What is Claimed is:

1. A method for advancing prepaid credit executed by one or more computing devices, the method comprising:
receiving, by at least one of the one or more computing devices, a request for an advance of prepaid credit from a subscriber, wherein the subscriber has a subscriber account with a prepaid service provider;
determining, by at least one of the one or more computing devices, 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, by at least one of the one or more computing devices, 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,~~ wherein the lender account stores prepaid credits accepted by the service provider~~.~~;
monitoring, by at least one of the one or more computing devices, the subscriber account on a network of the prepaid service provider to detect any subsequent increase of prepaid credit in the subscriber account; and
triggering, by at least one of the one or more computing devices, recovery of at least a portion of the prepaid credit previously advanced to the subscriber account based at least in part on detection of a subsequent increase of prepaid credit in the subscriber account.

2. The method of advancing prepaid credit of claim 1, wherein 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 comprises:
determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account;
determining an amount of prepaid credit that is currently owed by the subscriber from one or more previous advances; and
determining that the subscriber qualifies for an advance of a ~~predetermined~~ quantity of prepaid credit, based at least in part on an assessment that the maximum amount of prepaid credit is greater than the amount of prepaid credit that is currently owed and that the difference between the maximum amount of prepaid credit and the amount of prepaid credit that is currently owed is greater than or equal to a minimum advance amount.

3. The method of advancing prepaid credit of claim 2, wherein determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account comprises: determining the amount of time the subscriber has had the subscriber account with the prepaid service provider to generate a subscriber account age value;
determining an average amount of prepaid credits that the subscriber consumes over a ~~predetermined~~ time period to generate a subscriber average consumption value;
determining an average number of times that the subscriber purchased prepaid credits over the ~~predetermined~~ time period to generate a subscriber average refill value; and
assigning the subscriber to a maximum amount tier in a plurality of maximum amount tiers, based at least in part on the subscriber account age value, the subscriber average consumption value, and the subscriber average refill value~~.~~, wherein the assigned maximum amount tier defines the maximum amount of prepaid credit that the subscriber is eligible to be advanced.

4. The method of advancing prepaid credit of claim 3, wherein determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account further comprises:
determining an amount of time that has passed since the subscriber last purchased prepaid credits to generate a subscriber inactivity value; and
assigning the subscriber to a maximum amount tier in a plurality of maximum amount tiers, based at least in part on the subscriber account age value, the subscriber average consumption value, the subscriber average refill value, and the subscriber inactivity value~~.~~, wherein the assigned maximum amount tier defines the maximum amount of prepaid credit that the subscriber is eligible to be advanced.

5. The method of advancing prepaid credit of claim ~~1,~~1, wherein historical data relating to the subscriber account comprises at least one of subscriber advance repayment history, subscriber prepaid credit purchase history, subscriber prepaid credit usage history, and subscriber registration.
~~6. The method of advancing prepaid credit of claim 1, further comprising:~~
~~determining, by at least one of the one or more computing devices, whether a recovery-initiating event has occurred;~~

~~determining, by at least one of the one or more computing devices, an amount of prepaid credit that is currently owed by the subscriber based at least in part on a determination that a recovery-initiating event has occurred;~~

~~determining, by at least one of the one or more computing devices, an amount of prepaid credit that is currently in the subscriber account based at least in part on a determination that a recovery-initiating event has occurred and that the amount of prepaid credit that is currently owed by the subscriber is greater than zero; and~~

~~authorizing, by at least one of the one or more computing devices, a transfer of prepaid credit from the subscriber account to the lender account based at least in part on a determination that a recovery-initiating event has occurred, that the amount of prepaid credit that is currently owed by the subscriber is greater than zero, and that the amount of prepaid credit that is currently in the subscriber account is greater than zero.~~

~~7~~6. The method of advancing prepaid credit of claim ~~6~~1, ~~wherein determining whether a recovery-initiating event has occurred comprises:~~ wherein monitoring the subscriber account on a network of the prepaid service provider to detect any subsequent increase of prepaid credit in the subscriber account comprises:

receiving an activity log relating to the subscriber account with the prepaid service provider; and

determining whether additional prepaid credit has been added to the subscriber account based on the activity log~~; and~~.

~~determining that a recovery-initiating event has occurred based at least in part on a determination that additional prepaid credit has been added to the subscriber account.~~

~~8~~7. The method of advancing prepaid credit of claim ~~6~~1, wherein ~~determining whether a recovery-initiating event has occurred~~ triggering recovery of at least a portion of the prepaid credit previously advanced to the subscriber account comprises:

determining a period of time that has passed since the transfer of prepaid credit from the lender account to the subscriber account; ~~and~~

determining ~~that a recovery-initiating event has occurred based on an assessment that the period of time that has passed since the transfer of prepaid credit from the lender account to the subscriber account~~whether the period of time is greater than a grace period for the subscriber, wherein the grace period for the subscriber is determined based on historical data relating to the subscriber account~~.~~; and

triggering recovery of at least a portion of the prepaid credit previously advanced to the subscriber account based at least in part on a determination that the period of time is greater than the grace period.

~~9~~8. The method of claim ~~8~~7, wherein the grace period is determined by:
extracting subscriber activity data from activity logs relating to the subscriber account with the service provider;
determining a pattern of prepaid credit additions from the subscriber activity data; and
calculating the grace period based at least in part on the pattern of prepaid credit additions.

~~10~~9. An apparatus for advancing prepaid credit, the apparatus comprising:
one or more processors; and
one or more memories operatively coupled to at least one of the one or more processors and having instructions stored thereon that, when executed by at least one of the one or more processors, cause at least one of the one or more processors to:
receive a request for an advance of prepaid credit from a subscriber, wherein the subscriber has a subscriber account with a prepaid service provider;
determine 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~~
authorize~~,~~ 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,~~ wherein the lender account stores prepaid credits accepted by the service provider~~.~~;
monitor the subscriber account on a network of the prepaid service provider to detect any subsequent increase of prepaid credit in the subscriber account; and
trigger recovery of at least a portion of the prepaid credit previously advanced to the subscriber account based at least in part on detection of a subsequent increase of prepaid credit in the subscriber account.

~~11~~10. The apparatus for advancing prepaid credit of claim ~~10~~9, wherein 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 comprises:
determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account;

determining an amount of prepaid credit that is currently owed by the subscriber from one or more previous advances; and

determining that the subscriber qualifies for an advance of a ~~predetermined~~ quantity of prepaid credit, based at least in part on an assessment that the maximum amount of prepaid credit is greater than the amount of prepaid credit that is currently owed and that the difference between the maximum amount of prepaid credit and the amount of prepaid credit that is currently owed is greater than or equal to a minimum advance amount.

~~12~~11. The apparatus for advancing prepaid credit of claim ~~1 1~~10, wherein determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account comprises: determining the amount of time the subscriber has had the subscriber account with the prepaid service provider to generate a subscriber account age value;

determining an average amount of prepaid credits that the subscriber consumes over a ~~predetermined~~ time period to generate a subscriber average consumption value;

determining an average number of times that the subscriber purchased prepaid credits over the ~~predetermined~~ time period to generate a subscriber average refill value; and

assigning the subscriber to a maximum amount tier in a plurality of maximum amount tiers, based at least in part on the subscriber account age value, the subscriber average consumption value, and the subscriber average refill value~~.~~, wherein the assigned maximum amount tier defines the maximum amount of prepaid credit that the subscriber is eligible to be advanced.

~~13~~12. The apparatus for advancing prepaid credit of claim ~~12~~11, wherein determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account further comprises:

determining an amount of time that has passed since the subscriber last purchased prepaid credits to generate a subscriber inactivity value; and

assigning the subscriber to a maximum amount tier in a plurality of maximum amount tiers, based at least in part on the subscriber account age value, the subscriber average consumption value, the subscriber average refill value, and the subscriber inactivity value~~.~~,

wherein the assigned maximum amount tier defines the maximum amount of prepaid credit that the subscriber is eligible to be advanced.

~~14~~13. The apparatus for advancing prepaid credit of claim ~~10~~9, wherein historical data relating to the subscriber account comprises at least one of subscriber advance repayment history, subscriber prepaid credit purchase history, subscriber prepaid credit usage history, and subscriber registration.

~~15. The apparatus for advancing prepaid credit of claim 10, wherein the one or more memories have further instructions stored thereon, that, when executed by at least one of the one or more processors, cause at least one of the one or more processors to:~~

~~determine whether a recovery-initiating event has occurred;~~

~~determine an amount of prepaid credit that is currently owed by the subscriber based at least in part on a determination that a recovery-initiating event has occurred; determine an amount of prepaid credit that is currently in the subscriber account based at least in part on a determination that a recovery-initiating event has occurred and that the amount of prepaid credit that is currently owed by the subscriber is greater than zero; and~~

~~authorize a transfer of prepaid credit from the subscriber account to the lender account based at least in part on a determination that a recovery-initiating event has occurred, that the amount of prepaid credit that is currently owed by the subscriber is greater than zero, and that the amount of prepaid credit that is currently in the subscriber account is greater than zero.~~

~~16~~14. The apparatus for advancing prepaid credit of claim ~~15~~9, wherein ~~determining whether a recovery-initiating event has occurred comprises:~~ the instructions that, when executed by at least one of the one or more processors, cause at least one of the one or more processors to monitor the subscriber account on a network of the prepaid service provider to detect any subsequent increase of prepaid credit in the subscriber account further cause at least one of the one or more processors to:

~~receiving~~ receive an activity log relating to the subscriber account with the prepaid service provider; and

~~determining~~ determine whether additional prepaid credit has been added to the subscriber account based on the activity log~~;~~. ~~and~~

~~determining that a recovery-initiating event has occurred based at least in part on a determination that additional prepaid credit has been added to the subscriber account.~~

~~17~~15. The apparatus for advancing prepaid credit of claim ~~15~~9, wherein the instructions that, when executed by at least one of the one or more processors, cause at least one of the one or more processors to trigger recovery of at least a portion of the prepaid credit previously

advanced to the subscriber account further cause at least one of the one or more processors to:

~~determining whether a recovery-initiating event has occurred comprises:~~

~~determining~~ determine a period of time that has passed since the transfer of prepaid credit from the lender account to the subscriber account; ~~and~~

~~determining that a recovery-initiating event has occurred based on an assessment that the period of time that has passed since the transfer of prepaid credit from the lender account to the subscriber account~~determine whether the period of time is greater than a grace period for the subscriber, wherein the grace period for the subscriber is determined based on historical data relating to the subscriber account~~.~~; and

trigger recovery of at least a portion of the prepaid credit previously advanced to the subscriber account based at least in part on a determination that the period of time is greater than the grace period.

~~18~~16. The apparatus for advancing prepaid credit of claim ~~17~~15, wherein the grace period is determined by:

extracting subscriber activity data from activity logs relating to the subscriber account with the service provider;

determining a pattern of prepaid credit additions from the subscriber activity data; and

calculating the grace period based at least in part on the pattern of prepaid credit additions.

~~19~~17. At least one non-transitory computer-readable medium storing computer-readable instructions that, when executed by one or more computing devices, cause at least one of the one or more computing devices to:

receive a request for an advance of prepaid credit from a subscriber, wherein the subscriber has a subscriber account with a prepaid service provider;

determine 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~~

authorize~~,~~ 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,~~ wherein the lender account stores prepaid credits accepted by the service provider~~.~~;

monitor the subscriber account on a network of the prepaid service provider to detect any subsequent increase of prepaid credit in the subscriber account; and

trigger recovery of at least a portion of the prepaid credit previously advanced to the subscriber account based at least in part on detection of a subsequent increase of prepaid credit in the subscriber account.

~~20~~18. The at least one non-transitory computer-readable medium of claim ~~19~~17, wherein 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 comprises: determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account;
determining an amount of prepaid credit that is currently owed by the subscriber from one or more previous advances; and
determining that the subscriber qualifies for an advance of a ~~predetermined~~ quantity of prepaid credit, based at least in part on an assessment that the maximum amount of prepaid credit is greater than the amount of prepaid credit that is currently owed and that the difference between the maximum amount of prepaid credit and the amount of prepaid credit that is currently owed is greater than or equal to a minimum advance amount.

~~21~~19. The at least one non-transitory computer-readable medium of claim ~~20~~18, wherein determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account comprises:
determining the amount of time the subscriber has had the subscriber account with the prepaid service provider to generate a subscriber account age value;
determining an average amount of prepaid credits that the subscriber consumes over a ~~predetermined~~ time period to generate a subscriber average consumption value;
determining an average number of times that the subscriber purchased prepaid credits over the ~~predetermined~~ time period to generate a subscriber average refill value; and
assigning the subscriber to a maximum amount tier in a plurality of maximum amount tiers, based at least in part on the subscriber account age value, the subscriber average consumption value, and the subscriber average refill value~~.~~,
wherein the assigned maximum amount tier defines the maximum amount of prepaid credit that the subscriber is eligible to be advanced.

~~22~~20. The at least one non-transitory computer-readable medium of claim ~~21~~19, wherein determining a maximum amount of prepaid credit that the subscriber is eligible to be advanced based on an assessment of historical data relating to the subscriber account further comprises:

determining an amount of time that has passed since the subscriber last purchased prepaid credits to generate a subscriber inactivity value; and

assigning the subscriber to a maximum amount tier in a plurality of maximum amount tiers, based at least in part on the subscriber account age value, the subscriber average consumption value, the subscriber average refill value, and the subscriber inactivity value~~.~~, wherein the assigned maximum amount tier defines the maximum amount of prepaid credit that the subscriber is eligible to be advanced.

~~23~~21. The at least one non-transitory computer-readable medium of claim ~~19~~17, wherein historical data relating to the subscriber account comprises at least one of subscriber advance repayment history, subscriber prepaid credit purchase history, subscriber prepaid credit usage history, and subscriber registration.

~~24. The at least one non-transitory computer-readable medium of claim 19, further comprising additional instructions that, when executed by one or more computing devices, cause at least one of the one or more computing devices to:~~

~~determine whether a recovery-initiating event has occurred;~~

~~determine an amount of prepaid credit that is currently owed by the subscriber based at least in part on a determination that a recovery-initiating event has occurred; determine an amount of prepaid credit that is currently in the subscriber account based at least in part on a determination that a recovery-initiating event has occurred and that the amount of prepaid credit that is currently owed by the subscriber is greater than zero; and~~

~~authorize a transfer of prepaid credit from the subscriber account to the lender account based at least in part on a determination that a recovery-initiating event has occurred, that the amount of prepaid credit that is currently owed by the subscriber is greater than zero, and that the amount of prepaid credit that is currently in the subscriber account is greater than zero.~~

~~25~~22. The at least one non-transitory computer-readable medium of claim ~~24~~17, wherein ~~determining whether a recovery-initiating event has occurred comprises:~~ the instructions that, when executed by at least one of the one or more computing devices, cause at least one of the

one or more computing devices to monitor the subscriber account on a network of the prepaid service provider to detect any subsequent increase of prepaid credit in the subscriber account further cause at least one of the one or more computing devices to:

~~receiving~~ receive an activity log relating to the subscriber account with the prepaid service provider; and

~~determining~~ determine whether additional prepaid credit has been added to the subscriber account based on the activity log~~;~~ . ~~and~~

~~determining that a recovery-initiating event has occurred based at least in part on a determination that additional prepaid credit has been added to the subscriber account~~.

~~26~~23. The at least one non-transitory computer-readable medium of claim ~~24~~17, wherein ~~determining whether a recovery-initiating event has occurred comprises:~~ the instructions that, when executed by at least one of the one or more computing devices, cause at least one of the one or more computing devices to trigger recovery of at least a portion of the prepaid credit previously advanced to the subscriber account further cause at least one of the one or more computing devices to:

~~determining~~ determine a period of time that has passed since the transfer of prepaid credit from the lender account to the subscriber account; ~~and~~

determine whether the period of time ~~determining that a recovery-initiating event has occurred based on an assessment that the period of time that has passed since the transfer of prepaid credit from the lender account to the subscriber account~~ is greater than a grace period for the subscriber, wherein the grace period for the subscriber is determined based on historical data relating to the subscriber account~~.~~ and

trigger recovery of at least a portion of the prepaid credit previously advanced to the subscriber account based at least in part on a determination that the period of time is greater than the grace period.

~~27~~24. The at least one non-transitory computer-readable medium of claim ~~26~~23, wherein the grace period is determined by:

extracting subscriber activity data from activity logs relating to the subscriber account with the service provider;

determining a pattern of prepaid credit additions from the subscriber activity data; and

calculating the grace period based at least in part on the pattern of prepaid credit additions.