

1 WHAT IS CLAIMED IS:

2 1. A method comprising:

3 enrolling, by a server computer, a requestor computer with the server
4 computer to enable the server computer to initiate generation of an authorization
5 request message for a transaction;

6 generating, by an API module of the server computer, an API and
7 transaction key specific to the requestor computer enrolled with the server computer;

8 storing, by the server computer, the API and transaction key specific to the
9 requestor computer;

10 receiving, by the server computer, an invoice from a recipient computer
11 that is a supplier computer associated with a first business, the invoice providing details
12 regarding goods and/or services purchased by a requestor operating the requestor
13 computer that is a merchant computer associated with a second business, and an
14 amount associated with the goods and/or services;

15 receiving, by the server computer from the merchant computer, an
16 instruction to pay the supplier computer for the amount,

17 wherein the instructions comprise a merchant identifier that was assigned
18 to the merchant computer and a supplier identifier that was assigned to the supplier
19 computer;

20 retrieving, by the server computer, the API and a transaction key
21 associated with the merchant computer;

22 authenticating, by the server computer, a relationship between the
23 merchant computer and the supplier computer based on the API and the transaction
24 key associated with the merchant computer,

25 wherein the authenticating comprises determining that the supplier
26 computer is enrolled as a resource supplier to the merchant computer;

27 after the relationship is authenticated, obtaining, by the server computer,
28 an account identifier associated with the merchant computer, without communicating
29 the account identifier associated with the merchant computer with the supplier
30 computer; and

31 initiating, by a processing module in the server computer, the generation
32 of the authorization request message on behalf of the recipient computer to conduct a

33 payment transaction, the authorization request message comprising the account
34 identifier and the amount or an amount derived from the amount to an authorizing entity
35 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 a
3 supplier to accept payment through the server computer; and
4 receiving, by the server 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 the 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 that 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 perform a method comprising:
5 enrolling a requestor computer with the server computer to enable the
6 server computer to initiate generation of an authorization request message for a
7 transaction;
8 generating, by an API module of the server computer, an API and
9 transaction key specific to the requestor computer enrolled with the server computer;
10 storing the API and transaction key specific to the requestor computer;
11 receiving an invoice from a recipient computer that is a supplier computer
12 associated with a first business, the invoice providing details regarding goods and/or
13 services purchased by a requestor operating the requestor computer that is a merchant
14 computer associated with a second business, and an amount associated with the goods
15 and/or services;
16 receiving an instruction to pay the supplier computer for the amount,
17 wherein the instructions comprise a merchant identifier that was assigned
18 to the merchant computer and a supplier identifier that was assigned to the supplier
19 computer;
20 retrieving the API and a transaction key associated with the merchant
21 computer;
22 authenticating, by the server computer, a relationship between the
23 merchant computer and the supplier computer based on the API and the transaction
24 key associated with the merchant computer,
25 wherein the authenticating comprises determining that the supplier
26 computer is enrolled as a resource supplier to the merchant computer;
27 after the relationship is authenticated, obtaining an account identifier
28 associated with the merchant computer, without communicating the account identifier
29 associated with the merchant computer with the supplier computer; and
30 initiating the generation of the authorization request message on behalf of
31 the recipient computer to conduct a payment transaction, the authorization request
32 message comprising the account identifier and the amount or an amount derived from
33 the amount to an 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 recipient computer is
2 operated by a supplier.

1 17. The server computer of claim 11, wherein the requestor computer
2 is operated by a buyer, and
3 wherein the account identifier comprises a portion that identifies the
4 authorizing entity computer.

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

1 19. The method according to claim 1, wherein the recipient computer is
2 enrolled in an accounts payable automation system associated with the server
3 computer.

1 20. The method according to claim 1, wherein the server computer
2 generates an API that is specific to each of a plurality of different requester computers.