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(54) Title: WEB WATCH FULFILLMENT

(57) Abstract: A method for facilitating transactions, conducted over networked computer systems, between customers and merchants, using an intermediary to complete the transactions. The customer establishes an account with the intermediary, and the intermediary subsequently issues customer user information to the customer. The customer may then access the intermediary's website, possessing a plurality of links to merchants' websites. After the customer has selected the items he wishes to purchase, he signals the intermediary instead of using the merchant's checkout system. Alternatively, if the merchant does not have a link on the intermediary's website, the customer can signal the intermediary to complete the transaction by e-mailing the URL to the intermediary. The transaction is completed by the intermediary by logging on to the merchant's website and completing the checkout process for the customer's order, giving the intermediary's credit card number and delivery address.

## WEB WATCH FULFILLMENT

Cross Reference to Related Applications

This application claims priority from and incorporates by reference U.S. Provisional  
5 Patent Application No. 60/245,504 filed on November 3, 2000.

Field of the Invention

The current invention relates to a means for facilitating transactions conducted over  
networked computer systems.  
10

Background of the Invention

Although the Internet has created many new possible ways of buying and selling  
merchandise, several significant issues have interfered with its development and growth.  
Some of those issues are lack of security, lack of anonymity, time required to enter  
15 information for the transaction, delivery of the merchandise, and high overhead for  
international transactions. Security is a big concern for people. Surveys have shown that  
over 50% of the people currently using the Internet will not order items because of a fear that  
their credit card information will not be secure, even with so-called secure pages. Stories  
abound of merchants maintaining poorly secured databases that have been hacked into and  
20 transaction information stolen.

Lack of anonymity is a growing concern. Information about customers and their  
transactions has been collected and used for various purposes without the customer's  
knowledge or consent, such as targeted marketing. Ordering merchandise on the Internet has  
typically involved giving important private information, which can be used to send  
25 unsolicited email spam, junk mail or phone calls.

Time is a concern for many people, and it would be desirable to lessen the time  
required to shop and complete the transaction. Often when ordering something on the  
Internet an individual might spend ten or fifteen minutes choosing the goods he wants to  
purchase. That individual may spend another ten minutes filling in information to place an  
30 order only to discover that the credit card is rejected. Often the declined credit card has  
something to do with a small error in the address, or it could be that the merchant has set such

high standards to guard against fraud that too much information is required. Over 30% of orders on the Internet are abandoned because of this last step. The frustration and time wasted when such a problem occurs discourages people from shopping on the Internet.

Even if the transaction were successful, delivering the goods to the customer can present a problem. Most of the standard courier services have trouble getting a parcel to an individual at a time they will be at home to receive it.

Other complications may be experienced when an international order is involved, such as complications due to currency exchange rates, duties and taxes. These types of complications can be discouraging to customers who desire to order goods from companies in other countries.

Several companies have recognized these issues and have created what might be called Concierge Services (CS) that attempt to make the ordering and product delivery seamless and easy for the customer.

The current solutions employed to deal with the above issues fall into one of the following categories:

1. A special customized browser that must work from the customer's computer that has auto fill capability. This browser can fill in the CS information in place of the customer's information.
2. A special program that accomplishes the same things as the specialized customized browser described in "1."
3. Specific deals with each vendor that are pre-arranged transactions to be completed when executed through a specific portal.

These solution all involve either the creation of special software that fills out the order on the screen of the user, or the arrangement of deals with other merchants requiring that the transactions be executed through a specific portal. In general these systems are awkward and have not been widely accepted.

### Summary of the Invention

The present invention provides a method by which an intermediary facilitates and completes a transaction that has been conducted over a networked computer system between a customer and a merchant. The customer sets up an account with the intermediary by

providing personal and credit card information that is needed to effectuate a transaction. In turn, the intermediary issues customer user information (CUI) to the customer. The customer may then go to the intermediary's website (IW), which contains a plurality of links to merchants' website. The customer shops at a merchant's website as usual, but when  
5 accessing a link through the IW, a frame or some other means for accepting input is displayed for the customer which enables the customer to send a signal that the intermediary should fulfill the order.

When the customer has finalized the selection of items to be purchased, he signals the intermediary instead of using the merchant's usual checkout system. Alternatively, if the  
10 merchant does not have a link on the intermediary's website, the customer can still have the intermediary fulfill his order by logging onto the desired merchant's website using the customer user information provided by the intermediary. The customer then makes his selections and sends via email the current URL to the intermediary at a special email address, indicating that he wants this order fulfilled by the intermediary. The intermediary logs on to  
15 the merchant's website using the customer user information, and completes the transaction.

The transaction is completed by the intermediary either through a manual or automatic process by logging on to the merchant's website and completing the checkout process for the customer's order giving the intermediary's credit card number and delivery address. The intermediary bills the customer's credit card for the charges. The products are delivered to  
20 the intermediary from the merchant, and the intermediary delivers the products to the customer in some convenient manner.

The present invention essentially makes it possible for an intermediary to manage and deliver orders for a customer from any merchant over networked computer systems or the Internet.

#### Brief Description of the Drawings

Figure 1 shows a diagram of the steps involved in setting up a customer account with the intermediary.

Figure 2 shows a diagram of the steps involved in the embodiment where the  
30 customer sets up an account with the merchant using the identification (ID) and password provided in the CUI.

Figure 3 shows a diagram of the steps involved in the embodiment where the intermediary sets up an account with the merchant.

Figure 4 shows a diagram of the steps involved in the embodiment where the customer links through the IW to the merchant's website and makes selections.

5 Figure 5 shows a diagram of the steps involved in the embodiment where the intermediary acts as a client and server mediating the communication between the customer and merchant.

10 Figure 6 shows a diagram of the steps involved in the embodiment where the customer links to the merchant's website directly and then sends the URL via email to the intermediary to signal his desire to have the order completed.

### Detailed Description of the Invention

This invention relates to a means for facilitating transactions conducted over networked computer systems. The present invention provides a method by which an intermediary completes transactions that are being conducted over networked computer systems between customers and merchants. The method can be divided into several parts.

15 Part 1. The customer sets up an account with the intermediary. The steps of this process are diagramed in Figure 1. The customer contacts [10] the intermediary through the intermediary's website and requests to open an account. The intermediary asks [11] the customer to provide personal information, such as name, address, phone number and credit card information. This information can be given to the intermediary in person, if desired. The customer provides [12] the requested information. The intermediary issues [13] customer user information (CUI) to the customer. The customer user information may comprise one or more of the following: an anonymous user identification, an email address, and a password.

25 Part 2. An online account is established with a merchant so that goods and services can be purchased from that merchant. This can be accomplished either by having the customer or the intermediary set up the account.

30 In one embodiment, the customer links to a merchant's website and sets up an account using an identification (ID) and password provided in the CUI. The steps of this process are diagramed in Figure 2. The customer links [20] to the merchant's website and requests to

open an account. The customer is prompted [21] to choose a user ID and password to open the new account. The customer submits [22] the ID and password contained in the CUI received from the intermediary. The merchant checks [23] the availability and validity of the ID and password. If the ID and password are valid and available, then the new account is established and a confirmation message is sent [24] to the customer. The customer can log out [25] once the account is set up. The customer sets up accounts using this ID and password with all merchants with whom he is interested. It will be appreciated that the ID and password may not be available or valid for use on all of the merchants' websites.

In another embodiment, the intermediary sets up accounts with various merchants. The steps of this process are diagramed in Figure 3. The intermediary links [30] to the merchant's website and requests to open an account. The intermediary is prompted [31] to choose a user ID and password to open the new account. The intermediary submits [32] an ID and password. The merchant checks [33] the availability and validity of the ID and password. If the ID and password are valid and available, then the new account is established and a confirmation message is sent [34] to the intermediary. The intermediary can log out [35] once the account is set up. This process is repeated for all merchants with whom the intermediary desires to set up an account. Ideally, the same ID and password is used to set up all accounts with merchants, however, the ID and password may not be available or valid for all of the merchants' websites. In that case it would be necessary to use different IDs and/or passwords for those merchants. The customer may be provided these various IDs and passwords to log on to the merchants' websites.

Part 3. The merchants' websites can be accessed by the customer in a number of ways.

In one embodiment, the customer accesses a merchant's website by clicking on a link on the intermediary's website (IW) and then logging into the merchant's website. The steps of this process are diagramed in Figure 4. The customer connects [40] to the intermediary's website (IW), and the IW displays [41] many links to merchants' websites. The customer then clicks [42] on one of the links to a merchant's website. This action links [43] the customer to the merchant's website and also initiates a script, which places [44] an order frame on the customer's computer screen. The frame contains among other things a link back to IW and an "order" button. It will be appreciated that the order frame can be placed on the customer's computer screen at any time between the initiation of contact between the

customer and intermediary and the placing of an order by the customer. The merchant's website requests [45] a user ID and password to log in. The customer provides [46] the user ID and password. The merchant checks [47] the validity of the user ID and password, and if these are valid, the account is made available [48] to the customer. The customer can shop at the merchant's website as usual by placing [49] an order. On many merchants' websites, the customer places an order by putting items in a virtual shopping basket or by some other means of indicating that an item has been selected. Completing an order usually involves going through the merchant's checkout process, which involves the customer providing information such as a mailing address and credit card number. However, in the present invention, when the customer has selected the items he wishes to purchase, he signals the intermediary instead of using the merchant's checkout system. When the customer is presented [50] with the merchant's checkout system, the customer signals the intermediary by clicking [51] on the "order" button on the order frame. The intermediary receives the customer's signal and sends [52] a message requesting confirmation that the customer is ready to have the order completed. If the customer responds [53] affirmatively to this request, then the intermediary completes [54] the transaction.

In another embodiment, the intermediary functions as a client and a server acting as a middle man in communications between the customer and merchant. This process is diagramed in Figure 5. The customer connects [70] to the intermediary's website (IW), and the IW prompts [71] the customer for his user ID and password. The customer provides [72] the user ID and password as previously provided by the intermediary in the CUI, and the intermediary checks [73] the user ID and password for validity. If the user ID and password are valid, the IW is displayed [74] containing many links to merchants' websites. It will be appreciated that the IW display containing the links to merchant's website can be made available at any time in this process. The customer then clicks [75] on one of the links to a merchant's website. This action initiates a script that places [76] an order frame on the customer's computer screen. It will be appreciated that the order frame can be placed on the customer's computer screen at any time between the initiation of contact between the customer and intermediary and the placing of an order by the customer. The intermediary accesses [77] the merchant's website. The intermediary is prompted [78] to provide a user ID and password. The intermediary provides [79] a user ID and password. The merchant checks

[80] the validity of the user ID and password. The process of the intermediary logging onto the merchant's website is preferably transparent to the customer. Also, preferably, the intermediary can log into the merchant's website using the intermediary's ID and password or the ID and password provided in the CUI. If the user ID and password are valid, the account is made available [81] to the intermediary. Once logged into the merchant's website, the intermediary functions as a middle man between the customer and merchant. The intermediary presents [82] the merchant's website on the customer's computer screen. The customer makes [83] his selections as usual and the intermediary passes [84] those selections along to the merchant. The merchant makes [85] the checkout system available to the intermediary, and the intermediary displays [86] the system on the customer's computer screen. The customer clicks [87] on the "order" button on the order frame when he is ready to have the order completed. The intermediary receives the customer's signal and sends [88] a message requesting confirmation that the customer is ready to have the order completed. If the customer responds [89] affirmatively to this request, then the intermediary completes [90] the transaction.

If a merchant does not have a link on the intermediary's website, the customer can still have the intermediary fulfill his order using another embodiment, the steps of which are shown in Figure 6. The customer accesses [100] the merchant's website. The merchant's website requests [101] the customer's user ID and password. The customer provides [102] the user ID and password as provided by the intermediary in the CUI. The merchant checks [103] the validity of the user ID and password. If the user ID and password are valid, the merchant makes [104] the account available to the customer. The customer then places [105] his order as usual. The merchant presents [106] its checkout process to the customer. Then the customer sends [107] via email the current URL to the intermediary at a special email address, indicating that he wants this order fulfilled by the intermediary. The intermediary identifies the customer from the return email address or some other information indicating the sender, logs on [108] to the merchant's website using the customer's ID and password, and completes the transaction. That merchant's website may optionally be added as a link to the intermediary's website (IW).

Part 4. The order can be completed either through a manual or automatic process.

In the simplest embodiment, the intermediary can have an employee actually log on to



the merchant's website when the customer sends the signal and proceed through the checkout process manually. The employee would log on to the merchant's website and complete the checkout process for the customer's order giving the intermediary's credit card number and delivery address.

5           In another embodiment, the intermediary can automatically log on to the merchant's web site for the customer, either when the customer clicks on the merchant's link on the intermediary's web page or when the customer hits the "order" button sending a signal to the intermediary to complete the checkout process. Ideally this step would be transparent to the customer and merchant. After the customer places an order and sends the signal to the  
10 intermediary, an automatic script, preferably located at the intermediary's website, automatically fills out the checkout forms on the merchant's website, including providing the intermediary's credit card and delivery information. The script may also automatically calculate the charges for the purchase including any currency exchange rates, duties and taxes and send an email confirmation to the customer containing this information.

15           Part 5. An email confirmation is sent to the customer showing information, such as the price of the goods, delivery charges, any service charges, taxes and duties. The intermediary bills the customer's credit card for the charges. Alternatively, the customer can be billed directly. The products are delivered to the intermediary from the merchant, and the intermediary delivers the products to the customer in some convenient manner. The  
20 intermediary may even pick up the products from the merchants, thus saving on delivery charges.

What is claimed is:

1. A method of facilitating a transaction, involving an order for goods or services, conducted over a computer network between a customer and a merchant using an intermediary,  
5 comprising the steps of:

the customer setting up a customer account with the intermediary whereby personal and credit card information is given to the intermediary;

10 the intermediary issuing customer user information (CUI) to the customer;

providing an intermediary's website (IW) for the customer that possesses a plurality of links to merchants' websites so that the customer can link to a merchant's website;

15 the customer linking through the IW to a merchant's website wherein the customer places an order by selecting goods or services to purchase;

the intermediary adding a means to the customer's computer screen for accepting input from the customer so that the customer can input a signal to the intermediary to complete the order;

20 and

the intermediary completing the customer's order by completing a check out process for the customer's order on the merchant's website.

25 2. The method of claim 1, wherein the intermediary manually logs on to the merchant's website when the customer signals the intermediary and completes the order.

3. The method of claim 1, wherein an automatic script logs on to the merchant's website for the customer when the customer clicks on the merchant's link on the IW.

30

4. The method of claim 3, wherein the automatic script completes the customer's order when

the customer sends a signal to the intermediary to complete the order.

5. The method of claim 3, wherein the automatic script is located at the intermediary's website.

5

6. The method of claim 3, wherein the automatic script calculates charges for a purchase.

7. The method of claim 3, wherein the automatic script calculates any currency exchange rates, duties and taxes associated with a purchase.

10

8. The method of claim 3, wherein the automatic script sends an email confirmation to the customer concerning the purchase.

9. The method of claim 1, wherein an automatic script logs on to the merchant's website for the customer after the customer sends a signal to the intermediary to complete the order.

15

10. The method of claim 9, wherein the automatic script is located at the intermediary's website.

11. The method of claim 9, wherein the automatic script calculates charges for the purchase.

20

12. The method of claim 9, wherein the automatic script calculates any currency exchange rates, duties and taxes associated with the purchase.

13. The method of claim 9, wherein the automatic script sends an email confirmation to the customer concerning the purchase.

25

14. The method of claim 1, additionally comprising a step wherein a confirmation is sent by email to the customer showing a price of the goods and any additional charges.

15. The method of claim 1, additionally comprising a step wherein the customer's credit card is billed for the charges.

30

16. The method of claim 1, additionally comprising a step wherein the goods purchased from the merchant are delivered to the intermediary.

5 17. The method of claim 1, additionally comprising a step wherein the intermediary delivers the goods purchased from the merchant to the customer.

18. The method of claim 1, additionally comprising a step wherein the goods purchased from the merchant are picked up directly from the merchants by the intermediary.

10 19. The method of claim 1, wherein the order is completed by logging on to the merchant's website as the customer and giving a credit card number and delivery address.

20. The method of claim 19, wherein the credit card number and delivery information given to the merchant belong to the intermediary.

15 21. The method of claim 1, wherein the personal and credit card information used to set up the customer account can be given by the customer in person to the intermediary.

20 22. The method of claim 1, wherein the CUI comprises one or more of the following: an anonymous user identification, an email address, and a password.

23. The method of claim 1, comprising an additional step wherein the customer uses information provided in the CUI as an identification and password to set up an online account with a merchant.

25 24. The method of claim 1, comprising an additional step wherein the intermediary sets up an online account with one or more merchants.

30 25. The method of claim 1, comprising an additional step wherein the intermediary uses a single identification and password to set up one or more merchant accounts.

26. The method of claim 25, wherein the CUI contains that identification and password.

27. The method of claim 24, wherein the CUI contains one or more identifications and passwords used to establish accounts with one or more merchants.

5

28. The method of claim 24, wherein the CUI contains an identification and password specific to the customer to whom it is provided.

10 29. The method of claim 28, wherein the customer uses the identification and password contained in the CUI to log on to the intermediary's website.

30. The method of claim 29, wherein the intermediary logs on to a merchant's website, using an identification and password belonging to the intermediary, after the customer clicks on the merchant's link on the IW.

15

31. The method of claim 30, wherein the intermediary is acting both as a client and server.

32. The method of claim 31, wherein the customer is interacting with the merchant's website through the intermediary.

20

33. The method of claim 24, wherein the intermediary logs on to a merchant's website, using the identification and password contained in the CUI, after the customer clicks on the merchant's link on the IW.

25 34. The method of claim 33, wherein the intermediary is acting both as a client and server.

35. The method of claim 34, wherein the customer is interacting with the merchant's website through the intermediary.

30 36. The method of claim 23, wherein the intermediary logs on to a merchant's website, using the identification and password contained in the CUI, after the customer clicks on the

merchant's link on the IW.

37. The method of claim 36, wherein the intermediary is acting both as a client and server.

5 38. The method of claim 37, wherein the customer is interacting with the merchant's website through the intermediary.

10 39. A method of facilitating a transaction, involving an order for goods or services, conducted over a computer network between a customer and a merchant using an intermediary, comprising the steps of:

the customer setting up a customer account with the intermediary whereby personal and credit card information is given to the intermediary;

15 the intermediary issuing customer user information (CUI);

the customer logging onto a merchant's website using the CUI provided by the intermediary;

the customer placing an order by choosing goods or services to purchase;

20 the customer indicating to the intermediary that he wants the order completed; and

the intermediary completing the customer's order by completing a check out process for the customer's order on the merchant's website.

25 40. The method of claim 39, wherein the customer indicates to the intermediary that he wants the order completed by sending via email a current URL of the merchant's website to a specified email address.

30 41. The method of claim 40, comprising an additional step wherein the customer is identified from a return email address, or some other information indicating the customer's identity.

42. The method of claim 41, wherein the intermediary logs on to the merchant's website using information contained in the customer's CUI, and completes the order.

5

43. The method of claim 39, comprising an additional step wherein a confirmation is sent by email to the customer showing a price of the goods and any additional charges.

44. The method of claim 39, comprising an additional step wherein the customer's credit card is billed for charges associated with the order.

10

45. The method of claim 39, wherein the goods purchased from the merchant are delivered to the intermediary.

46. The method of claim 39, wherein the intermediary delivers the goods purchased from the merchant to the customer.

15

47. The method of claim 39, wherein the goods purchased from the merchant are picked up directly from the merchant by the intermediary.

20

48. The method of claim 39, wherein the order is completed by logging on to the merchant's website as the customer and giving a credit card number and delivery address.

49. The method of claim 48, wherein the credit card number and delivery information given to the merchant belong to the intermediary.

25

50. The method of claim 39, wherein the personal and credit card information used to set up the customer account can be given by the customer in person to the intermediary.

51. The method of claim 39, wherein the CUI comprises one or more of the following: an anonymous user identification, an email address, and a password.

30

52. A method comprising the steps of:

a customer contacting an intermediary regarding setting up an account with the intermediary;

5 the intermediary requesting information from the customer, such as name, address, and credit card information;

the customer providing the information requested by the intermediary; and

10 the intermediary providing customer user information (CUI) to the customer.

53. The method of claim 52, wherein the CUI comprises a user identification and a password.

15 54. A method comprising the steps of:

a customer contacting a merchant regarding setting up an account with the merchant;

the merchant requesting that the customer choose a user identification and password;

20 the customer providing to the merchant a user identification and password previously supplied to the customer by an intermediary; and

the merchant establishing a new account for the customer using the user identification and  
25 password.

55. A method comprising the steps of:

an intermediary contacting a merchant regarding setting up an account with the merchant;

30 the merchant requesting that the intermediary choose a user identification and password;



the intermediary providing to the merchant a user identification and password; and

the merchant establishing a new account for the intermediary using the user identification and password.

5

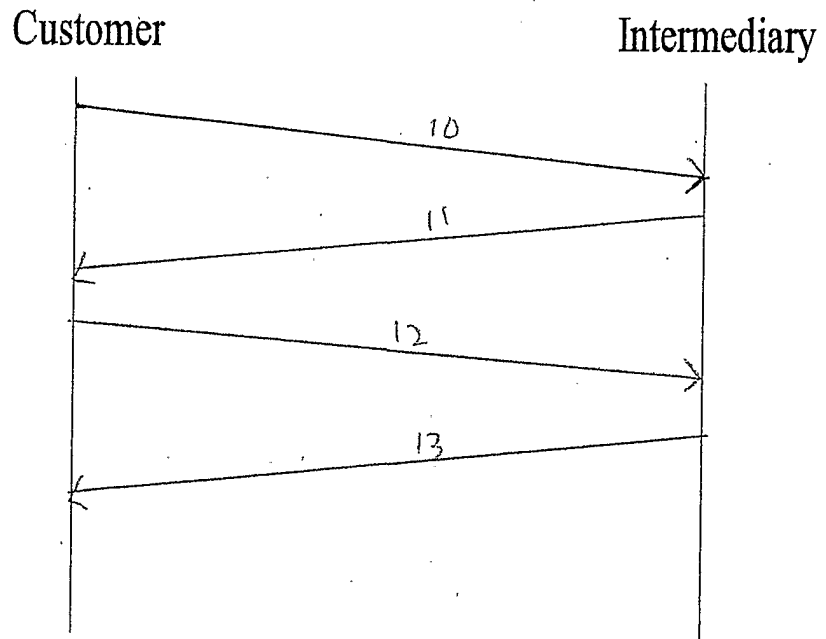


Figure 1

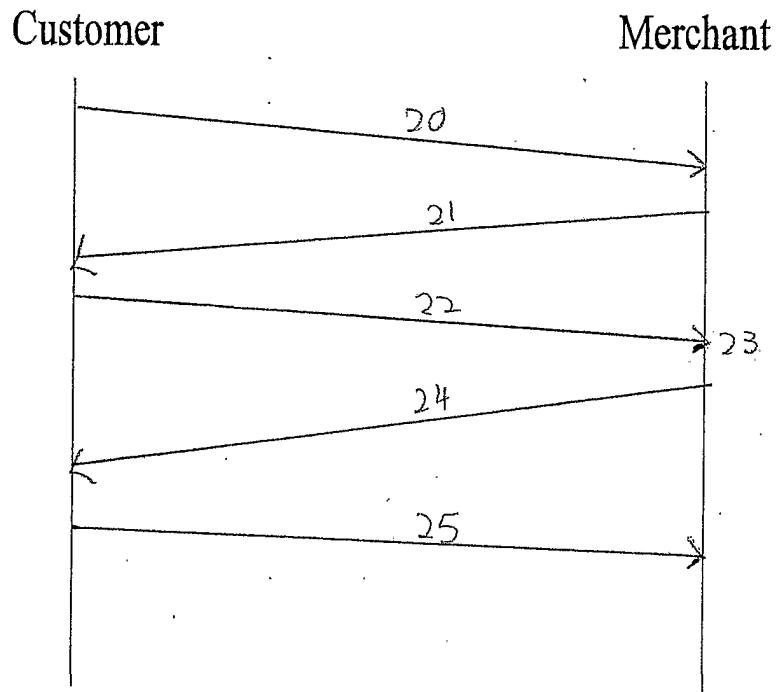


Figure 2

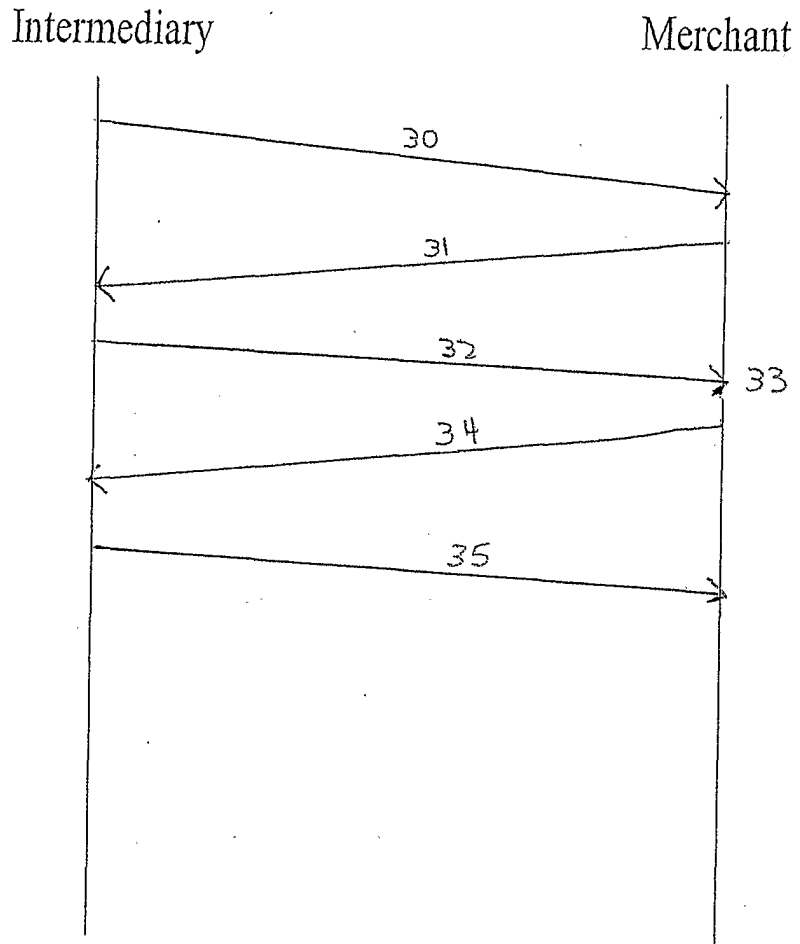


Figure 3

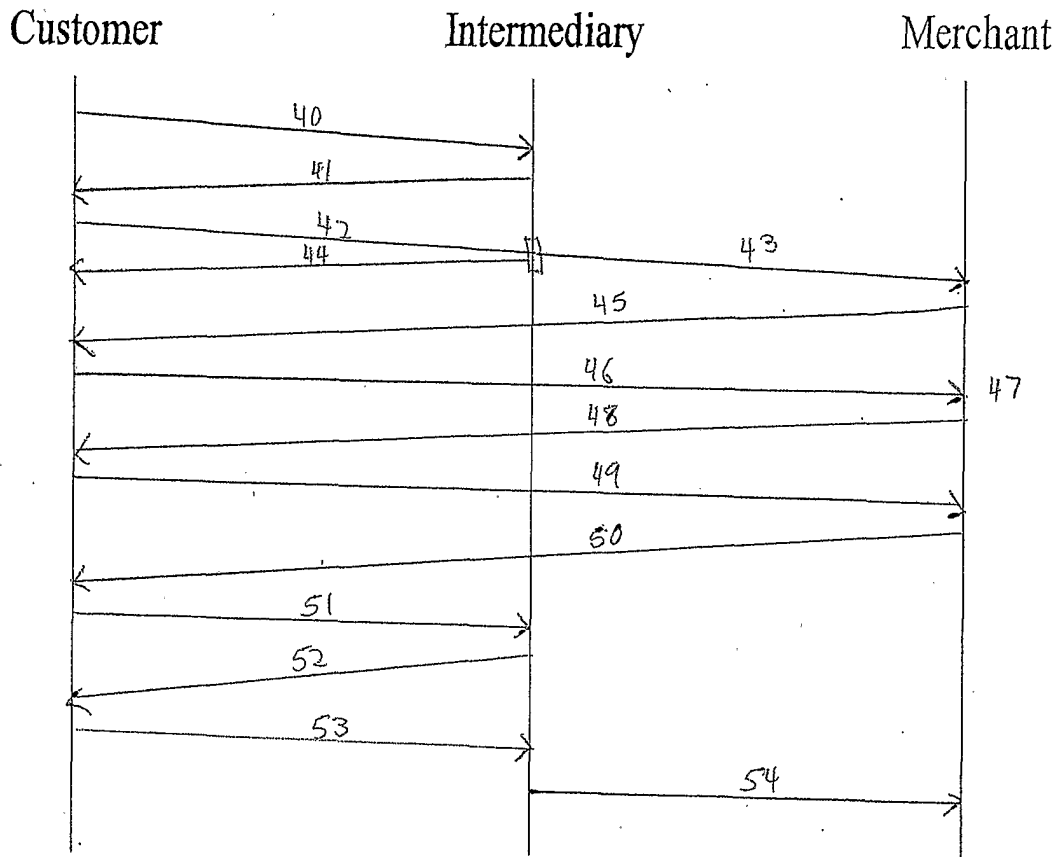


Figure 4

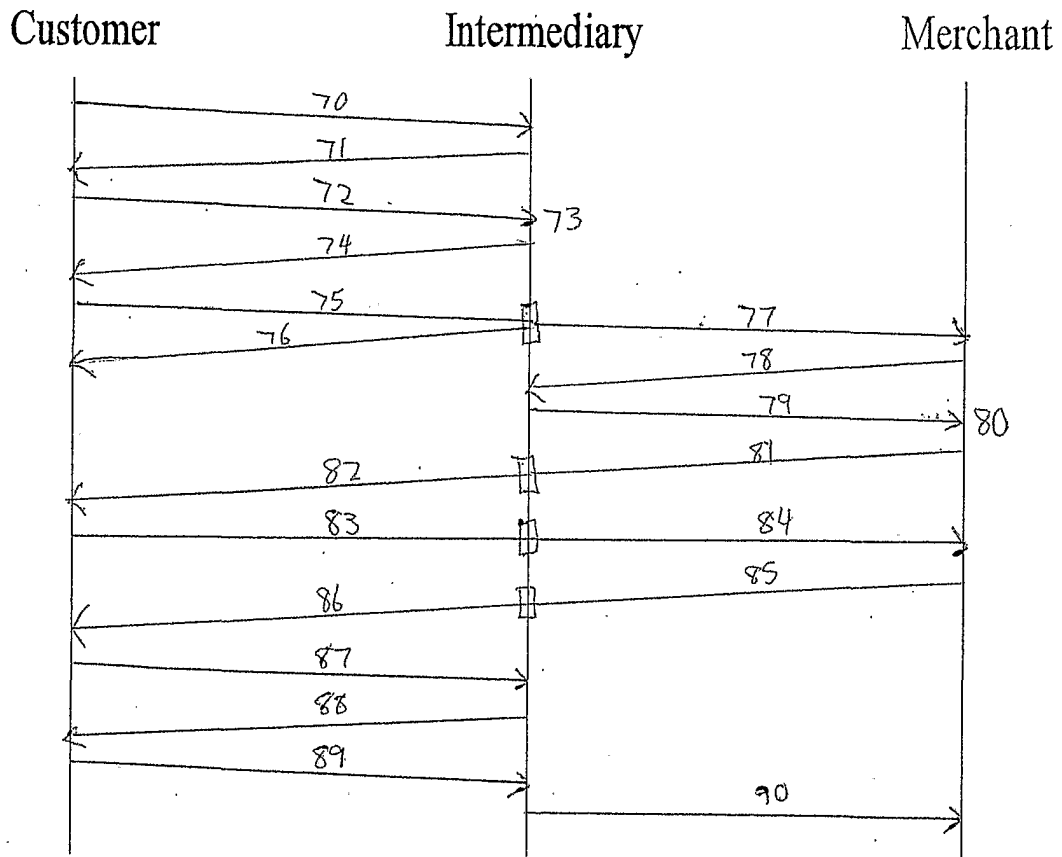


Figure 5

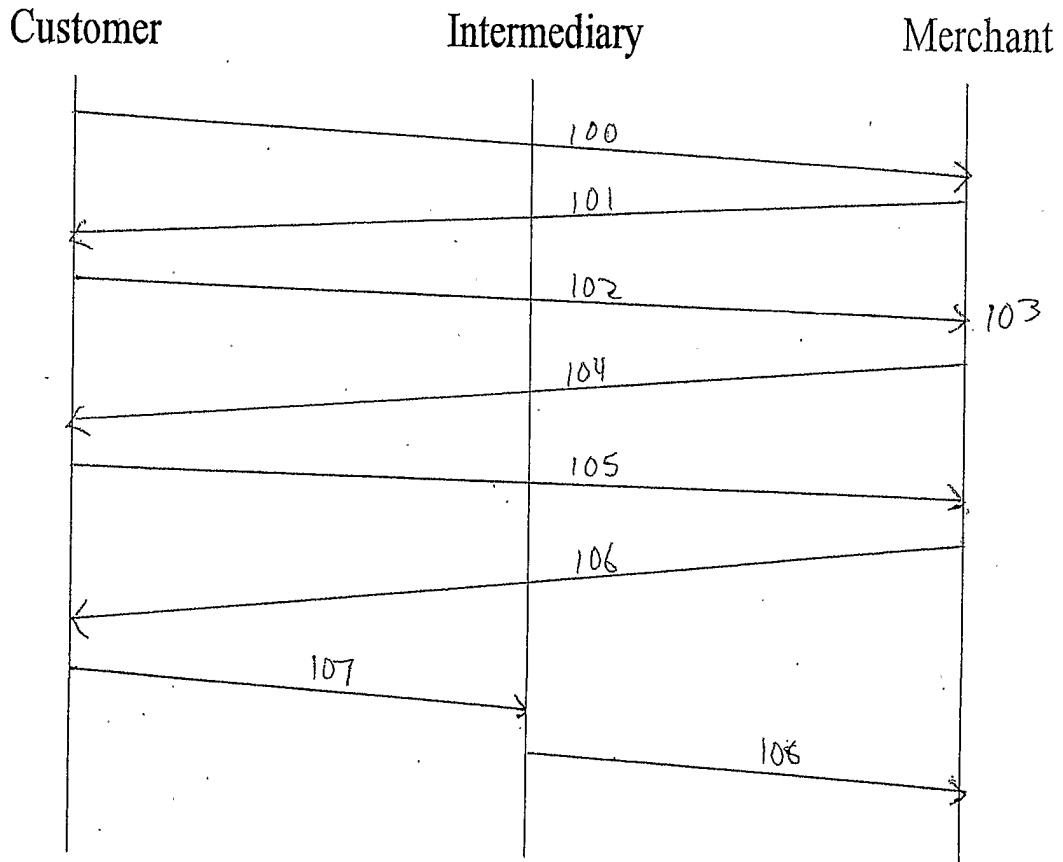


Figure 6