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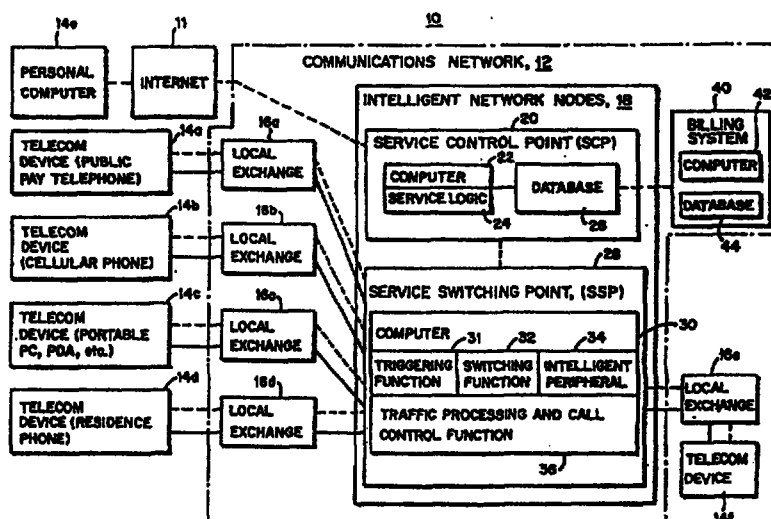


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(54) Title: METHOD AND APPARATUS FOR PROVIDING PREPAID TELECOMMUNICATIONS SERVICES



(57) Abstract

A communications network-based solution is provided that facilitates both prepayment and use of prepay telecommunications services. A subscriber is assigned a record in a network database. The database record includes an account number and an associated prepaid monetary value. If the prepaid monetary value in the subscriber's record is sufficient for the requested service, the service is authorized. The prepaid monetary value in the subscriber's record is decreased in accordance with the service rendered. The subscriber also easily adds monetary value to the subscriber's prepaid account by accessing the prepaid network service (e.g., by dialing the appropriate network service number), indicating the desire to add monetary value to the subscriber's prepaid account in the database.