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**United States Patent** [19]

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**Walker et al.**

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[54] **METHOD AND APPARATUS FOR PROVIDING AND PROCESSING INSTALLMENT PLANS AT A TERMINAL**

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**Related U.S. Application Data**

[63] Continuation-in-part of application No. 08/920,116, Aug. 26, 1997, which is a continuation-in-part of application No. 08/822,709, Mar. 21, 1997.

[51] **Int. Cl.**<sup>7</sup> ..... **G06F 17/60**

[52] **U.S. Cl.** ..... **705/38; 705/30; 705/37; 705/39; 705/40**

[58] **Field of Search** ..... **705/38, 39, 40, 705/7, 1, 30, 34, 35; 380/4, 23, 24**

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[57] **ABSTRACT**

A central controller receives from a POS terminal a purchase price and a financial account identifier. The financial account identifier specifies a financial account, such as a credit card account. The central controller, in turn, generates one or more installment plan identifiers defining installment plans for payment of the purchase price. The installment plan identifiers are based on the purchase price and/or the financial account identifier. For example, certain accounts or certain high purchase prices may merit preferred installment plans. The installment plan identifiers are transmitted to the POS terminal. A purchaser at the POS terminal selects whether he would like to pay for his purchase in installments and, if so, using which installment plan. The POS terminal generates a selection signal indicative of whether to accept any of the installment plans, and transmits the selection signal to the central controller. The central controller receives the selection signal. If the selection signal indicates acceptance of any installment plan, use of the accepted installment plan for the financial account is authorized. Thereafter, bills are generated which reflect installment charges to be paid.

**44 Claims, 20 Drawing Sheets**

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	CREDIT CARD ACCOUNT NUMBER 136	PURCHASE PRICE 138	TRANSACTION IDENTIFIER 140	INSTALLMENT PLAN IDENTIFIER 142	NUMBER OF PAYMENTS MADE 144	INSTALLMENT AMOUNT 146
130	1111-3333-3333-3333	\$221.47	118271	A	9	\$20.09
132	1111-2222-2222-2222	\$482.61	128497	A	4	\$43.79
134	1111-1111-1111-1111	\$435.97	130456	B	0	\$21.14

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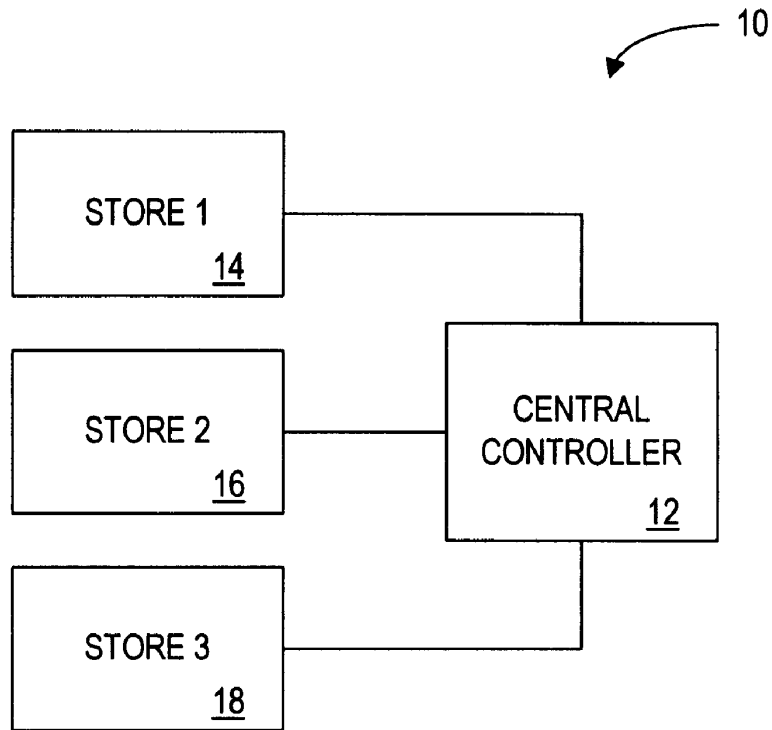


FIG. 1

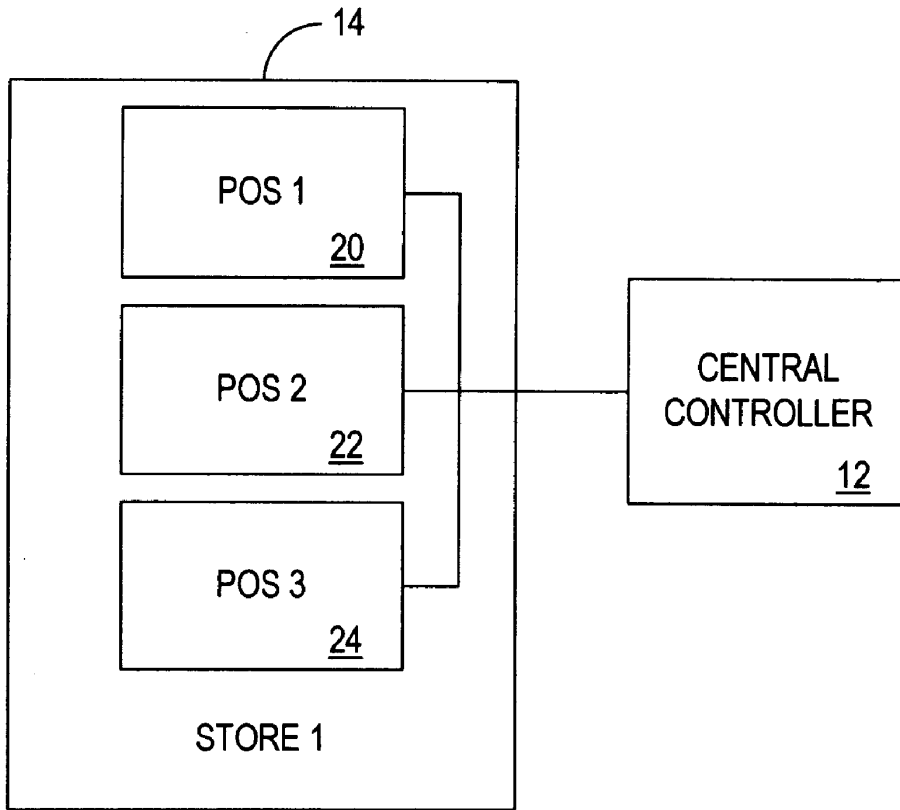


FIG. 2

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