The Claims Defining the Invention are as Follows

1. A system for converting accumulated points in a loyalty programme of a company to airtime credit on a telecommunications network, the system including:

   means for receiving a request from a network subscriber having a network account and holding accumulated loyalty points, the request including details of the loyalty programme;

   means for verifying that the subscriber holds a predetermined number of loyalty points allocated by the loyalty programme; and

   means for crediting the customer network account with airtime credit in response to a verification that the subscriber holds the predetermined number of loyalty points.

2. A system for converting accumulated points in a loyalty programme of a company to airtime credit on a telecommunications network, the system including:

   means for receiving a request from a network subscriber having a network account and holding accumulated loyalty points, the request including details of the loyalty programme;

   means for verifying that the subscriber holds a predetermined number of loyalty points; and

   means for crediting a second customer network account with airtime credit in response to verification that the subscriber holds the predetermined number of loyalty points.

3. A system as claimed in claim 1 or 2 wherein the request includes details of the predetermined number of accumulated loyalty points to be converted.

4. A system as claimed in any one of the preceding claims wherein the request includes details of how often the loyalty points are to be converted.

5. A system as claimed in any one of the preceding claims including means for registering the subscriber prior to converting points to airtime credit.

6. A system as claimed in any one of the preceding claims including means for requesting details of a personal identification number, wherein said system only proceeds to convert the points to airtime credit upon receipt of the correct personal identification number.

7. A system as claimed in any one of the preceding claims wherein the personal identification number details are linked to the customer network account initially and are then not required for subsequent transactions.

8. A system as claimed in any one of the preceding claims wherein the requests are SMS messages.

9. A method for converting accumulated points in a company loyalty programme to airtime credit on a telecommunications network, the method including the steps of:

receiving a request from a network subscriber having a network account and holding accumulated loyalty points, the request including details of the loyalty programme;

verifying that the subscriber holds a predetermined number of loyalty points allocated by the loyalty programme; and

crediting a customer network account with airtime credit in response to a verification that the subscriber holds the predetermined number of loyalty points.

10. A method as claimed in claim 9 wherein said customer network account is said network account.

11. A method as claimed in claim 9 or 10 wherein the request includes details of the number of accumulated loyalty points to be converted.

12. A method as claimed in any one of claims 9 to 11 wherein the request includes details of how often the loyalty points are to be converted.

13. A method as claimed in any one of claims 9 to 12 including the step of registering the subscriber prior to converting points to airtime credit.

14. A method as claimed in any one of claims 9 to 13 including the step of requesting details of a personal identification number, and only proceeding to convert the points to airtime credit upon receipt of the correct personal identification number.

15. A method as claimed in any one of claims 9 to 14 wherein the requests are SMS messages.

16. A service centre for converting loyalty points accrued in a loyalty programme of a company, into airtime credit for a subscriber of a telecommunications network, said service centre having processor means and associated memory means and having input/output means for receiving and sending messages, said input/output means being arranged to receive a request initiated by a said subscriber having a network account and holding accumulated loyalty points, the request including details of the loyalty programme; said processor means communicating via said input/output means with said company to verify that the subscriber holds a predetermined number of loyalty points allocated by the loyalty programme; and said processor means communicating via said input/output means with said telecommunications network to arrange crediting a customer network account with airtime credit in response to a verification that the subscriber holds the predetermined number of loyalty points, and said processor means communicating via said input/output means with said company to debit said accumulated loyalty points by said predetermined amount.

17. A service centre as claimed in claim 16 wherein the request includes details of the number of accumulated loyalty points to be converted.

18. A service centre as claimed in claim 16 or 17 wherein the request includes details of how often the loyalty points are to be converted.

19. A service centre as claimed in any one of claims 16 to 18 including a database to record subscriber details for each said subscriber, prior to converting points to airtime credit.

20. A service centre as claimed in any one of claims 16 to 18 including a database to record subscriber details and a personal identification number for each said subscriber, where said processor means processor means proceeds to communicating with said company to verify that the subscriber holds a predetermined number of loyalty points allocated by the loyalty programme only upon receipt of the correct personal identification number.

21. A service centre as claimed in any one of claims 16 to 20 wherein the requests are SMS messages.

22. A service centre as claimed in any one of claims 16 to 21 wherein all messages passing through said input/output means are SMS messages.

23. Machine readable media containing software instructions for a service centre as claimed in any one of claims 16 to 22.

24. A system for converting accumulated points in a loyalty programme of a company to airtime credit on a telecommunications network substantially as herein described with reference to the embodiment.

25. A method for converting accumulated points in a loyalty programme of a company to airtime credit on a telecommunications network substantially as herein described with reference to the embodiment.