purchase identifier linked to the purchase information; and

transmitting, by the client computer system to the merchant computer system, the purchase identifier linked to the purchase information,

wherein the purchase information comprises an indication of the purchaser and at least one product code.

3. A system for converting prices on a webpage to a currency other than a base currency of the webpage, the system comprising:

a computer system, comprising a memory, wherein the memory is configured to provide the computer system with instructions, which when executed, cause the computer system to:

receive, from a client computer system, a request for a conversion rate between a base currency and a purchaser's currency, wherein:

the plurality of prices on the webpage are initially listed in the base currency; and

the base currency and the purchaser's currency are different currencies; transmit, to the client computer system, the conversion rate between the base currency and the purchaser's currency;

receive, from the client computer system, purchase information, wherein:

the purchase information indicates that a purchaser intends to conduct a purchase through a merchant computer system using the conversion rate transmitted to the client computer system; and

the merchant computer system is separate from the host computer system; transmit, to the client computer system, in response to receiving the purchase information, a purchase identifier linked with the purchase information;

receive, from the merchant computer system, the purchase identifier; and transmit, to the merchant computer system, at least some of the purchase information linked with the purchase identifier,

wherein the purchase information comprises a price in the base currency and a price in the purchaser's currency.

4. A system for converting prices on a webpage to a currency other than a base currency of the webpage, the system comprising:

a computer system, comprising a memory, wherein the memory is configured to provide the computer system with instructions, which when executed, cause the computer system to:

receive, from a client computer system, a request for a conversion rate between a base currency and a purchaser's currency, wherein:

the plurality of prices on the webpage are initially listed in the base currency; and

the base currency and the purchaser's currency are different currencies; transmit, to the client computer system, the conversion rate between the base currency and the purchaser's currency;

receive, from the client computer system, purchase information, wherein:

the purchase information indicates that a purchaser intends to conduct a purchase through a merchant computer system using the conversion rate transmitted to the client computer system; and

the merchant computer system is separate from the host computer system;

transmit, to the client computer system, in response to receiving the purchase information, a purchase identifier linked with the purchase information;

receive, from the merchant computer system, the purchase identifier; and transmit, to the merchant computer system, at least some of the purchase information linked with the purchase identifier,

wherein the plurality of prices converted using the conversion rate remain static for at least a period of time, wherein the period of time is selected from a group consisting of:

an hour;

a day;

a week;

a month; and

a session between the client computer system and the merchant computer system.

5. A system for conducting an online purchase in a currency other than a base currency of a webpage, the system comprising:

a computer system, comprising a memory, wherein the memory is configured to provide the computer system with instructions, which when executed, cause the computer system to:

receive, from a host computer system, a plurality of conversion rates between the base currency of the webpage and a plurality of currencies;

transmit, to a client computer system, a webpage and a currency conversion plug-in, wherein:

the currency conversion plug-in is configured to convert prices displayed on the webpage from the base currency of the webpage to a currency of a purchaser; and a merchant operates the computer system;

the purchaser operates the client computer system; and

the plurality of currencies comprises currency of the purchaser;

receive, from the client computer system, purchase information and payment information, wherein the payment information is used to conduct the payment in the purchaser's currency; and

authorize the purchase in the purchaser's currency,

wherein the purchase information comprises a product code.

6. A system for conducting an online purchase in a currency other than a base currency of a webpage, the system comprising:

a computer system, comprising a memory, wherein the memory is configured to provide the computer system with instructions, which when executed, cause the computer system to:

receive, from a host computer system, a plurality of conversion rates between the base currency of the webpage and a plurality of currencies;

transmit, to a client computer system, a webpage and a currency conversion plug-in, wherein:

the currency conversion plug-in is configured to convert prices displayed on the webpage from the base currency of the webpage to a currency of a purchaser; and a merchant operates the computer system;

the purchaser operates the client computer system; and

the plurality of currencies comprises currency of the purchaser;

receive, from the client computer system, purchase information and payment information, wherein the payment information is used to conduct the payment in the purchaser's currency; and

authorize the purchase in the purchaser's currency,

wherein the transaction is authorized and settled in the purchaser's currency.