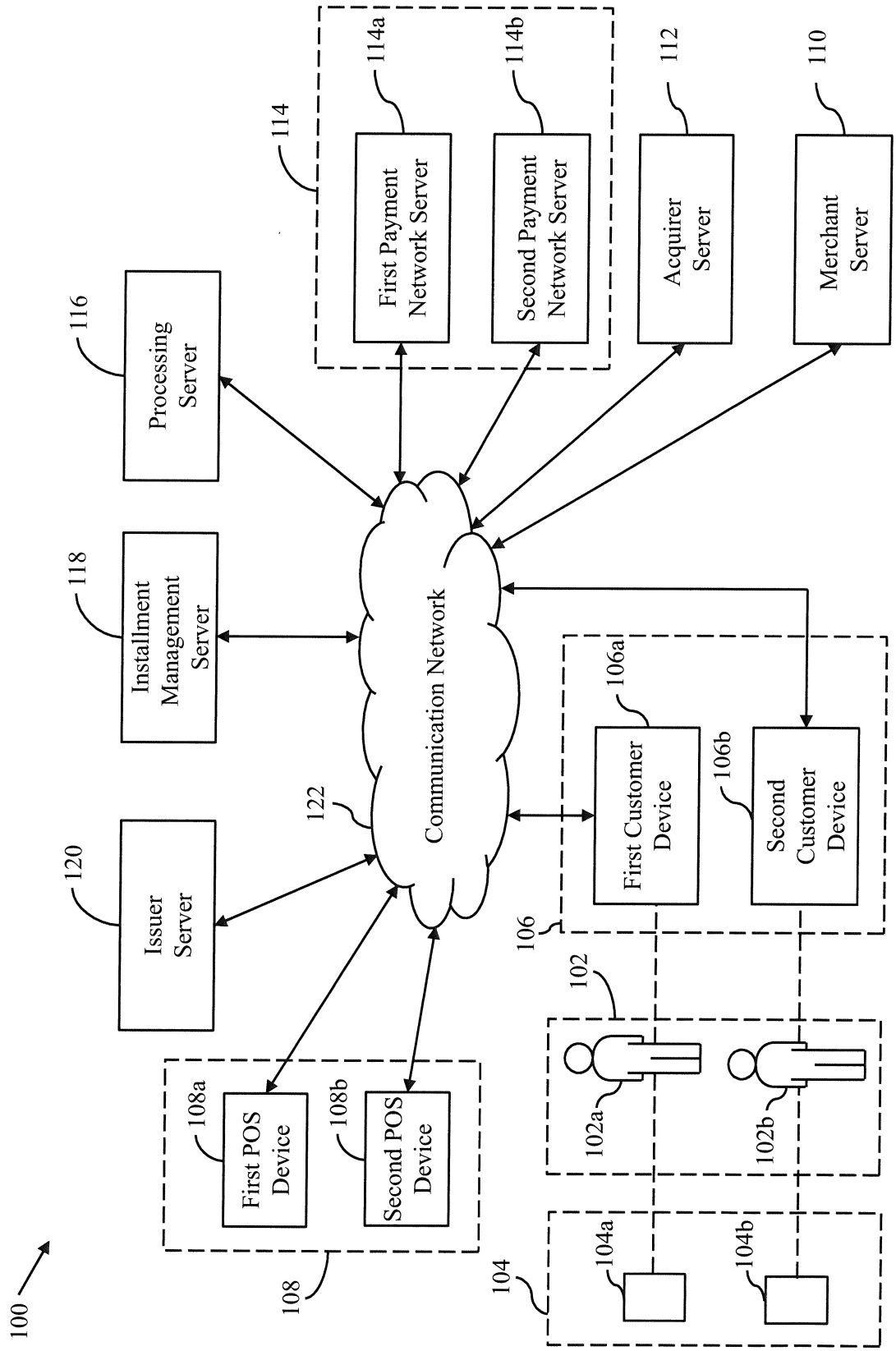

100
102
102a
102b
104
104a
104b
106
106a
106b
108
108a
108b
110
112
114
114a
114b
116
118
120
122
First POS Device
Second POS Device
First Customer Device
Second Customer Device
First Payment Network Server
Second Payment Network Server
Acquirer Server
Merchant Server
Processing Server
Installment Management Server
Issuer Server
Communication Network

FIG. 1

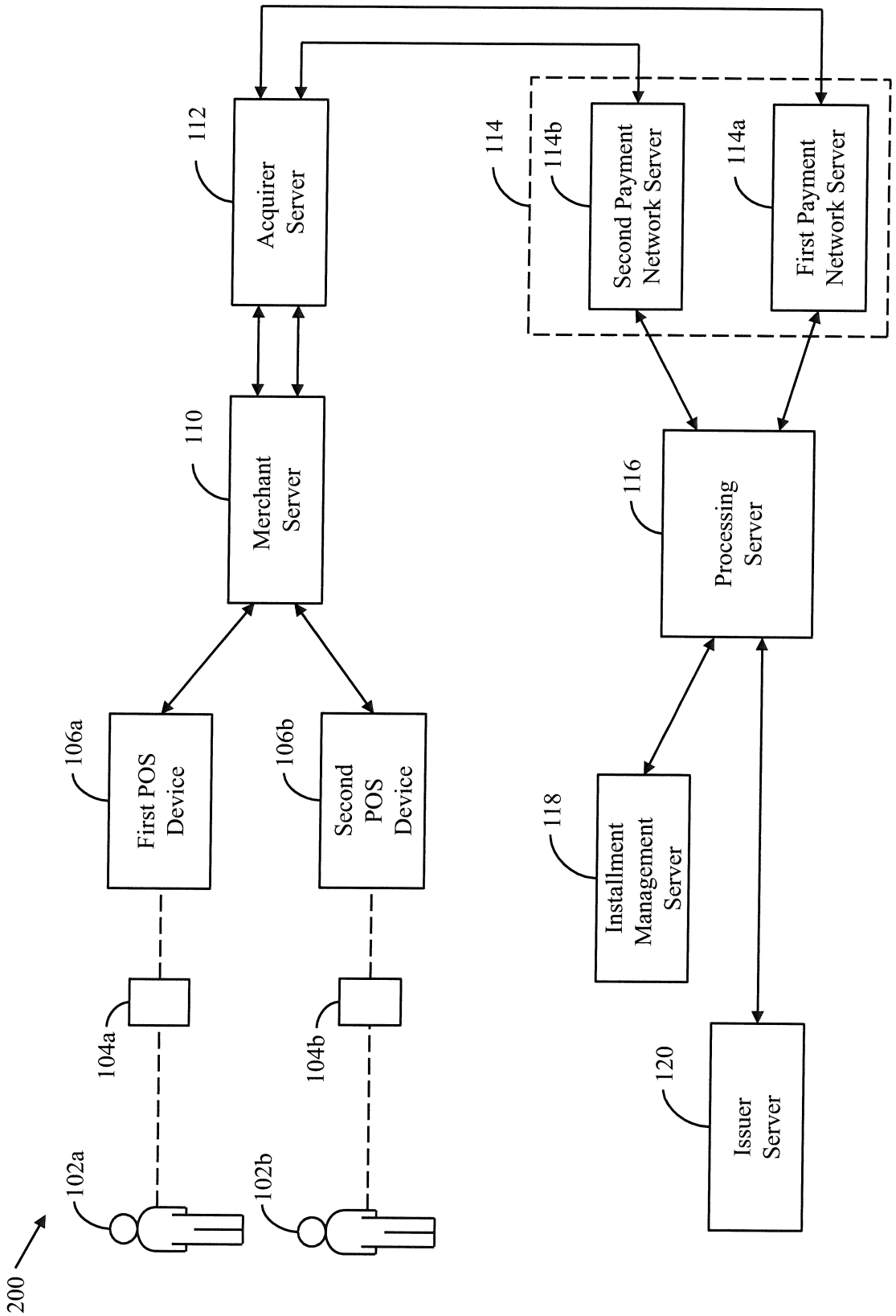

200
102a
102b
104a
104b
106a
First POS Device
106b
Second POS Device
110
Merchant Server
112
Acquirer Server
114
114b
Second Payment Network Server
114a
First Payment Network Server
116
Processing Server
118
Installment Management Server
120
Issuer Server

FIG. 2

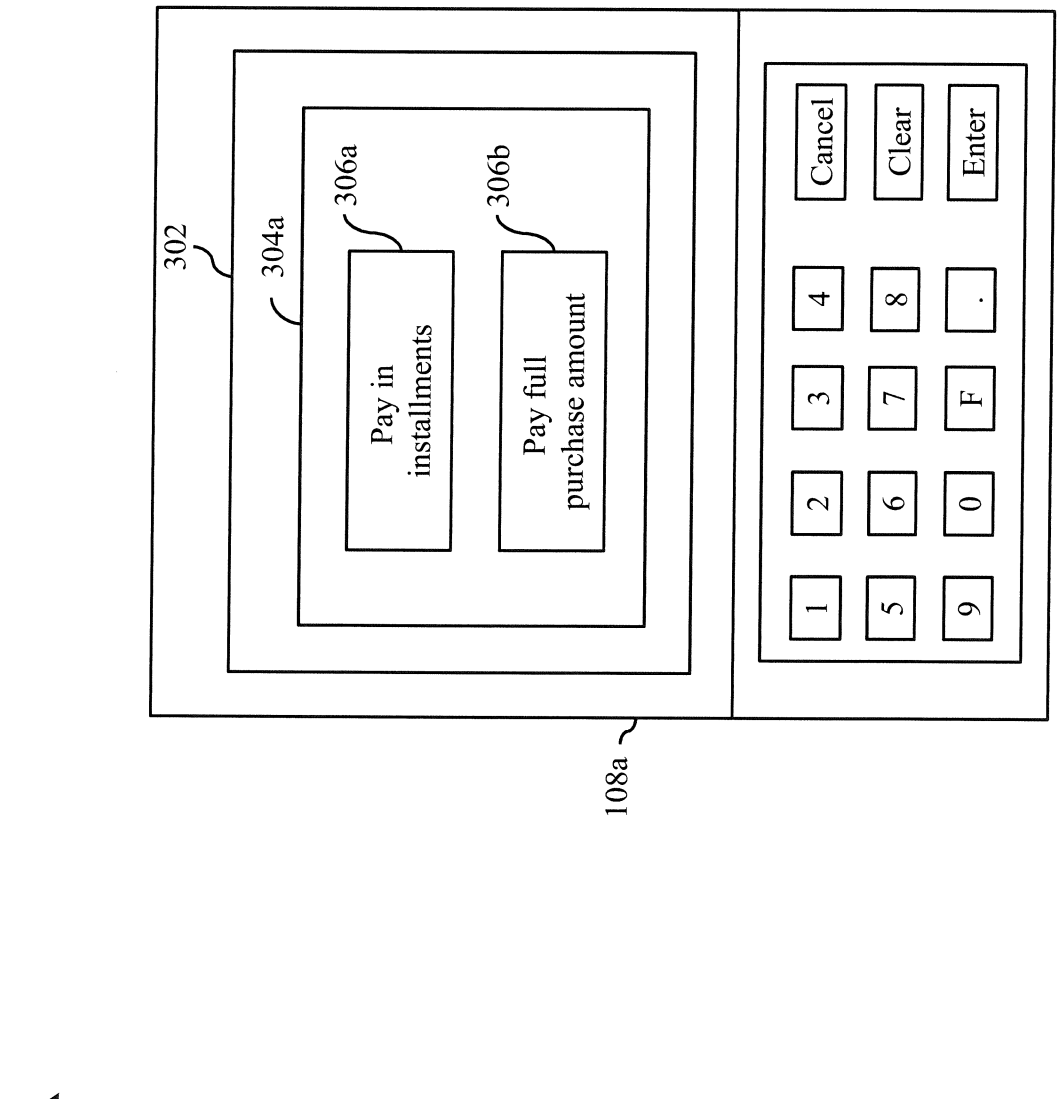

300a
302
304a
306a
Pay in installments
306b
Pay full purchase amount
108a
1
2
3
4
Cancel
5
6
7
8
Clear
9
0
F
.
Enter

FIG. 3A

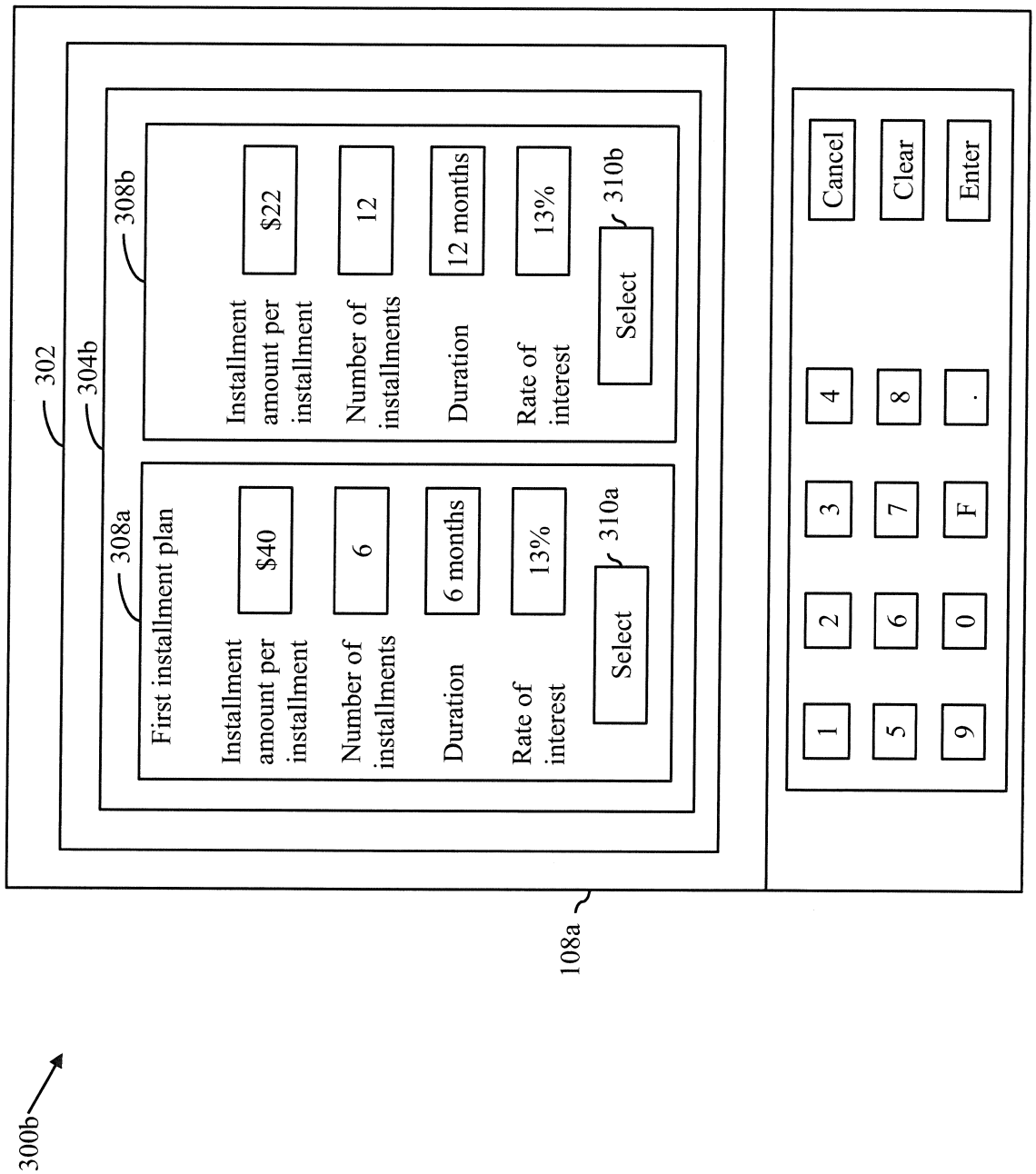

300b
108a
302
304b
308a
First installment plan
Installment amount per installment
$40
Number of installments
6
Duration
6 months
Rate of interest
13%
Select
310a
308b
Installment amount per installment
$22
Number of installments
12
Duration
12 months
Rate of interest
13%
Select
310b
1
2
3
4
Cancel
5
6
7
8
Clear
9
0
F
.
Enter

FIG. 3B

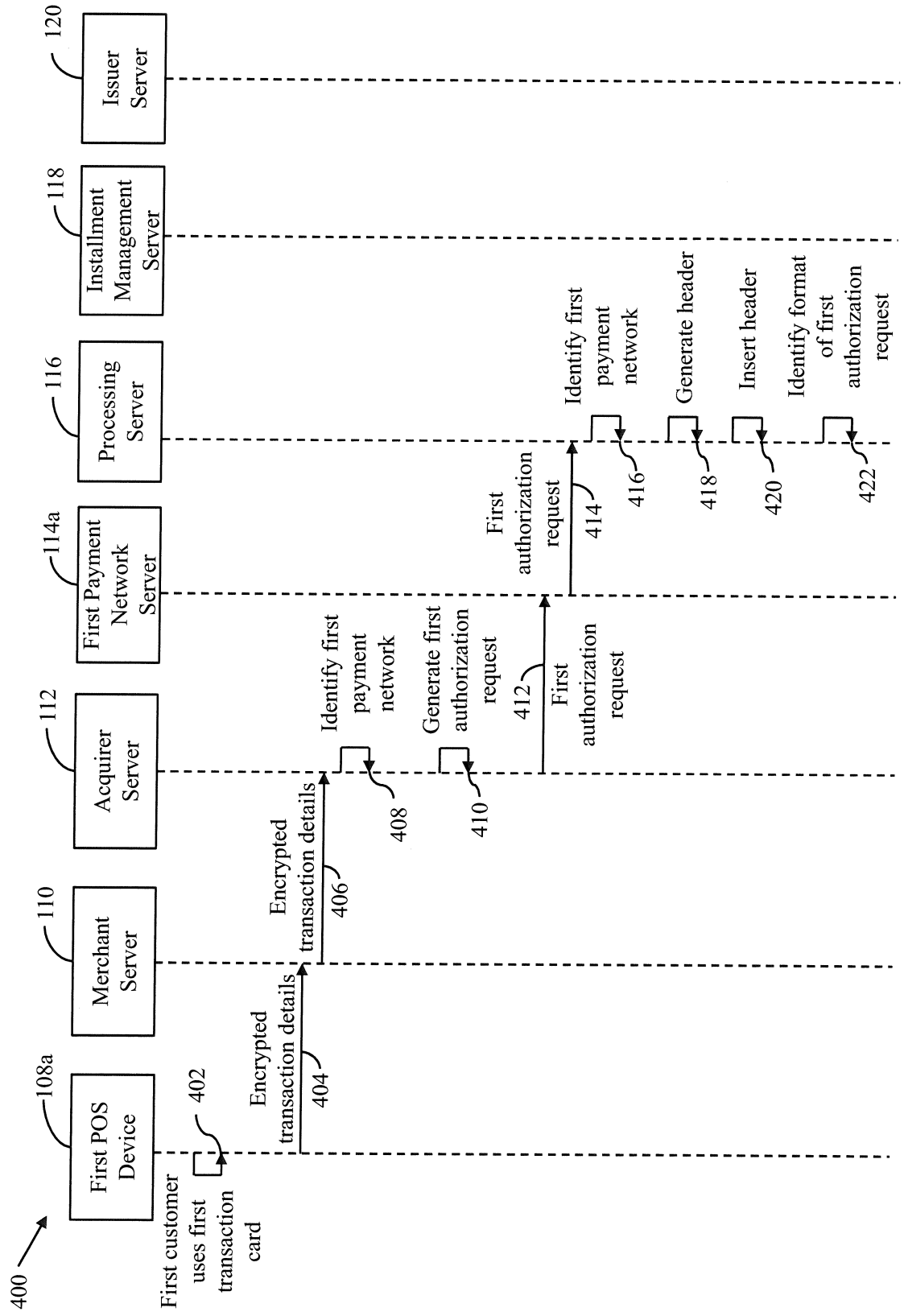

400
First POS Device
108a
Merchant Server
110
Acquirer Server
112
First Payment Network Server
114a
Processing Server
116
Installment Management Server
118
Issuer Server
120
First customer uses first transaction card
402
Encrypted transaction details
404
Encrypted transaction details
406
Identify first payment network
408
Generate first authorization request
410
First authorization request
412
First authorization request
414
Identify first payment network
416
Generate header
418
Insert header
420
Identify format of first authorization request
422

FIG. 4A

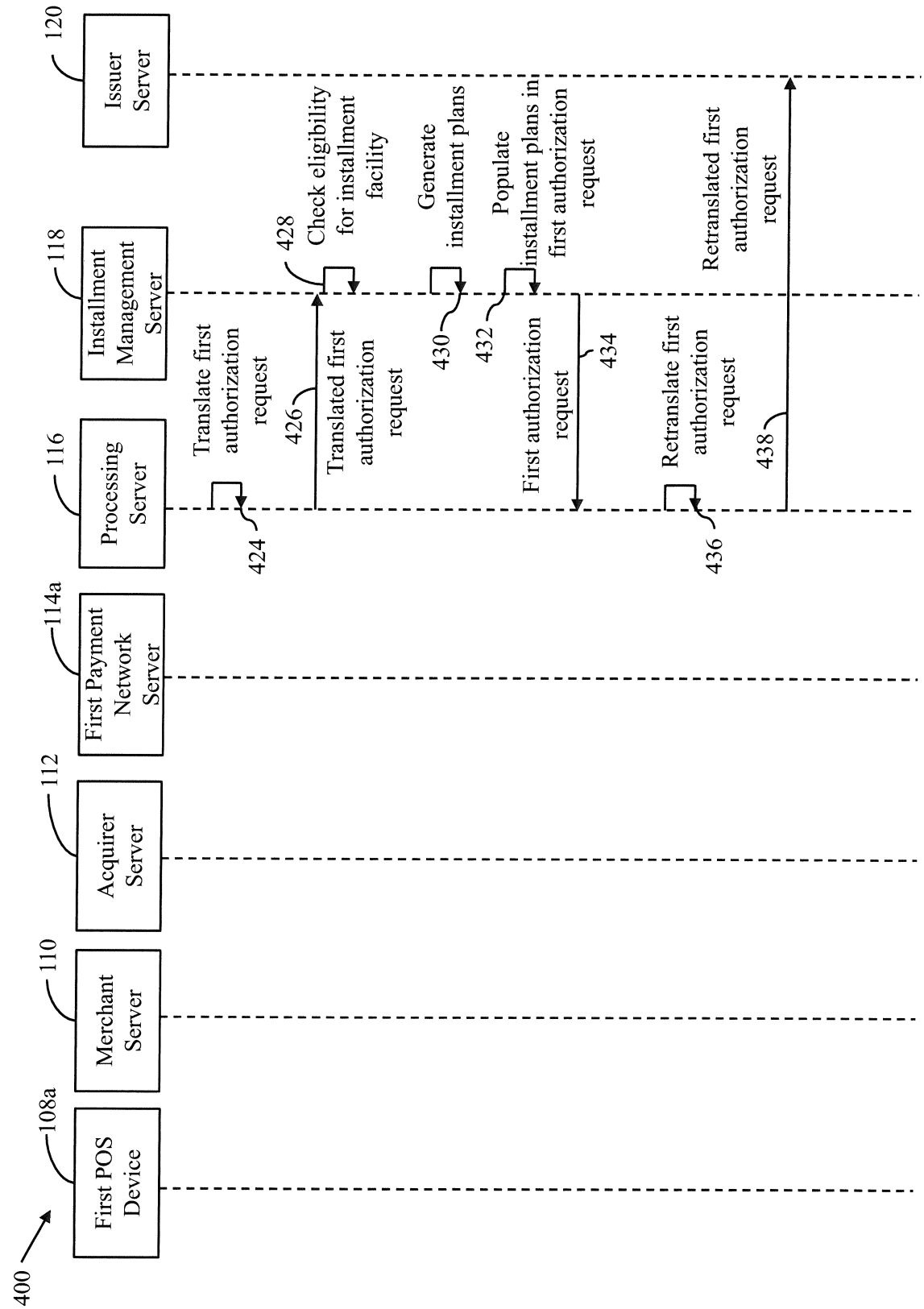

400
First POS Device
108a
Merchant Server
110
Acquirer Server
112
First Payment Network Server
114a
Processing Server
116
Installment Management Server
118
Issuer Server
120
Translate first authorization request
424
Translated first authorization request
426
Check eligibility for installment facility
428
Generate installment plans
430
Populate installment plans in first authorization request
432
First authorization request
434
Retranslate first authorization request
436
Retranslated first authorization request
438

FIG. 4B

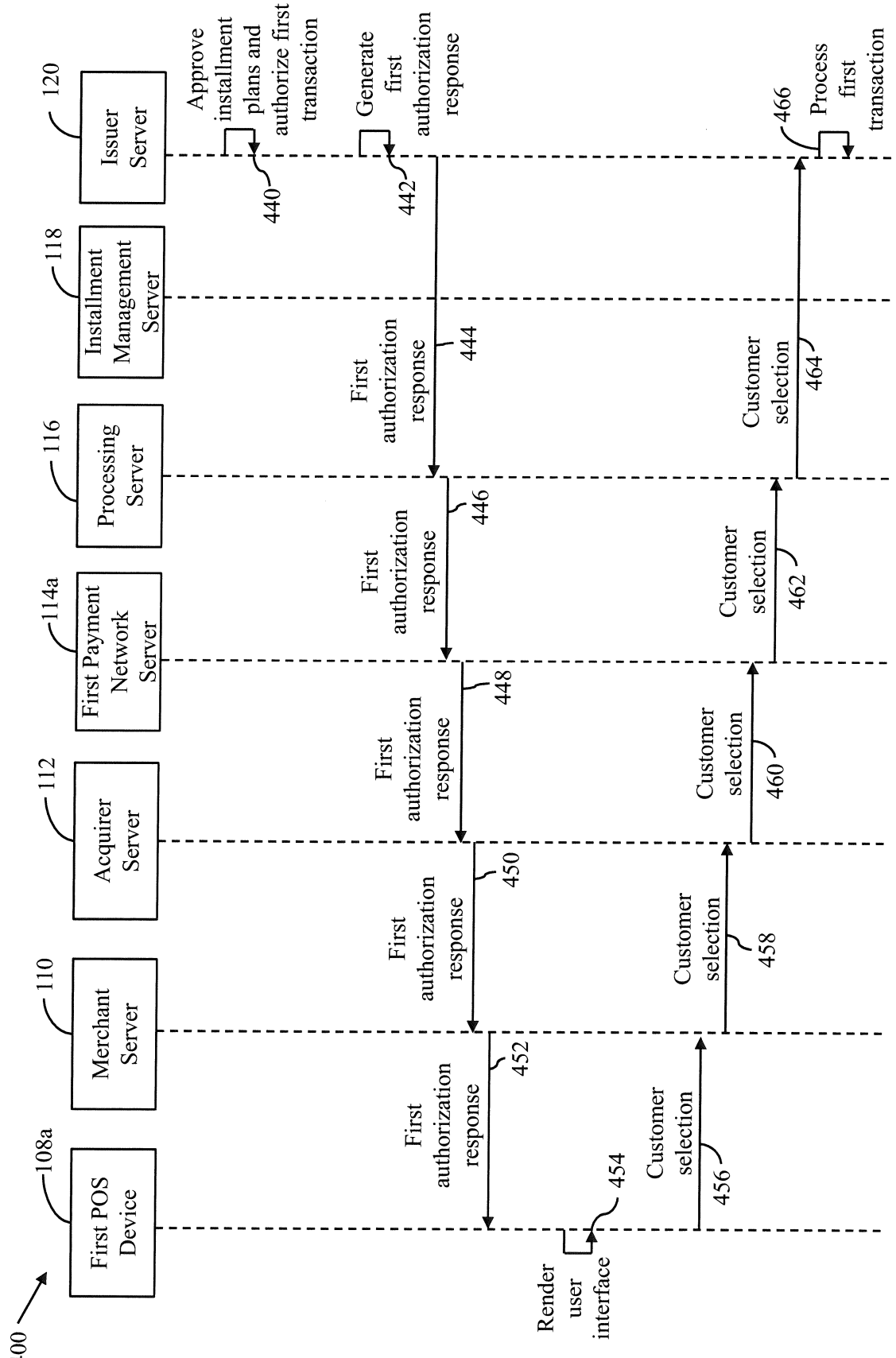

400
First POS Device
108a
Merchant Server
110
Acquirer Server
112
First Payment Network Server
114a
Processing Server
116
Installment Management Server
118
Issuer Server
120
Render user interface
454
First authorization response
452
First authorization response
450
First authorization response
448
First authorization response
446
First authorization response
444
Approve installment plans and authorize first transaction
440
Generate first authorization response
442
Customer selection
456
Customer selection
458
Customer selection
460
Customer selection
462
Customer selection
464
Process first transaction
466

FIG. 4C

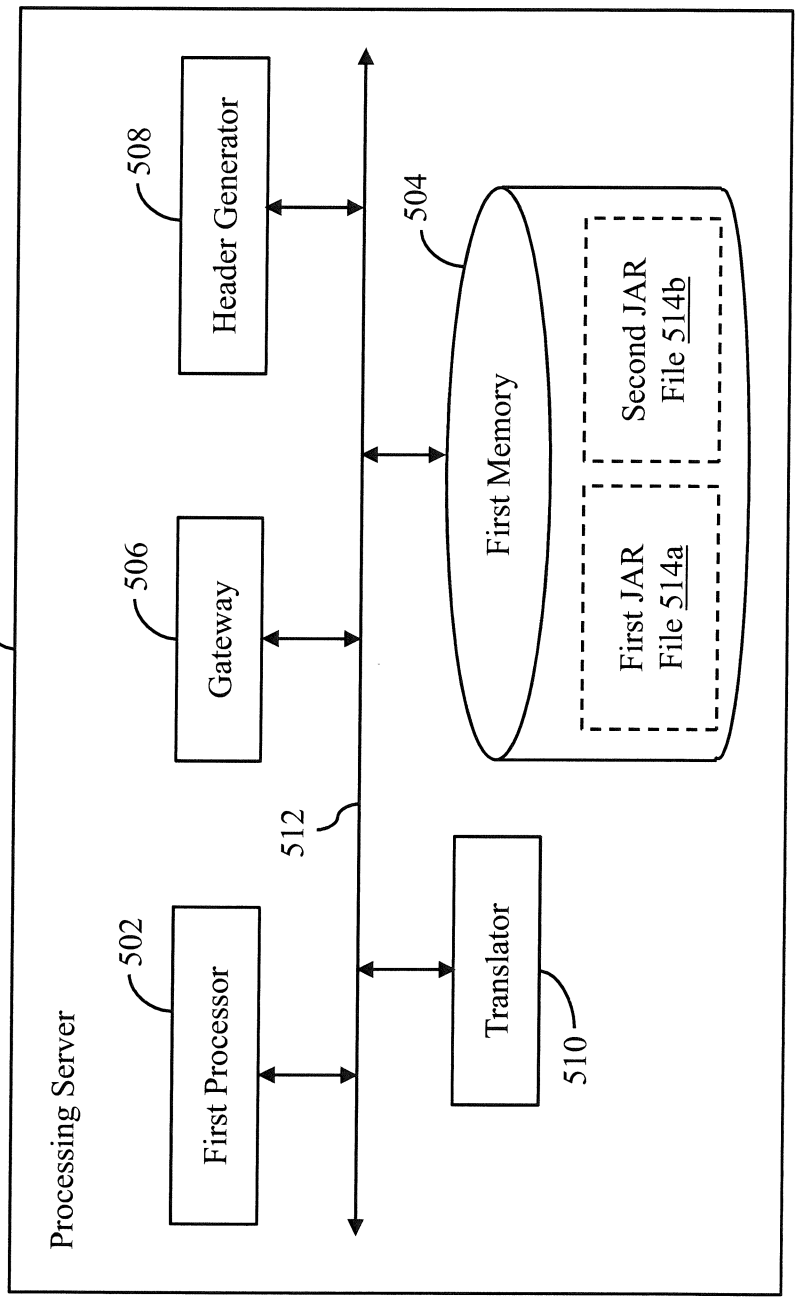

116
Processing Server
502
First Processor
506
Gateway
508
Header Generator
512
Translator
510
504
First Memory
First JAR File 514a
Second JAR File 514b

FIG. 5

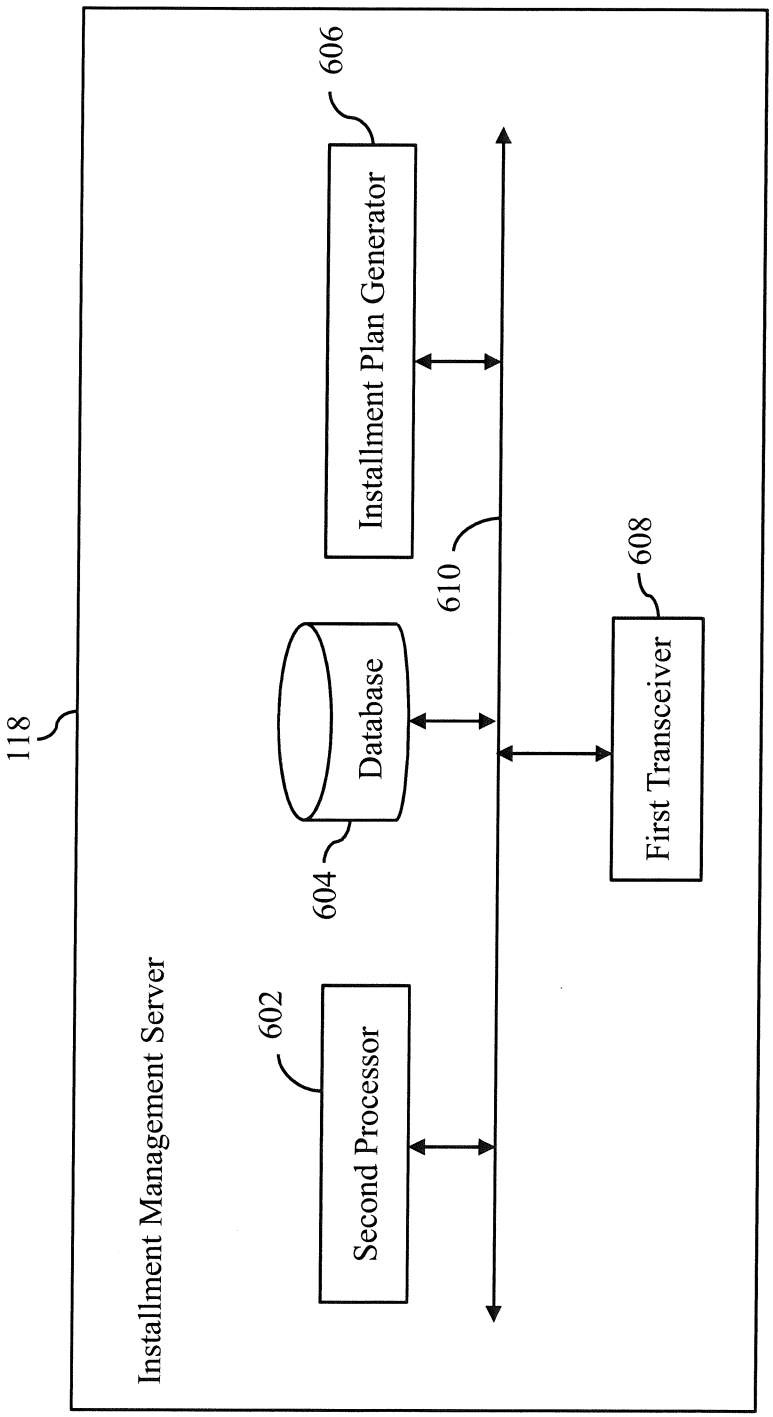

118
Installment Management Server
602
Second Processor
604
Database
606
Installment Plan Generator
608
First Transceiver
610

FIG. 6

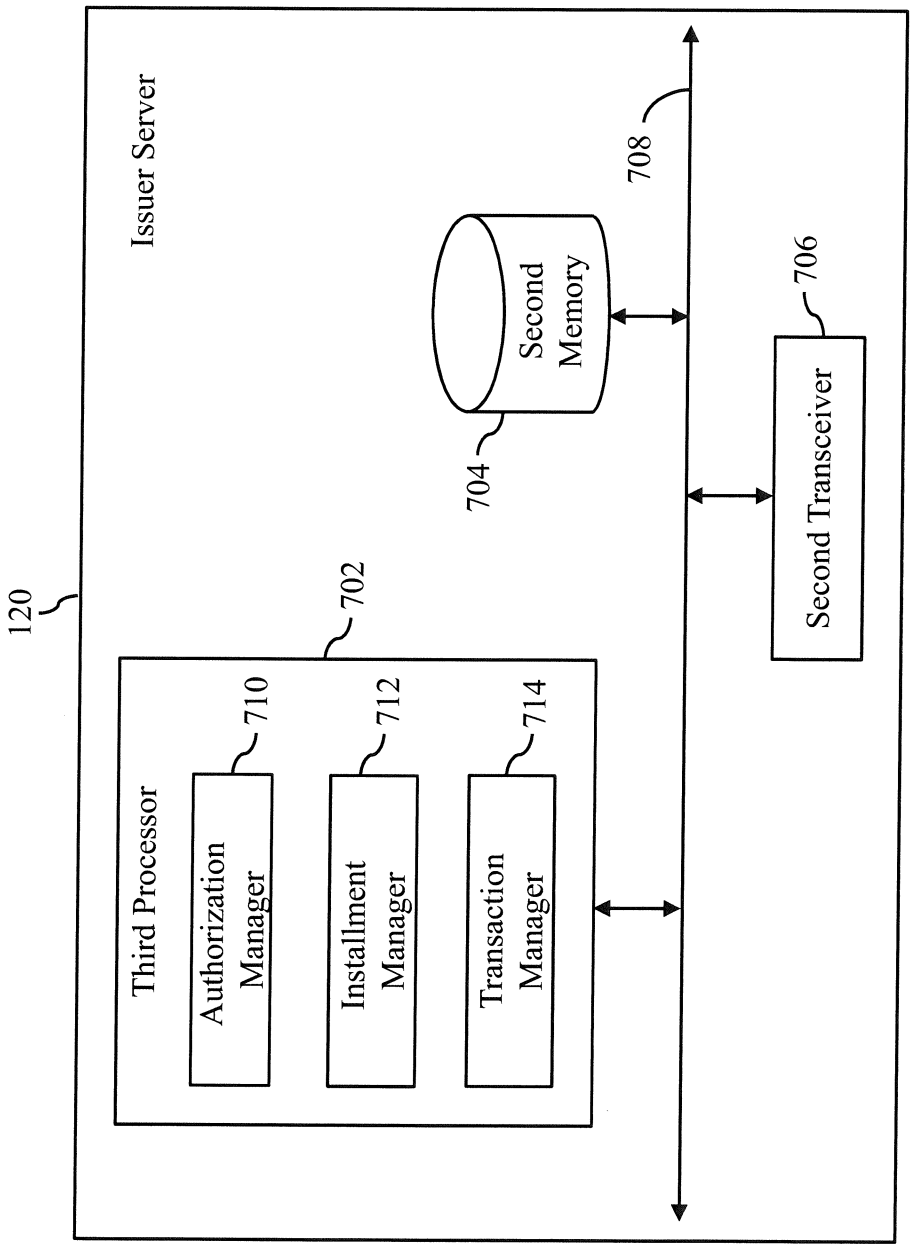

120
Issuer Server
Third Processor
702
Authorization Manager
710
Installment Manager
712
Transaction Manager
714
Second Memory
704
708
Second Transceiver
706

FIG. 7

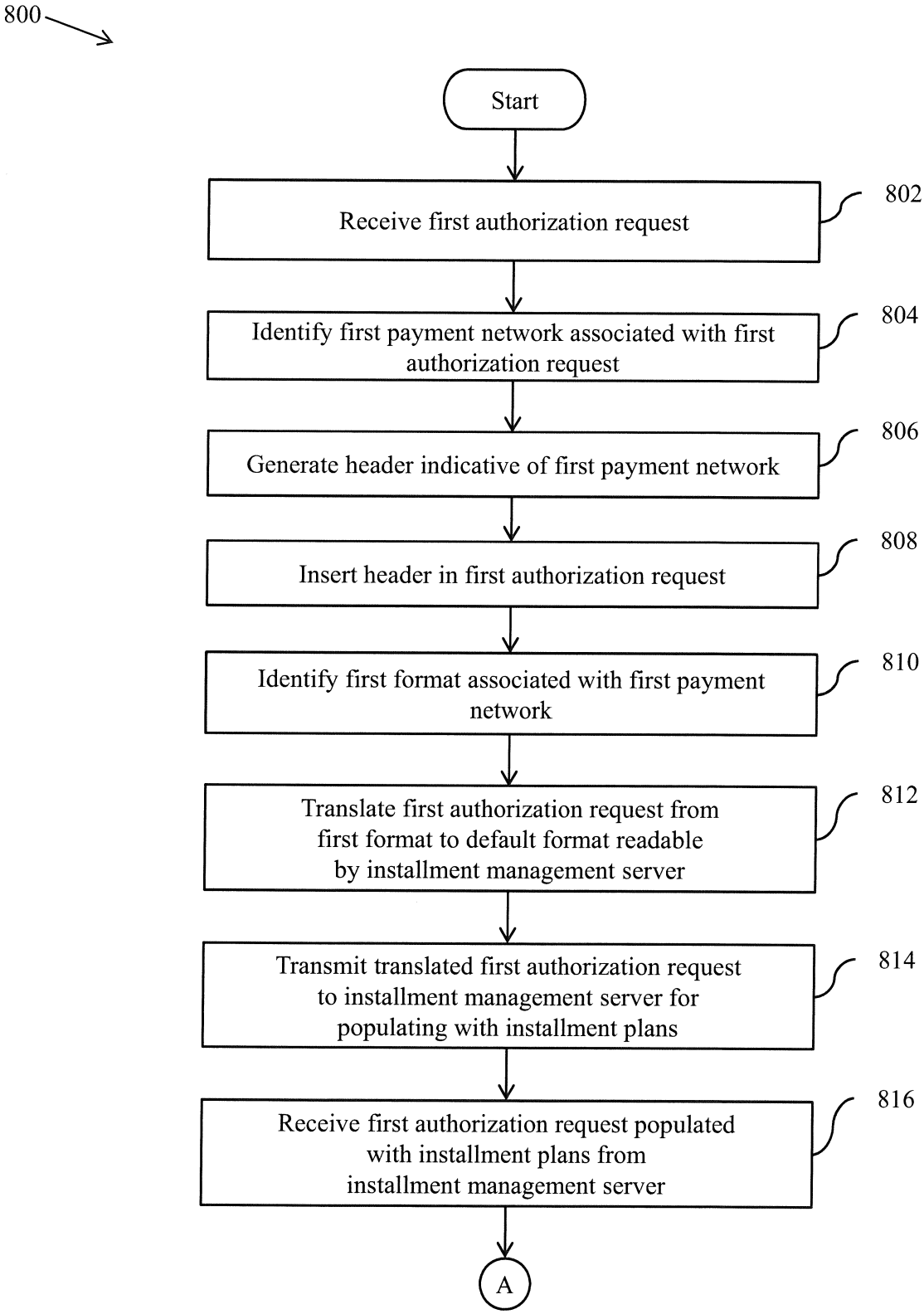

800
Start
Receive first authorization request
802
Identify first payment network associated with first authorization request
804
Generate header indicative of first payment network
806
Insert header in first authorization request
808
Identify first format associated with first payment network
810
Translate first authorization request from first format to default format readable by installment management server
812
Transmit translated first authorization request to installment management server for populating with installment plans
814
Receive first authorization request populated with installment plans from installment management server
816
A

FIG. 8A

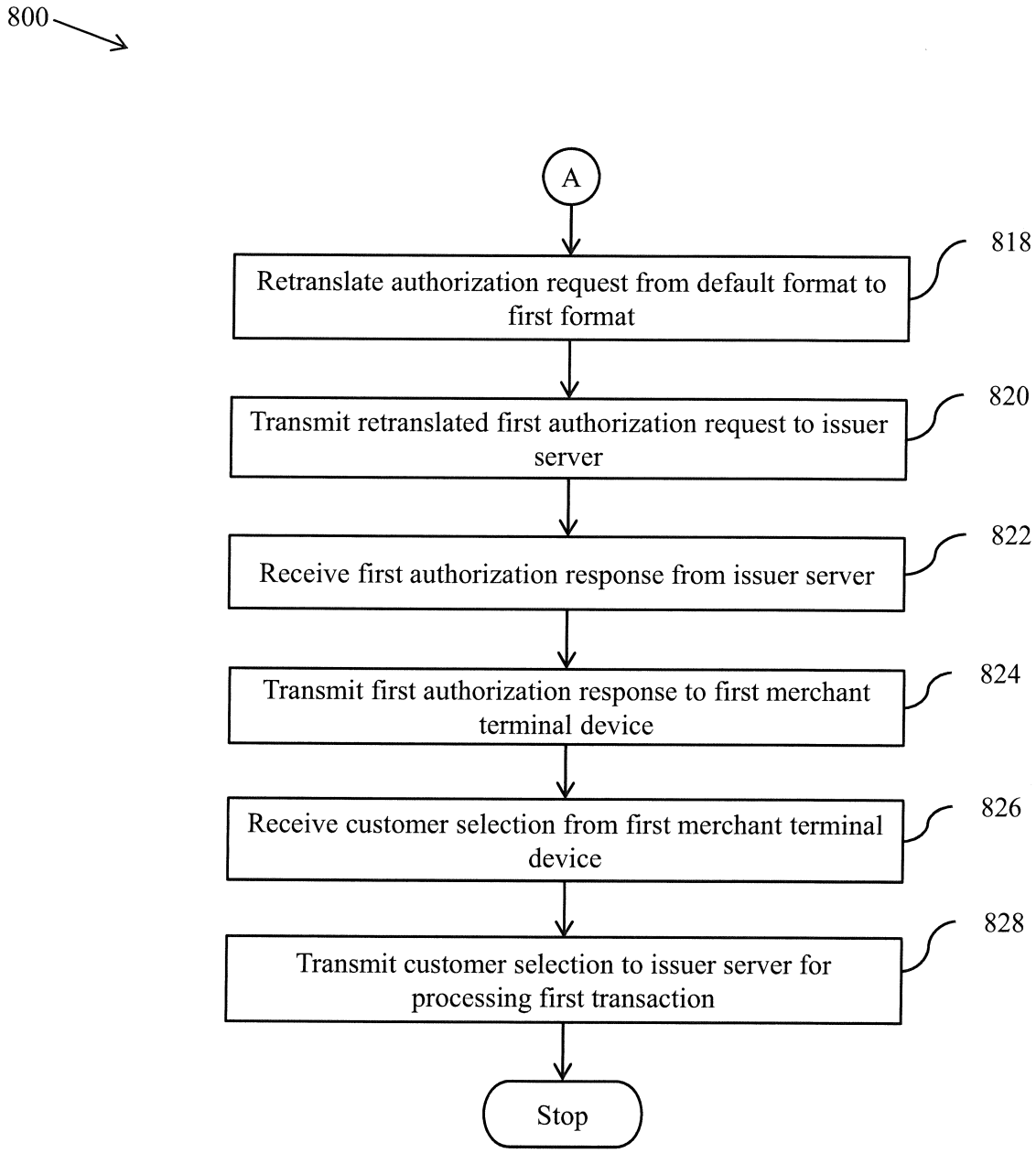

800
A
Retranslate authorization request from default format to first format
818
Transmit retranslated first authorization request to issuer server
820
Receive first authorization response from issuer server
822
Transmit first authorization response to first merchant terminal device
824
Receive customer selection from first merchant terminal device
826
Transmit customer selection to issuer server for processing first transaction
828
Stop

FIG. 8B

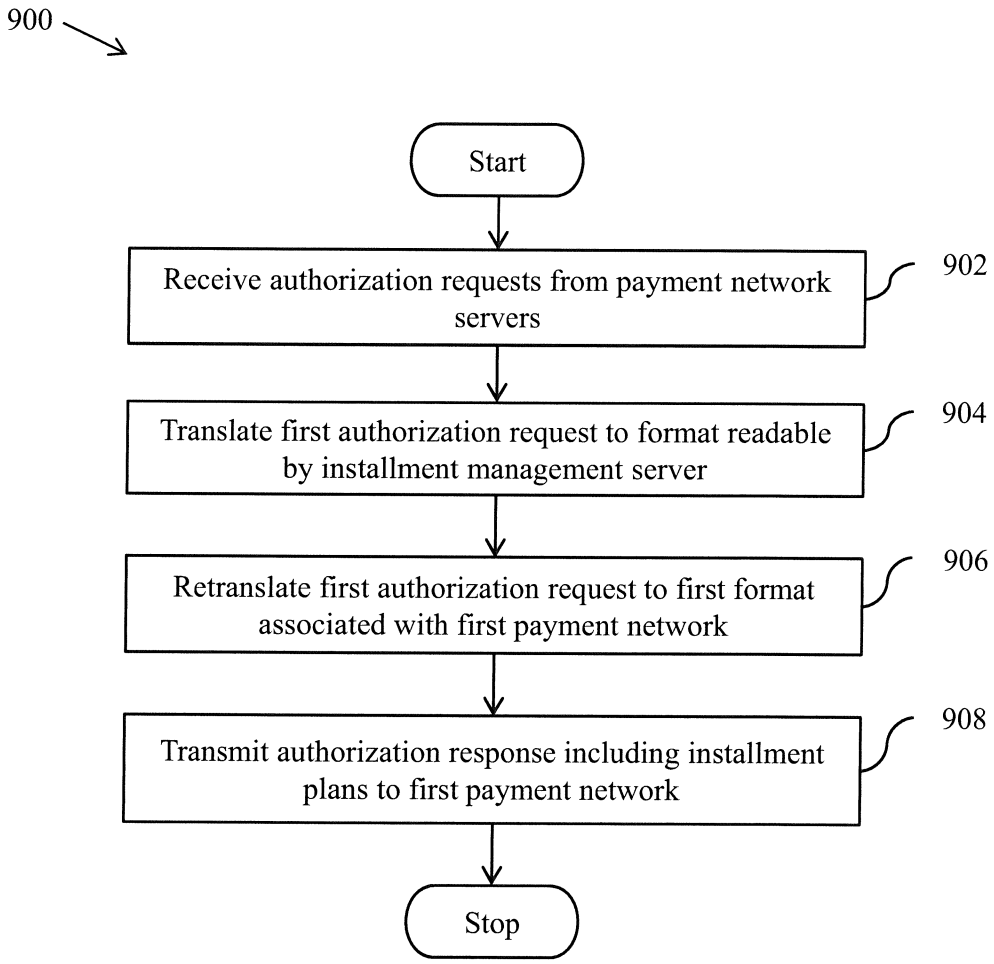

900
Start
Receive authorization requests from payment network servers
902
Translate first authorization request to format readable by installment management server
904
Retranslate first authorization request to first format associated with first payment network
906
Transmit authorization response including installment plans to first payment network
908
Stop

FIG. 9

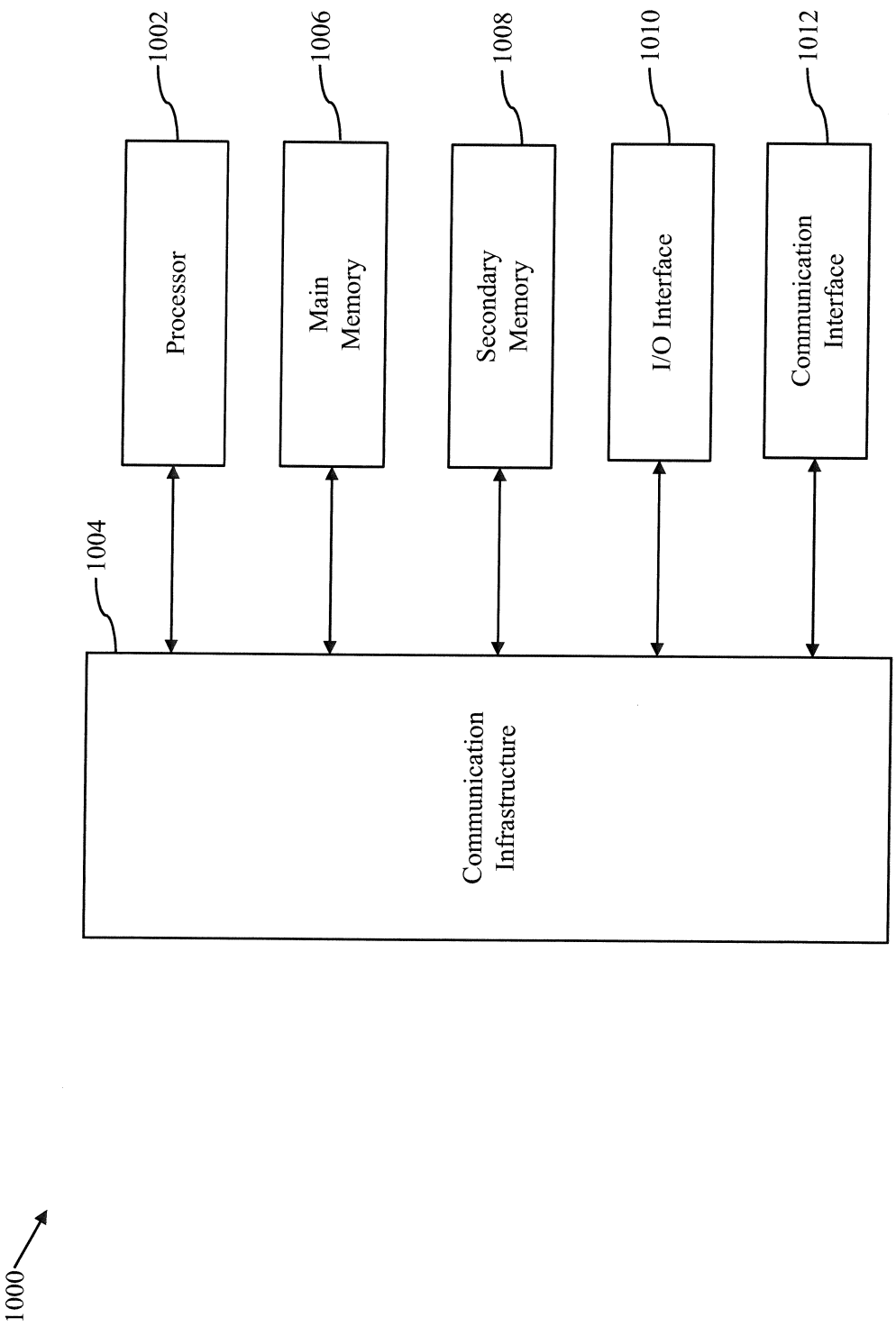

1000
1002
Processor
1004
Communication Infrastructure
1006
Main Memory
1008
Secondary Memory
1010
I/O Interface
1012
Communication Interface

FIG. 10