

1 WHAT IS CLAIMED IS:

2 1. A method comprising:
3 receiving, by a server computer, an invoice from a recipient computer, the
4 invoice providing details regarding goods and/or services purchased by a requestor
5 operating a requestor computer, and an amount associated with the goods and/or
6 services;
7 receiving, by the server computer, an instruction comprising a requestor
8 identifier and a recipient identifier from the requestor computer to pay the recipient for
9 the amount;
10 obtaining, by the server computer, an account identifier, without
11 communicating with the recipient computer; and
12 initiating, by a processing module in the server computer, the generation
13 of an authorization request message comprising the account identifier and the amount
14 or an amount derived from the amount to an authorizing entity computer.

1 2. The method of claim 1, wherein the account identifier is a single
2 use account identifier.

1 3. The method of claim 1, wherein the server computer stores
2 conditional control data.

1 4. The method of claim 1, further comprising:
2 prompting, by the server computer, the recipient computer operated by the
3 recipient to accept payment through the server computer; and
4 receiving, by the recipient computer, a response to the prompt.

1 5. The method of claim 1, wherein the server computer is a service
2 provider computer.

- 1 6. The method of claim 1, wherein server computer comprises an
2 application programming interface associated with the recipient computer.
- 1 7. The method of claim 1, wherein the server computer comprises a
2 registration module.
- 1 8. The method of claim 7, further comprising:
2 transmitting, by the server computer to the requestor computer, a
3 message indicating that the invoice has been received by the server computer.
- 1 9. The method of claim 1, wherein the account identifier is an account
2 number.
- 1 10. The method of claim 1, wherein the account identifier is a single
2 use account identifier has sixteen characters.
- 1 11. A server computer comprising:
2 a processor; and
3 a memory including instructions that, when executed with the processor,
4 cause the server computer to, at least:
5 receiving an invoice from a recipient computer, the invoice providing
6 details regarding goods and/or services purchased by a requestor operating a requestor
7 computer, and an amount associated with the goods and/or services;
8 receiving an instruction comprising a requestor identifier and a recipient
9 identifier from the requestor computer to pay the recipient for the amount;
10 obtaining an account identifier, without communicating with the recipient
11 computer; and
12 initiating the generation of an authorization request message comprising
13 the account identifier and the amount or an amount derived from the amount to an
14 authorizing entity computer.
- 1 12. The server computer of claim 11, wherein the server computer is
2 programmed to perform automated accounts payable processing.

1 13. The server computer of claim 11, wherein the server computer
2 stores conditional control data, which provides controls on processing of any
3 authorization request messages.

1 14. The server computer of claim 11, wherein the server computer
2 comprises a communication interface.

1 15. The server computer of claim 11, wherein the server computer
2 comprises a database comprising API data.

1 16. The server computer of claim 11, wherein the account identifier can
2 be used for more than one transaction.

1 17. The server computer of claim 11, wherein the recipient computer is
2 operated by a supplier.

1 18. The server computer of claim 11, wherein the requestor computer
2 is operated by a buyer.

1 19. The server computer of claim 11, wherein the authorization request
2 message comprises the amount, the account identifier, and a message type indicator.

1 20. The server computer of claim 11, wherein the account identifier
2 comprises a portion that identifies the authorizing entity computer.