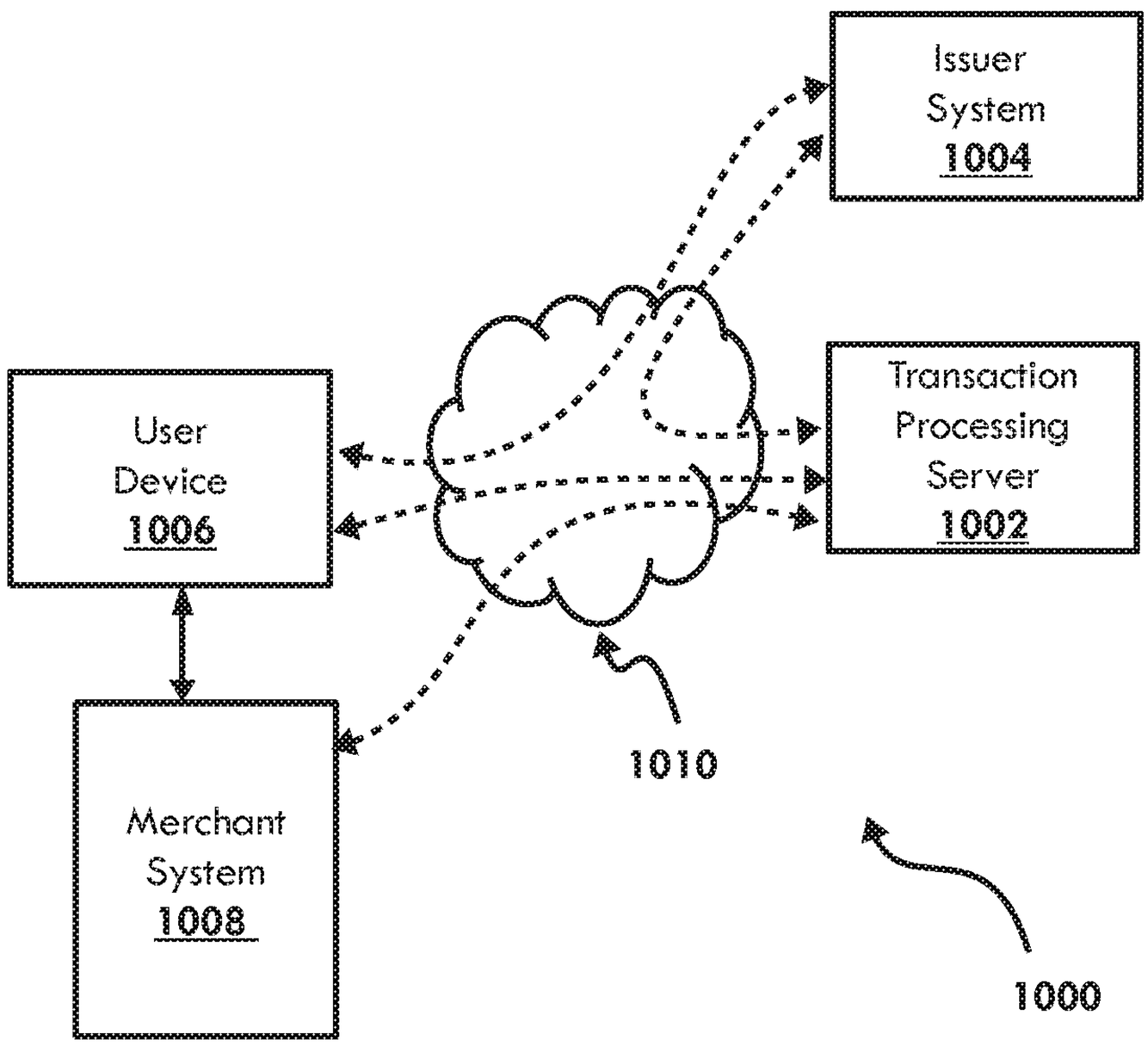

Issuer
System
1004
User
Device
1006
Transaction
Processing
Server
1002
Merchant
System
1008
1010
1000

FIG. 1

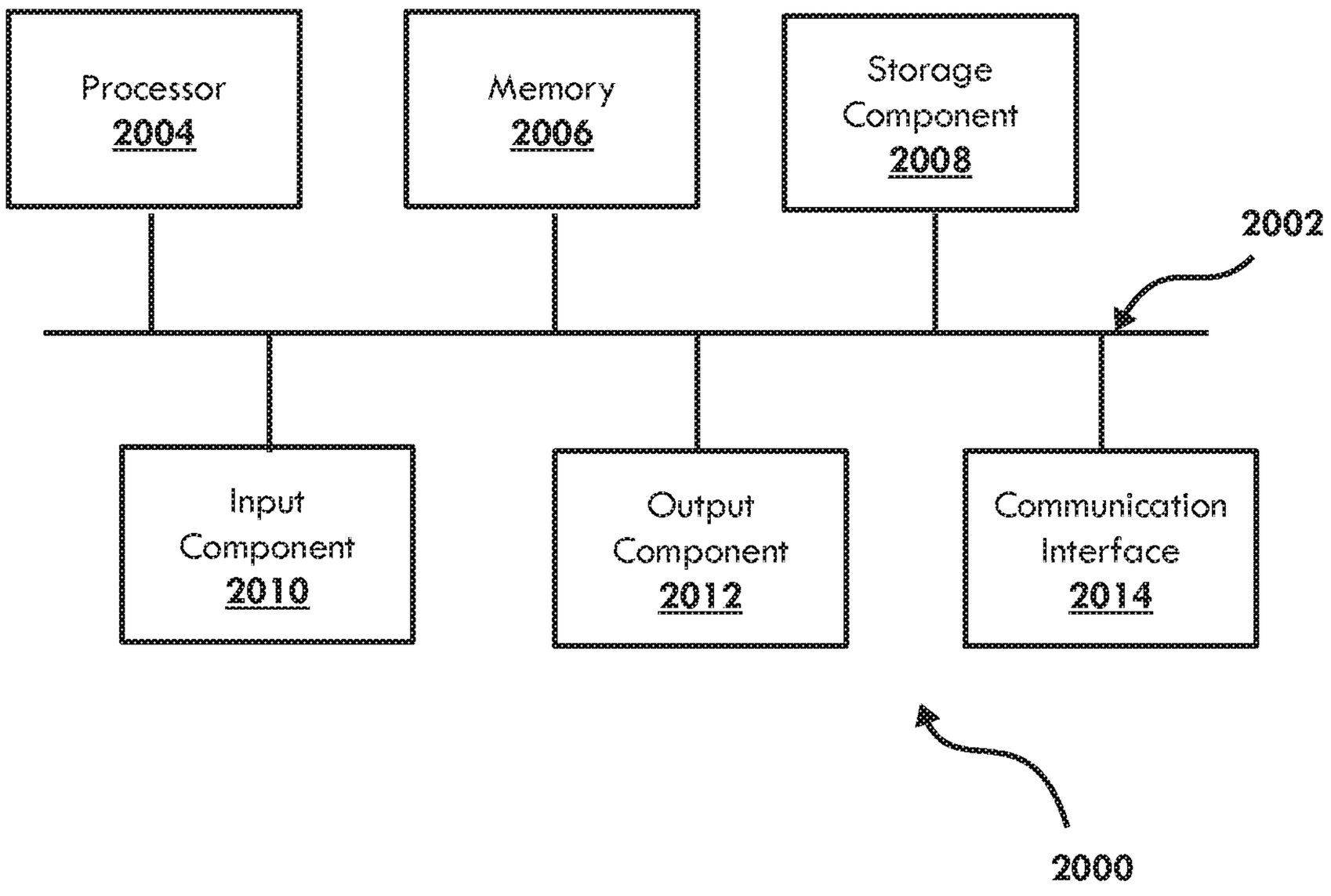

Processor
2004
Memory
2006
Storage
Component
2008
2002
Input
Component
2010
Output
Component
2012
Communication
Interface
2014
2000

FIG. 2

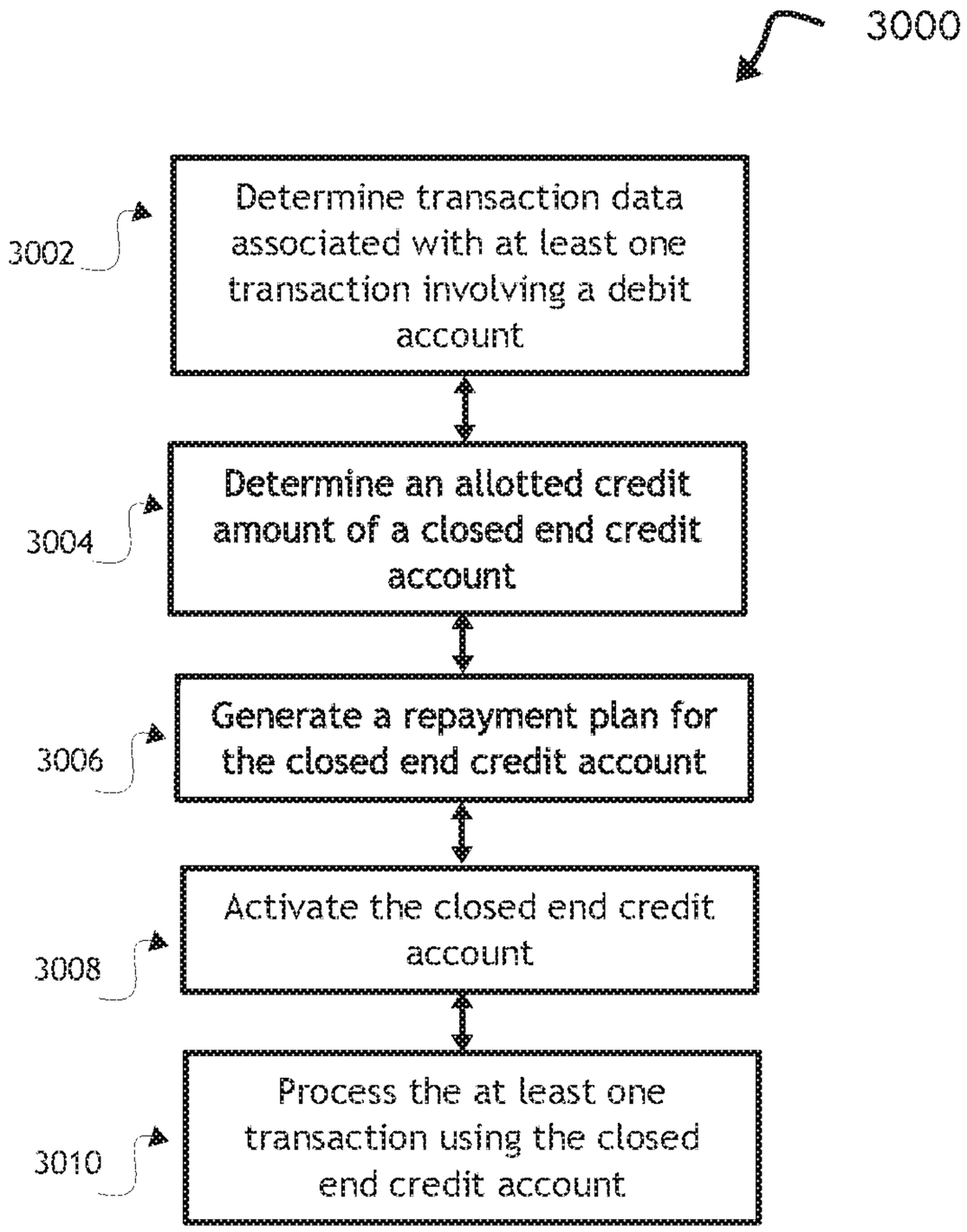

3000
3002
Determine transaction data associated with at least one transaction involving a debit account
3004
Determine an allotted credit amount of a closed end credit account
3006
Generate a repayment plan for the closed end credit account
3008
Activate the closed end credit account
3010
Process the at least one transaction using the closed end credit account

FIG. 3

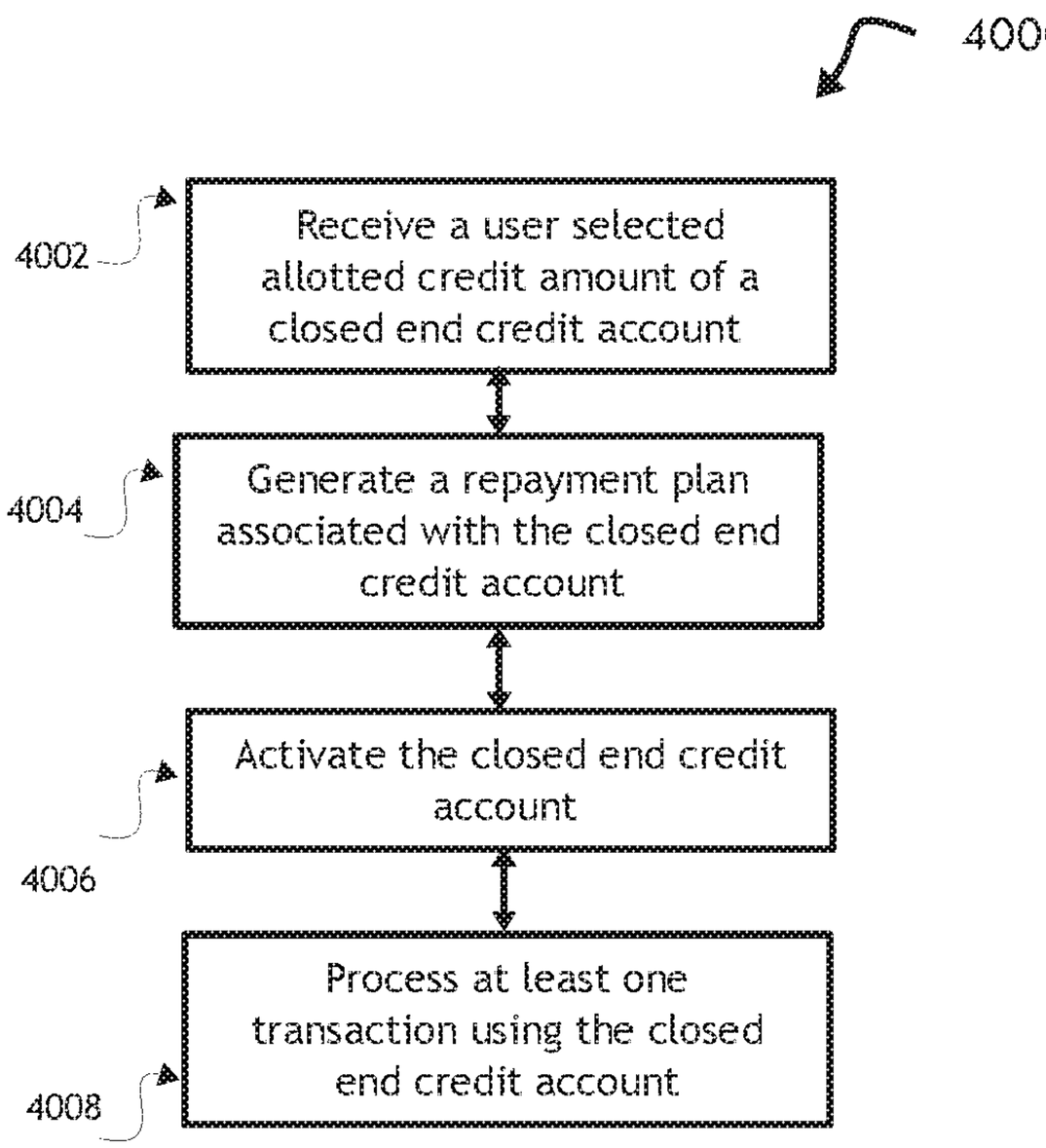

4000
4002
Receive a user selected allotted credit amount of a closed end credit account
4004
Generate a repayment plan associated with the closed end credit account
4006
Activate the closed end credit account
4008
Process at least one transaction using the closed end credit account

FIG. 4

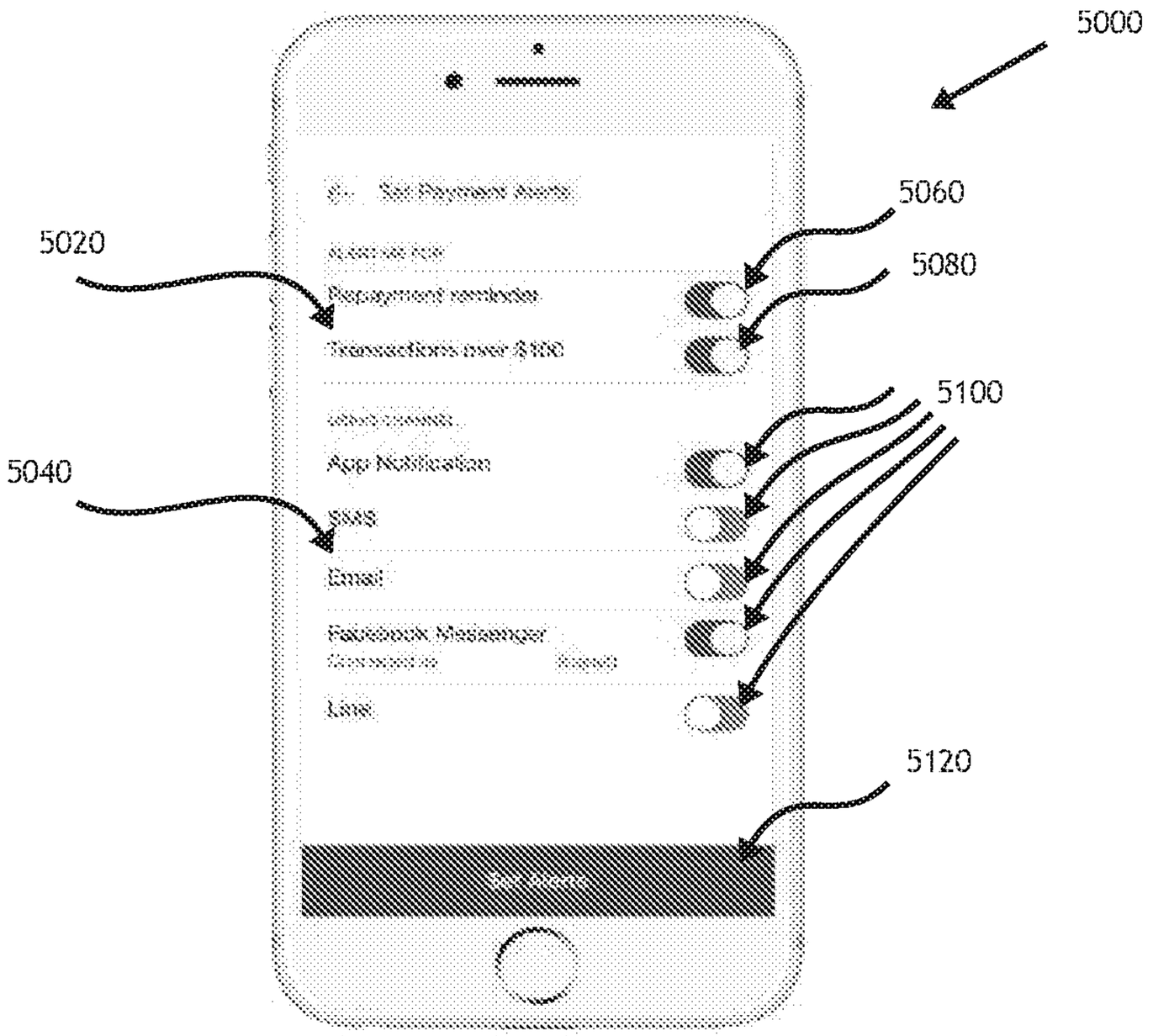


FIG. 5A

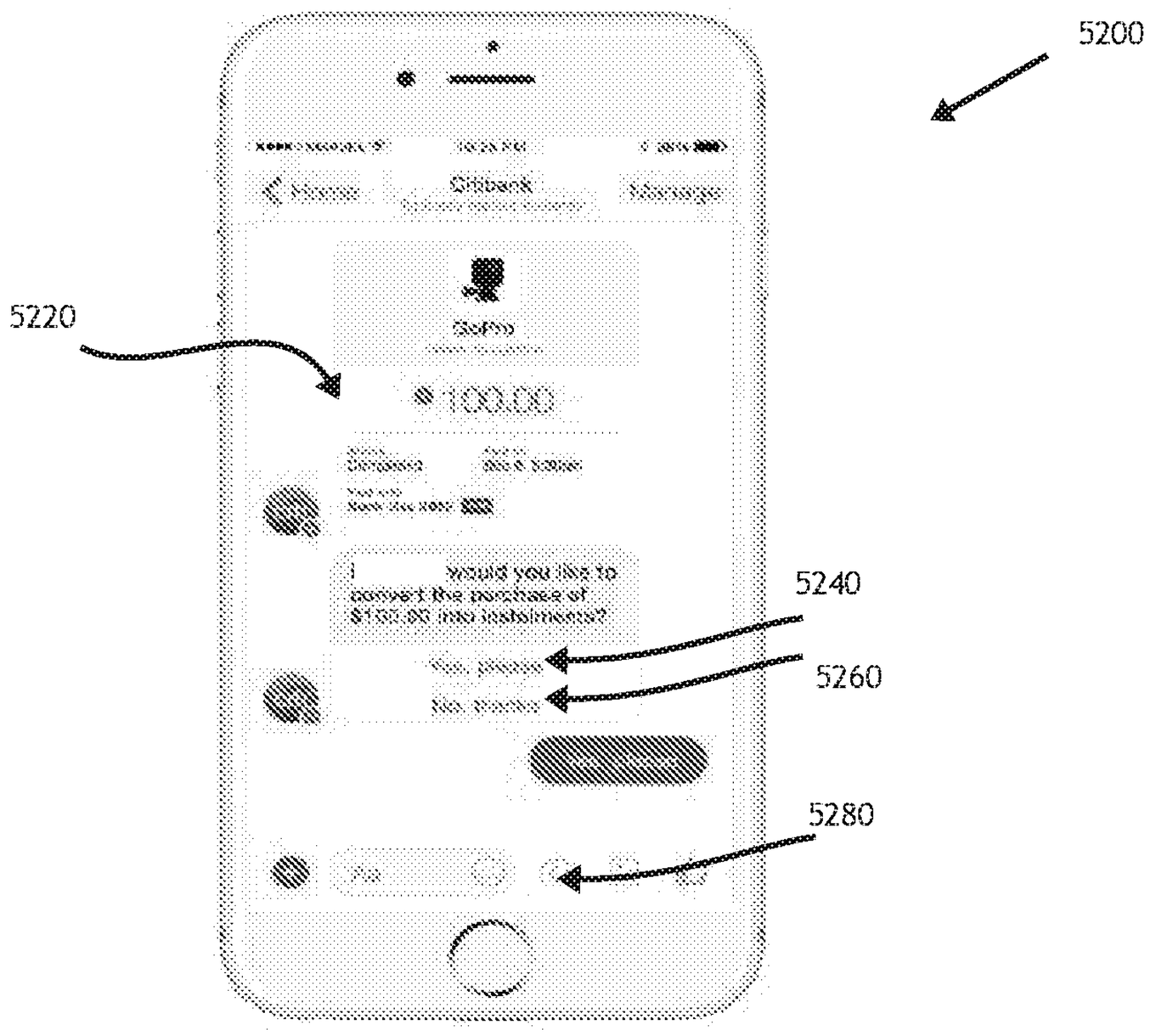


FIG. 5B

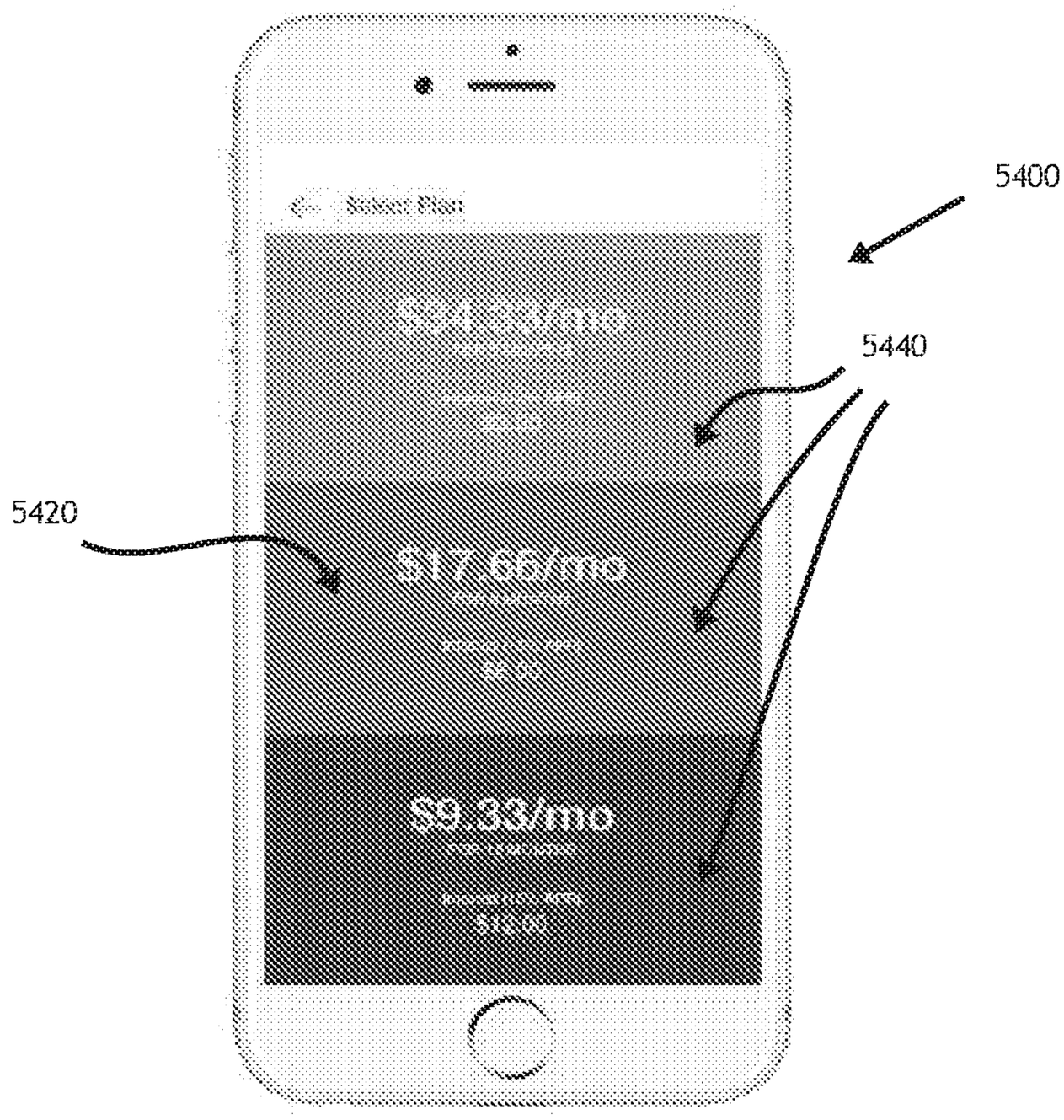


FIG. 5C

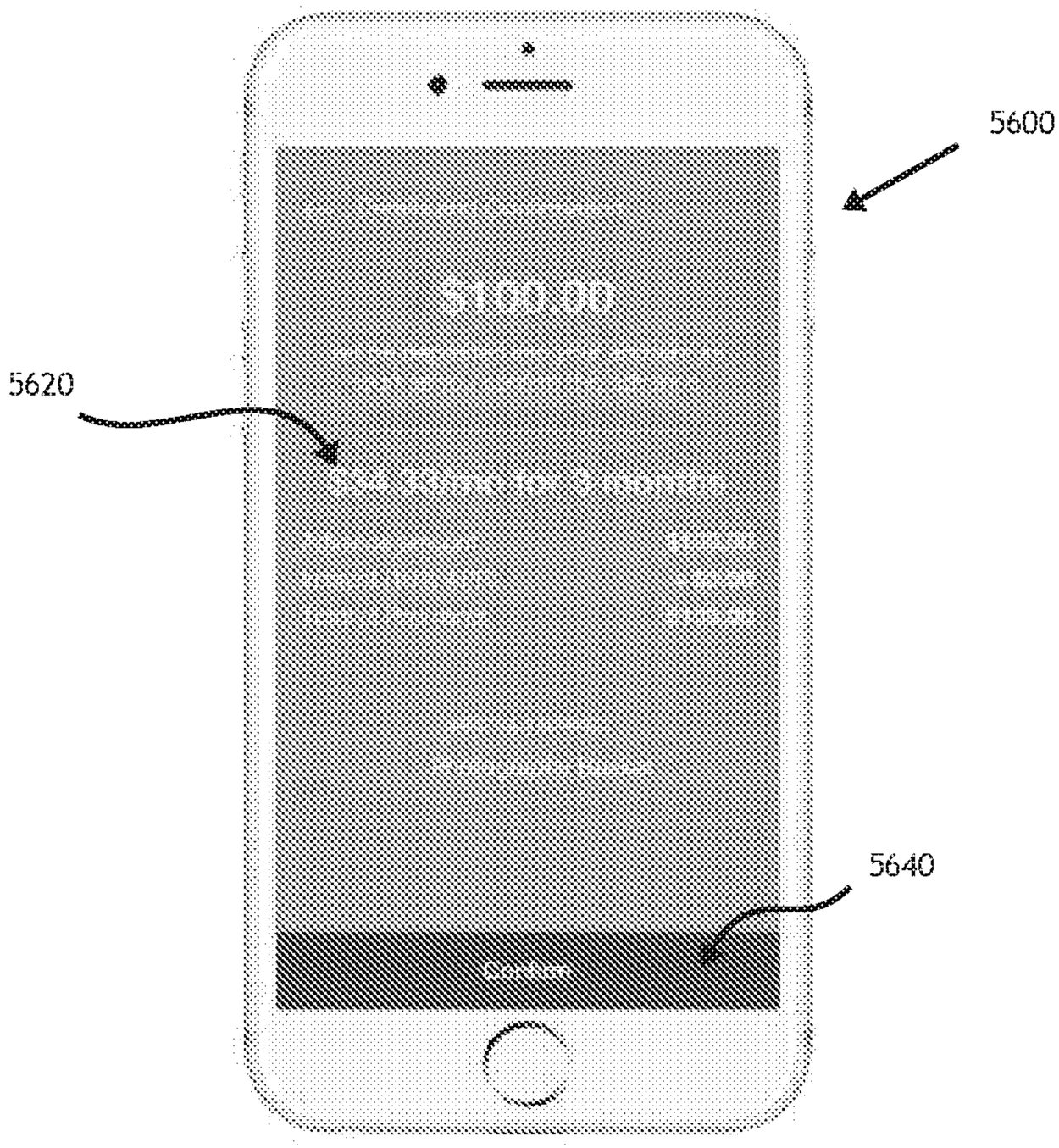


FIG. 5D

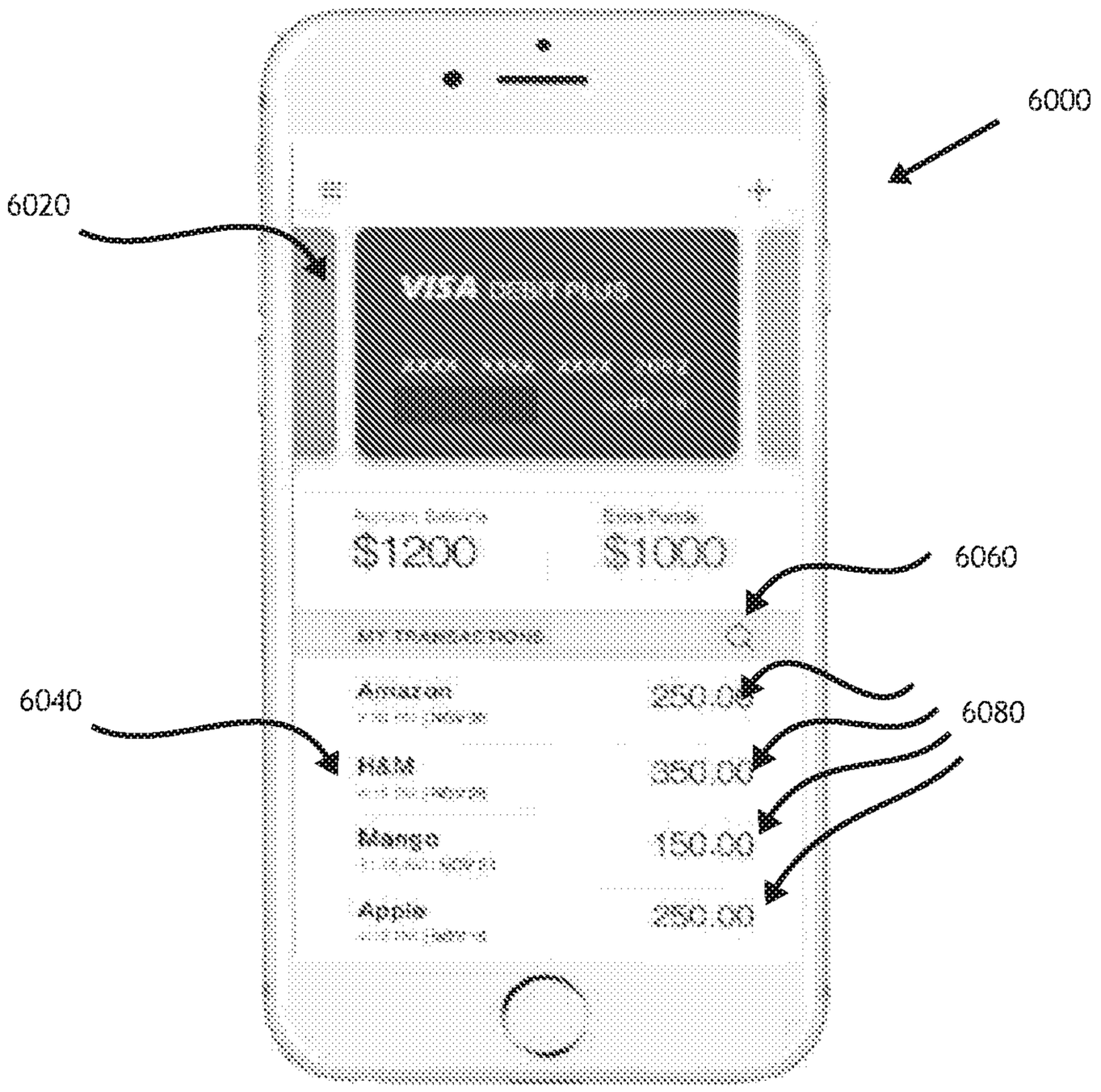

6000
6020
$1200
$1000
6060
6040
250.00
6080
350.00
150.00
250.00

FIG. 6A

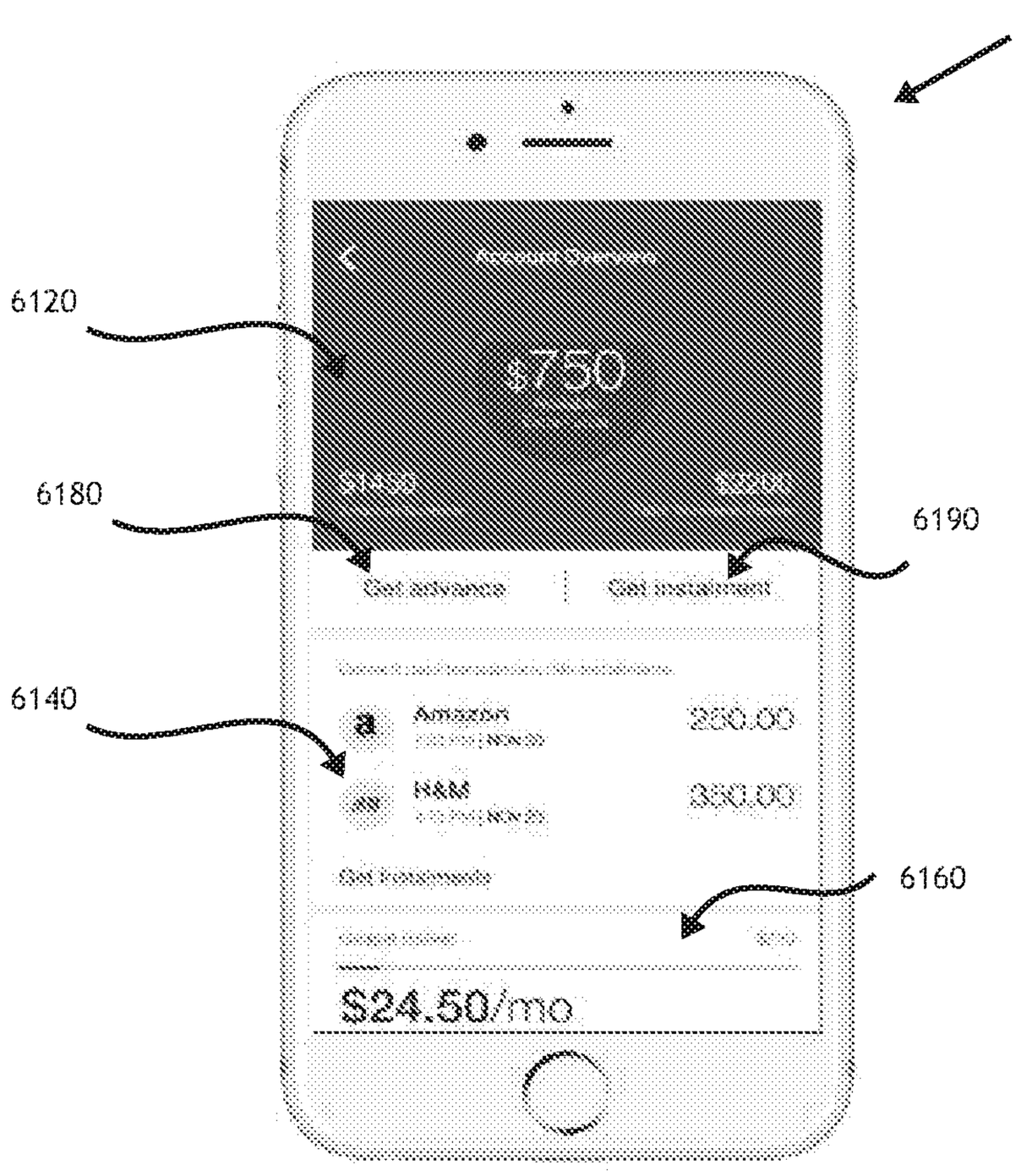

6100
6120
$750
6180
6190
6140
250.00
350.00
6160
$24.50/mo

FIG. 6B

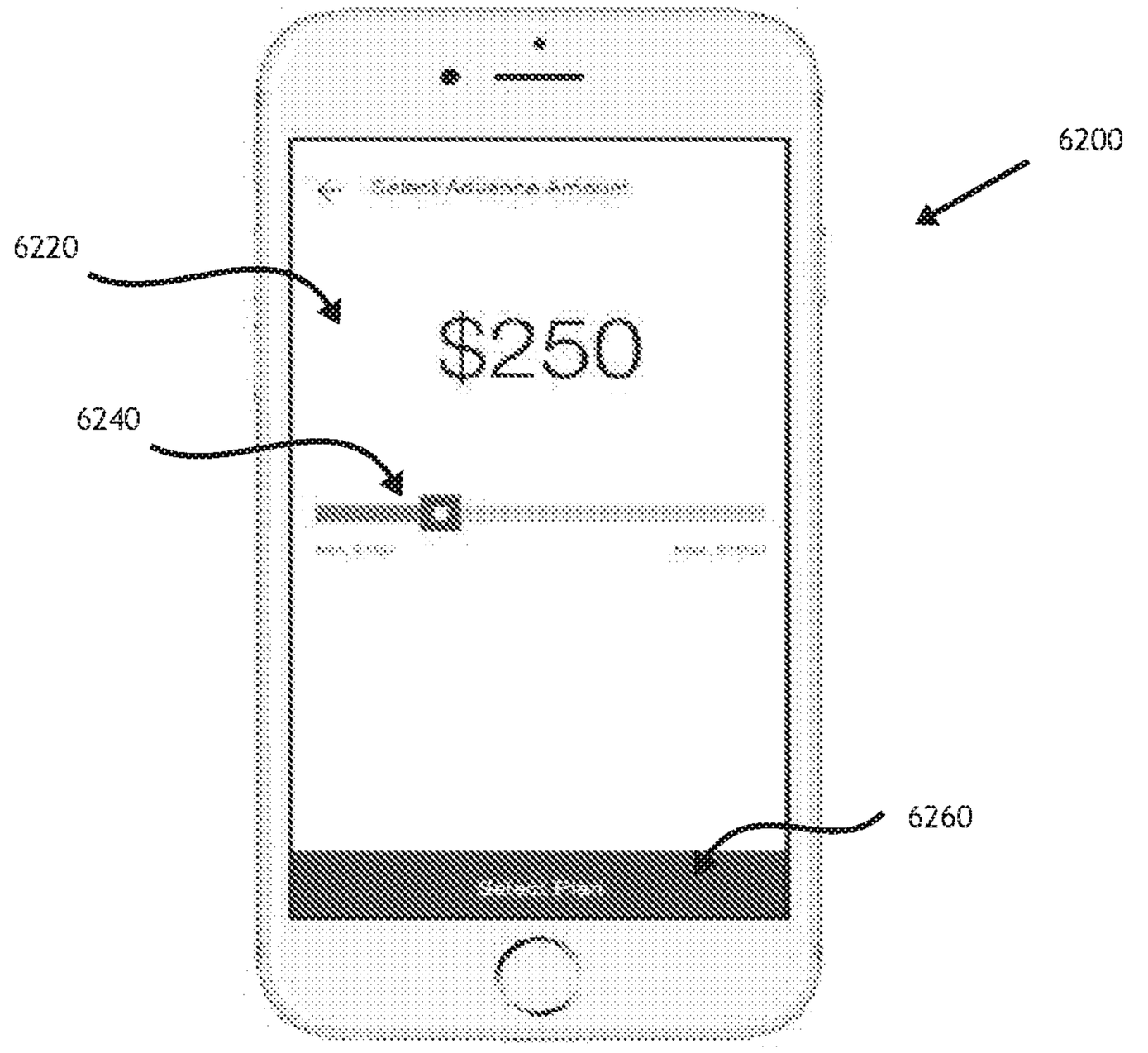


FIG. 6C

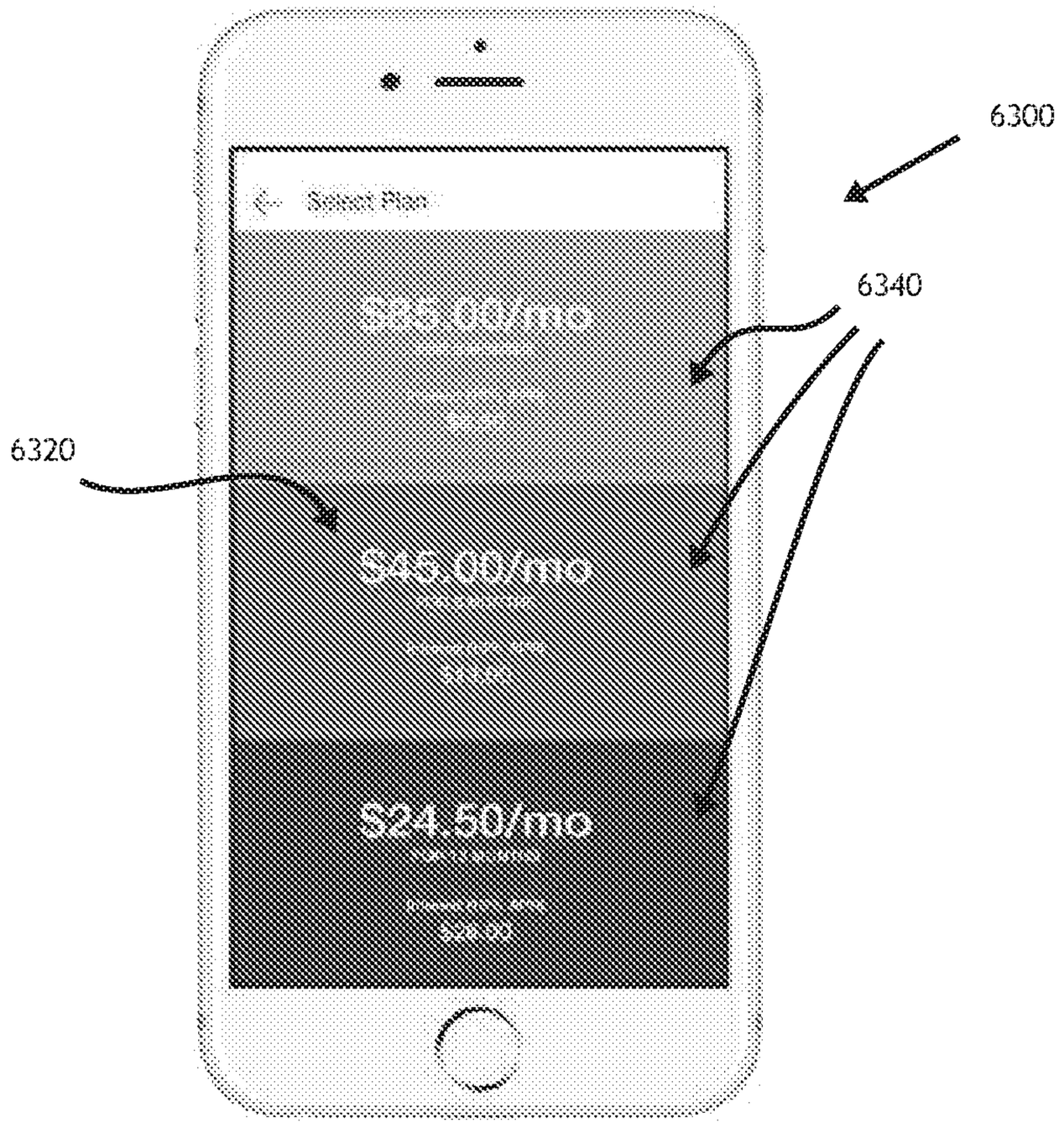


FIG. 6D


6400
6420
$250.00
$24.50/mo for 12 months
6440

FIG. 6E

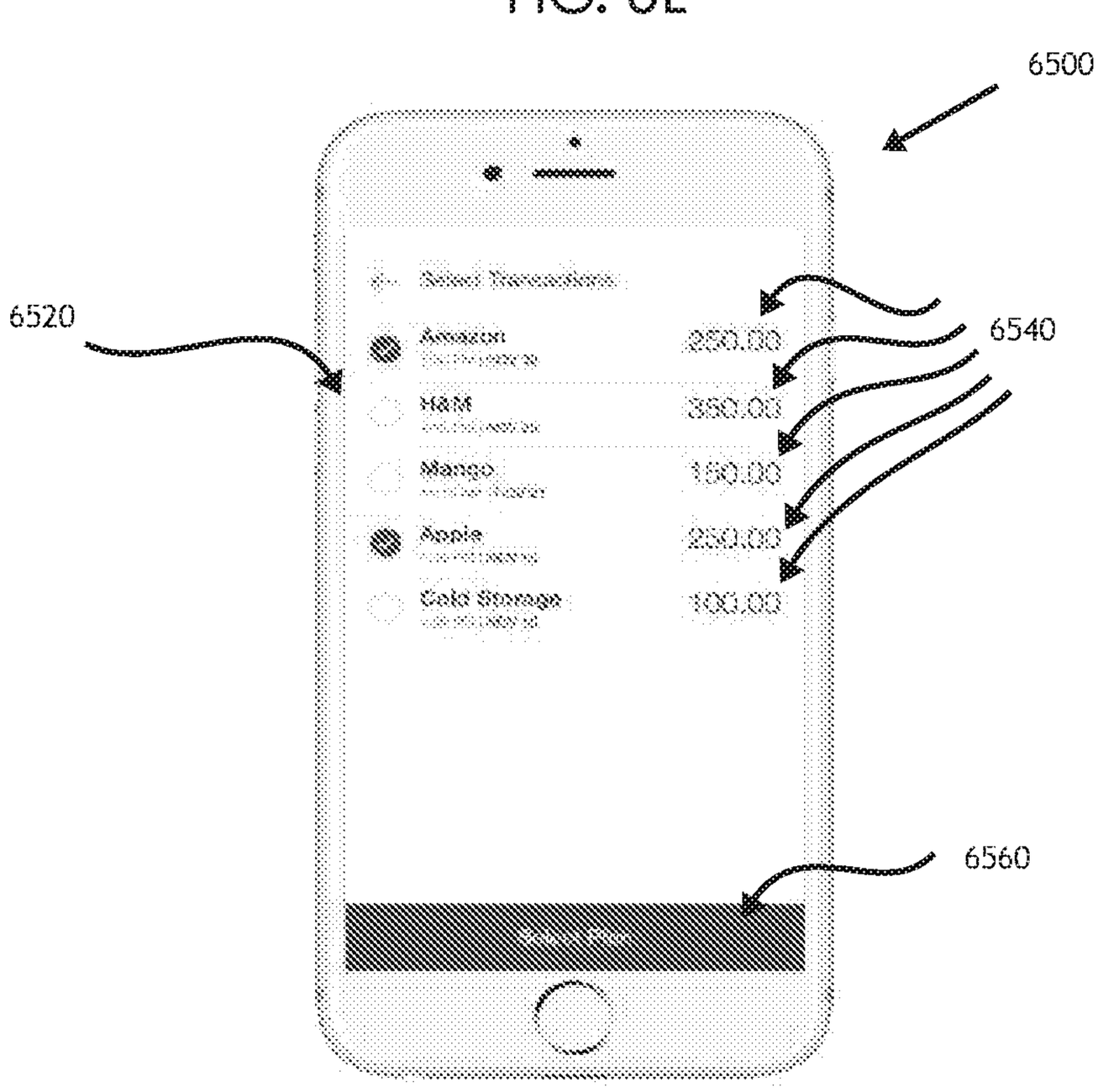

6500
6520
6540
Amazon
250.00
H&M
350.00
Mango
150.00
Apple
250.00
Cold Storage
100.00
6560

FIG. 6F

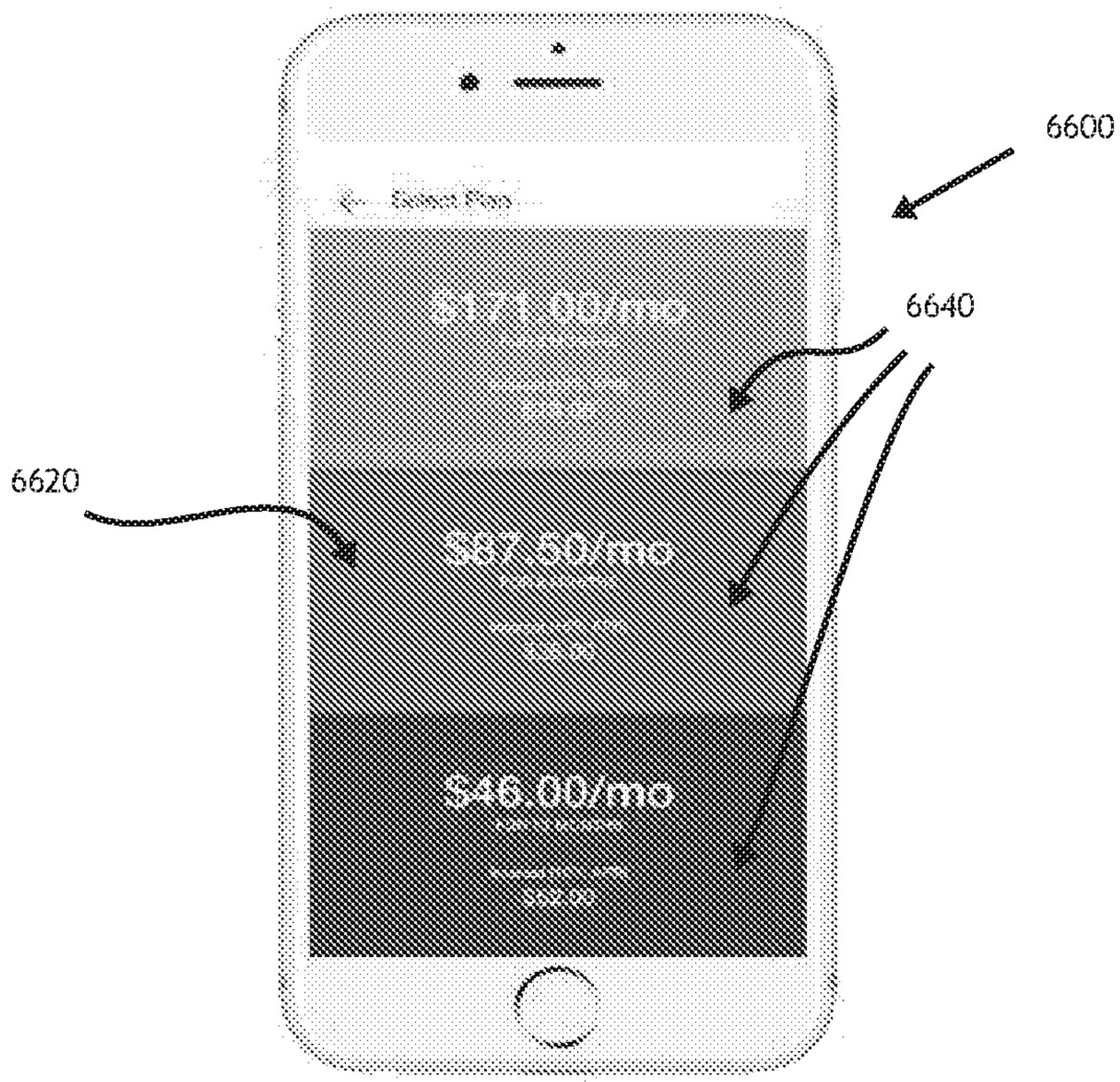


FIG. 6G

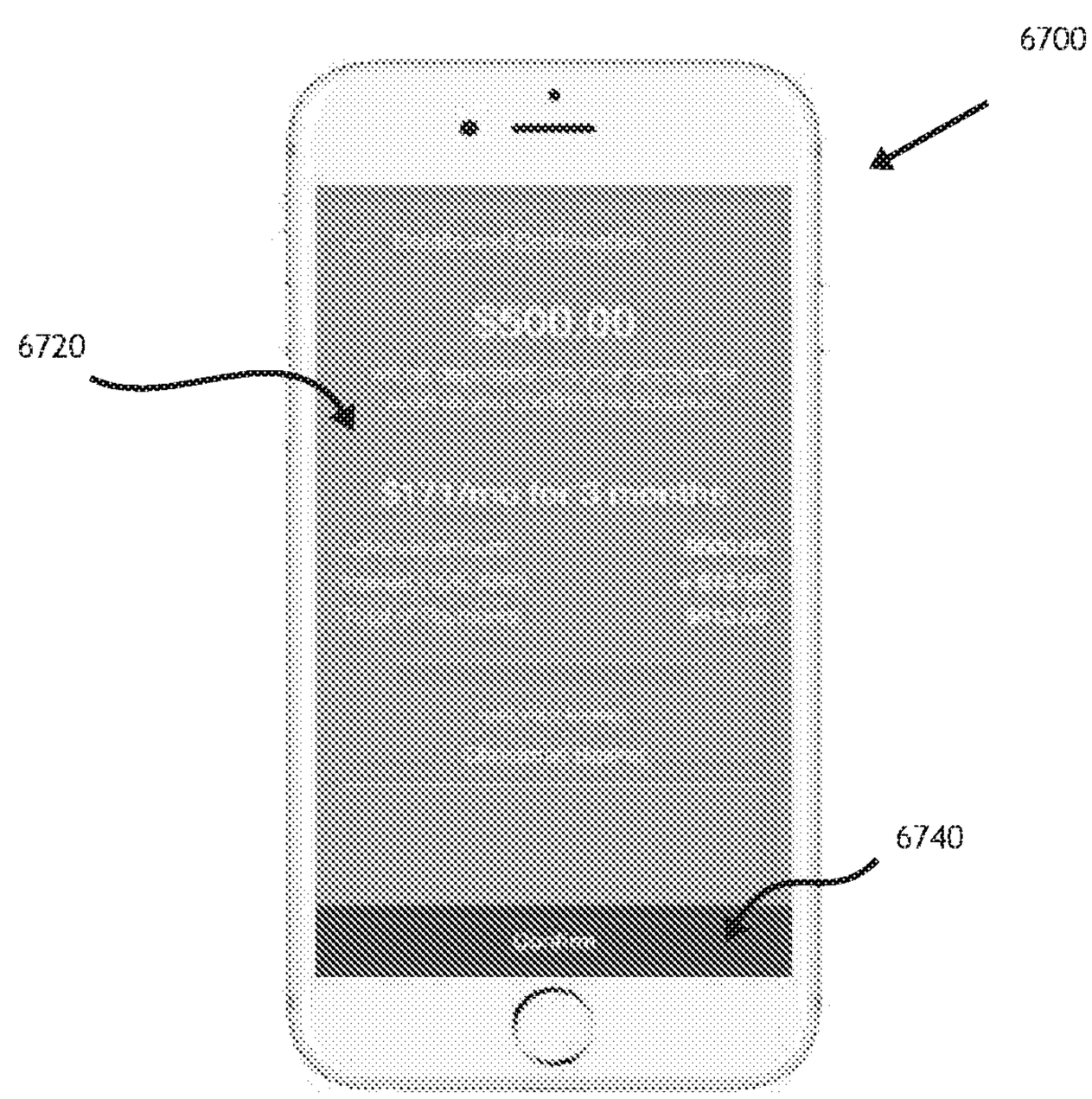


FIG. 6H

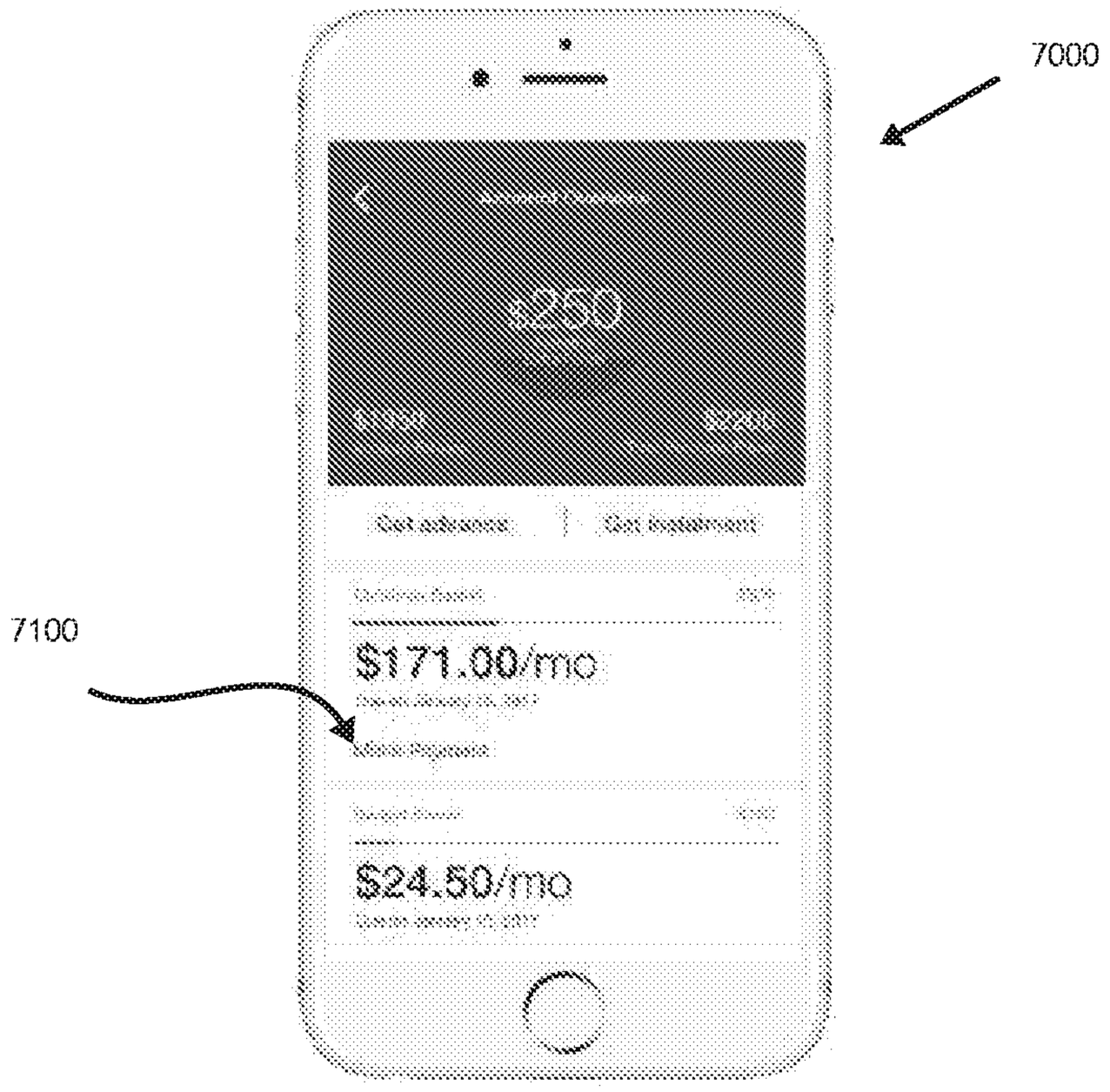

7000
7100
$260
$171.00/mo
$24.50/mo

FIG. 7A

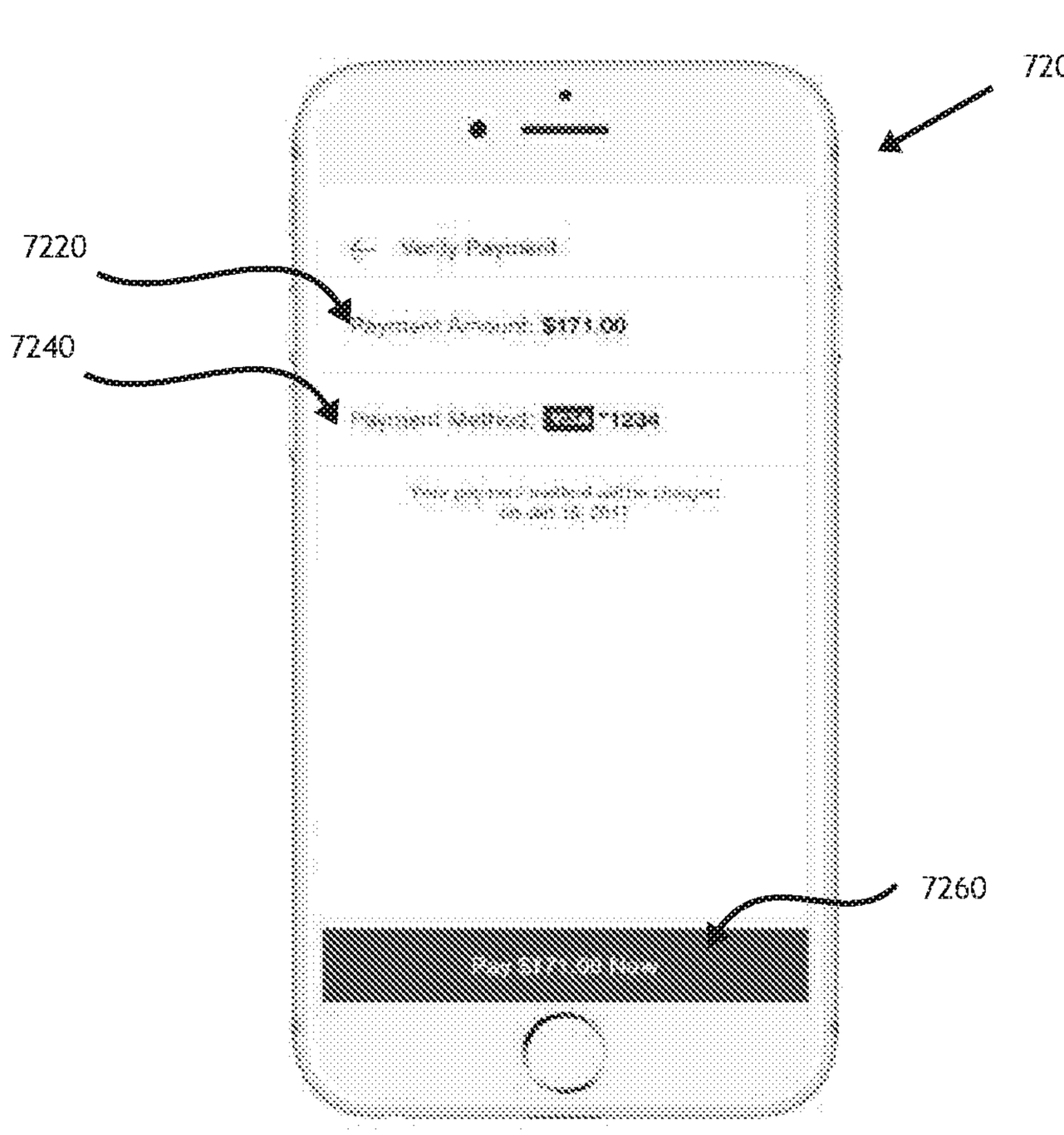

7200
7220
7240
7260
Pay $171.00 or More

FIG. 7B


7400
7420
Congratulations
7440
7460

FIG. 7C

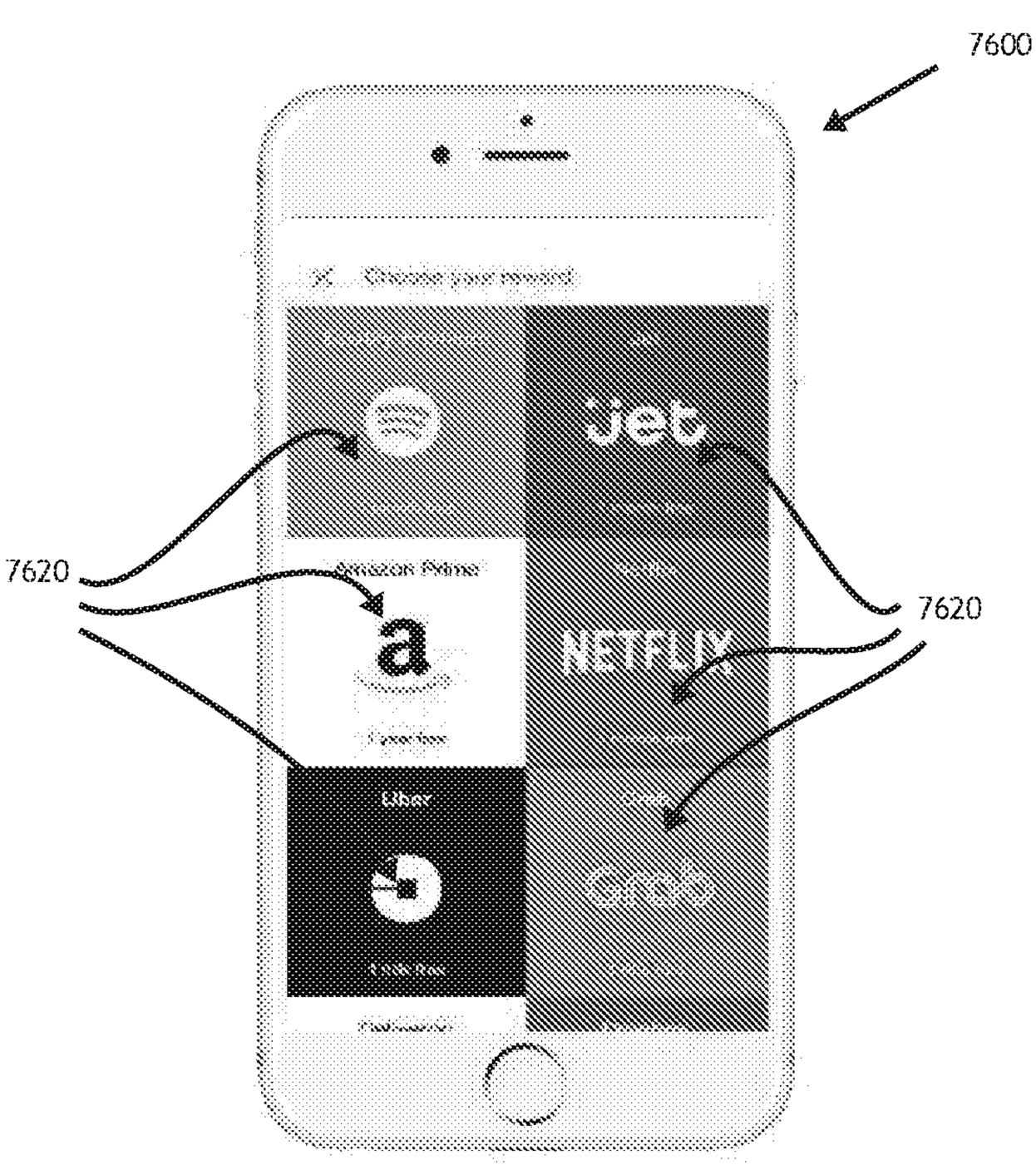

7600
7620
7620
Jet
NETFLIX
Uber

FIG. 7D

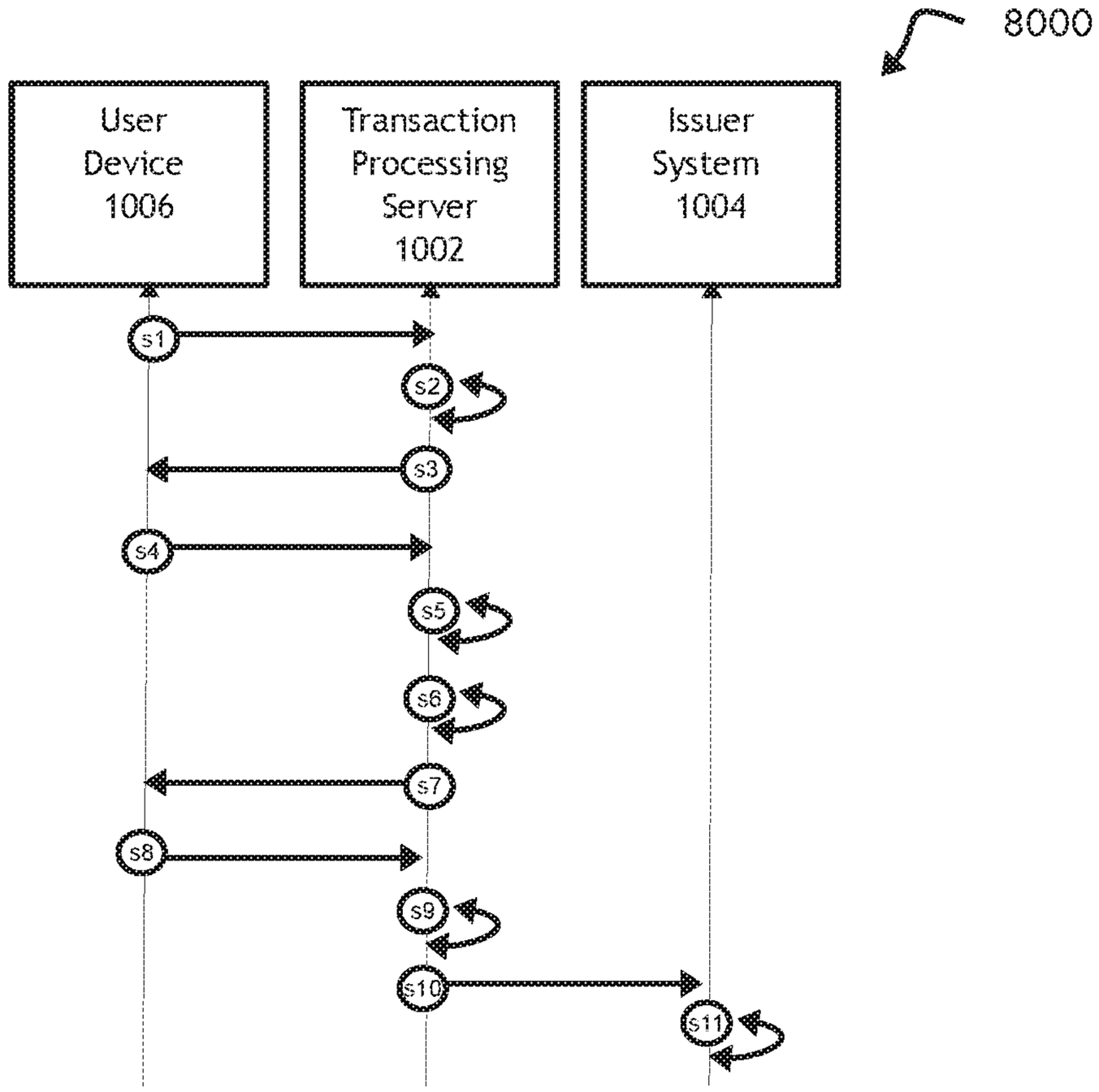

8000
User Device 1006
Transaction Processing Server 1002
Issuer System 1004
s1
s2
s3
s4
s5
s6
s7
s8
s9
s10
s11

FIG. 8

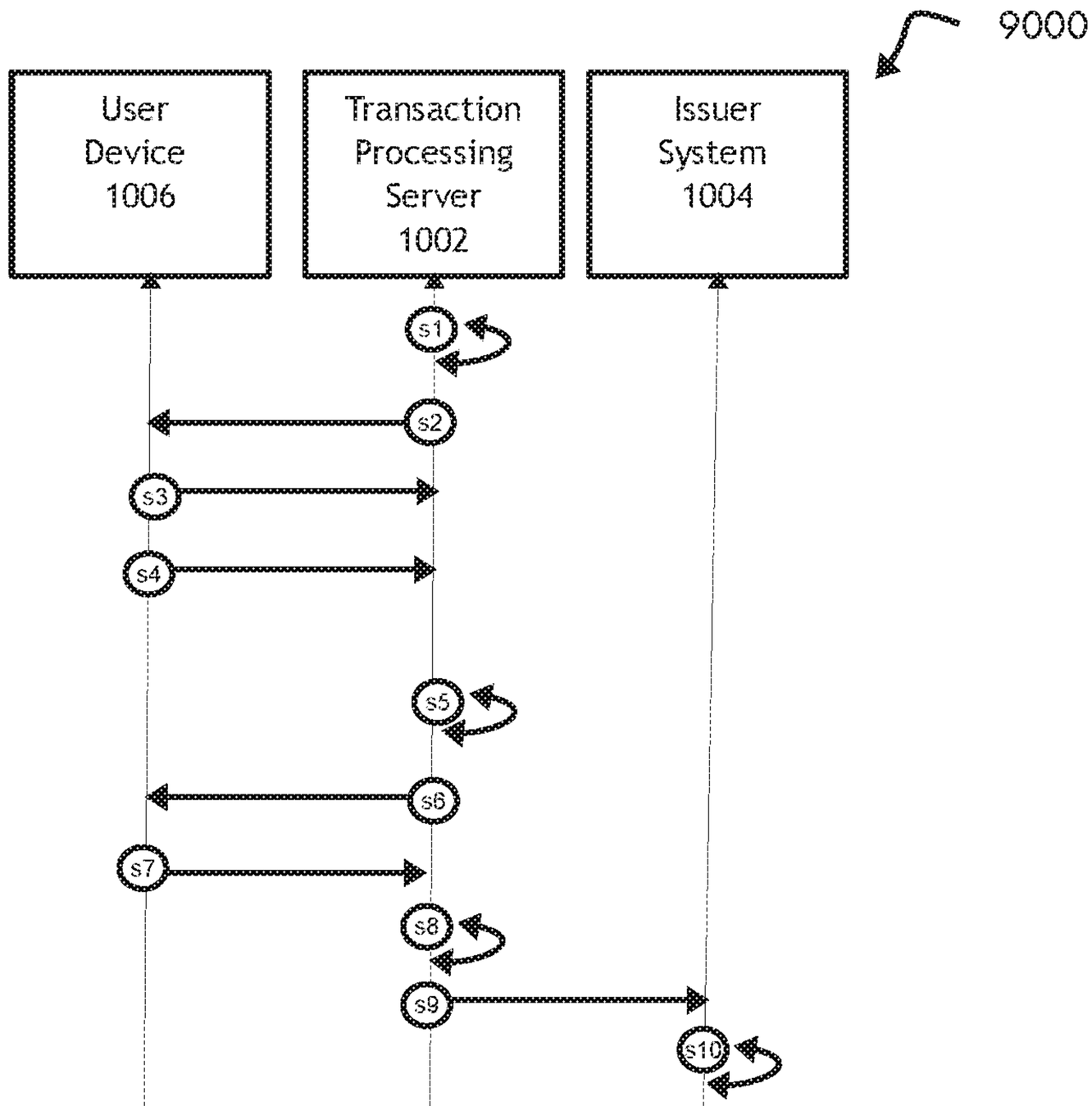

9000
User Device 1006
Transaction Processing Server 1002
Issuer System 1004
s1
s2
s3
s4
s5
s6
s7
s8
s9
s10

FIG. 9