

What is claimed is:

1. A system for authorizing transactions using user interface windows generated based on selected interaction paths without interacting with merchant software, comprising:

one or more storage devices; and

one or more processors in a network system communicatively coupled to the one or more storage devices, wherein the one or more processors execute application code instructions that are stored in the one or more storage devices to cause the system to:

receive, at a server over a first communication channel, a request from a merchant computing device to authorize an interaction with a user, the interaction occurring on a merchant user interface window displayed on a user computing device;

based on determining that the user is eligible to pay for the interaction with rewards points or is eligible to pay for the interaction using an equal payment plan, generate instructions to display a user interface on the user computing device to receive a security code and ~~both~~ a first option to pay for the interaction with the rewards points or a second option to pay for the interaction using the equal payment plan;

transmit, to the merchant computing device during a time period of the interaction and in second communication channel that is a separate channel from a communication channel being used to communicate with the merchant computing device, the instructions to receive the security code to cause a display of one or more options for the user, comprising the first option to pay for the interaction with the rewards points or the second option to pay for the interaction in the equal payment plan, and wherein the user computing device communicates directly with the server bypassing the merchant computing device;

communicate the security code to the user computing device in a third channel separate from the first communication channel and the second communication channel;

conduct the interaction utilizing an interaction path selected via the display; and

communicate an authorization for the interaction to the merchant computing device.

2. The system of claim 1, wherein the application code instructions further cause the system to communicate a confirmation message to the user computing device that the interaction was conducted with the interaction path.

3. The system of claim 1, wherein the application code instructions further cause the system to determine whether the interaction path is eligible based on an analysis of an account of the user.

4. The system of claim 1, wherein the instructions are generated for a plug-in to open a pop-up window on the user computing device.

5. The system of claim 4, wherein the application code instructions further cause the one or more processors to receive a communication from the user computing device in response to opening the pop-up window, wherein the communication comprises the security code and a selection of the interaction path.

6. The system of claim 4, wherein the pop-up window overlays the merchant user interface window utilized to conduct the interaction and is displayed over a checkout page of a merchant website.

7. The system of claim 1, wherein the security code is communicated to the user computing device via a push notification or a text message.

8. The system of claim 1, wherein the instructions further cause the one or more processors to determine, during the time period of the interaction, whether the user is eligible to pay for the interaction with the rewards points or is eligible to pay for the interaction using the equal payment plan.

9. The system of claim 1, wherein the interaction path is one of a plurality of interaction paths, the plurality of interaction paths comprising an option to pay for the interaction with a payment instrument.

10. A method for authorizing transactions using user interface windows, the method comprising:

receiving, at a server over a first communication channel, a request from a merchant computing device to authorize an interaction with a user, the interaction occurring on a merchant user interface window displayed on a user computing device;

based on determining that the user is eligible to pay for the interaction with rewards points or is eligible to pay for the interaction using an equal payment plan, generating instructions to display a user interface on the user computing device to receive a security code and a first option to pay for the interaction with the rewards points or a second option to pay for the interaction using the equal payment plan;

transmitting, to the merchant computing device during a time period of the interaction and in second communication channel that is a separate channel from a communication channel being used to communicate with the merchant computing device, the instructions to receive the security code to cause a display of one or more options for the user, comprising the first option to pay for the interaction with the rewards points or the second option to pay for the interaction in the equal payment plan, and wherein the user computing device communicates directly with the server bypassing the merchant computing device;

communicating the security code to the user computing device in a third channel separate from the first communication channel and the second communication channel;

conducting the interaction utilizing an interaction path selected via the display; and

communicating an authorization for the interaction to the merchant computing device.

11. The method of claim 10, further comprising communicating a confirmation message to the user computing device that the interaction was conducted with the interaction path.

12. The method of claim 10, further comprising determining whether the interaction path is eligible based on an analysis of an account of the user.

13. The method of claim 10, wherein the instructions are generated for a plug-in to open a pop-up window on the user computing device.

14. The method of claim 13, further comprising receiving a communication from the user computing device in response to opening the pop-up window, wherein the communication comprises the security code and a selection of the interaction path.

15. The method of claim 13, wherein the pop-up window overlays the merchant user interface window utilized to conduct the interaction and is displayed over a checkout page of a merchant website.

16. The method of claim 10, wherein the security code is communicated to the user computing device via a push notification or a text message.

17. The method of claim 10, further comprising determining, during the time period of the interaction, whether the user is eligible to pay for the interaction with the rewards points or is eligible to pay for the interaction using the equal payment plan.

18. The method of claim 10, wherein the interaction path is one of a plurality of interaction paths, the plurality of interaction paths comprising an option to pay for the interaction with a payment instrument.

19. One or more non-transitory computer-readable media storing instructions thereon that when executed by one or more processors cause the one or more processors to:

receive, at a server over a first communication channel, a request from a merchant computing device to authorize an interaction with a user, the interaction occurring on a merchant user interface window displayed on a user computing device;

based on determining that the user is eligible to pay for the interaction with rewards points or is eligible to pay for the interaction using an equal payment plan, generate instructions to display a user interface on the user computing device to receive a security code and a first option to pay for the interaction with the rewards points or a second option to pay for the interaction using the equal payment plan;

transmit, to the merchant computing device during a time period of the interaction and in second communication channel that is a separate channel from a communication channel being used to communicate with the merchant computing device, the instructions to receive the security code to cause a display of one or more options for the user, comprising the first option to pay for the interaction with the rewards points or the second option to pay for the interaction in

the equal payment plan, and wherein the user computing device communicates directly with the server bypassing the merchant computing device;

communicate the security code to the user computing device in a third channel separate from the first communication channel and the second communication channel;

conduct the interaction utilizing an interaction path selected via the display; and

communicate an authorization for the interaction to the merchant computing device.

20. The one or more non-transitory computer-readable media of claim 19, wherein the instructions further cause the one or more processors to communicate a confirmation message to the user computing device that the interaction was conducted with the interaction path.