CLAIMS

1. A method for facilitating, for a user, credit based transactions associated with a customer purchase or lease of a good, a service, or real estate having a transaction cost, or providing a loan, ~~wherein~~ said method comprising:

receiving, by a transaction server, over a data network, data indicating the transaction cost;

communicating between the transaction server and one or more primary credit provider servers to~~dynamically~~ securitize~~ing~~ over a data network, the transaction cost against a credit line provided by the one or more primary credit providers;

using a user interface functionally associated with the transaction server to receive from the user a requested intermittent partial payments schedule, including selection of payments sums and timing by the user, wherein the requested payments schedule includes multiple payments;

upon interactively setting, using the user interface, an agreed intermittent partial payments schedule for repayment of the transaction cost, funding at least part of the transaction, wherein the agreed payments schedule includes multiple payments;

intermittently receiving a partial payment for repayment of an outstanding balance of the transaction cost; and

intermittently communicating between the transaction server and the one or more primary credit provider servers to re-securitize~~ing~~ a remaining outstanding balance, with such schedule of securitization and re-securitization that remaining outstanding balance will be always securitized.

2. The method according to claim 1, wherein the transaction is of a type selected from the group consisting of: a purchase of a good or real-estate; a lease of a good or real-estate; a purchase or lease of a service; a cash withdrawal; a lease or rent of a premises; a payment of damages to a leased or rented property; a payment of fees, payment of fines or

penalties related to the termination of a lease or rent; a set of periodical payments; payment of fees, fines or penalties related to the funded and/or underlying transaction; payment of taxes or insurance costs; and/or payment of communal fees.

3. The method according to claim 2, wherein at least one of the one or more primary credit providers is selected from the group consisting of: (1) a bank, (2) a credit card company, (3) a credit union, (4) a merchant, (5) a manufacturer.

4. The method according to claim 3, wherein securitizing over a data network the transaction cost against a credit line provided by one or more primary credit providers includes selecting one or more primary credit providers from a pool of optional credit providers identified by the customer.

5. The method according to claim 1, wherein ~~the~~ intermittentl<u>y receiving a</u> partial payment <u>for repayment of an outstanding balance of the transaction cost is performed based on a cycle significantly distinct from a cycle of intermittently re-securitizing a remaining outstanding balance</u>~~is received from a primary credit provider~~.

6. The method according to claim <u>5</u>~~1~~, wherein <u>the cycle of</u> intermittentl<u>y re-securitizing a remaining outstanding balance is 25 days</u>~~partial payment is received from the customer of the good or service~~.

7. The method according to claim 1, further comprising, upon a re-securitization failure or upon a failure to receive a <u>scheduled</u> partial payment, demanding a full outstanding balance payment from the primary credit provider <u>based on said securitizations and re-securitizations</u>~~usually based on prior authorization~~.

8. The method according to claim 1, further comprising, upon a re-securitization failure with a first primary credit provider, attempting a re-securitization with a second primary credit provider.

9. The method according to claim 1, ~~wherein the~~ further comprising:
receiving from the user, after said funding at least part of the transaction, a request to modify the agreed payments schedule, including a selection of new payments sums and timing by the user; and
interactively re-setting the agreed intermittent partial payments schedule for repayment of a remainder of the transaction cost ~~is substantially equal to a sum of the funded amount with financing fees and divided by a number of scheduled partial payments~~.

10. The method according to claim 1, wherein securitizing the cost of the transaction over a data network comprises issuing a credit request and receiving a credit authorization.

11. The method according to claim 1, wherein the cycle of intermittently re-securitizing an outstanding balance is shorter than the cycle of intermittently receiving a partial payment~~comprises issuing a credit request and receiving a credit authorization~~.

12. The method according to claim 1, wherein said dynamically securitizing the transaction cost includes selecting one or more primary credit providers based on an algorithm configured to maximize ancillary benefits provided to the user by the primary credit providers, wherein ancillary benefits are compensations unrelated to the transaction, having a monetary value, provided to the user by the primary credit providers based on previous agreements between the user and the primary credit providers~~the intermittent partial payments schedule for repayment of the transaction cost is selected by the customer either during or prior to the transaction~~.

13. The method according to claim 1~~2~~, wherein the intermittent partial payments schedule for repayment of the transaction cost is altered**,** after the transaction**,** upon request of one of the parties.

14. The method according to claim 1, wherein ~~a~~the transaction cost is funded through the merchant.

15. The method according to claim 1, wherein ~~a~~the transaction cost funding is divided between several sources of funding.

16. The method according to claim 1, wherein a down-payment, for purchases which are at least partially funded by the loan, is funded by dividing the down-payment cost to installments.

17. A transaction system for facilitating, for a user, credit based transactions associated with a customer purchase or lease of a good, a service or real estate having a transaction cost, said system comprising:

one or more transaction servers including processing circuits, communication circuits and collective control logic adapted to: (1) receive over a data network data indicating the transaction cost; (2) ~~dynamically~~ communicate with one or more primary credit provider servers to securitize over a data network the transaction cost against a credit line provided by one or more primary credit providers; (3) receive, through a functionally associated user interface, from the user a requested intermittent partial payments schedule, including selection of payments sums and timing by the user, wherein the requested payments schedule includes multiple payments; (4) upon interactively setting, using the user interface, an agreed intermittent partial payments schedule for repayment of the transaction cost, trigger funding of at least part of the transaction, wherein the agreed payments schedule includes multiple payments; (~~4~~5) intermittently receive a partial payment for repayment of an outstanding

balance of the transaction cost; and (~~5~~6) intermittently communicate with the one or more primary credit provider servers to re-securitize a remaining outstanding balance, with such schedule of securitization and re-securitization that remaining outstanding balance will be always securitized.

18. The system according to claim 17, wherein said logic includes a securitization module adapted to securitize the cost of the transaction.

19. The system according to claim 18, wherein said securitization module is further adapted to receive data relating to the number ~~and~~ or sum of said partial payments.

20. The system according to claim 18, wherein said securitization module is further adapted to receive the data indicating the cost of a good or service from a merchant agent selected from a group consisting of**: a** Terminal Merchant Agent, an On-Line Merchant Agent, a Check-out Provider Agent and a Cash Withdrawal Agent.

21. The system according to claim 18, wherein said securitization module is further adapted to initiate a credit request and to receive a credit authorization as part of securitizing the cost of the transaction.

22. The system according to claim 18, wherein said logic further includes a funds transfer module adapted to perform funding of the transaction upon securitization.

23. The system according to claim 18, wherein said logic further includes a fund receipt module adapted to receive partial or full payment. Further the system according to claim 18, wherein said logic further includes module which upon securitization may receive full or partial funding of transaction from one, or from several secondary credit providers, and/or

merchant; said logic further include module which provided payment of funds received from secondary credit provider to the merchant; said logic further include module which provided payment of funds received from consumer to the merchant and or one or more secondary credit providers.

24. The system according to claim ~~23~~17**,** wherein said systemfunds ~~receipt module~~ is further adapted to receive full balance payment from the primary credit provider upon a re-securitization failure.

25. The system according to claim 18, wherein said securitization module is further adapted to intermittently re-securitize an outstanding balance.

26. The system according to claim 17, wherein said system is ~~used for~~ adapted to give~~ing~~ out loans in installments or ~~for~~ give~~ing~~ out loans with re-payment in installments.

~~27. The system according to claim 17, wherein said control logic is adapted to interact with a consumer and receive details of additional credit providers. Further the system according to claim 17, wherein such control logic is adapted to interact with consumer, merchant, secondary credit provider and any other authorized third party with module provide automatic warning and alarm messages to the interested party via E-mail, SMS and so on; also with modules to provide record, reports, statements, letters, E-mails automatically to interested parties; also with modules to provide on-line communication.~~

2~~7~~8. The system according to claim 17~~2~~7, wherein said control logic is adapted to securitize the transaction through a specific credit line or to divide the securitization across a number of credit lines.

2~~8~~9. The system according to claim 17~~2~~7, wherein said control logic is adapted to request intermittent payments from a specific credit line or to

divide the securitization across a number of credit lines based on an algorithm for maximizing ancillary benefits provideds by different credit lines, wherein ancillary benefits are compensations unrelated to the transaction, having a monetary value, provided to the user by the primary credit providers as part of a previous agreement between the user and the primary credit providers.

2930. The system according to claim 17, wherein said control logic is adapted to ~~provide for the option to re-finance/~~re-securitize a set of existing transactions by combining or dividing ~~some or all the~~ a remaining balance in the set of transactions.

301. The system according to claim 1727, wherein said control logic is adapted to automatically ~~request~~ re-securitization~~e~~ a remaining outstanding balance~~or approval for collection from~~ against another ~~card~~ credit line listed in the Consumer's account if one of the re-securitization or collection procedures against ~~from the~~a first credit line ~~card~~ has been declined.

312. The system according to claim 17, wherein said control logic is adapted to divide funding between several financing bodies and distribute~~ing~~ the funding between the bodies according to a pre-determined method as well as to attach the authorization of the Primary Credit Provider to the financing bodies relative to the risk and the extent of their commitments in the transaction.

323. The system according to claim 17, wherein said system is adapted to divide the securitization requests according to an algorithm which may enable a higher chance of approval in the securitization process.

334. The system according to ~~the~~ claim 33, wherein said system is adapted to automatically request re-securitization or approval for

collection from credit cards listed in the accounts of other individuals according to prior or current permissions of such individuals and of the consumer.

3~~4~~5. The system according to claim 17, wherein said system is further configured to:

receive from the user, after funding at least part of the transaction cost, a request by the user to modify the agreed payments schedule, including a selection of new payments sums and timing by the user; and

interactively re-setting the agreed intermittent partial payments schedule for repayment of a remainder of the transaction cost

~~control of the owner or operator of the transaction system is selected from group consisting of: the merchant, the secondary credit provider, an independent party, or any combination thereof.~~