ABSTRACT:

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.