CLAIMS

1. A system comprising:

a processor having an associated memory and configured to automatically:

receive an electronically transmitted invoice from a biller;

identify at least a payor, biller, biller currency, and biller amount from the invoice;

validate the payor by comparison to payors stored in the associated memory and predesignated with respect to a first account corresponding to the biller;

responsive to validation success, create an invoice record in the associated memory including at least the payor, biller, biller currency, and biller amount;

determine a list of fields required by an accounting system corresponding to the payor as indicated by data accessible by the processor and previously defined with respect to the payor, the fields including at least a payor matter reference field, a biller matter reference field, and a payor currency;

identify field-information corresponding to each element of the list of fields from the invoice, the field-information including at least a payor matter reference corresponding to the payor matter reference field, a biller matter reference corresponding to the biller matter reference field, a biller currency and a biller amount, the payor matter reference being different from the biller matter reference;

save the field-information including at least the payor matter reference, the biller matter reference, the biller currency, and the biller amount with respect to the invoice;

responsive to a request from the payor identifying the first invoice record, automatically performing a currency conversion of the biller amount from the biller currency into the payor currency, the converted amount being a payer amount, and automatically create an accounting file based on the invoice record, including the identified field-information required by the accounting system corresponding to the payor, the field-information retrieved from the first invoice record; and

responsive to creating the accounting file, automatically upload the created accounting file to the accounting system corresponding to the payor.

2. The system of claim 1, wherein the processor is further configured to convert the accounting file into an Extensible Markup Language (XML) file compatible with an Application Programming Interface (API) associated with the accounting system, based on XML rules defined for the API and accessible by the processor.

3. The system of claim 1, where the invoice is an emailed invoice and wherein the identification of the biller includes identifying the biller based on an email address from which the invoice was received.

4. The system of claim 1, wherein the processor is further configured to automatically:

access a record associated with the biller to retrieve a biller identification pattern, saved in the record with respect to the biller and indicating a format for how the biller identifies a type of record corresponding to a given payor, and a payor identification pattern, saved in the record with respect to the biller and indicating a format for how the given payor identified the type of record corresponding to the given payor;

based on the biller identification pattern, identify the field-information corresponding to the biller matter reference from the invoice;

based on the payor identification pattern, identify the field-information corresponding to the payor matter reference from the invoice; and

save the identified biller matter reference and payor matter reference with respect to the biller matter reference field and the payer matter reference field, respectively, to the invoice record.

5. The system of claim 1, wherein the processor is further configured to:

receive a trade request from a user;

search a plurality of invoice records for identification of the user as a saved payor in a given invoice record of the plurality of invoice records;

determine a first invoice subset of the plurality of invoice records that indicate the user as the saved payor and that also indicate an unpaid owed-amount associated with the payor; and

present the first invoice subset to the user.

6. The system of claim 5, wherein the processor is further configured to:

responsive to the trade request, further search the plurality of invoice records for identification of the user as a saved biller in a given invoice record of the plurality of the invoice records;

determine a second subset of the plurality of invoice records that indicate the user as the saved biller and that also indicate an unpaid due-amount associated with the biller; and

present the second invoice subset to the user.

7. The system of claim 6, wherein the processor is further configured to:

receive identification of one or more of the invoice records in the first subset;

receive identification of one or more of the invoice records in the second subset;

reconcile the identified one or more invoice records in the first subset with the one or identified invoice records in the second subset to determine a net difference;

create an accounting file indicating that the identified one or more invoice records in the first subset and the identified one or more invoice records in the second subset have been paid, the accounting file including the net difference in the accounting file as an amount owed or an amount due, based on whether a total value of the identified invoice records in the first subset is greater or a total value of the identified invoice records in the second subset is greater, respectively, and the processor configured to create the accounting file in or convert the accounting file into a format compatible with an accounting system identified with respect to the user; and

provide the accounting file to the accounting system.

8. A computer-implemented method comprising:

receiving an invoice from a biller;

identifying at least a payor, biller, a biller currency, and a biller amount from the invoice;

creating an invoice record including at least the payor, biller, biller currency, and biller amount;

determining a list of fields required by an accounting system corresponding to the payor as indicated by data accessible by the processor and previously defined with respect to the payor;

identifying field-information corresponding to each element of the list of fields from the invoice;

saving the field-information with respect to the invoice;

responsive to a request from the payor identifying the first invoice record, automatically performing a currency conversion of the biller amount from the biller currency into the payor currency, the converted amount being a payer amount, and creating an accounting file based on the invoice record, including the identified field-information required by the accounting system corresponding to the payor and including the payor currency and payor amount, the field-information retrieved from the first invoice record;

responsive to creating the accounting file, uploading the created accounting file to the accounting system corresponding to the payor;

receiving a trade request from a user;

responsive to the trade request:

searching a plurality of invoice records for identification of the user as a saved payor in a given invoice record of the plurality of invoice records;

determining a first invoice subset of the plurality of invoice records that indicate the user as the saved payor and that also indicate an unpaid owed-amount associated with the payor in the payor currency;

presenting the first invoice subset to the user;

further searching the plurality of invoice records for identification of the user as a saved biller in the given invoice record of the plurality of the invoice records;

determining a second subset of the plurality of invoice records that indicate the user as the saved biller and that also indicate an unpaid due-amount associated with the biller in the payor currency; and

presenting the second invoice subset to the user.

9. The method of claim 8, further comprising converting the accounting file into an Extensible Markup Language (XML) filed stored in a computer readable memory and compatible with an Application Programming Interface (API) associated with the accounting system, based on XML rules defined for the API.

10. The method of claim 8, further comprising:

accessing a record associated with the biller to retrieve a biller identification pattern, saved in the record with respect to the biller and indicating a format for how the biller identifies a type of record corresponding to a given payor, and a payor identification pattern, saved in the record with respect to the biller and indicating a format for how the given payor identified the type of record corresponding to the given payor;

based on the biller identification pattern, identifying a biller record number from the invoice corresponding to the biller identification pattern;

based on the payor identification pattern, identifying a payor record number from the invoice corresponding to the payor identification pattern; and

saving the identified biller record number and payor record number with respect to the invoice record.

11. The method of claim 8, further comprising:

receiving identification of one or more of the invoice records in the first subset;

receiving identification of one or more of the invoice records in the second subset;

reconciling the identified one or more invoice records in the first subset with the one or identified invoice records in the second subset to determine a net difference in the payor currency;

creating an accounting file indicating that the identified one or more invoice records in the first subset and the identified one or more invoice records in the second subset have

been paid, the accounting file including the net difference in the accounting file as an amount owed or an amount due in the payor currency, based on whether a total value of the identified invoice records in the first subset is greater or a total value of the identified invoice records in the second subset is greater, respectively, and the accounting file created in or converted into a format compatible with an accounting system identified with respect to the user; and

providing the accounting file to the accounting system.

12. The method of claim 8, further comprising:

for each of the identified invoice records in the first subset, including an amount corresponding to the owed-amount into a trade record, the amount corresponding to the owed-amount included in the trade file in a currency corresponding to a locality associated with a biller associated with a given identified invoice record in the first subset;

for each of the identified invoice records in the second subset, including an amount corresponding to the due-amount into the trade record, the amount corresponding to the due-amount included in the trade file in a currency corresponding to a locality associated with the user;

aggregating a plurality of trade records into a trade summary indicating a total currency amount necessary, for each locality for which at least one amount has been included in at least one of the trade records, to reconcile any payments to entities or from entities within a respective locality, as indicated by one or more of the trade records; and

generating a consolidated buy or sell instruction for at least one locality, based on whether an amount of payments to entities is greater or an amount of payments from entities is greater, respectively, for the at least one locality, the buy or sell instruction for the indicated total currency amount necessary for the at least one locality, the consolidated buy or sell instruction formatted in accordance with banking rules associated with electronic transactions for banks in the at least one locality.

13. A non-transitory storage medium, storing instructions that, when executed, cause a processor to perform a method comprising:

receiving an invoice from a biller;

identifying at least a payor, biller, biller currency, and biller amount from the invoice;

creating an invoice record including at least the payor, biller, biller currency, and biller amount;

determining a list of fields required by an accounting system corresponding to the payor as indicated by data accessible by the processor and previously defined with respect

to the payor, the fields including at least a payor matter-reference field, a biller matter-reference field, a biller currency and a biller amount;

identifying field-information corresponding to each element of the list of fields from the invoice, the field information including at least a payor matter reference and a biller matter reference;

saving the field-information with respect to the invoice;

receiving a trade request from a user;

searching a plurality of invoice records for identification of the user as a saved payor in a given invoice record of the plurality of invoice records;

determining a first invoice subset of the plurality of invoice records that indicate the user as the saved payor and that also indicate an unpaid owed-amount associated with the payor in the payor currency;

presenting the first invoice subset to the user;

responsive to the trade request, further searching the plurality of invoice records for identification of the user as a saved biller in a given invoice record of the plurality of the invoice records;

determining a second subset of the plurality of invoice records that indicate the user as the saved biller and that also indicate an unpaid due-amount associated with the biller in the payor currency;

presenting the second invoice subset to the user;

receiving identification of one or more of the invoice records in the first subset;

receiving identification of one or more of the invoice records in the second subset;

reconciling the identified one or more invoice records in the first subset with the one or identified invoice records in the second subset to determine a net difference in the payor currency; and

presenting the net difference to the user.

14. The storage medium of claim 13, wherein the method further includes:

responsive to a request from the payor identifying the first invoice record, creating an accounting file based on the invoice record, including the identified field-information required by the accounting system corresponding to the payor, the field-information retrieved from the first invoice record; and

responsive to creating the accounting file, uploading the created accounting file to the accounting system corresponding to the payor.

15. The storage medium of claim 14, wherein the method further includes: converting the accounting file into an Extensible Markup Language (XML) compatible with an Application

Programming Interface (XML) associated with the accounting system, based on XML rules defined for the API.

16. The storage medium of claim 13, wherein the method further includes:

accessing a record associated with the biller to retrieve a biller identification pattern, saved in the record with respect to the biller and indicating a format for how the biller identifies a type of record corresponding to a given payor, and a payor identification pattern, saved in the record with respect to the biller and indicating a format for how the given payor identified the type of record corresponding to the given payor;

based on the biller identification pattern, identifying a biller record number from the invoice corresponding to the biller identification pattern;

based on the payor identification pattern, identifying a payor record number from the invoice corresponding to the payor identification pattern; and

saving the identified biller record number and payor record number with respect to the invoice record.

17. The storage medium of claim 13, wherein the method further includes:

receiving identification of one or more of the invoice records in the first subset;

receiving identification of one or more of the invoice records in the second subset;

reconciling the identified one or more invoice records in the first subset with the one or identified invoice records in the second subset to determine a net difference in the payor currency;

creating an accounting file indicating that the identified one or more invoice records in the first subset and the identified one or more invoice records in the second subset have been paid, the accounting file including the net difference in the accounting file as an amount owed or an amount due in the payor currency, based on whether a total value of the identified invoice records in the first subset is greater or a total value of the identified invoice records in the second subset is greater, respectively, and the accounting file created in or converted into a format compatible with an accounting system identified with respect to the user; and

providing the accounting file to the accounting system.

18. The storage medium of claim 17, wherein the method further includes:

for each of the identified invoice records in the first subset, including an amount corresponding to the owed-amount into a trade record, the amount corresponding to the owed-amount included in the trade file in a currency corresponding to a locality associated with a biller associated with a given identified invoice record in the first subset;

for each of the identified invoice records in the second subset, including an amount corresponding to the due-amount into the trade record, the amount corresponding to the due-amount included in the trade file in a currency corresponding to a locality associated with the user;

aggregating a plurality of trade records into a trade summary indicating a total currency amount necessary, for each locality for which at least one amount has been included in at least one of the trade records, to reconcile any payments to entities or from entities within a respective locality, as indicated by one or more of the trade records; and

generating a consolidated buy or sell instruction for at least one locality, based on whether an amount of payments to entities is greater or an amount of payments from entities is greater, respectively, for the at least one locality, the buy or sell instruction for the indicated total currency amount necessary for the at least one locality, the consolidated buy or sell instruction formatted in accordance with banking rules associated with electronic transactions for banks in the at least one locality.

19. The method of claim 8 further comprising:

receiving identification of one or more of the invoice records in the first subset;

receiving identification of one or more of the invoice records in the second subset;

reconciling the identified one or more invoice records in the first subset with the one or identified invoice records in the second subset to determine a net difference;

creating an accounting file indicating that the identified one or more invoice records in the first subset and the identified one or more invoice records in the second subset have been paid, the accounting file including the net difference in the accounting file as an amount owed or an amount due in the payor currency, based on whether a total value of the identified invoice records in the first subset is greater or a total value of the identified invoice records in the second subset is greater, respectively, and the processor configured to create the accounting file in or convert the accounting file into a format compatible with an accounting system identified with respect to the user; and

providing the accounting file to the accounting system.