ABSTRACT

Provided is a computer-implemented method for providing a closed end credit account associated with a debit account. The method may include determining a transaction between a consumer and a merchant involving a debit account, determining transaction data of the transaction, determining an allotted credit amount based at least partially on at least one credit allotment rule and at least one of the transaction data, user data of the at least one consumer, merchant identity data, merchant category data, transaction identifier data, timing data, issuer institution data, or any combination thereof, generating at least one repayment plan for the closed end credit account, activating the closed end credit account having the allotted credit amount, and causing the closed end credit account to be applied to the debit account in response to activating the closed end credit account. A system and computer program product are also disclosed.

<FIGURE 3>