[54] **AUTOMATED PURCHASING CONTROL SYSTEM**

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[73] Assignee: **Visa International**, Foster City, Calif.

[*] Notice: The term of this patent shall not extend beyond the expiration date of Pat. No. 5,500,513.

[21] Appl. No.: **597,050**

[22] Filed: **Feb. 5, 1996**

Related U.S. Application Data

[63] Continuation of Ser. No. 241,106, May 11, 1994, Pat. No. 5,500,513.

[51] **Int. Cl.^{6}** **G06K 5/00**

[52] **U.S. Cl.** **235/380**; 395/238

[58] **Field of Search** 235/380; 340/825.33; 364/408

[56] **References Cited**

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Attorney, Agent, or Firm—Townsend and Townsend and Crew LLP

[57] **ABSTRACT**

An automated purchasing control system which can be customized for a corporate customer. The system receives an authorization request over the phone lines from a remote point-of-sale terminal and processes the request using unique software. The software has a database customized to a corporate user to establish that company hierarchial structure. Elements of the hierarchial structure are independently reconfigurable, so that a company can specify different hierarchial relationships in the software for authorization, billing and reporting purposes. Different authorization tests can be established for each position in a hierarchy, with a particular position being required to pass not only its own test, but the test of elements higher in the hierarchial tree.

14 Claims, 9 Drawing Sheets
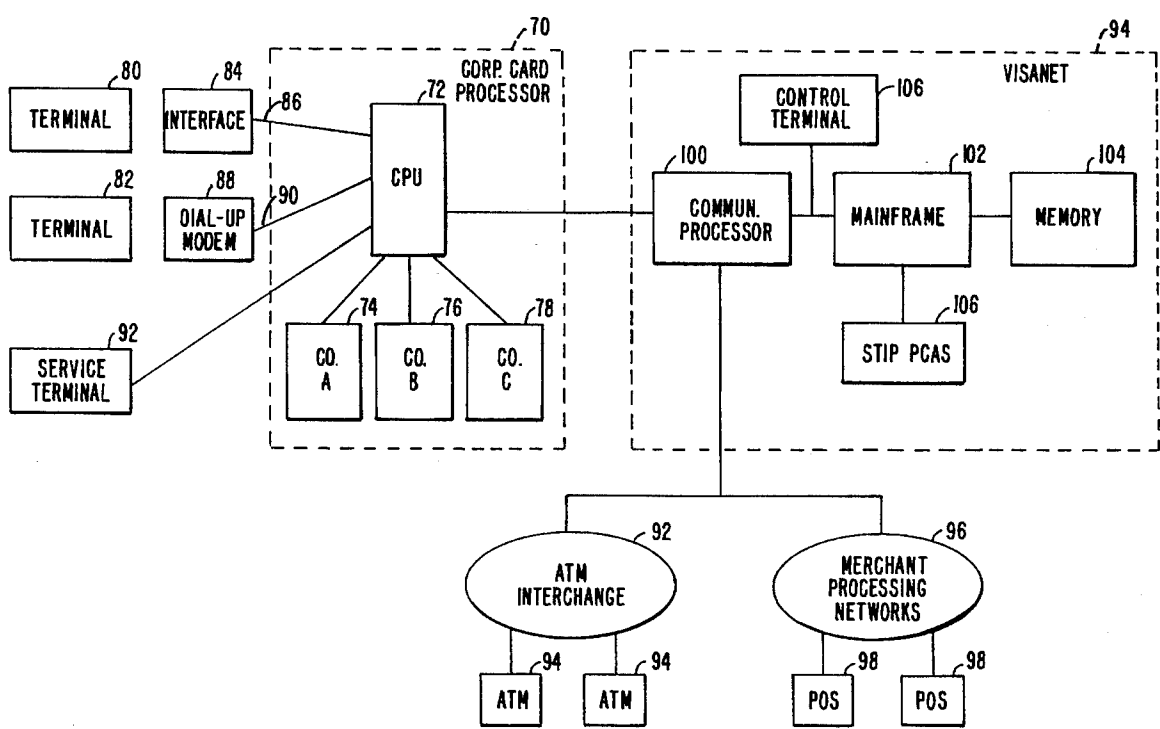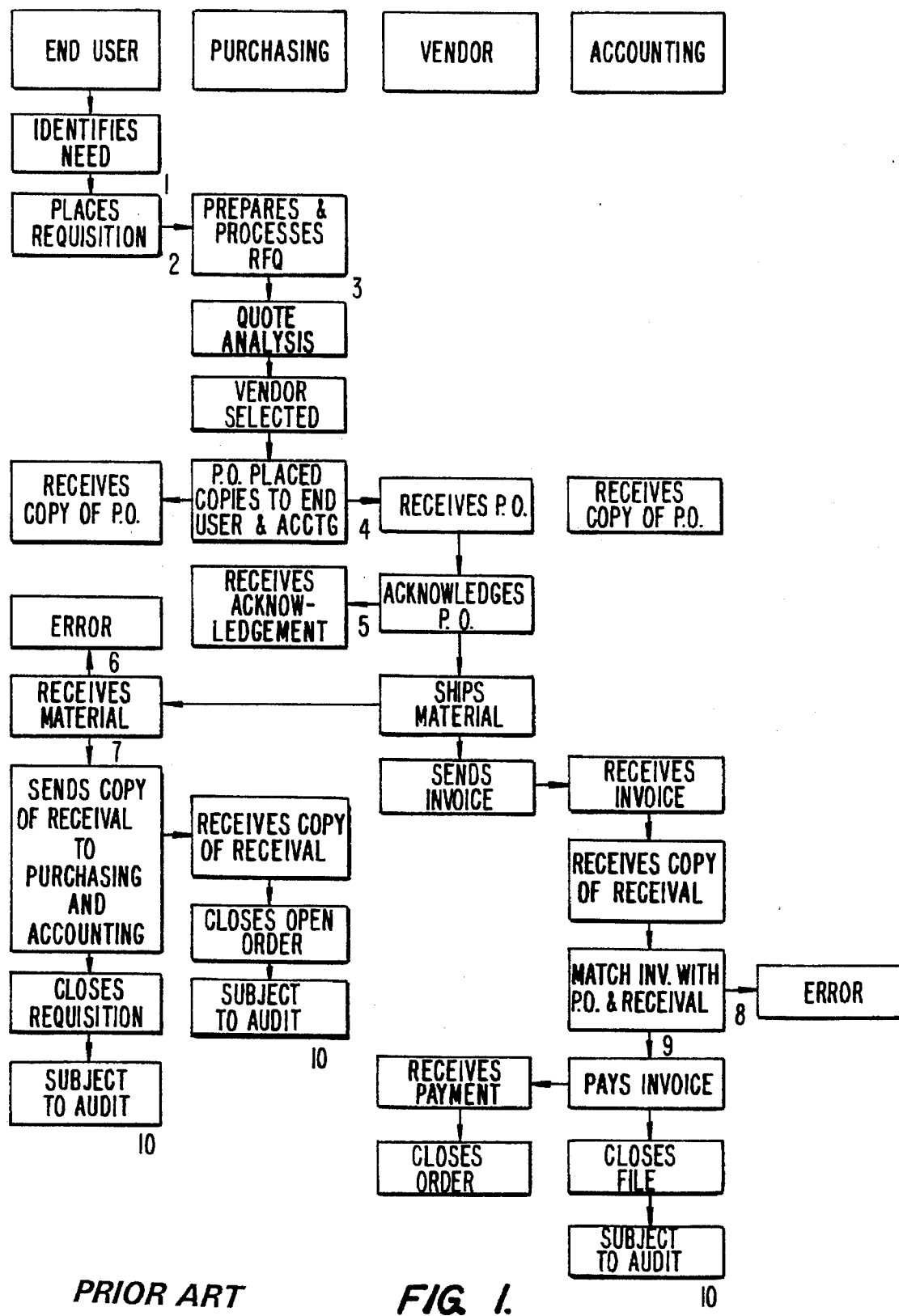
PRIOR ART

FIG. 1.
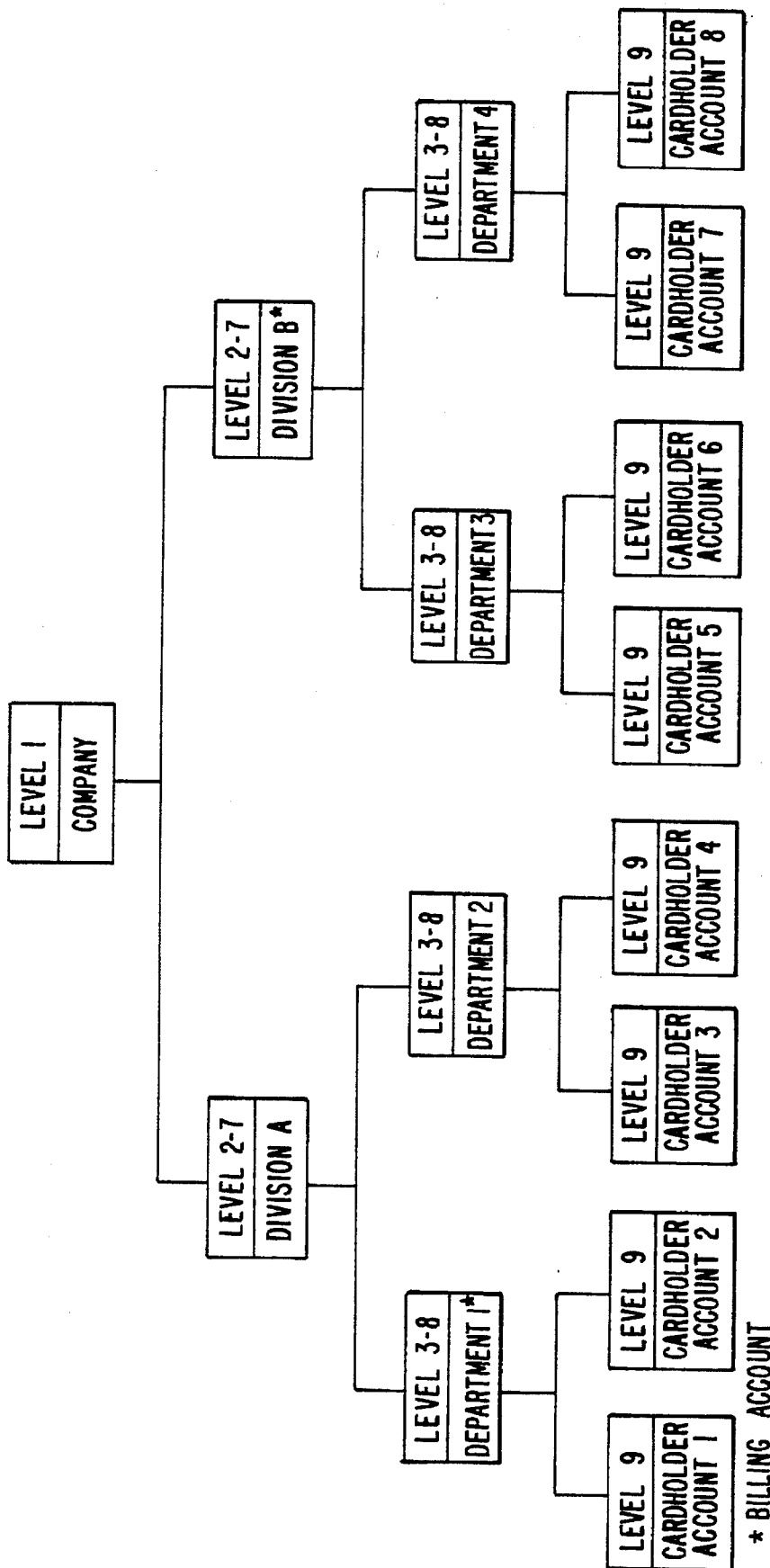
FIG. 2.

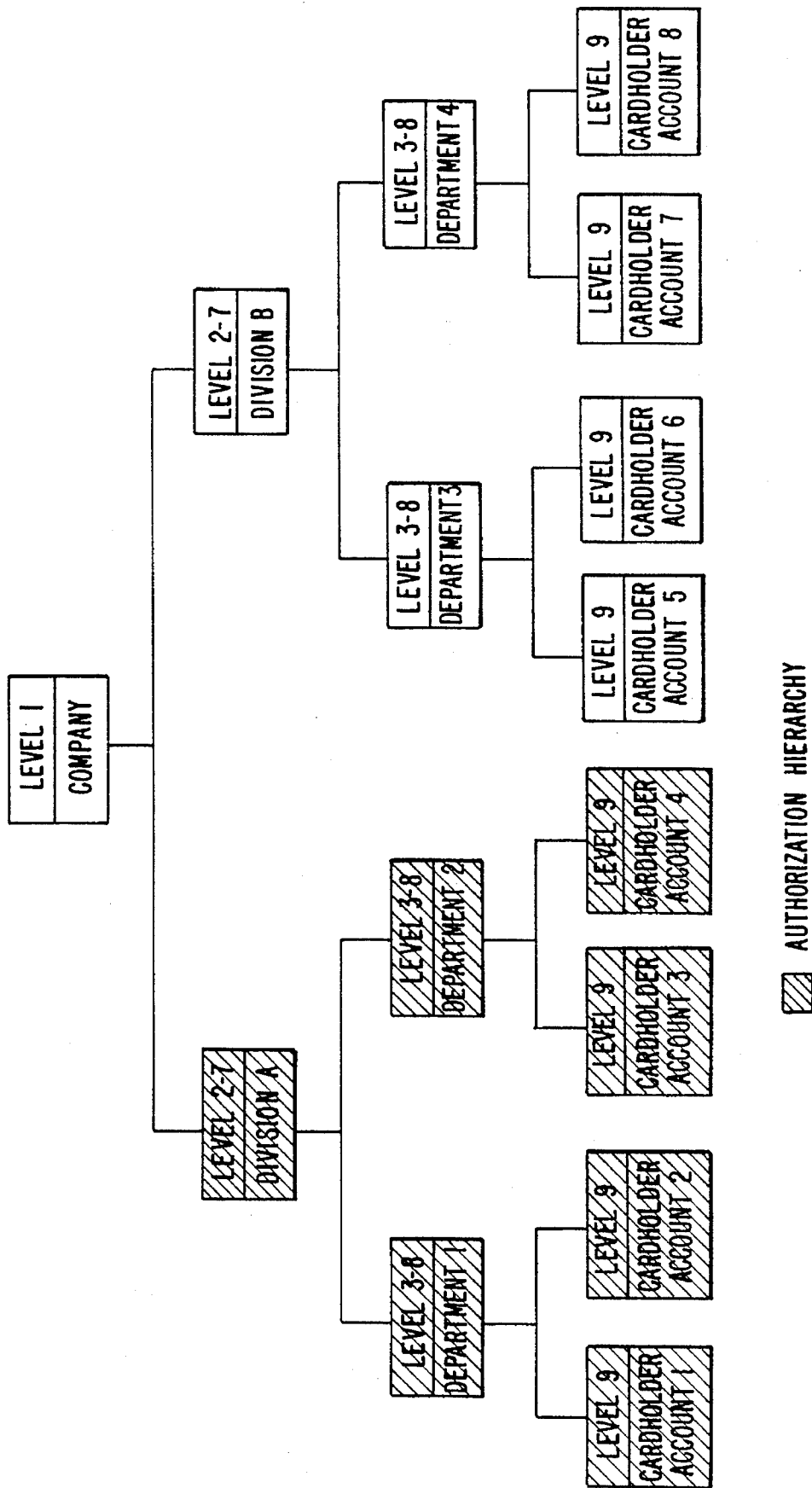* BILLING ACCOUNT

FIG. 3.

FIG. 4.

AUTHORIZATION HIERARCHY
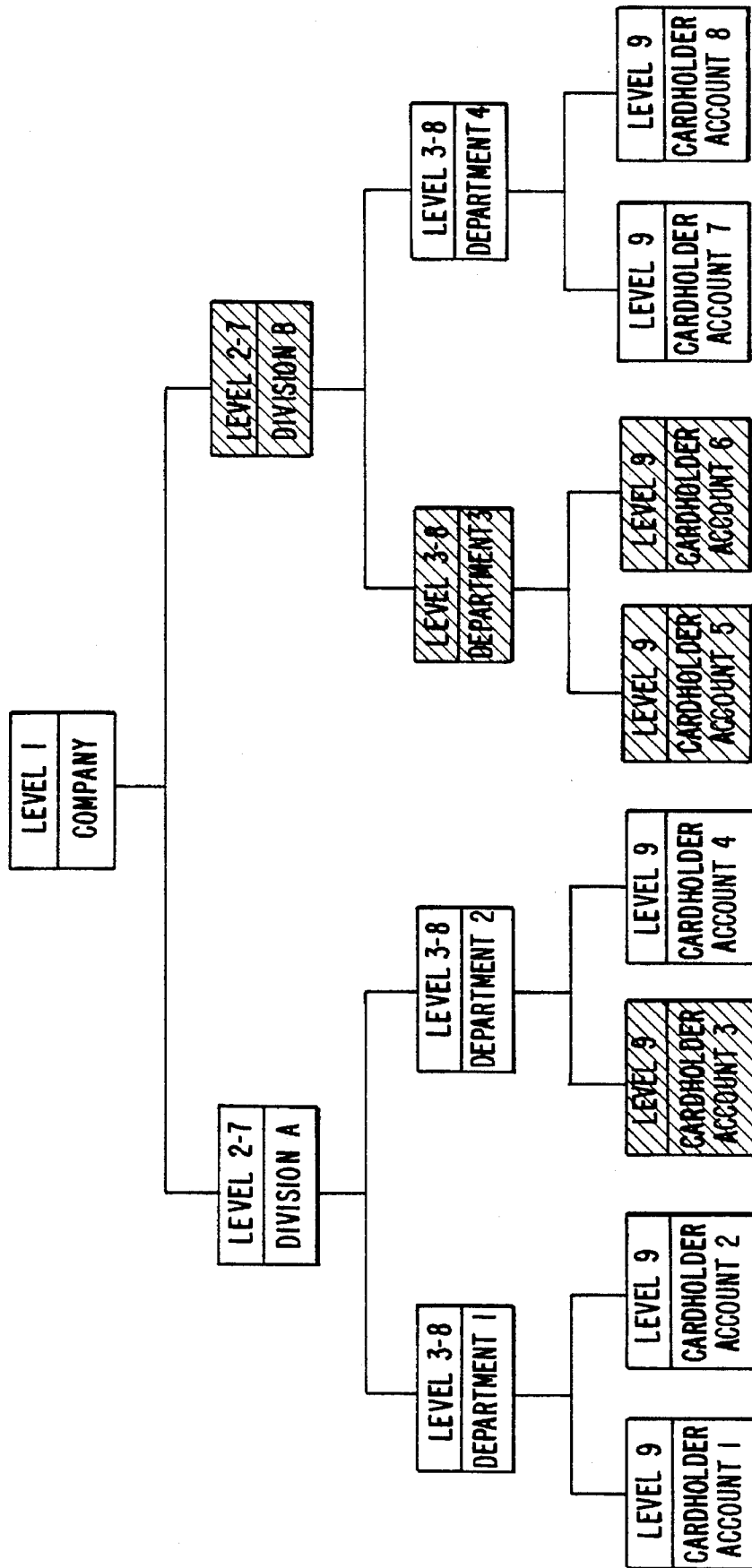
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