

CLAIMS

WHAT IS CLAIMED IS:

1. A computer-implemented method comprising:
 - receiving transaction information associated with a transaction, wherein the transaction information specifies a selected payment instrument and contact information for a customer completing the transaction;
 - determining that the selected payment instrument is different from a preferred payment instrument for the transaction;
 - identifying payment instruments previously issued to the customer, wherein the payment instruments are identified using the contact information for the customer;
 - determining whether to transmit an offer to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction, wherein determining whether to transmit the offer is based on the preferred payment instrument and the payment instruments previously issued to the customer; and
 - transmitting the offer to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction.
2. The computer-implemented method of claim 1, wherein the offer further includes an application for a new line of credit associated with the preferred payment instrument, wherein the application is included as a result of determining that the payment instruments previously issued to the customer do not include the preferred payment instrument.
3. The computer-implemented method of claim 1, wherein the offer specifies one or more incentives to switching the transaction from the selected payment instrument to the preferred payment instrument for the transaction.
4. The computer-implemented method of claim 1, further comprising determining available credit for the preferred payment instrument, wherein the available credit is used to generate the offer.
5. The computer-implemented method of claim 1, further comprising:

receiving a request to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction; and
processing the transaction using the preferred payment instrument.

6. The computer-implemented method of claim 1, wherein the offer is generated subject to an expiration, wherein the offer is rescinded as a result of the expiration.

7. The computer-implemented method of claim 1, wherein the offer includes an option to split the transaction between the selected payment instrument and the preferred payment instrument.

8. A system, comprising:
one or more processors; and
memory storing thereon instructions that, as a result of being executed by the one or more processors, cause the system to:

receive transaction information associated with a transaction, wherein the transaction information specifies a selected payment instrument and contact information for a customer completing the transaction;

determine that the selected payment instrument is different from a preferred payment instrument for the transaction;

identify payment instruments previously issued to the customer, wherein the payment instruments are identified using the contact information for the customer;

determine whether to transmit an offer to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction, wherein determining whether to transmit the offer is based on the preferred payment instrument and the payment instruments previously issued to the customer; and

transmit the offer to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction.

9. The system of claim 8, wherein the offer is generated subject to an expiration, wherein the offer is automatically rescinded as a result of the expiration.

10. The system of claim 8, wherein the instructions further cause the system to:

receive a request to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction; and
process the transaction using the preferred payment instrument.

11. The system of claim 8, wherein the offer further includes an application for a new line of credit associated with the preferred payment instrument, wherein the application is included as a result of determining that the payment instruments previously issued to the customer do not include the preferred payment instrument.

12. The system of claim 8, wherein the offer specifies one or more incentives to switching the transaction from the selected payment instrument to the preferred payment instrument for the transaction.

13. The system of claim 8, wherein instructions further cause the system to determine available credit for the preferred payment instrument, wherein the available credit is used to generate the offer.

14. A non-transitory, computer-readable storage medium storing thereon executable instructions that, as a result of being executed by one or more processors of a computer system, cause the computer system to:

receive transaction information associated with a transaction, wherein the transaction information specifies a selected payment instrument and contact information for a customer completing the transaction;

determine that the selected payment instrument is different from a preferred payment instrument for the transaction;

identify payment instruments previously issued to the customer, wherein the payment instruments are identified using the contact information for the customer;

determine whether to transmit an offer to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction, wherein determining whether to transmit the offer is based on the preferred payment instrument and the payment instruments previously issued to the customer; and

transmit the offer to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction.

15. The non-transitory, computer-readable storage medium of claim 14, wherein the offer further includes an application for a new line of credit associated with the preferred payment instrument, wherein the application is included as a result of determining that the payment instruments previously issued to the customer do not include the preferred payment instrument.

16. The non-transitory, computer-readable storage medium of claim 14, wherein the executable instructions further cause the computer system to:

- receive a request to switch the transaction from the selected payment instrument to the preferred payment instrument for the transaction; and
- process the transaction using the preferred payment instrument.

17. The non-transitory, computer-readable storage medium of claim 14, wherein the offer specifies one or more incentives to switching the transaction from the selected payment instrument to the preferred payment instrument for the transaction.

18. The non-transitory, computer-readable storage medium of claim 14, wherein the offer is generated subject to an expiration, wherein the offer is rescinded as a result of the expiration.

19. The non-transitory, computer-readable storage medium of claim 14, wherein the offer includes an option to split the transaction between the selected payment instrument and the preferred payment instrument.

20. The non-transitory, computer-readable storage medium of claim 14, wherein the executable instructions further cause the computer system to determine available credit for the preferred payment instrument, wherein the available credit is used to generate the offer.