CLAIMS

1. A system to purchase and reload airtime for a local and foreign prepaid mobile phone account comprising:

a plurality of servers;

One of more payment receiving means (100) connected to the server through a wireless protocol cloud (120), the payment receiving means receive payments from a user of the system to purchase and reload airtime for the prepaid mobile phone accounts designated by the user;

an airtime purchase and reload request means connected to the payment receiving means, the airtime purchase and reload request means sends the airtime request to the servers upon receiving payments of the users from the payment receiving means;

a system operator to administer and manage the servers; and

One or more reloading entities (180) linked to the servers (140 – 142), characterized in that the system operator deposits a predetermined amount of funds to the reloading entities to pre-purchase a predetermined amount of airtime credit from the reloading entities;

whereby when the user requests to purchase and reload airtime for the prepaid mobile phone account designated by the user, the airtime purchase request is sent to the reloading entities, the reloading entities then deduct a corresponding amount of airtime credit from the predetermined funds deposited by the system operator, and transfer the corresponding amount of airtime credit purchased by the user to the prepaid mobile phone account designated by the user.

2. A system to purchase and reload airtime for a designated foreign prepaid mobile phone accounts comprising

a plurality of servers;

a plurality of payment receiving means connected to the servers through a wireless protocol cloud, the payment receiving means receive payments in a home currency

from a user of the system to purchase and reload airtime denominated in a foreign currency for a foreign prepaid mobile phone accounts designated by the user;

an airtime purchase and reload request means connected to the payment receiving means, the airtime purchase and reload request means sends the airtime request to the servers upon receiving payments of the users from the payment receiving means;
a currency converter module connected to the servers for converting the home currency to a designated foreign currency;
a system operator to administer and manage the servers; and
One or more foreign reloading entities linked to the servers, characterized in that the system operator deposits a predetermined funds to the foreign reloading entities to pre-purchase a predetermined amount of airtime credit from the foreign reloading entities;
whereby when the user requests to purchase and reload airtime denominated in foreign currency for a foreign prepaid mobile phone account designated by the user, the airtime request is sent to the servers, the currency converter module converts the payments of the user from the home currency to the designated foreign currency and the servers forwards the request to the foreign reloading entities, the foreign reloading entities then deduct a corresponding amount of airtime credit from the predetermined funds deposited by the system operator, and transfer the corresponding amount of airtime credit purchased by the user to the foreign prepaid mobile phone account designated by the user.

3. A system as in any one of claims 1 or 2wherein the payment receiving means (100) are connected to each other within a local wireless network (110).

4. A system according to claim 1 or 2 further comprising:
a network termination unit (NTU) (130) for linking the payment receiving means (100) to the plurality of servers (140 -142) by establishing a connection between the

wireless protocol cloud (120) and the plurality of servers (140 – 142);
a network switch (160) for connecting the payment receiving means (100) to an Internet cloud (150) wherein the network switch (160) is connectable to the NTU (130); and
a plurality of fixed wireless terminal (FWT) (170) being connected to one of the servers (140 – 142) for establishing a secured wireless connection with the group of reloading entities (180).

5. A system as in any one of claims 1 or 2, wherein the plurality of server comprises:
a web server (140);
a database server (141); and
a main server (142) for managing the users requests as they are being received from the payment receiving means (100).

6. A system as in any one of claims 1 or 2,wherein the payment receiving means (100) is installed with a program for purchasing and reloading airtime for a prepaid mobile phone.

7. A system as in any one of claims 1 or 2wherein the payment receiving means (100) does not require authentication of the users of the system.

8. A system as in any one of claims 1 or 2 wherein the payment receiving means (100) is a cash acceptance terminal in the form of an interactive self-service kiosk.

9. A system according to claim 8 wherein the cash acceptance terminal is provided with a notes and coins acceptor unit for receiving notes and coins as means of payment.

10. A system according to claim 8 wherein the cash acceptance terminal is provided

with a card reader and sensor for detecting cards with security chips, paper vouchers and tickets as alternative modes of payment.

11. A system according to claim 6 wherein the payment receiving means (100) is provided with a plurality of buttons to allow the user to operate the airtime purchase and reload program.

12. A system as in any one of claims 1 or 2 wherein the system operator coordinates the transaction between the users and the group of reloading entities (180).

13. A system according to claim 1 wherein the group of reloading entities (180) comprises:
at least one mobile network operator (181); and
at least one airtime transfer provider (182).

14. A system according to claim 13 wherein the mobile network operator (181) comprises local and foreign mobile network operators.

15. A method for airtime purchase and reload for a foreign prepaid mobile phone carried out by a foreign mobile network operator (181) using an airtime purchase and reload system comprising the steps of:
depositing a predetermined amount of funds to the foreign mobile network operator to pre-purchase a predetermined amount of airtime credit from the foreign mobile network operator;
receiving the airtime purchase and reload request in a form of an information packet from the payment receiving means (100);
forwarding the information packet to the foreign mobile network operator (181) via a network;

directly adding the purchased airtime into the foreign prepaid mobile phone account by the foreign mobile network operator (181);

sending the status of the transaction in the form of a response code to the main server (142) via the network;

acknowledging and updating the status of the transaction in the database server (141);

sending the status of the transaction to the user via Short Messaging Service (SMS) or email.

16. A method according to claim 15 wherein the foreign mobile network operator (181) allows an Application Programming Interface (API) top-up mechanism.

17. A method according to claim 15 wherein if the foreign mobile network operator (181) allows Unstructured Supplementary Service Data (USSD) protocol or Short Messaging Service (SMS) reload, the step of forwarding the information packet to the foreign mobile network operator (181) is replaced with a step of sending the information packet to a supplementary server (210), before forwarding the information packet to the foreign mobile network operator (181).

18. A method according to claim 15 wherein if the foreign mobile network operator (181) allows Unstructured Supplementary Service Data (USSD) protocol or Short Messaging Service (SMS) reload, the step of sending the status of the transaction in the form of a response code to the main server (142) is replaced with a step of sending the status of transaction to a supplementary server (210), before forwarding the status to the main server (142).

19. A method according to claim 15 wherein the network is a Virtual Private Network (VPN).

20. A method according to claim 15 wherein the information packet contains the name of the mobile network operator (181), the number of the prepaid mobile phone and the airtime purchase denomination.

5