

Claims:

1. A method comprising:

receiving, by an application server, from one or more web client sessions, real-time user-related activity data that is representative of one or more activities performed by a user during
5 a day;

storing, by the application server, the real-time user-related activity data of the user in a temporary cache user profile data structure of a cache memory storage;

identifying, by the application server, a time corresponding to a batch processing operation;

10 transferring, by the application server, via the batch processing operation, the real-time user-related activity data of the user from the temporary cache user profile data structure of the cache memory storage into a permanent user profile data structure of a datastore to form permanent user profile data of the user;

receiving, after the time of the batch processing operation and said transferring, and
15 before another batch processing operation, by the application server, additional real-time user-related activity data of the user;

storing, by the application server, the additional real-time user-related activity data in the temporary cache user profile data structure of the cache memory storage;

invoking by the application server, upon the receipt and storage of the additional real-
20 time user-related activity data of the user, a first application programming interface (API) that is configured to determine user-specific eligibility data of the user, said first API accessing both:

the additional real-time user-related activity data of the user stored in the temporary cache user profile data structure of the cache memory storage, and

the permanent user profile data of the user stored in the permanent user profile data structure of the datastore;

determining, by the first API, that the permanent user profile data indicates that the user is eligible for a first fixed activity plan and a second fixed activity plan, but the additional real-time user-related activity data includes an event corresponding to a selection of the first fixed activity plan by the user occurring since the time of the batch processing operation, thereby making the user eligible for the second fixed activity plan but ineligible for the first fixed activity plan;

invoking, in real-time, by the application server, upon the determination of the user specific eligibility data of the user, a second API that is configured to generate the second fixed activity plan;

transmitting, in real-time, the second fixed activity plan to a computing device associated with the user for display to the user;

receiving, in real-time, by the application server, from the computing device, a response from the user selecting the second fixed activity plan;

receiving, in real-time, by the application server, real-time activity performance data representative of at least one activity performance of the user; and

invoking, in real-time, by the application server, upon the receipt of the real-time activity performance data representative of the at least one activity performance of the user, a third API that is configured to attribute, in real-time, the at least one activity performance of the user to the second fixed activity plan based at least in part on at least one pre-determined allocating rule.

2. The method of claim 1, wherein the second fixed activity plan is a fixed fee payment plan and the method further comprises:

estimating, in real-time, by the application server, an APR total cost for the fixed fee payment plan;

calculating, in real-time, by the application server, based at least in part on the estimated APR total cost, a fixed finance charge rate;

5 calculating, in real-time, by the application server, based at least in part on the fixed finance charge rate, a fixed finance charge amount; and

communicating, in real-time, by the application server to the computing device associated with the user, software instructions for displaying a graphical user interface (GUI), the GUI comprising a display of the fixed finance charge amount in association with the fixed fee payment
10 plan.

3. The method of claim 2, further comprising:

calculating, in real-time, by the application server, a monthly fixed fee minimum amount due based at least in part on an amount of the fixed fee payment plan and a number of months
15 of the fixed fee payment plan.

4. The method of claim 2, further comprising:

calculating, in real-time, by the application server, a minimum amount due for a transaction account of the user based at least in part on a revolving APR minimum amount due and a
20 fixed fee minimum amount due; and

communicating, in real-time, by the application server to the computing device associated with the user, software instructions for displaying a graphical user interface (GUI), the GUI

comprising a display of the minimum amount due for the transaction account in association with the fixed fee payment plan.

5. The method of claim 2, further comprising:

5 calculating, in real-time, by the application server, a fixed fee minimum amount due;

receiving, in real-time, by the application server, a payment to a transaction account of the user, wherein the payment is equal to or greater than a sum of a revolving APR balance and the fixed fee minimum amount due; and

10 revolving, in real-time, by the application server, a remaining balance of the transaction account without charging an APR finance charge to the transaction account.

6. The method of claim 5, further comprising:

charging, in real-time, by the application server, a fixed fee finance charge in a statement period after a current statement period; and

15 exempting, in real-time, by the application server, a new transaction from the APR finance charge.

7. The method of any of claims 2 to 6, further comprising:

20 determining, in real-time, by the application server, a duration for the fixed fee payment plan, the duration comprising intervals corresponding to a frequency of transactions.

8. The method of any of claims 2 to 7, further comprising determining, by a fourth API, whether a transaction of the user is eligible for the second fixed activity plan.

9. A system comprising:

5 at least one application server;

at least one cache memory storage;

a datastore; and

wherein the at least one application server is at least configured to:

10 receive, from one or more web client sessions, real-time user-related activity data that is representative of one or more activities performed by a user during a day;

store the real-time user-related activity data of the user in a temporary cache user profile data structure of the at least one cache memory storage;

identify a time corresponding to a batch processing operation;

15 transfer, via the batch processing operation, the real-time user-related activity data of the user from the temporary cache user profile data structure of the at least one cache memory storage into a permanent user profile data structure of a datastore to form permanent user profile data of the user;

20 receive, after the time of the batch processing operation and said transferring, and before another batch processing operation, additional real-time user-related activity data of the user;

store the additional real-time user-related activity data in the temporary cache user profile data structure of the cache memory storage;

invoke upon the receipt of the real-time user-related activity data of the user, a first application programming interface (API) that is configured to determine user-specific eligibility data of the user, the first API accessing both:

5 the additional real-time user-related activity data of the user stored
in the temporary cache user profile data structure of the at least one cache memory
storage, and

the permanent user profile data of the user stored in the permanent
user profile data structure of the datastore;

10 determine, by the first API, that the permanent user profile data indicates that
the user is eligible for a first fixed activity plan and a second fixed activity plan, but the
additional real-time user-related activity data includes an event corresponding to a selection
of the first fixed activity plan by the user since the time of the batch processing operation,
thereby making the user eligible for the second fixed activity plan but ineligible for the first
fixed activity plan;

15 invoke, in real-time, upon the determination of the user specific eligibility
data of the user, a second API that is configured to generate the second fixed activity plan;

transmit, in real-time, the second fixed activity plan to a computing device
associated with the user for display to the user;

20 receive, in real-time, from the computing device, a response from the user
selecting the second fixed activity plan;

receive, in real-time, real-time activity performance data representative of
at least one activity performance of the user; and

invoke, in real-time, upon the receipt of the real-time activity performance data representative of the at least one activity performance of the user, a third API that is configured to attribute, in real-time, the at least one activity performance of the user to the second fixed activity plan based at least in part on at least one pre-determined allocating rule.

10. The system of claim 9, wherein the second fixed activity plan is a fixed fee payment plan and wherein the at least one application server is further configured to:

estimate an APR total cost for the fixed fee payment plan;
calculate, based at least in part on the estimated APR total cost, a fixed finance charge rate;

calculate, based at least in part on the fixed finance charge rate, a fixed finance charge amount; and

communicate software instructions for displaying a graphical user interface (GUI), the GUI comprising a display of the fixed finance charge amount in association with the fixed fee payment plan.

11. The system of claim 10, wherein the at least one application server is further configured to:

calculate a monthly fixed fee minimum amount due based at least in part on an amount of the fixed fee payment plan and a number of months of the fixed fee payment plan.

12. The system of claim 10, wherein the at least one application server is further configured to:

calculate a minimum amount due for a transaction account of the user based at least in part on a revolving APR minimum amount due and a fixed fee minimum amount due; and

5 generate a graphical user interface (GUI), the GUI comprising a display of the minimum amount due for the transaction account in association with the fixed fee payment plan.

13. The system of claim 10, wherein the at least one application server is further configured to:

10 calculate a fixed fee minimum amount due;

receive a payment to a transaction account of the user, wherein the payment is equal to or greater than a sum of a revolving APR balance and the fixed fee minimum amount due;

revolve a remaining balance of the transaction account without charging an APR finance charge to the transaction account;

15 charge a fixed fee finance charge in a statement period after a current statement period; and

exempt a new transaction from the APR finance charge.

14. The system of any of claims 9 to 13, wherein the at least one application server is further configured to at least determine, by a fourth API, whether a transaction of the user is eligible for the second fixed activity plan.

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15. A non-transitory computer readable storage medium storing software thereon, the software comprising instructions configured to cause at least one processor of at least one computer to perform steps comprising:

receiving, from one or more web client sessions, real-time user-related activity data
5 that is representative of one or more activities performed by a user during a day;

storing the real-time user-related activity data of the user in a temporary cache user profile data structure of a cache memory storage;

identifying a time corresponding to a batch processing operation;

transferring, via the batch processing operation, the real-time user-related activity
10 data of the user from the temporary cache user profile data structure of the cache memory storage into a permanent user profile data structure of a datastore to form permanent user profile data of the user;

receiving, after the time of the batch processing operation and said transferring, and before another batch processing operation, additional real-time user-related activity data of the user;

15 storing the additional real-time user-related activity data in the temporary cache user profile data structure of the cache memory storage;

invoking upon the receipt of the real-time user-related activity data of the user, a first application programming interface (API) that is configured to determine user-specific eligibility data of the user, the first API based at least in part on accessing both:

20 the additional real-time user-related activity data of the user stored in the temporary cache user profile data structure of the cache memory storage, and

the permanent user profile data of the user stored in the permanent user profile data structure of the datastore;

determining, by the first API, that the permanent user profile data indicates that the user is eligible for a first fixed activity plan and a second fixed activity plan, but the additional real-time user-related activity data includes an event corresponding to a selection of the first fixed activity plan by the user since the time of the batch processing operation, thereby making the user eligible for
5 the second fixed activity plan but ineligible for the first fixed activity plan;

invoking, in real-time, upon the determination of the user specific eligibility data of the user, a second API that is configured to generate the second fixed activity plan;

transmitting, in real-time, the second fixed activity plan to a computing device associated with the user for display to the user;

10 receiving, in real-time, from the computing device, a response from the user selecting the second fixed activity plan;

receiving, in real-time, real-time activity performance data representative of at least one activity performance of the user; and

invoking, in real-time, upon the receipt of the real-time activity performance data
15 representative of the at least one activity performance of the user, a third API that is configured to attribute, in real-time, the at least one activity performance of the user to the second fixed activity plan based at least in part on at least one pre-determined allocating rule.

16. The non-transitory computer readable storage medium of claim 15, wherein the
20 second fixed activity plan is a fixed fee payment plan and wherein the instructions are further configured to cause the at least one processor of the at least one computer to perform steps, comprising:

estimating an APR total cost for the fixed fee payment plan;

calculating, based at least in part on the estimated APR total cost, a fixed finance charge rate;

calculating, based at least in part on the fixed finance charge rate, a fixed finance charge amount; and

5 generating a graphical user interface (GUI), the GUI comprising a display of the fixed finance charge amount in association with the fixed fee payment plan.

17. The non-transitory computer readable storage medium of claim 16, wherein the instructions are further configured to cause the at least one processor of the at least one computer to
10 perform steps, comprising:

 calculating 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.

15 18. The non-transitory computer readable storage medium of claim 16, wherein the instructions are further configured to cause the at least one processor of the at least one computer to perform steps comprising:

 calculating a minimum amount due for a transaction account of the user based at least in part on a revolving APR minimum amount due and a fixed fee minimum amount due; and

20 generating a graphical user interface (GUI), the GUI comprising a display of the minimum amount due for the transaction account in association with the fixed fee payment plan.

19. The non-transitory computer readable storage medium of claim 16, wherein the instructions are further configured to cause the at least one processor of the at least one computer to perform steps comprising:

calculating a fixed fee minimum amount due;

5 receiving a payment to a transaction account of the user, wherein the payment is equal to or greater than a sum of a revolving APR balance and the fixed fee minimum amount due;

revolving a remaining balance of the transaction account without charging an APR finance charge to the transaction account;

charging a fixed fee finance charge in a statement period after a current statement
10 period; and

exempting a new transaction from the APR finance charge.

20. The non-transitory computer readable storage medium of any of claims 15 to 19, wherein the instructions are further configured to cause the at least one processor of the at least one
15 computer to perform steps, comprising:

determining, by a fourth API, whether a transaction of the user is eligible for the second fixed activity plan.