What is claimed is:

1. An electronic payment system, comprising:

a customer offers engine having at least one processor coupled to memory and being programmed, responsive to receiving, from a processor of a merchant point of sale (POS) terminal or a merchant website server, an authorization request for a customer card account transaction, to automatically generate a customer offers inquiry to a processor of at least one customer offers eligibility database;

the processor of the customer offers engine being further programmed, based on an authorization request approval and a response to the customer offers inquiry, to generate a message to a customer device with a link to a microsite of an online banking system displaying a prompt for entry of acceptance of an option of paying at least part of a transaction amount of the customer card account transaction other than by a charge to the customer card account;

the online banking system having at least one processor coupled to memory and being programmed, responsive to receiving from a processor of the customer device via the link to the microsite of the online banking system of a message of acceptance of the option of paying at least part of the transaction amount other than by a charge to the customer card account, to retrieve details for paying at least part of the transaction amount other than by a charge to the customer card account from the processor of the customer offers engine; and

the processor of the online banking system being further programmed to generate a non-card account charge payment request with details for paying at least part of the transaction amount other than by a charge to the customer card account to the processor of the at least one customer offers eligibility database and, responsive to receiving a non-card account charge payment result, to display the non-card account charge payment result on the customer's device via the microsite of the online banking system.

2. The electronic payment system of claim 1, the at least one processor of the customer offers engine processor being further programmed to automatically generate the customer offers inquiry to the

processor of the at least one customer offers eligibility database, responsive to receiving customer transaction data with the authorization request for the customer card account transaction.

3. The electronic payment system of claim 2, the at least one processor of the customer offers engine being further programmed to automatically generate the customer offers inquiry responsive to receiving the customer transaction data with the authorization request for the customer card account transaction from the processor of the merchant POS terminal or the merchant website server via a transaction authorization system.

4. The electronic payment system of claim 1, the at least one processor of the online banking system being further programmed to generate a non-card account charge payment result message to the at least one processor of the customer offers engine responsive to receiving the non-card account charge payment result from the processor of the at least one customer offers eligibility database.

5. The electronic payment system of claim 1, the at least one processor of the online banking system being further programmed to generate a statement credit to the customer card account for an amount corresponding to a value of the non-card account charge payment responsive to receiving the non-card account charge payment result from the processor of the at least one customer offers eligibility database.

6. The electronic payment system of claim 1, the at least one processor of the customer offers engine being programmed, responsive to receiving, from the processor of the merchant point of sale (POS) terminal or the merchant website server, the authorization request for the customer card account transaction, to automatically generate the customer offers inquiry comprising a customer card account points redemption inquiry to the processor of the at least one

customer offers eligibility database comprising a processor of at least one rewards points database;

the at least one processor of the customer offers engine being further programmed, based on the authorization request approval and the response to the customer card account points redemption inquiry, to generate the message to the customer device with the link to the microsite of the online banking system displaying the prompt for entry of acceptance of the option of paying at least part of the transaction amount of the customer card account transaction other than by the charge to the customer card account comprising an option of paying at least part of the transaction amount with redemption of customer card account points;

the at least one processor of the online banking system being programmed, responsive to receiving from the processor of the customer device via the link to the microsite of the online banking system of the message of acceptance of the option of paying at least part of the transaction amount with redemption of customer card account points, to retrieve details for paying at least part of the transaction amount with redemption of customer card account points from the at least one processor of the customer offers engine; and

the at least one processor of the online banking system being further programmed to generate the non-card account charge payment request comprising a points redemption payment request with details for paying at least part of the transaction amount with redemption of customer card account points consisting at least in part of a number of points required for paying at least part of the transaction amount to the processor of the at least one rewards points database and, responsive to receiving a points redemption payment result, to display the points redemption payment result on the customer’s device via the microsite of the online banking system.

7. The electronic payment system of claim 6, the at least one processor of the customer offers engine being further programmed to automatically generate the customer card account points redemption inquiry comprising a request for a customer rewards point balance to the processor of the

at least one rewards points database responsive to receiving the authorization request for the customer card account transaction.

8. The electronic payment system of claim 7, the at least one processor of the customer offers engine being further programmed to automatically generate the customer card account points redemption inquiry comprising a request for a points conversion rate and a number of points required for payment of at least part of the transaction amount to a processor of a second rewards points database responsive to receiving the authorization request for the customer card account transaction.

9. The electronic payment system of claim 6, the at least one processor of the customer offers engine being further programmed to automatically generate the customer card account points redemption inquiry comprising a request for a customer rewards point balance, a points conversion rate, and a number of points required for at least part of the transaction amount to the processor of the at least one rewards points database responsive to receiving the authorization request for the customer card account transaction.

10. The electronic payment system of claim 6, the at least one processor of the customer offers engine being further programmed to automatically generate the customer card account points redemption inquiry to the processor of the at least one rewards points database comprising at least one of a global rewards management system database and a points conversion rate system database responsive to receiving the authorization request for the customer card account transaction.

11. The electronic payment system of claim 6, the at least one processor of the customer offers engine being further programmed to automatically generate the customer card account points redemption inquiry to the processor of the at least one rewards points database comprising a processor

of a combined rewards points and points conversion rate system database responsive to receiving the authorization request for the customer card account transaction.

12. The electronic payment system of claim 6, the at least one processor of the customer offers engine being further programmed to generate a message to the customer device with a link to the microsite of the online banking system displaying a prompt for entry of acceptance of the option of paying all of the transaction amount in a transaction of equal to or less than a predefined transaction amount threshold based on the authorization request approval and the response to the customer card account points redemption inquiry.

13. The electronic payment system of claim 12, wherein the at least one processor of the customer offers engine being further programmed to generate the message to the customer device with the link to the microsite of the online banking system displaying the prompt for entry of acceptance of the option of paying all of the transaction amount in a transaction less than a predefined transaction amount threshold based on the authorization request approval and the response to the customer card account points redemption inquiry.

14. The electronic payment system of claim 6, the at least one processor of the customer offers engine being further programmed to generate a message to the customer device with a link to the microsite of the online banking system displaying a prompt for entry of acceptance of the option of paying part of the transaction amount in a transaction of greater than a predefined transaction amount threshold based on the authorization request approval and the response to the customer card account points redemption inquiry.

15. The electronic payment system of claim 1, the at least one processor of the customer offers engine being programmed, responsive to receiving, from the processor of the merchant point of sale

(POS) terminal or the merchant website server, the authorization request for the customer card account transaction, to automatically generate the customer offers inquiry comprising a card account and promotion inquiry to the at least one customer offers eligibility database processor comprising an equal payment plan plus financial institution cards and banking system processor;

the at least one processor of the customer offers engine being further programmed, based on the authorization request approval and the response to the card account and promotion inquiry, to generate the message to the customer device with the link to the microsite of the online banking system displaying the prompt for entry of acceptance of the option of paying at least part of the transaction amount of the customer card account transaction other than by a charge to the customer card account comprising an option of paying at least part of the transaction amount by converting the transaction amount into an equal installment equal payment plan;

the at least one processor of the online banking system being programmed, responsive to receiving from the processor of the customer device via the link to the microsite of the online banking system of the message of acceptance of the option of paying at least part of the transaction amount by converting the transaction amount into an equal installment payment plan, to retrieve details for paying at least part of the transaction amount by converting the transaction amount into an equal installment payment plan from the at least one processor of the customer offers engine; and

the at least one processor of the online banking system being further programmed to generate the non-card account charge payment request comprising an equal payment plan request with details for paying at least part of the transaction amount by converting the transaction amount into the equal payment plan consisting at least in part of equal payment program terms and corresponding pricing to said equal payment plan plus financial institution cards and banking system processor and, responsive to receiving an equal payment plan result, to display the equal payment plan result on the customer's device via the microsite of the online banking system.

16. The electronic payment system of claim 15, the at least one processor of the customer offers engine being further programmed to automatically generate the card account and promotion inquiry

comprising a request for a customer card account status and equal payment plan terms and corresponding pricing to the processor of the equal payment plan plus financial institution cards and banking system processor responsive to receiving the authorization request for the customer card account transaction.

17. A method for electronic payment, comprising:

automatically generating, by a customer offers engine having at least one processor coupled to memory, a customer offers inquiry to a processor of at least one customer offers eligibility database responsive to receiving, from a processor of a merchant point of sale (POS) terminal or a merchant website server, an authorization request for a customer card account transaction;

generating, by the at least one processor of the customer offers engine, based on an authorization request approval and a response to the customer offers inquiry, a message to a customer device with a link to a microsite of an online banking system displaying a prompt for entry of acceptance of an option of paying at least part of a transaction amount of the customer card account transaction other than by a charge to the customer card account;

retrieving, by at least one processor of the online banking system, responsive to receiving from a processor of the customer device via the link to the microsite of the online banking system of a message of acceptance of the option of paying at least part of the transaction amount other than by a charge to the customer card account, details for paying at least part of the transaction amount other than by a charge to the customer card account from the at least one processor of the customer offers engine; and

generating, by the at least one processor of the online banking system, a non-card account charge payment request with details for paying at least part of the transaction amount other than by a charge to the customer card account to the processor of the at least one customer offers eligibility database and, responsive to receiving a non-card account charge payment result, displaying the non-card account charge payment result on the customer’s device via the microsite of the online banking system.

18. The method of claim 17, wherein automatically generating the customer offers inquiry further comprises automatically generating the customer offers inquiry comprising a customer card account points redemption inquiry to the processor of the at least one customer offers eligibility database comprising a processor of at least one rewards points database responsive to receiving, from the processor of the merchant point of sale (POS) terminal or the merchant website server, the authorization request for the customer card account transaction;

wherein generating the message to the customer device further comprises generating, based on the authorization request approval and the response to the customer offers inquiry, the message to the customer device with the link to the microsite of the online banking system displaying the prompt for entry of acceptance of the option of paying at least part of the transaction amount of the customer card account transaction other than by the charge to the customer card account comprising an option of paying at least part of the transaction amount with redemption of customer card account points;

wherein retrieving the details further comprises retrieving, responsive to receiving from the processor of the customer device via the link to the microsite of the online banking system the message of acceptance of the option of paying at least part of the transaction amount with redemption of customer card account points, details for paying at least part of the transaction amount with redemption of customer card account points from the at least one processor of the customer offers engine; and

wherein generating the non-card account charge payment request further comprises generating the non-card account charge payment request comprising a points redemption payment request with details for paying at least part of the transaction amount with redemption of customer card account points consisting at least in part of a number of points required for paying at least part of the transaction amount to the processor of the at least one rewards points database and, responsive to receiving a points redemption payment result, to display the points redemption payment result on the customer's device via the microsite of the online banking system.

19. The method of claim 17, wherein automatically generating the customer offers inquiry further comprises automatically generating the customer offers inquiry comprising a card account and

promotion inquiry to the at least one customer offers eligibility database processor comprising an equal payment plan plus financial institution cards and banking system processor;

wherein generating the message to a customer device further comprises generating, based on an authorization request approval and a response to the customer offers inquiry, the message to the customer device with the link to the microsite of the online banking system displaying the prompt for entry of acceptance of the option of paying at least part of the transaction amount other than by a charge to the customer card account comprising an option of paying at least part of the transaction amount by converting the transaction amount into an equal installment payment plan;

wherein retrieving the details further comprises retrieving, responsive to receiving from the processor of the customer device via the link to the microsite of the online banking system of the message of acceptance of the option of paying at least part of the transaction amount by converting the transaction amount into an equal installment payment plan, details for paying at least part of the transaction amount by converting the transaction amount into an equal installment payment plan from the at least one processor of the customer offers engine; and

wherein generating the generating the non-card account charge payment request further comprises generating the non-card account charge payment request comprising an equal payment plan request with details for paying at least part of the transaction amount by converting the transaction amount into the equal payment plan consisting at least in part of equal payment program terms and corresponding pricing to said equal payment plan plus financial institution cards and banking system processor and, responsive to receiving an equal payment plan result, displaying the equal payment plan result on the customer’s device via the microsite of the online banking system.