ABSTRACT

AUTOMATED ACCOUNT PROVISIONING

Embodiments of the present invention are directed to systems, methods, and apparatus for allowing an issuer to initiate account provisioning on a mobile device without interacting with an accountholder. The issuer may initiate the process by sending a provisioning information request message to a mobile device with a secure element. The mobile device may recognize the provisioning request message and gather the requisite provisioning information without requiring user input. The provisioning information may include information associated with the secure element of the mobile device. The mobile device may then send a provisioning request message to a provisioning system. The provisioning request message may include the requisite provisioning information to allow the provisioning system to provision the financial account on the secure element of the mobile device.

FIG. 1