WHAT IS CLAIMED IS:

1. A method for providing installment payment options for a payment transaction, comprising:
communicating, with at least one lender platform server to a mobile payment application of a customer device, installment payment data associated with a plurality of installment payment options of a plurality of lender systems, wherein the mobile payment application comprises a digital wallet comprising at least one of a host card emulation (HCE) wallet application, a secure element-based wallet application, or a Universal Integrated Circuit Card (UICC)-based wallet application;
receiving, with the at least one lender platform server from the mobile payment application of the customer device in response to the mobile payment application of the customer device receiving a selection of a first installment payment option of the plurality of installment payment options, a first message comprising an indication of the first installment payment option of the plurality of installment payment options, customer data associated with personal information of a customer of the customer device, and potential purchase data associated with a potential purchase of the customer;
determining, with the at least one lender platform server, a first lender system of the plurality of lender systems associated with the first installment payment option based on the indication of the first installment payment option;
communicating, with the at least one lender platform server to the first lender system, a second message comprising the indication of the first installment payment option, the customer data, and the potential purchase data;
receiving, with the at least one lender platform server from the first lender system, a third message indicating approval of the first installment payment option for the payment transaction;
generating, with a token vault, a payment token associated with the first installment payment option, wherein generating the payment token comprises generating a cryptographic hash based on an account identifier of the customer of the customer device, wherein the payment token comprises a bank identification number (BIN) associated with the first lender system associated with the first installment payment option, wherein the token vault comprises a remote storage device accessible by a token service provider system, and wherein the token vault stores a mapping between the account identifier and the payment token using logical security;

communicating, with the at least one lender platform to the customer device, a fourth message indicating approval of the first installment payment option for the payment transaction, the fourth message comprising first installment payment data associated with the first installment payment option, wherein the customer device stores the first installment payment data;

communicating, with the token service provider system, the payment token associated with the first installment payment option to the mobile payment application of the customer device, wherein the mobile payment application stores the payment token associated with the first installment payment option;

receiving, with a transaction service provider system from a merchant system in response to the customer device communicating to a point-of-sale (POS) device of the merchant system via near-field communication (NFC) the first installment payment data and the payment token, a first authorization request for a payment transaction with the customer, wherein the customer device discovers the POS device of the merchant system via NFC and selects the mobile payment application for activation in communicating the first installment payment data and the payment token to the POS device, wherein the first authorization request comprises at least one field comprising the first installment payment data associated with the first installment payment option of the plurality of installment payment options and the payment token, wherein the at least one field comprises an account identifier field comprising the payment token;

validating, with the transaction service provider system, the payment token from the first authorization request;

extracting, with the transaction service provider system, the first installment payment data from the at least one field of the first authorization request;

validating, with the transaction service provider system, the first installment payment data based on a comparison of the first installment payment data of the first authorization request and the first installment payment data of the fourth message;

determining, with the transaction service provider system, the first lender system associated with the first installment payment option based on the BIN of the payment token;

communicating, with the at least one lender platform server to the first lender system, a second authorization request comprising the first installment payment data;

receiving, with the transaction service provider system via the at least one lender platform server from the first lender system, a first authorization response indicating approval of the first installment payment option for the payment transaction;

transferring, with the transaction service provider system, a transaction amount of the payment transaction from the first lender system to an issuer system associated with a customer account of the customer;

communicating, with the transaction service provider system to the issuer system, a third authorization request for the payment transaction;
before communicating a second authorization response, receiving, with the transaction service provider from the issuer system, a third authorization response indicating approval of the payment transaction; and
in response to receiving the third authorization response and the first authorization response at the transaction service provider system, communicating, with the transaction service provider system to the merchant system, the second authorization response indicating approval of the payment transaction.

2. The method of claim 1, further comprising, before communicating the installment payment data:
receiving, with the token service provider system from the mobile payment application on the customer device, account identifier data associated with the account identifier of the customer.

3. The method of claim 1, further comprising:
converting, with the token vault, the payment token into account identifier data associated with the account identifier of the customer.

4. The method of claim 1, further comprising:
settling, with the transaction service provider system, the payment transaction between the first lender system and an acquirer system associated with the merchant system; and

settling, with the transaction service provider system, periodic payments between the issuer system and the first lender system.

5. The method of claim 1, further comprising:
settling, with the transaction service provider system, periodic payments between the issuer system and the first lender system.

6. The method of claim 1, further comprising:
settling, with the transaction service provider system, the payment transaction between the first lender system and an acquirer system associated with the merchant system.

7. The method of claim 6, wherein the first lender system comprises the issuer system; and

wherein the issuer system posts periodic payments to the customer account of the customer based on the first installment payment option.