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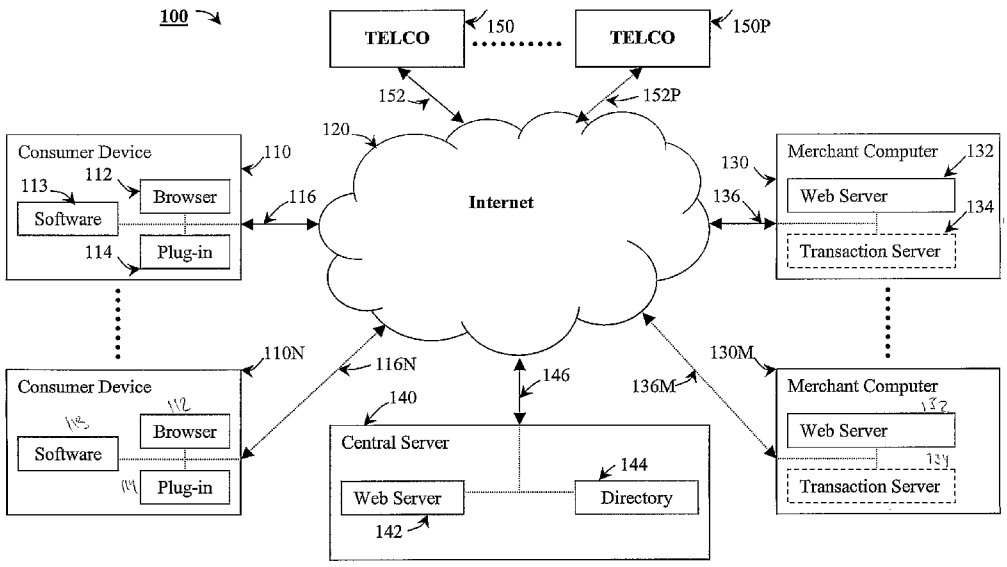
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(54) Title: SYSTEM AND METHOD FOR ONLINE COMMERCE



(57) Abstract: The invention provides a secure online payment method and system. In an embodiment of the invention, a transaction system facilitates online purchase of merchant items by customers and to have those purchased items billed, i.e., debited, to a telephone account. Particularly, the system comprises a number of customer web access devices, a TCP/IP communications network, a number of merchant computers, a centralized payment server, and a number of telecommunication company (TELCO) networks. Communications are bridged between the TCP/IP network and the number of TELCO networks implementing, for example a common channel signaling (CCS) based protocol, such as signaling system 7 (SS7).

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