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**Likourezos et al.**

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(54) **SYSTEM AND METHOD FOR EFFECTING PAYMENT FOR AN ITEM OFFERED FOR AN ELECTRONIC AUCTION SALE**

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This patent is subject to a terminal disclaimer.

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**Related U.S. Application Data**

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**G06Q 40/00** (2006.01)

(52) **U.S. Cl.** ..... **705/40; 705/37**

(58) **Field of Classification Search** ..... **705/43, 705/46, 37, 38, 36, 40, 39, 34; 382/139; 380/24; 235/379**

See application file for complete search history.

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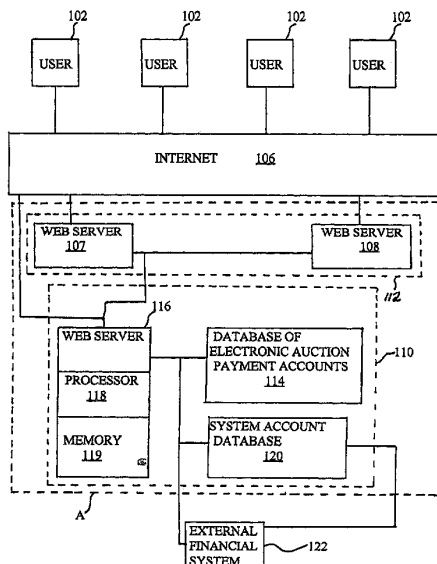
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(57) **ABSTRACT**

A computerized electronic auction payment system and method for effecting payment for at least one item sold via an electronic auction web site maintained by an electronic auction system are provided. The system sets up and maintains electronic auction payment accounts for prospective users, e.g., bidders and sellers, of the electronic auction web site. The method includes the step of deducting funds the payment account corresponding to the buyer of the at least one item following authorization from the buyer to deduct funds from the payment account. The method for effecting payment does not provide for any interaction between the buyer and the seller. It is provided that the buyer's payment account is deducted automatically, if the at least one input is not received within a predetermined time period.

**57 Claims, 9 Drawing Sheets**



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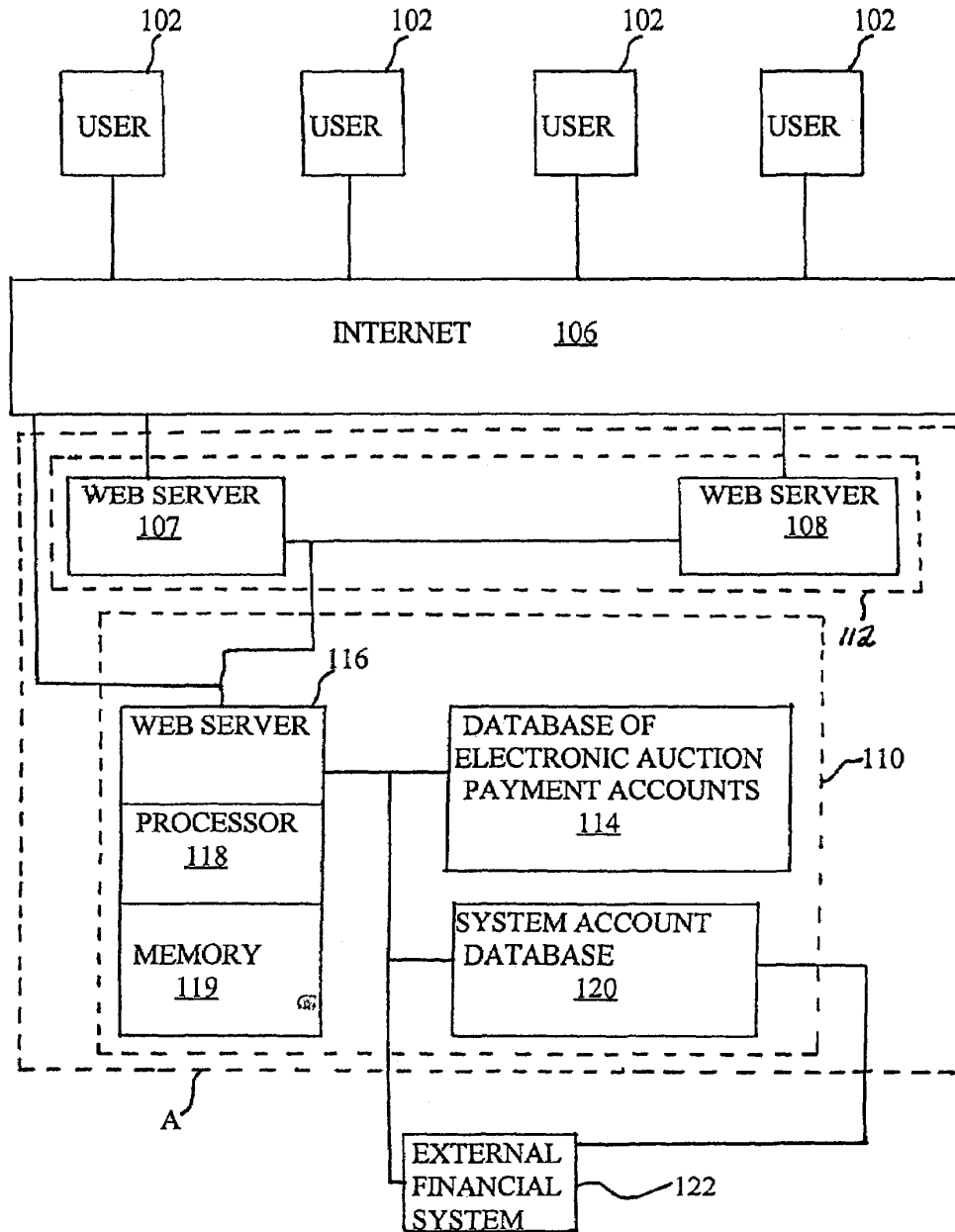


FIG. 1

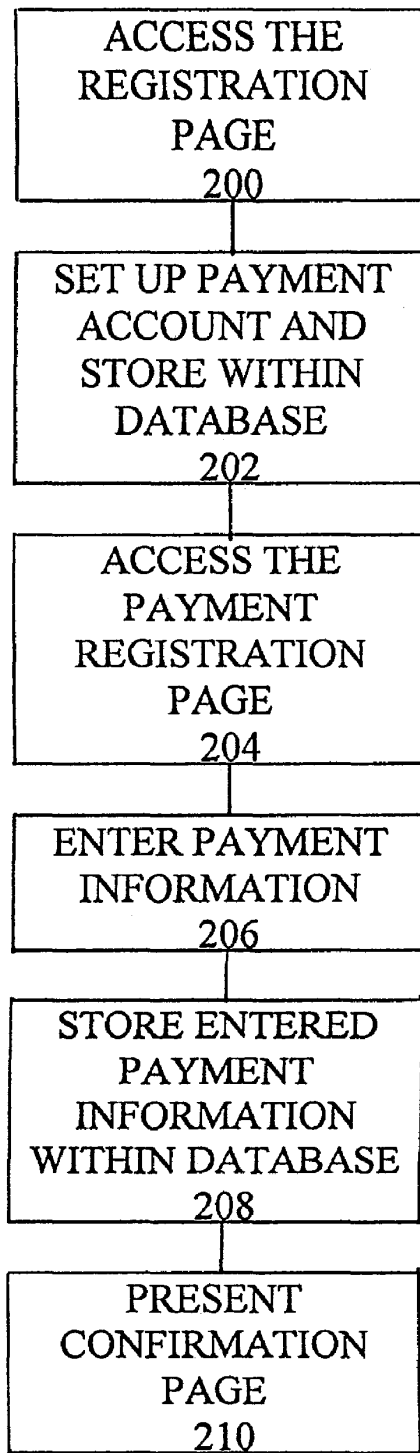


FIG. 2A

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