

CLAIMS

What is claimed is:

1. A system for business loyalty programs comprising:
 - a loyalty platform comprising a plurality of available payment methods the loyalty platform configured to consolidate a plurality of available payment methods across different loyalty programs; and
 - a payment engine configured to review the plurality of available payment methods, the payment engine comprising a recommendation engine executing machine learning models to evaluate user context, transactional history, and merchant profile, wherein the recommendation engine selects or proposes one or more payment options based on reward value optimization;
 - wherein the payment engine accesses a real-time point exchange marketplace to convert reward currencies across different programs using smart contracts and escrow.
2. The system of claim 1 wherein the available payment methods include reward points, credit cards, debit cards, or other sources of tender.
3. The system of claim 1 wherein the payment engine utilizes customer data in order to determine the most desirable payment options.
4. The system of claim 1 wherein the payment engine converts one of the available payment methods into another available payment method in order to create a desirable payment option.
5. The system of claim 1 wherein the most desirable payment option comprises only one available payment method.
6. The system of claim 1 wherein the most desirable payment option comprises two or more available payment methods.
7. The system of claim 1 wherein the payment engine selects the most desirable payment option.
8. The system of claim 7 wherein the payment engine provides several alternative payment options in addition to the most desirable payment option.

9. A method of administering business loyalty programs comprising:
- initiating a transaction;
 - comparing a plurality of available payment methods, the plurality of available payment methods consolidated across different loyalty programs;
 - executing machine learning models via a recommendation engine to evaluate user context, transactional history, and merchant profile;
 - selecting or proposing one or more payment options based on reward value optimization;
 - accessing a real-time point exchange marketplace to convert reward currencies across different programs using smart contracts and escrow;
 - displaying the available payment options; and
 - completing the transaction with one of the available payment options.
10. The method of claim 9 wherein the available payment methods include reward points, credit cards, debit cards, or other sources of tender.
11. The method of claim 9 wherein the recommendation engine utilizes customer data in order determine the most desirable payment option.
12. The method of claim 9 wherein the recommendation engine converts one of the available payment methods into another available payment method.
13. The method of claim 9 wherein the most desirable payment option comprises only one available payment method.
14. The method of claim 9 wherein the most desirable payment option comprises two or more available payment methods.
15. The method of claim 9 wherein the payment engine provides several alternative payment options in addition to the most desirable payment option.