

[0285] The following represent specific products more specifically marketed the MOTO market. As with the potential cross over between Internet and MOTO usage, these MOTO products could also be used in Internet applications.

[0286] 3.1.4 Telephone interfaces for CPN delivery

[0287] Mobile telephony interfaces can allow both WAP (Web Access Protocol) and i-mode interaction with servers providing the CPN capabilities. This provides for authentication by password or PIN and delivery of a CPN via a simple interface for display on the screen. CPN's can also be issued by SMS (Silicon Integrated Systems), which has the additional benefit of providing automatic storage of the number for later use. Review of statements is also possible via this interface. The core functionality for MOTO orders are very similar to Internet orders and so no major differences are required in terms of additional functionality, though the functionality is best limited in line with the small screens of current mobile telephones. This application would also be well suited to web-kiosk applications where users may not want to enter authentication credentials into public systems. There is currently increasing interest in "in-store" kiosks to provide additional product lines. This implementation of the web-kiosk is designed specifically for making purchases and the mobile CPN will ideally suit such a combined "clicks and mortar" transaction.

[0288] This application, the mobile CPN, provides a suitable platform for MOTO or Internet payments. In this situation the mobile phone is used as a private and personal means of authenticating the user and delivering the number to the user.

[0289] 3.1.5 Alternative Web access devices

[0290] It is expected that web access will increasingly involve non-PC devices such as PDA'S, set-top TV boxes, Interactive TV and "smart" consumer devices. The CPN platform architecture provides for seamless integration of a wide range of web-access devices into a standard Orbiscom implementation. The CPN platform can be used with interactive TV, which provides for integration of the purchasing process with "TV browsing".

[0291] 3.1.6 MOTO/Web only Plastic/Paper Card

[0292] Issuing a MOTO/Web only card with no embossed figures can be implemented within the CPN platform with the export of CPN's to a card production process.

[0293] In combination with the CPN platform this approach has a number of advantages even though the number is fixed and used for a number of transactions.

[0294] Greatly reduced re-issue costs for compromised cards. This is especially true in a chip environment where card re-issue costs are greatly increased. Also it greatly reduces the inconvenience involved in re-issuing a card.

[0295] A physical card is useful when collecting tickets for example.

[0296] Additional controls from the Orbiscom platform provide for the flexible control of the overall limit.

[0297] Controls can be applied to create specific mail order merchant cards with incentives by applying merchant ID controls.

[0298] The CPN platform provides for simple integration into an existing credit facility or account without the need to create a separate credit line.

[0299] Controls can be set-up by an issuer or via a telephone or computer interface as with other limited use credit card number products. These interfaces could provide for additional functions such as on-line statements.

[0300] 3.1.7 MOTO-only Account Number Distribution Options

[0301] In addition to the above card based solution, a system of distributing numbers without cards could be incorporated in the paper billing distribution system. This could involve printing an additional number(s) on a statement or other paper document as explained above.

[0302] Customers could also be sent a new MOTO only number in the form of a sticker that could be attached to an existing card, on expiry the number is simply removed. An alternative MOTO number could also be printed on the back of an existing credit card when a new card is issued.

[0303] 3.1.8 ATM Delivery of CPN numbers and or Cards

[0304] The ATM network provides an existing integrated network that provides:

[0305] user authentication

[0306] a configurable user interface

[0307] an interface to process customer requests

[0308] a screen and printing system to provide visual and printed information for the

[0309] capability for delivering other physical materials (cash, stamps and potentially magnetic stripe cards).

[0310] This provides a means for providing CPN numbers or cards for a range of card-not present applications. This route is particularly suitable for people who do not possess a credit card but wish to purchase goods over the Internet, telephone or mail order.

[0311] 3.1.9 Unique CPN transactions for MOTO

[0312] The above physical manifestations of the Orbiscom platform for MOTO use a fixed number with variable controls. It is also possible to issue a series of numbers on a single card or device that users use one at a time. A mechanism is required to ensure that user can simply keep track of numbers that have been used. A range of options are possible for including peel of labels where after use a CPN label is removed revealing an additional number underneath. Alternatively scratch off cards like lottery cards could be used to ensure that a number is only revealed when a user wishes to use the card.

[0313] 4. Wireless Card Present Applications

[0314] CPN payments can be presented by developments in wireless and telephony applications most notably Bluetooth and other emerging short range wireless technologies (e.g., Ultra Wide Band) and the advances in mobile phone capabilities.

[0315] The use of Bluetooth-enabled smart card readers communicating with POS (point of sale) terminals, or mobile network operators allowing users to buy products