(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
12 August 2004 (12.08.2004)

PCT

(10) International Publication Number
WO 2004/068296 A3

(51) International Patent Classification[7]: G06F 17/60

(21) International Application Number:
PCT/US2004/001897

(22) International Filing Date: 26 January 2004 (26.01.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/442,128 24 January 2003 (24.01.2003) US

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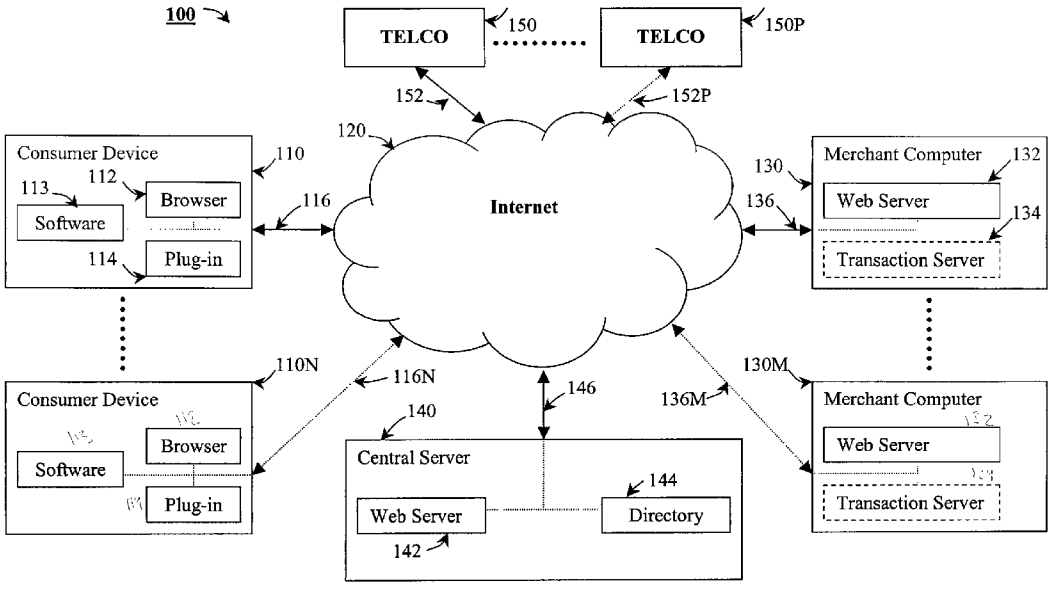
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(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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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 (100) 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 (130), a centralized payment server (140), and a number of telecommunication company (TELCO) (150) networks. Communications are bridged between the TCP/IP network and the number of TELCO (150) networks implementing, for example a common channel signaling (CCS) based protocol, such as signaling system 7 (SS7).

WO 2004/068296 A3

Published:
— *with international search report*
— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

(88) Date of publication of the international search report:
23 December 2004

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.