

paper credit card card, plastic credit card), and (7) the form in which the CPN is presented to the merchant.

[0258] The core transaction processing system for authorization and settlement is not altered to any significant degree by any of these implementation variations. In addition most of the core back end systems for number generation, account generation, linkage to other accounts, customer service and maintenance remain unaltered. The architecture for issuing numbers to users supports a range of interfaces so the same architecture can support computer based, phone, interactive TV or internal bank issuing for physical implementations. The high degree of re-usability of core platform components is a key advantage in supporting the commercial viability of these other products.

[0259] The following sections elaborate on these principles to indicate how in practical terms the system would operate and how a consumer would use the system in the various manifestations.

[0260] 3.1 Card Present Applications

[0261] There are considerable opportunities to create new payment products by issuing fixed number plastic cards with flexibility and control provided by the present invention. There are applications of this approach in both the consumer and business markets.

[0262] In these applications, new payment products can be created by placing "intelligence" within the card processing system. A critical additional step is the creation of new communication channels between these processing systems and a card issuer/card holder.

[0263] These communication channels which can include PC computer interfaces, PDA interfaces, mobile phone/telephony interfaces, ATM interfaces.

[0264] In combination with an issuer's capability to configure specific card products, these additional dynamic control features provide a mechanism for a traditional plastic payment card to be turned into a range of new products. In effect, the present invention creates "instantly configurable plastic payment cards". This capability can be combined with conventional credit cards, debit cards and pre-paid cards.

[0265] 3.1.1 Consumer Applications

[0266] There are range of consumer applications of which a few are listed here.

[0267] TEEN CARD

[0268] Given to a teenager, for example, this card has a pre-set limit transaction amount and/or must be spent at a particular merchant or merchants (or merchant type or types). A parent can receive feedback on card usage and change the spending power by computer interface or mobile phone at any time. This greatly enhances the control provided by existing pre-paid teen cards.

[0269] GIFT CERTIFICATE CARD

[0270] Given to someone to spend with a pre-set limit and can be limited to a particular merchant or merchant type. These merchants can be Visa or M/C compatible and protected by signature.

[0271] PRODUCT REBATES

[0272] A limited use card could be issued with a product that has no value but can be activated by registering the product on-line for instance. The card is then loaded with the product rebate and can be used to purchase something on-line or at a retail store limited to the amount of the rebate. This will greatly reduce costs to administer a rebate program associated with e.g., issuing and mailing a check.

[0273] INSURANCE CARD

[0274] A limited use card could be issued with an insurance policy or by a loss-adjuster at a visit following a claim. The company or the loss adjuster could provide instant card activation by computer or mobile phone to allow the consumer to spend an amount appropriate to immediate needs.

[0275] 3.1.2 Corporate Applications

[0276] For corporate applications the controls inherent in CPN technology together with the capability to support a range of communication systems to set up controls for a specific account provide a powerful business tool. Examples include:

[0277] COMPANY BONUS

[0278] Given to employees as a bonus this limited use credit card number can be used anywhere Visa or M/C is accepted or alternatively limited to a particular merchant or merchant type. Cards can be issued and the company can set the reward amounts via a PC-computer interface. All charges can be billed to a central company account.

[0279] COMPANY EXPENSE TRAVEL ACCOUNT

[0280] This limited use card can be given to employees for specific trips. The expense budget and types of expense can be set by the employer at the start of the trip and the account deactivated until the next trip.

[0281] PURCHASING ACCOUNT WITH INTEGRATED PO REQUEST

[0282] This limited use card can be given to employees company purchases and pre-configured for specific rules (e.g., maximum single purchase amount and monthly expenditure). To extent these rules apply the employee can make a request via a PC or mobile phone to the company purchasing system. If approved, the company system can automatically extend the purchasing capability of the specific card and the employee receives a confirmation and purchase order number.

[0283] 3.1.3 Mail Order/Telephone Order (MOTO)

[0284] The acceptability of CPN's at any VISA/Mastercard/Europay accepting merchant is a key advantage of CPN technology. This means that the existing computer based system can be for mail order and telephone order with any alterations. Having said that, the current system is not specifically directed at MOTO users and users may not appreciate this capability. In addition many existing MOTO users may not have access to the Internet at the time of placing a MOTO order or indeed have Internet access at all. Without a credit card, telephone orders can be almost impossible. All the manifestations described below could also be provided linked to a bank account or pre-paid account.