

Claims:

1. A method comprising:
- performing, by a computer-based system, a batch processing event;
 - storing, by the computer-based system, batch processed data from the batch processing event in a datastore, said batch data being representative of consumer information;
 - updating the datastore on a regular basis utilizing batch processing;
 - storing, by the computer-based system, between batch updates, real time data relating to a real time event of the consumer in a cache;
 - determining, by the computer-based system and based on the batch processed data and the real time event, that a consumer is eligible for a fixed fee payment plan;
 - presenting, by the computer-based system, a list of transactions for a transaction account of the consumer in a graphical user interface;
 - receiving, by the computer-based system, first input comprising a selection of a first transaction; and
 - creating, by the computer-based system and in response to the first input, a fixed fee payment plan including the first transaction.
2. The method of claim 1, further comprising presenting, by the computer-based system, a plurality of durations for the fixed fee payment plan.

3. The method of claim 1, further comprising:

- receiving, by the computer-based system, second input comprising a selection of a second transaction, wherein the fixed fee payment plan includes the second transaction in addition to the first transaction; and
- removing, by the computer-based system, the first transaction and the second transaction from a revolving APR balance of the transaction account.

4. The method of claim 1, further comprising:

- estimating, by the computer-based system, an APR total cost of borrowing for the fixed fee payment plan;
- calculating, by the computer-based system and based on the estimating the APR total cost of borrowing, a fixed finance charge rate;
- calculating, by the computer-based system and based on the fixed finance charge rate, a fixed finance charge amount; and
- presenting, by the computer-based system, the fixed finance charge amount in the graphical user interface.

5. The method of claim 4, further comprising calculating, by the computer-based system,

a monthly fixed fee minimum amount due, wherein the monthly fixed fee minimum amount due

comprises:

- an amount of the fixed fee payment plan divided by a number of months of the fixed fee payment plan; plus
- the fixed finance charge amount.

6. The method of claim 1, further comprising:
- calculating, by the computer-based system, a minimum amount due for the transaction account based on a revolving APR minimum amount due and a fixed fee minimum amount due; and
 - presenting, by the computer-based system, the minimum amount due for the transaction account in the graphical user interface.
7. The method of 1, further comprising:
- calculating, by the computer-based system, a fixed fee minimum amount due;
 - receiving, by the computer-based system, a payment to the transaction account, wherein the payment is equal to or greater than a sum of a revolving APR balance and the fixed fee minimum amount due;
 - revolving, by the computer-based system, a remaining balance of the transaction account without charging an APR finance charge to the transaction account;
 - charging, by the computer-based system, a fixed fee finance charge on a subsequent statement period; and
 - exempting, by the computer-based system, a new transaction from the APR finance charge.
8. An article of manufacture including a non-transitory, tangible computer readable storage medium having instructions stored thereon that, in response to execution by a computer-based system, cause the computer-based system to perform operations of the method according to one of claims 1 to 7.

9. A system comprising:

- a processor;
- a tangible, non-transitory memory configured to communicate with the processor;

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- the tangible, non-transitory memory having instructions stored thereon that, in response to execution by the processor, cause the processor to perform operations comprising:

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- performing, by the processor, a batch processing event;
- storing, by the processor, batch processed data from the batch processing event in a datastore, said batch data being representative of consumer information;
- updating the datastore on a regular basis utilizing batch processing;
- storing, by the processor, between batch updates, real time data relating to a real time event of the consumer in a cache;

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- determining, by the processor and based on the batch processed data and the real time event, that a consumer is eligible for a fixed fee payment plan;
- presenting, by the processor, a list of transactions for a transaction account in a graphical user interface;

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- receiving, by the processor, first input comprising a selection of a first transaction; and
- creating, by the processor and in response to the first input, a fixed fee payment plan including the second transaction.

10. The system of claim 9, the operations further comprising presenting, by the processor, a plurality of durations for the fixed fee payment plan.

11. The system of claim 9, is the operations further comprising:

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- receiving, by the processor, second input comprising a selection of a second transaction, wherein the fixed fee payment plan includes the second transaction in addition to the first transaction; and
 - removing, by the processor, the first transaction and the second transaction from a revolving APR balance of the transaction account.

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12. The system of claim 9, is the operations further comprising:

- estimating, by the processor, an APR total cost of borrowing for the fixed fee payment plan;
- calculating, by the processor and based on the estimating the APR total cost of borrowing, a fixed finance charge rate;
- 15 – calculating, by the processor and based on the fixed finance charge rate, a fixed finance charge amount; and
- presenting, by the processor, the fixed finance charge amount in the graphical user interface.

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13. The system of claim 12, is the operations further comprising calculating, by the processor, a monthly fixed fee minimum amount due, wherein the monthly fixed fee minimum amount due comprises:

- an amount of the fixed fee payment plan divided by a number of months of the fixed fee payment plan; plus
 - the
- fixed fee finance charge amount.

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14. The system of claim 9, the operations further comprising:

- calculating, by the processor, a minimum amount due for the transaction account based on a revolving APR minimum amount due and a fixed fee minimum amount due; and presenting, by the processor, the minimum amount
- due for the transaction account in the graphical user interface.

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