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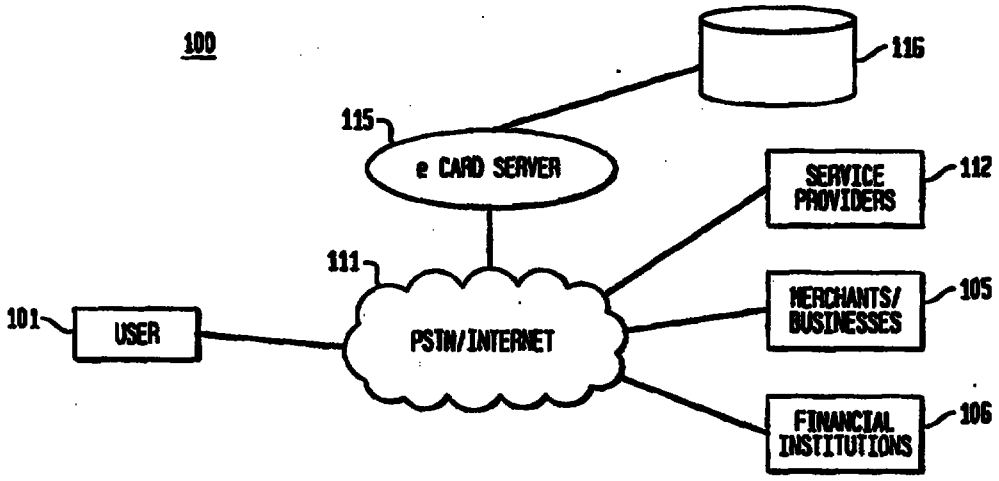
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(54) Title: A METHOD FOR USING A TELEPHONE CALLING CARD FOR BUSINESS TRANSACTIONS



(57) Abstract

A method using a telephone calling card to transact commerce electronically. In one embodiment a user initiates a phone call to a merchant using a calling card provided by a service provider. The service provider initially checks the identify of the user through the use of a PIN code (1). Once the user's identity is validated the user's call to the merchant is established. The user and merchant then agree upon the sale of item at which time an invoice is provided to the service provider by the merchant. The invoice is then approved by the user while the merchant is disconnected from the call. In another embodiment the user is connected to the merchant over the Internet, the user's identify having been previously validated by an Internet Service Provider. The user drags a copy of the invoice to an application running on a Web Page. The application appends the user's digital signature to the invoice and mails it to the merchant. The merchant then presents the signed invoice to a server which authenticates the signature of the user prior to approving the sale.