

CLAIMS

What is claimed is:

1. A system for business loyalty programs comprising:
a loyalty platform comprising a plurality of available payment methods;
and
a payment engine configured to review the plurality of available payment methods
wherein the payment engine identifies desirable payment options from the available payment methods.
2. The system of claim 1 wherein the available payment methods include reward points, credit cards, debit cards, or other sources of tender.
3. The system of claim 1 wherein the payment engine utilizes customer data in order to determine the most desirable payment options.
4. The system of claim 1 wherein the payment engine converts one of the available payment methods into another available payment method in order to create a desirable payment option.
5. The system of claim 1 wherein the most desirable payment option comprises only one available payment method.
6. The system of claim 1 wherein the most desirable payment option comprises two or more available payment methods.
7. The system of claim 1 wherein the payment engine selects the most desirable payment option.

8. The system of claim 7 wherein the payment engine provides several alternative payment options in addition to the most desirable payment option.
9. The system of claim 1 wherein the payment engine
10. A method of administering business loyalty programs comprising:
 - initiating a transaction;
 - comparing a plurality of available payment methods;
 - displaying the available payment options; and
 - completing the transaction with one of the available payment options.
11. The method of claim 7 wherein the available payment methods include reward points, credit cards, debit cards, or other sources of tender.
12. The method of claim 7 wherein the payment engine utilizes customer data in order determine the most desirable payment option.
13. The method of claim 7 wherein the payment engine converts one of the available payment methods into another available payment method.
14. The method of claim 7 wherein the most desirable payment option comprises only one available payment method.
15. The method of claim 7 wherein the most desirable payment option comprises two or more available payment methods.
16. The method of claim 7 wherein the payment engine provides several alternative payment options in addition to the most desirable payment option.