ABSTRACT:

[0001] ~~Alternative method of paying through a credit card using an ***Interactive voice response (IVR)*** system redirected from the web page ***(Checkout with PaybyPhone)*** from payment portion of the checkout page, rather than the conventional way of entering through the web page. A system and method for paying by a ***credit card,*** preferably at a point of sale, is disclosed. The system employs an automated interactive ***voice response*** system preferably sponsored by client (Website owner). The user calls into the system using a standard telephone, and enters ***credit*** payment information about the customer using the key pad of the telephone in ***response*** to verbal questions posed by the system. In one embodiment, only numeric information concerning the customer is entered, such as the customer's credit card number, expiry date…etc. This ***credit*** card payment information is used to approve/decline via ***credit*** bureau database or a third party vendor who specializes in credit card payment processing, which is used by the system to electronically decide whether to proceed with the order or not. The system verbally provides information to the user regarding the ***results of credit card validation,*** so that the customer's ***credit*** purchase can be quickly completed.~~

Alternative method of paying with a credit/debit card rather than entering it through a web page, but using an Interactive voice response (IVR) system. Customer selects from the web page "Checkout with SecurePaybyPhone" from the payment portion of the checkout page. A system and method for paying by a credit/debit card, preferably at a point of sale (Website), is disclosed. The system employs an automated IVR system which the user calls using any telephone/mobile phone, and enters their credit/debit card information by using the key pad of the telephone/mobile phone in response to verbal questions posed by the system. In one embodiment, only numeric information concerning the payment is entered. This credit/debit card payment information will be used to approve/decline the order via third party gateway. The system provides the user with verbal and visual information regarding the result of the payment/order.