



## (51) International Patent Classification:

H04M 17/00 (2006.01) G06Q 20/40 (2012.01)

## (21) International Application Number:

PCT/IB2013/001095

## (22) International Filing Date:

17 April 2013 (17.04.2013)

## (25) Filing Language:

English

## (26) Publication Language:

English

## (30) Priority Data:

13/840,560 15 March 2013 (15.03.2013) US

## (72) Inventors; and

(71) Applicants : KINYUA, Josphat, K. [KE/ZA]; 15th Floor, International Life House, Mama Ngina Street, P.O. Box 30021, 00100 Nairobi (KE). NZIOKI, Martin [KE/KE]; 15th Floor, International Life House, Mama Ngina Street, P.O. Box 30021, 00100 Nairobi (KE). KY-ULA, Julian, N. [KE/KE]; 15th Floor, International Life House, Mama Ngina Street, P.O. Box 30021, 00100 Nairobi (KE).

AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

## Published:

— with international search report (Art. 21(3))

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM,

(54) Title: METHOD, APPARATUS, AND COMPUTER-READABLE MEDIUM FOR ADVANCING PREPAID CREDIT

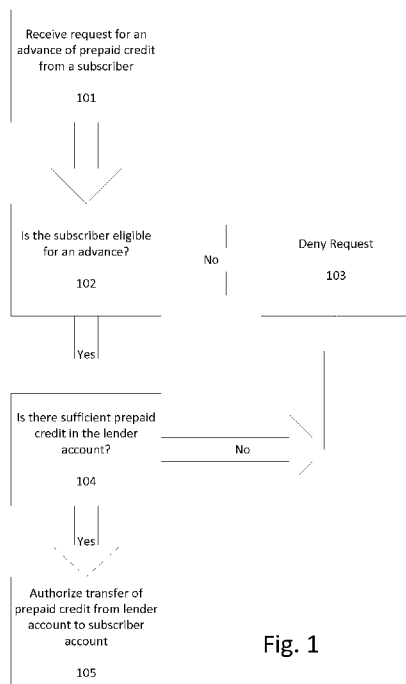


Fig. 1

(57) Abstract: An apparatus, computer-readable medium, and computer-implemented method for advancing prepaid credit includes receiving a request for an advance of prepaid credit from a subscriber, the subscriber having a subscriber account with a prepaid service provider, determining whether the subscriber is eligible for an advance based at least in part on an assessment of historical data relating to the subscriber account, and authorizing a transfer of prepaid credit from a lender account to the subscriber account based at least in part on a determination that the subscriber is eligible for an advance of prepaid credit and that sufficient prepaid credit exists in the lender account, the lender account storing prepaid credits accepted by the service provider.