CLAIMS

1. A computer-implemented method comprising:

presenting, on a display device of a first device, a user interface for a user account with an online platform, the user interface providing a first display object comprising a first user selectable option displaying an invoice or bill associated with a debt;

presenting, in the user interface, a second display object comprising a first user selectable option to select a payment plan type from a set of payment plan types for the debt, wherein at least one of the payment plan types of the set is a combination payment plan comprising at least two different payment schedules;

determining, by a processor, a user selected combination payment plan from the set of payment plan types; and

presenting, in the user interface, a third display object comprising a payment progress indicator,

wherein the payment progress indicator comprises a first component representative of a first of the at least two different payment schedules of the combination payment plan and a second component representative of a second of the at least two different payment schedules of the combination payment plan, and

wherein the first component is distinct from the second component; and

responsive to determining that a payment has been received, determining to which of a first payment schedule and a second payment schedule it relates; and

modifying at least a portion of a respective first or second component to indicate that the payment has been made.

2. The method of claim 1, wherein the first and/or second component comprises one or more elements, and wherein modifying the at least a portion of the respective first or second component representative to indicate that the payment has been made comprises adjusting an appearance of at least one of the one or more elements.

3. The method of claim 2, wherein adjusting the appearance of at least one element comprises one or more of: (i) increasing or decreasing a size of the at least one element;

(ii) changing a shape of the at least one element; (iii) changing a colour of the at least one element; and (iv) shading or hashing the at least one element.

4. The method of any one of the preceding claims, wherein adjusting the appearance of at least one of the one or more elements comprises adjusting the appearance of the at least one of the one or more elements by an adjustment measure, and wherein the adjustment measure is reflective of a received payment relative to an overall amount of the debt.

5. The method of claim 4, wherein the first component comprises a progressive bar and wherein modifying the appearance of the progressive bar comprises progressing a slider of the progressive bar from a first side of the progressive bar toward a second side of the progressive bar by the adjustment measure.

6. The method of claim 5, wherein at least one element of the one or more elements of the second component comprises a single section indicative of a deposit payment.

7. The method of any one of the preceding claims, wherein at least one element of the first component comprises a single section indicative of a deposit payment.

8. The method of any one of the preceding claims, wherein the at least one element of the first component comprises a plurality of elements, each element being a non-contiguous section, and each non-contiguous section being indicative of an instalment of a respective payment schedule of the first component.

9. The method of any one of claims 1 to 5, 7, or 8, wherein the at least one element of the second component comprises a plurality of elements, each element being a non-contiguous section, and each non-contiguous section being indicative of an instalment of a respective payment schedule of the second component.

10. The method of claim 8 or 9, wherein the non-contiguous sections are:
(i) equally sized representing equally sized instalments; or
(ii) different in size, representing respective differently sized instalments.

11. The method of any one of the preceding claims, further comprising:
determining, by the processor, a first due date associated with the first payment schedule of the combination payment plan and a second due date associated with the second payment schedule, wherein the first due date is a date by which a first portion of the debt as represented by the first component is due to be paid and the second due date is a date by which a second portion of the debt as represented by the second component is due to be paid.

12. The method of claim 11, wherein the second due date is later than the first due date.

13. The method of claim 11 or 12, further comprising:
determining, by the processor, a plurality of consecutive second intermittent due dates, wherein each second intermittent due date is a date by which an instalment of the second payment schedule is due to be paid, and wherein a latest of the second intermittent due dates corresponds to the second due date.

14. The method of claim 13, wherein the plurality of consecutive second intermittent due dates is determined based on a number of instalments to be made or a regular payment cycle.

15. The method of any one of claims 11 to 14, wherein determining, by the processor, the first due date and the second due date comprises receiving as user inputs, the first due date and the second due date.

16. The method of any one of the preceding claims, further comprising:

responsive to determining that an overpayment or an underpayment has been made:

determining a modified first and/or second payment schedule based on the overpayment or underpayment; and

modifying at least a portion of the respective first and/or second components to reflect the overpayment or underpayment.

17. The method of claim 16, wherein determining the modified first and/or second payment schedule based on the overpayment or underpayment comprising one or more of:

(i) reducing or increasing an amount of a next instalment due by the amount of the overpayment;

(ii) reducing or increasing an amount of one or more remaining instalment;

(iii) reducing or increasing a frequency of future instalments; and/or

(iv) reducing or increasing a number of future repayments.

18. A system comprising:

memory having instructions embodied thereon; and

one or more processors configured by the instructions to perform the method of any one of the preceding claims.

19. A non-transitory machine-readable storage medium storing instructions which, when executed by one or more processors, cause the one or more processors to perform the method of any one of claims 1 to 17.

20. A graphical user interface (GUI) for display on a display screen of a user device, the GUI comprising:

a first frame occupying a first frame region of a window occupying all or a portion of the display screen;

a payment progress indicator displayed within the first frame, the payment progress indicator being representative of a combination payment plan for payment of

invoice debt, the combination payment plan comprising at least two different payment schedules,

wherein the payment progress indicator comprises a first component representative of a first of the at least two different payment schedules of the combination payment plan and a second component representative of a second of the at least two different payment schedules of the combination payment plan,

wherein the first component is distinct from the second component, and

wherein, responsive to determination of payment associated with one of a first payment schedule and a second payment schedule, at least a portion of the respective first or second component representative is modified to indicate that the payment has been made.