

Claims:

1. A method comprising:

- performing, by a computer-based system, a batch processing event;
- storing, by the computer-based system, batch processed data from the batch processing event in a datastore, said batch data being representative of consumer information;
- updating the datastore on a regular basis utilizing batch processing;
- storing, by the computer-based system, between batch updates, real time data relating to a real time event of the consumer in a cache;
- determining, by the computer-based system and based on the batch processed data and the real time event, that a consumer is eligible for a fixed fee payment plan;
- presenting, by the computer-based system, a list of transactions for a transaction account of the consumer in a graphical user interface;
- receiving, by the computer-based system, first input comprising a selection of a first transaction; and
- creating, by the computer-based system and in response to the first input, a fixed fee payment plan including the first transaction.

~~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 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;

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 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-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;

5 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

10 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.

15 2. The method of claim 1, wherein the second fixed activity plan is a fixed fee payment plan and the method further comprises: presenting, by the computer-based system, a plurality of durations

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

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

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 plan.~~

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3. The method of claim 12, further comprising:

- ~~— receiving, by the computer-based system, second input comprising a selection of a second transaction, wherein the fixed fee payment plan includes the second transaction in addition to the first transaction; and~~
- ~~— removing, by the computer-based system, the first transaction and the second transaction from a revolving APR balance of the transaction account.~~

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~~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 of the fixed fee payment plan.~~

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4. The method of claim 12, further comprising:

- ~~— estimating, by the computer-based system, an APR total cost of borrowing for the fixed fee payment plan;~~
- ~~— calculating, by the computer-based system and based on the estimating the APR total cost of borrowing, a fixed finance charge rate;~~
- ~~— calculating, by the computer-based system and based on the fixed finance charge rate, a fixed finance charge amount; and~~
- ~~— presenting, by the computer-based system, the fixed finance charge amount in the graphical user interface.~~

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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 fixed fee minimum amount due; and

5 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.

10 5. The method of claim 42, further comprising:

calculating, in real-time, by the computer-based system ~~application server~~, 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; plus

15 — the fixed finance charge amount.

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

20 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 15, further comprising:

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- calculating, by the computer-based system, a minimum amount due for the transaction account based on a revolving APR minimum amount due and a fixed fee minimum amount due; and
- presenting, by the computer-based system, the minimum amount due for the transaction account in the graphical user interface.

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

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

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7. The method of ~~any of claims 2 to 6~~1, further comprising:

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- calculating, by the computer-based system, a fixed fee minimum amount due; receiving, by the computer-based system, a payment to the transaction account, wherein the payment is equal to or greater than a sum of a revolving APR balance and the fixed fee minimum amount due;

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- revolving, by the computer-based system, a remaining balance of the transaction account without charging an APR finance charge to the transaction account;
- charging, by the computer-based system, a fixed fee finance charge on a subsequent statement period; and
- exempting, by the computer-based system, a new transaction from the APR finance charge.

~~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. An article of manufacture including a non-transitory, tangible computer readable storage medium having instructions stored thereon that, in response to execution by a computer-based system, cause the computer-based system (100) to perform operations of the method according to one of claims 1 to 7.~~

9. A system comprising:

- ~~— a processor~~at least one application server;
- ~~— a tangible, non-transitory memory configured to communicate with the processor;~~
- ~~— the tangible, non-transitory~~at least one cache memory storage having instructions stored thereon that, in response to execution by the processor, cause the processor to perform operations comprising;

~~a datastore; and~~

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

~~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;~~

- ~~— performing, by the processor,~~identify a time corresponding to a batch processing operationevent;

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- storing, by the processor, batch processed data from the batch processing event in a datastore, said batch data being representative of consumer information;
 - updating the datastore on a regular basis utilizing batch processing;
 - storing, by the processor, between batch updates, real time data relating to a real time event of the consumer in a cache;
 - determining, by the processor and based on the batch processed data and the real time event, that a consumer is eligible for a fixed fee payment plan;
 - presenting, by the processor, a list of transactions for a transaction account in a graphical user interface;
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- receiving, by the processor, first input comprising a selection of a first transaction; and
 - creating, by the processor and in response to the first input, a fixed fee payment plan including the second transaction.
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- ~~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;~~
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- ~~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:

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;

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;

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;

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, the operations further comprising presenting, by the processor,
a plurality of durations for the 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;~~

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 910, wherein the at least one application server is the operations further comprising configured to:

— removing, by the processor, the first transaction and the second transaction from a revolving APR balance of the transaction account.

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.

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12. The system of claim 910, wherein the at least one application server is the operations further comprising configured to:

— estimating, by the processor, an APR total cost of borrowing for the fixed fee payment plan;

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— calculating, by the processor and based on the estimating the APR total cost of borrowing, a fixed finance charge rate;

— calculating, by the processor and based on the fixed finance charge rate, a fixed finance charge amount; and

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— presenting, by the processor, the fixed finance charge amount in the graphical user interface.

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

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.

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13. The system of claim 1210, wherein the at least one application server is the operations further comprising configured to:

calculating, by the processor, 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; plus

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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;

charge a fixed fee finance charge amount 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~~, the operations further comprising:

— calculating, by the processor, a minimum amount due for the transaction account based on a revolving APR minimum amount due and a fixed fee minimum amount due; and presenting, by the processor, the minimum amount due for the transaction account in the graphical user interface.

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.

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:

5 receiving, 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;

 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;

10 transferring, 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 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 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;

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 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 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;

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 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 computer to perform steps, comprising:

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