encompass not only those forms and embodiments of the invention specifically described above, but to such other forms and embodiments, as may be devised by those skilled in the art without departing from its true spirit and scope.

What is claimed is:

1. A public access electronic commerce terminal for vending products having an associated transaction data, displaying advertising and offsetting transaction processing fees, comprising:

a controller linked to a communication network;

a user input unit, operably linked to said controller, for allowing a user to input data into said controller;

a first vending unit, operably linked to said controller, for vending a product selected by said user and stored locally in said first vending unit;

identification means interconnected with said first vending unit for accepting at least one of a plurality of identification inputs from said user and for effectuating selectively a dynamic identification interchange of said at least one of said plurality of identification inputs by said communication network with said first vending unit, to effectuate payment or transaction processing for products or services vended from said first vending unit;

means for determining at least one transaction processing fee, each one of said at least one transaction processing fee being based on a selection of at least one of said products by said user and a vending of said at least one of said products to said user;

means for transmitting said at least one transaction processing fee to a remote location to determine a total transaction processing fee based on said at least one transaction processing fee;

means for displaying advertising;

means for determining a non-use period of said public access electronic commerce terminal;

means for generating an error condition of said public access electronic commerce terminal based on an output of said non-use determining means;

means for transmitting information relating to a display of said advertising by said means for displaying advertising over a period of time to said remote location;

means for determining if at least one of a system limit and an authorization limit of said user is at least one of reached and exceeded;

means for reauthorizing said user based on an output of said limit determining means; and

means for reprocessing said transaction data based on said reauthorization.

2. The system in accordance with claim **1**, wherein said user input unit includes a coin and cash accepting unit.

3. The system in accordance with claim **1** wherein said user input unit includes a touch screen.

4. The system in accordance with claim **1**, wherein said user input unit includes a plurality of pushbuttons.

5. The system in accordance with claim **1**, further comprising a speaker and a microphone.

6. The system in accordance with claim **1**, further comprising a camera.

7. The system in accordance with claim **1**, further comprising an interface to a property management information system.

8. The system in accordance with claim **1**, further comprising an interface to a management information system.

9. The system in accordance with claim **1**, further comprising an interface to a universal server.

10. The system in accordance with claim **1**, further comprising an interface to a point of sale system.

11. The system in accordance with claim **1** wherein said user input unit includes a magnetic card reader.

12. The system in accordance with claim **1**, further comprising a printer.

13. The system in accordance with claim **1**, further comprising a hardware security interface means.

14. The system in accordance with claim **1**, further comprising a voice and handwriting capture and recognition means.

15. The system in accordance with claim **1** further comprising a second vending unit, operably linked to said controller through said communication network, for distributing products stored at a remote location.

16. The system in accordance with claim **1** further comprising means for distributing said transaction processing fee to an entity to which said transaction processing fee is owed.

17. The system in accordance with claim **1** wherein said first vending unit is capable of offering services.

18. The public access electronic commerce terminal according to claim **1**, wherein said means for transmitting information determines i) a total advertising revenue based on said display of said advertising over a period of time and ii) a transaction processing fee offset based on a difference between said total transaction processing fee and said total advertising revenue.

19. A public access electronic commerce terminal for vending products having an associated transaction data, displaying advertising and offsetting transaction processing fees, for use with a vending unit, said terminal comprising:

a controller linked to a communication network;

a user input unit, operably linked to said controller, for allowing a user to input data into said controller;

said vending unit, operably linked to said controller, for vending a product selected by said user and stored locally in said vending unit;

identification means interconnected with said vending unit for accepting at least one of a plurality of identification inputs from said user and for effectuating selectively a dynamic identification interchange of said at least one of said plurality of identification inputs by said communication network with said vending unit, to effectuate payment or transaction processing for products or services vended from said vending unit;

means for determining at least one transaction processing fee, each one of said at least one transaction processing fee being based on i) a selection of at least one of said products by said user and said vending of said at least one of said products to said user and ii) said dynamic identification interchange;

means for transmitting said at least one transaction processing fee to a remote location to determine a total transaction processing fee based on said at least one transaction processing fee;

means for displaying advertising, said advertising selected for display based upon said dynamic identification interchange;

means for determining a non-use period of said public access electronic commerce terminal;