

What is claimed is:

1. A system to allow users to manage rewards programs with a customer account, comprising:

a storage device; and

a processor in a network system communicatively coupled to the storage device, wherein the processor executes application code instructions that are stored in the storage device to cause the system to:

receive a request from a user computing device for data associated with a user account;

provide data to a user interface to display on a user computing device, the data comprising an option to enroll in one of a set of bundled rewards programs;

receive, from a user computing device, a request to enroll the user account in a first bundled rewards program;

associate the user account with the first bundled rewards program;

receive a notification of a transaction associated with the user account;

associate with the user account a reward associated with the enrolled bundled rewards program based on the received notification of the transaction;

receive an input from the user to review subscription data associated with the enrolled bundled rewards program;

provide data to the user computing device to display on a user computing device, the data comprising the subscription data;

receive an input from the user to de-enroll from the enrolled bundled rewards program and enroll the user account in a second bundled rewards program;

cancel the subscription of the user account with the enrolled bundled rewards program; and

associate the user account with the second bundled rewards program.

2. The system of claim 1, further comprising application code instructions to cause the system to:

receive an input from a merchant system comprising products and offers available for one or more bundled rewards program;

store the products and the offers in a bundled rewards program database; and
associate the products and the offers with one or more particular bundled rewards programs.

3. The system of claim 1, further comprising application code instructions to cause the system to:

receive a status update to the user account; and
provide an alert notification to the user computing device with data associated with the status update to the user account.

4. The system of claim 1, wherein each bundled rewards program is based on a particular category of merchant or product.

5. The system of claim 1, wherein the bundled rewards program has two or more tiers of rewards levels.

6. The system of claim 5, wherein being associated with a higher tier of reward level requires a higher value of transactions during the subscription period by a customer.

7. The system of claim 6, wherein the higher tier of reward level provides one or more benefits that are of a higher value than one or more benefits associated with a lower tier.

8. The system of claim 1, wherein the user account is associated with a payment instrument.

9. The system of claim 1, further comprising application code instructions to cause the system to display two or more bundled rewards programs from which the user may select.

10. The system of claim 1, further comprising application code instructions to display on the user computing device a graphical representation of an amount of progress the user account has made towards a higher tier of the enrolled bundled rewards program.

11. A method to allow users to manage rewards programs with a customer account, comprising:

receiving, by one or more computing devices, a request from a user computing device for data associated with a user account;

providing, by the one or more computing devices, data to a user interface to display on a user computing device, the data comprising an option to enroll in one of a set of bundled rewards program;

receiving, by the one or more computing devices and from a user computing device, a request to enroll the user account in a first bundled rewards program;

associating, by the one or more computing devices, the user account with the first bundled rewards program;

receiving, by the one or more computing devices, a notification of a transaction associated with the user account;

associating, by the one or more computing devices, with the user account a reward associated with the enrolled bundled rewards program based on the received notification of the transaction;

receiving an input from the user to review subscription data associated with the enrolled bundled rewards program;

providing data to the user computing device to display on a user computing device, the data comprising the subscription data;

receiving an input from the user to de-enroll from the enrolled bundled rewards program and enroll the user account in a second bundled rewards program;

cancelling the subscription of the user account with the enrolled bundled rewards program; and

associating the user account with the second bundled rewards program.

12. The method of claim 11, wherein each bundled rewards program is based on a particular category of merchant or product.

13. The method of claim 11, wherein the bundled rewards program has two or more tiers of rewards levels.

14. The method of claim 13, wherein being associated with a higher tier of reward level requires a higher value of transactions during the subscription period by a customer.

15. The method of claim 14, wherein the higher tier of reward level provides one or more benefits that are of a higher value than one or more benefits associated with a lower tier.