CLAIMS

1. A computer-implemented method, comprising:

receiving a request to process a funds transfer from a client device, the request comprising a transaction identifier;

providing a list of institutions to the client device;

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

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

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

receiving a second selection of an account from the list of accounts; and

providing, to a second computing 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, wherein the funds transfer uses a first payment rail to transfer funds from the first escrow account into a second escrow account associated with a credit card or charge card account.

2. The computer-implemented method of claim 1, wherein the funds transfer comprises a transfer of funds from a monetary account linked to a second payment rail to a credit card or charge card account linked to a third payment rail.

3. The computer-implemented method of claim 1 or claim 2, wherein the second computing device is associated with the institution selected with the client device.

4. The computer-implemented method of claim 1, further comprising 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.

5. The computer-implemented method of claim 4, further comprising 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 third payment rail.

6. The computer-implemented method of claim 5, further comprising, in response to receipt of the second notification that the recipient has accepted the funds transfer, initiating the funds transfer from the monetary account associated with the institution to the credit card or charge card account.

7. The computer-implemented method of any preceding claim, 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.

8. The computer-implemented method of any preceding claim, 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.

9. The computer-implemented method of any preceding claim, 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.

10. The computer-implemented method of any preceding claim, further comprising adjusting an account balance of the monetary account in response to the funds transfer.

11. The computer-implemented method of any preceding claim, further comprising confirming the funds transfer.

12. A computer system configured to carry out the computer-implemented method of any preceding claim.

13. A computer-readable medium comprising machine-readable instructions that, when executed by a processor of a computing device, cause the computer device to carry out the computer-implemented method of any of claims 1 to 11.