100

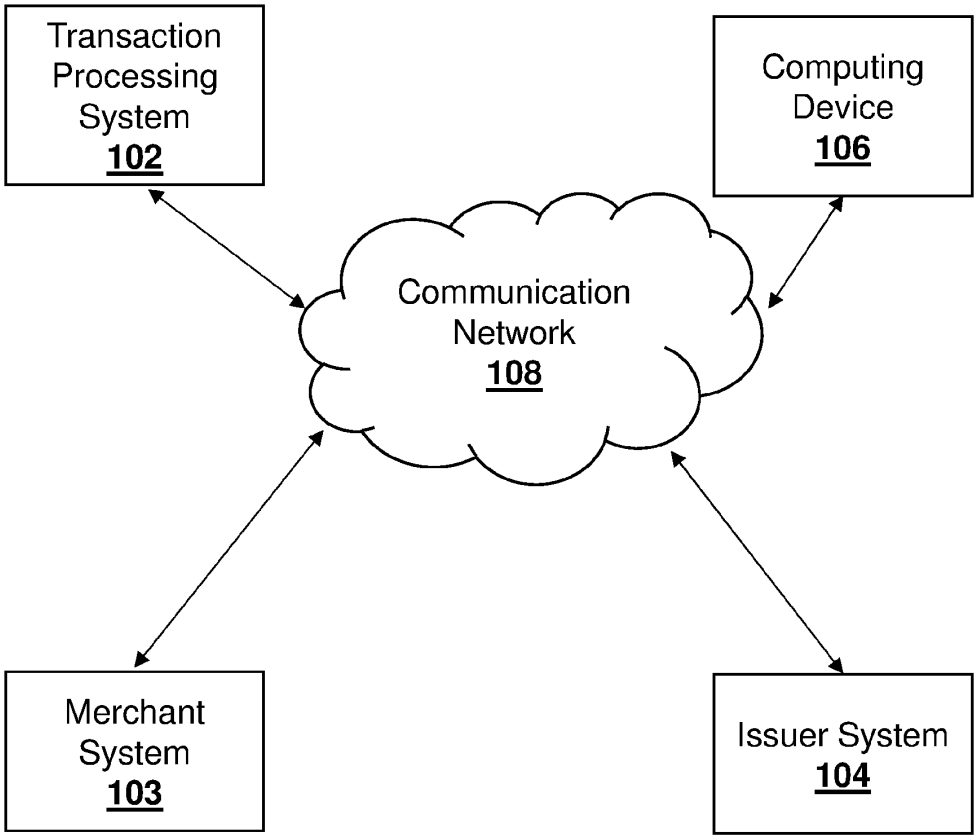

Transaction Processing System
102
Computing Device
106
Communication Network
108
Merchant System
103
Issuer System
104

FIG. 1

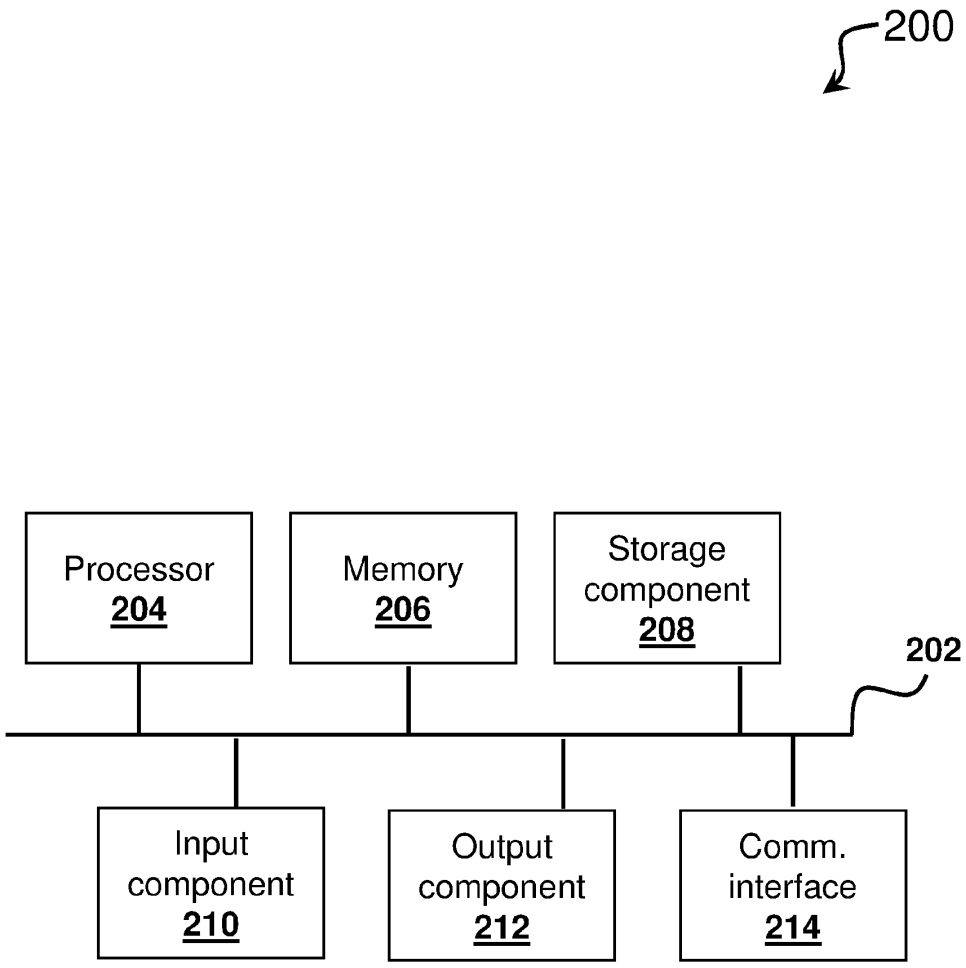

200
Processor
204
Memory
206
Storage
component
208
202
Input
component
210
Output
component
212
Comm.
interface
214

FIG. 2

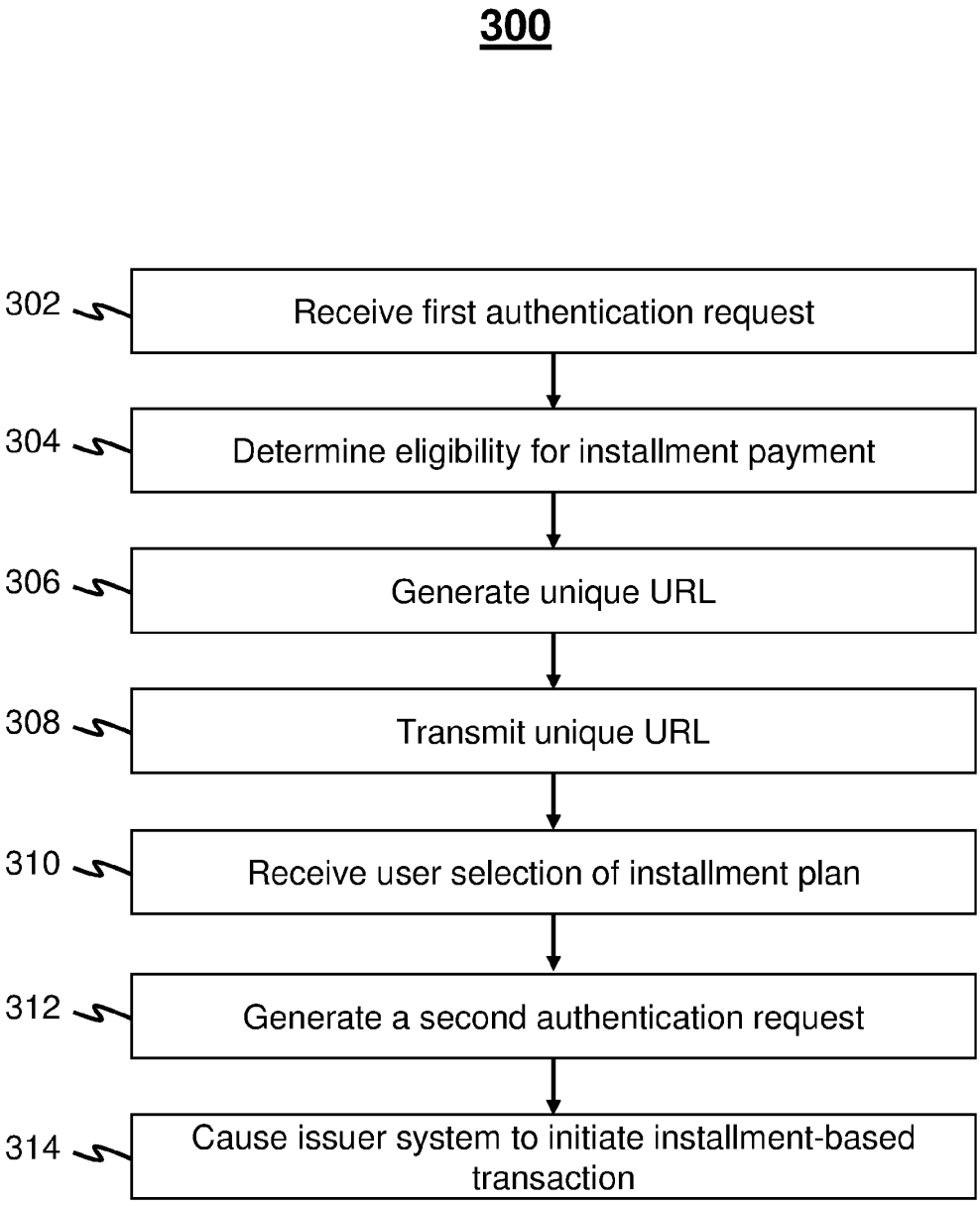

300
302
Receive first authentication request
304
Determine eligibility for installment payment
306
Generate unique URL
308
Transmit unique URL
310
Receive user selection of installment plan
312
Generate a second authentication request
314
Cause issuer system to initiate installment-based transaction

FIG. 3

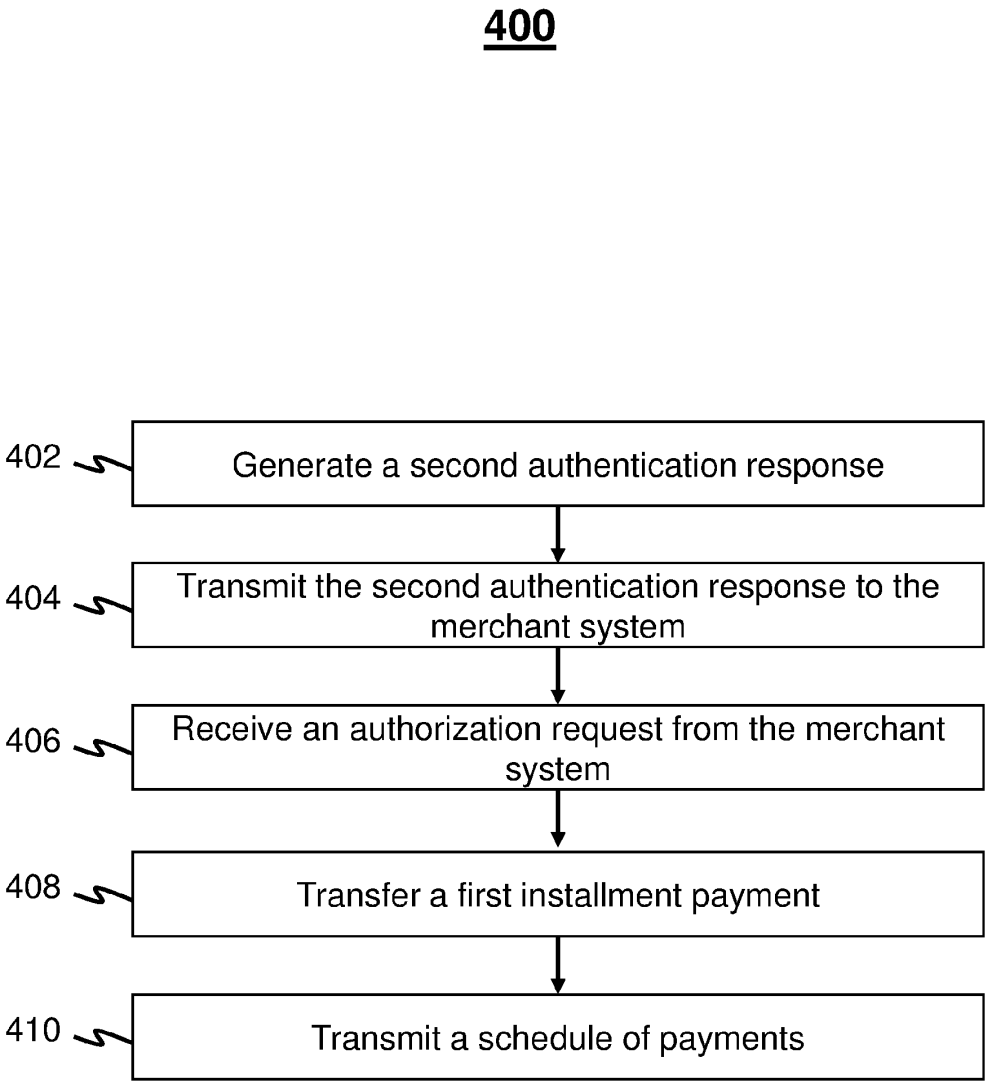

400
402
Generate a second authentication response
404
Transmit the second authentication response to the merchant system
406
Receive an authorization request from the merchant system
408
Transfer a first installment payment
410
Transmit a schedule of payments

FIG. 4

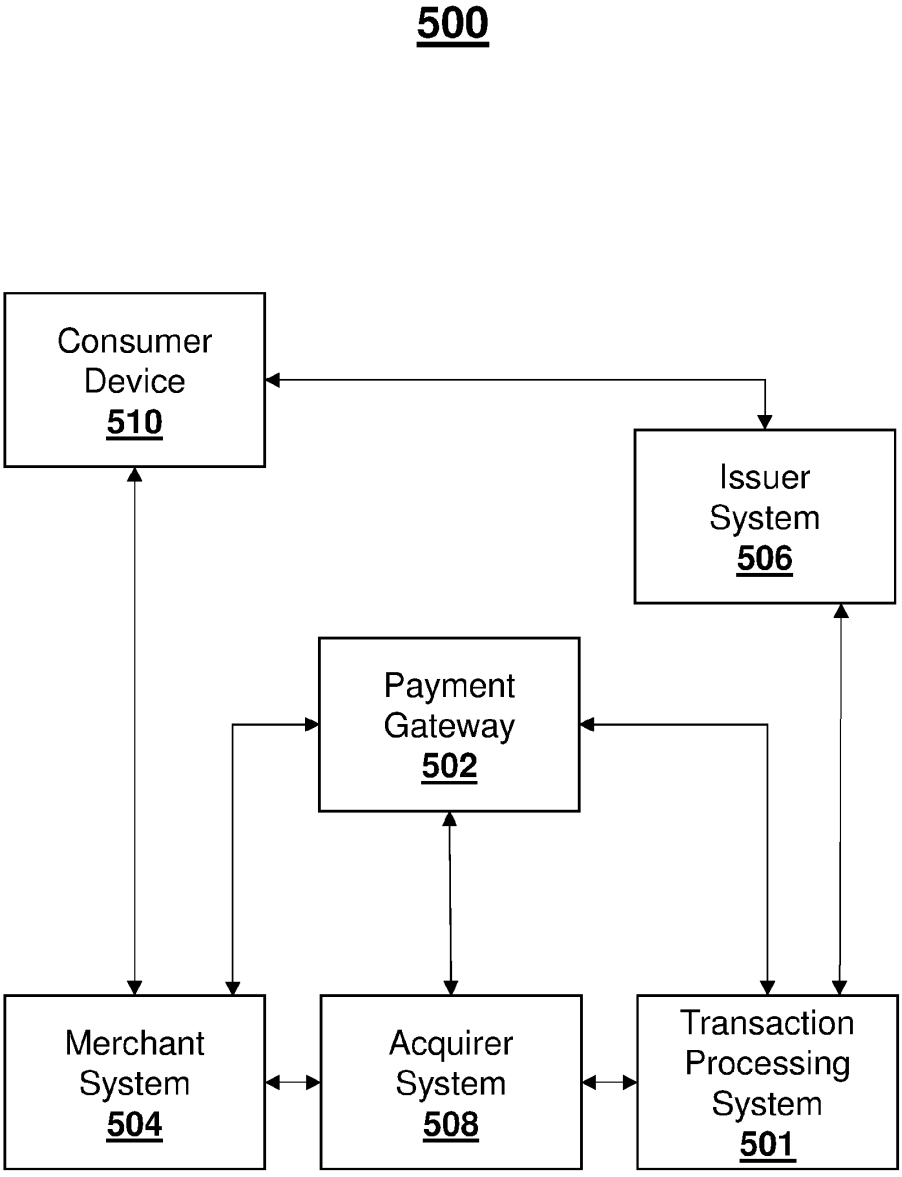

500
Consumer Device 510
Issuer System 506
Payment Gateway 502
Merchant System 504
Acquirer System 508
Transaction Processing System 501

FIG. 5

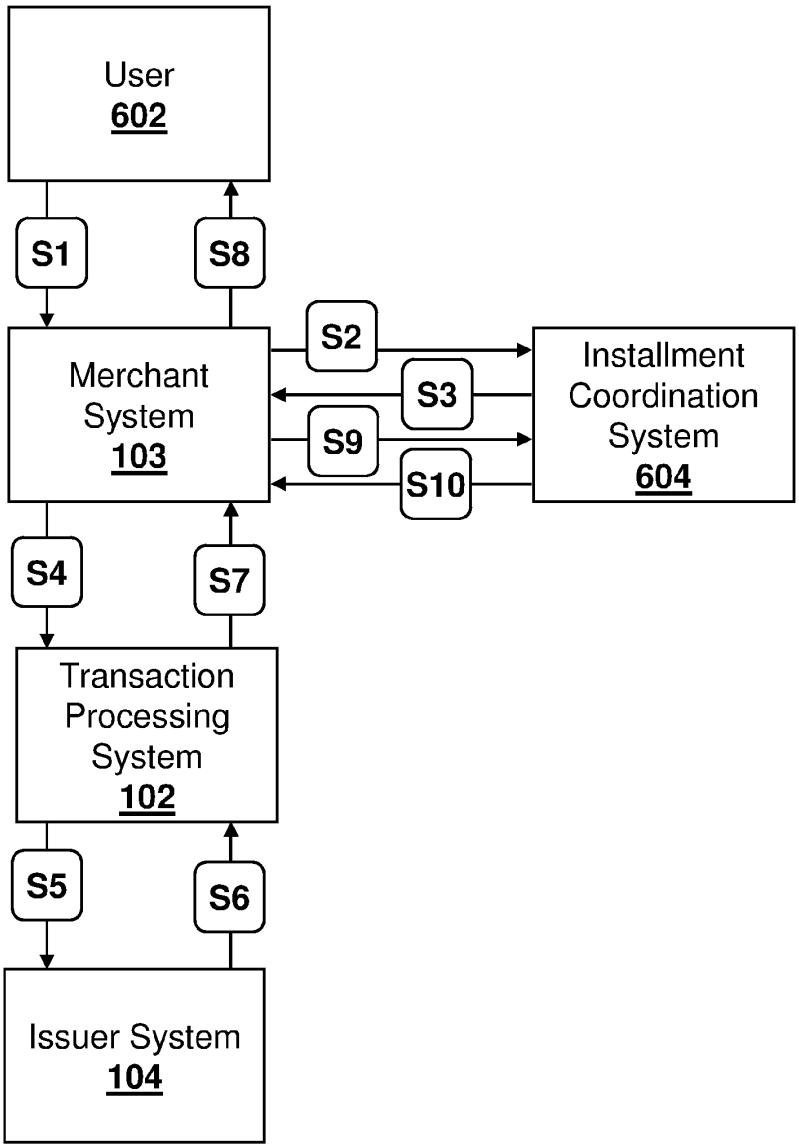

User
602
S1
S8
S2
S3
S9
S10
Merchant System
103
Installment Coordination System
604
S4
S7
Transaction Processing System
102
S5
S6
Issuer System
104

FIG. 6

700

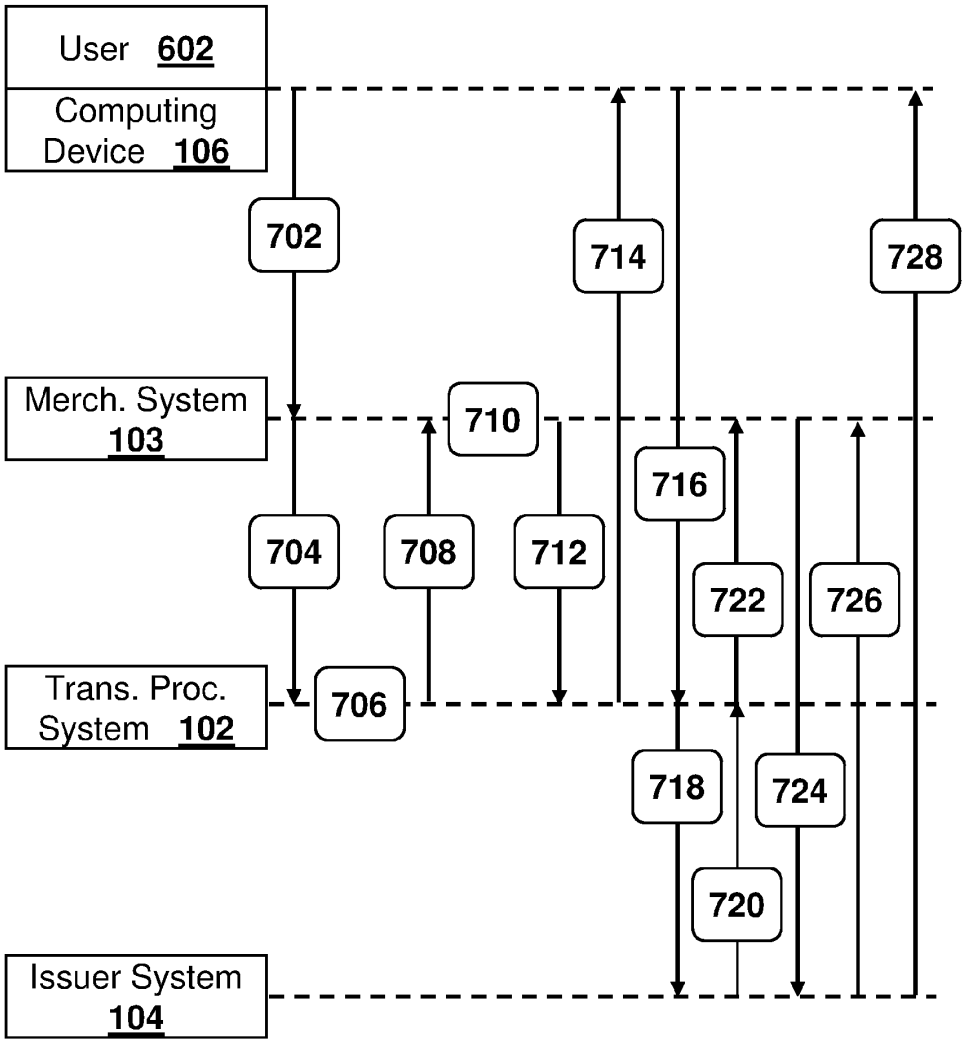

User 602
Computing Device 106
Merch. System 103
Trans. Proc. System 102
Issuer System 104
702
704
706
708
710
712
714
716
718
720
722
724
726
728

FIG. 7