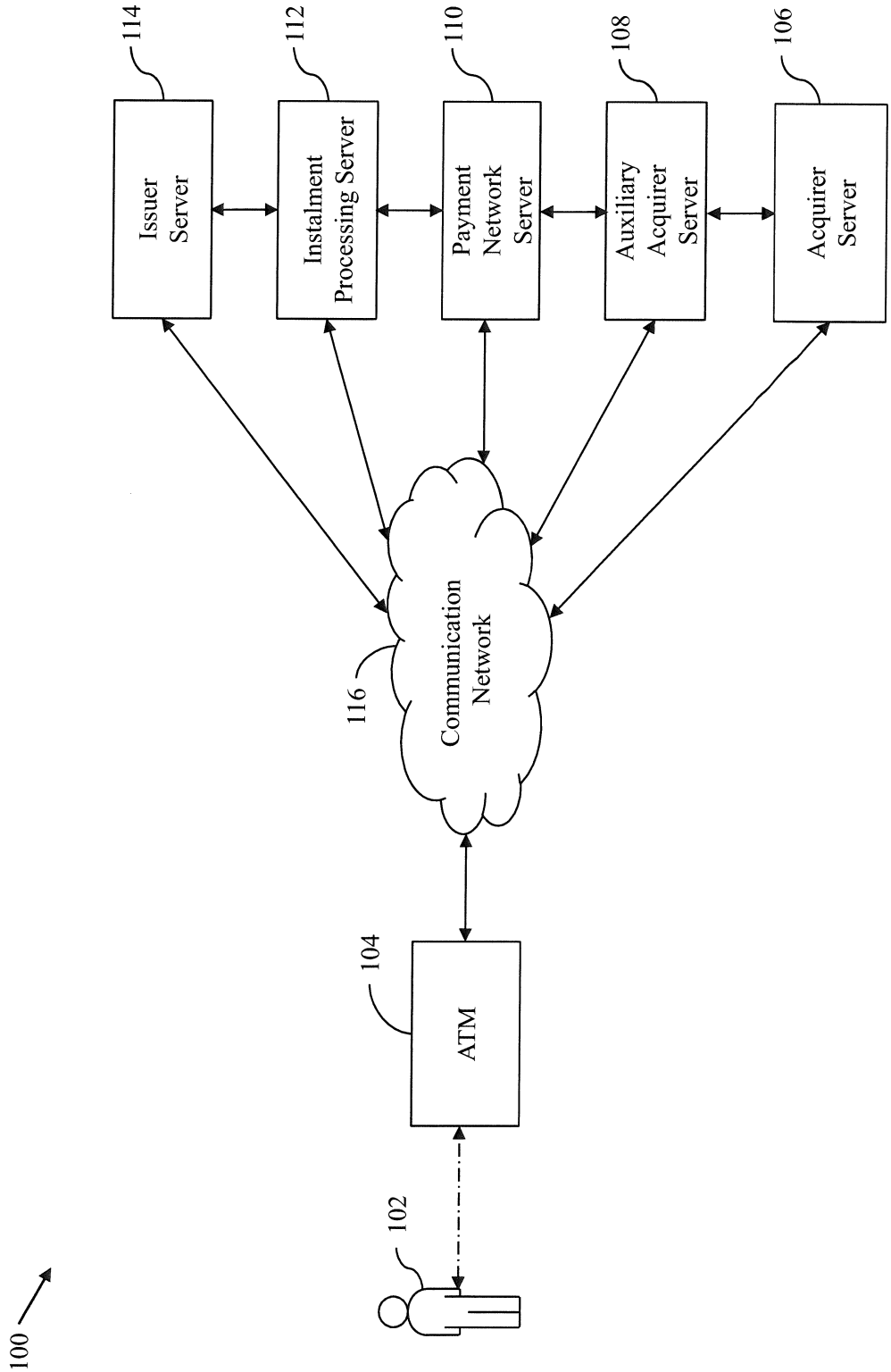

100
102
104
ATM
116
Communication Network
114
Issuer Server
112
Instalment Processing Server
110
Payment Network Server
108
Auxiliary Acquirer Server
106
Acquirer Server

FIG. 1

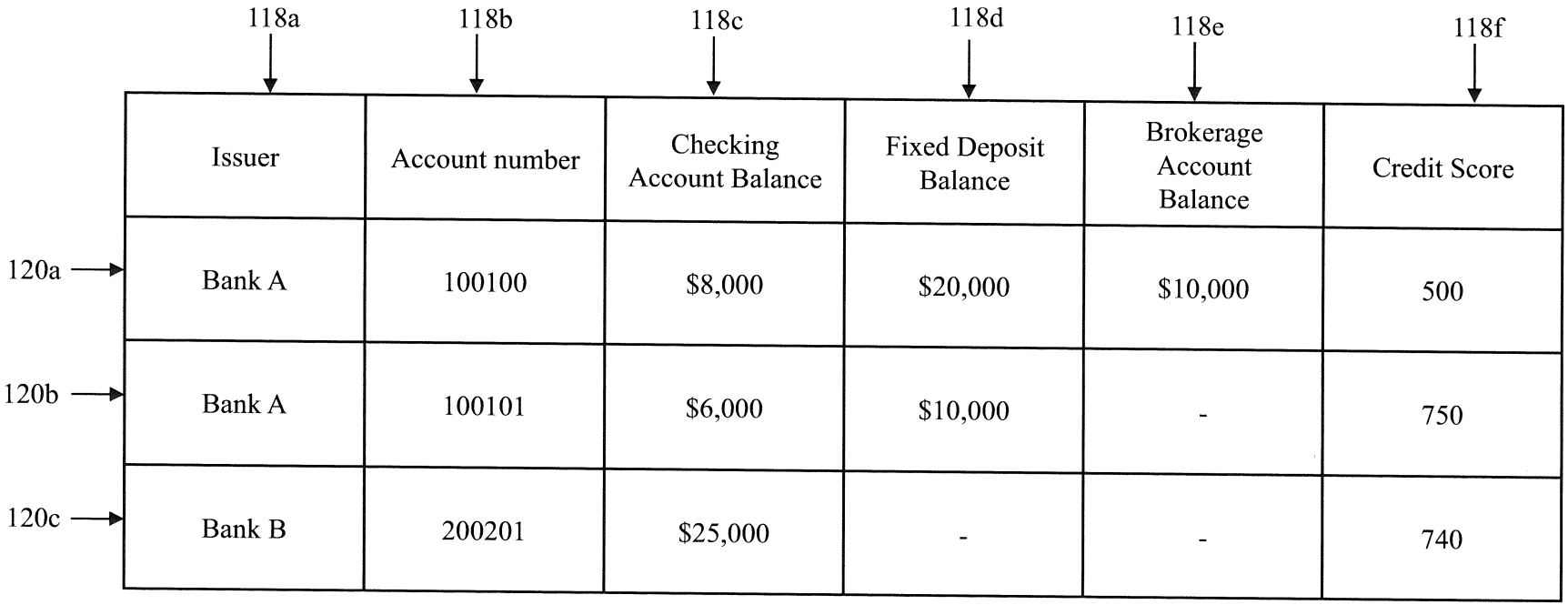

118a
118b
118c
118d
118e
118f
Issuer
Account number
Checking Account Balance
Fixed Deposit Balance
Brokerage Account Balance
Credit Score
120a
Bank A
100100
$8,000
$20,000
$10,000
500
120b
Bank A
100101
$6,000
$10,000
-
750
120c
Bank B
200201
$25,000
-
-
740

TABLE A

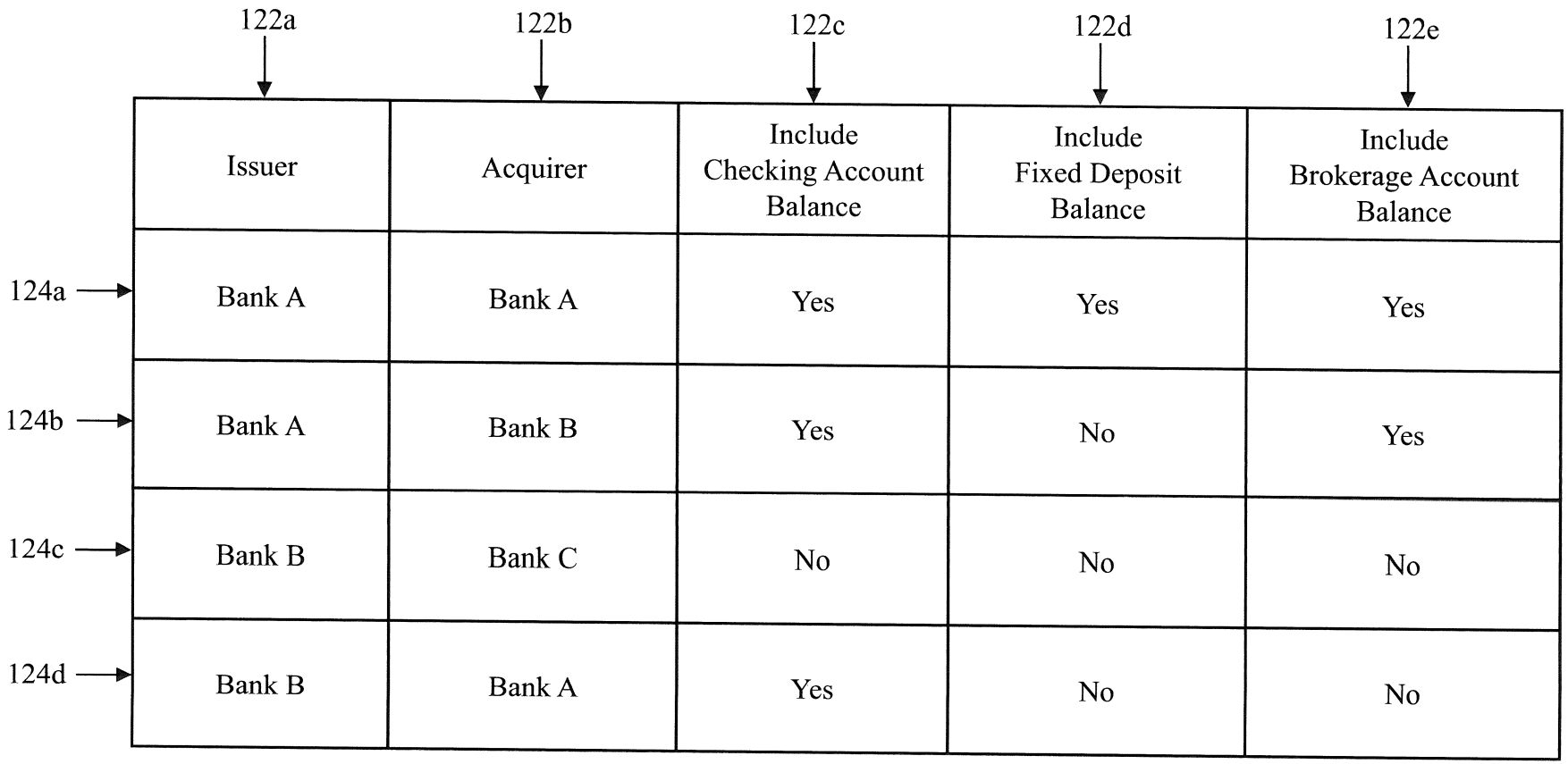

122a
122b
122c
122d
122e
Issuer
Acquirer
Include Checking Account Balance
Include Fixed Deposit Balance
Include Brokerage Account Balance
124a
Bank A
Bank A
Yes
Yes
Yes
124b
Bank A
Bank B
Yes
No
Yes
124c
Bank B
Bank C
No
No
No
124d
Bank B
Bank A
Yes
No
No

TABLE B

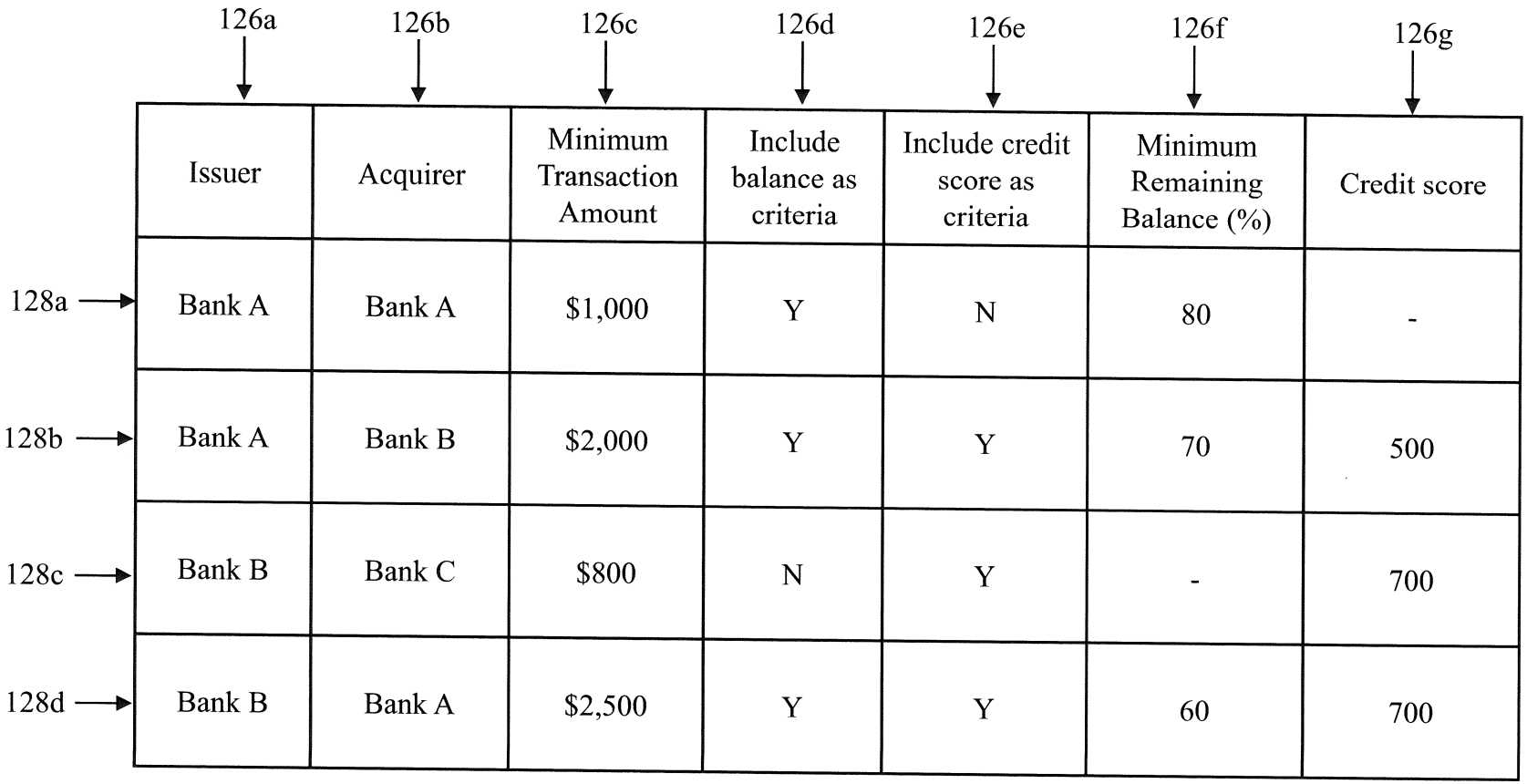

126a
126b
126c
126d
126e
126f
126g
Issuer
Acquirer
Minimum Transaction Amount
Include balance as criteria
Include credit score as criteria
Minimum Remaining Balance (%)
Credit score
128a
Bank A
Bank A
$1,000
Y
N
80
-
128b
Bank A
Bank B
$2,000
Y
Y
70
500
128c
Bank B
Bank C
$800
N
Y
-
700
128d
Bank B
Bank A
$2,500
Y
Y
60
700

TABLE C

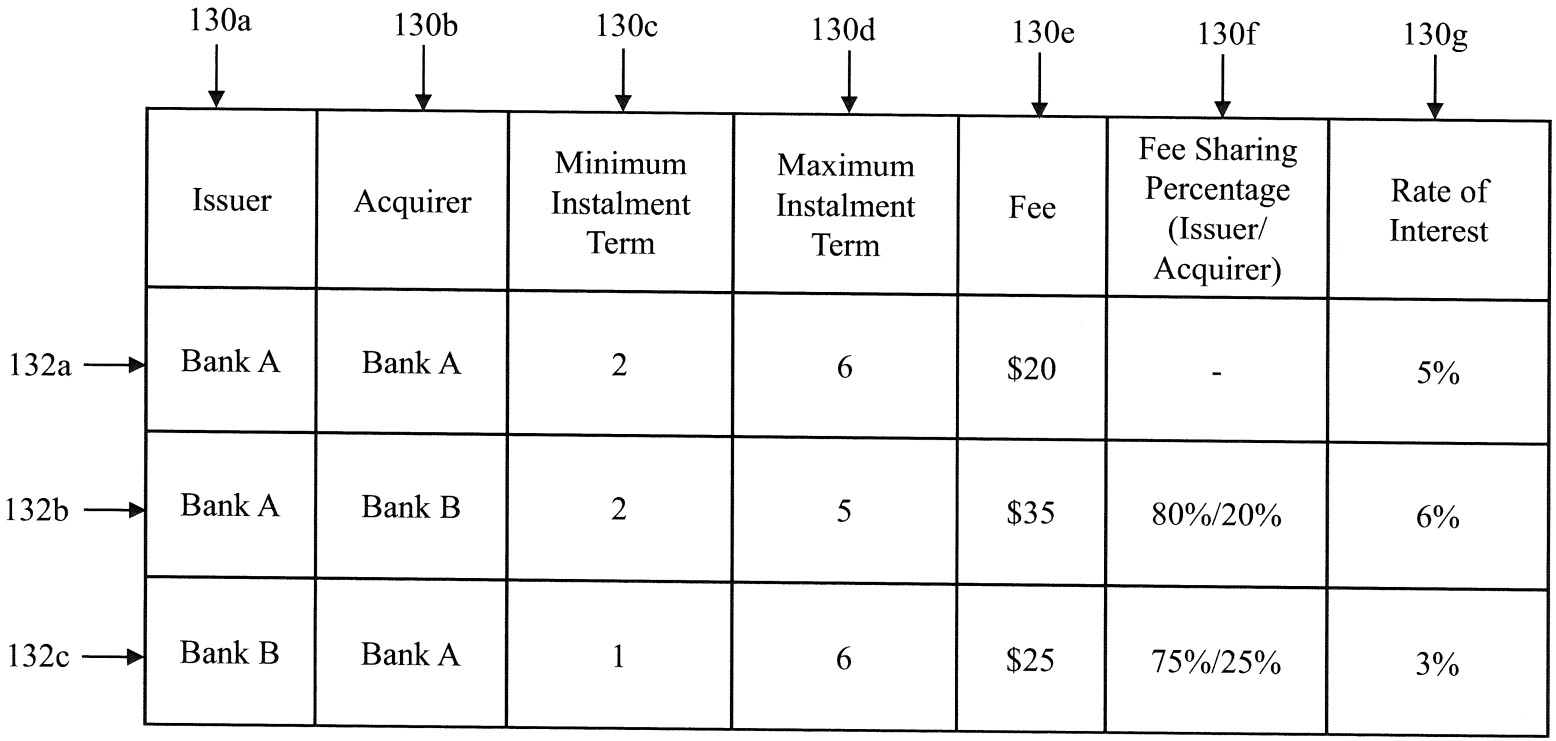

130a
130b
130c
130d
130e
130f
130g
Issuer
Acquirer
Minimum Instalment Term
Maximum Instalment Term
Fee
Fee Sharing Percentage (Issuer/ Acquirer)
Rate of Interest
132a
Bank A
Bank A
2
6
$20
-
5%
132b
Bank A
Bank B
2
5
$35
80%/20%
6%
132c
Bank B
Bank A
1
6
$25
75%/25%
3%

TABLE D

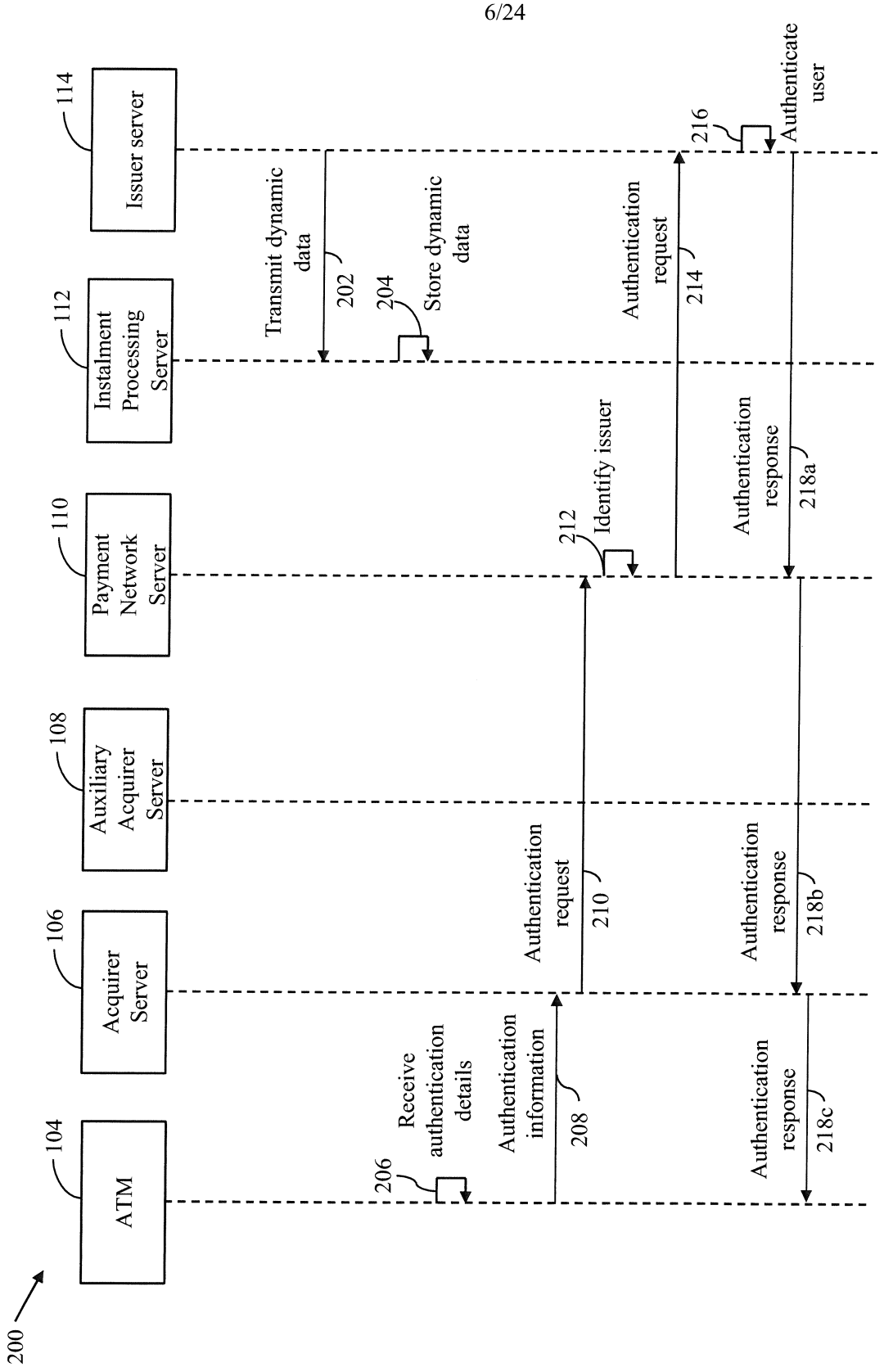

200
ATM
104
Acquirer Server
106
Auxiliary Acquirer Server
108
Payment Network Server
110
Instalment Processing Server
112
Issuer server
114
Receive authentication details
206
Authentication information
208
Authentication request
210
Identify issuer
212
Transmit dynamic data
202
Store dynamic data
204
Authentication request
214
Authenticate user
216
Authentication response
218a
Authentication response
218b
Authentication response
218c

FIG. 2A

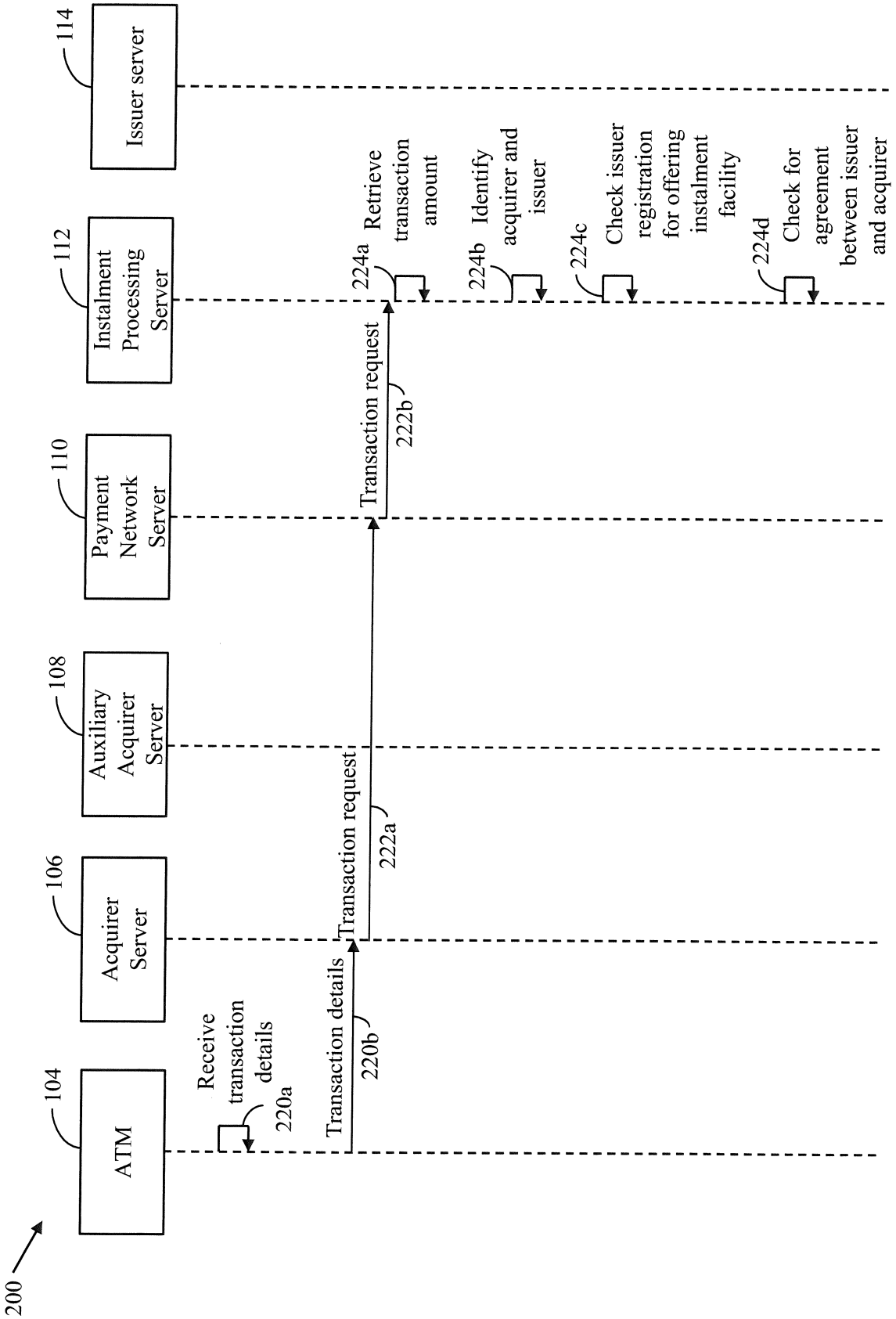

200
ATM
104
Acquirer Server
106
Auxiliary Acquirer Server
108
Payment Network Server
110
Instalment Processing Server
112
Issuer server
114
Receive transaction details
220a
Transaction details
220b
Transaction request
222a
Transaction request
222b
224a Retrieve transaction amount
224b Identify acquirer and issuer
224c Check issuer registration for offering instalment facility
224d Check for agreement between issuer and acquirer

FIG. 2B

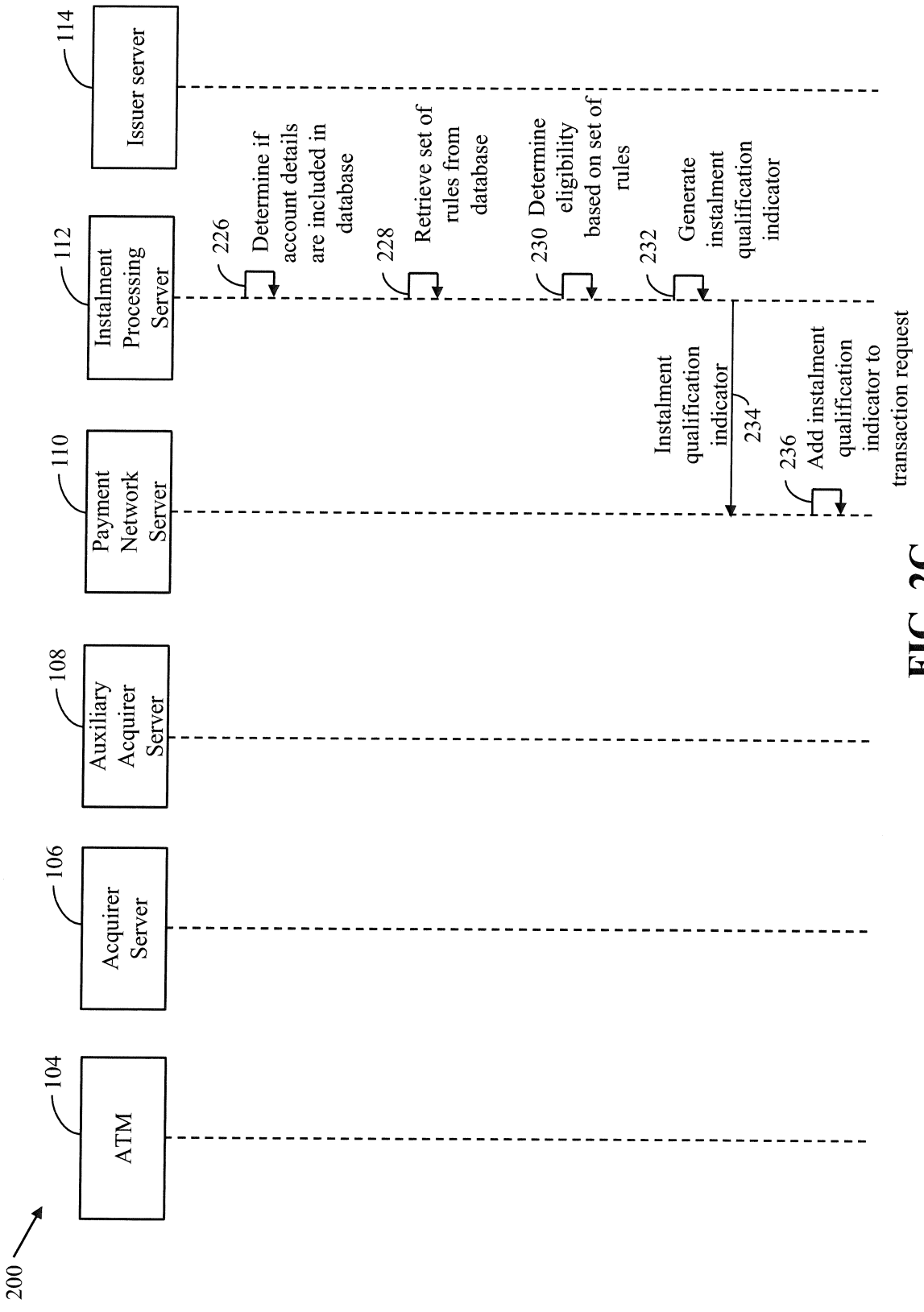

200
ATM
104
Acquirer Server
106
Auxiliary Acquirer Server
108
Payment Network Server
110
Instalment Processing Server
112
Issuer server
114
226 Determine if account details are included in database
228 Retrieve set of rules from database
230 Determine eligibility based on set of rules
232 Generate instalment qualification indicator
Instalment qualification indicator
234
236 Add instalment qualification indicator to transaction request

FIG. 2C

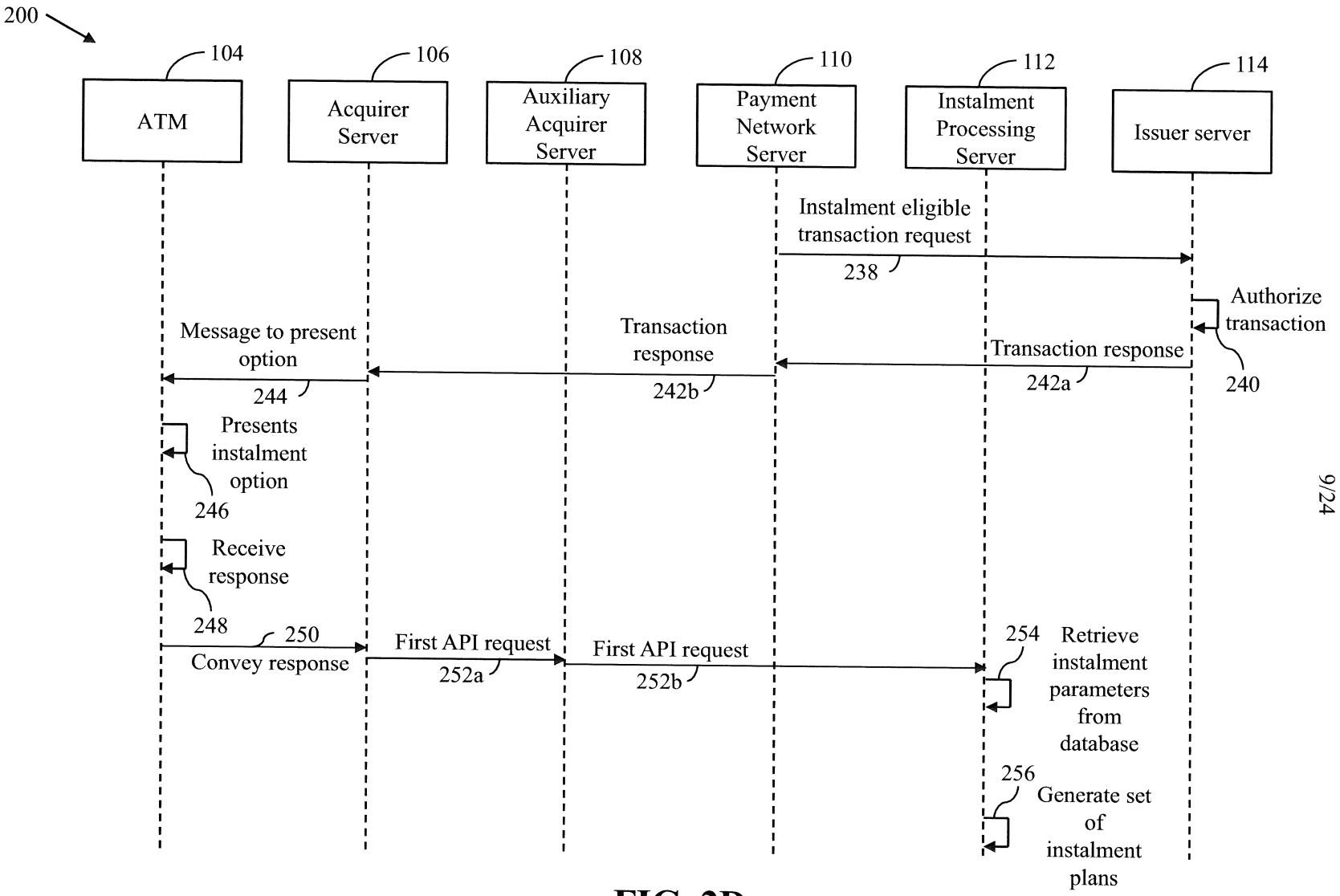

200
104
ATM
106
Acquirer Server
108
Auxiliary Acquirer Server
110
Payment Network Server
112
Instalment Processing Server
114
Issuer server
Instalment eligible transaction request
238
Authorize transaction
240
Transaction response
242a
Transaction response
242b
Message to present option
244
Presents instalment option
246
Receive response
248
250
Convey response
First API request
252a
First API request
252b
254
Retrieve instalment parameters from database
256
Generate set of instalment plans

FIG. 2D

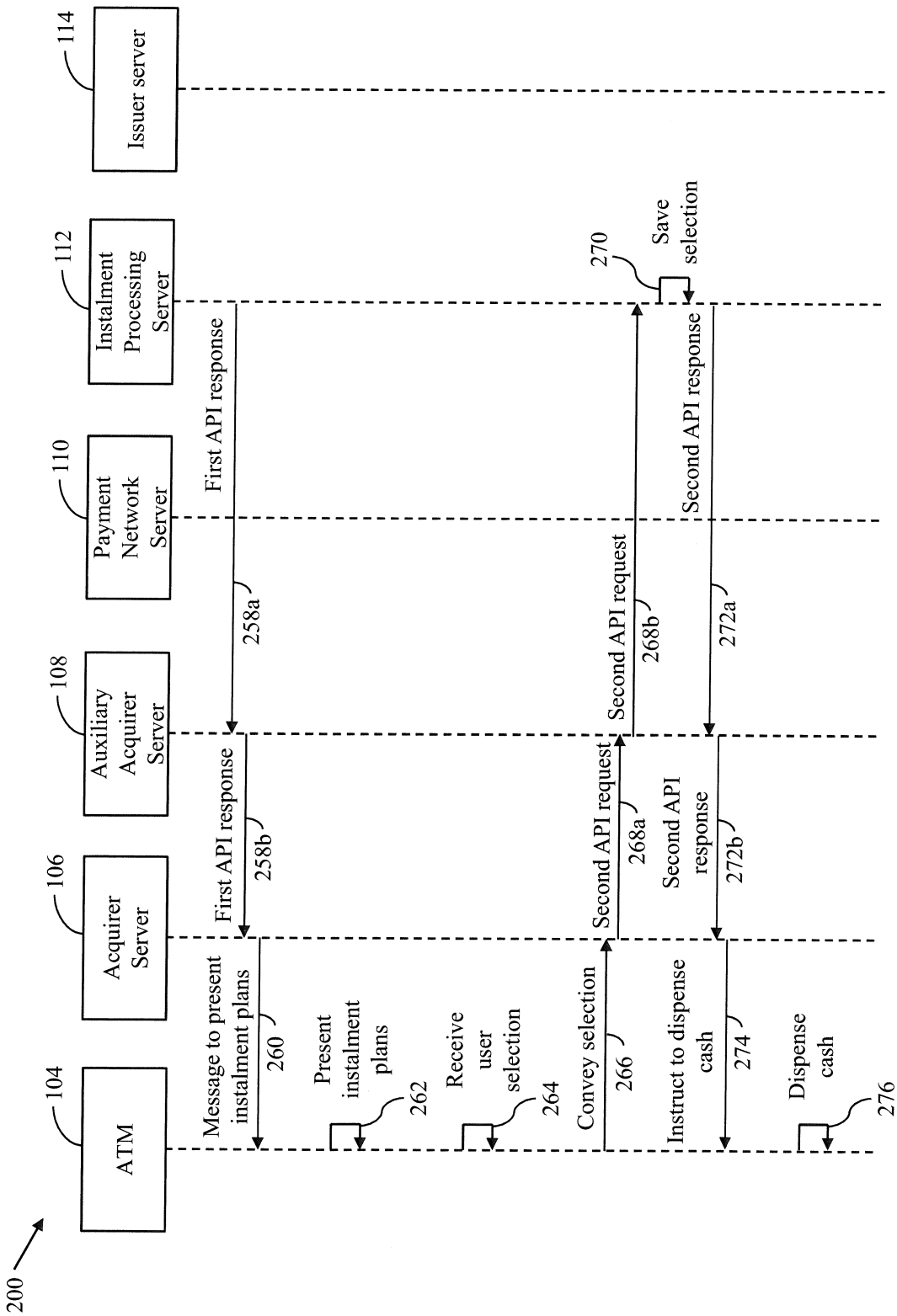

200
ATM
104
Acquirer Server
106
Auxiliary Acquirer Server
108
Payment Network Server
110
Instalment Processing Server
112
Issuer server
114
Message to present instalment plans
260
First API response
258b
First API response
258a
Present instalment plans
262
Receive user selection
264
Convey selection
266
Second API request
268a
Second API request
268b
Save selection
270
Second API response
272a
Second API response
272b
Instruct to dispense cash
274
Dispense cash
276

FIG. 2E

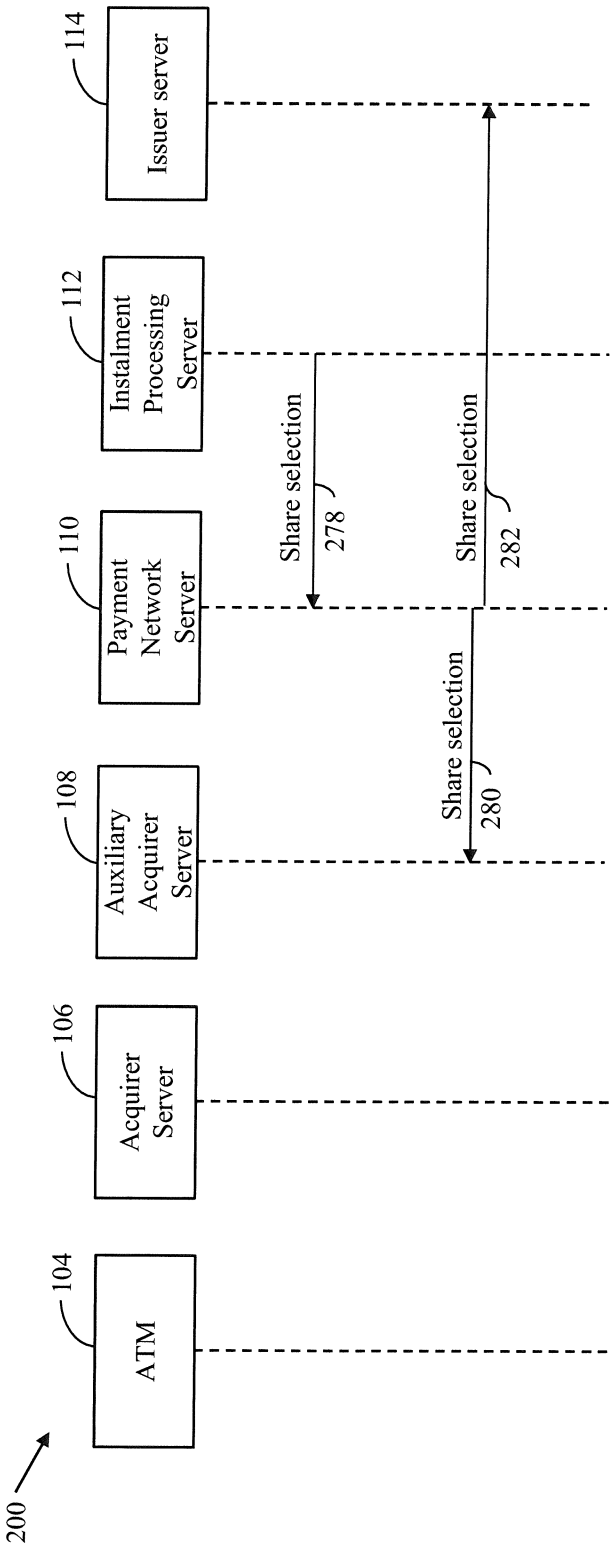
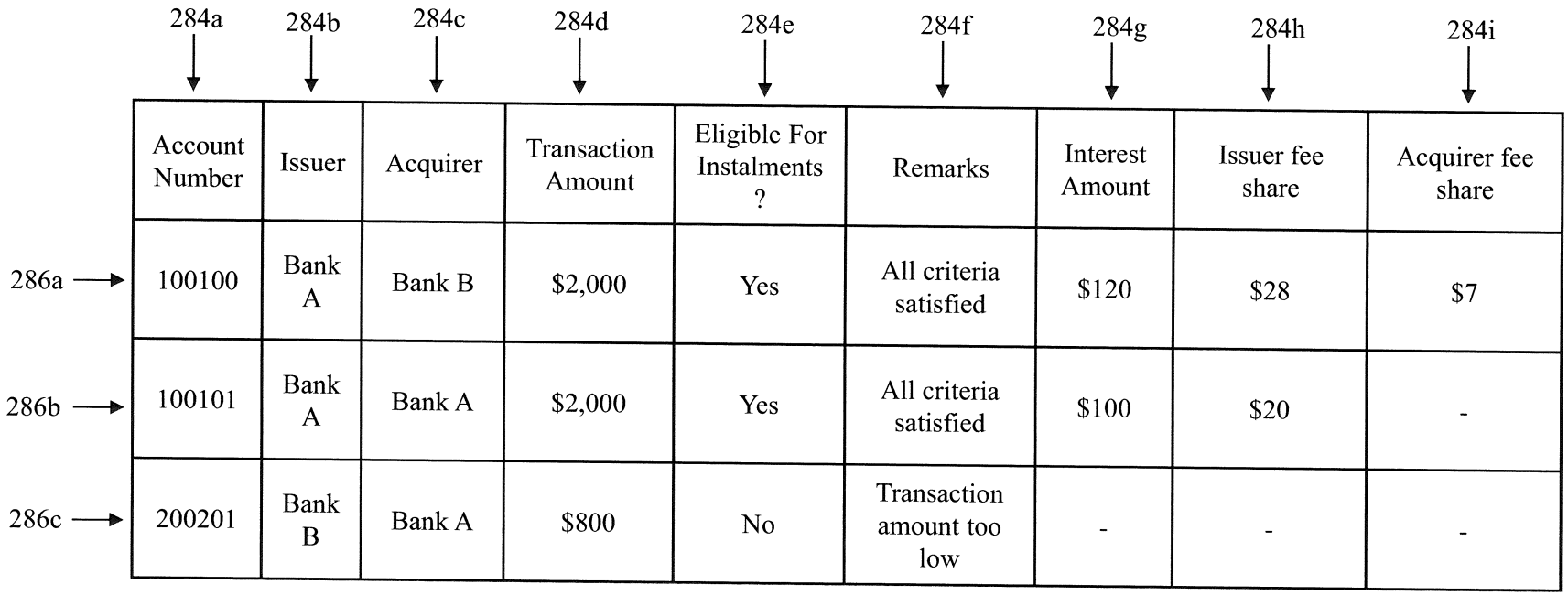

200
ATM
104
Acquirer Server
106
Auxiliary Acquirer Server
108
Payment Network Server
110
Instalment Processing Server
112
Issuer server
114
Share selection
280
Share selection
278
Share selection
282

FIG. 2F



	284a	284b	284c	284d	284e	284f	284g	284h	284i
	Account Number	Issuer	Acquirer	Transaction Amount	Eligible For Instalments ?	Remarks	Interest Amount	Issuer fee share	Acquirer fee share
286a	100100	Bank A	Bank B	$2,000	Yes	All criteria satisfied	$120	$28	$7
286b	100101	Bank A	Bank A	$2,000	Yes	All criteria satisfied	$100	$20	-
286c	200201	Bank B	Bank A	$800	No	Transaction amount too low	-	-	-

TABLE E

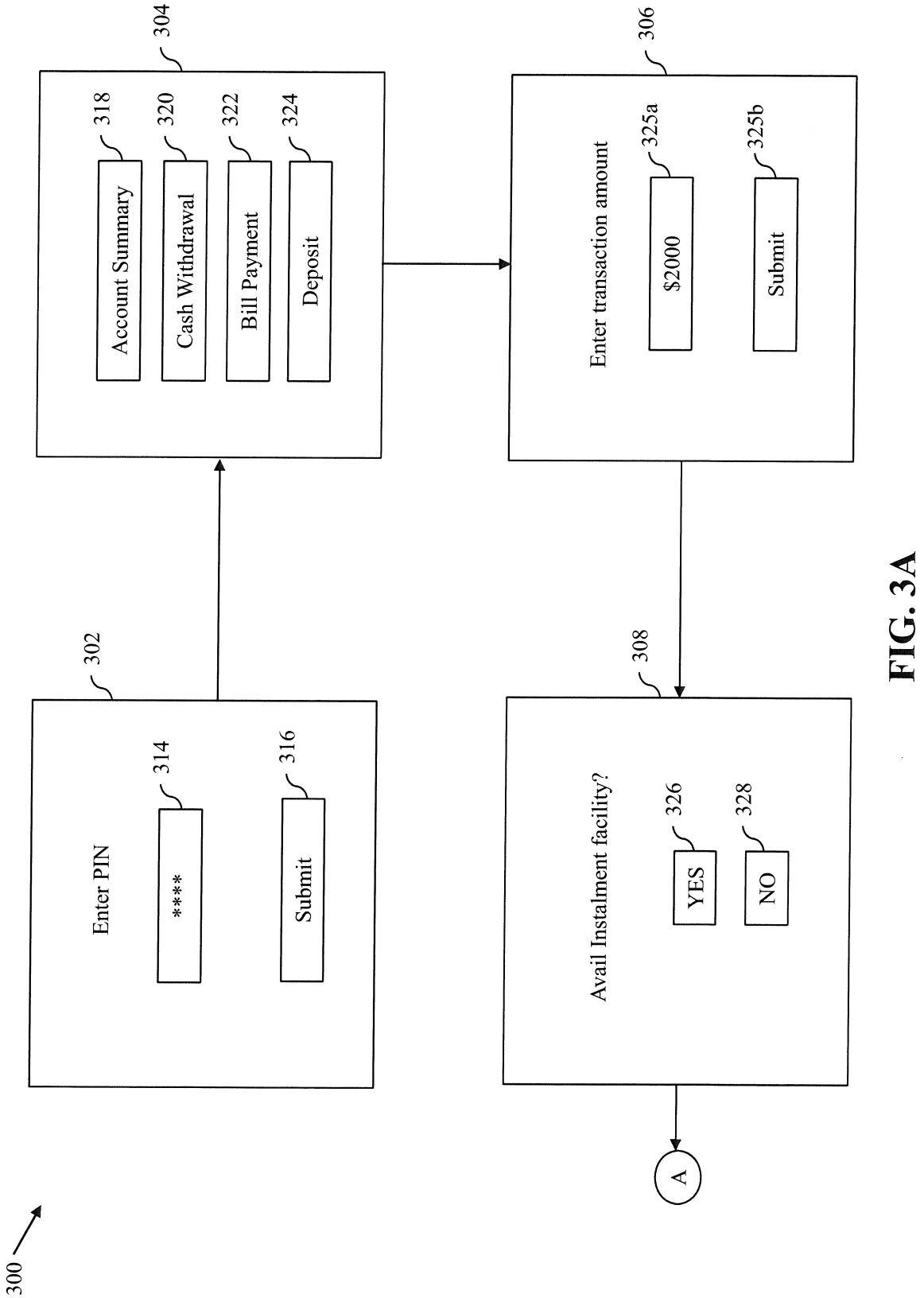

300
302
Enter PIN
314
*****
316
Submit
304
318
Account Summary
320
Cash Withdrawal
322
Bill Payment
324
Deposit
306
Enter transaction amount
325a
$2000
325b
Submit
308
Avail Instalment facility?
326
YES
328
NO
A

FIG. 3A

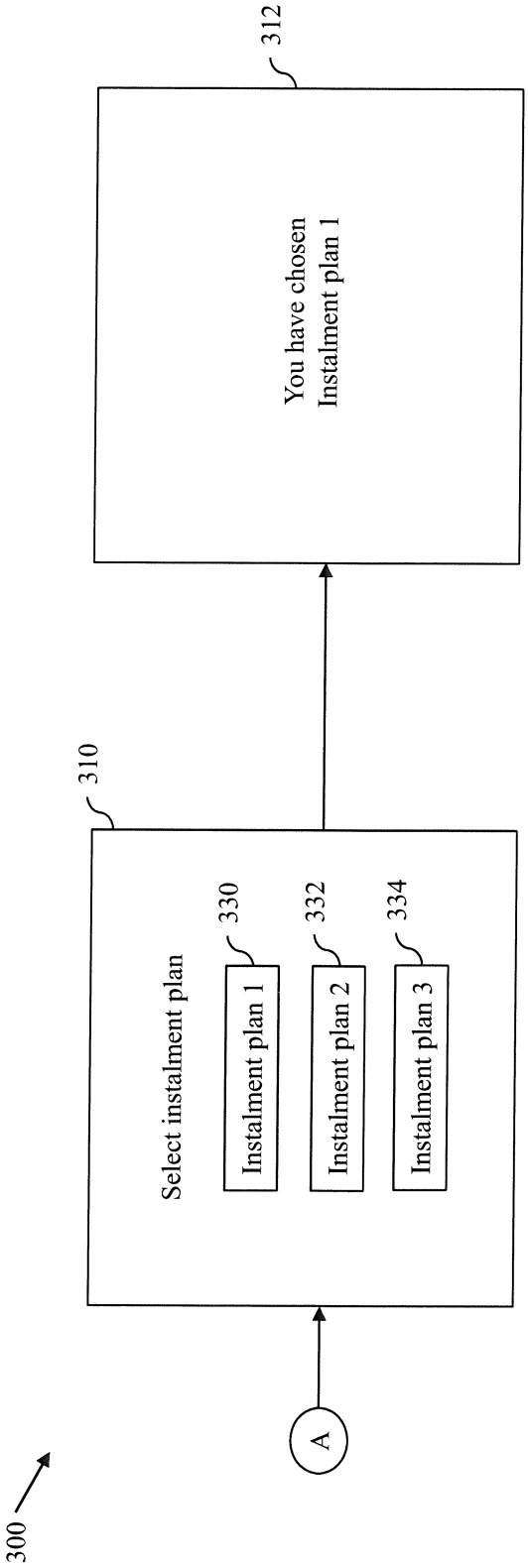

300
A
310
Select instalment plan
330
Instalment plan 1
332
Instalment plan 2
334
Instalment plan 3
312
You have chosen
Instalment plan 1

FIG. 3B

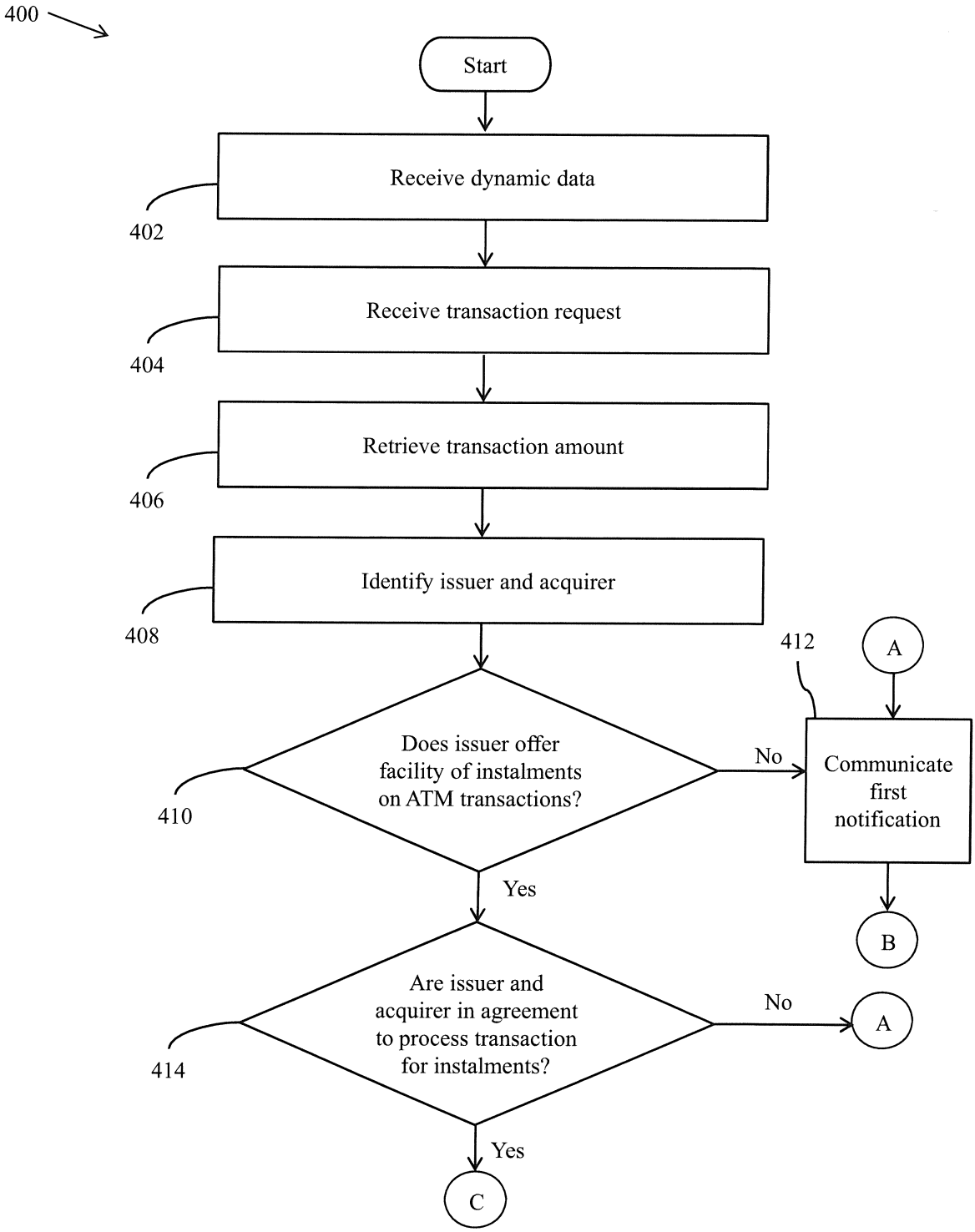

400
Start
Receive dynamic data
402
Receive transaction request
404
Retrieve transaction amount
406
Identify issuer and acquirer
408
412
A
Does issuer offer facility of instalments on ATM transactions?
410
No
Communicate first notification
Yes
B
Are issuer and acquirer in agreement to process transaction for instalments?
414
No
A
Yes
C

FIG. 4A

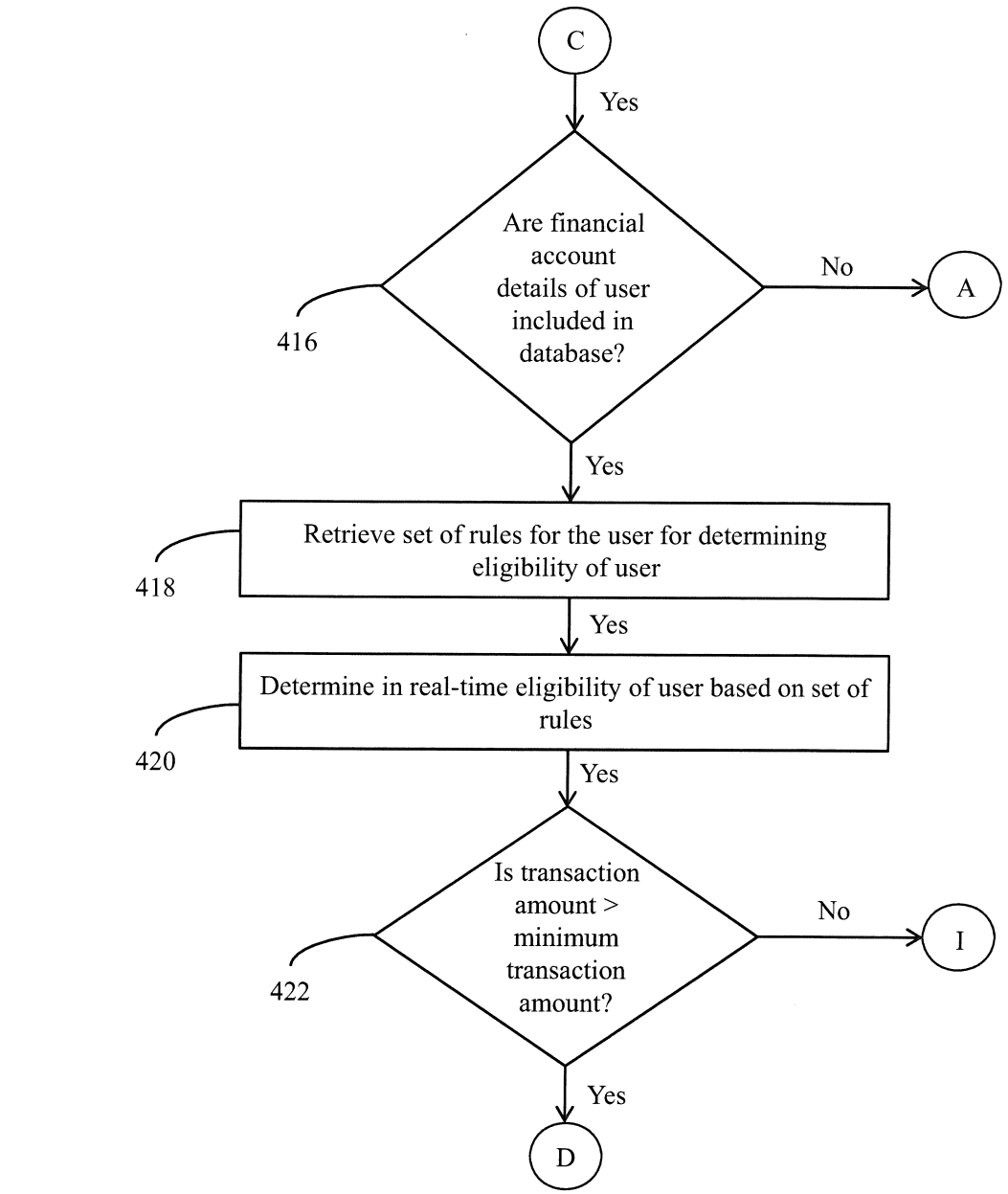

400
C
Yes
Are financial account details of user included in database?
No
A
416
Yes
Retrieve set of rules for the user for determining eligibility of user
418
Yes
Determine in real-time eligibility of user based on set of rules
420
Yes
Is transaction amount > minimum transaction amount?
No
I
422
Yes
D

FIG. 4B

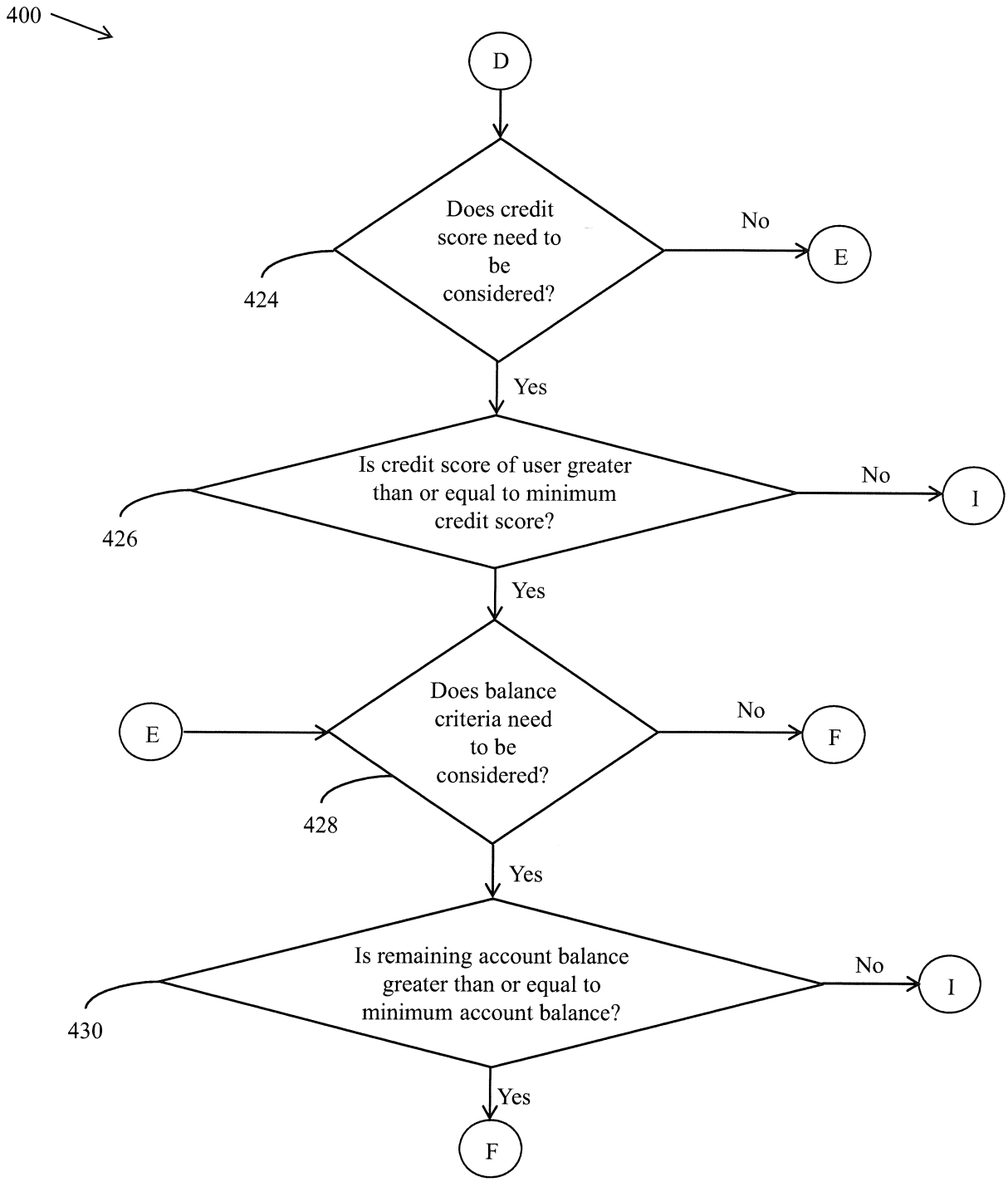

400
D
Does credit score need to be considered?
424
No
E
Yes
Is credit score of user greater than or equal to minimum credit score?
426
No
I
Yes
E
Does balance criteria need to be considered?
428
No
F
Yes
Is remaining account balance greater than or equal to minimum account balance?
430
No
I
Yes
F

FIG. 4C

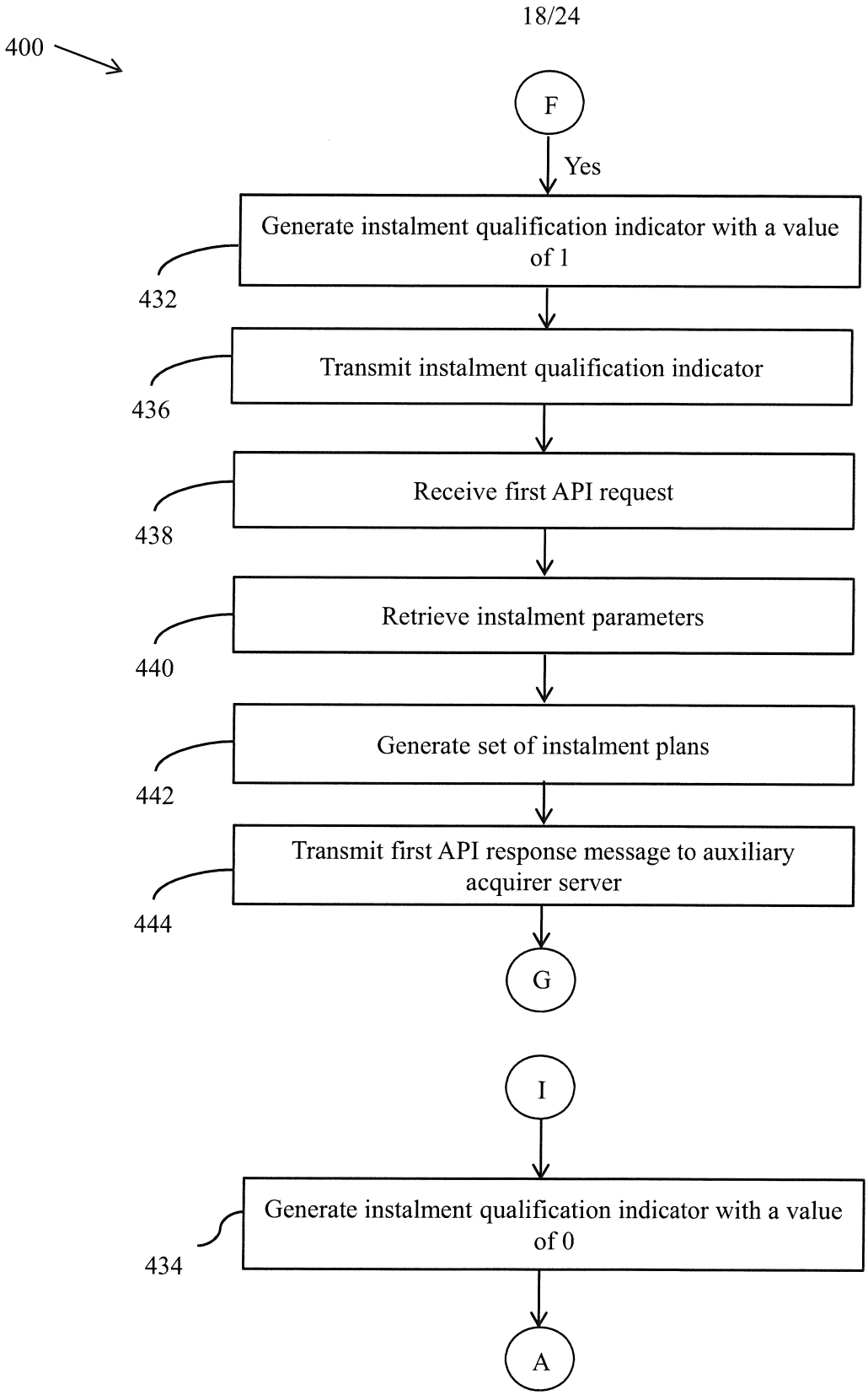

400
F
Yes
Generate instalment qualification indicator with a value of 1
432
Transmit instalment qualification indicator
436
Receive first API request
438
Retrieve instalment parameters
440
Generate set of instalment plans
442
Transmit first API response message to auxiliary acquirer server
444
G
I
Generate instalment qualification indicator with a value of 0
434
A

FIG. 4D

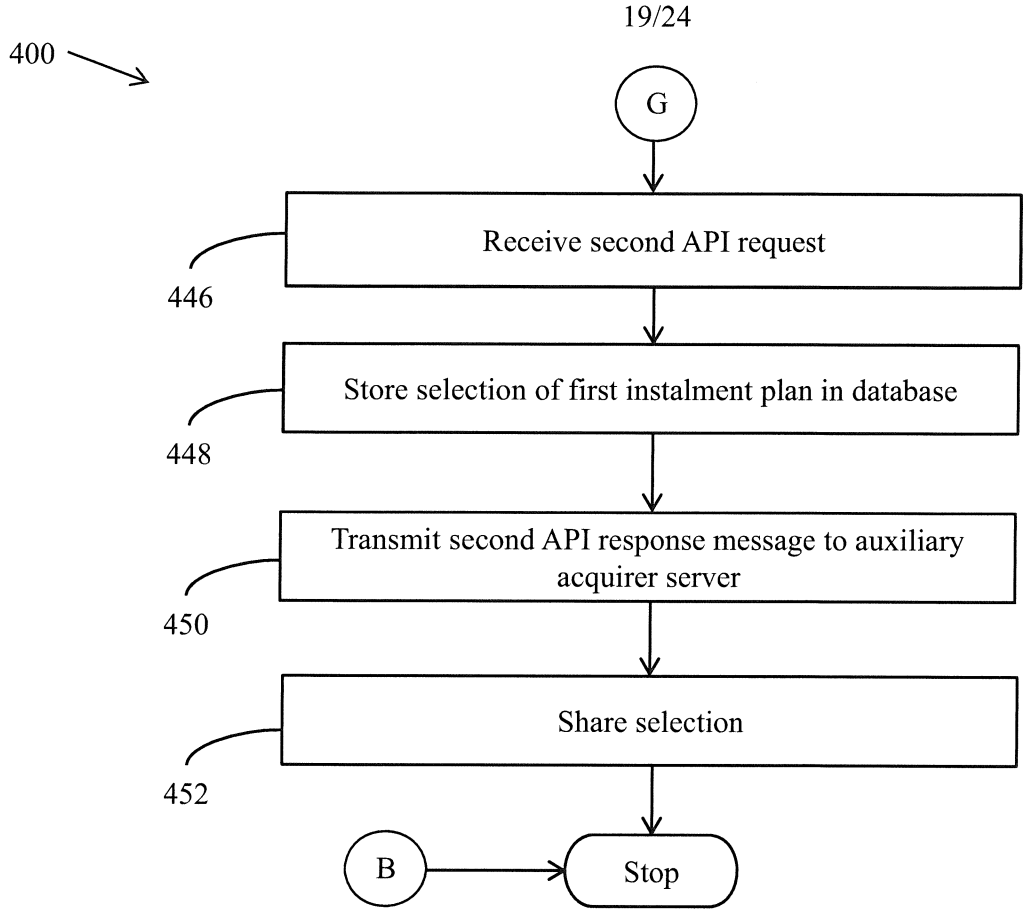

400
G
Receive second API request
446
Store selection of first instalment plan in database
448
Transmit second API response message to auxiliary acquirer server
450
Share selection
452
B
Stop

FIG. 4E

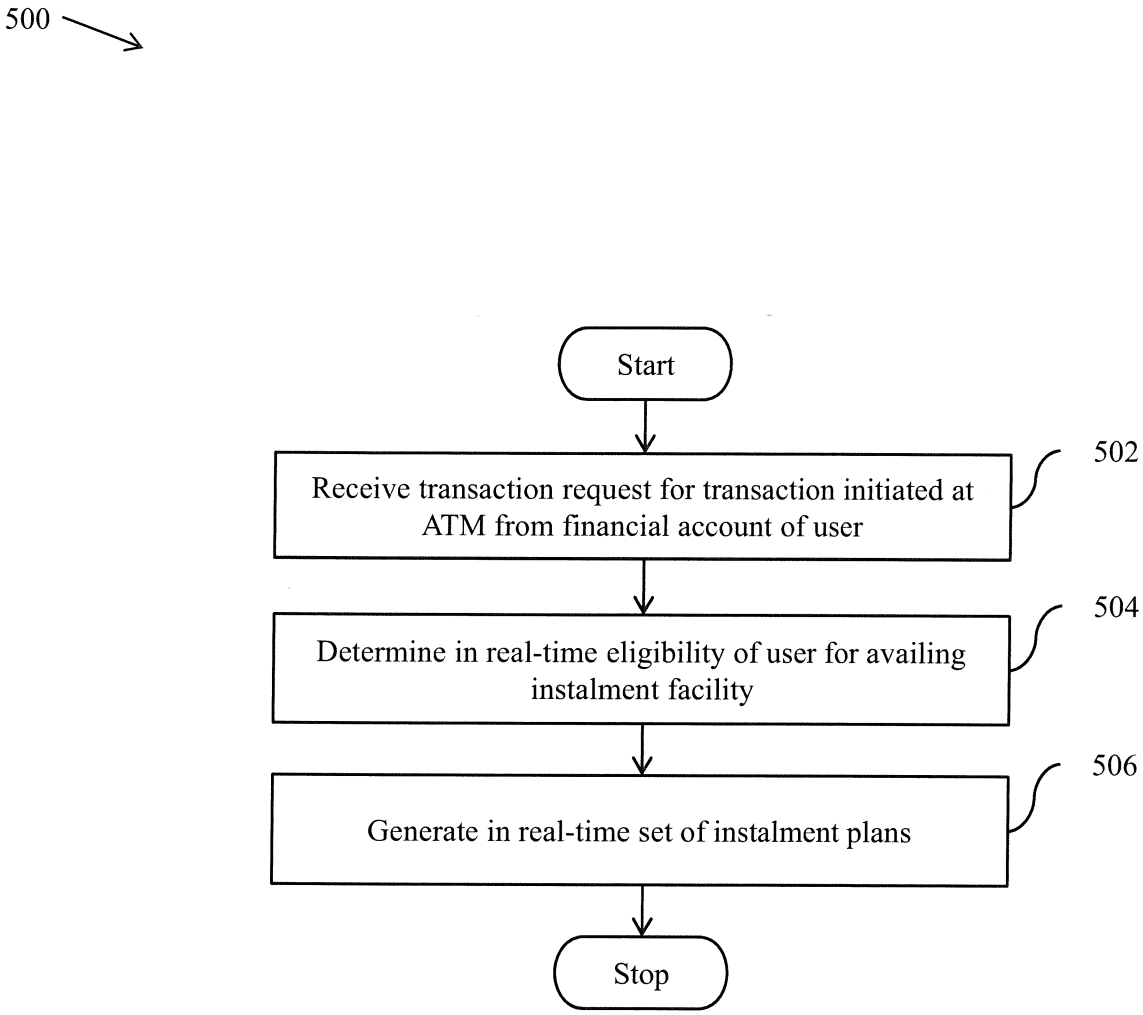

500
Start
Receive transaction request for transaction initiated at ATM from financial account of user
502
Determine in real-time eligibility of user for availing instalment facility
504
Generate in real-time set of instalment plans
506
Stop

FIG. 5

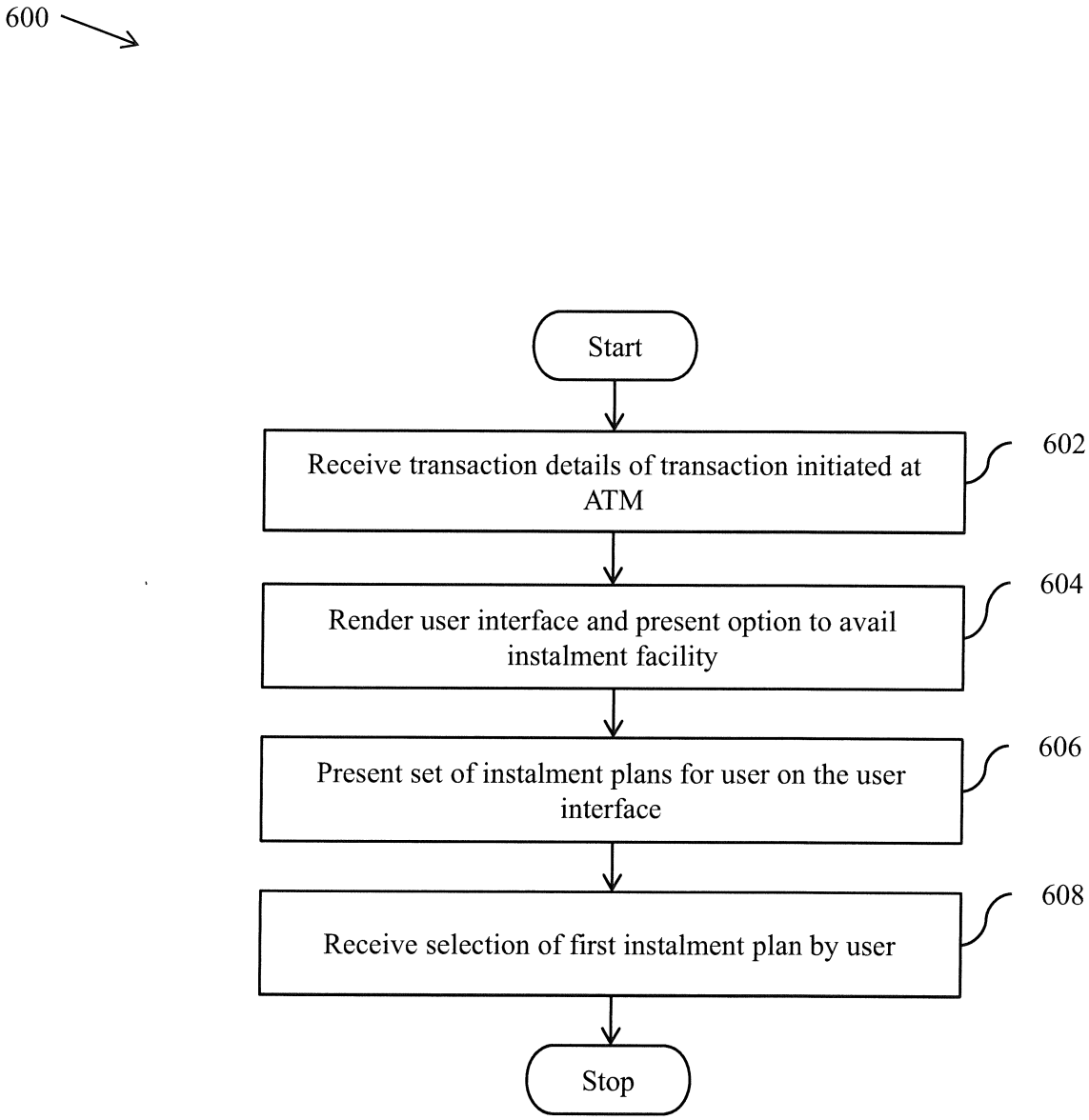

600
Start
Receive transaction details of transaction initiated at ATM
602
Render user interface and present option to avail instalment facility
604
Present set of instalment plans for user on the user interface
606
Receive selection of first instalment plan by user
608
Stop

FIG. 6

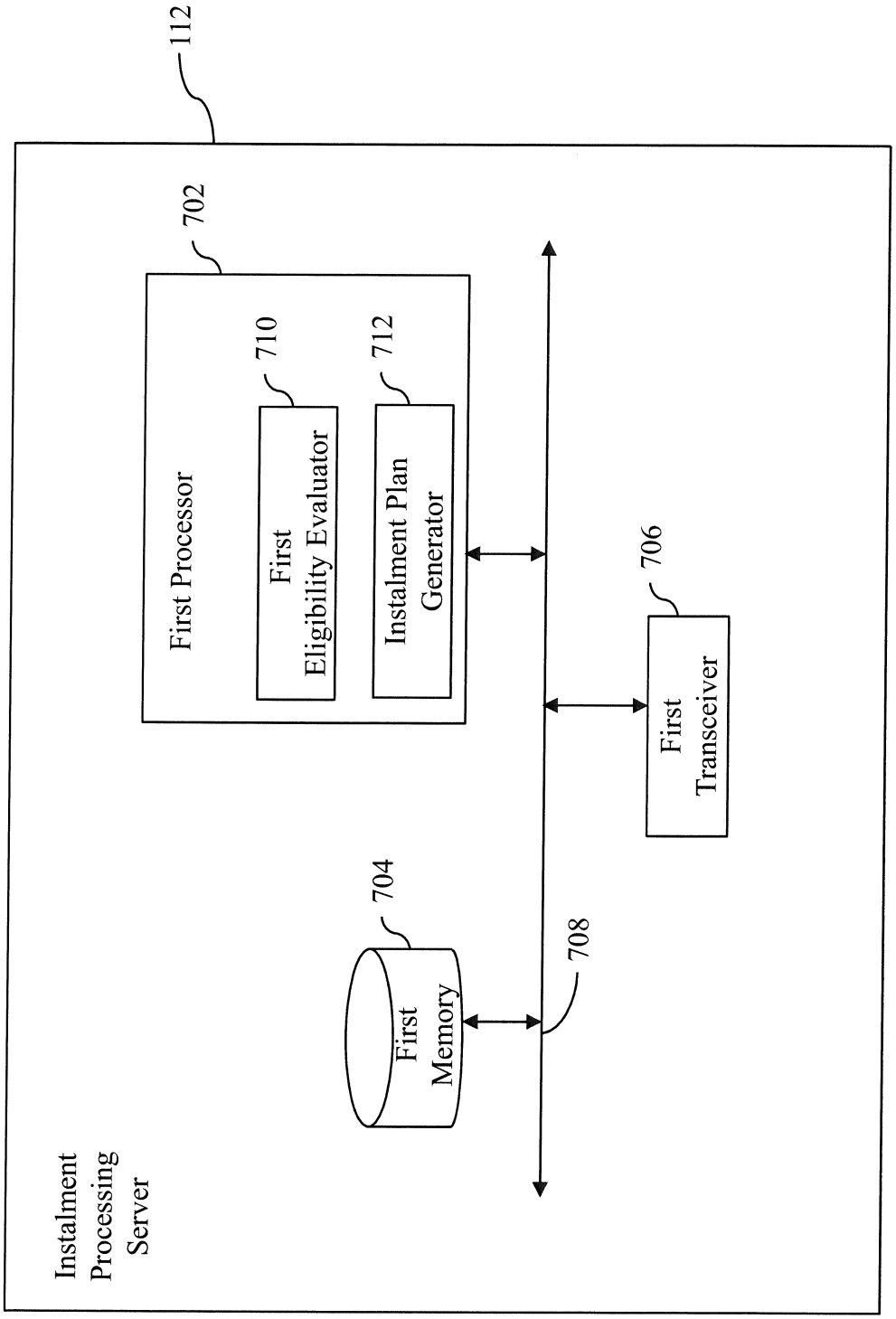

112
Instalment Processing Server
First Processor
702
First Eligibility Evaluator
710
Instalment Plan Generator
712
First Memory
704
First Transceiver
706
708

FIG. 7

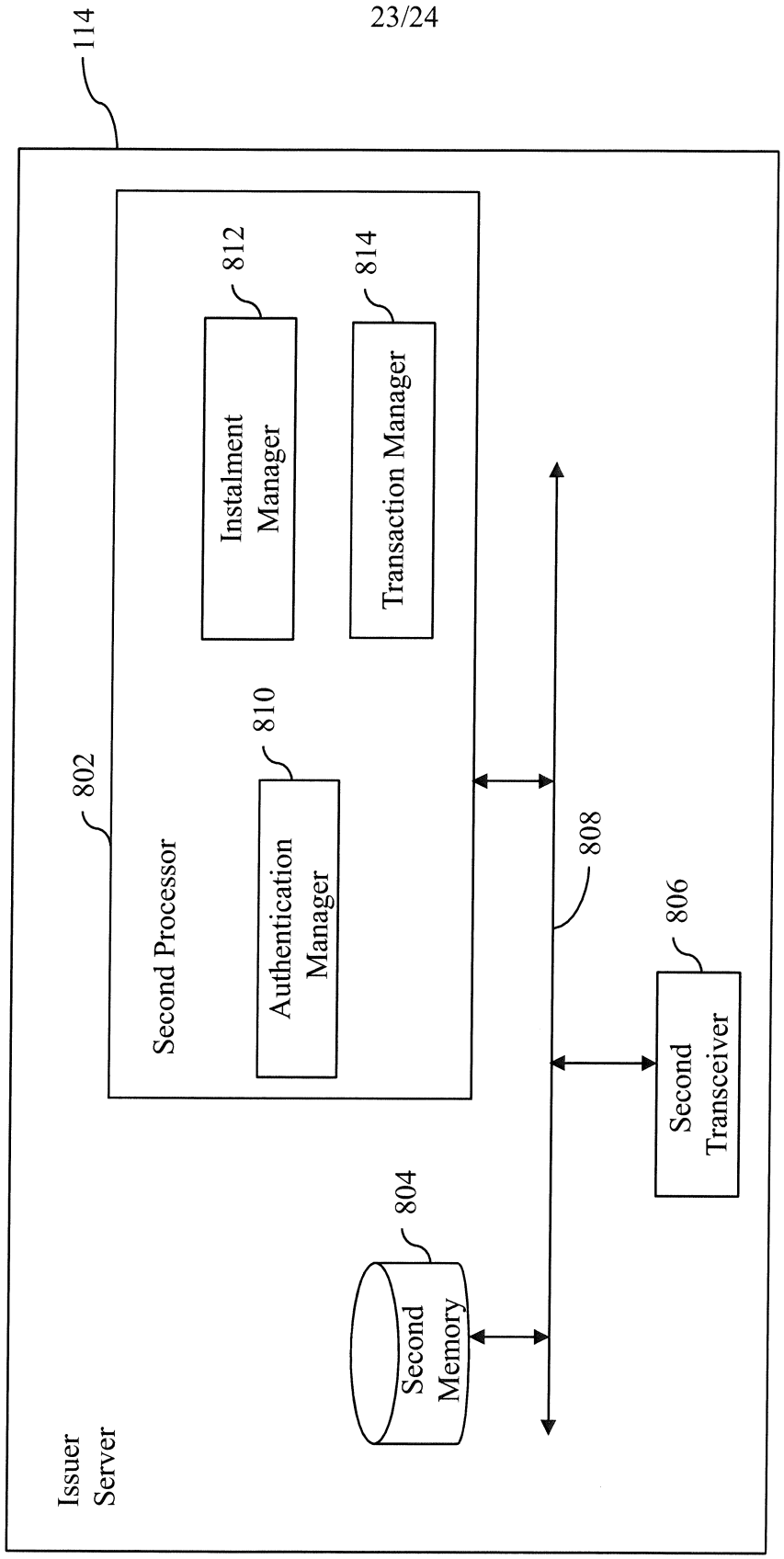

114
Issuer Server
802
Second Processor
810
Authentication Manager
812
Instalment Manager
814
Transaction Manager
808
804
Second Memory
806
Second Transceiver

FIG. 8

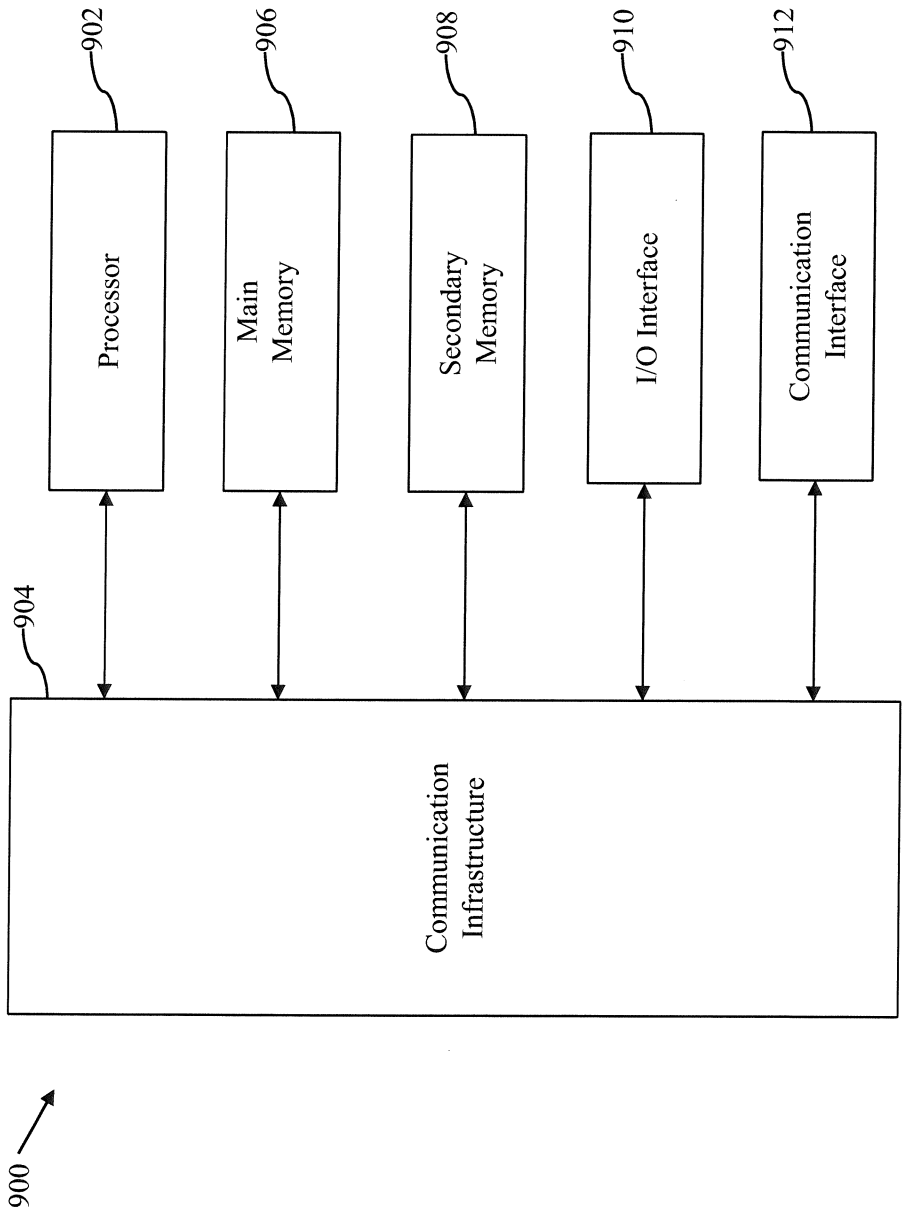

900
904
Communication Infrastructure
902
Processor
906
Main Memory
908
Secondary Memory
910
I/O Interface
912
Communication Interface

FIG. 9