

CLAIMS:

1. A computer-implemented method for facilitating payment of a total amount comprising multiple future instalments by a customer (3), the method comprising:
 - receiving, at an instalment payment server (5), an indication from a mobile device (7) associated with the customer (3) to set up the payment by the multiple future instalments;
 - generating first authorisation data indicative of an authorisation of the multiple future instalments;
 - sending the first authorisation data to a mobile device (7);
 - displaying on the mobile device (7) an optical machine readable representation of the first authorisation data;
 - scanning, by a merchant POS system (13) associated with a merchant (11), the optical machine readable representation of the first authorisation data from the mobile device (7);
 - receiving, by the merchant POS system (13), purchasing data for a purchase of one or more goods or services for the total amount;
 - sending the purchasing data, merchant data and second authorisation data representing the scanned optical machine readable representation to the instalment payment server (5);
 - determining, by the instalment payment server (5), the customer (3) based on the second authorisation data;
 - determining, by the instalment payment server (5), validity of multiple future instalments based on the total amount and the authorisation of the multiple future instalments of the determined customer, and based on determining the validity of multiple future instalments:
 - sending a confirmation to the merchant POS system (13) to cause the merchant POS system (13) to generate an indication that the one or more goods or services (21) can be released to the customer (3); and
 - initiating the multiple future instalments at respective points in time.
2. The computer-implemented method according to claim 1 further comprising:

- determining the multiple future instalments based on the total amount and the authorisation of the multiple future instalments of the determined customer.

3. The computer-implemented method according to either claim 1 or 2, wherein the step of receiving an indication from a mobile device to set up the payment by the multiple future instalments comprises:

- receiving a request to preapprove a proposed total amount;

wherein the step of generating the first authorisation data indicative of an authorisation of the multiple future instalments is conditional on:

- determining the proposed total amount is less than or equal to a specified maximum amount for the customer (3).

4. The computer-implemented method according to any one of the preceding claims wherein the first authorisation data comprises an initial portion, wherein the initial portion has an associated initial time window and determining the validity of multiple future transactions is based on determining that the optical machine representation of the initial portion was scanned by the merchant POS system during the associated initial time window, and wherein the method further comprises sending one or more subsequent portions of the first authorisation data, wherein the subsequent portion has an associated subsequent time window, and determining the validity of multiple future transactions is based on determining that the optical machine representation of the subsequent portion was scanned by the merchant POS system during the associated subsequent time window.

5. A computer-implemented method according to any one of the preceding claims further comprising the step of:

- receiving a deposit value from a customer before the step of sending a confirmation to the merchant POS system (13).

6. A computer-implemented method according to claim 5, wherein the deposit value is proportional to the total amount or the proposed total amount.

7. The computer-implemented method according to either claims 5 or 6, wherein the deposit value is equal or greater than a first multiple future instalment from the multiple future instalments.

8. A computer-implemented method according to any one of the preceding claims wherein the optical machine readable representation of the first authorisation data is a barcode or QR code.

9. A computer-implemented method according to any one of the preceding claims wherein the step of generating the first authorisation data indicative of an authorisation of the multiple future instalments is conditional on:

- determining authority to debit a customer bank account for the multiple future instalments.

10. A computer-implemented method according to any one of the preceding claims further comprising:

- receiving, at the POS system (13), an indication that the customer (3) intends payment for the total amount by multiple future instalments and a customer identifier;
- receiving, at the instalment payment server (5) a request to set up the payment by the multiple future instalments and the customer identifier; and
- sending, to the mobile device (7), a request for confirmation to set up the payment by the multiple future instalments,

wherein confirmation includes the indication from the mobile device (7) to set up the multiple future instalments.

11. A payment system for facilitating payment of a total amount comprising multiple future instalments by a customer (3), the method comprising:

- a mobile device (7) associated with a customer;
- an instalment payment server (5);
- a merchant POS system (13) associated with merchant (11),

wherein the system comprises one or more processing devices associated with the mobile device (7), instalment payment server (5) and merchant POS system (13) configured to:

- receive, at an instalment payment server (5), an indication from a mobile device (7) to set up the payment by the multiple future instalments;
- generate, at an instalment payment server (5), first authorisation data indicative of an authorisation of the multiple future instalments;
- send the first authorisation data to a mobile device (7);
- display, on the mobile device (7), an optical machine readable representation of the first authorisation data;
- scan, by a merchant POS system (13), the optical machine readable representation of the first authorisation data from the mobile device (7);
- receive, by the merchant POS system (13), purchasing data for a purchase of one or more goods or services for the total amount;
- send, the purchasing data, merchant data and second authorisation data representing the scanned optical machine readable representation to the instalment payment server (5);
- determine, by the instalment payment server (5), the customer (3) based on the second authorisation data;
- determine, by the instalment payment server (5) validity of multiple future instalments based on the total amount and the authorisation of the multiple future instalments of the determined customer, and based on determining the validity of multiple future instalments:
 - send a confirmation to the merchant POS system (13) to cause the merchant POS system (13) to generate an indication that the one or more goods or services can be released to the customer (3); and
 - initiate, by the instalment payment server (5), the multiple future instalments at respective points in time.

12. A computer-implemented method for facilitating payment of a total amount comprising multiple future instalments by a customer (3), wherein the method is performed by an instalment payment server (5), the method comprising:

- receiving, over a communications network (15), an indication from a mobile device (7) associated with a customer (3) to set up the payment by the multiple future instalments;

- generating first authorisation data indicative of an authorisation of the multiple future instalments;

- sending, over the communications network (15), the first authorisation data to a mobile device (7) to generate, at a display on the mobile device, an optical machine readable representation of the first authorisation data;

- receiving, over the communications network (15) from a merchant POS system (13) associated with the merchant (11):

- purchasing data for a purchase of one or more goods or services for the total amount;

- merchant data; and

- second authorisation data representing a scanned optical readable representation of the first authorisation data;

- determining the customer (3) based on the second authorisation data;

- determining validity of multiple future instalments based on the total amount and the authorisation of the multiple future instalments of the determined customer, and based on determining the validity of multiple future instalments:

- sending a confirmation, over the communications network (15), to the merchant POS system (13) to cause the merchant POS system (13) to generate an indication that the one or more goods or services can be released to the customer (3); and

- initiating the multiple future instalments at respective points in time.

13. An instalment payment server for facilitating payment of a total amount comprising multiple future instalments by a customer (3), wherein the instalment payment server comprises a first processing device (17) configured to:

- receive, over a communications network (15), an indication from a mobile device (7) associated with a customer (3) to set up the payment by the multiple future instalments;
- generate first authorisation data indicative of an authorisation of the multiple future instalments;
- send, over the communications network (15), the first authorisation data to a mobile device (7) to generate, at a display on the mobile device, an optical machine readable representation of the first authorisation data;
- receive, over the communications network (15) from a merchant POS system (13) associated with the merchant (11):
 - purchasing data for a purchase of one or more goods or services for the total amount;
 - merchant data; and
 - second authorisation data representing a scanned optical readable representation of the first authorisation data;
- determine the customer (3) based on the second authorisation data;
- determine validity of multiple future instalments based on the total amount and the authorisation of the multiple future instalments of the determined customer, and based on determining valid multiple future instalments:
 - send a confirmation, over the communications network (15), to the merchant POS system (13) to cause the merchant POS system (13) to generate an indication that the one or more goods or services can be released to the customer (3);
- and
 - initiate the multiple future instalments at respective points in time.

14. A computer-implemented method for facilitating payment of a total amount comprising multiple future instalments by a customer (3), wherein the method is performed by a mobile device (7) associated with a customer, the method comprising:

- sending, over a communications network (15) to an instalment payment server (5), an indication to set up the payment by the multiple future instalments;

- receiving, over a communications network (15) from the instalment payment server (5), first authorisation data indicative of an authorisation of the multiple future instalments;

- displaying, on the mobile device (7), an optical machine readable representation of the first authorisation data such that the optical machine readable representation is scanned by a point of sale (POS) system (13),

wherein a second authorisation data representing the first authorisation data is used to determine the customer (3), and wherein to determine validity of the multiple future instalments is based on:

- a total amount associated with a purchase of goods or services by the customer; and

- the authorisation of the multiple future instalments of the determined customer (3).

15. A computer-implemented method according to claim 14 wherein sending an indication to set up the payment by the multiple future instalments comprises:

- sending a request to preapprove a proposed total amount;

wherein receiving the first authorisation data is conditional on the proposed total amount to be less than or equal to a specified maximum amount for the customer (3).

16. A computer-implemented method according to either claim 14 or 15 wherein the first authorisation data comprises an initial portion, wherein the initial portion has an associated initial time window and determining the validity of multiple future transactions is based on determining that the optical machine representation of the initial portion was scanned by the merchant POS system during the associated initial time window, and

wherein the method further comprises sending one or more subsequent portions of the first authorisation data, wherein the subsequent portion has an associated subsequent time window, and determining the validity of multiple future transactions is based on

determining that the optical machine representation of the subsequent portion was scanned by the merchant POS system during the associated subsequent time window.

17. A computer-implemented method according to any one of claims 14 to 16 wherein the optical machine readable representation of the first authorisation data is a barcode or QR code.

18. A mobile device (7) for facilitating payment of a total amount comprising multiple future instalments by a customer, wherein the mobile device (7) is associated with a customer (3), wherein the mobile device (7) comprises a second processing device configured to:

- send, over a communications network (15) to an instalment payment server (5), an indication to set up the payment by the multiple future instalments;

- receive, over a communications network (15) from the instalment payment server (5), first authorisation data indicative of an authorisation of the multiple future instalments;

- generate, at a display on the mobile device (7), an optical machine readable representation of the first authorisation data such that the optical machine readable representation is scanned by a point of sale (POS) system (13),

wherein a second authorisation data representing the first authorisation data is used to determine the customer (3), and wherein to determine validity of the multiple future instalments is based on:

- a total amount associated with a purchase of goods or services by the customer; and

- the authorisation of the multiple future instalments of the determined customer (3).

19. A computer-implemented method for facilitating payment of a total amount comprising multiple future instalments by a customer (3), wherein the method is performed by a merchant point of sale (POS) system (13), the method comprising:

- receiving purchasing data for a purchase of one or more goods or services for the total amount;

- scanning, by an optical scanner (19), from a display of a mobile device (7) associated with the customer (3), an optical machine readable representation of first authorisation data from the mobile device (7);

- sending, over a communications network (15), to an instalment payment server (5):

- the purchasing data;

- merchant data; and

- second authorisation data representing the scanned optical machine readable representation;

wherein the instalment payment server (5) determines validity of multiple future instalments based on the total amount and the authorisation of the multiple future instalments of the determined customer, wherein based on the validity of multiple future instalments, the method further comprises:

- receiving, over the communications network (15), a confirmation from the instalment payments server (5); and

- generating, at a display associated with the POS system (19), an indication that the one or more goods or services (21) can be released to the customer (3).

20. A computer implemented method according to claim 19 further comprising:

- receiving an indication that the customer (3) intends payment for the total amount by multiple future instalments and a customer identifier; and

- sending, over the communications network (15), a request to the instalment server (5) to set up the payment by the multiple future instalments and the customer identifier.

21. A merchant point of sale (POS) system (13) for facilitating payment of a total amount comprising multiple future instalments by a customer, wherein the merchant POS system (13) is associated with a merchant (11), wherein the merchant POS system comprises:

- an optical scanner for scanning optical machine readable representations; and
 - a third processing device configured to:
 - receive purchasing data for a purchase of one or more goods or services for the total amount;
 - scan, by the optical scanner (19), from a display of a mobile device (7) associated with the customer (3), an optical machine readable representation of first authorisation data from the mobile device (7);
 - send, over a communications network (15), to an instalment payment server (5):
 - the purchasing data;
 - merchant data; and
 - second authorisation data representing the scanned optical machine readable representation;
- wherein the instalment payment server (5) determines validity of multiple future instalments based on the total amount and the authorisation of the multiple future instalments of the determined customer, wherein based on the validity of multiple future instalments, the third processing device is further configured to:
- receive, over the communications network (15), a confirmation from the instalment payments server (5); and
 - generate, at a display associated with the POS system (19), an indication that the one or more goods or services (21) can be released to the customer (3).