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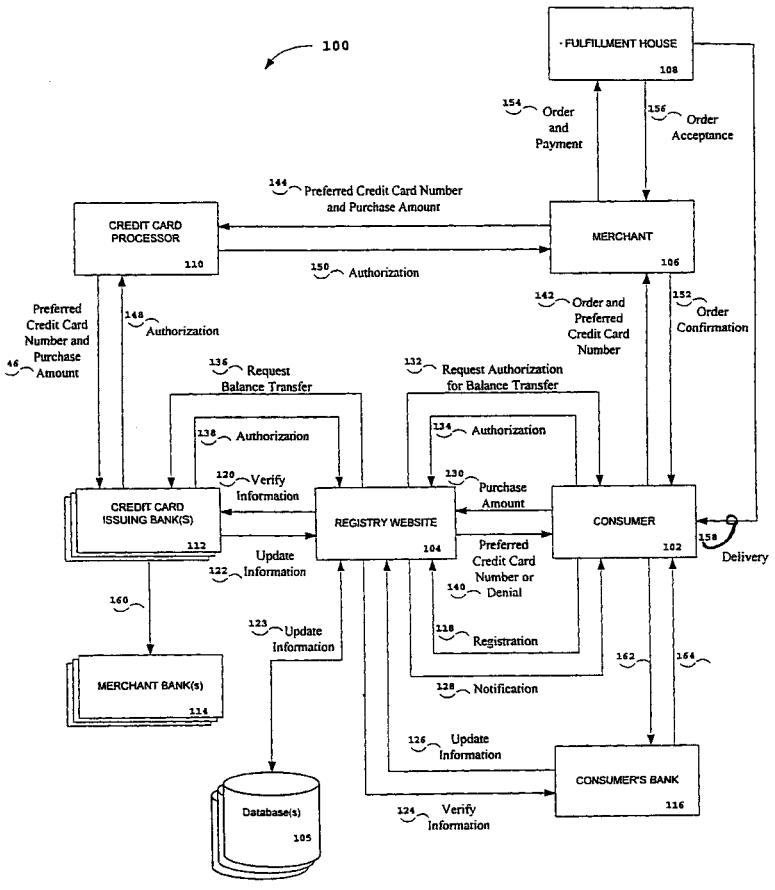
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(54) Title: METHOD AND SYSTEM FOR MAXIMIZING CREDIT CARD PURCHASING POWER AND MINIMIZING INTEREST COSTS OVER THE INTERNET



(57) Abstract: A system and method for facilitating an electronic commerce transaction by a consumer is presented. The system involves acquiring a purchase amount for an Ecommerce transaction between a consumer (102) and an Internet shopping portal (106); querying each of a plurality of consumer accounts for associated financial information from issuing banks (112) and consumer's banks (116); evaluating the associated financial information obtained for each of the plurality of consumer accounts and facilitating a selection of one or more accounts based on the evaluation step to enable the consumer to complete the Ecommerce transaction. A Registry Website (104) will notify consumer (104) that the consumer may be authorized to merge foregoing accounts sufficient to cover the entered purchase amount.

WO 01/63520 A1

patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

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