Claims

1. A centralized computer system for creating electronic receipts, the computer system comprising:

a merchant processor associated with a merchant, wherein the merchant processor accepts payment details and communicates the payment details to a payment processor;

the payment processor that receives payment details;

a receipt processor that:

receives merchant registration data from the merchant processor;

in response to the merchant registration data being approved, communicates an acceptance to the merchant processor;

receives merchant widget registration data from the merchant processor, the merchant widget registration data comprising a callback URL for the merchant and a selection of at least one widget of a plurality of widgets, wherein the at least one widget is configured to provide widget data related to a widget function;

receives merchant channel ID registration data comprising the callback URL;

in response to receiving the merchant widget registration data and the merchant channel ID registration data, registers the callback URL for the merchant;

receives receipt details associated with a transaction with the merchant, the receipt details being received according to an API;

in response to receiving the receipt details, issues a POST callback command to the callback URL indicating to the merchant that the transaction has occurred and issues a GET command to the at least one widget of the plurality of widgets;

in response to issuing the GET command to the at least one widget, receives updated widget data from the at least one widget;

selects receipt data from the receipt details to be included on a receipt based at least partially on the selection of the at least one widget and the updated widget data;

formats the receipt data into an electronic receipt according to receipt format rules;

stores the electronic receipt along with a receipt ID; and

a communication processor which:

receives a GET command from a user;

in response to receiving the GET command from the user, issues a GET command to the callback URL;

receives the electronic receipt according to an API; and

communicates the receipt to the user.

2. The computer system of claim 1, further comprising

registering an additional authorization URL to a widget of the plurality of widgets; and

in response to the additional authorization URL, registering the additional authorization URL in the widget.

3. The computer system of claim 1, wherein the receipt comprises a unique code.

4. The computer system of claim 3, wherein the receipt may be retrieved using the unique code.

5. The computer system of claim 3, wherein the unique code is a URL.

6. The computer system of claim 1, wherein the merchant channel ID registration data comprises at least one of: a URL, a mobile access channel or a network communication channel.

7. A centralized computer system for creating electronic receipts comprising

a merchant processor associated with a merchant, wherein the merchant processor accepts payment details and communicates the payment details to a payment processor;

the payment processor that receives payment details;

a receipt processor that:

receives issuer registration data from an issuer;

in response to the issuer registration data being approved, communicates an acceptance to the issuer;

receives issuer account number registration data with an issuer callback URL;

receives issuer widget registration data with the issuer callback URL from the issuer and a selection of at least one widget of a plurality of widgets, wherein the at least one widget is configured to provide widget data related to a widget function;

in response to receiving the issuer widget registration data and issuer account number registration data, registers the issuer callback URL for the issuer;

receives receipt details associated with a transaction with the merchant, the receipt details being received according to an API;

in response to receiving the receipt details, issues a POST callback command to the issuer callback URL along with a transaction identifier and issues a GET command to the at least one widget of the plurality of widgets;

in response to issuing the GET command to the at least one widget, receives updated widget data from the at least one widget;

selects receipt data from the receipt details to be included on a receipt based at least partially on the selection of the at least one widget and the updated widget data;

formats the receipt data into an electronic receipt according to receipt format rules;

stores the electronic receipt along with a receipt ID;

a communication processor which:

receives a GET command from a user;

in response to receiving the GET command from the user, issues a GET command to the issuer callback URL;

receives the electronic receipt according to an API; and

communicates the receipt to the user.

8. The computer system of claim 1, further comprising:

registering authorized third party URLs; and

in response to the third party URLs being accepted, storing the URLs in the computer system.

9. A centralized computer system for creating electronic receipts, the computer system comprising:

a merchant processor associated with a merchant, wherein the merchant processor accepts payment details and communicates the payment details to a payment processor;

the payment processor that receives payment details;

a receipt processor that:

receives third party registration data from a third party;

in response to the third party registration data being approved, communicates an acceptance to the third party;

receives third party widget registration data comprising a callback URL from the third party and a selection of at least one widget of a plurality of widgets, wherein the at least one widget is configured to provide widget data related to a widget function;

in response to receiving the third party widget registration data, registers the third party with the callback URL;

receives receipt details associated with a transaction with the merchant, the receipt details being received according to an API;

in response to receiving the receipt details, issues a POST callback command to the callback URL along with a transaction identifier and issues a GET command to the at least one widget of the plurality of widgets;

in response to issuing the GET command to the at least one widget, receives updated widget data from the at least one widget;

selects receipt data from the receipt details to be included on a receipt based at least partially on the selection of the at least one widget and the updated widget data;

formats the receipt data into an electronic receipt according to receipt format rules;

stores the electronic receipt along with a receipt ID;

a communication processor which

receives a GET command from a user;

in response to receiving the GET command from the user, issues a GET command to the callback URL;

receives the electronic receipt according to an API; and

communicates the receipt to the user.

10. The computer system of claim 9, further comprising

receiving a third party widget registration using an authorized URL from the merchant; and

in response to receiving the third party widget registration data from the merchant, authorizing the third party to use the widget data.

11. The computer system of claim 10, further comprising:

receiving relevant information from callback URL of merchants; and

in response to the relevant information matching the authorized URL from the merchant, sharing the receipt with the third party.