

The invention claimed is:

1. A computer-implemented method of determining a payment account to use for a specific transaction of a plurality of payment accounts comprising:
 - receiving from an account holder management file server information on a plurality of payment accounts for a plurality of users from account issuers;
 - at the account issuer, updating payment account links for individual users in an account database;
 - at an account selection server,
 - receiving a transaction for a specific user using one of a plurality payment accounts for the specific user when the transaction is initiated on a payment network;
 - reviewing the payment accounts of the specific user for offers associated with the payment accounts to determine if one or more offers associated with the payment accounts apply to the transaction;
 - if one or more offers associated with the payment accounts apply to the transaction,
 - determining an offer with a highest rank from the one or more offers;
 - communicating a confirmation request having the highest ranked offer to a user device of the user in real time with respect to the transaction, the confirmation request allowing the user to select the payment account having the highest ranked offer for completing the transaction; and
 - completing the transaction with the payment account having the highest ranked offer in response to the user selecting the payment account via the confirmation request.
2. The method of claim 1, wherein the payment account is one of a credit account, a debit account, a bank account, a savings account, and an investment account.
3. The method of claim 1, wherein the offers comprise first offers and second offers.
4. The method of claim 3, wherein a first payment account has the first offers and a second payment account has the second offers and the first offers are different than the second offers.
5. The method of claim 1, wherein data related to the transaction comprises an account number, a merchant identifier and an identifier of a good or service purchased.

6. The method of claim 1, wherein the payment account information is stored in an electronic wallet.
7. The method of claim 1, wherein the specific user has related users.
8. The method of claim 7, wherein the related users are authorized users of the payment account.
9. The method of claim 4, further comprising determining a ranked order of the offers and displaying the offers in the ranked order.
10. The method of claim 9, wherein the ranked order is based on a monetary value of the offers.
11. The method of claim 9, wherein the ranked order is based on an expiration date of the offers.
12. The method of claim 10, wherein the communicating the offers comprises at least one of a text message, an email, a telephone call, and a notification in an application.
13. The method of claim 1, wherein the transaction is communicated according to a protocol and a response is received according to a protocol.
14. The method of claim 13, wherein the transaction is used to access an API and the API responds with offers in an expected format.
15. The method of claim 1, further comprising creating a user interface to display options to the user to sign up for the method.
16. The method of claim 15, wherein the user selects a ranking scheme to be used to rank the offers and determine the highest ranked offer.
17. The method of claim 16, wherein a payment account of the user used to initiate the transaction is used to complete the transaction if the user declines or fails to respond to the confirmation request.
18. The method of claim 1, wherein the offers are stored according to a protocol.

19. A computer system for determining a payment account to use for a specific transaction of a plurality of payment accounts comprising:

- an account holder management file server that is physically configured to communicate information on a plurality of payment accounts for a plurality of users from account issuers to an account selection server;
- the account selection server which is physically configured for:
 - updating payment account links for individual users in an account database;
 - receiving a transaction for a specific user using one of a plurality payment accounts for the specific user when the transaction is initiated on a payment network;
 - reviewing the payment accounts of the specific user for offers associated with the payment accounts to determine if one or more offers associated with the payment accounts apply to the transaction using at least one of the payment accounts;
 - if one or more offers associated with the payment accounts apply to the transaction, determining an offer with a highest rank from the one or more offers;
 - communicating a confirmation request having the highest ranked offer to a user device of the user in real time with respect to the transaction, the confirmation request allowing the user to select the payment account having the highest ranked offer for completing the transaction; and
 - completing the transaction with the payment account having the highest ranked offer in response to the user selecting the payment account via the confirmation request.

20. The computer system of claim 19, wherein the payment account is one of a credit account, a debit account, a bank account, a savings account, and an investment account.