FIG. 1

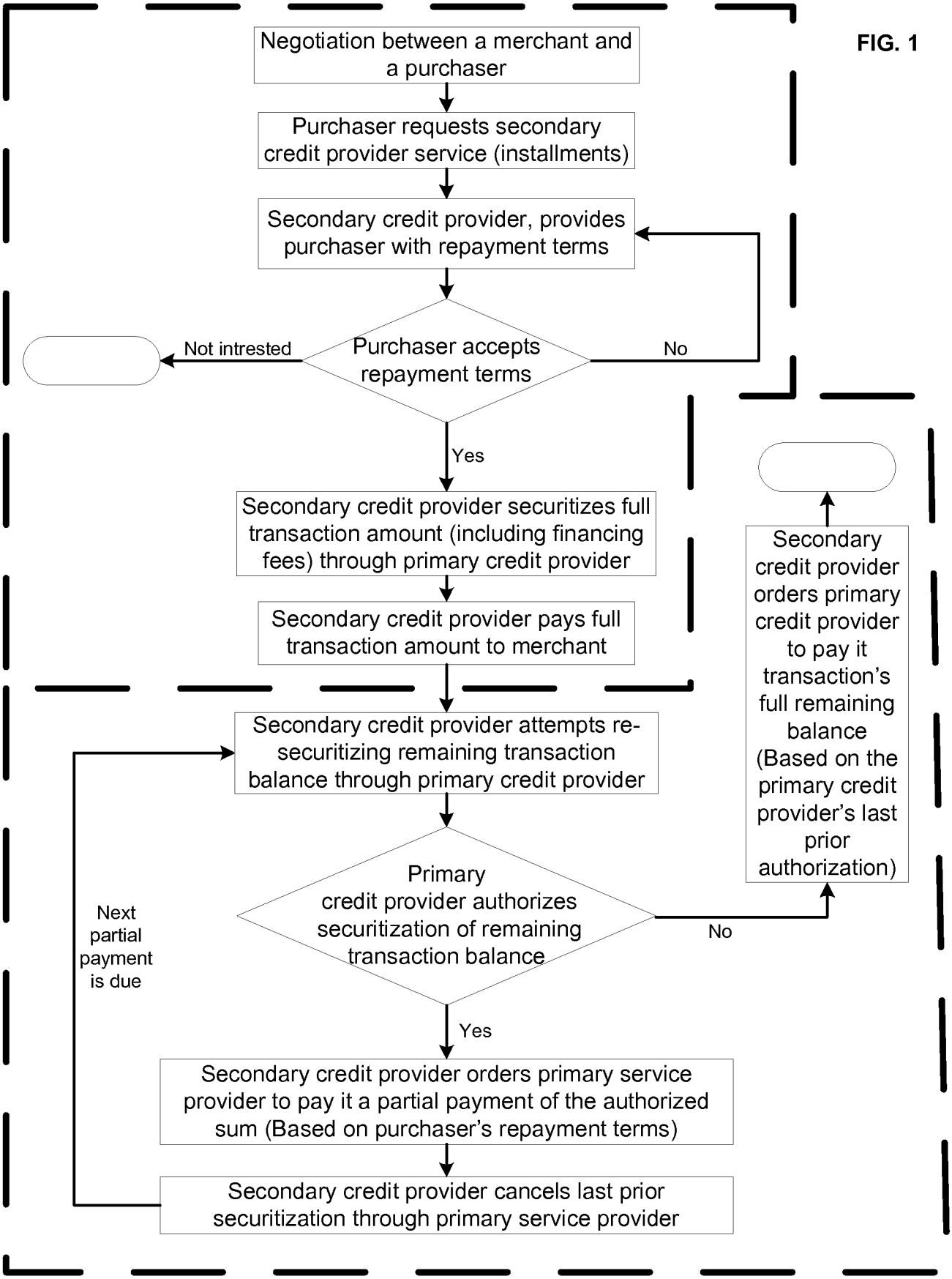

Negotiation between a merchant and a purchaser
Purchaser requests secondary credit provider service (installments)
Secondary credit provider, provides purchaser with repayment terms
Purchaser accepts repayment terms
Not intrested
No
Yes
Secondary credit provider securitizes full transaction amount (including financing fees) through primary credit provider
Secondary credit provider pays full transaction amount to merchant
Secondary credit provider attempts re-securitizing remaining transaction balance through primary credit provider
Primary credit provider authorizes securitization of remaining transaction balance
No
Secondary credit provider orders primary credit provider to pay it transaction's full remaining balance (Based on the primary credit provider's last prior authorization)
Next partial payment is due
Yes
Secondary credit provider orders primary service provider to pay it a partial payment of the authorized sum (Based on purchaser's repayment terms)
Secondary credit provider cancels last prior securitization through primary service provider

FIG. 2

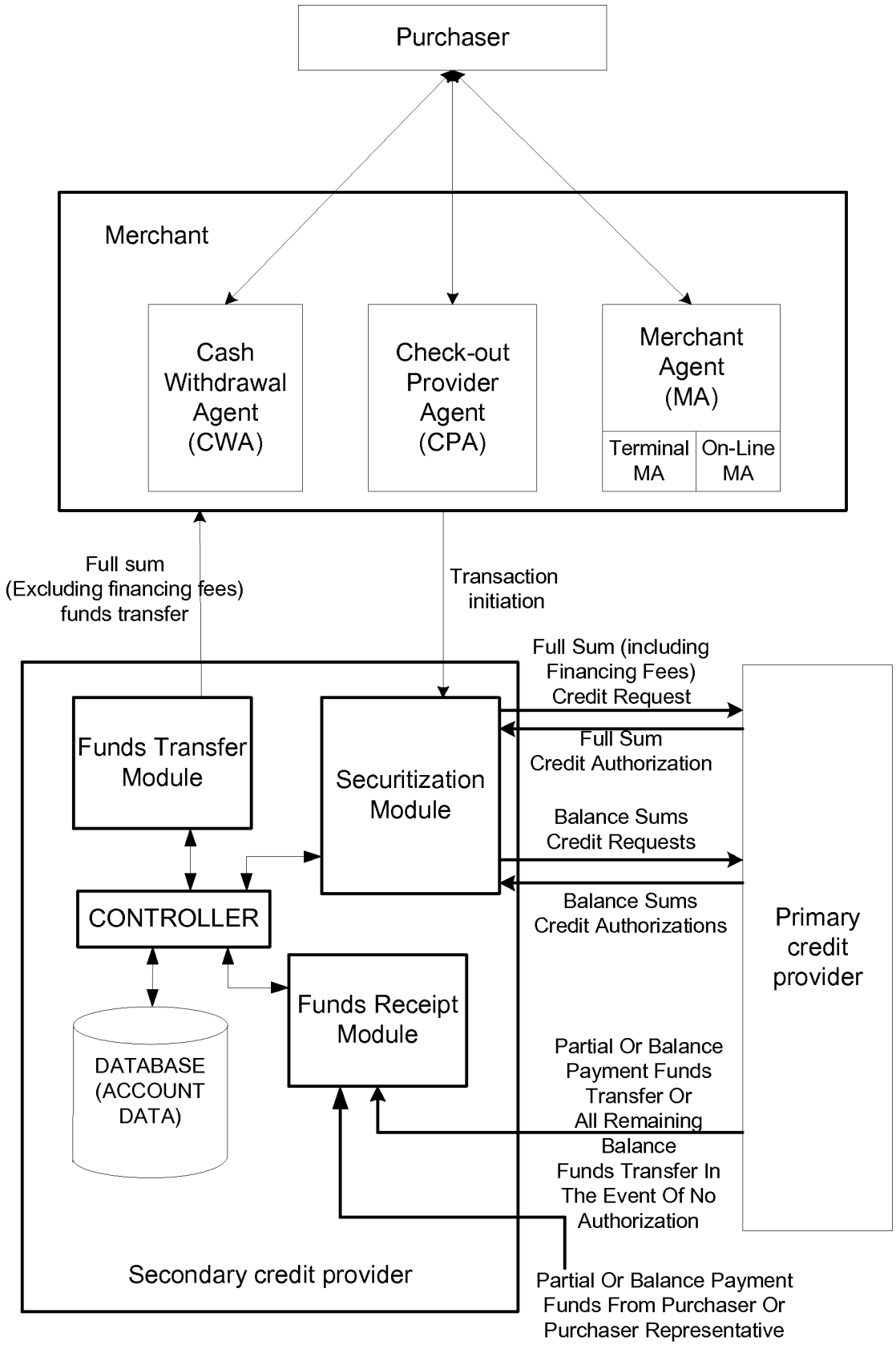

Purchaser
Merchant
Cash Withdrawal Agent (CWA)
Check-out Provider Agent (CPA)
Merchant Agent (MA)
Terminal MA
On-Line MA
Full sum (Excluding financing fees) funds transfer
Transaction initiation
Full Sum (including Financing Fees) Credit Request
Full Sum Credit Authorization
Balance Sums Credit Requests
Balance Sums Credit Authorizations
Funds Transfer Module
Securitization Module
CONTROLLER
Funds Receipt Module
DATABASE (ACCOUNT DATA)
Primary credit provider
Partial Or Balance Payment Funds Transfer Or All Remaining Balance Funds Transfer In The Event Of No Authorization
Secondary credit provider
Partial Or Balance Payment Funds From Purchaser Or Purchaser Representative

FIG. 3

| | |
|---|---|
| **Sub Total:** | 2663.99 |
| **Installments** | |
| # of Installments: | 10 |
| Interest: | 207.14 |
| Total: | 2871.13 |
| | |
| First Installment: | 287.13 |
| Balance Due: | 2584.00 |

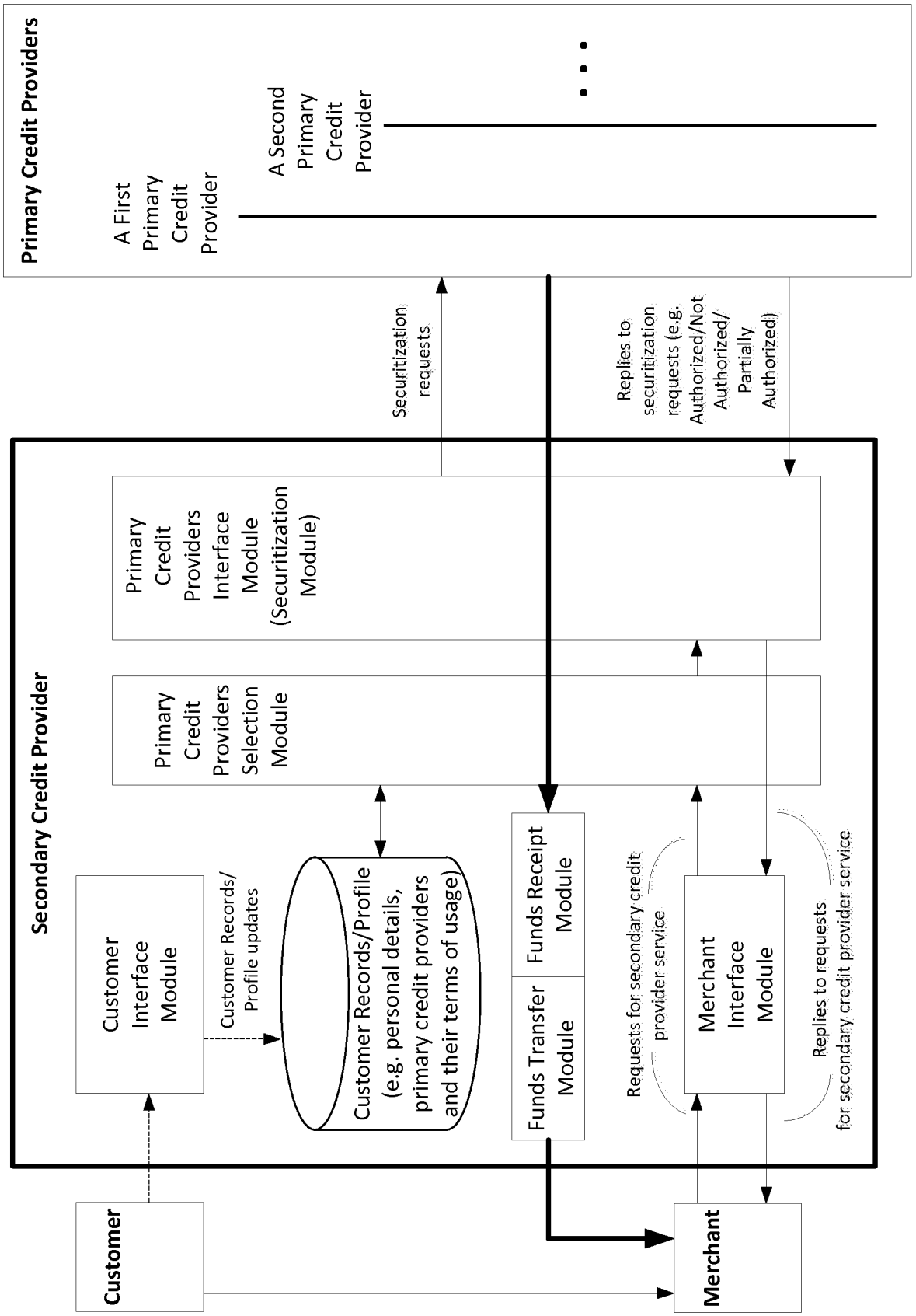



**Fig. 4** – Secondary credit provider modules and interactions

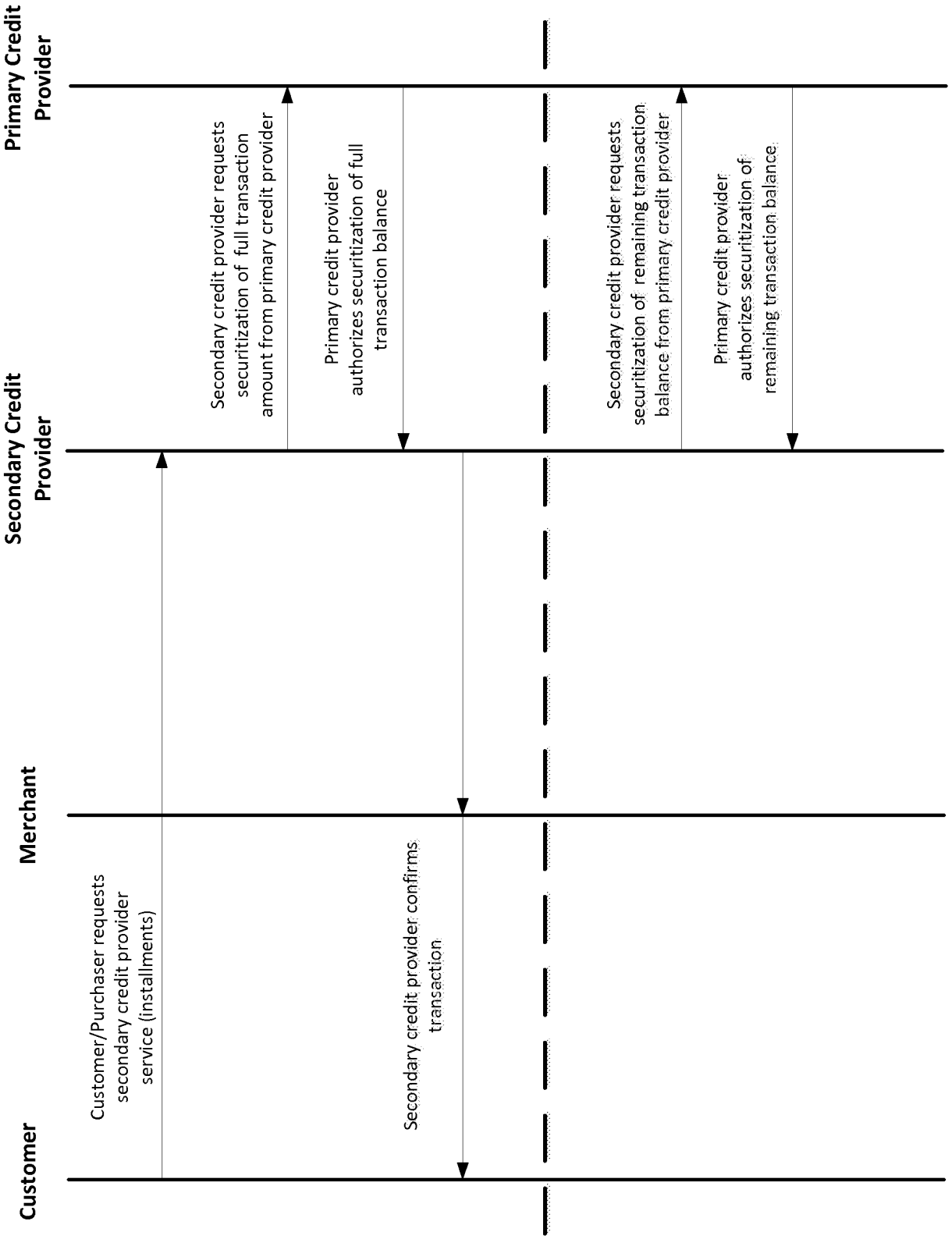



**Fig. 5** – 2 Stages authorized

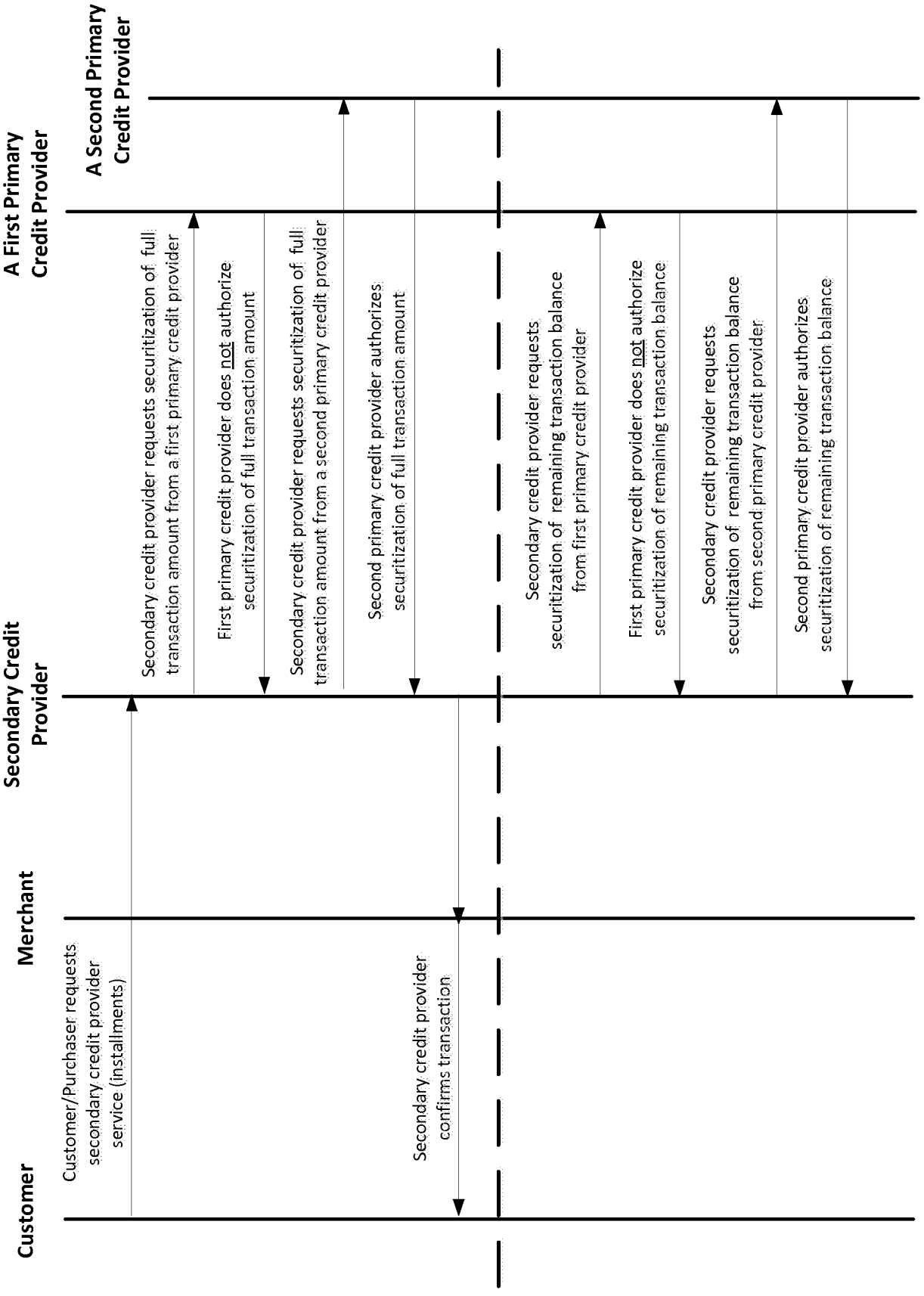



**Fig. 6** – 2 Stages not authorized

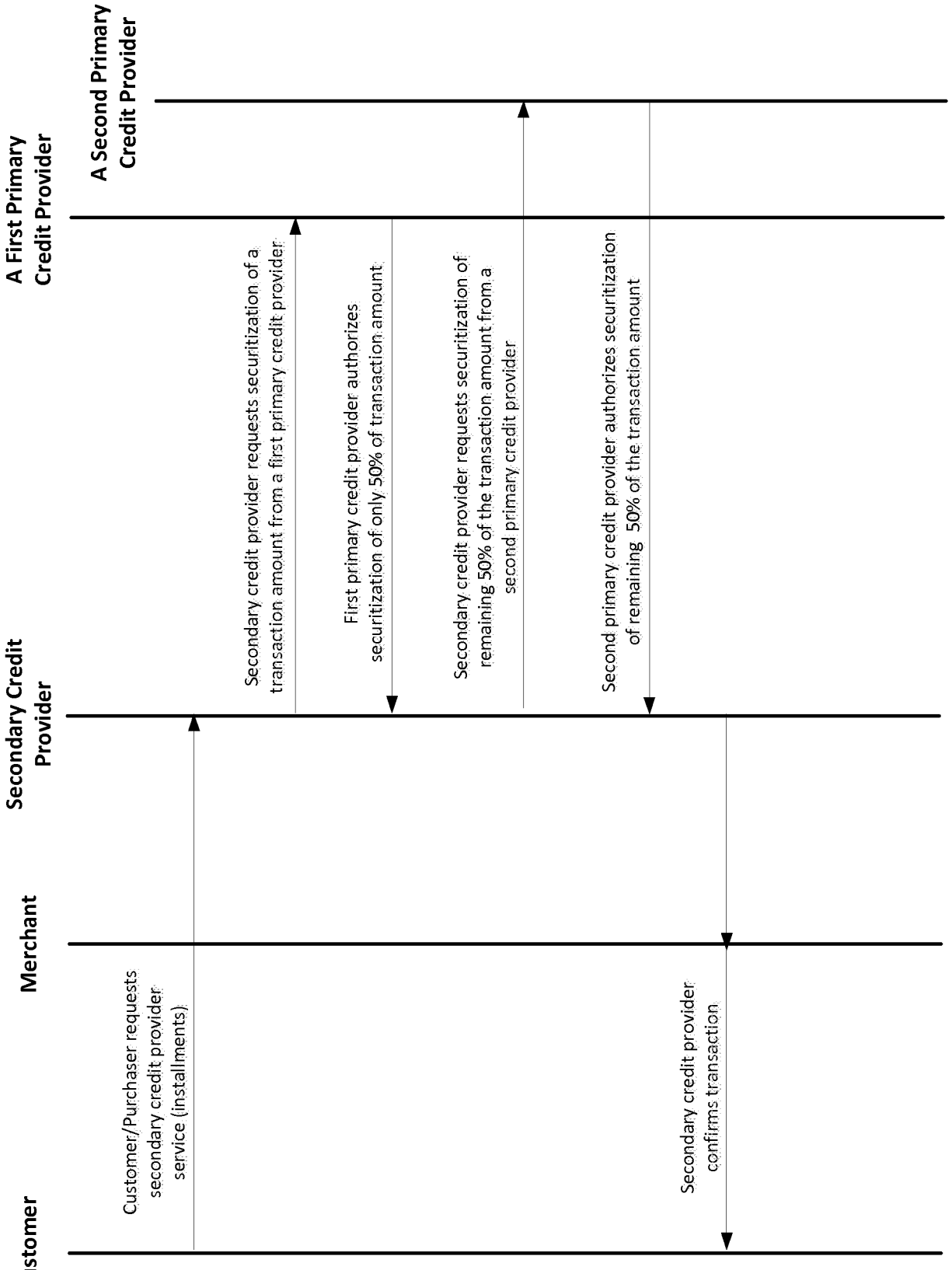



**Fig. 7** – partial authorization

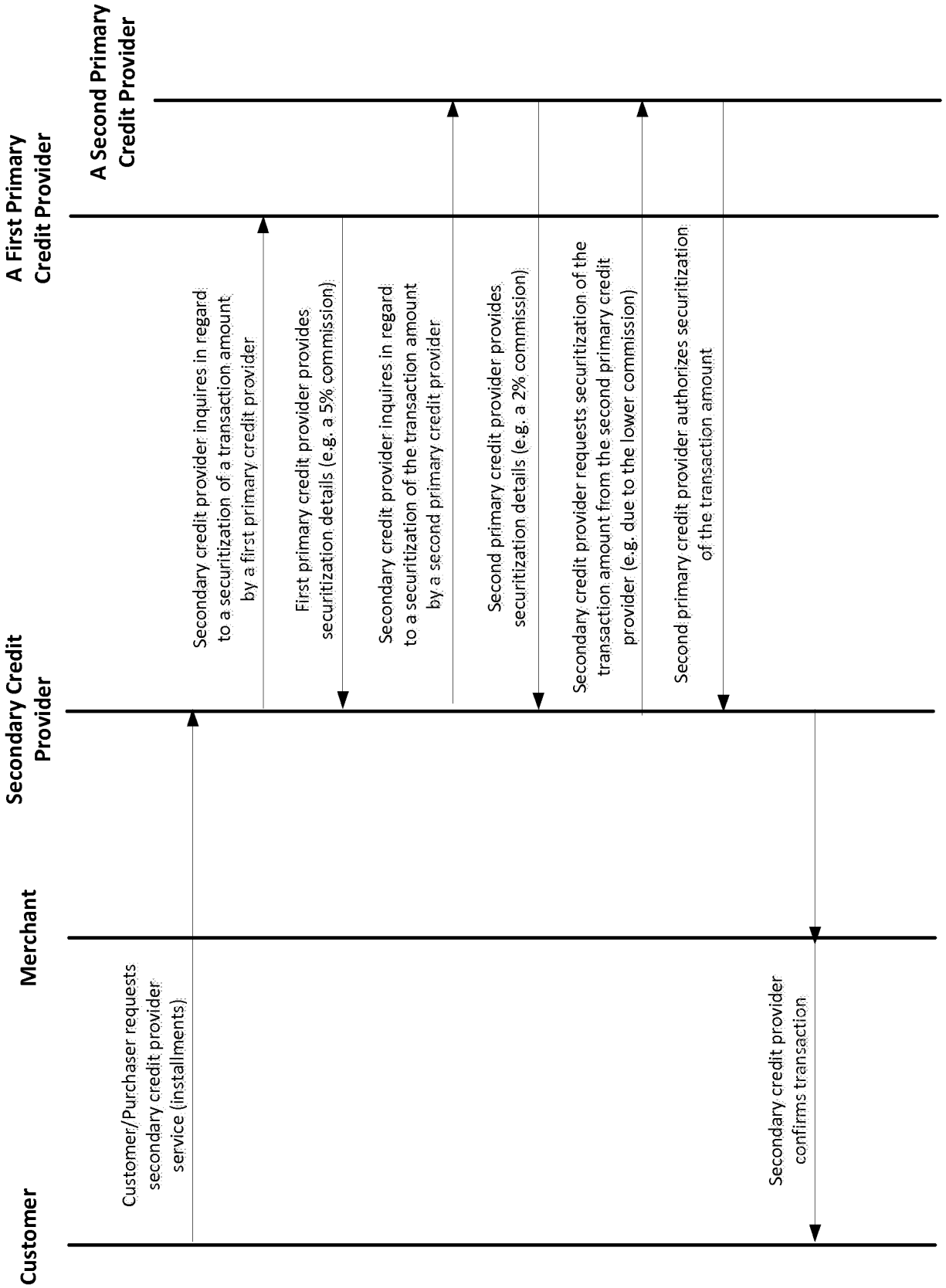



**Fig. 8** – preferable authorization

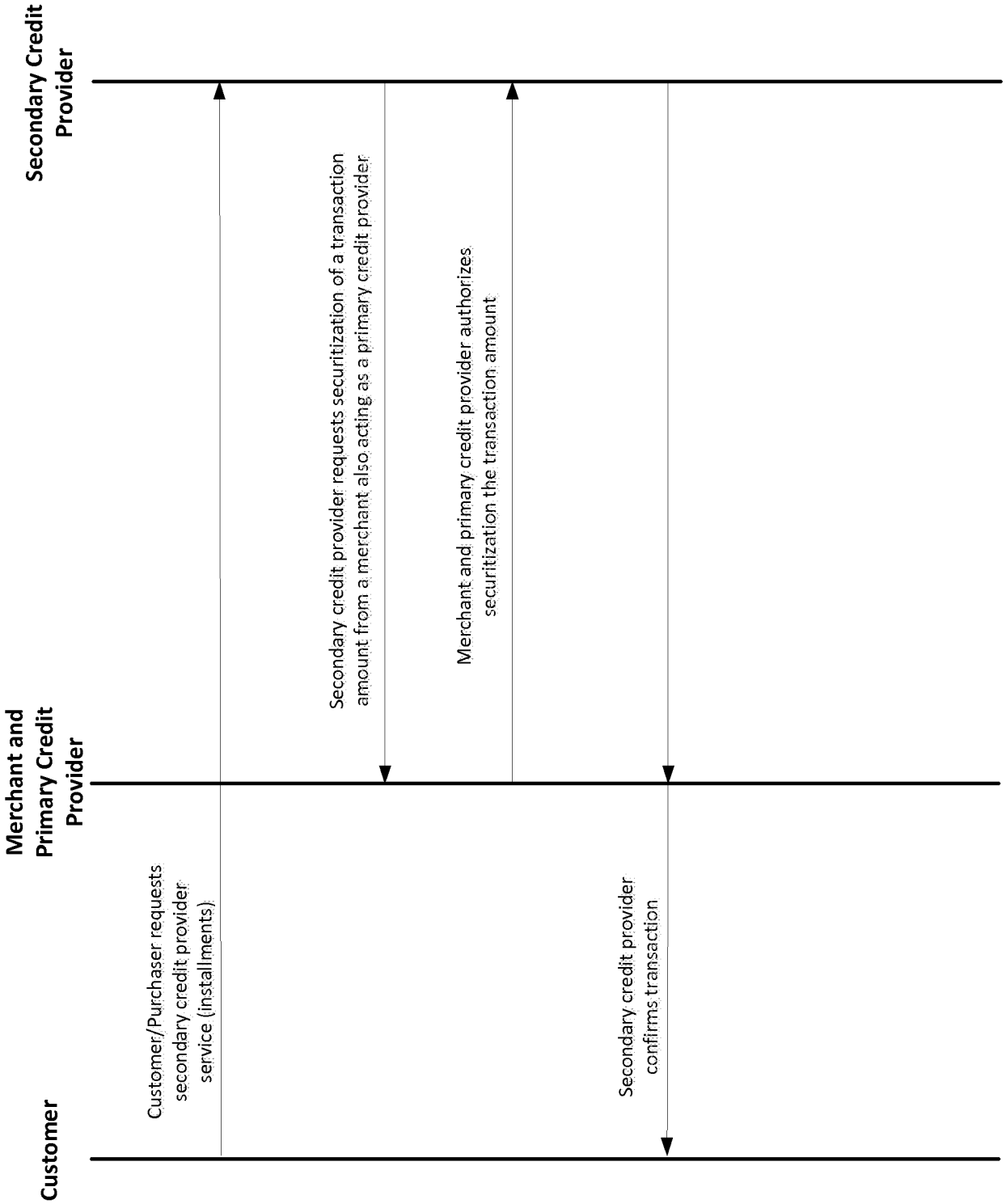



**Fig. 9** – Merchant authorization

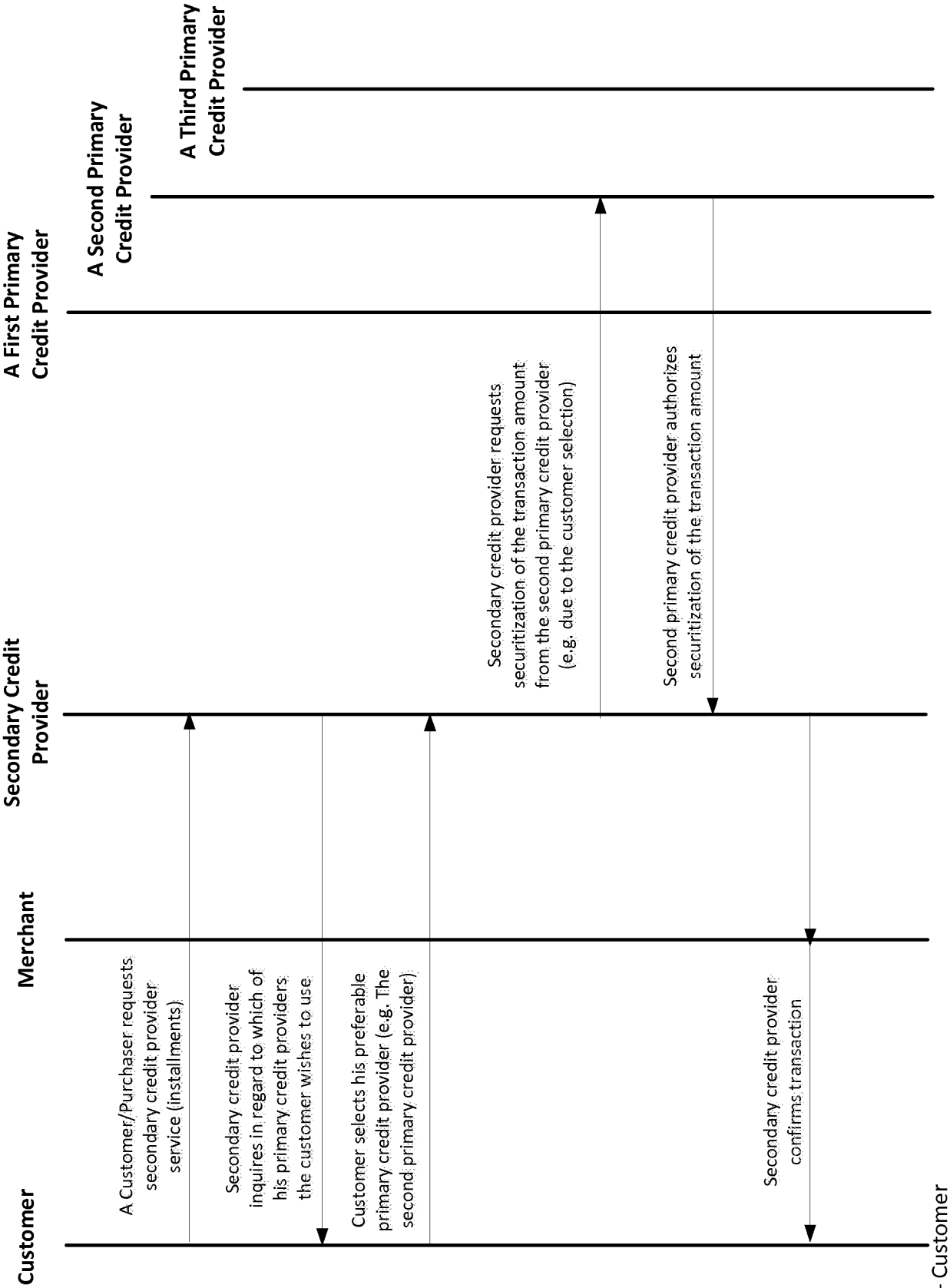



**Fig. 10** – Customer selects primary credit provider

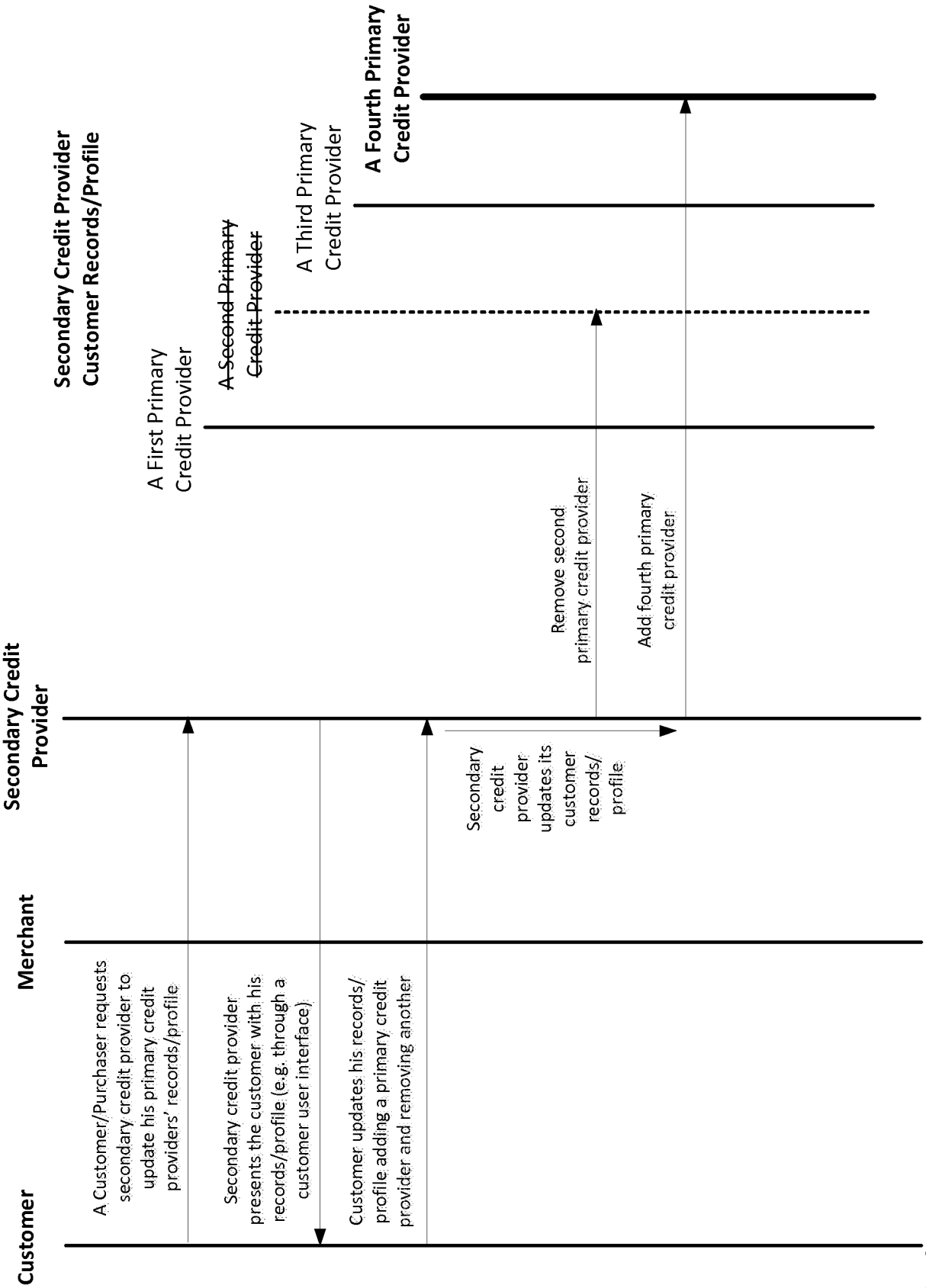



**Fig. 11** – Customer updates his primary credit providers list

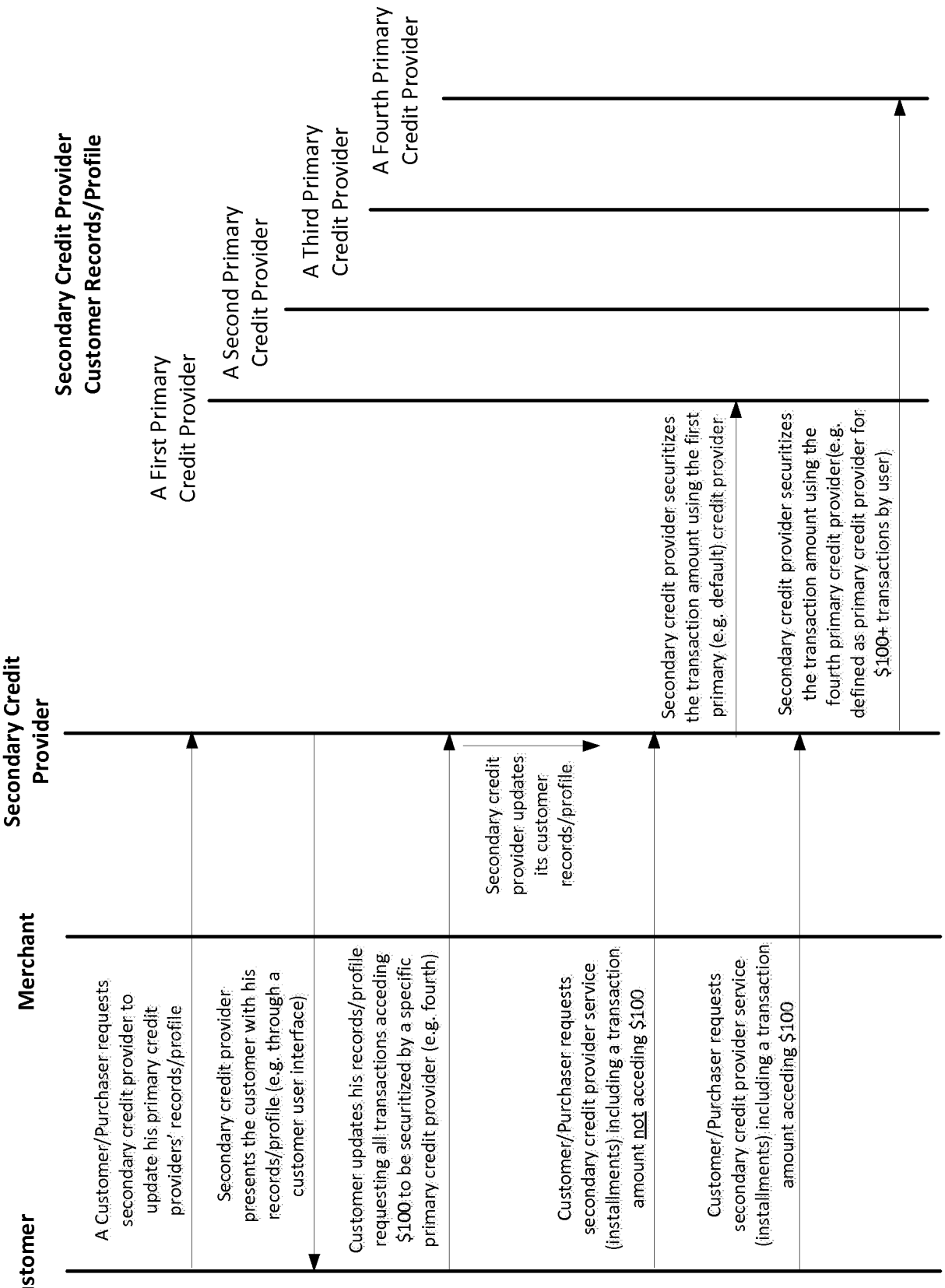



**Fig. 12** – Customer defines his primary credit providers' terms of usage