CLAIMS

1. A method comprising:

exchanging, by a server, with a website of a bank, public keys;

presenting, by the server, an invoice including an amount and a payment button to a client device of a user, the payment button being associated with an option to pay the amount to an entity through the bank;

detecting, by the server, via the presented payment button, a request to pay the amount through a user account of the bank;

responsive to the detected request to pay:

encrypting, by the server and using the public key of the bank, information for processing the invoice;

sending, by the server, the encrypted information to the client device; and

redirecting, by the server, the client device to the website of the bank; and

receiving, by the server, from the website of the bank, an indication that the amount was transferred from the user account to the account of the entity.

2. The method of claim 1, wherein the encrypted information includes at least one of the following: data identifying the bank of the user, an identity of the user, the amount, a description associated with the invoice, and data identifying the account of the entity.

3. The method of claim 1, wherein the indication indicates that the amount was transferred via Automated Clearing House (ACH).

4. The method of claim 1, wherein the encrypted information is signed using a private key.

5. The method of claim 1, further comprising:

receiving, by the server, from the entity, a request to present the invoice, the

request to present including an identity of the user, the amount, a description associated with the invoice, and data identifying the account of the entity.

6. A system comprising:

a one or more processors; and

a memory storing instructions that, when executed by the one or more processors, cause the one or more processors to perform steps comprising:

exchanging public keys with a website of a bank;

presenting an invoice including an amount and a payment button to a client device of a user, the payment button being associated with an option to pay the amount to an entity through the bank;

detecting via the presented payment button, a request to pay the amount through a user account of the bank;

responsive to the detected request to pay:

encrypting, using the public key of the bank, information for processing the invoice; and

redirecting the client device to the website of the bank; and

receiving from the website of the bank, an indication that the amount was transferred from the user account to the account of the entity.

7. The system of claim 6, wherein the encrypted information includes at least one of the following: data identifying the bank of the user, an identity of the user, the amount, a description associated with the invoice, and data identifying the account of the entity.

8. The system of claim 6, wherein the indication indicates that the amount was transferred via Automated Clearing House (ACH).

9. The system of claim 6, wherein the one or more processors further perform the steps of:

exchanging public keys with a plurality of websites of a plurality of banks;

generating a set of banks available for selection based on the exchanged public keys;

presenting a user interface operable to select the bank from the set of banks; and

detecting a selection of the bank in the user interface.

10. The system of claim 6, wherein the one or more processors further perform the steps of:

retrieving data for the invoice from a database;

presenting a request interface to the entity operable to request payment of the invoice, the request interface including at least a portion of the retrieved data; and

receiving, from the entity, a request for payment of the invoice.

11. The system of claim 10, wherein the one or more processors further perform the steps of:

responsive to the request for payment of the invoice, sending an electronic communication to the user, the electronic communication including a link to a web page hosted by the system.

12. The system of claim 6, wherein:

the one or more processors further perform the step of:

receiving a login by the user; and

the presentation of the invoice is in response to the login.

13. A non-transitory machine-readable storage medium storing instructions which, when executed by one or more processors, cause the one or more processors to perform operations comprising:

exchanging public keys with a website of a bank;

presenting an invoice including an amount and a payment button to a client device of a user, the payment button being associated with an option to pay the amount to an entity through the bank;

detecting, via the presented payment button, a request to pay the amount through a user account of the bank;

responsive to the detected request to pay:

encrypting, using the public key of the bank, information for processing the invoice;

sending the encrypted information to the client device; and

redirecting the client device to the website of the bank; and

receiving from the website of the bank, an indication that the amount was transferred from the user account to the account of the entity.

14. The machine-readable medium of claim 13, wherein the operations further comprise:

prior to the presenting of the invoice and the payment button to the client device:

retrieving data for the invoice from a database;

presenting a request interface to the entity operable to request payment of the invoice, the request interface including at least a portion of the retrieved data; and

receiving, from the entity, a request for payment of the invoice.