CLAIMS

Therefore, the following is claimed:

1. A non-transitory computer-readable medium, comprising machine-readable instructions that, when executed by a processor of a first computing device, cause the first computing device to at least:

receive, from a first client device, a request to process a funds transfer, the request comprising a transaction identifier and the funds transfer comprising a transfer of funds from a monetary account linked to a first payment rail to a credit card or charge card account linked to a credit or charge card payment rail;

provide a list of institutions to the first client device;

receive, from the first client device, a first selection of an institution from the list of institutions;

request, from the first client device, authentication credentials for the institution selected from the list of institutions;

in response to receipt of the authentication credentials, authenticate a user of the first client device with the institution selected from the list of institutions;

in response to authentication of the user of the first client device, provide the first client device with a list of accounts associated with the institution selected from the list of institutions;

receive, from the first client device, a second selection of the monetary account from the list of accounts;

provide, to a second computing device associated with the institution selected with the first client device, the transaction identifier, a first identifier for the institution selected from the list of institutions, a second identifier for the account selected from the list of accounts, and a third identifier for a first escrow account associated with the funds transfer;

send a first notification to a second client device, wherein the first notification comprises the transaction identifier, and the second client device is associated with a recipient of the funds transfer;

receive a second notification that the recipient has accepted the funds transfer, wherein the second notification identifies the credit card or charge card account linked to the credit or charge card payment rail; and

in response to receipt of the second notification that the recipient has accepted the funds transfer, initiate the funds transfer from the monetary account associated with the institution to the credit card or charge card account, wherein the funds transfer uses a third payment rail to transfer funds from the first escrow account into a second escrow account associated with the credit card or charge card account.

2. The non-transitory, computer-readable medium of claim 1, wherein the request to process the funds transfer is a second request, and the machine-readable instructions, when executed by the processor, cause the first computing device to:

generate the transaction identifier in response to a first request from the second computing device for the transaction identifier; and

provide the transaction identifier to the second computing device.

3. The non-transitory, computer-readable medium of claim 1, wherein the transaction identifier is included within a uniform resource identifier (URI) requested by the first client device in the request to process the funds transfer.

4. The non-transitory, computer-readable medium of claim 1, wherein the machine-readable instructions, when executed by the processor, further cause the first computing device to at least authenticate with a peer payment service operated by the institution selected from the list of institutions on behalf of the first client device using the authentication credentials.

5. A computer-implemented method, comprising

receiving, from a first client device, a request to process a funds transfer, the request comprising a transaction identifier and the funds transfer comprising a transfer of funds from a monetary account linked to a first payment rail to a credit card or charge card account linked to a credit or charge card payment rail;

providing a list of institutions to the first client device;

receiving, from the first client device, a first selection of an institution from the list of institutions;

requesting, from the first client device, authentication credentials for the institution selected from the list of institutions;

in response to receiving the authentication credentials, authenticating a user of the first client device with the institution selected from the list of institutions;

in response to authenticating the user of the first client device, providing the first client device with a list of accounts associated with the institution selected from the list of institutions;

receiving, from the first client device, a second selection of the monetary account from the list of accounts;

providing, to a computing device associated with the institution selected with the first client device, the transaction identifier, a first identifier for the institution selected from the list of institutions, and a second identifier for the account selected from the list of accounts, and a third identifier for a first escrow account associated with the funds transfer;

sending a first notification to a second client device, wherein the first notification comprises the transaction identifier and the second client device is associated with a recipient of the funds transfer;

receiving a second notification that the recipient has accepted the funds transfer, wherein the second notification identifies the credit card or charge card account linked to the credit or charge card payment rail; and

in response to receiving the second notification that the recipient has accepted the funds transfer, initiating funds transfer from the monetary account associated with the institution to the credit card or charge card account, wherein the funds transfer uses a third payment rail to transfer funds from the first escrow account into a second escrow account associated with the credit card or charge card account.

6. The computer-implemented method of claim 5, wherein the request to process the funds transfer is a second request, and the computer-implemented method further comprises:

generating the transaction identifier in response to a first request from the computing device for the transaction identifier; and

providing the transaction identifier to the computing device.

7. The computer-implemented method of claim 5, wherein the transaction identifier is included within a uniform resource identifier (URI) requested by the first client device in the request to process the funds transfer.

8. The computer-implemented method of claim 5, further comprising authenticating with a peer payment service operated by the institution selected from the list of institutions on behalf of the first client device using the authentication credentials.

9. A system, comprising:

a first computing device comprising a processor and a memory; and

machine-readable instructions stored in the memory that, when executed by the processor, cause the first computing device to at least:

receive, from a first client device, a request to process a funds transfer, the request comprising a transaction identifier and the funds transfer comprising a transfer of funds from a monetary account linked to a first payment

rail to a credit card or charge card account linked to a credit or charge card payment rail;

provide a list of institutions to the first client device;

receive, from the first client device, a first selection of an institution from the list of institutions;

request, from the first client device, authentication credentials for the institution selected from the list of institutions;

in response to receipt of the authentication credentials, authenticate a user of the first client device with the institution selected from the list of institutions;

in response to authentication of the user of the first client device, provide the first client device with a list of accounts associated with the institution selected from the list of institutions;

receive, from the first client device, a second selection of the monetary account from the list of accounts;

provide, to a second computing device associated with the institution selected with the first client device, the transaction identifier, a first identifier for the institution selected from the list of institutions, and a second identifier for the account selected from the list of accounts, and a third identifier for a first escrow account associated with the funds transfer;

send a first notification to a second client device, wherein the first notification comprises the transaction identifier and the second client device is associated with a recipient of the funds transfer;

receive a second notification that the recipient has accepted the funds transfer, wherein the second notification identifies the credit card or charge card account linked to the credit or charge card payment rail; and

in response to receipt of the second notification that the recipient has accepted the funds transfer, initiate the funds transfer from the monetary account associated with the institution to the credit card or charge card account, wherein the funds transfer uses a third payment rail to transfer funds from the first escrow account into a second escrow account associated with the credit card or charge card account.

10. The system of claim 9, wherein the request to process the funds transfer is a second request, and the machine-readable instructions, when executed by the processor, cause the first computing device to:

generate the transaction identifier in response to a first request from the second computing device for the transaction identifier; and

provide the transaction identifier to the second computing device.11. The system of claim 9, wherein the transaction identifier is included within a uniform resource identifier (URI) requested by the first client device in the request to process the funds transfer.

12. The system of claim 9, wherein the machine-readable instructions, when executed by the processor, further cause the first computing device to at least

authenticate with a peer payment service operated by the institution selected from the list of institutions on behalf of the first client device using the authentication credentials.

13. The non-transitory, computer-readable medium of claim 9, wherein the machine-readable instructions, when executed by the processor, cause the first computing device to adjust an account balance of the monetary account in response to the funds transfer.

14. The method claim 5, further comprising adjusting an account balance of the monetary account in response to the funds transfer.

15. The system claim 9, wherein the machine-readable instructions, when executed by the processor, cause the first computing device to adjust an account balance of the monetary account in response to the funds transfer.

16. The non-transitory, computer-readable medium of claim 1, wherein the machine-readable instructions, when executed by the processor, cause the first computing device to confirm the funds transfer.

17. The method of claim 5, further comprising confirming the funds transfer.

18. The system of claim 9, wherein the machine-readable instructions, when executed by the processor, cause the first computing device to confirm the funds transfer.

19. The system of claim 9, wherein the authentication credentials comprise a first authentication credential and a second authentication credential.

20. The system of claim 19, wherein the second authentication credential is a one-time password.