

# US Patent & Trademark Office

## Patent Public Search | Text View

---

United States Patent Application Publication

20250259172

Kind Code

A1

Publication Date

August 14, 2025

Inventor(s)

BALASUBRAMANIAN; Girish

---

### SYSTEMS AND METHODS FOR RECONCILING ELECTRONIC TRANSACTIONS FACILITATED BY A COMMERCE PLATFORM

---

#### Abstract

A method and apparatus for reconciling electronic transactions facilitated by a commerce platform are described. The method may include receiving, the commerce platform, requests from a merchant system to authorize a plurality of financial transactions. The method may also include transmitting an authorization to the merchant system authorizing the merchant system to perform the financial transaction. The authorization may include a unique transaction identification (ID) corresponding to the request. The method may also include receiving from the merchant system, for each transaction ID, an order number associated with the transaction ID. The method may also include generating a settlement file comprising the transaction IDs. Each transaction ID may be arranged in an order in the settlement file according to its associated order number. The method may also include transmitting the settlement file to the merchant device.

---

**Inventors:** BALASUBRAMANIAN; Girish (Fremont, CA)

**Applicant:** Stripe, Inc. (South San Francisco, CA)

**Family ID:** 85229632

**Appl. No.:** 19/192213

**Filed:** April 28, 2025

#### Related U.S. Application Data

parent US continuation 18110833 20230216 parent-grant-document US 12314947 child US 19192213

parent US continuation 16677364 20191107 parent-grant-document US 11587082 child US 18110833

---

#### Publication Classification

**Int. Cl.:** G06Q20/40 (20120101); G06Q20/02 (20120101); G06Q20/10 (20120101); G06Q20/12 (20120101); G06Q20/20 (20120101); G06Q20/32 (20120101); G06Q20/38 (20120101); G06Q30/06 (20230101)

**U.S. Cl.:**

**CPC** G06Q20/401 (20130101); G06Q20/02 (20130101); G06Q20/10 (20130101); G06Q20/12 (20130101); G06Q20/20 (20130101); G06Q20/3224 (20130101); G06Q20/382 (20130101); G06Q30/06 (20130101);

---

## Background/Summary

CROSS REFERENCE TO RELATED APPLICATIONS [0001] The present application claims the benefit of, and is a continuation of U.S. patent application Ser. No. 18/110,833, entitled “Systems and Methods For Reconciling Electronic Transactions Facilitated By A Commerce Platform,” filed Feb. 16, 2023, which, in turn, is a continuation of U.S. patent application Ser. No. 16/677,364, entitled “Systems and Methods For Reconciling Electronic Transactions Facilitated By A Commerce Platform,” filed Nov. 7, 2019, now U.S. Pat. No. 11,587,082, both of which are incorporated by reference herein in their entirety.

### BACKGROUND

[0002] Merchants, such as grocers, car services, dry cleaning services, etc., provide their products and services to consumers. Such merchants often employ agents to deliver their products and/or provide the actual services. For example, a person acting on the merchant's behalf will drive a consumer in their own car, deliver food ordered through a merchant website, pick up and/or drop off clothes dry cleaned by the merchant, etc.

[0003] These merchants, although providing a system for supplying products and/or services to consumers through their agents, often do not perform the financial processing associated with the merchant transactions. Instead, merchants utilize commerce platforms to process financial transactions for the products and/or services provided to consumers through their agents. This may include the agent establishing an account with the merchant and then establishing an account with the commerce platform. Once the accounts are established, the agent can accept payments from customers of the merchant for provided products and/or services, and the commerce platform processes the accepted payments. This processing may include running credit cards, crediting a merchant account for the transaction, crediting the agent responsible for the transaction, debiting a commerce platform fee for processing the transaction on behalf of the merchant, as well as performing other commerce related transactions for the merchant and/or agent such as providing payouts for products/services rendered on behalf of a merchant.

[0004] A given merchant may perform hundreds or even thousands of financial transactions in a day. The commerce platform and the merchant may both have an interest in tracking these financial transactions so that pay outs occur regularly and fairly. However, current reconciliation systems are slow and cumbersome, and may not provide a merchant with sufficient information to accurately account for transactions.

---

## Description

### BRIEF DESCRIPTION OF THE DRAWINGS

[0005] The present disclosure will be understood more fully from the detailed description given below and from the accompanying drawings of various embodiments, which, however, should not

be taken to limit the embodiments described and illustrated herein, but are for explanation and understanding only.

[0006] FIG. 1 is a block diagram of an exemplary system architecture for reconciling financial transactions between a merchant and one or more consumers and facilitated by a commerce platform.

[0007] FIG. 2 is an example settlement file according to one embodiment generated by a commerce platform that reconciles financial transactions between a merchant and one or more consumers.

[0008] FIG. 3 is a flow diagram of one embodiment of a method of performing a commerce platform for reconciling transactions between a merchant and one or more consumers.

[0009] FIG. 4 is a flow diagram of one embodiment of a method for reconciling financial transactions between a merchant and one or more consumers.

[0010] FIG. 5 is an interaction diagram according to one embodiment of a method of interaction between a merchant system and a commerce platform for reconciling financial transactions between a merchant and one or more consumers.

[0011] FIG. 6 is one embodiment of a computer system that may be used to support the systems and operations discussed herein.

[0012] FIG. 7 is one embodiment of a mobile device that may be used to support the systems and operations discussed herein.

#### DETAILED DESCRIPTION

[0013] In the following description, numerous details are set forth. It will be apparent, however, to one of ordinary skill in the art having the benefit of this disclosure, that the embodiments described herein may be practiced without these specific details. In some instances, well-known structures and devices are shown in block diagram form, rather than in detail, in order to avoid obscuring the embodiments described herein.

[0014] Some portions of the detailed description that follow are presented in terms of algorithms and symbolic representations of operations on data bits within a computer memory. These algorithmic descriptions and representations are the means used by those skilled in the data processing arts to most effectively convey the substance of their work to others skilled in the art. An algorithm is here, and generally, conceived to be a self-consistent sequence of steps leading to a desired result. The steps are those requiring physical manipulations of physical quantities. Usually, though not necessarily, these quantities take the form of electrical or magnetic signals capable of being stored, transferred, combined, compared, and otherwise manipulated. It has proven convenient at times, principally for reasons of common usage, to refer to these signals as bits, values, elements, symbols, characters, terms, numbers, or the like.

[0015] It should be borne in mind, however, that all of these and similar terms are to be associated with the appropriate physical quantities and are merely convenient labels applied to these quantities. Unless specifically stated otherwise as apparent from the following discussion, it is appreciated that throughout the description, discussions utilizing terms such as “transmitting,” “initiating,” “receiving,” “generating,” “authenticating,” “aggregating,” “directing,” “redirecting,” “associating,” “generating,” or the like, refer to the actions and processes of a computer system, or similar electronic computing device, that manipulates and transforms data represented as physical (e.g., electronic) quantities within the computer system's registers and memories into other data similarly represented as physical quantities within the computer system memories or registers or other such information storage, transmission or display devices.

[0016] The embodiments discussed herein may also relate to an apparatus for performing the operations herein. This apparatus may be specially constructed for the required purposes, or it may comprise a general-purpose computer selectively activated or reconfigured by a computer program stored in the computer. Such a computer program may be stored in a computer readable storage medium, such as, but not limited to, any type of disk including floppy disks, optical disks, CD-ROMs, and magnetic-optical disks, read-only memories (ROMs), random access memories

(RAMs), EPROMs, EEPROMs, magnetic or optical cards, or any type of media suitable for storing electronic instructions.

[0017] The algorithms and displays presented herein are not inherently related to any particular computer or other apparatus. Various general-purpose systems may be used with programs in accordance with the teachings herein, or it may prove convenient to construct a more specialized apparatus to perform the required method steps. The required structure for a variety of these systems will appear from the description below. In addition, the embodiments discussed herein are not described with reference to any particular programming language. It will be appreciated that a variety of programming languages may be used to implement the teachings as described herein.

[0018] The present disclosure describes methods and systems for reconciling electronic transactions that are facilitated by a commerce platform by generating an ordered settlement file, such as an ordered set of transaction records. During a given period of time (e.g., a day, week, a custom range of time, etc.), a merchant may make any number of sales. For example, an online clothing retailer may sell one hundred t-shirts on a Saturday. The sales may be facilitated by a commerce platform that handles the processing of payments, as discussed herein. The commerce platform may also collect money from the customers' bank accounts. In embodiments, the commerce platform may then pay the merchant a sum of money periodically that corresponds to the revenue the merchant made through the sales that occurred during the period of time. For example, the commerce platform may collect \$2500 from 100 customers who each bought a \$25 t-shirt from the online clothing retailer/merchant on a Saturday. After the commerce platform subtracts its own fees from the total revenue, for example, it may owe the merchant \$2425 for Saturday's clothing sales. In other embodiments, payouts may occur at other increments, such as per transaction, day, week, or a time period specified by a merchant (e.g., corresponding to the merchant's accounting cycle).

[0019] However, for a multitude of reasons, the number of payouts, the payouts themselves, and/or payout total processed by the commerce platform may differ from the number calculated by the merchant. Each party (e.g., the commerce platform and the merchant) may believe that different amounts are to be paid by the commerce platform to the merchant. Furthermore, when there is a mismatch between the commerce platform's payouts and the merchants expected payouts, the ability for a merchant and/or the commerce platform to locate the source of that mismatch is slow and cumbersome. For this reason, in embodiments, the commerce platform generates an improved settlement file that includes an ordered list of the transactions made during the given time period (e.g., day, week, custom range, etc.), which improves the speed and accuracy of reconciliations performed using the settlement file. That is, the settlement file generated and used according to the technique discussed herein may help both the merchant and the commerce platform reconcile their financial statements at the end of each time period. In addition, the ordered and organized form of the settlement file may improve the accuracy of the calculated payout, streamline calculations performed by merchant system(s) and/or commerce platform system(s), and reduce the latency of the reconciliation process between the merchant and the commerce platform.

[0020] In particular embodiments, the settlement file may be generated automatically as follows. The commerce platform may receive several requests from a merchant system to authorize several financial transactions. The commerce platform may approve these requests after authenticating the users and determining that the requests are not fraudulent. The commerce platform may send to the merchant an authorization for each request that is approved. The authorization may include a transaction identification (ID) that corresponds to the authorization request and that uniquely identifies the transaction. This transaction ID may be generated by the merchant or the commerce platform. The commerce platform may then receive from the merchant system, for each transaction ID, an order number associated with the transaction ID. However, in some embodiments, the commerce platform may alternatively generate an order number associated with each transaction ID. In embodiments, the order number is a sequential identifier (e.g., a number or other data that

defines an ordering) that orders authorized transactions. The commerce platform may receive and/or generate multiple order numbers and associated transaction IDs from the merchant system that each correspond to a transaction completed between the merchant and a consumer. Periodically (e.g., at the end of the given time period, in response to merchant request, etc.), the commerce platform may generate a settlement file that includes the transaction IDs that were generated and sent during the time period along with their associated order numbers. Additional information, such as settlement/payout date for a given transaction, a running total for a given period of time associated with the settlement file, security measures (e.g., a signature attached to the settlement file or individual transactions), etc. may also be included in the settlement file.

[0021] Furthermore, the transaction IDs may be arranged in the settlement file according to the order numbers, such that the order numbers appear in sequential order (e.g., ascending order, descending order). In embodiments, the transaction IDs may not be sequential. For example, a merchant may initiate transaction\_M followed by transaction\_N, but transaction\_N is authorized prior to transaction\_M. In this example, the order number of transaction\_N (e.g., the later initiated transaction) would be before the order number of transaction\_M in the sequential listing of transactions in the embodiments of the settlement file discussed herein. In embodiments, the order numbers may provide an order to the transaction IDs such that the merchant may dictate the order of the transaction IDs, rather than the commerce platform determining the order. However, in embodiments, the commerce platform may define order numbers of transaction, for example based on order in which the commerce platform performs transaction authorizations, and returns the order number with an authorization to the merchant. In either embodiment, the setting of the order within a settlement file based on order number can improve accuracy and efficiency of the reconciliation process, which improves the overall transaction interaction between the merchant and the commerce platform. That is, for example, the ordering enables merchant and commerce platform systems to agree on an ordered set of transaction data when comparing settlement records. Furthermore, it can simplify and improve the processing time as well as reduces latency of the reconciliation process between the merchant and the commerce platform by reducing the data set to those relevant and ordered transactions from the set time period, and providing for more easily locating missing records, mismatched record counts, etc. using a shared index of transaction records (i.e., indexed by the order number). To facilitate the merchant system in sending/receiving the order numbers for specified transactions, the commerce platform distributes an application program interface (API) that implements a protocol for the generation and exchange of order numbers for transaction IDs. For example, the API may execute any suitable function, for example, setPaymentOrder (transaction ID, order number), where “transaction ID,” and “order” are inputs to the API.

[0022] FIG. 1 is a block diagram of an exemplary system architecture for reconciling financial transactions facilitated by a commerce platform **110**. In one embodiment, the system **100** includes one or more computer systems, such as consumer system **130**, a merchant system **120**, and a commerce platform **110**. In one embodiment, consumer system **130** is a mobile computing device, such as a smartphone, tablet computer, smartwatch, desktop computer system, laptop computer system, etc. The merchant system **120** and commerce platform **110** may also be computing devices, such as one or more server computer systems, desktop computer systems, etc.

[0023] The consumer system **130**, merchant system **120**, and commerce platform **110** may be coupled to a network **102** and communicate with one another using any of the standard protocols for the exchange of information. In embodiments, the protocol may include secure protocols that encrypt or otherwise protect the information communicated over network **102**. In one embodiment, one or more of the consumer system **130**, merchant system **120**, and commerce platform **110** may run on one Local Area Network (LAN) and may be incorporated into the same physical or logical system, or different physical or logical systems. Alternatively, the consumer system **130**, merchant system **120**, and commerce platform **110** may reside on different LANs, wide area networks,

cellular telephone networks, etc. that may be coupled together via the Internet but separated by firewalls, routers, and/or other network devices. In one embodiment, commerce platform **110** may reside on a single server, or be distributed among different servers, coupled to other devices via a public network (e.g., the Internet) or a private network (e.g., LAN). It should be noted that various other network configurations can be used including, for example, hosted configurations, distributed configurations, centralized configurations, etc.

[0024] In one embodiment, merchant system **120** is responsible for providing a system through which services and/or products are provided to users of consumer systems (e.g., the customers of the merchant using consumer system **130** to access the products and/or services offered for sale by merchant system **120**). The merchant system **120** may, for example, provide a system through which laundry service, food delivery, transportation, personal service, etc. may be supplied to a consumer. Such services and/or products can be provided to the consumer via a merchant website provided through merchant system **120**, a mobile application developed or distributed by the merchant system **120** that enables a consumer to order merchant products and/or services, as well as other forms of providing products and services of the merchant system **120**. Furthermore, as discussed herein, the commerce platform **110** may support any number of merchant systems and any number of users associated with one or more of the supported merchant systems.

[0025] In embodiments, the user of consumer system **130** communicates with merchant system **120** through a merchant mobile application executing on consumer system **130** and/or a merchant web page/application executing on the consumer system **130**. The merchant applications, in embodiments discussed herein, provide an interface for establishing communication between the corresponding consumer system **130** and the merchant system **120** to enable the merchant to provide a good for the client or a service on behalf of the merchant, deliver a product to a customer of the merchant, etc. For example, the merchant applications (e.g., a mobile or web application) receive updates from the merchant system **120**, such as available jobs, establish preference setting for upcoming jobs, establish an account with the merchant system **120** that associates a user of the consumer system **130** with the merchant system **120**, as well as other functions. Furthermore, the merchant mobile application or merchant web page/application provide the user interface through which the user of consumer system **130** can interact with the merchant system **120**.

[0026] In one embodiment, merchant system **120** does not handle financial transactions for the product and/or services which are provided by the agents of merchant. That is, when a product or service of the merchant system **120** is provided to a consumer, the merchant system **120** does not receive consumer payment information (e.g., credit card information, digital asset information, etc.), process payments from accounts associated with the payment information, credit the merchant upon successful payment collection, credit the agent/user upon successful payment collection, etc. Instead, merchant system **120** utilizes the services of commerce platform **110** to perform the financial transactions and/or processing when a merchant system **120** service and/or product is provided to a consumer by a merchant's agent.

[0027] Thus, when a consumer pays for a good or service, the money paid by a financial institution on behalf of the customer may not go directly to the merchant. The money may first go to the commerce platform **110**. Commerce platform **110** may then have an obligation to pay the merchant one or more payment amounts according to how many financial transactions occurred on behalf of the merchant system **120** and the cost of each of those financial transactions. For example, a merchant may be an online clothing retailer. On a given day, the online clothing retailer may sell 100 t-shirts for \$25 each to 85 unique customers. The commerce platform **110** may process all of the financial transactions. The money for these financial transactions may initially go to the commerce platform **110**, which may then pay the merchant at the end of a specified period of time (e.g., at the end of the day). Continuing with the example above, after accounting for fees and other costs, the commerce platform **110** may need to pay the merchant \$2,399.50 for the day's sales (i.e., the 100 t-shirts sold for \$25 each). The commerce platform **110** may need to keep track of these

transactions and may need to provide an accounting of the transactions and the amount for each transaction. As discussed herein, the commerce platform **110** may generate a settlement file with transactions ordered based on sequential order IDs that may aid the commerce platform **110** and the merchant system **120** in reconciling the total payment obligations and expectations for the given time period (e.g., total transaction amount, transaction total, transactions within a set, etc.). Additional information, such as running payout total for a settlement period, dates of payouts for transactions within a settlement file, as well as other information relevant to the reconciliation of transactions may also be included in the settlement file.

[0028] In one embodiment, commerce platform **110** is a distributed commerce platform **110** that is responsible for maintaining one or more accounts for merchant system **120**, such as accounts that associate merchant system **120**s with banking systems (not shown), identify service terms between the merchant system **120** and the commerce platform **110**, identify how to credit agents of a merchant, identify a fee associated with each transaction processed by commerce platform **110**, etc. Commerce platform **110**, in embodiments, further maintains financial accounts for the agents/users of merchant system **120**, which are accounts that associate specific mobile devices (e.g., consumer system **130**, user login credentials, user security keys, etc.), with the agents/users of merchant system **120**. Once the merchant accounts and user accounts are established on commerce platform **110**, a user of consumer system **130** may provide products and/or services on behalf of merchant system **120**, including receiving payments from consumers, providing payment information to commerce platform **110**, providing payments to merchant system **120** and/or a user account associated with a user of consumer system **130**, as well as receiving payouts for services rendered, goods delivered, or performance of other functions on behalf of the merchant system **120**.

[0029] Commerce platform **110** may include various components that enables it to successfully interface with network **102**, merchant system **120**, and consumer system **130**, as well as successfully process payments from consumers and successfully pay out an appropriate amount of money to merchants. Such components may include a GUI generator **111**, merchant/consumer APIs **112**, a commerce engine **113**, a merchant data store **114**, a consumer data store **115**, and a transaction reconciliation engine **116**, which may be executed by the commerce platform **110** as software, hardware, firmware, or a combination. The transaction reconciliation engine **116** may include a settlement file generator **117**, a transaction ID generator **118**, and a transaction data store **119**. The transaction reconciliation engine **116** may access or interface with the other components of the commerce platform **110** as needed using any suitable method. The settlement file generator **117** may generate a settlement file that is sent to the merchant system **120** at the end of a given period of time, in response to merchant request, or at other intervals. To generate the settlement file, the settlement file generator **117** may access information in the transaction data store **119**, which may include transaction IDs as generated by transaction ID generator **118**, as well as order numbers, that may be received via an API from the merchant system **120**.

[0030] In embodiments, the GUI generator **111** may supply a user interface to consumer system **130** and merchant system **120**. In one embodiment, the user interface generated by GUI generator **111** may be a web based user interface that redirects consumer system **130** from the merchant user interface to the commerce platform **110**'s **110** user interface. That is, the supplied user interface of commerce platform **110** controls and alters the display of the consumer system **130** while performing, account authentication and payment processing.

[0031] In particular embodiments, merchant/consumer APIs **112** may include any suitable API to allow the creation of applications that enable the functionality of merchant system **120** and consumer systems (e.g., consumer system **103**) to exchange goods and services for money via the commerce platform **110**. An API that may be included in merchant/consumer APIs **112** may utilize any suitable function, and may be called, for example, setPaymentOrder (transaction ID, order number), where “transaction ID,” and “order” are inputs to the API. In particular embodiments, the merchant system **120** may input the transaction order and an order number for each transaction that

occurs during a given time period. This information may be sent to the commerce platform **110** for use in generating the settlement file. In another embodiment, the transaction ID generator **118** may alternatively generate order numbers for transactions based on an order in which the transactions are authorized, and return the order number with transaction authorizations to merchant system **120**. Commerce engine **113** may verify the identity of the merchant and consumer and authenticate the merchant system **120** and consumer system **130**. The commerce engine **113** may also process any received payment information, including paying out a merchant based on their account information stored in merchant data store **114**, and receiving payment from a consumer based on their account information stored in consumer data store **115**. In embodiments, the capture of payout information by commerce platform may also be associated with transaction ID order number pairs, so that an indication may be provided in a settlement file of when an actual payout, charge back, refund, etc. occurred with respect to ordered transactions occurring in a settlement file.

[0032] As an example of how the above components may function together to facilitate reconciliation of electronic financial transactions between a merchant and one or more consumers, a merchant system **120** may be an online shoe retailer. The shoe retailer may sell 100 pairs of shoes during a particular period of time (e.g., one day, 12:00 am to 11:59 PM on Saturday). The GUI generator **111** may provide the appropriate graphical user interfaces for both the consumer systems **130** and the merchant system **120** to authenticate customers and process the payments. Using the merchant/consumer APIs **112**, the commerce platform **110** may interface with the consumers' consumer systems **130** and the merchant's merchant system **120** to enable payment processing. The commerce engine **113** may authenticate the users and process the payment. Before payment is processed, the merchant system **120** may need to first send an authorization request to the commerce platform **110**. Then upon receiving an authorization result, commerce platform **110** can complete a transaction with the consumer system **130**. Furthermore, during the exchange of communications between the systems, commerce platform **110** collects information for generation of the settlement file improving the reconciliation process between the commerce platform **110** and the merchant system **120**, such as transaction IDs generated by merchant system **120**, order numbers generated and associated with transaction IDs as generated by the merchant system **120** or commerce platform **110**, payout date information also associated with transaction/order number pairs, etc. Then, commerce platform **110** may generate and transmit a settlement file for a given period of time, merchant specified date range, etc. to the merchant system **120** for performing reconciliation of transactions.

[0033] In embodiments, the ordered nature of the settlement file generated by the commerce platform **110**, and the information contained therein (e.g., transactions associated with an ordered listing based on authorization order, payout date, security features including commerce platform signatures, etc.), enables merchant system **120** and commerce platform **110** to perform a more efficient and more reliable reconciliation process. That is, the inclusion of an ordered series of transactions for which payout/settlement has occurred, the date associated with the payout/settlement, and security features, ensures that merchant system **120** has sufficient information to rapidly and reliably perform reconciliation for transactions (e.g., identified by transaction IDs) that occur within a period of time, and for which commerce platform has performed payment processing.

[0034] FIG. 2 is an example settlement file **210** according to one embodiment that has been generated by a commerce platform **110** that reconciles financial transactions between a merchant and one or more consumers. The settlement file **210** may include any suitable number of columns and rows. The settlement file **210** may be configured in any other suitable format and is not limited to a table with columns and rows. The settlement file **210** may include the transaction IDs for all the transactions that have occurred during the time period that is covered by the settlement file **210**. The settlement file **210** may additionally include the order numbers that are associated with each of the transaction IDs for all the transactions that have occurred during the time period that is covered



by the settlement file **210**. The settlement file **210** may include other types of transactions in addition to purchase transactions, including discounts, refunds, charge backs, etc., such as the refund associated with the transaction associated with order number **1060**. The difference between a refund and a charge back may be that a chargeback may be initiated by the consumer and may (but doesn't have to) result in a return of funds. A refund may be a payment operation initiated by the merchant, and may refer to a specific financial transaction and allows the merchant to return the entire or part of the transaction amount. The settlement file **210** may also include a payout date associated with when a payout or other remuneration was provided from the commerce platform or other system (e.g., bank system) to the merchant system receiving the settlement file **210**.

[0035] The order numbers may be tied to the transaction IDs. That is, if the settlement file **210** is formatted as a table where each row contains a transaction ID and order number, if the rows are rearranged, each transaction ID and associated order number move together. The rows may be arranged such that the order numbers appear in sequential order. In particular embodiments, order numbers received later in time are greater than order numbers received earlier in time. If the first row in the settlement file **210** is  $n$ , the second row may be  $n+1$ , the third row may be  $n+2$ , and so on. Row  $n$  may correspond to a transaction that occurred at time  $t$ , row  $n+1$  may correspond to a transaction that occurred at time  $t+1$ , and so on. An example of this is illustrated in FIG. 2 by settlement file **210**, where the first row has an order number of **1052**, the second row has an order number of **1053**, and so on.

[0036] In particular embodiments, if any order number is missing, there may be a gap in the order numbers, such as cell **220** which has order number **1059** appearing right below **1057**. If this is the case, the commerce platform **110** may detect such an anomaly and may send a message to the merchant system **120**. The message may alert the merchant system **120** that an order number is missing (in this example, order number **1058** is missing), and may request the merchant system **120** to re-send the missing order number and the associated transaction ID, if it exists. The merchant system **120** may then respond by acknowledging the message and either sending the missing information, or sending an indication that the information does not exist. If the missing information is sent, the commerce platform **110** may insert the newly received order number and transaction ID into the appropriate location in the settlement file **210**. If the missing information is not sent, the commerce platform **110** may proceed with completing the settlement file **210** as is. Note that there may be more information associated with the settlement file **210**, such as a price of each order associated with each transaction ID and order number, as is illustrated by FIG. 2. In some embodiments, the settlement file **210** may include one or more payout amounts that indicates how much the commerce platform **110** has paid the merchant, and a date (e.g., the payout date) on which payment occurred. The payout amounts may be based on the price total of each transaction or a batch or transactions associated with an order number, and may represent the amount that the merchant is paid by the commerce platform **110**, after the commerce platform **110** has subtracted fees and costs. For example, the commerce platform **110** may charge the merchant 2.9% on all transactions. The settlement file **210** may further include the payout date for the settlement file. This date may be the same date the settlement file **210** is sent to the merchant system **120**, correspond to a date range of the settlement file, may cover a date range specified by a merchant, etc.

[0037] Other information that may be included in the settlement file **210** may include SKU numbers, a time sold, a source of the transaction (e.g., online marketing campaign, email subscription, organic traffic), a payment method, or any other suitable information. In embodiments, the settlement file **210** may present the ordered and organized transaction information regardless of the different types of transactions, payment methods, sources, etc., therefor simplifying the source of settlement information, and thus the settlement process performed by merchant systems/commerce platforms. Also note that the transaction IDs illustrated in FIG. 2 are examples only and are not limited to a six-digit alphanumeric string. The transaction

IDs may be any suitable identifier, for example a string containing any type and number of characters. The same applies for the order number, so long as it is possible to sort the order numbers in sequential order.

[0038] FIG. 3 is a flow diagram of one embodiment of a method **300** of performing a commerce platform **110** for reconciling transactions between a merchant and one or more consumers. The method **300** is performed by processing logic that may comprise hardware (circuitry, dedicated logic, etc.), software (such as is run on a general-purpose computer system or a dedicated machine), firmware, or a combination thereof. In one embodiment, the method **300** is performed by one or more commerce platform server computer systems and optionally one or more merchant system server computer systems (e.g., commerce platform **110** and merchant system **120**).

[0039] Referring to FIG. 3, processing logic of the commerce platform server(s) begins by receiving a plurality of requests from a merchant system **120** of a merchant to authorize a plurality of financial transactions (processing block **310**). The plurality of requests may be received one at a time or many requests may be received simultaneously. In either case, multiple requests are received by the commerce platform **110**. Each request may be an authorization request wherein the merchant system **120** requests the commerce platform **110** to authorize a financial transaction between the merchant and a consumer. For example, if a consumer wishes to purchase a pair of shoes from the merchant using the commerce platform **110**'s online payment functionality, the merchant system **120** may send the authorization request. Authorizing the request may involve authenticating the merchant and the consumer, determining that sufficient funds exist in the consumer's account, or any other suitable action.

[0040] Processing logic sends, for each of at least some of the plurality of requests, an authorization to the merchant system **120** authorizing the merchant device to perform the financial transaction, wherein the authorization comprises a transaction ID corresponding to the request (processing block **320**). This may involve generating a transaction ID for each authorization request that the commerce platform **110** approves. In an alternative embodiment, the merchant system may generate a transaction ID for each sought authorization, and the commerce platform references this transaction ID within an authorization result. The commerce platform **110** may not approve every request. For the requests that are approved, the commerce platform **110** may generate or reference, for each authorized request, a transaction ID that uniquely identifies the transaction that has been authorized, and may send the transaction ID along with the authorization to the merchant system **120**.

[0041] Processing logic receives, from the merchant system **120**, for each transaction ID (e.g., authorized transaction), an order number associated with the transaction ID (processing block **330**). Associated with this processing block, the merchant system **120** may generate an order number when it receives the transaction ID for an authorized transaction from the commerce platform **110**. The transaction ID and the order number may always be associated with one another, for example forming an index or reference between the order number and the transaction ID. The order number may serve to indicate when the transaction ID, authorization, or combination, was generated relative to the other transaction IDs during a given period of time. In embodiments, the order number may be any sequential data, such as an alphanumeric sequence.

[0042] Processing logic generates a settlement file (processing block **340**). The settlement file may include the plurality of transaction IDs, wherein each transaction ID is arranged in an order in the settlement file according to its associated order number. This may be in sequential order as illustrated in FIG. 2 or may be in any other suitable order that is useful to the merchant and the commerce platform **110** in reconciling the transactions that have occurred during the given period of time (e.g., sequential increasing or decreasing for all authorized transaction within a given period for which payout has occurred, sequential increasing or decreasing for a given payment method for transactions within a given time period, etc.). Processing logic then transmits the settlement file to the merchant system **120** (processing block **350**).

[0043] FIG. 4 is a flow diagram of one embodiment of a method for reconciling financial transactions between a merchant and one or more consumers. The method **400** is performed by processing logic that may comprise hardware (circuitry, dedicated logic, etc.), software (such as is run on a general-purpose computer system or a dedicated machine), firmware, or a combination thereof. In one embodiment, the method **400** is performed by one or more commerce platform server computer systems (e.g., commerce platform server(s) **110**).

[0044] Referring to FIG. 4, processing logic of the commerce platform server(s) may perform substantially similar operations to the processing blocks illustrated and discussed with reference to FIG. 3, with the exception of the location in which the order number is generated. The processing logic generates the order number in conjunction with generating the transaction ID, and then may send to the merchant system **120**, for each transaction ID, the order number associated with the transaction ID (processing blocks **420** and **430**). Thus, instead of the merchant system **120** receiving the transaction ID, generating the order number, and sending the order number back to the commerce platform **110**, in this embodiment, the merchant system **120** receives the transaction ID and the order number together. The commerce platform **110** may then generate the settlement file using the transaction IDs and the order numbers it previously generated (processing block **440**). This may be beneficial because it involves fewer messages being sent back and forth between the merchant system **120** and the commerce platform **110**. Processing blocks **410**, **440** and **450** may be substantially similar to processing blocks **310**, **340**, and **350**, respectively.

[0045] FIG. 5 is an interaction diagram according to one embodiment of a method of interaction between a merchant system and a commerce platform for reconciling financial transactions between a merchant and one or more consumers. The method **500** is performed by processing logic that may comprise hardware (circuitry, dedicated logic, etc.), software (such as is run on a general-purpose computer system or a dedicated machine), firmware, or a combination thereof. The processing logic may be on the commerce platform **110** or on a merchant system **120**. Merchant system **120** may be running on a merchant application, or on a merchant-consumer interface on a consumer system **130** such as a web page, smartphone application, or other suitable application.

[0046] Referring to FIG. 5, processing logic of the merchant system **120** begins by sending an authorization request to the commerce platform **110** to perform a financial transaction, as discussed herein (processing block **510**). Processing logic of the commerce platform **110** may approve this authorization request (processing block **511**). Processing logic of the commerce platform **110** may generate a transaction ID for the transaction as discussed herein and may send the transaction ID to the merchant system **120** (processing block **512**). Processing logic of the merchant system **120** may store the transaction ID in an appropriate storage location, and may generate an order number associated with the transaction ID (processing block **513**). Processing logic of the merchant system **120** may send the transaction ID and associated order number to the commerce platform **110** (processing block **514**). Processing logic of the commerce platform **110** may store the order number in association with the transaction ID in an appropriate location (e.g., transaction data store **119**) (processing block **515**). The above processing blocks **510-515** may be repeated for every authorization request that is sent by the merchant system **120** and received by the commerce platform **110**.

[0047] In particular embodiments, the commerce platform **110** may receive a first authorization request, then may transmit a first transaction ID to the merchant system **120**. Before receiving the corresponding order number for the first transaction ID, the commerce platform **110** may then receive a second authorization request and may generate a second transaction ID and may transmit the second transaction ID to the merchant system **120**. At that point, the merchant system may send the order numbers associated with the sent transaction IDs. Thus, the commerce platform **110** may then receive a first order number associated with the first transaction ID, and may then receive a second order number associated with the second transaction ID, wherein the second order number is greater than the first order number.

[0048] Processing logic of the commerce platform **110** may determine whether a transaction cutoff time has been reached (processing block **517**). The transaction cutoff time may indicate the end of the given period of time for which the settlement file will account for the transactions that occurred further the given period of time. For example, the given period of time may be Saturday, September 14. The beginning of the period of time may be at 12:00 AM Saturday, September 14, and the end may be at 11:59 PM on the same day. Thus, the cutoff time may be at 11:59 PM. Any other suitable cutoff time may be used. If the cutoff period has not been reached, the method **500** may repeat the operations of processing blocks **510-515** for each authorization request that is received at the commerce platform **110**. If the transaction cutoff time has been reached, processing logic of the commerce platform **110** generates the settlement file according to the processes discussed herein (processing block **519**). The settlement file may include the transaction IDs in an order as specified by the order numbers associated with the transaction IDs.

[0049] In some embodiments, the settlement file **210** generated by the commerce platform **110** may differ from the records generated by the commerce system **120** because the clock relied upon by the commerce platform **110** may differ from the clock relied on by the merchant system **120**. As an example and not by way of limitation, the commerce platform **110** may rely on a clock that runs in a different time period ahead of the clock relied upon by the merchant system **120**. Thus, the cutoff time for the commerce platform **110** may occur before the cutoff time for the merchant system **120**. During that mismatched time period, one or more financial transactions may occur. These transactions may not be reflected in the settlement file that the merchant system **120** expects them to appear in. Instead, they may appear in the next settlement file that the commerce platform **110** generates for the merchant. This may be undesirable because it may be difficult to reconcile financial transactions when this occurs. To remedy this situation, the commerce platform **110** may synchronize a transaction clock used for time stamping a financial transaction with a clock of the merchant system **120**, wherein the transaction clock indicates a time that each of the plurality of financial transaction occurs. In another embodiment, commerce platform may adjust a time stamp in transaction records based on a clock or other information known about the merchant system **120**. In yet another embodiment, a merchant system may specify a custom time period, which commerce platform accounts for timing differences between the merchant and commerce platform. For example, based on geographic differences between the merchant and commerce platform, an authorization occurring in a first time zone and communicated to a merchant in a second time zone could appear to occur at different time, dates, etc. Therefore, in embodiments, commerce platform may adjust (e.g., synchronize) its clock or time stamp records when storing a transaction, authorization, order numbers, in a data store, and/or when generating settlement file, to be consistent with the merchant system. This prevents confusion or ambiguities in settlement files, and further improves the efficiency and reliability with which the merchant system can perform settlement. That is, the transactions will appear in the settlement file that the merchant expects them to appear in (e.g. for a requested time period, date range, etc.). This may serve to streamline the reconciliation process that the processing logic of the merchant system **120** undertakes, since fewer table rows in the merchant's database will have discrepancies with the commerce platform's settlement file. This reduces the computing power required by the commerce platform or the merchant system and also reduces latencies that commonly occur in traditional reconciliation systems.

[0050] In particular embodiments, the commerce platform **110**, on the date specified in the settlement file **210**, may send one or more payment amounts to the merchant. The one or more payment amounts may equal a sum that the commerce platform **110** has agreed to pay the merchant for the sales made in a given period of time. The one or more payment amounts may be arranged in an order that substantially matches the order of the transaction IDs in the settlement file that corresponds to the given period of time. For example, the settlement file **210** may specify that 100 transactions occurred on Saturday September 14. The payment amount for each transaction may

also be included in the settlement file. The payout that commerce platform **110** sends to the merchant may be separated into payment amounts that substantially match the order of the transaction IDs in the settlement file.

[0051] FIG. **6** is one embodiment of a computer system that may be used to support the systems and operations discussed herein. It will be apparent to those of ordinary skill in the art, however that other alternative systems of various system architectures may also be used.

[0052] The data processing system illustrated in FIG. **6** includes a bus or other internal communication means **615** for communicating information, and a processor **610** coupled to the bus **615** for processing information. The system further comprises a random access memory (RAM) or other volatile storage device **650** (referred to as memory), coupled to bus **615** for storing information and instructions to be executed by processor **610**. Main memory **650** also may be used for storing temporary variables or other intermediate information during execution of instructions by processor **610**. The system also comprises a read only memory (ROM) and/or static storage device **620** coupled to bus **615** for storing static information and instructions for processor **610**, and a data storage device **625** such as a magnetic disk or optical disk and its corresponding disk drive. Data storage device **625** is coupled to bus **615** for storing information and instructions.

[0053] The system may further be coupled to a display device **670**, such as a light emitting diode (LED) display or a liquid crystal display (LCD) coupled to bus **615** through bus **665** for displaying information to a computer user. An alphanumeric input device **675**, including alphanumeric and other keys, may also be coupled to bus **615** through bus **665** for communicating information and command selections to processor **610**. An additional user input device is cursor control device **680**, such as a touchpad, mouse, a trackball, stylus, or cursor direction keys coupled to bus **615** through bus **665** for communicating direction information and command selections to processor **610**, and for controlling cursor movement on display device **670**.

[0054] Another device, which may optionally be coupled to computer system **600**, is a communication device **690** for accessing other nodes of a distributed system via a network. The communication device **690** may include any of a number of commercially available networking peripheral devices such as those used for coupling to an Ethernet, token ring, Internet, or wide area network. The communication device **690** may further be a null-modem connection, or any other mechanism that provides connectivity between the computer system **600** and the outside world. Note that any or all of the components of this system illustrated in FIG. **6** and associated hardware may be used in various embodiments as discussed herein.

[0055] It will be appreciated by those of ordinary skill in the art that any configuration of the system may be used for various purposes according to the particular implementation. The control logic or software implementing the described embodiments can be stored in main memory **650**, mass storage device **625**, or other storage medium locally or remotely accessible to processor **610**.

[0056] It will be apparent to those of ordinary skill in the art that the system, method, and process described herein can be implemented as software stored in main memory **650** or read only memory **620** and executed by processor **610**. This control logic or software may also be resident on an article of manufacture comprising a computer readable medium having computer readable program code embodied therein and being readable by the mass storage device **625** and for causing the processor **610** to operate in accordance with the methods and teachings herein.

[0057] The embodiments discussed herein may also be embodied in a handheld or portable device containing a subset of the computer hardware components described above. For example, the handheld device may be configured to contain only the bus **615**, the processor **610**, and memory **650** and/or **625**. The handheld device may also be configured to include a set of buttons or input signaling components with which a user may select from a set of available options. The handheld device may also be configured to include an output apparatus such as a liquid crystal display (LCD) or display element matrix for displaying information to a user of the handheld device. Conventional methods may be used to implement such a handheld device. The implementation of embodiments

for such a device would be apparent to one of ordinary skill in the art given the disclosure as provided herein.

[0058] The embodiments discussed herein may also be embodied in a special purpose appliance including a subset of the computer hardware components described above. For example, the appliance may include a processor **610**, a data storage device **625**, a bus **615**, and memory **650**, and only rudimentary communications mechanisms, such as a small touch-screen that permits the user to communicate in a basic manner with the device. In general, the more special-purpose the device is, the fewer of the elements need be present for the device to function.

[0059] FIG. **7** is block diagram of one embodiment **700** of a mobile device. Mobile device **710** provides additional details for mobile devices discussed above in FIGS. **1** and **2**.

[0060] In one embodiment, mobile device **710** is a system, which may include one or more processors **712**, a memory **705**, I/O controller **725**, network interface **704**, and display **720**. Mobile device **710** may also include a number of processing modules, which may be implemented as hardware, software, firmware, or a combination. It should be appreciated that mobile device **710** may also include, although not illustrated, a user interface (e.g., keyboard, touch-screen, or similar devices), a power device (e.g., a battery), as well as other components typically associated with electronic devices. Network interface **704** may also be coupled to a number of wireless subsystems **715** (e.g., Bluetooth, Wi-Fi, Cellular, or other networks) to transmit and receive data streams through a wireless link to/from a network, or may be a wired interface for direct connection to networks (e.g., the Internet, Ethernet, or other wireless systems). In one embodiment, both network interface **704** and wireless subsystem **715** couple mobile device **710** to a network.

[0061] Memory **705** may be coupled to processor **712** to store instructions for execution by processor **712**. In some embodiments, memory **705** is non-transitory. It should be appreciated that embodiments as described herein may be implemented through the execution of instructions, for example as stored in the memory **705** or other element, by processor **712** of mobile device **710** and/or other circuitry of mobile device **710** and/or other devices. Particularly, circuitry of mobile device **710**, including but not limited to processor **712**, may operate under the control of a program, routine, or the execution of instructions to execute methods or processes in accordance with the embodiments described herein. For example, such a program may be implemented in firmware or software (e.g. stored in memory **705** and/or other locations) and may be implemented by processors, such as processor **712**, and/or other circuitry of mobile device **710**. Further, it should be appreciated that the terms processor, microprocessor, circuitry, controller, etc., may refer to any type of logic or circuitry capable of executing logic, commands, instructions, software, firmware, functionality and the like.

[0062] Further, it should be appreciated that some or all of the functions, engines or modules described herein may be performed by mobile device **710** itself and/or some or all of the functions, engines or modules described herein may be performed by another system connected through I/O controller **725** or network interface **704** (wirelessly or wired) to mobile device **710**. Thus, some and/or all of the functions may be performed by another system and the results or intermediate calculations may be transferred back to mobile device **710**. In some embodiments, such other device may comprise a server, such as commerce platform **110**.

[0063] It is to be understood that the above description is intended to be illustrative, and not restrictive. Many other embodiments will be apparent to those of skill in the art upon reading and understanding the above description. The scope should, therefore, be determined with reference to the appended claims, along with the full scope of equivalents to which such claims are entitled.

[0064] The foregoing description, for purpose of explanation, has been described with reference to specific embodiments. However, the illustrative discussions above are not intended to be exhaustive or to limit the described embodiments to the precise forms disclosed. Many modifications and variations are possible in view of the above teachings. The embodiments were chosen and described in order to best explain the principles and practical applications of the various

embodiments, to thereby enable others skilled in the art to best utilize the various embodiments with various modifications as may be suited to the particular use contemplated.

## Claims

1. A method comprising: receiving, by a first computing system and from a second computing system, a plurality of electronic requests for authorization, each electronic request in the plurality of electronic requests being associated with an operation performed by the second computing system; generating, for each respective electronic request in a subset of electronic requests, a first identifier to enable the first computing system to uniquely identify an operation associated with each electronic request in a subset of electronic requests and a second identifier assigned on behalf of the second computing system; transmitting, for each respective electronic request in the subset of electronic requests, an authorization message to the second computing system authorizing the second computing system to perform an operation associated with the respective electronic request, the authorization message comprising the first identifier and the second identifier generated for the respective electronic request; generating, by the first computing system, a file comprising the first identifiers generated for the subset of electronic requests; and transmitting, by the first computing system and to the second computing system, a message comprising the file and data associated with the subset of electronic requests.
2. The method of claim 1, wherein receiving the plurality of electronic requests from the second computing system comprises receiving at least two or more electronic requests over a period of time.
3. The method of claim 1, further comprises identifying the subset of electronic requests from the plurality of electronic requests for authorization, wherein identifying the subset of electronic requests comprises: identifying an account associated with an electronic request; determining whether the account satisfies one or more criteria associated with the electronic request; and in response to determining that the account satisfies the one or more criteria associated with the electronic request: determining that the second computing system can be authorized to execute the operation associated with the electronic request.
4. The method of claim 1, wherein the file comprises the first identifiers arranged according to the second identifiers.
5. The method of claim 4, further comprises arranging the data associated with the subset of electronic requests in an order that substantially matches the order of the first identifiers in the file.
6. The method of claim 1, further comprises: generating a digital signature associated with the file; and including the digital signature into the file prior to transmitting the message to the second computing system.
7. The method of claim 6, wherein the file further comprises data indicating a time, a source, and a method associated with an operation, the operation associated with a respective electronic request in the subset of electronic requests.
8. A non-transitory computer-readable medium storing a set of instructions that, when executed by one or more processors, cause the one or more processors to perform operations comprising: receiving, by a first computing system and from a second computing system, a plurality of electronic requests for authorization, each electronic request in the plurality of electronic requests being associated with an operation performed by the second computing system; generating, for each respective electronic request in a subset of electronic requests, a first identifier to enable the first computing system to uniquely identify an operation associated with each electronic request in a subset of electronic requests and a second identifier assigned on behalf of the second computing system; transmitting, for each respective electronic request in the subset of electronic requests, an authorization message to the second computing system authorizing the second computing system to perform an operation associated with the respective electronic request, the authorization message

comprising the first identifier and the second identifier generated for the respective electronic request; generating, by the first computing system, a file comprising the first identifiers generated for the subset of electronic requests; and transmitting, by the first computing system and to the second computing system, a message comprising the file and data associated with the subset of electronic requests.

**9.** The non-transitory computer-readable medium of claim 8, wherein the operations further comprise identifying the subset of electronic requests from the plurality of electronic requests for authorization, wherein identifying the subset of electronic requests comprises: identifying an account associated with an electronic request; determining whether the account satisfies one or more criteria associated with the electronic request; and in response to determining that the account satisfies the one or more criteria associated with the electronic request: determining that the second computing system can be authorized to execute the operation associated with the electronic request.

**10.** The non-transitory computer-readable medium of claim 8, the file comprises the first identifiers arranged according to the second identifiers.

**11.** The non-transitory computer-readable medium of claim 9, wherein the operations further comprise: arranging the data associated with the subset of electronic requests in an order that substantially matches the order of the first identifiers in the file.

**12.** The non-transitory computer-readable medium of claim 8, wherein the operations further comprise: generating a digital signature associated with the file; and including the digital signature into the file prior to transmitting the message to the second computing system.

**13.** The non-transitory computer-readable medium of claim 8, wherein the file further comprises data indicating a time, a source, and a method associated with an operation, the operation associated with a respective electronic request in the subset of electronic requests.

**14.** A system, comprising: a processor; and a memory device containing instructions which, when executed by the processor, cause the processor to: receive, by a first computing system and from a second computing system, a plurality of electronic requests for authorization, each electronic request in the plurality of electronic requests being associated with an operation performed by the second computing system; generate, for each respective electronic request in a subset of electronic requests, a first identifier to enable the first computing system to uniquely identify an operation associated with each electronic request in a subset of electronic requests and a second identifier assigned on behalf of the second computing system; transmit, for each respective electronic request in the subset of electronic requests, an authorization message to the second computing system authorizing the second computing system to perform an operation associated with the respective electronic request, the authorization message comprising the first identifier and the second identifier generated for the respective electronic request; generate, by the first computing system, a file comprising the first identifiers generated for the subset of electronic requests; and transmit, by the first computing system and to the second computing system, a message comprising the file and data associated with the subset of electronic requests.

**15.** The system of claim 14, wherein receiving the plurality of electronic requests from the second computing system comprises receiving at least two or more electronic requests over a period of time.

**16.** The system of claim 15, further comprises identifying the subset of electronic requests from the plurality of electronic requests for authorization, wherein identifying the subset of electronic requests comprises: identifying an account associated with an electronic request; determining whether the account satisfies one or more criteria associated with the electronic request; and in response to determining that the account satisfies the one or more criteria associated with the electronic request: determining that the second computing system can be authorized to execute the operation associated with the electronic request.

**17.** The system of claim 15, wherein the file comprises the first identifiers arranged according to the second identifiers.



- 18.** The system of claim 15, further comprises arranging the data associated with the subset of electronic requests in an order that substantially matches the order of the first identifiers in the file.
- 19.** The system of claim 15, further comprises: generating a digital signature associated with the file; and including the digital signature into the file prior to transmitting the message to the second computing system.
- 20.** The system of claim 19, wherein the file further comprises data indicating a time, a source, and a method associated with an operation, the operation associated with a respective electronic request in the subset of electronic requests.
-