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(54) **Title**: METHODS AND SYSTEMS FOR PROCESSING PAYMENTS GLOBALLY OVER ONE OF A PLURALITY OF PROCESSING PATHS

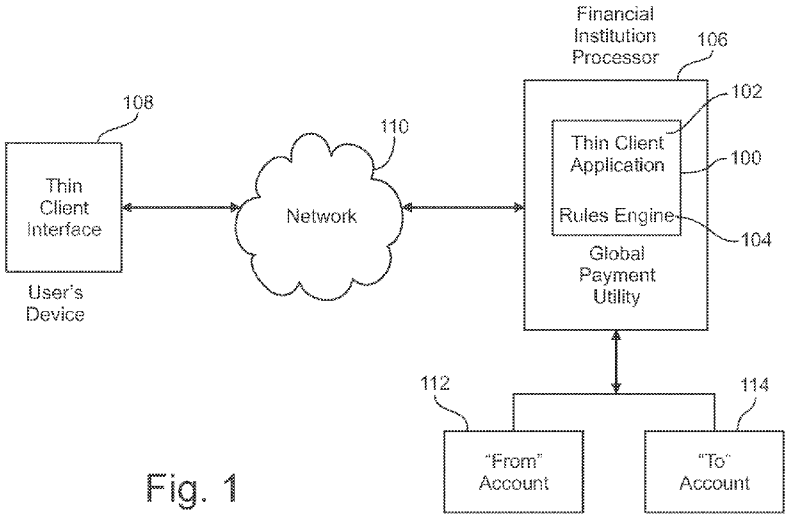


Fig. 1

(57) **Abstract**: Methods and systems of processing payments globally over one of a plurality of payment processing paths employ computer hardware and software for receiving a request to access a global payment utility, presenting a plurality of payment options by the global payment utility, and receiving information by the global payment utility consisting at least in part of a source of payment, a payment destination, and a user- designated payment vehicle. Upon receiving the information, one of a plurality of payment processing paths for the payment is selected according to a clearing rules aspect of a rules engine of the global payment utility, and the payment is routed for processing via the selected payment processing path.

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