

## US 7,831,470 B1

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In exchange, the customer agrees to participate in a transaction with the second merchant. For example, the customer may be required to switch service providers (e.g. long distance telephone service) or initiate a new service agreement (e.g. sign up for a credit card account). In one embodiment, the customer's agreement may be secured; such that a penalty is assessed against the customer if he does not participate in the transaction as he agreed to.

## BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a schematic illustration of an apparatus for facilitating electronic commerce.

FIG. 2 is a schematic illustration of a merchant server of the apparatus of FIG. 1.

FIG. 3 is a representation of a customer database of the merchant server of FIG. 2.

FIG. 4 is a representation of an item database of the merchant server of FIG. 2.

FIG. 5 is a representation of a transaction database of the merchant server of FIG. 2.

FIG. 6 is a representation of a subsidizer database of the merchant server of FIG. 2.

FIG. 7 is a representation of an offer rules database of the merchant server of FIG. 2.

FIG. 8 is a representation of an offers database of the merchant server of FIG. 2.

FIG. 9 is a representation of a record of an offer summary database of the merchant server of FIG. 2.

FIG. 10 is a flow chart illustrating an embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a merchant.

FIG. 11 is an exemplary web page.

FIG. 12 is another exemplary web page.

FIGS. 13A and 13B are a flow chart illustrating another embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a merchant.

FIGS. 14A and 14B are a flow chart illustrating another embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a merchant.

FIG. 15 is a flow chart illustrating another embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a merchant.

FIG. 16 is a flow chart illustrating another embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a merchant.

## DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Applicants have recognized that the acquisition budgets of various service providers may be advantageously used to facilitate electronic commerce. A customer that is purchasing items from a first merchant may be paid by a second merchant, so that the customer pays a reduced price, or nothing at all, for his desired items. In exchange, the customer signs up or agrees to sign up for a service that is provided by the second merchant. Since many service providers are willing to pay significant amounts of money (e.g. often \$50 to \$200) to acquire a new customer, the ability to acquire a customer by essentially "intervening" in a sale between others can benefit all parties involved. The customer is benefited by the reduced price of his items, the first merchant is benefited by the increased sales that such an arrangement would bring, and the second merchant is benefited by the acquisition of a new customer.

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Furthermore, by presenting offers for such "cross-subsidies" only after a customer is ready to buy items, the merchant may reduce the chance that customers will merely "bargain shop", rather than make purchases.

In addition, a number of benefits may be offered besides reduced prices. For example, the first merchant may alternatively provide the customer with an upsell (e.g. a product upgrade for no additional cost).

Referring to FIG. 1, an apparatus 100 includes a merchant server 110 that is in communication with a customer terminal 120 and with subsidizing merchant servers 130, 140 and 150. The merchant server 110 may communicate with the customer terminal 120 and subsidizing merchant servers 130, 140 and 150 via an appropriate network such as the Internet. Each of the customer terminal 120 and with subsidizing merchant servers 130, 140 and 150 may comprise computers, such as those based on the Intel® Pentium® microprocessor, that are adapted to communicate via the Internet (e.g. via a modem). Any number of subsidizing merchant servers and customer terminals may be in communication with the merchant server 110.

The merchant server 110 may be a "web server" of a merchant. The merchant server 110 can generate a web page that may be accessed via the World Wide Web and allow purchases from the merchant to be made in a manner known in the art. A customer terminal may appropriately access the web page to communicate with the merchant server 110 in a manner that is also known to those skilled in the art.

Referring to FIG. 2, the merchant server 110 comprises a processor 200, such as the Intel® Pentium® microprocessor. The processor 200 is in communication with a data storage device 210, such as an appropriate combination of magnetic, optical and/or semiconductor memory. For example, the data storage device 210 may comprise one or more of a ROM, RAM and hard disk. The processor 200 and the data storage device 210 may each be (i) located entirely within a single computer or other computing device; (ii) connected to each other by a remote communication medium, such as a serial port cable, telephone line or radio frequency transceiver; or (iii) a combination thereof. In one embodiment, the merchant server 110 may comprise one or more computers that are connected to a remote server computer for maintaining databases.

The data storage device 210 stores a program 220 for controlling the processor 200. The processor 200 performs instructions of the program 220, and thereby operates in accordance with the present invention, and particularly in accordance with the methods described in detail herein. The program 220 furthermore includes program elements that may be necessary, such as an operating system and "device drivers" for allowing the processor 200 to interface with computer peripheral devices. Appropriate device drivers and other necessary program elements are known to those skilled in the art, and need not be described in detail herein.

The storage device 210 also stores (i) a customer database 230, (ii) a item database 240, (iii) a transaction database 250, (iv) a subsidizer database 260, (v) an offer rules database 270, (vi) an offers database 280 and (vii) an offer summary database 290. The databases 230, 240, 250, 260, 270, 280 and 290 are described in detail below and depicted with exemplary entries in the accompanying figures. As will be understood by those skilled in the art, the schematic illustrations and accompanying descriptions of the databases presented herein are exemplary arrangements for stored representations of information. A number of other arrangements may be employed besides those suggested by the tables shown. Similarly, the illustrated entries of the databases represent exemplary infor-

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mation, and those skilled in the art will understand that the number and content of the entries can be different from those illustrated herein.

Referring to FIG. 3, a table **300** represents an embodiment of the customer database **230** (FIG. 2). The table **300** includes entries **302**, **304**, **306** and **308**, each defining a customer that may purchase items via the merchant server **110** (FIG. 1). Those skilled in the art will understand that the table **300** may include any number of entries. The table **300** also defines fields for each of the entries **302**, **304**, **306** and **308**. The fields specify (i) a customer identifier **320** that uniquely identifies the customer, (ii) a name **322** of the customer, (iii) a billing address **324** of the customer, (iv) credit card information **326** which may be used to render payment in purchasing the items, and (v) an electronic mail (“email”) address **328** for communication with the customer.

Referring to FIG. 4, a table **400** represents an embodiment of the item database **240** (FIG. 2). The table **400** includes entries **402** and **404**, each defining an item sold via the merchant server **110** (FIG. 1). Those skilled in the art will understand that the table **400** may include any number of entries. The table **400** also defines fields for each of the entries **402** and **404**. The fields specify (i) a item identifier **420** that uniquely identifies the item, (ii) an item description **422**, (iii) an item price **424** for which the item is typically sold, and (iv) an availability **426** of the item which may be based on an inventory level of the item.

Referring to FIG. 5, a table **500** represents an embodiment of the transaction database **250** (FIG. 2). The table **500** includes entries **502**, **504** and **506**, each defining a transaction with the merchant server **110** (FIG. 1). Typically, the transaction includes a purchase of items by a customer. Those skilled in the art will understand that the table **500** may include any number of entries. The table **500** also defines fields for each of the entries **502**, **504** and **506**. The fields specify (i) a transaction identifier **520** that uniquely identifies the transaction, (ii) a time **522** of the transaction, (iii) the items ordered **524**, (iv) credit card information **526** that may define a credit card account that was charged to pay for the items purchased, (v) an amount charged **528** for the items, (vi) a delivery address **530** for the items, and (vii) a customer identifier **532** (if any) that identifies the customer that made the purchase.

Referring to FIG. 6, a table **600** represents an embodiment of the subsidizer database **260** (FIG. 2). The table **600** includes entries **602**, **604** and **606**, each defining a party (e.g. another merchant) that may subsidize purchases made via the merchant server **110** (FIG. 1). Those skilled in the art will understand that the table **600** may include any number of entries. The table **600** also defines fields for each of the entries **602**, **604** and **606**. The fields specify (i) a subsidizing party identifier **620** that uniquely identifies the subsidizing party, (ii) a name **622** of the subsidizing party, (iii) an account **624** used to pay for the subsidies, and (iv) an amount owed **626** by the subsidizing party to the merchant.

Referring to FIG. 7, a table **700** represents an embodiment of the offer rules database **270** (FIG. 2). The table **700** includes entries **702**, **704**, **706**, **708** and **710**, each defining an offer rule. When an offer rule is satisfied during a transaction, the merchant provides an offer for a specified benefit, such as a subsidy. Those skilled in the art will understand that the table **700** may include any number of entries. The table **700** also defines fields for each of the entries **702**, **704**, **706**, **708** and **710**. The fields specify (i) an offer rule identifier **720** that uniquely identifies the offer rule, (ii) a subsidizing party identifier **722** that uniquely identifies the subsidizing party, (iii) a subsidy amount **724**, (iv) when the offer rule is effective (i.e.

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when the offer rule is satisfied), and (v) an additional transaction **728** that is required of the customer in exchange for the subsidy. As described below, several types of transactions, such as additional purchases or initiating service agreements, may be required of the customer.

Referring to FIG. 8, a table **800** represents an embodiment of the offers database **280** (FIG. 2). The table **800** includes entries **802**, **804**, **806**, **808** and **810**, each defining an offer for a subsidy. The offer was provided to a customer during a transaction of the customer with the merchant. Those skilled in the art will understand that the table **800** may include any number of entries. The table **800** also defines fields for each of the entries **802**, **804**, **806**, **808** and **810**. The fields specify (i) an offer identifier **820** that uniquely identifies the offer, (ii) a transaction identifier **822** that uniquely identifies the transaction during which the offer was provided, (iii) a subsidizing party identifier **824** that uniquely identifies the subsidizing party, (iv) an identifier of an offer rule **826** that was satisfied during the transaction, (v) a subsidy amount **828**, (vi) a total price **830** that the customer would have to pay without the subsidy, (vii) a total price **832** that the customer would have to pay with the subsidy, and (viii) whether the offer was accepted **834**. As described above with reference to FIG. 7, offer rules define specific subsidies. Thus, the identifier of an offer rule stored in field **826** may be used to determine a corresponding subsidy amount.

Referring to FIG. 9, a table **900** represents a record of an embodiment of the offer summary database **290** (FIG. 2). The offer summary database **290** typically includes a plurality of records, each defining a summary of offers for subsidies that have been provided on behalf of a subsidizing party. The table **900** includes a subsidizing party identifier **902** that uniquely identifies the subsidizing party, a total number of offers provided **904** on behalf of the subsidizing party, a total number of those offers that were accepted **906**, and a total amount **908** of the subsidies due in connection with accepted offers.

The table **900** also includes entries **910** and **912**, each defining offers provided due to satisfaction of an offer rule of the subsidizing party. Those skilled in the art will understand that the table **900** may include any number of entries. The table **900** also defines fields for each of the entries **910** and **912**. The fields specify (i) an offer rule identifier **920** that uniquely identifies the offer rule, (ii) a number **922** of offers provided due to the offer rule, (iii) a number **924** of these offers that were accepted, (iv) an amount **926** of the subsidies due in connection with these accepted offers.

Referring to FIG. 10, a flow chart **1000** illustrates an embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a merchant. In one embodiment, the illustrated method is performed by the merchant server **110** after the customer has accessed a web page generated and/or controlled by the merchant server **110**.

The merchant server **110** receives an indication that the customer is to purchase items from the web site of the merchant (step **1002**). For example, after a customer accesses the web site, the customer may select one or more items to purchase, and “click” a button that indicates that the customer desires to purchase the selected items. The act of clicking could generate a signal that the merchant server **110** interprets as an indication that the customer is to purchase the selected items. In another embodiment, the act of accessing the web site could generate a signal that the merchant server **110** interprets as an indication that the customer is to purchase the selected items. Those skilled in the art will understand still other types of appropriate indications.

Before the customer purchases the items, the merchant server **110** provides the customer with an offer for a subsidy

(step **1004**). For example, the web page may display text describing the subsidy. In one embodiment, the web page may be dynamically modified to include a button that, when clicked, indicates acceptance of an offer for a subsidy. Alternatively, the offer may be transmitted to the customer via email or other means.

A response to the offer is received from the customer (step **1006**). For example, the customer may click a button on the web page or click on a hyperlink on the web page. If it is determined that the offer is not accepted (step **1008**), then the transaction is processed conventionally (step **1010**). For example, the items are purchased for the conventional total price, and a credit card account of the customer is charged appropriately.

If it is determined that the offer is accepted (step **1008**), then the subsidy is applied to the items (step **1012**) and the items are sold to the customer with the benefit of the subsidy (step **1014**).

Referring to FIG. **11**, an exemplary web page **1100** illustrates a possible means for providing an offer for a benefit and receiving an acceptance of the offer. The web page **1100** illustrates an embodiment in which the merchant sells books via the World Wide Web. A book that the customer is ready to purchase is indicated by text **1102**, and a quantity of that book (one book in FIG. **11**) is indicated by text **1104**. A price of the books is indicated by text **1106**, and similarly a total price (e.g. the sum of item prices and any other prices) due from the customer is indicated by text **1108**.

A button **1110** is clicked by the customer if the customer desires to purchase the specified items and thereby consummate the purchase. Upon clicking the button **1110**, the items may be immediately deemed as having been purchased by the customer. A button **1112** is clicked by the customer if the customer desires to accept an offer for a subsidy. Alternatively, actuating the button **1112** may indicate that the customer is interested in further information regarding an offer for a subsidy, and the customer may subsequently indicate whether he accepts the offer.

Referring to FIG. **12**, a second exemplary web page **1200** allows the customer to provide customer information via a form having fields **1202** that receive entered text. The customer information is used in applying for a credit card account with a credit card issuer. In one embodiment, the web page **1200** may be displayed after the customer clicks the button **1110** of FIG. **11**. Information that is entered via the web page **1200** may be transmitted to the merchant server **110** upon actuation of a button **1204**. Actuation of the button **1204** may furthermore indicate acceptance of the offer for the subsidy. For example, actuation of the button **1204** may indicate a willingness to apply for a credit card account, or that the customer has applied for the credit card account. Conversely, actuation of the button **1206** may indicate rejection of the offer for the subsidy.

Referring to FIGS. **13A** and **13B**, a flow chart **1300** illustrates another embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a merchant. The merchant server **110** receives an indication that the customer is ready to purchase items from the web site of a first merchant (step **1302**). A customer may indicate his readiness to purchase by, for example, selecting items to purchase and actuating a specific button that consummates the purchase of the items. Before the customer purchases the items, the merchant server **110** provides the customer with an offer for a subsidy from a second merchant (step **1304**). Subsequently, a response from the customer is received (step **1306**).

If it is determined that the offer is not accepted (step **1308**), then the transaction is processed conventionally (step **1310**). If however it is determined that the offer is accepted (step **1308**), then customer information is received (step **1312**). Such customer information may be used in providing or facilitating an additional transaction that is required of the customer in exchange for the subsidy. In one embodiment described in further detail below, in exchange for the subsidy the customer agrees to initiate a new service agreement, so that a service is provided by the second merchant. Accordingly, the customer information may comprise an indication of a service that is provided to the customer (e.g. whether the customer has cable television service), or a service provider that provides a service to the customer (e.g. which company provides cable television service to the customer). The additional transaction may occur after a significant amount of time has elapsed. Accordingly, in one embodiment there is a means for determining if the future action has occurred.

Furthermore, a penalty may be assessed against the customer if the customer does not perform the required additional transaction. For example, the subsidy to the customer may be canceled and the transaction may then be processed conventionally. Alternatively, a penalty fee may be charged to the customer.

Similarly, a penalty could be assessed if another imposed condition is violated. For example, a penalty could be assessed if the items are purchased and then returned. Accordingly, in such an embodiment a returnable purchase is made a non-returnable purchase in exchange for the subsidy or other benefit.

The customer information may be received from the customer. In one embodiment, the merchant server **110** can request that the customer provide customer information. For example, the merchant server **110** may transmit a form (e.g. via the web site) including questions to be answered. In response, the merchant server would receive answers to the questions, and these answers would constitute the customer information from the customer.

In another embodiment, the customer information may be received from a party other than the customer. For example, information regarding the customer may be received from a third-party database (e.g. a list of addresses to provide a location of the customer). Alternatively, customer information may be received from an ISP (Internet Service Provider), which can provide information such as an Internet address of the customer.

In still another embodiment, the customer information may be received via a "cookie" stored on the customer terminal **120** (FIG. **1**). Those skilled in the art will understand that a great variety of data may be stored in such cookies, and information may be stored in the cookie in response to various events such as the web sites that are visited by the customer.

The merchant server **110** may verify whether the customer information is accurate (step **1314**). For example, if the information is provided by the customer, it can be advantageous to assure that the customer information is not false. To provide a further incentive for the customer to provide accurate customer information, a penalty may be assessed against the customer if the customer information is not accurate. For example, if it is determined that the customer information is not accurate (step **1316**), the subsidy to the customer may be canceled and the transaction is processed conventionally (step **1310**). Alternatively, a penalty fee may be charged to the customer if it is determined that the customer information is not accurate. In such an embodiment, it may be further advantageous to verify the customer information before the pur-

chase is consummated. Thus, the threat that the subsidy will not be forthcoming can give the customer an incentive to provide accurate information.

If it is determined that the customer information is accurate (step 1316), then the merchant server 110 determines the amount of the subsidy (step 1318). The subsidy amount is typically stored in the offer rules database 270 (FIG. 2). The subsidy amount may be, for example, a predetermined amount or a predetermined percentage (e.g. a predetermined percentage of the total price). The subsidy amount may also be limited, such that the price charged cannot be lower than zero. For example, a subsidy amount may be “up to \$100 off, but no more than the total price”.

The subsidy amount is subtracted from the total price of the items (step 1320) and the items are sold for the reduced total price (step 1322). Alternatively, instead of the total price being reduced, a price of one or more items (e.g. items of a certain type or promotional items) may be reduced to provide an incentive to purchase these items. In summary, accepting the subsidy allows the items to be sold to the customer for a lesser price, and the items may even be provided to the customer without charge.

Referring to FIGS. 14A and 14B, a flow chart 1400 illustrates another embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a first merchant. The merchant server 110 receives a signal indicating that the customer is ready to “check out” his “shopping cart” of items on the web site of the first merchant (step 1402). As is understood by those skilled in the art, a shopping cart of items on a web site defines a set of items the customer desires to purchase. Checking out the shopping cart indicates a desire to proceed with purchasing the selected items.

Before the customer purchases the items, the merchant server 110 provides the customer with an offer for a reduction in the total price in exchange for signing up for a service with a second merchant (step 1404). For example, the service may be telephone service, Internet service, banking services, credit card account services, insurance service, securities trading service, satellite television service, or cable television service. Accordingly, the second merchant would be a provider of such services, and the customer would be requested to participate in a transaction (e.g. initiate a service agreement with) with the second merchant.

Subsequently, a response from the customer is received (step 1406). If it is determined that the offer is not accepted (step 1408), then the transaction is processed conventionally (step 1410). If however it is determined that the offer is accepted (step 1408), then a current service provider of the customer (i.e. a party that provides a specified service to the customer) is determined (step 1412). The customer may be asked to provide information of the current provider, or this information may be determined from other sources. For example, one or more databases may be accessed to determine the long distance telephone service provider of the customer. Alternatively, the second merchant may allow access to a database of its existing customers.

If it is determined that the customer has a service provider (step 1414), and it is determined that the second merchant already provides the customer with the specified service (step 1416), then the transaction is processed conventionally (step 1410). If it is determined that the customer has a service provider (step 1414), but it is determined that the second merchant does not provide the customer with the specified service (step 1416), then the customer must have a service agreement with another service provider. Accordingly, the existing service agreement is canceled (step 1418).

If it is determined that the customer does not have a service provider of the specified service at all (step 1414), (or if the merchant server 110 will cancel or has canceled the existing service agreement) then a new service agreement is initiated with the second merchant (step 1420). Thus, the second merchant has acquired a new customer, either by signing up the customer for a new service or by switching providers of the specified service that is provided to the customer. In exchange, the total price of the shopping cart of items is reduced by the amount of the subsidy (step 1422), and the items are sold for this reduced total price (step 1424).

Referring to FIG. 15, a flow chart 1500 illustrates another embodiment of a method for providing an offer for a benefit to a customer that is to purchase items from a first merchant. The merchant server 110 receives an indication that the customer is ready to purchase items from the web site of a first merchant (step 1502). The merchant server 110 may also receive customer information (step 1504), as described above. The customer information may comprise, for example, a location of the customer or a current service provider of the customer.

A set of subsidies for which the customer may be eligible is determined (step 1506). In one embodiment, the set of subsidies is determined based on customer information. For example, upon reference to the customer information, one or more offer rules may be satisfied. The corresponding subsidies would then be included in the set of subsidies. In another embodiment, the offer rules may be satisfied without reference to customer information. For example, an offer rule may be satisfied if the total price of the items (or the price of any of the item) is greater than a predetermined threshold. In yet another embodiment, one or more subsidizing merchants may be contacted, customer information may be transmitted to the subsidizing merchants, and in response the subsidizing merchants may transmit to the merchant server 110 a description of a subsidy to offer.

Offers for each of the subsidies may be provided to the customer (step 1508) for the customer to select one (or more). For example, each offer may be listed on a web page, and the customer must click a hyperlink corresponding to his desired offer. The customer selection is received (step 1510) and the corresponding subsidy is applied to the customer’s purchase (step 1512). Alternatively, the customer may be similarly prompted to select a merchant from a plurality of merchants, and the customer would subsequently be provided with an offer for a subsidy from the selected merchant.

Referring to FIG. 16, a flow chart 1600 illustrates another embodiment of a method for providing an offer for a benefit. In particular, the illustrated flow chart 1600 shows the exchange of payment among the parties. The merchant server 110 receives an indication that the customer is ready to purchase items having a total price (step 1602). In response, the merchant server 110 provides an offer for a subsidy (step 1604). The subsidy defines a discount amount that is applied to the customer’s purchase. The subsidy also defines a spread amount that is retained by the first merchant.

Once the customer acceptance is received (step 1606), the customer’s account (e.g. a credit card account) is charged by the total amount less the discount amount (step 1608). Similarly, an account of the second merchant is charged by the sum of the discount amount and the spread amount. The second merchant may be charged substantially immediately (e.g. immediately after the customer accepts). In another embodiment, the customer may be charged at predefined intervals (e.g. once per month).

Although the present invention has been described with respect to a preferred embodiment thereof, those skilled in the

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art will note that various substitutions may be made to those embodiments described herein without departing from the spirit and scope of the present invention.

What is claimed is:

1. A method, comprising:
  - receiving an indication that a customer initiated a checkout process to consummate purchase of at least one item from a merchant via a web site, the at least one item having an associated total price for only the at least one item,
  - in response to the received indication, transmitting a web page including
    - an indication of the at least one item to be purchased,
    - an indication of the associated total price for the at least one item,
    - a first selectable button associated with a first option for the customer to pay the associated total price for the at least one item, and
    - a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;
  - after transmitting the web page, receiving a signal indicating selection by the customer of the second selectable button of the web page;
  - in response to the received signal, automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer, in which the credit card issuer is not the merchant;
  - after receiving the signal, providing the selected offer to the customer via the web site before the at least one item is purchased, whereby the selected offer is not provided to the customer unless and until the signal indicating selection by the customer of the second selectable button of the web page is received;
  - after receiving the signal and before the at least one item is purchased, receiving, from the customer, an indication of willingness to apply for a credit card account; and after receiving the signal, selling, by the merchant, the at least one item to the customer for less than the total price in accordance with the selected offer.
2. The method of claim 1, in which the step of receiving, from the customer, an indication of willingness to apply for a credit card account comprises:
  - receiving, from the customer, information for use in applying for a credit card account.
3. The method of claim 2, further comprising:
  - transmitting to the customer a form for receiving information for use in applying for a credit card account.
4. The method of claim 1, further comprising:
  - determining whether the customer already has a credit card account with the credit card issuer.
5. The method of claim 4, in which the step of providing the offer is only performed if it is determined that the customer does not already have a credit card account with the credit card issuer.
6. The method of claim 1, further comprising:
  - charging the credit card issuer for an amount of payment.
7. The method of claim 6, in which the step of selling comprises:
  - selling the at least one item to the customer for an amount that is based on a difference between the total price and the amount of payment charged to the credit card issuer.

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8. A method, comprising:
  - receiving, by a merchant server in communication with at least one customer terminal, an indication that a customer is initiating a checkout process to make a purchase of at least one item from a first merchant,
  - receiving information about the customer, in which the information about the customer does not include information about the purchase;
  - selecting, by the merchant server, a second merchant from a plurality of merchants;
  - in response to receiving the indication that the customer is initiating the checkout process to make the purchase from the first merchant, transmitting customer information to the second merchant;
  - after receiving the indication and after transmitting the customer information to the second merchant, receiving, from the second merchant, a description of a subsidy to be applied to the purchase;
  - in response to receiving the description of the subsidy, providing, by the merchant server to the customer, an offer for the subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the indication that the customer is initiating the checkout process to make a purchase from the first merchant and only after transmitting the customer information to the second merchant, whereby the offer is not provided unless and until the indication is received;
  - receiving an acceptance of the offer by the customer;
  - applying, by the merchant server, the subsidy to the purchase during the checkout process in response to the acceptance of the offer; and
  - selling the at least one item of the purchase to the customer.
9. The method of claim 8, further comprising:
  - initiating a new service agreement between the second merchant and the customer for a service to be provided by the second merchant to the customer.
10. The method of claim 9, in which the service comprises Internet service.
11. The method of claim 9, in which the service comprises a banking service.
12. The method of claim 9, in which the service comprises an insurance service.
13. The method of claim 9, in which the service comprises a satellite television service.
14. The method of claim 9, in which the service comprises a cable television service.
15. The method of claim 8, in which providing to the customer an offer for the subsidy from the second merchant comprises:
  - transmitting a web page to the customer, the web page including:
    - the offer for the subsidy from the second merchant to have the purchase provided to the customer free of charge in exchange for the customer agreeing to sign up for a first service with the second merchant, and
    - an offer for a subsidy from a third merchant to have the purchase provided to the customer free of charge in exchange for the customer agreeing to sign up for a second service with the third merchant.
16. A method, comprising:
  - generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;

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receiving a first indication that a customer is willing to make a purchase of at least one item from a first merchant, activating the button in response to receiving the indication; 5  
 after activating the button, receiving a signal that the customer has clicked the button;  
 selecting a second merchant from a plurality of merchants; providing, in response to the received signal, an offer for a subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the signal that the customer has clicked the button, 10  
 whereby the offer is not provided unless and until the signal is received; 15  
 receiving from the customer a response to the offer;  
 applying the subsidy to the purchase if the response indicates acceptance of the offer; and  
 selling the at least one item of the purchase to the customer.

17. A computer readable medium storing instructions configured to direct a computing device to perform a method, the method comprising:

receiving an indication that a customer initiated a checkout process to consummate purchase of at least one item from a merchant via a web site, the at least one item having an associated total price for only the at least one item, 25  
 in response to the received indication,  
 transmitting a web page including 30  
 an indication of the at least one item to be purchased,  
 an indication of the associated total price for the at least one item,  
 a first selectable button associated with a first option for the customer to pay the associated total price for the at least one item, and 35  
 a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;

after transmitting the web page,  
 receiving a signal indicating selection by the customer of the second selectable button of the web page; 40  
 in response to the received signal,  
 automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer, 45  
 in which the credit card issuer is not the merchant;  
 after receiving the signal,  
 providing the selected offer to the customer via the web site before the at least one item is purchased, 50  
 whereby the selected offer is not provided to the customer unless and until the signal indicating selection by the customer of the second selectable button of the web page is received;

after receiving the signal and before the at least one item is purchased,  
 receiving, from the customer, an indication of willingness to apply for a credit card account; and  
 after receiving the signal, 60  
 selling, by the merchant, the at least one item to the customer for less than the total price in accordance with the selected offer.

18. An apparatus comprising:  
 a processor; and 65  
 a computer readable medium in communication with the processor, the computer readable medium storing

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instructions configured to direct the processor to perform a method, the method comprising:  
 receiving an indication that a customer initiated a checkout process to consummate purchase of at least one item from a merchant via a web site, the at least one item having an associated total price for only the at least one item,  
 in response to the received indication,  
 transmitting a web page including  
 an indication of the at least one item to be purchased,  
 an indication of the associated total price for the at least one item,  
 a first selectable button associated with a first option for the customer to pay the associated total price for the at least one item, and  
 a second selectable button associated with a second option for the customer to receive an offer for a reduction of the associated total price;

after transmitting the web page,  
 receiving a signal indicating selection by the customer of the second selectable button of the web page; 5  
 in response to the received signal,  
 automatically selecting by a computer device, from a database that includes a plurality of offers, an offer for a reduction in the total price in exchange for applying for a credit card account with a credit card issuer, 10  
 in which the credit card issuer is not the merchant;  
 after receiving the signal,  
 providing the selected offer to the customer via the web site before the at least one item is purchased, 15  
 whereby the selected offer is not provided to the customer unless and until the signal indicating selection by the customer of the second selectable button of the web page is received;

after receiving the signal and before the at least one item is purchased,  
 receiving, from the customer, an indication of willingness to apply for a credit card account; and  
 after receiving the signal, 20  
 selling, by the merchant, the at least one item to the customer for less than the total price in accordance with the selected offer.

19. A computer readable medium storing instructions configured to direct a computing device to perform a method, the method comprising:

receiving, by a merchant server in communication with at least one customer terminal, an indication that a customer is initiating a checkout process to make a purchase of at least one item from a first merchant, 25  
 receiving information about the customer,  
 in which the information about the customer does not include information about the purchase;  
 selecting, by the merchant server, a second merchant from a plurality of merchants; 30  
 in response to receiving the indication that the customer is initiating the checkout process to make the purchase from the first merchant,  
 transmitting customer information to the second merchant; 35  
 after receiving the indication and after transmitting the customer information to the second merchant,  
 receiving, from the second merchant, a description of a subsidy to be applied to the purchase;

in response to receiving the description of the subsidy,  
 providing, by the merchant server to the customer, an offer for the subsidy from the second merchant, the step of providing the offer being performed before the 40  
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 60  
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purchase is consummated but only after receiving the indication that the customer is initiating the checkout process to make a purchase from the first merchant and only after transmitting the customer information to the second merchant, 5

whereby the offer is not provided unless and until the indication is received;

receiving an acceptance of the offer by the customer;

applying, by the merchant server, the subsidy to the purchase during the checkout process in response to the acceptance of the offer; and 10

selling the at least one item of the purchase to the customer.

**20.** An apparatus comprising:

a processor; and 15

a computer readable medium in communication with the processor, the computer readable medium storing instructions configured to direct the processor to perform a method, the method comprising:

receiving an indication that a customer is initiating a checkout process to make a purchase of at least one item from a first merchant, 20

receiving information about the customer,

in which the information about the customer does not include information about the purchase;

selecting a second merchant from a plurality of merchants; 25

in response to receiving the indication that the customer is initiating the checkout process to make the purchase from the first merchant,

transmitting customer information to the second merchant; 30

after receiving the indication and after transmitting the customer information to the second merchant,

receiving, from the second merchant, a description of a subsidy to be applied to the purchase; 35

in response to receiving the description of the subsidy,

providing to the customer an offer for the subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the indication that the customer is initiating the checkout process to make a purchase from the first merchant and only after transmitting the customer information to the second merchant, 40

whereby the offer is not provided unless and until the indication is received; 45

receiving an acceptance of the offer by the customer;

applying the subsidy to the purchase during the checkout process in response to the acceptance of the offer; and 50

selling the at least one item of the purchase to the customer.

**21.** A computer readable medium storing instructions configured to direct a computing device to perform a method, the method comprising:

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generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;

receiving a first indication that a customer is willing to make a purchase of at least one item from a first merchant,

activating the button in response to receiving the indication;

after activating the button, receiving a signal that the customer has clicked the button;

selecting a second merchant from a plurality of merchants;

providing, in response to the received signal, an offer for a subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the signal that the customer has clicked the button, 5

whereby the offer is not provided unless and until the signal is received;

receiving from the customer a response to the offer;

applying the subsidy to the purchase if the response indicates acceptance of the offer; and

selling the at least one item of the purchase to the customer.

**22.** An apparatus comprising:

a processor; and

a computer readable medium in communication with the processor, the computer readable medium storing instructions configured to direct the processor to perform a method, the method comprising:

generating an interface for allowing a customer to access a web site that permits purchases from a first merchant, the interface including a button;

receiving a first indication that a customer is willing to make a purchase of at least one item from a first merchant,

activating the button in response to receiving the indication;

after activating the button, receiving a signal that the customer has clicked the button;

selecting a second merchant from a plurality of merchants;

providing, in response to the received signal, an offer for a subsidy from the second merchant, the step of providing the offer being performed before the purchase is consummated but only after receiving the signal that the customer has clicked the button, 10

whereby the offer is not provided unless and until the signal is received;

receiving from the customer a response to the offer;

applying the subsidy to the purchase if the response indicates acceptance of the offer; and

selling the at least one item of the purchase to the customer.

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