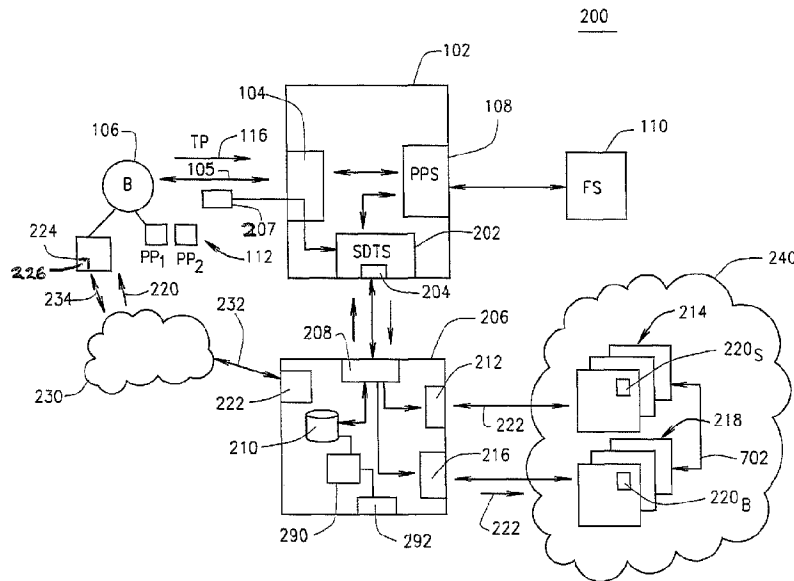




(86) Date de dépôt PCT/PCT Filing Date: 2016/05/06
 (87) Date publication PCT/PCT Publication Date: 2016/11/10
 (45) Date de délivrance/Issue Date: 2022/01/25
 (85) Entrée phase nationale/National Entry: 2018/11/05
 (86) N° demande PCT/PCT Application No.: US 2016/031314
 (87) N° publication PCT/PCT Publication No.: 2016/179543
 (30) Priorité/Priority: 2015/05/06 (US62/157,711)

(51) Cl.Int./Int.Cl. *G06Q 20/04* (2012.01),
G06Q 20/20 (2012.01), *G06Q 20/32* (2012.01)
 (72) Inventeur/Inventor:
RAOUDA EL-BALAH, HANI, US
 (73) Propriétaire/Owner:
RAOUDA EL-BALAH, HANI, US
 (74) Agent: BORDEN LADNER GERVAIS LLP

(54) Titre : SYSTEME D'ANALYSE ET DE TRAITEMENT DE RECU NUMERIQUE
 (54) Title: DIGITAL RECEIPT PROCESSING AND ANALYTICS SYSTEM



(57) **Abrégé/Abstract:**

The present disclosure is directed to a system and method for generating, securely storing, retrieving, and processing sales receipts for the purchase of goods and services using any convenient method of payment. All buyer purchases are linked to their receipt account or account. The method includes the generation of both physical and electronic receipts with any receipt being readily identifiable by a purchaser, seller, credit card issuer, employer, financial institution, or other party or entity having a need to access the receipt and information included on it. The system and method also utilize a taxonomy to characterize attributes of purchase receipts and employs an analytics capability useful by buyers, sellers, and third parties.

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property
Organization
International Bureau(10) International Publication Number
WO 2016/179543 A1(43) International Publication Date
10 November 2016 (10.11.2016)

(51) International Patent Classification:

G06Q 20/04 (2012.01) G06Q 20/32 (2012.01)
G06Q 20/20 (2012.01)

(21) International Application Number:

PCT/US2016/031314

(22) International Filing Date:

6 May 2016 (06.05.2016)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

62/157,711 6 May 2015 (06.05.2015) US

(71) Applicant: PAYDATUM CO. [US/US]; 1755 S. Naperville Rd., Wheaton, Illinois 60189 (US).

(72) Inventor: RAOUDA EL-BALAH, Hani; 3660 N. Lake Shore Dr., Apt. 1302, Chicago, Illinois 60613 (US).

(74) Agents: MULLER, J. Joseph et al.; Polster Lieder, 12412 Powerscourt Drive, Suite 200, St. Louis, Missouri 63131-3615 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM,

DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Declarations under Rule 4.17:

- as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))
- of inventorship (Rule 4.17(iv))

Published:

- with international search report (Art. 21(3))

(54) Title: DIGITAL RECEIPT PROCESSING AND ANALYTICS SYSTEM

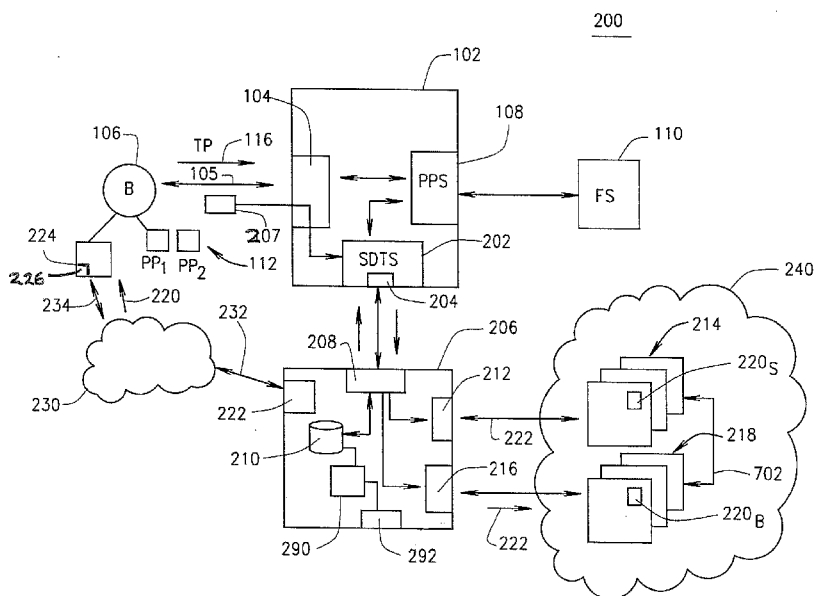


FIG. 2

(57) Abstract: The present disclosure is directed to a system and method for generating, securely storing, retrieving, and processing sales receipts for the purchase of goods and services using any convenient method of payment. All buyer purchases are linked to their receipt account or account. The method includes the generation of both physical and electronic receipts with any receipt being readily identifiable by a purchaser, seller, credit card issuer, employer, financial institution, or other party or entity having a need to access the receipt and information included on it. The system and method also utilize a taxonomy to characterize attributes of purchase receipts and employs an analytics capability useful by buyers, sellers, and third parties.

DIGITAL RECEIPT PROCESSING AND ANALYTICS SYSTEM

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] This application claims the benefit of U.S. Provisional Application No. 62/157,711, filed on May 6, 2015.

FIELD

[0002] The present disclosure relates to the purchasing of goods and services through various venues; i.e., points of sale (POS) and more specifically, to a system and a method of issuing receipts for any purchased product or service at a POS through a variety of mechanisms that enable subsequent, post-sale accessing of the receipt by the purchaser, POS entity, credit card service, etc., for verification of a purchase, return of a product, and business or financial tracking purposes.

BACKGROUND OF THE DISCLOSURE

[0003] Currently, purchasing goods or services involves selecting items of interest and then paying for them using one of a variety of methods including cash, credit cards, debit cards, electronic wallets (E-wallets), under-skin chip technologies, Apple pay, Samsung pay, Bitcoin, as well as others. Depending upon how items are purchased, payments are made in diverse ways including, but not limited to, online payments, physical payment to a cashier, physical payment with cashier-less checkout machines etc. Some newer methods of payment include pre-sale options that a customer may opt to use so long as they have the appropriate prerequisites and resources to successfully complete a payment transaction. Heretofore, when items are purchased, the customer receives a paper receipt or a digital receipt usually incorporated in the body of an email.

[0004] Paper receipts have been in use since long before the advent of computers and computer systems. Before then they were the norm and were the only post-sale evidence providing a proof of purchase to those

buying/renting/leasing products and services. With the now prevalent use of computers and the wide diversity in point-of-sale or POS systems used, together with the wide diversity of payment methods noted above, it is difficult to have a common digital receipt alternative to paper receipts, even with the tremendous inefficiencies paper receipts have.

[0005] A major problem with the current process is the manual labor required in managing receipts whether for personal purposes, corporate expenses, or household budgeting. Therefore, an assumption behind the concept of this disclosure is that most people are tired of handling paper receipts and the excessive effort needed to be spent on scanning them into some type of digital format and then compiling and sorting them. This does not include the additional effort in retrieving them when an item has to be returned or exchanged, when tax filings have to be prepared, as well as for budgeting and determining spending patterns.

[0006] Now, new POS systems are beginning to move away from paper receipts by implementing techniques such as emailing receipts (electronic or E-receipts) as noted above, or even sending them within short message service (SMS) messages. A problem with these newer approaches is they require people to enter their email or phone credentials upon every sale, which is cumbersome and not very appealing to the average purchaser. Also, cashiers now have to verbally ask a consumer if they actually need a paper receipt. This is done in an effort for the store to save on paper and ink for purchasers who do not care for a paper receipt with their purchase. Also, many consumers are indifferent to obtaining a paper receipt since most people tend to lose these pieces of papers or throw them away anyway.

[0007] Further regarding email receipts, they mostly arrive with numerous other emails and so have to be manually searched, and when found, classified.

[0008] As shown in Fig. 1, a current prior art seller and buyer transaction processing system 100 is shown having multiple sellers 102A (SA), 102B (SB), and 102N (SN) (three shown by way of example only) with each

having a single buyer B shown as Bx, By, and Bz (as well as indicated by 106-1, 106-2 and 106-3) at each respective seller location 102A, 102B, and 102N. The sellers 102 can be a physical seller or an e-commerce seller. As shown, buyer Bx 106-1 is purchasing purchased products (PP) 112X shown as purchased products 5 PPX1, PPX2 and PPXN by way of example. The Buyer Bx submits transaction payment TP1 114A to the seller purchase user interface (UI) 104A, which can be a person at a check out counter or an on-line web-site, via a purchase transaction 105A. The seller UI is coupled to Seller A (SA) 102A purchase processing system (PPSA) 108A such as a point of sale (POS) terminal. The POS system 108A can 10 accept cash, or any other means of payment and in some cases transmits a financial transaction request 118 to a remote financial system FS1 110A. The financial system 110A can validate the transaction such as if by credit card, debit card, e-wallet, Paypal, bitcoin, or any other suitable means for transaction payment as currently known or as may be developed from time to time. The purchase 15 processing system PPSA 108A provides the seller UI 104A with an acceptance of the transaction payment 114A. At that point, the user interface 104A either directly, or through use of a cash register or payment device of he UI 104A, either prints out a paper transaction receipt TR1 116 that is then provided to the buyer 106-1. This can also include prompting the buyer 106 or providing the buyer 106 20 with a PDF or scanned copy as the transaction receipt 116A.

[0009] This process is repeated at each brick and mortar seller location, for each location of each seller and for each and every buyer at each seller.

[0010] As shown, buyer By 106-2 is purchasing purchased 25 products (PP) 112Y shown as purchased products PPY1, PPY2 and PPYN by way of example. The Buyer By submits transaction payment TP2 114B to the seller purchase user interface (UI) 104B, which will be a different person or checkout counter or on-line web-site via a purchase transaction 105B. The seller UI is coupled to Seller B (SB) 102B purchase processing system (PPSB) 108B such as a 30 point of sale (POS) terminal. The POS system 108B can accept cash, or any other means of payment and in some cases transmits a financial transaction request 118

to a remote financial system FS2 110B. The financial system 110B validates the transaction by any suitable means which is often different but could be the same as addressed. The purchase processing system PPSB 108B provides the seller UI 104B with an acceptance of the transaction payment 114B. At that point, the user interface 104B either directly, or through use of a cash register or payment device of he UI 104B, either prints out a paper transaction receipt or emailed PDF receipt TR2 116. And similarly, buyer Bz 106-N is purchasing purchased products (PP) 112Z shown as purchased products PPZ1, PPZ2 and PPZN by way of example. The Buyer Bz 106-N submits transaction payment TP3 114N to the seller purchase user interface (UI) 104N via a purchase transaction 105N. The seller UI is coupled to Seller N (SN) 102N purchase processing system (PPSN) 108N such as a point of sale (POS) terminal. The POS system 108N accepts any form of payment and transmits as may be required by a financial transaction request 118 to a remote financial system FS3 110N. The financial system 110N can validate the transaction using any other suitable means for transaction payment. The purchase processing system PPSN 108N provides the seller UI 104N with an acceptance of the transaction payment 114N. At that point, the user interface 104N either directly or through use of a cash register or payment device of he UI 104N, either prints out a paper transaction receipt TR3 116 that is then provided to the buyer 106-3. This can also include prompting the buyer 106 or providing the buyer 106 with an PDF or scanned copy as the transaction receipt 116N

[0011] As addressed herein, each and every Seller 102A, 102B, and 102N has a different and standalone and non-compatible purchase processing system 108A, 108B, and 108N and each provides a different transaction receipt TR1 116A, TR1 116B, and TRN 116N. None of the purchase processing systems 108 (108A, 108B, and 108N) are common and they do not share information. All of the transaction receipts 116 (116A, 116B and 116N) are different, have different information, and are either paper or emailed PDF copies that the each Buyer 106-1, 106-2 and 106-N must separately administer and manage. In some instances each Buyer 106-1, 106-2 and 106-N at each seller 102A, 102B, and 102N is the same

person, but they receive separate and completely different transactions receipts 116A, 116B and 116N from each of the sellers 102A, 102B and 102N.

[0012] Summarizing the above, and as shown in Fig. 1, there are now two main barriers to the emergence of a truly digital receipt solution for verifying or recording consumer purchases. One is the diversity of POS systems, and the other is diversity of payment methods. The present disclosure addresses both issues. Importantly, as technology evolves, and in particular now that Software as a Service (SAAS) and Cloud technologies are becoming more prevalent, it is no longer necessary to issue paper or even email receipts, even though they will continued to be used. Nonetheless, because issues such as a purchaser's verification of what they bought, product returns, and individual as well as supplier and credit issuers business and financial tracking requirements need to be addressed, there is a need to conveniently track, store, and access any issued receipts.

15 **SUMMARY OF THE DISCLOSURE**

[0013] The present disclosure is directed to a system and method for generating, securely storing, retrieving, and processing sales receipts for the purchase of goods and services using any convenient method of payment. All buyer purchases are linked to their receipt account or account. The method includes the generation of both physical and electronic receipts with any receipt being readily identifiable by a purchaser, seller, credit card issuer, employer, financial institution, or other party or entity having a need to access the receipt and information included on it.

[0014] In one aspect, a system provides for an electronic digitized transaction receipt for a transactional purchase made from two or more non-associated sellers independent of any seller-specific purchase processing systems and independent of any form of payment used by the buyer to pay the seller for the purchase. The system includes a seller digital transaction system communicatively coupled to the seller's purchase payment processing system and an output interface, the seller digital transaction system configured for storing a seller's digital receipts identifier uniquely identifying the seller from among a plurality of non-related and

non-associated sellers; receiving a buyer's digital receipt identifier that uniquely identifies the buyer within the digital receipts transaction processing system, receiving purchase transaction data from the seller's purchase payment processing system which includes transaction receipt data including data related to the
5 purchased item or items, a price, and payment amount, but which does not include personalized data providing an identity of the buyer, assigning a transaction digital receipt number to the received purchase transaction data that uniquely identifies the seller and the purchase transaction, formatting a digital transaction receipt including the assigned transaction digital receipt number, the received seller's
10 digital receipt identifier, the buyer's digital receipt identifier, and the transaction receipt data, and transmitting the digital transaction receipt over the output interface. The system also includes a digital receipts transaction processing system including a seller input interface communicatively coupled to an output interface and receiving a transmitted digital transaction receipt, a buyer digital receipt output
15 interface communicatively coupled to a buyer digital receipt memory store dedicated and unique to the buyer and identified by a buyer's digital receipt identifier, a seller digital receipt output interface communicatively coupled to a seller digital receipt memory store dedicated and unique to the seller and identified by a seller's digital receipt identifier, and a digital receipts system memory storing
20 the buyer's digital receipt identifier and a stored buyer e-contact address, the seller's digital receipts identifier, and computer executable instructions. The system is configured for transmitting, in near real time to receipt of the digital transaction receipt, a copy of the received digital transaction receipt to either the buyer's e-contact address or the seller digital transaction system; receiving, within
25 a transaction window, a buyer's purchase receipt confirmation message from the buyer's e-contact address or the seller digital transaction system in response to the transmitted digital transaction receipt thereto; and in response to receiving the confirmation message performing the steps of: transmitting a seller confirmation message to the seller digital transaction system, transmitting a first copy of the
30 digital transaction receipt to the buyer digital receipt memory over the buyer digital receipt output interface, transmitting a second copy of the digital transaction

receipt to the seller digital receipt memory over the seller digital receipt output interface, and deleting from the digital receipts system memory the received digital transaction receipt.

[0015] In another aspect, a method of providing an electronic
5 digitized transaction receipt for a transactional purchase made from two or more non-associated sellers and independent of any seller-specific purchase or point-of-sale processing systems, and further independent of any form of payment used by the buyer to pay the seller for the purchase. The method includes a seller digital transaction system communicatively coupled to the seller's purchase payment
10 processing system and an output interface, performing the steps of storing a seller's digital receipts identifier uniquely identifying the seller from among a plurality of non-related and non-associated sellers; receiving a buyer's digital receipt identifier that uniquely identifies the buyer within the digital receipts transaction processing system, receiving purchase transaction data from the seller's purchase payment
15 processing system which includes transaction receipt data including data related to the purchased item or items, a price, and payment amount, but which does not include personalized data providing an identity of the buyer, assigning a transaction digital receipt number to the received purchase transaction data that uniquely identifies the seller and the purchase transaction, formatting a digital
20 transaction receipt including the assigned transaction digital receipt number, the received seller's digital receipt identifier, the buyer's digital receipt identifier, and the transaction receipt data, and transmitting the digital transaction receipt over the output interface. The method also includes, the steps performed in a digital receipts transaction processing system having a seller input interface
25 communicatively coupled to an output interface and receiving a transmitted digital transaction receipt, a buyer digital receipt output interface communicatively coupled to a buyer digital receipt memory store dedicated and unique to the buyer and identified by a buyer's digital receipt identifier, a seller digital receipt output interface communicatively coupled to a seller digital receipt memory store
30 dedicated and unique to the seller and identified by a seller's digital receipt identifier, and a digital receipts system memory storing the buyer's digital receipt

identifier and a stored buyer e-contact address, the seller's digital receipts identifier. The process steps including transmitting, in near real time to receipt of the digital transaction receipt, a copy of the received digital transaction receipt to either the buyer's e-contact address or the seller digital transaction system; 5 receiving, within a transaction window a buyer's purchase receipt, confirmation message from the buyer's e-contact address or the seller digital transaction system in response to the transmitted digital transaction receipt thereto; and in response to receiving the confirmation message performing the steps of transmitting a seller confirmation message to the seller digital transaction system, transmitting a first 10 copy of the digital transaction receipt to the buyer digital receipt memory over the buyer digital receipt output interface, transmitting a second copy of the digital transaction receipt to the seller digital receipt memory over the seller digital receipt output interface, and deleting from the digital receipts system memory the received digital transaction receipt.

15 **[0016]** In yet another aspect, a system providing purchase analytics from a plurality of transactional purchases each made from two or more non-associated sellers using seller-specific different purchase processing systems and independent of any form of payment used by the buyer to pay the seller for the purchase. The system includes a first seller digital transaction system at a location 20 of a first seller communicatively coupled to a first seller's purchase payment processing system and a first system output interface, the first seller digital transaction system processing a first buyer payment transaction associated with a first buyer. The system also includes a second seller digital transaction system at a location of a second seller communicatively coupled to a second seller's purchase 25 payment processing system for processing a first buyer payment transaction and a second system output interface, the second seller digital transaction system for processing a second buyer payment transaction associated with a second buyer. The system further includes a digital receipts transaction processing system having a seller input interface communicatively coupled to an output interface and 30 configured for receiving first and second digital transaction receipts, a digital receipts system memory stores each of the seller's digital receipts identifier. The

digital receipts transaction processing system stores a multi-layer taxonomy having a two or more layers having a plurality of predefined first level seller type identifiers and a plurality of second level predefined purchase item classification identifiers, assigns a first level taxonomy classification seller type identifier to each
5 of the first seller and the second seller by a type of seller, the two assigned taxonomy classification seller type identifiers being different. The processing system transmits each of the assigned first level taxonomy classification seller type identifier to each associated first and second seller digital transaction processing systems, and transmits to each first and second seller digital transaction processing
10 system at least a portion of the second level predefined purchase item classification identifiers, the portions transmitted to the first and second seller digital transaction processing systems being different portions, but are compatible and consistent within the stored second level predefined purchase item classification identifiers of the digital receipts transaction processing system. The first and second seller
15 digital transaction systems further receive and store the transmitted assigned first level taxonomy classification seller type identifier and the portions of the second level predefined purchase item classification identifiers associated therewith, store a seller's digital receipts identifier uniquely identifying the first seller from the second seller, receiving first and second purchase transaction data from the first
20 and second seller's purchase payment processing systems respectively, each which includes transaction receipt data including data related to the purchased item or items, a price, and payment amount of each of the first and second buyer payment transactions, but which does not include personalized data providing an identity of either the first buyer or the second buyer. For each first and second purchase
25 transactions, the system identifies a second level predefined purchase item classification identifier for each purchased item in each of the first and second received receipt data, assigns a transaction digital receipt number to each received first and second purchase transaction data that uniquely identifies each first and second seller and each first and second purchase transaction, formats a digital
30 transaction receipt including the associated assigned transaction digital receipt number, the received seller's digital receipt identifier, the transaction receipt data,

and the assigned second level predefined purchase item classification identifier for one or more of the purchased items within the transaction receipt data, and transmits the digital transaction receipt over its output interface. The digital receipts transaction processing system includes a taxonomy analytics module providing non-buyer identifiable purchase taxonomy based analytics, and computer executable instructions for receiving the first and second purchase transaction data from the first and second seller's purchase payment processing systems respectively, each which includes transaction receipt data including data related to the purchased item or items, a price, payment amount of each of the first and second buyer payment transactions, the assigned second level predefined purchase item classification identifier for one or more of the purchased items within the transaction receipt data, but which does not include personalized data providing an identity of either the first buyer or the second buyer, transmitting a copy of the digital transaction receipt with the added taxonomy purchase item identifiers to the associated seller digital receipt memory over the seller digital receipt output interface, and deleting from the digital receipts system memory the received digital transaction receipt.

[0017] In still another aspect, a method for providing purchase analytics from a plurality of transactional purchase made each made from two or more non-associated sellers using seller-specific different purchase processing systems and independent of any form of payment used by the buyer to pay the seller for the purchase. The method uses a first seller digital transaction system at a location of a first seller communicatively coupled to a first seller's purchase payment processing system and a first system output interface. The first seller digital transaction system processes a first buyer payment transaction associated with a first buyer. A second seller digital transaction system at a location of a second seller is communicatively coupled to a second seller's purchase payment processing system for processing a first buyer payment transaction and a second system output interface. The second seller digital transaction system processes a second buyer payment transaction associated with a second buyer, and a digital receipts transaction processing system has a seller input interface communicatively

coupled to an output interface and configured for receiving first and second digital transaction receipts, a digital receipts system memory each of the seller's digital receipts identifier. The method provides that the digital receipts transaction processing system performs the steps of storing a multi-layer taxonomy having a

5 two or more layers having a plurality of predefined first level seller type identifiers and a plurality of second level predefined purchase item classification identifiers, assigns a first level taxonomy classification seller type identifier to each of the first seller and the second seller by a type of seller, which are different and the two assigned taxonomy classification seller type identifiers being different, transmits to

10 each of the assigned first level taxonomy classification seller type identifier to each associated first and second seller digital transaction processing systems, transmitting to each first and second seller digital transaction processing system at least a portion of the second level predefined purchase item classification identifiers, the portions transmitted to the first and second seller digital transaction

15 processing systems being different portions, but which are compatible and consistent within the stored second level predefined purchase item classification identifiers of the digital receipts transaction processing system. The method also provides that in the first and second seller digital transaction systems, performing the steps of receiving and storing the transmitted assigned first level taxonomy

20 classification seller type identifier and the portions of the second level predefined purchase item classification identifiers associated therewith, storing a seller's digital receipts identifier uniquely identifying the first seller from the second seller, receiving first and second purchase transaction data from the first and second seller's purchase payment processing systems respectively, each which includes

25 transaction receipt data including data related to the purchased item or items, a price, and payment amount of each of the first and second buyer payment transactions, but which does not include personalized data providing an identity of either the first buyer or the second buyer. The method also provides that for each first and second purchase transactions,

30 identifying a second level predefined purchase item classification identifier for each purchased item in each of the first and second received receipt data; assigning a transaction digital receipt number to

each received first and second purchase transaction data that uniquely identifies each first and second seller and each first and second purchase transaction; formatting a digital transaction receipt including the associated assigned transaction digital receipt number, the received seller's digital receipt identifier, the
5 transaction receipt data, and the assigned second level predefined purchase item classification identifier for one or more of the purchased items within the transaction receipt data; and transmitting the digital transaction receipt over its output interface. The method also provides that in the digital receipts transaction processing system having a taxonomy analytics module providing non-buyer
10 identifiable purchase taxonomy based analytics, and computer executable instructions for performing the steps of receiving first and second purchase transaction data from the first and second seller's purchase payment processing systems respectively, each of which includes transaction receipt data including data related to the purchased item or items, a price, payment amount of each of the first
15 and second buyer payment transactions, the assigned second level predefined purchase item classification identifier for one or more of the purchased items within the transaction receipt data, but which does not include personalized data providing an identity of either the first buyer or the second buyer, transmitting a copy of the digital transaction receipt with the added taxonomy purchase item
20 identifiers to the associated seller digital receipt memory over the seller digital receipt output interface, and deleting from the digital receipts system memory the received digital transaction receipt.

[0018] Further aspects of the present disclosure will be in part apparent and in part pointed out below. It should be understood that various
25 aspects of the disclosure may be implemented individually or in combination with one another. It should also be understood that the detailed description and drawings, while indicating certain exemplary embodiments, are intended for purposes of illustration only and should not be construed as limiting the scope of the disclosure.

30

BRIEF DESCRIPTION OF THE DRAWINGS

[0019] Fig. 1 is a block diagram illustrating a current prior art purchase and payment method wherein three different sellers utilize three different seller-specific purchase processing systems each with a different paper or emailed receipt to the buyers of their purchased goods and services.

[0020] Fig. 2 is a block diagram of an exemplary embodiment of a new and novel system as described herein that provides an electronic digitized transaction receipt for a transactional purchase made with non-associated sellers independent seller-specific purchase processing systems that are independent of any form of payment used by the buyer to pay the seller for the purchase.

[0021] Fig. 3 is a block diagram of an exemplary embodiment of a new and novel system as described herein that provides an electronic digitized transaction receipt for a transactional purchase made from two or more non-associated sellers independent of any seller-specific purchase processing systems and independent of any form of payment used by the buyer to pay the seller for the purchase.

[0022] Fig. 4 is a block diagram a system providing purchase analytics from a plurality of transactional purchases made each made from two or more non-associated sellers using seller-specific different purchase processing systems and independent of any form of payment used by the buyer to pay the seller for the purchase, according to one exemplary embodiment.

[0023] Fig. 5 is a block diagram of an exemplary embodiment of an electronic digitized transaction receipt system with some of its internal components and functional system according to another exemplary embodiment.

[0024] Fig. 6 is a block diagram of another exemplary embodiment of an electronic digitized transaction receipt system according to another exemplary embodiment.

[0025] Fig. 7 is a diagram of an exemplary embodiment of an electronic digitized transaction receipt system with digital receipt integrity and

authenticity processes between the buyer and seller copies of the same digital receipts according to one exemplary embodiment.

[0026] Fig. 8 is a diagram illustrating the functional interfaces and new capabilities and value added features enabled by the described digital receipts system according to one embodiment.

[0027] Fig. 9 is an illustration of a digital receipts mobile phone application graphic user interface showing digital receipt review and buyer analytics according to one exemplary embodiment.

[0028] Corresponding reference characters represent corresponding parts throughout the drawings.

DESCRIPTION OF THE DISCLOSURE

Acronyms and Other Terms Commonly Used Herein and in the Claims

[0029] For convenience, throughout this Description, the following acronyms and other commonly used terms shall have the following meanings:

[0030] a) “buyer” shall include a buyer, purchaser, or customer of a product(s) or service(s);

[0031] b) “seller” shall include an individual, retail store, or wholesaler of a product(s) or service(s) including both physical location, internet websites, etc.

[0032] c) “G-Receipt” shall mean a receipt for the purchase of goods or services generated in accordance with the system and method of the disclosure;

[0033] d) “POS” shall mean any point of sale whether a physical location, internet website, or other;

[0034] e) “SDTS” shall mean a seller’s digital transaction system;

[0035] f) “TDRN” shall mean transaction digital receipt number;

[0036] g) “DTR” shall mean digital transaction receipt;

[0037] h) “SDR” shall mean seller’s digital receipt and “BDR” shall mean buyer’s digital receipt;

[0038] i) “DRTPS” shall mean digital receipts transaction processing system;

5 **[0039]** j) “BRM” shall mean buyer receipt message;

[0040] k) “STR” shall mean seller’s transaction receipt;

[0041] l) “SPPPS” shall mean seller’s purchase payment processing system;

[0042] m) “TDRN” shall mean transaction digital receipt
10 number;

[0043] n) “DTPS” shall mean digital transaction processing system;

[0044] o) “GRTR” shall mean G-receipts digital receipts.

15 **[0045]** In accordance with the disclosure, a generated receipt (G-receipt) is a digitally classified, authenticated receipt stored in the cloud or other memory. No personal information of the buyer is stored with the receipt, nor is any billing data. All receipt data is stored on separate clouds or memories belonging to the buyer and to the seller. Creation of a G-receipt eliminates the need for
20 generating a paper receipt unless a buyer specifically requests one.

[0046] Each G-receipt is bar coded or includes other indicia by which the receipt is uniquely identified and retrieved by the buyer, the seller, and third parties such as credit card issuers, product manufacturers, etc.

[0047] Enabled features of the apparatus and method include, but
25 are not limited to, an integrated seller, a POS and purchase payment system independent of any specified form of payment so that purchases are paid for in any manner convenient to a buyer. In addition, a buyer has:

- a) near “real time” access to their receipt;
- b) e-receipts will be delivered to the buyer in near real time by electronic
30 delivery (e-delivery) including e-mail, text messaging, etc.;
- c) retrieval access to all stored receipts;

- d) purchase analytics including, for example, purchase/spending tracking and analysis by location (store or website) and by goods or services;
- e) purchase data exportation to a new Application Program Interface (API) or an adaptable API including formatting to various financial, accounting, and tax preparation applications and systems;
- f) access to loyalty award programs, information (if elected by the buyer) to upcoming sales by a manufacturer or service provider and associated coupons, and automatic notification to a manufacturer of the purchase of a warranted item to initiate the warranty.

10 **[0048]** Enabled features with respect to a buyer parent entity include:

- a) “real time” or near real time receipt generation and notification of receipt generation at the time of purchase or payment;
- b) ability to confirm a processed receipt so that prior to the closing of a purchase, the buyer can confirm the amount of payment for the purchase;
- c) receipt identification of any associated “tip” paid with the purchase;
- d) the generated receipt (G-receipt) is an authenticated proof of purchase the same as a paper receipt issued at a POS and not merely a scanned image or PDF;
- e) tracking and purchase notification and identification;
- f) analytics;
- g) verification and validation of purchases such as for use with employee expense receipts and receipt verification:
- h) purchase data exportation to a new API or an adaptable API including formatting to various financial, accounting, and tax preparation applications and systems;
- i) ability to allocate administer, and manage purchases, by type and category, for budgetary or other purposes.

25 **[0049]** Enabled features with respect to stores include:

- a) purchase tracking/spending; i.e., who is buying what, when, and where;

- b) sales scoring; who, or what store sold what;
- c) targeted advertising;
- d) inventory management and accounting; expense control and tracking;
- 5 e) POS push advertising to customers;
- f) delivery of coupons, loyalty awards, warranty information;
- g) after sales support including returns and exchanges;
- h) push notification to customers for particular goods purchased such as for recalls.
- 10 **[0050]** Enabled features for manufacturers and suppliers include:
- a) customer purchase verification and tracking;
- b) warranty and return tracking;
- c) customer purchase statistics and analytics;
- d) push coupons and awards.
- 15 **[0051]** Enabled features for third parties such as website operators, credit card issuers, etc., include:
- a) purchase statistics and analytics;
- b) actual buyer purchase data rather than web-based “clicks”;
- c) advertising including new, predictive/prescriptive marketing/advertising;
- 20 d) push coupons and rewards.
- [0052]** By way of an overview, a G-receipts system and the service it provides comprises a reliable system-based service platform that “sits above” all current methods of buyer payments and the diverse sellers’ purchasing and POS
- 25 systems. Now, buyers, retail and on-line sellers, and other third parties can benefit from G-receipt system capabilities that include digital receipts that cannot be lost or changed, reduced paper and ink usage, and cartilage changing. It also enables “real time” analytics of purchasing activities.
- [0053]** Referring to Fig. 2 the G-receipts system and method
- 30 functions as a platform that fits on top of the numerous POS systems as well as the diversity of payment methods. Operation of the G-receipts system layer is to

process classified G-receipts digital receipts or GRTRs and ensure their reliability and security, regardless of the diversity of POS devices and method of payments. GRTRs are not digital in the sense they come as part of an Email, or PDF file, or an image. The GRTRs offered by the G-receipts system are digital objects whose
5 elements are digitally classified in ways that allow them to be located, produced, filtered, and analyzed. The digital nature of the G-receipts system and the resulting GRTRs enables buyers to completely get away from using paper receipts, Email receipts, and the like. The authentic nature of GRTRs, along with their positive impacts on sellers, buyers, and third parties goes beyond what a PDF, Email, or an
10 image receipt can achieve.

[0054] There are costs and efforts involved to implement a G-receipts system, but the benefits of enabling buyers seller transactions receipts STRs and seller receipt actions that are converted into GRTRs will take place effortlessly and require relatively negligible pre- requisites and risks. As described
15 hereinafter, the G-receipts system takes advantage of real-time predictive and prescriptive analytics to enable buyers to benefits from understanding their spending habits, and in turn project the post-sales pictures to marketing firms and other supply/demand researchers; while, insuring the highest degree of security and confidentiality to buyers. Further, the G-receipts system readily interfaces with
20 third-party systems or service providers for integrated capabilities that to accommodate those who use their services.

[0055] The G-receipts system 200, as shown in Fig. 2, provides an electronic digitized transaction receipt or G-receipt for a transactional purchase made from two or more non-associated sellers 102 independent of any seller-
25 specific purchase processing system SPPPS and independent of any form of payment used by a buyer 106 to pay the seller for the purchase of purchased products (PP's) 112. A seller's digital transaction system SDTS is communicatively coupled to the seller's purchase payment processing system and an output interface 104. The two or more non-associated sellers are each
30 communicatively coupled to a seller input interface of a DRTPS with each of the two or more coupled non-associated sellers having SPPPSs that are not compatible

with each other. In this regard, a digital transaction receipt DTR from a first seller's purchase payment system has a first digital receipt format, and the DTR from the second seller's purchase payment system has a second and different digital receipt format. The DRTPS includes, in a system memory, formats for processing the two different digital receipt formats. This memory stores a buyer's digital receipt BDR identifier, a stored buyer e-contact address, and a seller's digital receipt SDR identifier.

[0056] As shown in Fig. 2, there is a single seller 102 and a single buyer 106. Of course, one of ordinary skill will understand that the seller 102 will have many buyers 106 with each having a different purchase transaction 105 for which a transaction payment 116 will be made to one or more seller transaction user interfaces 104 of the seller 102. As shown, this one buyer 106 is purchasing purchased goods 112 that are PP1 and PP2 but there can be a single good or service 112 or many more than just the two PP1 and PP2 as shown. The seller 102 can, in some embodiments, continue to utilize their current or future purchase payment processing system 108 that can access, as may be required, a local or remote financial system 110. However, the present digital receipt system 200 includes the SDTS 202 that includes an interface 204 to the DRTPS 206 via its seller digital receipt input interface 208. The seller digital receipt SDR input interface 208 is configured to interface with a plurality of different non-associated sellers 102 each with a different SPPPSS 108 (such as a different POS). As shown in this embodiment, the SDTS can include a seller mobile device 207, which can be an existing device such as a scanner or screen, but in some embodiments, as described herein, can be a tablet or similar mobile computing device having software or a software application with a user interface for receiving buyer inputs such as a buyer's digital receipts BDR system identification that is unique to the buyer 106. The buyer 106 may also have a buyer mobile device 224 such as a mobile phone, by way of example, that includes a digital receipts mobile application 226.

[0057] The DRTPS 206 is typically a computer system or implementation that has an accessible system memory 210, of course a processor

or processor function (not shown), and a plurality of interfaces as will be described. The digital receipts transaction processing system 206 includes various software and applications as described herein for enabling the systems and functions as described herein. The DTTPS 206 has an a SDR output interface 212
5 communicatively coupled to a SDR memory 214 and a BDR output interface 216 communicatively coupled to a BDR memory 218. In some embodiments, the DTTPS system also includes a taxonomy module 290 that is internal or separate as a separate system or application as described herein and that supports an analytics interface 292. As shown, in some embodiments, the SDR memory 214 and/or the
10 BDR memory 218 are implemented in a cloud 240 or they can be in any other suitable form of memory or storage. Each SDR memory 214 is separate and unique to each seller 102 and each BDR memory 218 is separate and unique to each buyer 106.

[0058] The DTTPS system 206 may also includes a buyer device
15 interface 222 that can, in some embodiments, be communicatively coupled via a network 230, which could be any suitable communication network such as the internet or mobile carrier or wireless carrier network or any combination thereof, by way of example, to the buyer mobile or computing device 224 such as through the buyer digital receipts application 226.

[0059] In operation, the DRS system 200 as shown in Fig. 2
20 provides completely new functionality for completing the purchase transaction 105 as described in more detailed throughout this disclosure. In simple operation as shown in Fig. 2, during the purchase transaction 105, the seller 102 at the seller user interface 104 receives from the buyer 106 a digital receipt buyer identifier,
25 identification number or ID. As shown in Fig. 2, this is obtained, in this exemplary embodiment, via a seller mobile device 207, which could be a tablet or could be a scanner or card reader or the like. The seller user interface 104 provides the received buyer digital receipts identifier to the seller digital transactions system 202. The seller user interface 104 and/or the SDTS 202 has a stored seller's digital
30 receipts identifier uniquely identifying the seller 102 from among a plurality of non-related and non-associated sellers 102N (not shown). The SDTS 202 receives

the buyer's digital receipt identifier that uniquely identifies the buyer within the digital receipts transaction processing system, and receives the purchase transaction data from the seller's purchase payment processing system 108, which includes transaction receipt data for the transaction 105 that includes transaction data related to the purchased products 112 such as the item name or description, a price, and a payment amount. However, the SDTS 202 does not, in some embodiments, include personalized data providing an identity of the buyer 106 as such is not transmitted with the digital transaction receipt, but may reside for other purposes. The SDTS 202 assigns a transaction digital receipt number to the received purchase transaction data that uniquely identifies the seller 102 and the purchase transaction 105. The SDTS 202 formats a digital transaction receipt DTR 220 that includes the assigned transaction digital receipt number, the received seller's digital receipt identifier, the buyer's digital receipt identifier, and the transaction receipt data and then transmit the formatted digital transaction receipt over the output interface 204.

[0060] The DTPS 206 receives over the seller input interface 208 the transmitted digital transaction receipt DTR 220 and stores in the digital receipts system memory 210 digital transaction receipt DTR 220. The DTPS 206 transmits, in real time or near real time, the received digital transaction receipt DTR 220 as indicated by request 232 to either a stored buyer's e-contact address or to the seller digital transaction system for receiving a buyer confirmation 221 as to the contents of the digital transaction receipt DTR 220. Typically, with a transaction window related to the purchase transaction 105 in a reasonable and timely manner with the buyer 206 at the seller user interface 104, the buyer will provide or input a buyers confirmation 221 of the digital transaction receipt DTR 220 and a buyer's purchase receipt confirmation message 234 is generated either from the buyers device 224 with the application 226 or from the SDTS 202 where the DTR 220 is presented to the buyer 206 via the seller mobile device 207. In response to receiving the confirmation message 234, the DTPS 206 transmits a seller confirmation message to the SDTS 202, transmits a first copy of the DTR 220B to the BDR memory 218 over the BDR output interface 216, and transmits a

second seller DTR copy 220S of the digital transaction receipt DTR 220 to the SDR memory 214 over the SDR output interface 212. Thereafter, the DTPS can, in some embodiments, delete from the digital receipts system memory 210 the DTR 220 associated with the purchase transaction 105. The seller DTR copy 220S of the purchase transaction 105 with all of the transaction data is stored in the SDR memory of the seller 102. The buyer copy 220B of the purchase transaction 105 with all of the transaction data is stored in the BDR memory of the buyer 106, with each being identical to each other in some embodiments. As shown in Fig. 2 and in more detail in Fig. 7, the seller and buyer copies of the same digital receipt 220 can be compared and authenticated in process 702.

[0061] Referring now to Fig. 3, a more complex exemplary embodiment of system 200 is shown that provides an expanded and more detailed view of the versatility and benefits of the DRS system 200 as described herein with multiple sellers 102A, 102B and 102N each having a different and most often non-compatible purchase processing system 108A, 108B, and 108N. Each also has a different buyer 106X, 106Y, and 106Z each buyer different purchased goods or services 112 as described with regard to Fig. 2.

[0062] The SDTS is configured for a) storing a SDR identifier which uniquely identifies the seller from among a plurality of non-related and non-associated sellers; b) receives a BDR identifier that uniquely identifies the buyer within the DRTPS, c) receives purchase transaction data from a SPPPS, this data including transaction receipt data related to a purchased item or items 112, a price, and, d) the amount of the payment for the purchase. Importantly, the information stored in the SDTS does not include any personalized data that would identify the buyer. In addition to the above, the SDTS e) assigns a transaction digital receipt number TDRN to the received purchase transaction data so to uniquely identify the seller and the purchase transaction, f) formats a digital transaction receipt DTR including the assigned TDRN, the received SDR identifier, the BDR identifier, and the transaction receipt data; and, g) transmits the DTR over the output interface.

[0063] The DRTPS includes a seller input interface 104 which is communicatively coupled to an output interface and receives a transmitted DTR.

A BDR output interface is communicatively coupled to, and stored in, a BDR memory that is dedicated and unique to the buyer and is identified by a BDR identifier. A SDR output interface is communicatively coupled to a SDR memory dedicated and unique to the seller and identified by a SDR identifier. A digital receipts system DRS has a memory which a) stores the BDR identifier, b) stores a buyer e-contact address, and c) stores the SDRs identifier. The DRS includes a memory which stores a multi-layer taxonomy having a plurality of predefined purchase item classification identifiers.

[0064] The DRTPS, in a digital receipts system memory, stores a plurality of different and unique BDR identifiers including a stored buyer e-contact address, and establishes and manages a unique BDR memory for each of the BDR identifiers. The DRTPS also transmits and stores the copy of the DTRs in each BDR memory associated with the BDR identifier for it.

[0065] The DRS further includes computer executable instructions for performing the steps of a) transmitting, in near real time to receipt of the DTR, a copy of the received DTR to either the buyer's e-contact address or the SDTS; b) receives, within a transaction window, a buyer's purchase receipt confirmation message from the buyer's e-contact address or the SDTS, in response to a DTR transmitted to it; and c) in response to receiving the confirmation message performs the steps of: i) transmits a seller confirmation message to the SDTS, ii) transmits a first copy of the DTR to the BDR memory over a BDR output interface, and iii) transmits a second copy of the DTR to a SDR memory over the SDR output interface 104, and iv) deletes from the digital receipts system memory the received DTR.

[0066] In a transaction, the DRTPS assigns a first level taxonomy classification purchase item identifier to the seller by type of seller. It also identifies a second and higher level taxonomy classification identifier for each purchased item 112 in the received receipt data from among a number items available for purchase, and adds the assigned and identified taxonomy classification purchase item identifiers to a copy of the DTR prior to transmitting copies of the DTR to the BDR memory and the SDR memory. In addition, the

DRTPS includes a taxonomy analytics module for providing a non-buyer identifiable purchase taxonomy based analytics over a seller specific analytics interface. Further, the DRTPS includes a taxonomy analytics module that provides buyer-specific identifiable purchase taxonomy based analytics over the buyer's specific analytics interface. The DRTPS is also configured to determine a buyer receipt message BRM selected from the group of messages consisting of one or more of the following: a coupon, a service code, a warranty, a rebate, a prize, a text message, or an advertisement. These result as a function of at least a portion of the assigned taxonomy identifiers associated with the DTR.

10 **[0067]** Regarding taxonomy, the DRTPS memory stores a multi-layer taxonomy having two or more layers. These each have a plurality of predefined first level seller type identifiers and a plurality of second level predefined purchase item classification identifiers. A DRTPS assigns a first level taxonomy seller type identifier to each seller by the type of seller and this information is transmitted to the respective sellers' digital transaction processing system DTPS. Also transmitted to each seller's DPTS is at least a portion of the second level predefined purchase item classification identifiers. The portion transmitted to a seller's DPTS is unique to that seller, but is compatible and consistent within the stored second level predefined purchase item classification identifiers of the DRTPS.

15 **[0068]** The seller's DPTS receives and stores the transmitted assigned first level taxonomy classification seller type identifier and the portion of the second level predefined purchase item classification identifiers associated with it. The DPTS then identifies a second level predefined purchase item classification identifier for each purchased item in each received receipt data. Formatting a DTR includes the assigned second level predefined purchase item classification identifier for the one or more purchased items within the transaction receipt data.

20 **[0069]** The DRTPS or the appropriate SDR memory includes a seller taxonomy analytics module and a seller analytics interface so to provide non-buyer identifiable purchase taxonomy based analytics over a seller specific analytics interface. In addition, a seller's analytics module is configured to receive

a third level of taxonomy as defined by an associated seller. The SDR identifier uniquely identifies the at least one seller within the DRTPS that is subordinate to a supervisory or parent seller digital receipt identifier. This analytics interface and the taxonomy analytics are accessible by the parent's SDR identifier.

5 **[0070]** Regarding buyers, a BDR memory includes a buyer taxonomy analytics module and a buyer analytics interface for providing buyer specific identifiable purchase taxonomy based analytics over a buyer specific analytics interface.

[0071] The DRTPS will transmit BRMs to the SDTS or the seller's
10 purchase payment processing system. The DRTPS also includes determined BRMs within copies of a DRT transaction as transmitted to the BDR memory and the SDR memory. The BDR memory includes an analytics interface accessible by the buyer for retrieving and analyzing received DTRs stored in the BDR memory. A BDR identifier uniquely identifies the buyer within the DRTPS. This identifier
15 is subordinate to a supervisory (or parent) digital receipt identifier. The analytics interface to the BDR and taxonomy analytics is accessible by the parent digital receipt identifier.

[0072] With respect to the foregoing discussion, and as shown with respect to Fig. 4, in some embodiments, system 200 is be implemented only as a
20 seller-only digital receipts analytics system 400 either as a standalone system or functionally within the architecture as described above with regard to Fig. 3. The system 400 shown in Fig. 4 is not required to have a BDR identifier associated with each DTR 220. As noted, this can be administered as a subsystem of system 200 through computer coding and logic, or as a separate software applications
25 within the DRS 200 for the SDTS 202 and the DTPS 206. As shown, the systems and functions for each of the sellers 102A, 102B and 102N are as shown in Fig. 3; but now, each DTR 220 does not include the BDR identifier or require a confirmation 221 from the buyers 106. Each SDTS 204A, 204B, 204N transmits the DTR 220, which is transmitted as a seller DTR 220S to the associated SDR
30 memory 214A, 214B, 214N, respectively. In the embodiment of Fig. 4, the DRS 400 is used primarily by the sellers 102 for their own inventory and purchase

management including seller group analytics such as for sellers within a franchise group or the like. In such an embodiment, the seller purchase processing system 108 can access the seller digital receipts DTR 220S such as through analytics system 252N. Further a corporate access system 402 can access the seller digital receipts DTR 220S associated within their parent group for expense tracking, inventory verification, tax and financial management, by way of examples. Similarly, the DRS system 400 can provide a third party interface 275 that allows third parties, such as marketing and advertising company systems 406, to obtain actual and real SDR analytics data based on taxonomy of the DRS 200 system. Financial and tax systems 278 can also obtain access in some embodiments.

[0073] In the G-receipts system, a buyer's e-contact address is associated with a buyer's mobile device; e.g., a tablet, which has a software application embedded in it configured for operating on the mobile device of the buyer and hosting a graphical user interface GUI. The mobile device and its embedded software a) receives a transmitted copy of the received DTR sent by the DRTPS; b) visually presents the received DTR on the GUI; c) receives an input from the buyer, in response to the visual representation, confirming buyer receipt of the DTR; and, d) transmits a confirmation message to the DRTPS. The GUI also includes a buyer specific analytics interface. The mobile device and its associated software present to the buyer, via the GUI, access to a plurality of DTRs associated with that buyer, each of which is related to a different purchase transaction of the buyer and DTRs from two or more non-associated sellers.

[0074] The SDTS also includes a seller mobile device; e.g., again a tablet, that is coupled to the seller's purchase payment processing system. This includes an application program operating a buyer's user interface and it is configured for receiving a BDR from at least one of an RFID chip, a bar code, a QR code, a scan code, a wireless transmission received from a buyer's mobile device, or a buyer data entry.

[0075] The SDR memory, which is a component of the DRTPS, includes an interface accessible by the seller for retrieving and analyzing received DTRs stored in that memory. The SDR memory and the BDR memory, which is

also a component of the DRTPS, are both cloud implemented memory system components of the DRTPS.

[0076] Next, there is included within a SPPPS, an interface between the seller's POS system and the SDTS. The SDTS, in turn, includes a digital receipts application program running on the SPPPS.

[0077] The SPPPS is an e-commerce payment system in which an interface between the seller's e-commerce payment system and the SDTS is an application programming interface or API. This e-commerce payment system includes a hosted GUI implemented on a web or mobile application. A BDR identifier is received over the GUI which includes an on-line prompt message or icon to the buyer for entering or scanning the BDR identifier. Receiving the BDR identifier also includes receiving an e-commerce operator's manual input of the BDR identifier.

[0078] The SPPPS generates a STR specific to the seller and includes seller, or SPPPS defined purchase transaction data. The SDTS is configured to receive, and include, the same seller's purchase transaction data as is on the STR. Also, the received seller defined purchase transaction data includes a BRM selected from the group of messages consisting of a coupon, a service code, a rebate, a prize, a text message, a warranty, and an advertisement. Further, the SPPPS is formatted to receive not only the seller transaction data on the STR but also additional seller transaction data, and to format such additional seller transaction data within the DTR.

[0079] The SDTS provides a message to the SPPPS to complete the purchase transaction only upon receipt of a buyer's purchase confirmation message. In response to the transmission of a copy of a DTR to either the buyer's e-contact address or the SDTS, there is received within a buyer's purchase receipt confirmation message the amount of a gratuity (as, for example, when the purchase is for a meal at a restaurant) as entered or designated by the buyer in response to receipt of a copy of the DTR. The amount of the gratuity is included in a subsequently transmitted DTR.

[0080] The SPPPS, the SDTS, and the DTR are independent of the form of payment used by the buyer to pay the seller for the purchase. In this regard, the SPPPS, SDTS, and DTR are configured to support forms of payment including cash, PayPal, credit card, debit card, loyalty card, e-wallets, bitcoin, NFC
5 or Bluetooth or other wireless payment platforms and applications.

[0081] If the SDTS fails to receive a BDR digital receipt identification, the SDTS performs all of the same processes for formatting a DTR, again not including the BDR identifier. Also, not included within the digital receipts transaction system processing is the step of transmitting to the buyers e-
10 contact address or receiving a confirmation message; but rather transmitting a copy of the received DTR only to the SDR memory and not transmitting the copy to the BDR memory as an orphan DTR. If the digital receipts transaction processing system subsequently receives a BDR identification associated with the assigned transaction digital receipt number, the digital receipts transaction processing
15 system updates the copy of the DTR stored within the SDR memory. An updated copy of the DTR is then transmitted and stored in the BDR memory associated with the received BDR identification.

[0082] For implementation of the G-receipts system, a special hardware unit; e.g., a tablet with a G-receipts system application or “app”, is
20 installed at sellers selling sell goods and services to buyers. The unit communicates with the POS system through an API and web services. Once communication is established, buyers use the app on their tablet; a barcode, or RFID identity to scan their account credentials so their receipt is transferred into an account associated with the buyer’s validated email. The hardware unit is installed at the seller is
25 programmed to transmit the appropriate information about the seller; e.g., the seller’s location, as well as information regarding the buyer who scanned their identity. This enables each receipt to be stored into a respective account holder’s GRM account as well as inside the GRM seller’s GRMS’s account. These GRM accounts for the buyers (GRMB) and sellers (GRMS) can be one of a plurality of
30 configurations; but in some embodiments, these GRM accounts are cloud based with all pertinent information encrypted so as to ensure data confidentiality and

integrity within the cloud. Those skilled in the art will appreciate that other forms and methods of memory management and implementation of the G-receipts system, its applications and stored data are possible.

[0083] Online payments are done in a similar fashion; although, the
5 hardware unit that is otherwise used with a retail seller's POS system, is now a program that links to an embedded script at the seller's E-commerce website. Buyers enter their QR code, RFID identity, or other identification indicia such as alphanumeric and/or symbols into one or more identification fields (e.g., User name and Password) recognized by the website. Or, the buyer logs into a G-
10 receipts account using the E-commerce site's JavaScript that allows buyers to log into their account.

[0084] After purchases are made, receipts are sent, in accordance with the above described method, into the buyer's respective account. Buyers then review a receipt using drop down filters such as Amount, Seller, Location, Date
15 from – Date to, Taxonomy classification of the purchase (i.e. clothing, food, travel, furniture, etc.). This can be done because the retail sellers' hardware unit or the online sellers' software includes key initialized meta-data about the seller. This includes information such as name, location, , type of goods, etc.). This meta-data, together with information such as date of purchase date, time, purchase amount,
20 applicable sales tax, any discounts, coupons, etc.) are combined to facilitate the buyer's searching.

[0085] As shown, Seller 102A has PPS 108A with SDTS 202A with interface 204A, seller 102B has PPS 108A with SDTS 202B with interface 204B, and Seller 102N has PPS 108N with SDTS 202N with interface 204N, all
25 of which are communicatively coupled to the seller interface 208 of the DTSP 206. Seller 102A has a SDR memory 214A, Seller 102B has a SDR memory 214B, and Seller 102N has a SDR memory 214N, each communicatively coupled to seller digital receipt output interface 212 of DTSP 206.

[0086] Buyer 106X is making a purchase transaction 105A at seller
30 102A using seller interface 104A and making a transaction payment 114A. Buyer 106X has a BDR memory 218X that is accessed by the DTSP 206 via the BDR

output interface 216. Similarly, Buyer 106Y is making a purchase transaction 105B at seller 102B using seller interface 104B and making a transaction payment 114B. Buyer 106Y has a BDR memory 218Y that is accessed by the DTPS 206 via the BDR output interface 216 and Buyer 106Z is making a purchase transaction
5 105N at seller 102N using seller interface 104N and making a transaction payment 114N. Buyer 106Z has a BDR memory 218Z that is accessed by the DTPS 206 via the BDR receipt output interface 216.

[0087] During processing of transaction 105A, the DTR 220 is generated as 220X and messages 232 with DTR 220X is sent to the buyer mobile
10 device 224x with digital mobile app 226 active thereon. The buyer 106X can confirm the contents of the DTR 220X and the confirmation message 234X is sent back to the DTPS 206. A confirmation message is sent to the SDTS 202A to complete the purchase transaction 105A and the DTPS 206 sends a buyer copy DTR 220B to the BDR memory 218X of the buyer 106X. The DTPS 206 also
15 sends a seller copy DTR 220X to the SDR memory 214A of the seller 102A.

[0088] During processing of transaction 105B, the buyer 106Y does not have the mobile digital receipts application 226 but rather has a BDR identifier such as a card or RFID chip. The DTR 220 is generated as DTR 220Y and messages 232 with DTR 220Y is sent back to the SDTS 202Y. The SDTS 202Y
20 either directly or via PPS 108B prompts the seller 102B to obtain the buyer's digital receipts identifier such as by scanning the buyers digital receipts card and obtains the buyers confirmation in the same manner. The buyer 106Y can confirm the contents of the DTR 220X as presented to the buyer 106Y by the seller 102B and a confirmation message 234Y is sent back to the DTPS 206. A confirmation
25 message is sent to the SDTS 202B to complete the purchase transaction 105B and the DTPS 206 sends a buyer copy DTR 220B to the BDR memory 218Y of the buyer 106Y. The DTPS 206 also sends a seller copy DTR 220Y to the SDR memory 214B of the seller 102B.

[0089] During processing of transaction 105N, the seller has a seller
30 mobile device 207 for obtaining the BDR identifier. The DTR 220 is generated as DTR 220Z and messages 232 with DTR 220Z is sent back to the SDTS 202Z so

that the SDTS 202Z can provide the seller mobile device 207 with a prompt to obtain the BDR identifier as an input or by scanning a card or RFID chip or NFC device, by ways of examples. The SDTS 202Z via the seller mobile device 207 prompts the seller 102N to obtain the BDR identifier such as by scanning the BDR
5 card and obtains the buyers confirmation in the same manner. The buyer 106Z can confirm the contents of the DTR 220Z as presented to the buyer 106Z by the seller 102N and a confirmation message 234Z is sent back to the DTPS 206. A confirmation message is sent to the SDTS 202N to complete the purchase transaction 105N and the DTPS 206 sends a buyer copy DTR 220B to the BDR
10 memory 218Z of the buyer 106Z. The DTPS 206 also sends a seller copy DTR 220Z to the seller digital receipt memory 214N of the seller 102N.

[0090] Figure 3 also illustrates various interfaces and functionalities of both the SDR memories 214 (214A, 214B, 214C) and the BDR memories 218 (218X, 218Y, 218Z). As shown in this exemplary embodiment, SDR memories
15 214A, 214B, 214C are implemented in a combined memory system such as seller memory cloud application 270 and the BDR memories 218X, 218Y, 218Z are implemented in a combined memory system such as a buyer memory cloud application 280. The two can be coupled, synchronized and the copies of the DTRs 220S and 220B can be verified and authenticated to ensure that they match
20 via process 702 of DTR verification system 700.

[0091] With regard to SDR memories 214A, 214B, 214C and where implemented the combined seller memory system 270, a sellers analytics interface 250A can provide for seller analytics system 252A to obtain access and analysis and analytics therefrom. Further, seller analytics system 252A can be
25 used to add additional layer taxonomy data on a seller specific basis to add further value to this interface and system capability. In some embodiments, the combined memory system 270 can provide a seller analytics interface 272 that can provide a seller having more than one SDR memory 214 associated with it or be responsible for a parent account via a combined seller analytics interface 274. This can also be
30 implemented with a third party analytics interface 276 that provides third party

seller analytics system 278 to search and obtain seller digital receipts analytics that are non-buyer identifiable.

[0092] With regard to the BDR memories 218X, 218Y, 218Z and the combined buyer memory system 280, buyer digital receipts DTR 220B can only be accessed by each associated buyer 106X, 106Y, and 106Z, respectively via
 5 buyer analytics interface 250X, 250Y, and 250Z, also respectively. As shown, a buyer analytics access system 262X can only access BDR memory 218X and obtain analytics for the DTR 220B that are stored therein. The buyer analytics access system 262X can also be used to input into the BDR memory 218X an
 10 additional layer of taxonomy that is specific to buyer 106X to add value to the analytics. As shown, the buyer 106X can also access the buyer analytics interface 250X or the buyer analytics access system 262X by using their mobile device 224X via the BDR application 226X as will be described in Fig. 9 by way of one exemplary embodiment. Further as shown in Fig. 3, the BDR memory system 280
 15 can include a parent interface 282 that has access to more than one associated and preapproved BDR memories. In this example, a parent buyer analytics system 286 can access the DTRs 220 and analytics for more than one child BDR 218. This is used in a family situation or in a corporate situation. This can also include inputting common additional taxonomy across multiple BDR memories 218 such
 20 as for accounting or taxation or financial management using the buyer parent access system 286.

[0093] Fig. 5 is a block diagram of an exemplary embodiment of an electronic digitized transaction receipt system and some of its internal components and functional system according to another exemplary embodiment. Shown in Fig.
 25 5 are two examples of component implementation 300 of system 200 features from the perspective of two different types of sellers 102. On the left of Fig. 5 is a physical seller DRS implementation 302 with buyer 106 and BDR memory 218 with the BDR 220B stored therein. The seller 102 has the SDR 220S stored in the SDR memory 214. The DTPS 206 includes a memory or cloud account module
 30 308, one or more application programming interfaces (APIs) 310, and a processor and memory or hardware implementation 306. The DTPS 206 includes an

interface to the seller-specific PPS (POS) system 108. While similar, for an e-commerce seller system 304, the DTPS 206 further includes a virtual POS module 330 as many e-commerce sellers 102 do not have their own PPS 108. Through use of the various interfaces and analytics of the DTPS 206, the DTPS 206 in system 5 304 can enable and offer the e-commerce seller 102 through use of the system GUI a virtual POS 330 for managing their account, inventory, digital receipts (DTR 220), buyer accounts, and similar functions. Further, through the interface to the e-commerce seller 102 e-commerce seller website 320, the DTPS 206 can enable the e-commerce seller website 320 with the ability to display and collect BDR 10 identifiers and instructions from buyers 106 to create a DTR 220 in lieu of on-screen, printable, or emailed copies of the prior art receipt 116. The DTPS 206 can also interface directly or indirectly through the e-commerce seller website 320 to third party or seller databases 322.

[0094] Fig. 6 is a block diagram of another exemplary embodiment of an electronic digitized transaction receipt system according to another 15 exemplary embodiment. As shown in this example, seller 102A has its own PPS (POS) 108A that is coupled to the DTPS 206 system that can include, in some embodiments the SDTS 202. This includes software, functionality, rules and support for the aforementioned virtual POS 330. From the buyer 106, there are 20 various means for interfacing with the DRS 200 and DTPS 206 and SDTS 202 as shown on the right. These include the buyer mobile device 224 equipped with the BDR mobile application 226, a BDR card 305 such as a QR card, an RFID keychain 352, the sellers digital receipts tablet or mobile device 207 configured with digital receipts software or application or coupled to, or operating a portion of, the SDTS 202 functionality and a buyers website or program 354. While not 25 shown, this can include other buyer means such as an application with NFC, etc. Each of these can provide the BDR identifier and/or digital receipts confirmation 221.

[0095] Fig. 7 is a diagram of an exemplary embodiment of an 30 electronic digitized transaction receipt system with digital receipt integrity and authenticity processes between the buyer and seller copies of the same digital

receipts according to one exemplary embodiment. As discussed above, while all seller copies of digital receipts DTR 220S (shown as 220SX1, 220DX2, 2220SX3) are stored in each of the seller specific seller digital receipt memory 214, a copy is also stored in each of the buyer-specific BDR memory 218 for each buyer (shown as 220BX1, 220BX2, 220BX3). The DTPS 206 manages and administers the BDR memory 218 and the SDR memory 214 without access to the memories themselves by initiating an integrity and authentication process 700 using an authentication process 702 directly between the SDR memory 214 and the BDR memory 218 so that each of the stored DTRs 220 are identical; even though, each may have their own additional layered taxonomy added by the seller or the buyer, as discussed above. Process 207 includes a process of sending the seller DTR 220S and the buyer DTR 220B, then having the two memory systems 214 and 218 perform a hash key comparison, and then sending an acknowledgment back to the DTPS acknowledging the integrity, authenticity and validity of the two stored DTRs 220S and 220B.

[0096] Fig. 8 is a diagram illustrating the functional interfaces and new capabilities and value added features enabled by the described digital receipts system according to one embodiment. As shown in this illustration, the DTS 200, and in particular the DTPS 206 through its described interfaces and functionality, can provide significant improvements and value added capabilities that no current system can offer. One or more of these features are enabled such as having a fully digitized copy of the transaction receipt data for each and every DTR 220 that identifies all of the purchased products and services 112, their price and quantity, and the seller identification and date and time of a purchase, as well as other seller specific data. Further, through use of the DTPS 206 layered taxonomy, all DTRs 220 and the stored DTR 200 data are identified with predefined nomenclature and common, at least for layer one and layer two assignments for the seller and the purchased products (independent of the seller 102), the type or affiliation of the sellers 102, and the type of seller-specific payment processing system PPS 108 used for each DTR 220 or transaction 105. As such, individually each of the SDR memory 214 stored DTRs 220S and the data contained therein and the BDR

memory 218 stored DTRs 220B and the data contained therein, have a common data structure that enables new and improved features and services not here before possible, each also being independent of the form of transaction payment 114 used by the many buyers 106 of each seller 102.

5 **[0097]** As such shown, from the top right of Fig. 8, the system 200 can enable buyers 106 with the DTRs 220 that are stored and cannot be lost, that are from all sellers 102 and for all purchase transactions 105, regardless of the type of transaction payment 114. As such, each buyer 106 has a new replacement digitized DTR 220 and can obtain valuable automated buyer-specific analytical data as to all of their transaction purchases 105. A new capability, as described
10 herein is for a marketing or advertising entity 406 to obtain actual transaction sales data for each of the sellers or purchased products, but independent of an identification of the specific buyer thus to protect the buyer's identity. This is a new service and capability enabled by the seller stored seller DTRs 220S and the
15 analytics and interfaces as described herein. These marketing and advertising entities 406 do not have to rely on clicks (or click attempts) or third party data; but can, as a service of the DTSPS 206, obtain actual transaction purchase statistics and analytics from the DTRs 220S and from the layered and common taxonomy applied to all transactions regardless of seller 102 or payment type 114. This same
20 applies for corporations 402 that utilize the parent account and access capabilities for each of its employees from the buyer side and for each of its seller stores or agents from the seller side. A further improvement on the seller side is the ability to provide new and improved features to the PPS (POS) 108 systems and capabilities currently used or as will be implemented. By having the DTR 220 data
25 created with the taxonomy applied on a consistent basis, these PPS 108 systems can develop new and improved capabilities for each and every seller 102 that utilizes their PPS 108. Of course the benefits to the sellers such as airlines, taxis, retail stores, e-commerce and other sellers is evident as they reduce the cost of having to produce paper receipts or generate emails, and are enabled for improved
30 purchased products management, inventory control, and analytics not here before capable. As also noted, one or more of these system users can utilize the DTSPS

2016 and its taxonomy module 290 and the taxonomy analytics interfaces 292 and the ability to add higher level or additional taxonomy to the base taxonomy for providing customized accounting, inventor, financial and tax data outputs 278. Of course, one of skill in the art will understand that Fig. 8 is only illustrative of some
5 of the many interfaces and users and some of the benefits imparted by the present disclosed DRS 200 system and methods.

[0098] Fig. 9 is an illustration of a digital receipts mobile phone application 226 GUI 228 showing digital receipt review and buyer analytics according to one exemplary embodiment. As shown are three screen illustrations
10 of the buyer GUI 228 (shown as 228A, 228B, 228C) for the BDR application 226 that is loaded on the buyer mobile device 224. As shown on the right, the buyer mobile digital receipts GUI can present to the buyer 106 a display 502 that allows for the selection of a seller or store, a transaction purchase amount 504 and a purchase date 506. As shown is screen display SCA, the DTR 220 can be
15 displayed that contains all of the transaction data 510 within that DTR 220. Similarly in GUI 228B, the buyer 106 is presented with a selection of an account 514, or the type of purchase 512 typically defined within the digital receipts taxonomy layers. The GUI 228B can also include graphical displayed analytics 516 and SCB. As shown in GUI 228C, a parent buyer account can select a child
20 account 518 in order to search and receive the DTRs 220B of each child buyer 106 within their authorized parent account. For each selected Child Account A, B and C, buyer specific analytics 516 can be displayed at 516 and the SCC. Of course, there are only three exemplary embodiments of a buyer digital receipts mobile application graphic user interface 228. Additional ones are possible and unlimited.
25 Further, similar interfaces are enabled for each seller 102 and each parent seller 102 in a similar manner.

[0099] In view of the above, it will be seen that the several objects and advantages of the present disclosure have been achieved and other advantageous results have been obtained.

30

CLAIMS:

1. A system providing an electronic digitized transaction receipt for a transactional purchase made from two or more non-associated sellers independent of any seller-specific purchase processing systems and independent of any form of payment used by the buyer to pay the seller for the purchase, the system comprising:

a) a seller digital transaction system communicatively coupled to the seller's purchase payment processing system and independent of a payment means or payment account number thereof and an output interface, the seller digital transaction system configured for:

storing a seller's digital receipts identifier uniquely identifying the seller from among a plurality of non-related and non-associated sellers;

receiving a buyer's digital receipt identifier that uniquely identifies the buyer within the digital receipts transaction processing system, and being independent of any form of payment and payment account number used by the buyer to pay the seller for the purchase,

receiving purchase transaction data from the seller's purchase payment processing system which includes transaction receipt data including data related to the purchased item or items, a price, and payment amount, but which does not include personalized data providing an identity of the buyer,

assigning a transaction digital receipt number to the received purchase transaction data that uniquely identifies the seller and the purchase transaction, formatting a digital transaction receipt including the assigned transaction digital receipt number, the received seller's digital receipt identifier, the buyer's digital receipt identifier, and the transaction receipt data, and

transmitting the digital transaction receipt over the output interface; and

b) a digital receipts transaction processing system including:

a seller input interface communicatively coupled to an output interface and receiving a transmitted digital transaction receipt,

a buyer digital receipt output interface communicatively coupled to a buyer digital receipt memory store dedicated and unique to the buyer and identified by a buyer's digital receipt identifier,

a seller digital receipt output interface communicatively coupled to a seller digital receipt memory store dedicated and unique to the seller and identified by a seller's digital receipt identifier,

a digital receipts system memory storing the buyer's digital receipt identifier and a stored buyer e-contact address, the seller's digital receipts identifier, and computer executable instructions for performing the steps of:

transmitting, in near real time to receipt of the digital transaction receipt, a copy of the received digital transaction receipt to either the buyer's e-contact address or the seller digital transaction system;

receiving, within a transaction window, a buyer's purchase receipt confirmation message from the buyer's e-contact address or the seller digital transaction system in response to the transmitted digital transaction receipt thereto; and in response to receiving the confirmation message performing the steps of:

transmitting a seller confirmation message to the seller digital transaction system, transmitting a first copy of the digital transaction receipt to the buyer digital receipt memory over the buyer digital receipt output interface,

transmitting a second copy of the digital transaction receipt to the seller digital receipt memory over the seller digital receipt output interface, and

deleting from the digital receipts system memory the received digital transaction receipt.

2. The system of claim 1 wherein the digital receipts system memory stores a multi-layer taxonomy having a two or more layers having a plurality of predefined first level seller type identifiers and a plurality of second level predefined purchase item classification identifiers, and wherein the digital receipts transaction processing system is configured for:

assigning a first level taxonomy seller type identifier to the seller by a type of seller, transmitting to the assigned first level taxonomy seller type identifier to the seller digital transaction processing system,

transmitting to the seller digital transaction processing system at least a portion of the second level predefined purchase item classification identifiers, the portions transmitted to the seller digital transaction processing systems being unique to that seller, but being compatible and consistent within the stored second level predefined purchase item classification identifiers of the digital receipts transaction processing system;

wherein in the seller digital transaction system:

receiving and storing the transmitted assigned first level taxonomy classification seller type identifier and the portion of the second level predefined purchase item classification identifiers associated therewith;

identifying a second level predefined purchase item classification identifier for each purchased item in each of the received receipt data;

wherein formatting the digital transaction receipt includes the assigned second level predefined purchase item classification identifier for one or more of the purchased items within the transaction receipt data.

3. The system of claim 2 wherein the digital receipts transaction processing system or the seller digital receipts memory includes a seller taxonomy analytics module and a seller analytics interface for providing non-buyer identifiable purchase taxonomy based analytics over the seller specific analytics interface wherein the seller's analytics module is configured to receive a third level of taxonomy as defined by the associated seller.

4. The system of claim 2 wherein the buyer digital receipt memory includes a buyer taxonomy analytics module and a buyer analytics interface for providing buyer specific identifiable purchase taxonomy based analytics over the buyer seller specific analytics interface and wherein the seller's digital receipt identifier that uniquely identifies the at least one seller within the digital receipts transaction processing system is subordinate to a supervisory or parent seller digital receipt identifier, and wherein the analytics interface of the

at least one seller's digital receipts and taxonomy analytics is accessible by the parent seller digital receipt identifier.

5. The system of claim 4 wherein the seller's analytics module is configured to receive a third level of taxonomy as defined by the associated seller and wherein the seller's digital receipt identifier that uniquely identifies the at least one seller within the digital receipts transaction processing system is subordinate to a supervisory or parent seller digital receipt identifier, and wherein the analytics interface of the at least one seller's digital receipts and taxonomy analytics is accessible by the parent seller digital receipt identifier.

6. The system of claim 2 wherein the digital receipts transaction processing system is further configured to determine a buyer receipt message selected from the group of messages consisting of a coupon, a service code, a warranty, a rebate, a prize, a text message and an advertisement as a function of the at least a portion of the assigned taxonomy identifiers associated with the digital transaction receipt.

7. The system of claim 6 wherein the digital receipts transaction processing system transmits the determined buyer receipt message to the seller digital transaction system or the seller's purchase payment processing system, or to include the determined buyer receipt message within the copies of the digital transaction receipt transaction as transmitted to the buyer digital receipt memory and the seller digital receipt memory.

8. The system of claim 2 wherein the digital receipts transaction processing system includes a taxonomy analytics module for providing buyer-specific identifiable purchase taxonomy based analytics over a buyer specific analytics interface.

9. The system of claim 2 wherein the buyer digital receipt memory includes an analytics interface accessible by the buyer for retrieving and analyzing received digital transaction receipts stored in the buyer's seller digital receipt memory.

10. The system of claim 9 wherein the buyer's digital receipt identifier that uniquely identifies the buyer within the digital receipts transaction processing system is subordinate to a supervisory or parent digital receipt identifier, and wherein the analytics interface to the buyers digital receipts and taxonomy analytics is accessible by the parent digital receipt identifier.

11. The system of claim 1 wherein a buyer's e-contact address is associated with a mobile device of the buyer, further comprising a buyer software application configured for operating on the mobile device of the buyer and hosting a graphical user interface, the mobile device and the mobile device software application are configured for:

receiving the transmitted copy of the received digital transaction receipt send by the digital receipt transaction processing system;

visually presenting the received digital transaction receipt in the graphical user interface of the buyer mobile device graphical user interface;

receiving an input from the buyer, in response to the visually presenting, indicating the buyer confirms the received digital transaction receipt; and

transmitting a buyer's purchase receipt confirmation message to the digital receipts transaction processing system.

12. The system of claim 11 wherein the buyer software application further includes presenting to the buyer via the buyer mobile device graphical user interface access to a plurality of digital transaction receipts associated with the buyer, each of which is related to a different buyer purchase transaction and which digital transaction receipts from two or more non-associated sellers and independent of the means used for payment by the buyer.

13. The system of claim 1 wherein the seller digital receipt memory includes an interface accessible by the seller for retrieving and analyzing received digital transaction receipts stored in the seller digital receipt memory.

14. The system of claim 1 wherein the seller's purchase payment processing system is a seller's point-of-sale (POS) system, and wherein the interface between the seller's POS system and the seller digital transaction system is an application programming interface (API).

15. The system of claim 1 wherein the seller's digital transaction system includes a seller mobile device coupled to the seller's purchase payment processing system and includes an application program operating a buyer user interface configured for receiving the buyer's digital receipt identifier from at least one of an RFID chip, a bar code, a QR code, a scan code, a wireless transmission received from a buyers mobile device, or a buyer data entry.

16. The system of claim 1 wherein the e-commerce payment system includes a hosted graphical user interface (GUI) on a web or mobile application and wherein receiving the buyers digital receipt identifier includes receiving over the hosted GUI and wherein the hosted GUI includes an on-line prompt message or icon to the buyer that is on-line for entering or scanning of the buyer's digital receipt identifier.

17. The system of claim 1 wherein the two or more non-associated sellers are each communicatively coupled to the seller input interface of the digital receipts transaction processing system, the two or more coupled non-associated sellers having seller's purchase payment processing systems that are not compatible with each other.

18. The system of claim 17 wherein the digital transaction receipt from the first seller's purchase payment system has a first digital receipt format, and the digital transaction receipt from the second seller's purchase payment system has a second and different digital receipt format, and wherein the digital receipts transaction system includes, in the digital receipts system memory, the formats for processing the two different digital receipt formats.

19. The system of claim 18 wherein the digital receipts system memory stores the buyer's digital receipt identifier, and a stored buyer e-contact address, and the seller's digital receipts identifier.

20. The system of claim 1 wherein the seller purchase payment processing system is configured to generate a seller transaction receipt (STR) specific to the seller and includes seller or seller purchase payment processing system defined purchase transaction data, the seller digital transaction system being configured to receive and include the same seller purchase transaction data as the seller transaction receipt.

21. The system of claim 20 wherein the received seller defined purchase transaction data includes a buyer receipt message selected from the group of message consisting of a coupon, a service code, a rebate, a prize, a text message, a warranty, and an advertisement.

22. The system of claim 1 wherein the seller purchase payment processing system is configured to generate a seller transaction receipt (STR) that is specific to the seller and includes seller or seller purchase payment processing system defined purchase transaction data and wherein the seller digital transaction system is formatted to receive not only the seller transaction data of the seller transaction receipt but also additional seller transaction data, and to format such additional seller transaction data within the digital transaction receipt.

23. The system of claim 1 wherein the seller digital transaction system is configured to provide a message to the seller purchase payment processing system to complete the purchase transaction only upon receipt of the buyer's purchase confirmation message.

24. The system of claim 1 wherein, in response to the transmitting the copy of the digital transaction receipt to either the buyer's e-contact address or the seller digital transaction system, also receiving within the buyer's purchase receipt confirmation message an amount of a gratuity as entered or designated by the buyer in response to receipt of the copy of the digital transaction receipt, and wherein the received amount of the gratuity is included in the subsequent transmitted digital transaction receipt.

25. The system of claim 1 wherein the seller purchase processing system, the seller digital transaction system, and the digital transaction receipt are independent of the form of payment used by the buyer to pay the seller for the purchase.

26. The system of claim 1 wherein the seller purchase processing system, the seller digital transaction system, and the digital transaction receipt are each configured to support a form of payment that includes cash and one or more forms of electronic payment selected from the group consisting of PayPal, credit card, debit card, loyalty card, e-wallets, bitcoin, NFC or Bluetooth or other wireless payment platforms and applications.

27. The system of claim 1 wherein the digital receipts transaction processing system is further configured to determine buyer receipt message selected from the group of messages consisting of a coupon, a service code, a rebate, a prize, a text message, and an advertisement as a function of the at least a portion of the digital receipt data of the digital transaction receipt.

28. The system of claim 1 wherein the digital receipts transaction processing system includes, in the digital receipts system memory, the storing of a plurality of different and unique buyer's digital receipt identifiers including a stored buyer e-contact address, the system further establishing and managing a unique buyer digital receipt memory for each of the buyer's digital receipts identifiers, wherein the digital receipts transaction processing system transmits and stores the copy of the digital transaction receipts in each buyer's digital receipts memory associated with the buyer's digital receipts identifier therefore.

29. The system of claim 1 wherein the seller digital transaction system fails to receive the buyers digital receipt identification, the seller digital transaction system performs all of the same processes and the formatted digital transaction receipt not including the buyers digital receipt identifier, and wherein the process within the digital receipts transaction system does not include the step transmitting to the buyers e-contact address or receiving a confirmation message, but rather transmits a copy of the received digital transaction receipt only to the

seller digital receipt memory and does not transmit the copy to the buyer digital receipt memory as an orphan digital transaction receipt.

30. The system of claim 29 wherein the digital receipts transaction processing system subsequently receives a buyers digital receipt identification associated with the assigned transaction digital receipt number, the digital receipts transaction processing system updating the copy of the digital transaction receipt stored within the seller digital receipt memory and wherein a copy of the updated copy of the digital transaction receipt is transmitted and stored in the buyer digital receipt memory associated with the received buyers digital receipt identification.

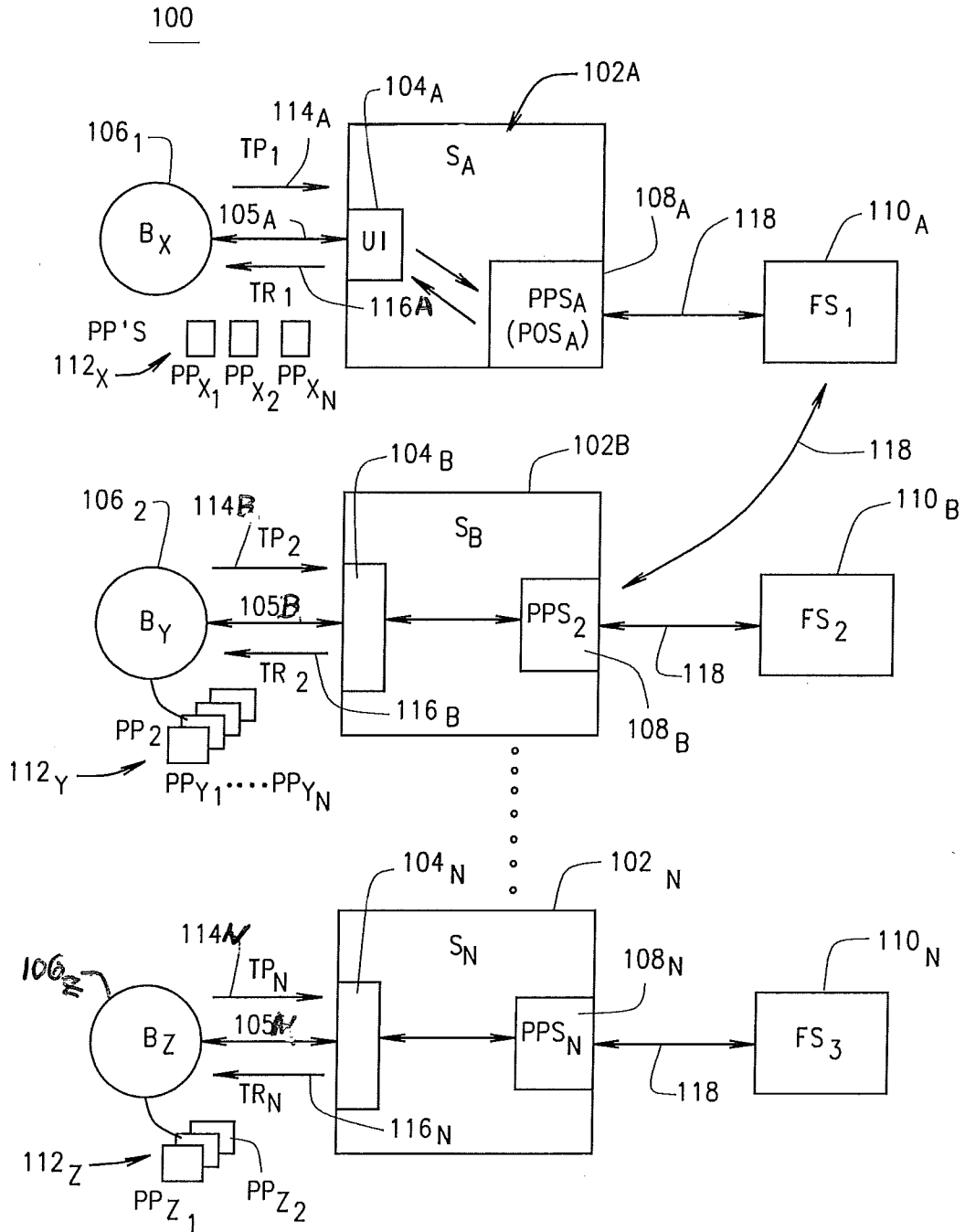


FIG. 1
PRIOR ART

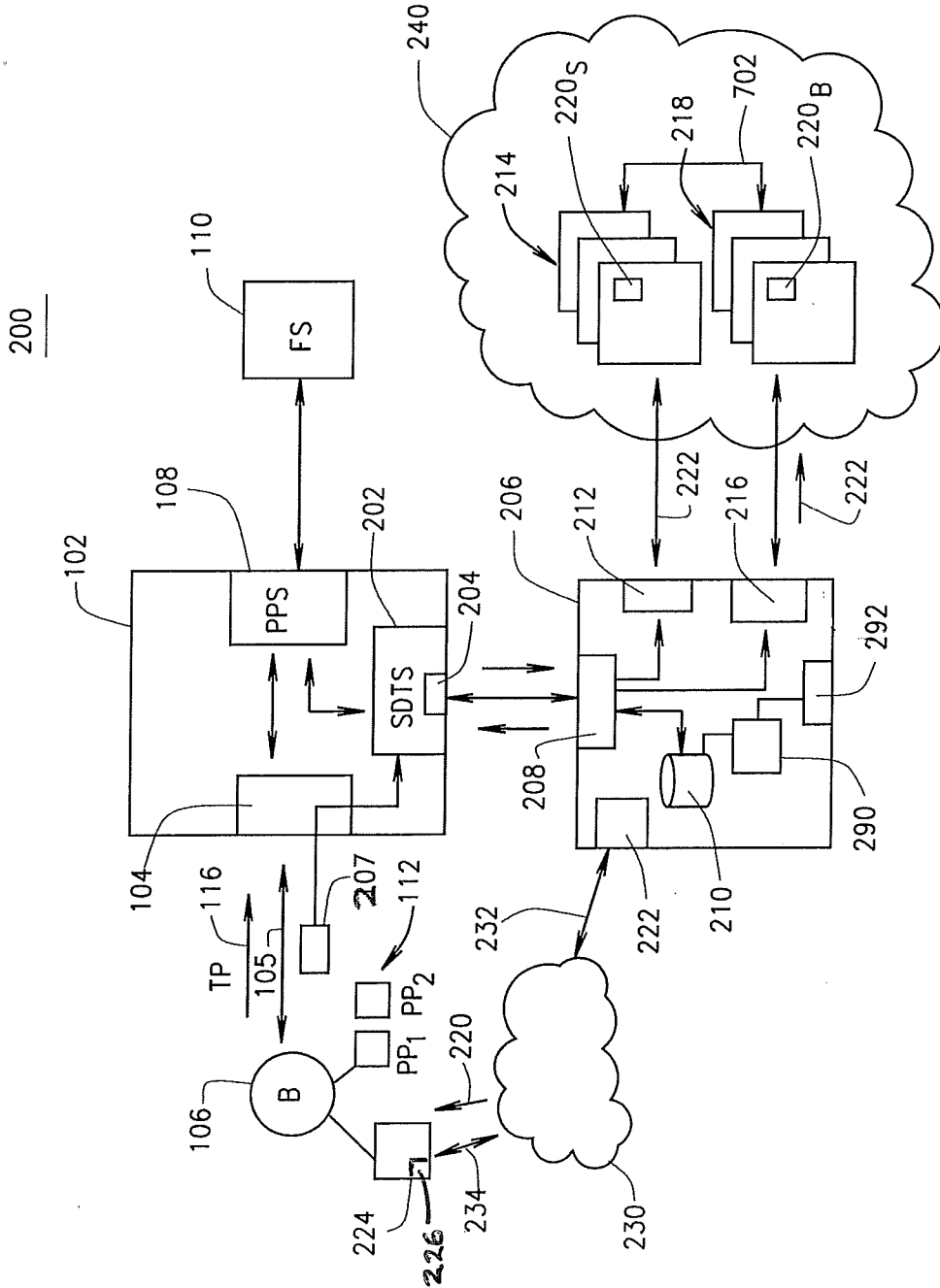


FIG. 2

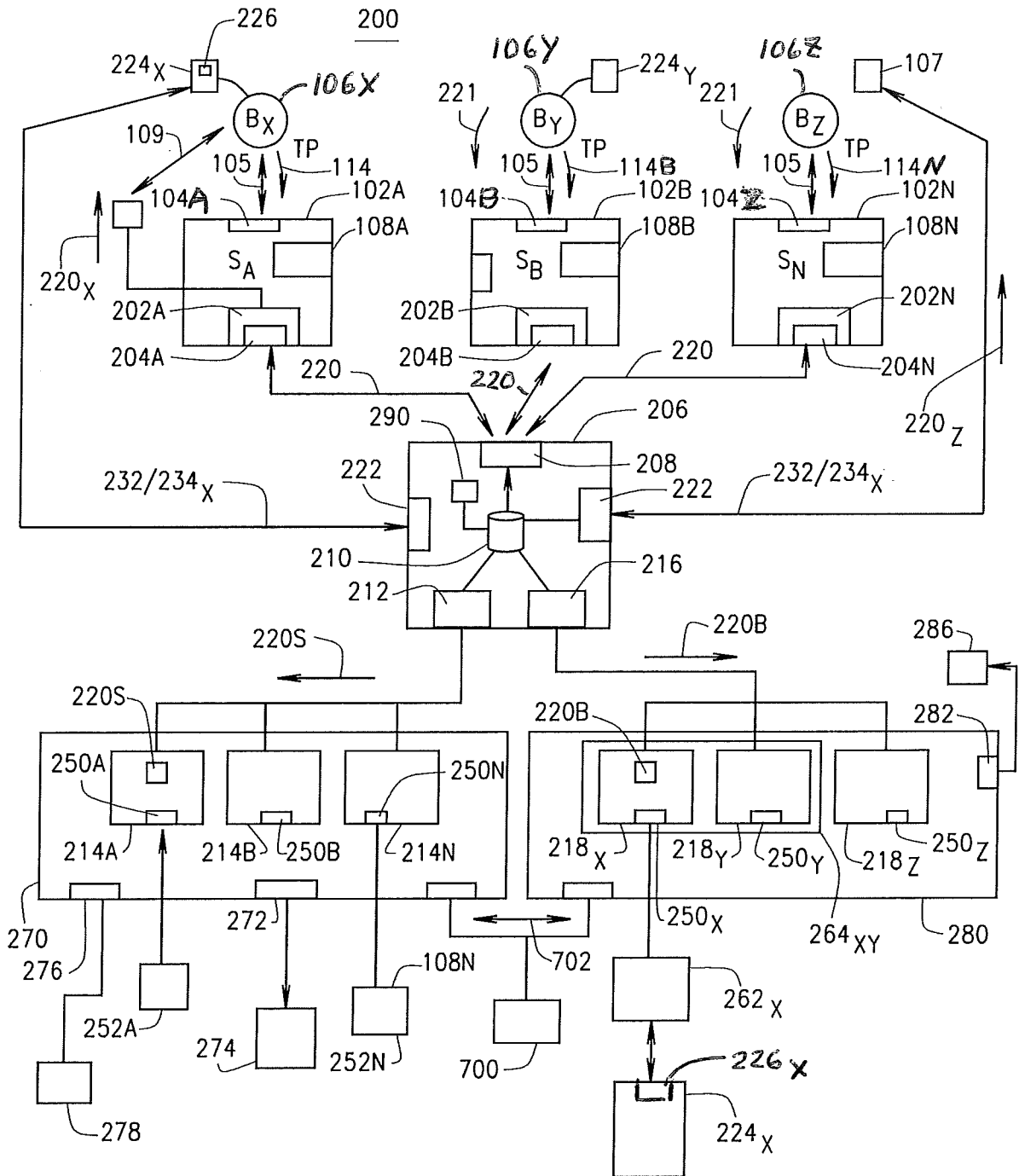


FIG. 3

4/9

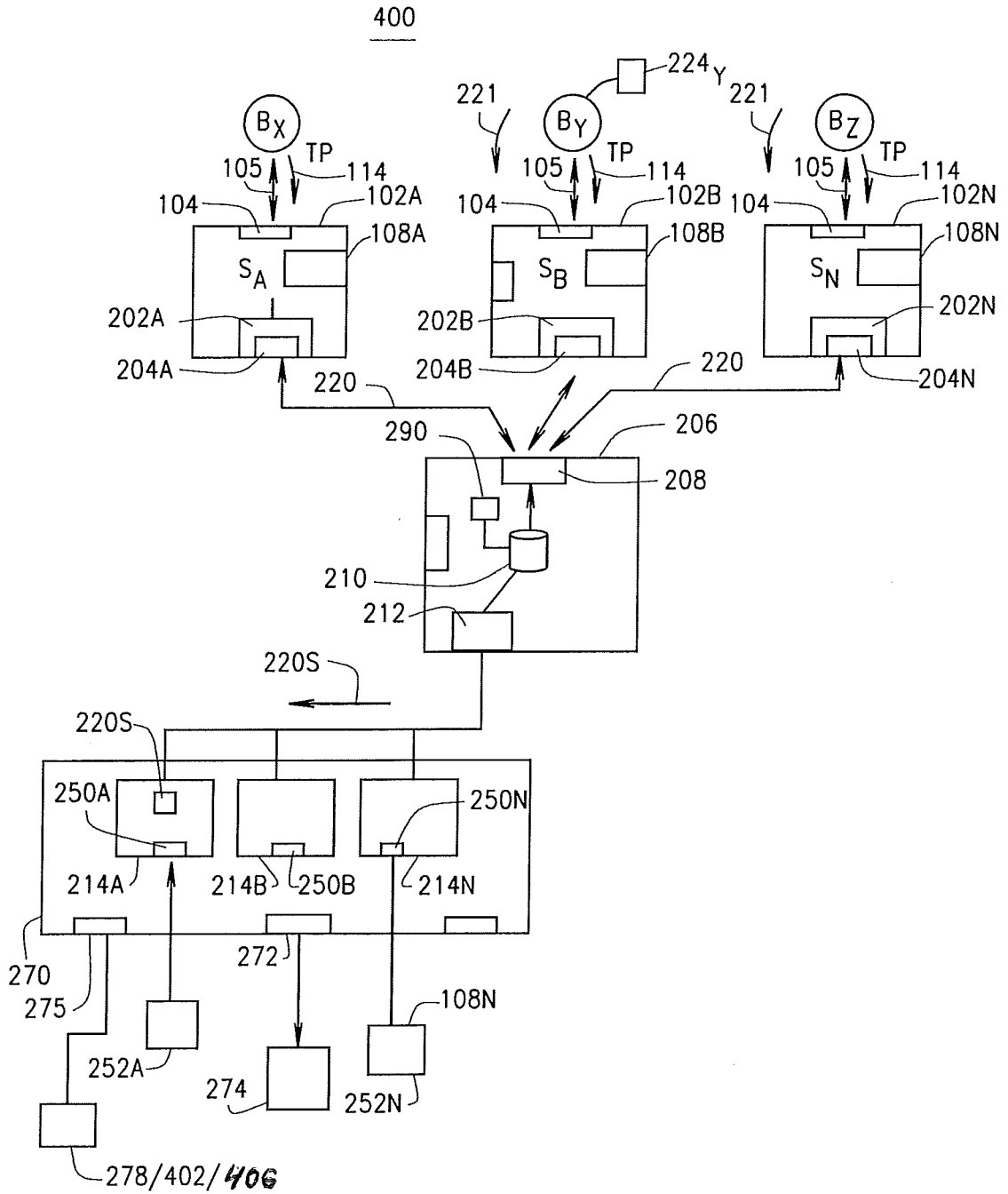


FIG. 4

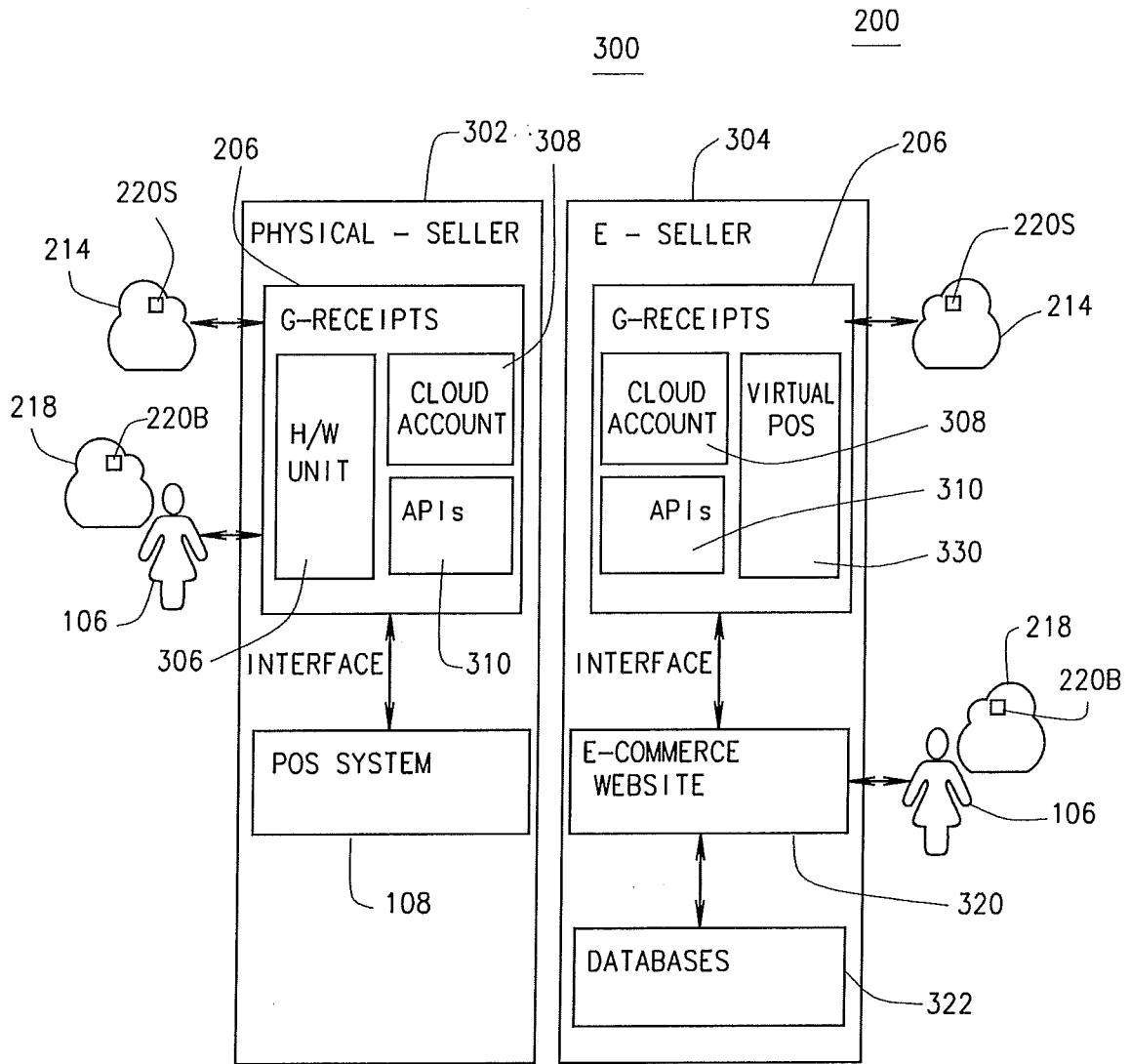


FIG. 5

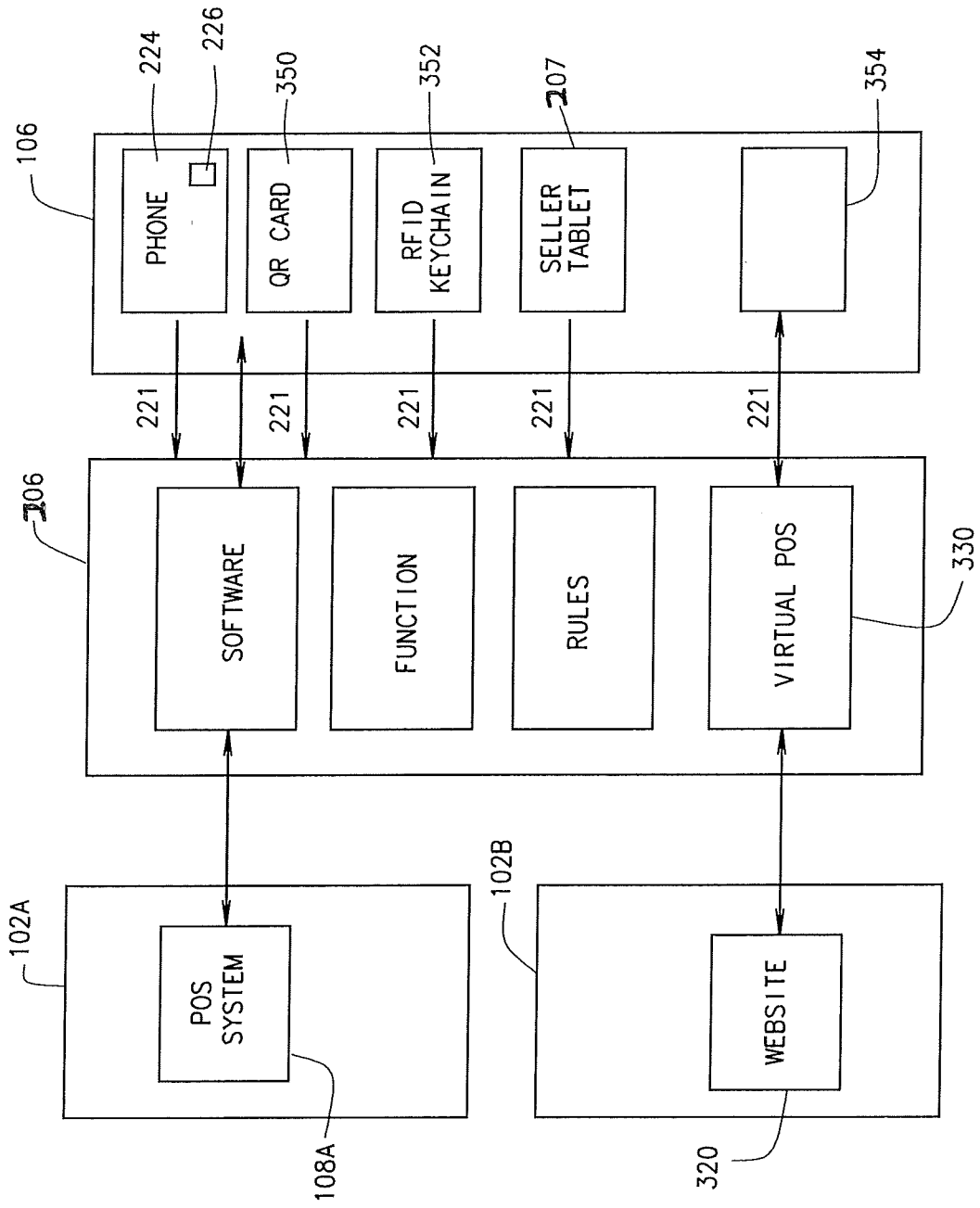


FIG. 6

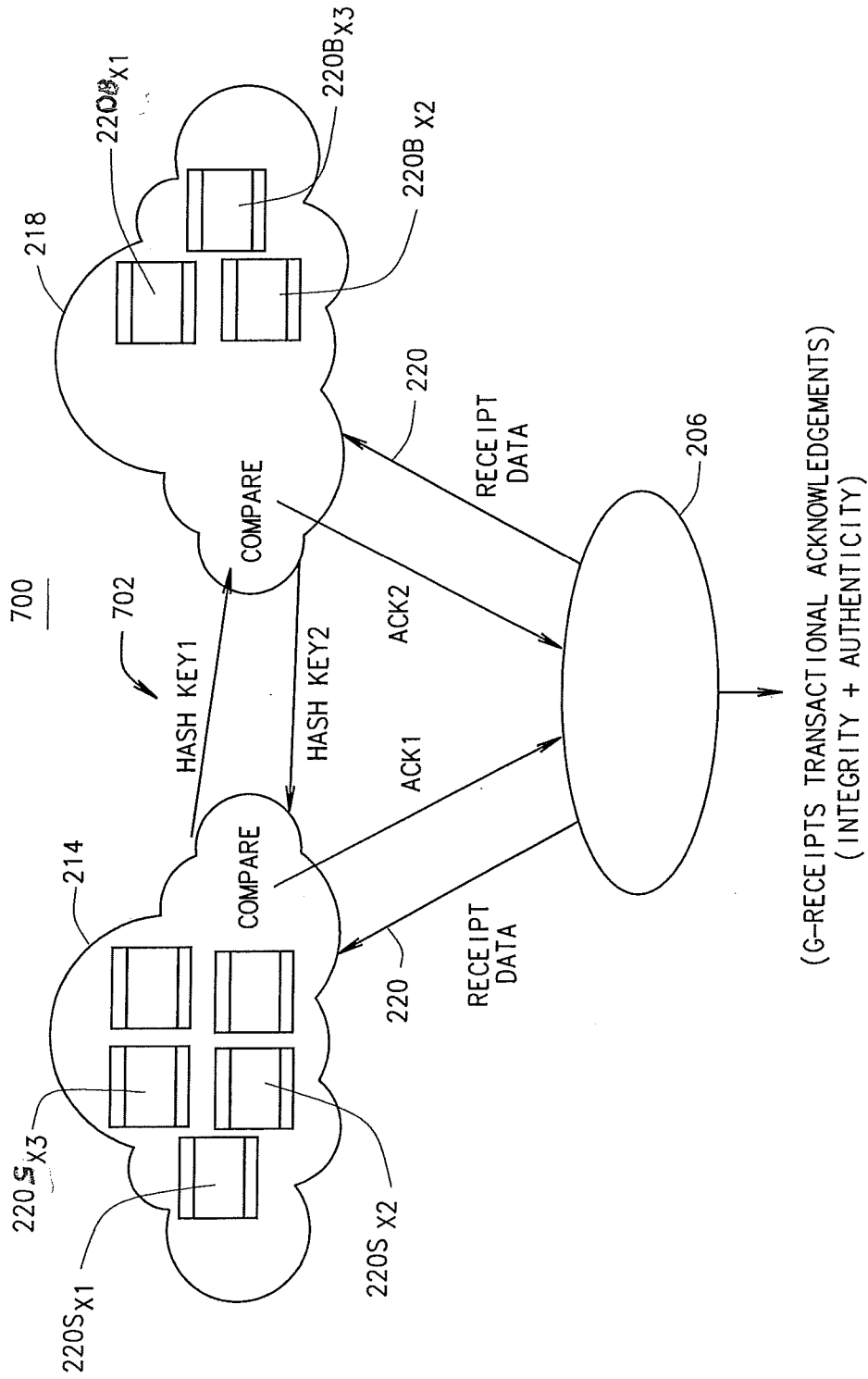


FIG. 7

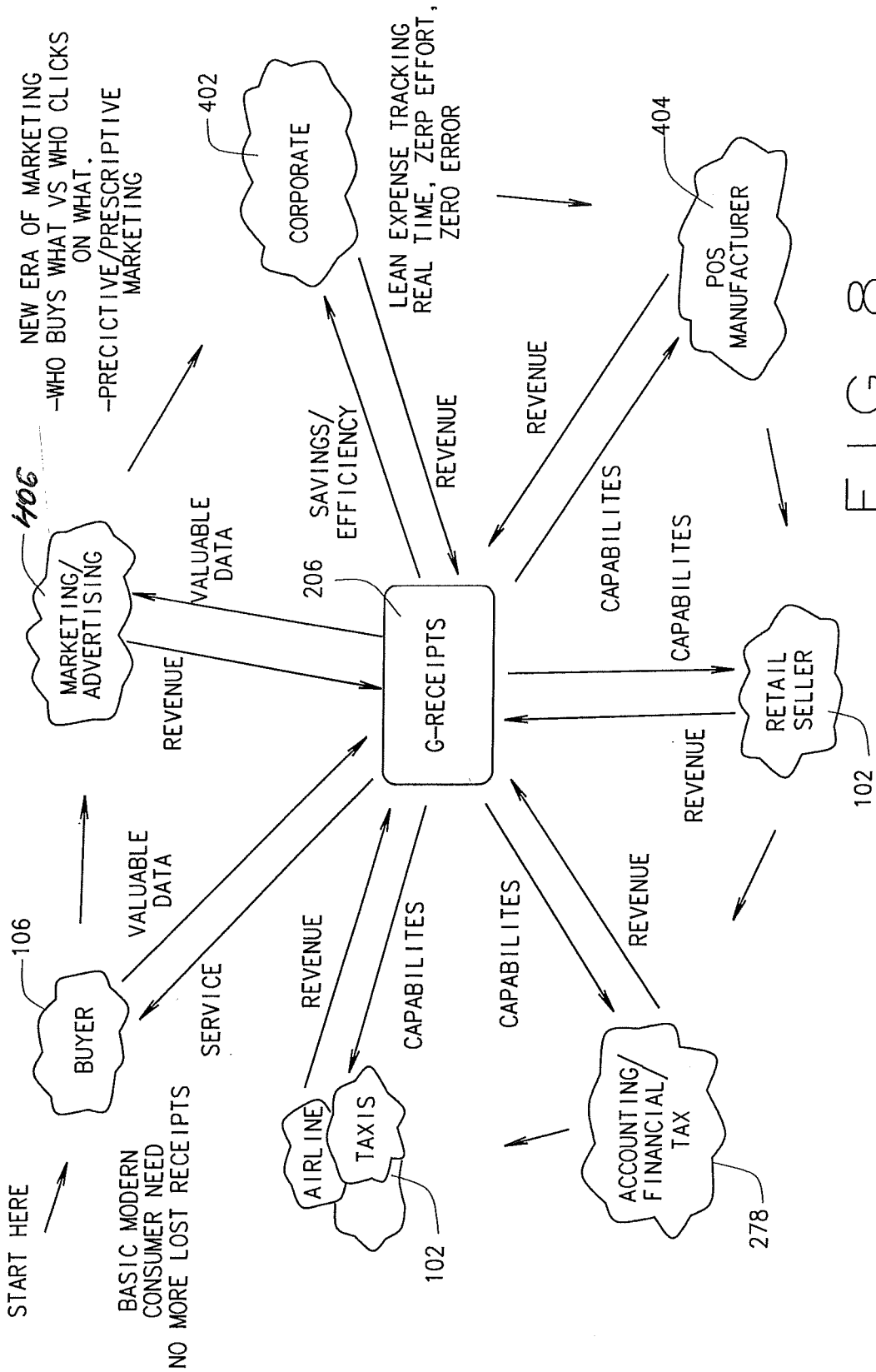


FIG. 8

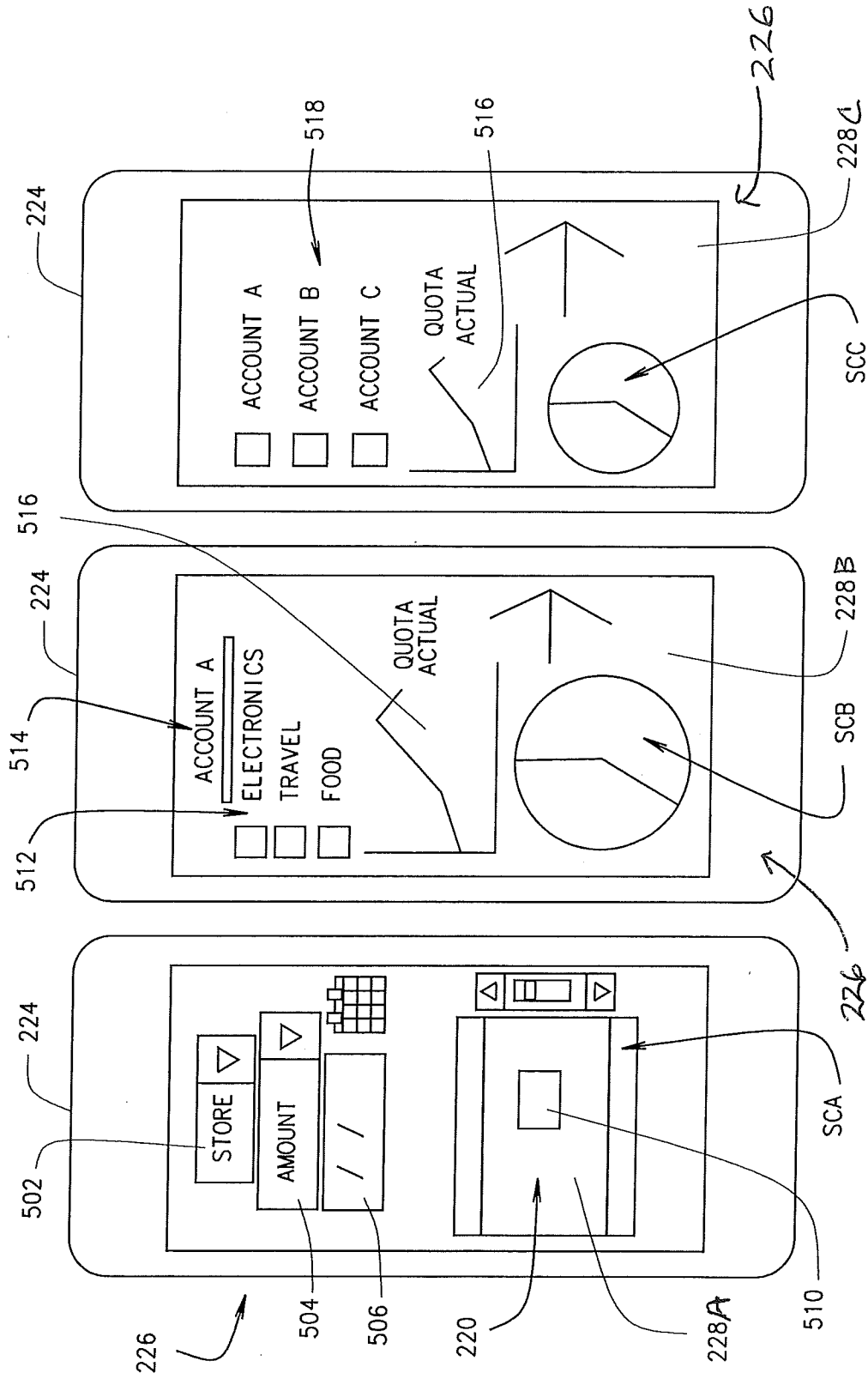


FIG. 9

