

Payment system, purchasing system, and method for performing a plurality of payment processes

Abstract

The present application relates to payment systems. It proposes providing a payment system which facilitates the payment of very small monetary amounts, making said payment more secure for the user. For this purpose, a payment system for at least one online shop is provided wherein the payment system comprises:

- an identification device for recording at least one identification number of a shopper system;
- an interface device for receiving and confirming direct debit orders from the at least one online shop, wherein the debit orders comprise information relating to a debit amount to be paid to the online shop;
- a memory device for storing the direct debit orders in conjunction with the associated identification numbers;
- a processing device which is configured to monitor the total of the debit amounts in relation to the identification number and to request a user of the shopper system 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.

Fig. 2