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(54) **METHOD FOR FUTURE PAYMENT TRANSACTIONS**

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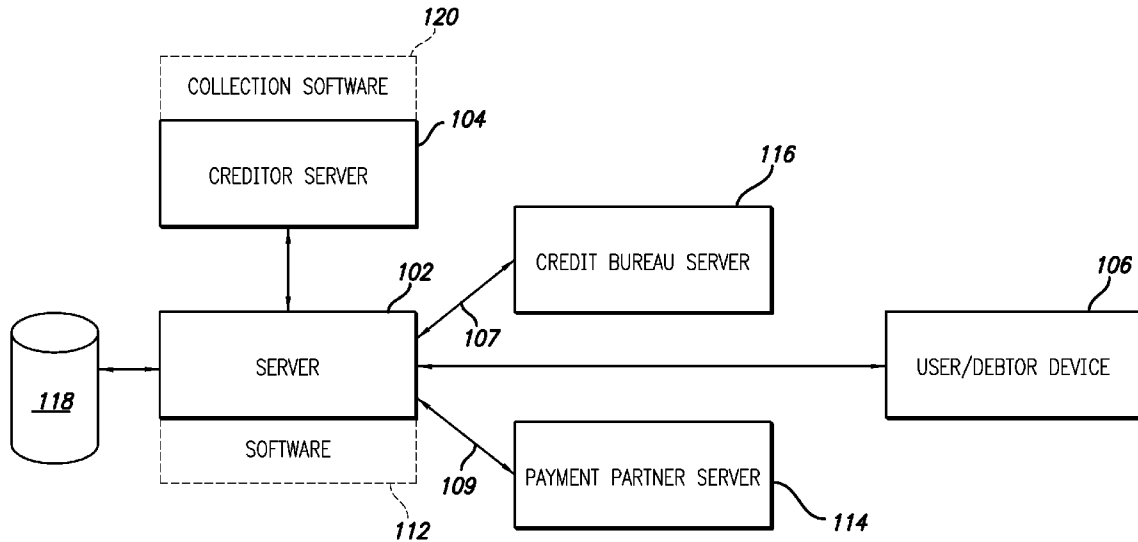
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CPC **G06Q 20/102** (2013.01)
USPC **705/40**

(57) **ABSTRACT**

A method for the online modification, submission and approval processing of a future payment request to afford a user the ability to renegotiate established loan agreement debt terms in which network communications are established between a user, such as a debtor, and a computing device, such as a server or server arrangement, is presented. The method comprises receiving information, at the computing device, regarding the loan agreement debt terms, presenting received information to a debtor, providing an interactive environment enabling a debtor to modify existing terms, submitting modified terms, processing data from the available information using a rules based engine, and processing a future payment request based on at least one decision made by the rules based engine. While online, the user/debtor may engage in revising a rejected future payment request in an attempt to reach a satisfactory renegotiation of debt terms.



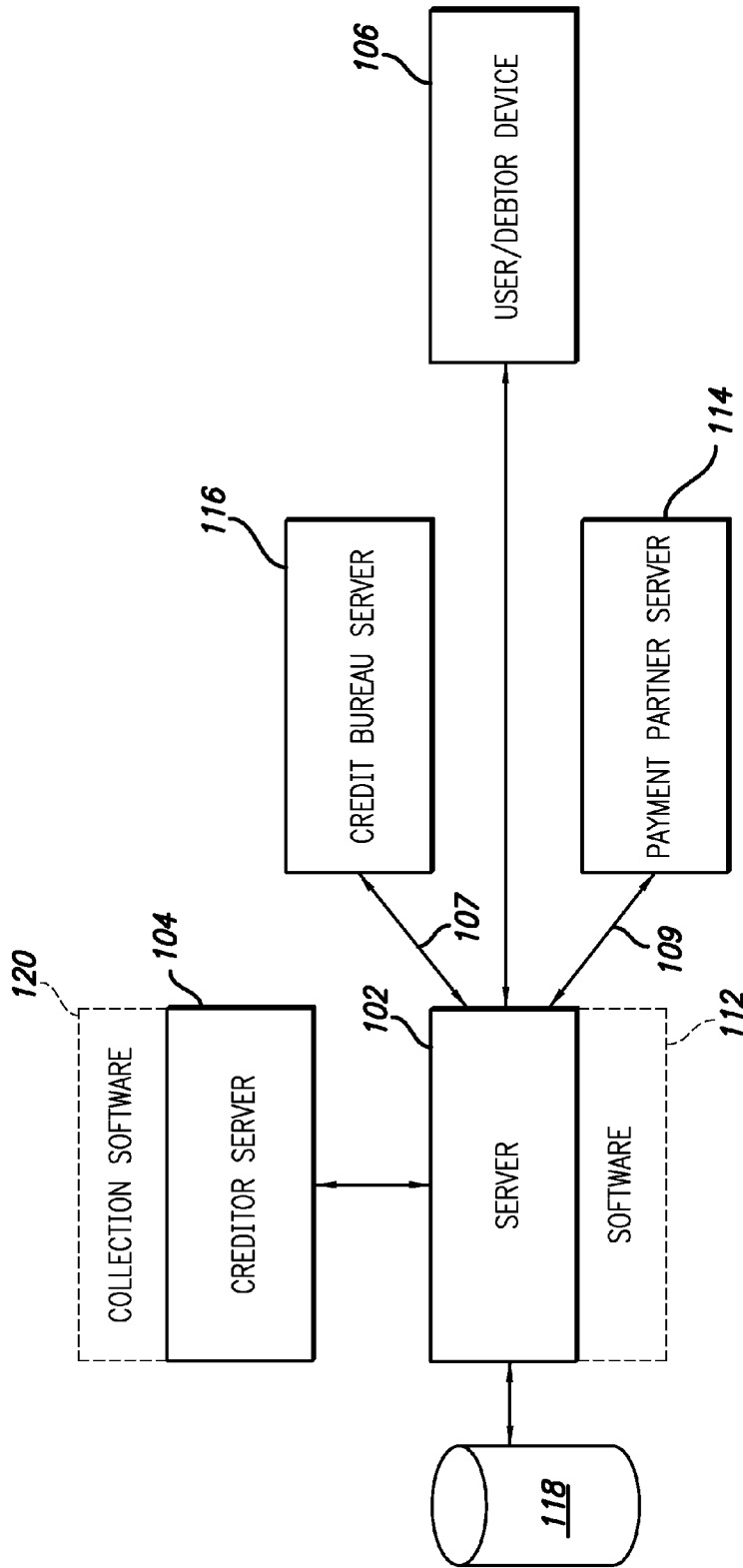


FIG. 1

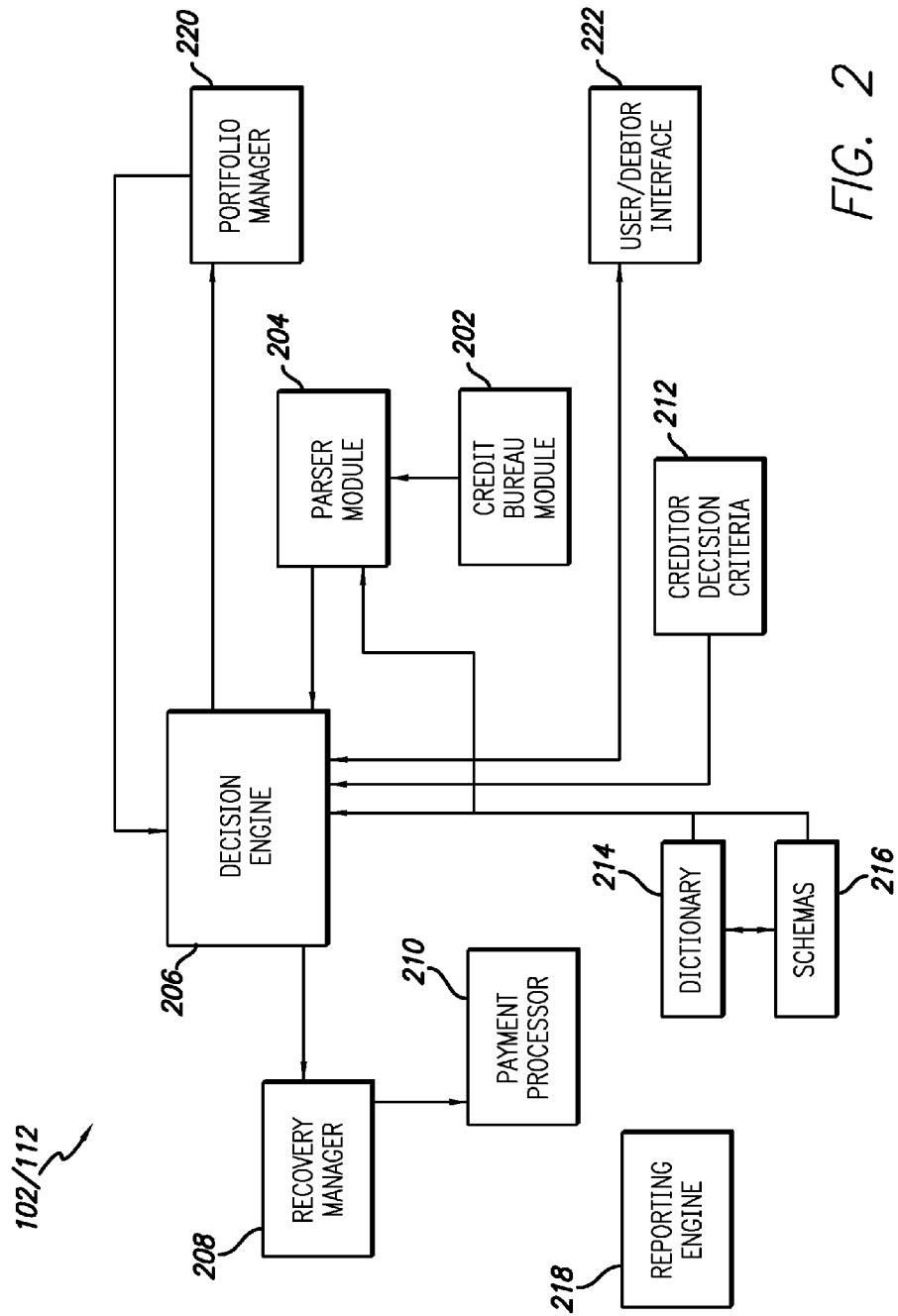


FIG. 2

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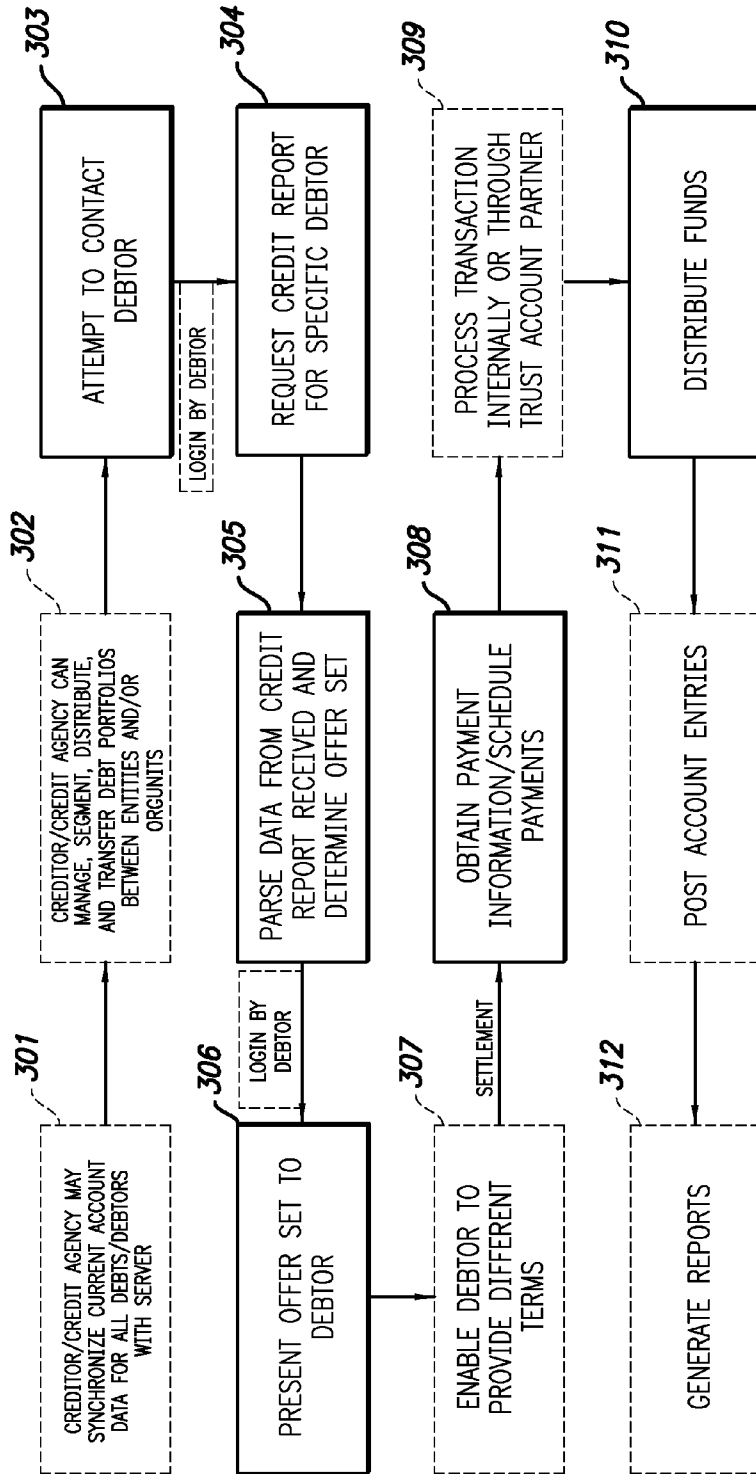


FIG. 3A

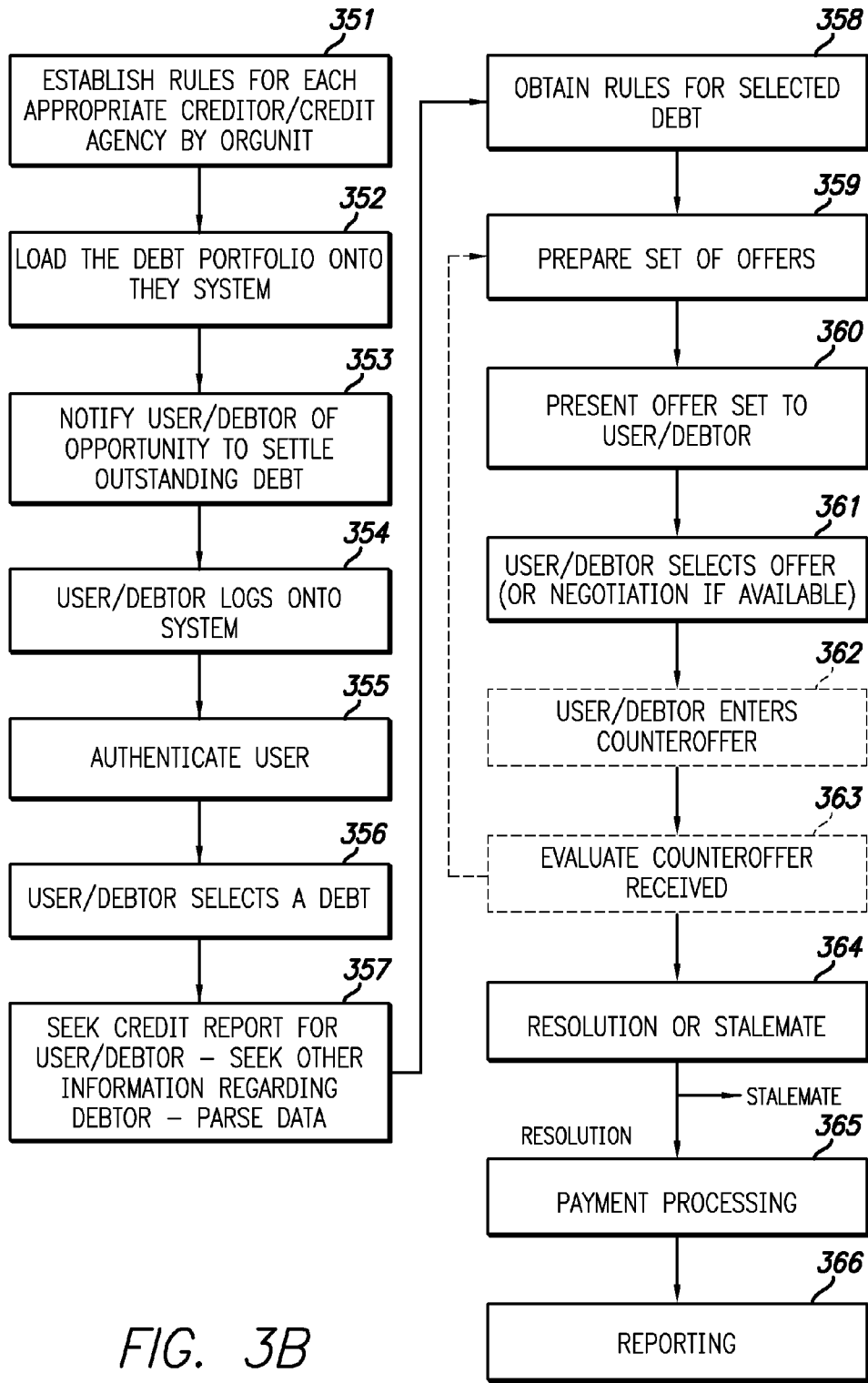


FIG. 3B

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