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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR DYNAMICALLY CONFIGURING INSTALLMENT-BASED TRANSACTIONS DURING AUTHENTICATION PROCESSING

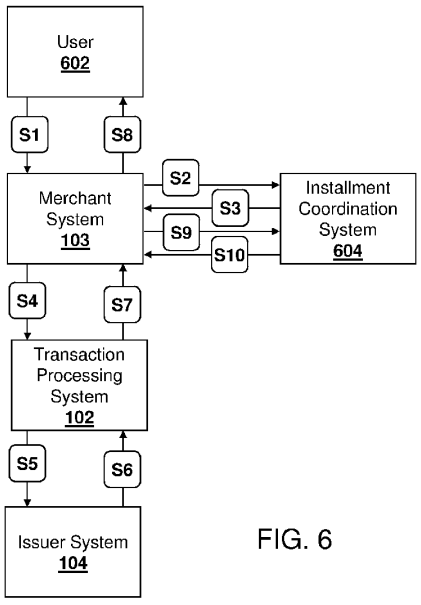


FIG. 6

(57) Abstract: Systems, methods, and computer program products are provided for dynamically configuring installment-based transactions during processing. The system includes a processor configured to receive a first authentication request from a merchant system, the first authentication request associated with a transaction between a user and the merchant. The processor is also configured to determine eligibility for installment payment based on the first authentication request and generate a unique uniform resource locator (URL) associated with an installment selection interface. The unique URL is configured to permit access to the installment selection interface. The processor is further configured to transmit the unique URL to the merchant system and receive a user selection of an installment plan via the installment selection interface. The processor is further configured to generate a second authentication request and cause an issuer system to initiate an installment-based transaction, by transmitting the second authentication request to the issuer system.

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