

Claims

1. A centralized computer system for creating electronic receipts comprising
a merchant processor to accept payment details and communicate the details to
a payment processor;
the payment processor that receives payment details;
a receipt processor that:
 receives merchant channel registration data;
 in response to the registration data being approved, communicating
an acceptance;
 receives merchant widget registration data comprising a callback URL;
 receives merchant channel ID registration data comprising the callback
URL;
 in response to receiving the widget registration data and merchant
channel registration data, registering the callback URL for the merchant;
 receives receipt details according to an API;
 in response to receiving receipt data, issuing a post callback command to
the callback URL;
 selects receipt data to be included on a receipt;
 formats the receipt data into an electronic receipt according to receipt
format rules;
 stores the electronic receipt along with the receipt id;
a communication processor which
 receives a get command from user
 issues a Get command to the callback URL;
 receives the electronic receipt according to an api;
 communicates the receipt to the user.
2. The computer system of claim 1, further comprising
registering an additional authorization URL to a widget;
In response to the additional authorization URL, registering the 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 channel of purchase 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 to accept payment details and communicate the details to a payment processor;
 - the payment processor that receives payment details;
 - a receipt processor that:
 - receives issuer registration data;
 - in response to the issuer registration data being approved, communicating an acceptance;
 - receives issuer account number registration data with an issuer callback URL;
 - receives issuer widget registration data with the issuer callback URL;
 - in response to receiving the issuer widget registration data and issuer account number registration data, registering a callback URL for the merchant;
 - receives receipt details according to an API;
 - in response to receiving receipt data, issuing a post callback command to the callback URL along with a transaction identifier;
 - selects receipt data to be included on a receipt;
 - formats the receipt data into an electronic receipt according to receipt format rules;
 - stores the electronic receipt along with the receipt id;
 - a communication processor which
 - receives a get command from user
 - issues a Get command to the callback URL;
 - receives the electronic receipt according to an api;
 - communicates the receipt to the user.
8. The computer system of claim 1, further comprising registering authorized 3rd party URLs;
- in response to the 3rd party URLs being accepted, storing the URLs in the system.

9. A centralized computer system for creating electronic receipts comprising
- a merchant processor to accept payment details and communicate the details to a payment processor;
 - the payment processor that receives payment details;
 - a receipt processor that:
 - receives 3rd party registration data;
 - in response to the 3rd party registration data being approved, communicating an acceptance;
 - receives 3rd party widget registration data comprising a callback URL;
 - in response to receiving the 3rd party widget registration data, registering the 3rd party with the callback URL;
 - receives receipt details according to an API;
 - in response to receiving receipt data, issuing a post callback command to the callback URL along with a transaction identifier;
 - selects receipt data to be included on a receipt;
 - formats the receipt data into an electronic receipt according to receipt format rules;
 - stores the electronic receipt along with the receipt id;
 - a communication processor which
 - receives a get command from user
 - issues a Get command to the callback URL;
 - receives the electronic receipt according to an api;
 - communicates the receipt to the user.

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10. The computer system of claim 9, further comprising
 - receiving a 3rd party widget registration using an authorized URL from a merchant; and
 - in response to receiving the 3rd party widget registration data from the merchant, authorizing the 3rd party to use the widget data.
11. The computer system of claim 10, further comprising:
 - Getting relevant information from callback URL of merchants;
 - In response to the relevant information matching the authorized URL from the merchant, sharing the receipt with the 3rd party.
12. A method of creating an electronic receipt comprising
 - receiving transaction data;
 - extracting account number and channel id from the transaction data;
 - matching the account number and channel id to registered account numbers and registered channel ids;
 - determine a list of widget corresponding to the registered account number and registered channel id;
 - get registered callback urls;
 - post transaction to callback url comprising a message that a transaction occurred and a list of widgets to which the registered account number and registered channel id relate; and
 - communication the post to the registered parties.