CLAIMS

What is claimed is:

1. A system for business-to-business commerce automation between a buyer and a seller using a payment facilitator, comprising:

a supplier that supplies a good or service;

a supplier bank, the supplier having an account with the supplier bank;

a buyer that buys the good or service from the supplier;

a buyer bank, the buyer having an account with the buyer bank; and

a payment facilitator interfacing with the supplier, the supplier bank, the buyer, and the buyer bank;

wherein:

using a supplier Enterprise Resource Planning (ERP) system interface, the supplier requests a unique identifier for an invoice for a buyer from a payment facilitator;

the payment facilitator automatically assigns the unique identifier to the invoice;

the buyer receives the unique identifier and the associated invoice;

using a buyer ERP system, the buyer assigns a payment status to the associated invoice;

the payment facilitator receives the payment status from the buyer ERP system and assigns a unique remittance number to the associated invoice and its payment status;

the payment facilitator sends the unique remittance number to the buyer bank;

the buyer bank provides payment instructions to the supplier bank; and

the supplier bank receives the payment and deposits the payment into a supplier account;

wherein the payment facilitator sends the unique identifier to the supplier after it is automatically assigned.