What is claimed is:

1. A method of processing payments globally over one of a plurality of payment processing paths, comprising:

receiving, using a financial institution processor, a request to access a global payment utility;

presenting, using the financial institution processor, a plurality of payment options by the global payment utility;

receiving, using the financial institution processor, 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;

selecting, using the financial institution processor, one of a plurality of payment processing paths for the payment according to a clearing rules aspect of a rules engine of the global payment utility; and

processing, using the financial institution processor, the payment via the selected payment processing path.

2. The method of claim 1, wherein receiving the request to access the global payment utility further comprises receiving the request to access the global payment utility from a user via a thin client interface.

3. The method of claim 2, wherein receiving the request to access the global payment utility further comprises receiving a request to log on the global payment utility from the user via an Internet web page.

4. The method of claim 2, wherein receiving the request to access the global payment utility further comprises receiving the request to access the global payment utility from an agent on behalf of the user.

5. The method of claim 1, wherein receiving the request to access the global payment utility further comprises receiving the request to access the global payment utility from a user via an interactive voice response system.

6. The method of claim 1, wherein presenting the plurality of payment options further comprises presenting the plurality of payment options for a user by the global payment utility via a thin client interface.

7. The method of claim 6, wherein presenting the plurality of payment options for the user further comprises presenting an option to pay an amount owed on an account by the user via the thin client interface.

8. The method of claim 6, wherein presenting the plurality of payment options for the user further comprises presenting an option to pay an amount owed on an account of the user selected from a list of accounts consisting at least in part of a credit card account, an auto loan, a mortgage loan, a consumer finance loan, an installment loan, and a checking account overdraft via the thin client interface.

9. The method of claim 8, wherein presenting the option to pay the amount owed on the account of the user further comprises presenting the option to pay the amount owed on the account of the user in a language and a currency selected by a local language and currency aspect of the rules engine of the global payment utility based on an origin of the request to access the global payment utility.

10. The method of claim 1, wherein presenting the plurality of payment options further comprises presenting an option to select a payment vehicle from a list of payment vehicles consisting at least in part of electronic check transaction, automated clearinghouse transaction, automated teller machine card transaction, or debit card transaction.

11. The method of claim 1, wherein receiving the information consisting at least in part of the source of payment further comprises receiving entry of a source account identifier for the user.

12. The method of claim 1, wherein receiving the information consisting at least in part of the payment destination further comprises receiving entry of a payment destination account identifier for the user.

13. The method of claim 1, wherein receiving the information consisting at least in part of the user-designated payment vehicle further comprises receiving entry of a selection of a payment vehicle from a list of payment vehicles consisting at least in part of electronic check transaction, automated clearinghouse transaction, automated teller machine card transaction, or debit card transaction.

14. The method of claim 1, wherein selecting one of the plurality of payment processing paths for the payment further comprises selecting one of the plurality of payment processing paths by the clearing rules aspect of the rules engine of the global payment utility from a list of payment processing paths consisting at least in part of electronic check processing, automated clearing house processing, automated teller machine card processing or debit card processing.

15. The method of claim 1, wherein selecting one of the plurality of payment processing paths for the payment further comprises selecting one of the plurality of payment processing paths for the payment by the clearing rules aspect of the rules engine of the global payment utility based at least in part on a comparison of costs of each of the payment processing paths.

16. The method of claim 1, wherein selecting one of the plurality of payment processing paths for the payment further comprises selecting one of the plurality of payment processing paths for the payment by the clearing rules aspect of the rules engine of the global payment utility based at least in part on processing paths available via the user-designated payment vehicle.

17. The method of claim 1, wherein selecting one of the plurality of payment processing paths for the payment further comprises selecting one of the plurality of payment processing paths for the payment by the clearing rules aspect of the rules engine of the global payment utility based at least in part on a location of the user.

18. The method of claim 1, wherein processing the payment via the selected payment processing path further comprises routing the payment for processing via one of electronic check processing, automated clearing house processing, automated teller machine card processing or debit card processing.

19. The method of claim 1, wherein processing the payment via the selected payment processing path further comprises routing the payment to the selected payment processing path transparent to the user.

20. The method of claim 1, wherein processing the payment via the selected payment processing path further comprises pulling a payment amount from the payment source and pushing the payment amount to the payment destination via the selected payment processing path.

21. A system for processing payments globally over one of a plurality of processing paths, comprising:

a financial institution processor coupled to memory, wherein the financial institution processor is programmed for:

receiving a request to access a global payment utility;

presenting a plurality of payment options by the global payment utility;

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;

selecting one of a plurality of payment processing paths for the payment according to a clearing rules aspect of a rules engine of the global payment utility; and

processing the payment via the selected payment processing path.

What is claimed is:

1. A method of processing payments globally over one of a plurality of payment processing paths, comprising:

receiving, using a financial institution processor, a request to access a global payment utility;

presenting, using the financial institution processor, a plurality of payment options by the global payment utility;

receiving, using the financial institution processor, 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;

selecting, using the financial institution processor, one of a plurality of payment processing paths for the payment according to a clearing rules aspect of a rules engine of the global payment utility based at least in part on payment processing paths available via the user-designated payment vehicle and at least in part on a comparison of processing costs of each of the payment processing paths available via the user-designated payment vehicle; and

processing, using the financial institution processor, the payment via the selected payment processing path.

2. The method of claim 1, wherein receiving the request to access the global payment utility further comprises receiving the request to access the global payment utility from a user via a thin client interface.

3. The method of claim 2, wherein receiving the request to access the global payment utility via the thin client interface further comprises receiving the request to access the global payment utility from the user via an Internet web page.

4. The method of claim 2, wherein receiving the request to access the global payment utility further comprises receiving the request to access the global payment utility from an agent on behalf of the user.

5. The method of claim 1, wherein receiving the request to access the global payment utility further comprises receiving the request to access the global payment utility from a user via an interactive voice response system.

6. The method of claim 1, wherein presenting the plurality of payment options further comprises presenting the plurality of payment options for a user by the global payment utility via a thin client interface.

7. The method of claim 6, wherein presenting the plurality of payment options for the user via the thin client interface further comprises presenting an option to pay an amount owed on an account by the user via the thin client interface.

8. The method of claim 6, wherein presenting the plurality of payment options for the user further comprises presenting an option to pay an amount owed on an account of the user selected from a list of accounts consisting at least in part of a credit card account via the thin client interface.

9. The method of claim 8, wherein presenting the option to pay the amount owed on the account of the user further comprises presenting the option to pay the amount owed on the account of the user in a language and a currency selected by a local language and currency aspect of the rules engine of the global payment utility based on an origin of the request to access the global payment utility.

10. The method of claim 1, wherein presenting the plurality of payment options further comprises presenting an option to select a payment vehicle from a list of payment vehicles consisting at least in part of an automated clearinghouse transaction.

11. The method of claim 1, wherein receiving the information consisting at least in part of the source of payment further comprises receiving entry of a source account identifier for the user.

12. The method of claim 1, wherein receiving the information consisting at least in part of the payment destination further comprises receiving entry of a payment destination account identifier for the user.

13. The method of claim 1, wherein receiving the information consisting at least in part of the user-designated payment vehicle further comprises receiving entry of a selection of a payment vehicle from a list of payment vehicles consisting at least in part of an automated clearinghouse transaction.

14. The method of claim 1, wherein selecting one of the plurality of payment processing paths for the payment further comprises selecting one of the plurality of payment processing paths by the clearing rules aspect of the rules engine of the global payment utility from a list of payment processing paths consisting at least in part of automated clearing house processing.

15. The method of claim 1, wherein selecting one of the plurality of payment processing paths for the payment further comprises selecting one of the plurality of payment processing paths for the payment by the clearing rules aspect of the rules engine of the global payment utility based at least in part on a location of the user.

16. The method of claim 1, wherein processing the payment via the selected payment processing path further comprises routing the payment for processing via one of a group of payment processing paths consisting at least in part of automated clearing house processing.

17. The method of claim 1, wherein processing the payment via the selected payment processing path further comprises routing the payment to the selected payment processing path transparent to the user.

18. The method of claim 1, wherein processing the payment via the selected payment processing path further comprises pulling a payment amount from the payment source and pushing the payment amount to the payment destination via the selected payment processing path.

19. A system for processing payments globally over one of a plurality of processing paths, comprising:

a financial institution processor coupled to memory, wherein the financial institution processor is programmed for:

receiving a request to access a global payment utility;

presenting a plurality of payment options by the global payment utility;

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;

selecting one of a plurality of payment processing paths for the payment according to a clearing rules aspect of a rules engine of the global payment utility based at least in part on payment processing paths available via the user-designated payment vehicle and at least in part on a comparison of processing costs of each of the payment processing paths available via the user-designated payment vehicle; and

processing the payment via the selected payment processing path.