CLAIMS

1. A method comprising:

determining or receiving notification that a balance of a first Prepaid Account, associated with a Subscriber and a Mobile Device, is insufficient for a purchase of a product and/or a service being attempted in a particular transaction via the first Prepaid Account;

analyzing, using at least one computer, usage history associated with an Account ID of the first Prepaid Account and not uniquely associated with the Subscriber, to compute one or more risk measures associated with the Account ID, the analyzing comprising:

analyzing at least a Top-Up history associated with the Account ID to assign the first Prepaid Account to a first group of a plurality of groups to which Prepaid Accounts of a plurality of Prepaid Accounts are assigned based at least on recency, frequency and monetary value of past Top-Ups of the Prepaid Accounts, the first group including Prepaid Accounts of the plurality of Prepaid Accounts having similar Top-Up histories to the first Prepaid Account, and

analyzing at least a consumption history of the first Prepaid Account and the Prepaid Accounts having similar Top-Up histories to the first Prepaid Account to assign a maximum allowed Facilitation amount to the first group of Prepaid Accounts as a function of at least an average price of past purchases made via Prepaid Accounts in the first group;

determining, based on the one or more risk measures associated with the Account ID, whether to facilitate the particular transaction being attempted via the first Prepaid Account, the determining comprising comparing a Facilitation amount required to facilitate the particular transaction with the maximum allowed Facilitation amount for the first group of Prepaid Accounts to which the first Prepaid Account is assigned;

if it is determined to facilitate the particular transaction being attempted, instructing, via the at least one computer, an Operator associated with the first Prepaid Account and/or a Service or Product Provider (SOPP) associated with the product and/or the service to allow completion of the particular transaction

being attempted, without interrupting the particular transaction to require a Top-Up of the first Prepaid Account; and

if it is determined not to facilitate the particular transaction, issuing a denial for the particular transaction.

2. The method of claim 1, further comprising:

advancing the Facilitation amount to the first Prepaid Account; and/or

guaranteeing the Facilitation amount to the Operator and/or the SOPP.

3. The method of claim 2, further comprising determining the Facilitation amount based on a known or estimated price of the product and/or the service whose purchase is being attempted in the particular transaction.

4. The method of claim 3, in which determining the Facilitation amount comprises determining the Facilitation amount based on a known or estimated price that is specific to the particular transaction being attempted and is different from at least one other price specific to a different transaction to purchase the same product and/or service via a different Prepaid Account.

5. The method of claim 3, in which determining the Facilitation amount comprises determining the Facilitation amount to be equal to the known or estimated price.

6. The method of claim 3, in which determining the Facilitation amount comprises determining the Facilitation amount based on an amount of insufficiency of the first Prepaid Account with respect to the known or estimated price.

7. The method of claim 2, further comprising recovering at least a portion of the Facilitation amount from one or more subsequent Top-Ups of the first Prepaid Account performed after the completion of the particular transaction.

8. The method of claim 2, further comprising recovering at least a portion of the Facilitation amount from a third party contribution to the first Prepaid Account made after the completion of the particular transaction.

9. The method of claim 2, further comprising paying the Operator and/or the SOPP if the Facilitation amount is not recovered from the first Prepaid Account within a specified time period.

10. The method of claim 1, further comprising recovering a Facilitation Fee from the first Prepaid Account and/or from another party.

11. The method of claim 1, further comprising:

transmitting at least one Facilitation offer message to the Mobile Device; and

receiving at least one acceptance response to the at least one Facilitation offer message from the Mobile Device before instructing the Operator and/or the SOPP to allow completion of the particular transaction.

12. The method of claim 1, in which instructing the Operator and/or SOPP to allow completion of the particular transaction comprises instructing the Operator and/or SOPP to release the product and/or the service to the Mobile Device.

13. At least one non-transitory computer-readable medium encoded with computer-executable instructions that, when executed, perform a method comprising:

determining or receiving notification that a balance of a first Prepaid Account associated with a Subscriber and a Mobile Device is insufficient for a purchase of a product and/or a service being attempted in a particular transaction via the first Prepaid Account;

analyzing usage history associated with an Account ID of the first Prepaid Account and not uniquely associated with the Subscriber, to compute one or more risk measures associated with the Account ID, the analyzing comprising:

analyzing at least a Top-Up history associated with the Account ID to assign the first Prepaid Account to a first group of a plurality of groups to which Prepaid Accounts of a plurality of Prepaid Accounts are assigned based at least on recency, frequency and monetary value of past Top-Ups of the Prepaid Accounts, the first group including Prepaid Accounts of the plurality of Prepaid Accounts having similar Top-Up histories to the first Prepaid Account, and

analyzing at least a consumption history of the first Prepaid Account and the Prepaid Accounts having similar Top-Up histories to the first Prepaid Account to assign a maximum allowed Facilitation amount to the first group of Prepaid Accounts as a function of at least an average price of past purchases made via Prepaid Accounts in the first group;

determining, based on the one or more risk measures associated with the Account ID, whether to facilitate the particular transaction being attempted via the first Prepaid Account, the determining comprising comparing a Facilitation amount required to facilitate the particular transaction with the maximum allowed Facilitation amount for the first group of Prepaid Accounts to which the first Prepaid Account is assigned;

if it is determined to facilitate the particular transaction being attempted, instructing an Operator associated with the first Prepaid Account and/or a Service or Product Provider (SOPP) associated with the product and/or the service to allow completion of the particular transaction being attempted, without interrupting the particular transaction to require a Top-Up of the first Prepaid Account; and

if it is determined not to facilitate the particular transaction, issuing a denial for the particular transaction.

14. The at least one non-transitory computer-readable medium of claim 13, in which the method further comprises:

advancing the Facilitation amount to the first Prepaid Account; and/or

guaranteeing the Facilitation amount to the Operator and/or the SOPP.

15. The at least one non-transitory computer-readable medium of claim 14, in which the method further comprises determining the Facilitation amount based on a known or estimated price of the product and/or the service whose purchase is being attempted in the particular transaction.

16. The at least one non-transitory computer-readable medium of claim 15, in which determining the Facilitation amount comprises determining the Facilitation amount based on a known or estimated price that is specific to the particular transaction being attempted and is different from at least one other price specific to a different transaction to purchase the same product and/or service via a different Prepaid Account.

17. The at least one non-transitory computer-readable medium of claim 15, in which determining the Facilitation amount comprises determining the Facilitation amount to be equal to the known or estimated price.

18. The at least one non-transitory computer-readable medium of claim 15, in which determining the Facilitation amount comprises determining the Facilitation amount based on an amount of insufficiency of the first Prepaid Account with respect to the known or estimated price.

19. The at least one non-transitory computer-readable medium of claim 14, in which the method further comprises recovering at least a portion of the Facilitation amount from one or more subsequent Top-Ups of the first Prepaid Account performed after the completion of the particular transaction.

20. The at least one non-transitory computer-readable medium of claim 14, in which the method further comprises recovering at least a portion of the Facilitation amount from a third party contribution to the first Prepaid Account made after the completion of the particular transaction.

21. The at least one non-transitory computer-readable medium of claim 14, in which the method further comprises paying the Operator and/or the SOPP if the Facilitation amount is not recovered from the first Prepaid Account within a specified time period.

22. The at least one non-transitory computer-readable medium of claim 13, in which the method further comprises recovering a Facilitation Fee from the first Prepaid Account and/or from another party.

23. The at least one non-transitory computer-readable medium of claim 13, in which the method further comprises:

transmitting at least one Facilitation offer message to the Mobile Device; and

receiving at least one acceptance response to the at least one Facilitation offer message from the Mobile Device before instructing the Operator and/or the SOPP to allow completion of the particular transaction.

24. The at least one non-transitory computer-readable medium of claim 13, in which instructing the Operator and/or SOPP to allow completion of the particular transaction comprises instructing the Operator and/or SOPP to release the product and/or the service to the Mobile Device.

25. Apparatus comprising:

at least one network communication interface;

at least one processor communicatively coupled to the at least one network communication interface; and

at least one computer-readable storage medium, communicatively coupled to the at least one processor, storing processor-executable instructions that, when executed by the at least one processor, perform a method comprising:

determining or receiving notification that a balance of a first Prepaid Account associated with a Subscriber and a Mobile Device is insufficient for a purchase of a product and/or a service being attempted in a particular transaction via the first Prepaid Account;

analyzing usage history associated with an Account ID of the first Prepaid Account and not uniquely associated with the Subscriber, to compute one or more risk measures associated with the Account ID; the analyzing comprising:

analyzing at least a Top-Up history associated with the Account ID to assign the first Prepaid Account to a first group of a plurality of groups to which Prepaid Accounts of a plurality of Prepaid Accounts are assigned based at least on recency, frequency and monetary value of past Top-Ups of the Prepaid Accounts, the first group including Prepaid Accounts of the plurality of Prepaid Accounts having similar Top-Up histories to the first Prepaid Account, and

analyzing at least a consumption history of the first Prepaid Account and the Prepaid Accounts having similar Top-Up histories to the first Prepaid Account to assign a maximum allowed Facilitation amount to the first group of Prepaid Accounts as a

function of at least an average price of past purchases made via Prepaid Accounts in the first group;

determining, based on the one or more risk measures associated with the Account ID, whether to facilitate the particular transaction being attempted via the first Prepaid Account, the determining comprising comparing a Facilitation amount required to facilitate the particular transaction with the maximum allowed Facilitation amount for the first group of Prepaid Accounts to which the first Prepaid Account is assigned;

if it is determined to facilitate the particular transaction being attempted, instructing an Operator associated with the first Prepaid Account and/or a Service or Product Provider (SOPP) associated with the product and/or the service, via the at least one network communication interface, to allow completion of the particular transaction being attempted, without interrupting the particular transaction to require a Top-Up of the first Prepaid Account; and

if it is determined not to facilitate the particular transaction, issuing a denial for the particular transaction.

26. The apparatus of claim 25, in which the method further comprises:

advancing the Facilitation amount to the first Prepaid Account; and/or

guaranteeing the Facilitation amount to the Operator and/or the SOPP.

27. The apparatus of claim 26, in which the method further comprises determining the Facilitation amount based on a known or estimated price of the product and/or the service whose purchase is being attempted in the particular transaction.

28. The apparatus of claim 27, in which determining the Facilitation amount comprises determining the Facilitation amount based on a known or estimated price that is specific to the particular transaction being attempted and is different from at least one other price specific to a different transaction to purchase the same product and/or service via a different Prepaid Account.

29. The apparatus of claim 27, in which determining the Facilitation amount comprises determining the Facilitation amount to be equal to the known or estimated price.

30. The apparatus of claim 27, in which determining the Facilitation amount comprises determining the Facilitation amount based on an amount of insufficiency of the first Prepaid Account with respect to the known or estimated price.

31. The apparatus of claim 26, in which the method further comprises recovering at least a portion of the Facilitation amount from one or more subsequent Top-Ups of the first Prepaid Account performed after the completion of the particular transaction.

32. The apparatus of claim 26, in which the method further comprises recovering at least a portion of the Facilitation amount from a third party contribution to the first Prepaid Account made after the completion of the particular transaction.

33. The apparatus of claim 26, in which the method further comprises paying the Operator and/or the SOPP if the Facilitation amount is not recovered from the first Prepaid Account within a specified time period.

34. The apparatus of claim 25, in which the method further comprises recovering a Facilitation Fee from the first Prepaid Account and/or from another party.

35. The apparatus of claim 25, in which the method further comprises:

transmitting at least one Facilitation offer message to the Mobile Device; and

receiving at least one acceptance response to the at least one Facilitation offer message from the Mobile Device before instructing the Operator and/or the SOPP to allow completion of the particular transaction.

36. The apparatus of claim 25, in which instructing the Operator and/or SOPP to allow completion of the particular transaction comprises instructing the Operator and/or SOPP to release the product and/or the service to the Mobile Device.

CLAIMS

1. Apparatus for facilitating a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being less than a known price of the product and/or the service, the apparatus comprising:

at least one network communication interface;

a memory to store processor-executable instructions and other information; and

at least one processor communicatively coupled to the at least one network communication interface and the memory, wherein upon execution of the processor-executable instructions, the at least one processor

A) determines a Facilitation amount based on a known price of a product and/or a service for a current attempted purchase of the product and/or the service via the Subscriber's Prepaid Account, wherein a balance of the Prepaid Account is less than the known price, and a sum of the balance and the Facilitation amount is equal to or greater than the known price,

B) generates at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the known price of the product and/or the service, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device,

C) controls the at least one network communication interface so as to transmit the at least one authorization message to an Operator associated with the Prepaid Account and/or to a Service or Product Provider (SOPP) associated with the product and/or the service, and

D) records the Facilitation amount in the memory.

2. The apparatus of claim 1, wherein the known price is specific to the current attempted purchase and is different from at least one other price specific to a purchase of the same product and/or service via a different Subscriber's Prepaid Account.

3. The apparatus of claim 1, wherein the at least one processor determines the Facilitation amount to be equal to the known price.

4. The apparatus of claim 1, wherein the at least one processor determines the Facilitation amount based on an amount of insufficiency of the Prepaid Account with respect to the current attempted purchase.

5. The apparatus of claim 4, wherein the at least one processor determines the amount of insufficiency by subtracting the balance from the known price.

6. The apparatus of claim 1, wherein the at least one processor further:

A1) controls the at least one network communication interface so as to transmit at least one Facilitation offer message to the Mobile Device; and

A2) receives, through the at least one network communication interface, at least one acceptance response to the at least one Facilitation offer message from the Mobile Device before transmitting the at least one authorization message.

7. The apparatus of claim 1, wherein the at least one processor further:

E) generates at least one Advance message effecting an Advance of funds equal to the Facilitation amount, to the Prepaid Account, upon the release or delivery of the product and/or the service; and

F) controls the at least one network communication interface so as to transmit the at least one Advance message to a hardware and software platform associated with the Prepaid Account.

8. The apparatus of claim 1, wherein the at least one processor further:

E) controls the at least one network communication interface so as to arrange for recovery of the Facilitation amount, as recorded in the memory, from one or more subsequent Top-Ups of the Prepaid Account performed after the release or delivery of the product and/or the service.

9. The apparatus of claim 1, wherein the at least one processor further:

E) controls the at least one network communication interface so as to arrange for recovery of at least a portion of the Facilitation amount, as recorded in the memory, from a third party contribution to the Prepaid Account made after the release or delivery of the product and/or the service.

10. The apparatus of claim 1, wherein the at least one processor further:

E) records in the memory an amount of a Facilitation Fee to be recovered from the Prepaid Account.

11. The apparatus of claim 1, wherein the at least one processor further:

E) controls the at least one network communication interface so as to transmit at least one payment message to pay the Facilitation amount to the Operator and/or the SOPP if the Facilitation amount is not recovered from the Prepaid Account within a specified time period.

12. A method for allowing purchases of products and/or services via Prepaid Accounts despite balances of the Prepaid Accounts being insufficient for such purchases, the method comprising:

A) via a computer, determining a Facilitation amount for each of a plurality of transactions in progress, wherein the Facilitation amount for each transaction in progress is determined based on a known price of a product and/or a service whose purchase is attempted in the respective transaction in progress by a User of a Mobile Device having an associated Prepaid Account with an Operator, wherein a balance of the Prepaid Account is less than the known price, and a sum of the balance and the Facilitation amount is equal to or greater than the known price, and wherein the known price for at least one of the plurality of transactions in progress is different from the known price of at least one other of the plurality of transactions in progress;

B) for each of the plurality of transactions in progress,

1) with the computer, generating at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the known price of the product and/or the service, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device,

2) transmitting the at least one authorization message from the computer over a network to the Operator and/or to a Service or Product Provider (SOPP) associated with the product and/or the service, thereby facilitating the purchase within the respective transaction in progress, and

3) recording the Facilitation amount in a computer-readable memory.

13. The method of claim 12, wherein the known price for each transaction in progress is specific to that transaction in progress and is different from at least one other price specific to a different transaction to purchase the same product and/or service via a different Prepaid Account.

14. The method of claim 12, wherein the Facilitation amount is determined to be equal to the known price.

15. The method of claim 12, wherein the Facilitation amount is determined based on an amount of insufficiency of the Prepaid Account with respect to the respective transaction in progress.

16. The method of claim 15, further comprising determining the amount of insufficiency by subtracting the balance from the known price.

17. The method of claim 12, further comprising, for at least one of the transactions in progress:

A1) transmitting at least one Facilitation offer message from the computer to the Mobile Device; and

A2) receiving at least one acceptance response to the at least one Facilitation offer message from the Mobile Device before transmitting the at least one authorization message.

18. The method of claim 12, further comprising, for at least one of the transactions in progress:

C) generating at least one Advance message effecting an Advance of funds equal to the Facilitation amount to the Prepaid Account upon the release or delivery of the product and/or the service; and

D) transmitting the at least one Advance message from the computer to a hardware platform associated with the Prepaid Account.

19. The method of claim 12, further comprising, for at least one of the transactions in progress:

C) recovering the Facilitation amount, as recorded in the computer-readable memory, from one or more subsequent Top-Ups of the Prepaid Account performed after the release or delivery of the product and/or the service.

20. The method of claim 12, further comprising, for at least one of the transactions in progress:

C) recovering at least a portion of the Facilitation amount, as recorded in the computer-readable memory, from a third party contribution to the Prepaid Account made after the release or delivery of the product and/or the service.

21. The method of claim 12, further comprising, for at least one of the transactions in progress:

C) recording in the computer-readable memory an amount of a Facilitation Fee to be recovered from the Prepaid Account or from another party.

22. The method of claim 12, further comprising, for at least one of the transactions in progress:

C) transmitting at least one payment message effecting payment of the Facilitation amount to the Operator and/or the SOPP if the Facilitation amount is not recovered from the Prepaid Account within a specified time period.

23. At least one computer-readable medium encoded with computer-executable instructions that, when executed, perform a method for facilitating a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being less than a known price of the product and/or the service, the method comprising:

A) determining a Facilitation amount based on a known price of a product and/or a service for a current attempted purchase of the product and/or the service via the Subscriber's Prepaid Account, wherein a balance of the Prepaid Account is less than the known price, and a sum of the balance and the Facilitation amount is equal to or greater than the known price;

B) generating at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the known price of the product and/or the service, without requiring

a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device;

C) transmitting the at least one authorization message to an Operator associated with the Prepaid Account and/or to a Service or Product Provider (SOPP) associated with the product and/or the service; and

D) recording the Facilitation amount in a memory.

24. The at least one computer-readable medium of claim 23, wherein the known price is specific to the current attempted purchase and is different from at least one other price specific to a purchase of the same product and/or service via a different Subscriber's Prepaid Account.

25. The at least one computer-readable medium of claim 23, wherein the Facilitation amount is determined to be equal to the known price.

26. The at least one computer-readable medium of claim 23, wherein the Facilitation amount is determined based on an amount of insufficiency of the Prepaid Account with respect to the current attempted purchase.

27. The at least one computer-readable medium of claim 26, wherein the method further comprises determining the amount of insufficiency by subtracting the balance from the known price.

28. The at least one computer-readable medium of claim 23, wherein the method further comprises:

A1) transmitting at least one Facilitation offer message to the Mobile Device; and

A2) receiving at least one acceptance response to the at least one Facilitation offer message from the Mobile Device before transmitting the at least one authorization message.

29. The at least one computer-readable medium of claim 23, wherein the method further comprises:

E) generating at least one Advance message effecting an Advance of funds equal to the Facilitation amount to the Prepaid Account upon the release or delivery of the product and/or the service; and

F) transmitting the at least one Advance message to a hardware platform associated with the Prepaid Account.

30. The at least one computer-readable medium of claim 23, wherein the method further comprises:

E) recovering the Facilitation amount, as recorded in the memory, from one or more subsequent Top-Ups of the Prepaid Account performed after the release or delivery of the product and/or the service.

31. The at least one computer-readable medium of claim 23, wherein the method further comprises:

E) recovering at least a portion of the Facilitation amount, as recorded in the memory, from a third party contribution to the Prepaid Account made after the release or delivery of the product and/or the service.

32. The at least one computer-readable medium of claim 23, wherein the method further comprises:

E) recording in the memory an amount of a Facilitation Fee to be recovered from the Prepaid Account.

33. The at least one computer-readable medium of claim 23, wherein the method further comprises:

E) transmitting at least one payment message effecting payment of the Facilitation amount to the Operator and/or the SOPP if the Facilitation amount is not recovered from the Prepaid Account within a specified time period.

34. Apparatus for requesting facilitation of a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being insufficient for the purchase, the apparatus comprising:

at least one network communication interface;

a memory to store processor-executable instructions and other information; and

at least one processor communicatively coupled to the at least one network communication interface and the memory, wherein upon execution of the processor-executable instructions, the at least one processor

A) compares a balance of the Subscriber's Prepaid Account with a known price of a product and/or a service for a current attempted purchase of the product and/or the service via the Subscriber's Prepaid Account;

B) upon determining, based on the comparing, that the balance is insufficient for the current attempted purchase, controls the at least one network communication interface so as to transmit at least one Facilitation query message to a Facilitator to request a Facilitation for the current attempted purchase, wherein the Facilitation, if authorized, is effective to allow release or delivery of the product and/or the service to the Mobile Device despite the insufficient balance of the Prepaid Account, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device.

35. The apparatus of claim 34, wherein the at least one processor further:

C) upon receiving, via the at least one network communication interface, at least one Facilitation confirmation message from the Facilitator in response to the at least one Facilitation query, generates at least one authorization message authorizing release of the product and/or the service to the Mobile Device without requiring a Top-Up of the Prepaid Account prior to the release of the product and/or the service to the Mobile Device;

D) controls the at least one network communication interface so as to transmit the at least one authorization message to a Service or Product Provider (SOPP) associated with the product and/or the service;

E) receives, via the at least one network communication interface, notification of a Facilitation amount determined based on the known price; and

F) deducts the Facilitation amount from one or more subsequent Top-Ups of the Prepaid Account performed after the release of the product and/or the service.

36. A method for requesting facilitation of a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being insufficient for the purchase, the method comprising:

A) via a computer, comparing a balance of the Prepaid Account with a known price of a product and/or a service for a current attempted purchase of the product and/or the service via the Subscriber's Prepaid Account;

B) upon determining, based on the comparing, that the balance is insufficient for the current attempted purchase, transmitting at least one Facilitation query message from the computer to a Facilitator to request a facilitation for the current attempted purchase, wherein the Facilitation, if authorized, is effective to allow release or delivery of the product and/or the service to the Mobile Device despite the insufficient balance of the Prepaid Account, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device.

37. The method of claim 36, further comprising:

C) upon receiving at least one Facilitation confirmation message from the Facilitator in response to the at least one Facilitation query, generating, with the computer, at least one authorization message authorizing release of the product and/or the service to the Mobile Device without requiring a Top-Up of the Prepaid Account prior to the release of the product and/or the service to the Mobile Device;

D) transmitting the at least one authorization message from the computer over a network to a Service or Product Provider (SOPP) associated with the product and/or the service;

E) receiving notification of a Facilitation amount determined based on the known price; and

F) with the computer, deducting the Facilitation amount from one or more subsequent Top-Ups of the Prepaid Account performed after the release of the product and/or the service.

38. At least one computer-readable medium encoded with computer-executable instructions that, when executed, perform a method for requesting facilitation of a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being insufficient for the purchase, the method comprising:

A) comparing a balance of the Subscriber's Prepaid Account with a known price of a product and/or a service for a current attempted purchase of the product and/or the service via the Subscriber's Prepaid Account;

B) upon determining, based on the comparing, that the balance is insufficient for the current attempted purchase, transmitting at least one Facilitation query message to a Facilitator to request a facilitation for the current attempted purchase, wherein the Facilitation, if authorized, is effective to allow release or delivery of the product and/or the service to the Mobile Device despite the insufficient balance of the Prepaid Account, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device.

39. The at least one computer-readable medium of claim 38, wherein the method further comprises:

C) upon receiving at least one Facilitation confirmation message from the Facilitator in response to the at least one Facilitation query, generating at least one authorization message authorizing release of the product and/or the service to the Mobile Device without requiring a Top-Up of the Prepaid Account prior to the release of the product and/or the service to the Mobile Device;

D) transmitting the at least one authorization message to a Service or Product Provider (SOPP) associated with the product and/or the service;

E) receiving notification of a Facilitation amount determined based on the known price; and

F) deducting the Facilitation amount from one or more subsequent Top-Ups of the Prepaid Account performed after the release of the product and/or the service.

40. Apparatus for facilitating a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being less than a predetermined price of the product and/or the service, the apparatus comprising:

at least one network communication interface;

a memory to store processor-executable instructions and other information; and

at least one processor communicatively coupled to the at least one network communication interface and the memory, wherein upon execution of the processor-executable instructions, the at least one processor

A) determines whether a current attempted purchase of a product and/or a service via the Subscriber's Prepaid Account satisfies eligibility criteria for facilitation, wherein a balance of the Prepaid Account is less than a known price of

the product and/or the service for the current attempted purchase of the product and/or the service, and

B) only if it is determined that the current attempted purchase satisfies the eligibility criteria for facilitation,

1) determines a Facilitation amount based on the known price, wherein a sum of the balance and the Facilitation amount is equal to or greater than the known price,

2) generates at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the known price of the product and/or the service, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device,

3) controls the at least one network communication interface so as to transmit the at least one authorization message to an Operator associated with the Prepaid Account and/or to a Service or Product Provider (SOPP) associated with the product and/or the service, and

4) records the Facilitation amount in the memory.

41. The apparatus of claim 40, wherein the at least one processor determines whether the current attempted purchase satisfies the eligibility criteria for facilitation at least in part by querying a data set to determine whether the Operator is eligible for facilitation.

42. The apparatus of claim 40, wherein the at least one processor determines whether the current attempted purchase satisfies the eligibility criteria for facilitation at least in part by querying a data set to determine whether a rating platform, a charging platform, and/or a billing platform associated with the current attempted purchase is eligible for facilitation.

43. The apparatus of claim 40, wherein the at least one processor determines whether the current attempted purchase satisfies the eligibility criteria for facilitation at least in part by querying a data set to determine whether the SOPP is eligible for facilitation.

44. The apparatus of claim 40, wherein the at least one processor determines whether the current attempted purchase satisfies the eligibility criteria for facilitation at least in part by

querying a data set to determine whether the product and/or the service is eligible for facilitation.

45. The apparatus of claim 40, wherein the at least one processor determines whether the current attempted purchase satisfies the eligibility criteria for facilitation at least in part by determining whether the Prepaid Account is eligible for facilitation.

46. The apparatus of claim 45, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on a Top-Up history of the Prepaid Account.

47. The apparatus of claim 46, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on an average amount per Top-Up of the Prepaid Account.

48. The apparatus of claim 46, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on an elapsed time since a most recent Top-Up of the Prepaid Account.

49. The apparatus of claim 46, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on a frequency of Top-Up of the Prepaid Account.

50. The apparatus of claim 46, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on a number of Top-Ups credited to the Prepaid Account in a specified recent time period.

51. The apparatus of claim 45, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on a consumption history of the Prepaid Account.

52. The apparatus of claim 45, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on a number of non-recovered Facilitations associated with the Prepaid Account.

53. The apparatus of claim 45, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on a monetary amount of non-recovered Facilitations associated with the Prepaid Account.

54. The apparatus of claim 45, wherein the at least one processor determines whether the Prepaid Account is eligible for facilitation based at least in part on whether the Subscriber is blacklisted.

55. A method for allowing a purchase of a product and/or a service via a Prepaid Account despite a balance of the Prepaid Account being less than a known price of the product and/or the service, the method comprising:

A) via a computer, determining whether a current attempted purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device satisfies eligibility criteria for facilitation, wherein a balance of the Prepaid Account is less than a known price of the product and/or the service for the current attempted purchase of the product and/or the service; and

B) only if it is determined that the current attempted purchase satisfies the eligibility criteria for facilitation,

1) determining a Facilitation amount based on the known price, wherein a sum of the balance and the Facilitation amount is equal to or greater than the known price,

2) generating at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the known price of the product and/or the service, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device,

3) transmitting the at least one authorization message from the computer over a network to an Operator associated with the Prepaid Account and/or to a Service or Product Provider (SOPP) associated with the product and/or the service, thereby facilitating the current attempted purchase, and

4) recording the Facilitation amount in a computer-readable memory.

56. The method of claim 55, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises querying a data set to determine whether the Operator is eligible for facilitation.

57. The method of claim 55, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises querying a data set to determine whether a rating platform, a charging platform, and/or a billing platform associated with the current attempted purchase is eligible for facilitation.

58. The method of claim 55, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises querying a data set to determine whether the SOPP is eligible for facilitation.

59. The method of claim 55, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises querying a data set to determine whether the product and/or the service is eligible for facilitation.

60. The method of claim 55, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises determining whether the Prepaid Account is eligible for facilitation.

61. The method of claim 60, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a Top-Up history of the Prepaid Account.

62. The method of claim 61, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on an average amount per Top-Up of the Prepaid Account.

63. The method of claim 61, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on an elapsed time since a most recent Top-Up of the Prepaid Account.

64. The method of claim 61, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a frequency of Top-Up of the Prepaid Account.

65. The method of claim 61, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a number of Top-Ups credited to the Prepaid Account in a specified recent time period.

66. The method of claim 60, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a consumption history of the Prepaid Account.

67. The method of claim 60, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a number of non-recovered Facilitations associated with the Prepaid Account.

68. The method of claim 60, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a monetary amount of non-recovered Facilitations associated with the Prepaid Account.

69. The method of claim 60, wherein the determining whether the Prepaid Account is eligible for facilitation comprises determining whether the Subscriber is blacklisted.

70. At least one computer-readable medium encoded with computer-executable instructions that, when executed, perform a method for facilitating a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being less than a known price of the product and/or the service, the method comprising:

A) determining whether a current attempted purchase of a product and/or a service via the Subscriber's Prepaid Account satisfies eligibility criteria for facilitation, wherein a balance of the Prepaid Account is less than a known price of the product and/or the service for the current attempted purchase of the product and/or the service; and

B) only if it is determined that the current attempted purchase satisfies the eligibility criteria for facilitation,

1) determining a Facilitation amount based on the known price, wherein a sum of the balance and the Facilitation amount is equal to or greater than the known price,

2) generating at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the known price of the product and/or the service, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device,

3) transmitting the at least one authorization message to an Operator associated with the Prepaid Account and/or to a Service or Product Provider (SOPP) associated with the product and/or the service, and

4) recording the Facilitation amount in a memory.

71. The at least one computer-readable medium of claim 70, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises querying a data set to determine whether the Operator is eligible for facilitation.

72. The at least one computer-readable medium of claim 70, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises querying a data set to determine whether a rating platform, a charging platform, and/or a billing platform associated with the attempted purchase is eligible for facilitation.

73. The at least one computer-readable medium of claim 70, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises querying a data set to determine whether the SOPP is eligible for facilitation.

74. The at least one computer-readable medium of claim 70, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises querying a data set to determine whether the product and/or the service is eligible for facilitation.

75. The at least one computer-readable medium of claim 70, wherein the determining whether the current attempted purchase satisfies the eligibility criteria for facilitation comprises determining whether the Prepaid Account is eligible for facilitation.

76. The at least one computer-readable medium of claim 75, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a Top-Up history of the Prepaid Account.

77. The at least one computer-readable medium of claim 76, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on an average amount per Top-Up of the Prepaid Account.

78. The at least one computer-readable medium of claim 76, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on an elapsed time since a most recent Top-Up of the Prepaid Account.

79. The at least one computer-readable medium of claim 76, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a frequency of Top-Up of the Prepaid Account.

80. The at least one computer-readable medium of claim 76, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a number of Top-Ups credited to the Prepaid Account in a specified recent time period.

81. The at least one computer-readable medium of claim 75, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a consumption history of the Prepaid Account.

82. The at least one computer-readable medium of claim 75, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a number of non-recovered Facilitations associated with the Prepaid Account.

83. The at least one computer-readable medium of claim 75, wherein whether the Prepaid Account is eligible for facilitation is determined based at least in part on a monetary amount of non-recovered Facilitations associated with the Prepaid Account.

84. The at least one computer-readable medium of claim 75, wherein the determining whether the Prepaid Account is eligible for facilitation comprises determining whether the Subscriber is blacklisted.

85. Apparatus for facilitating a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being less than a price of the product and/or the service, the apparatus comprising:

at least one network communication interface;

a memory to store processor-executable instructions and other information; and

at least one processor communicatively coupled to the at least one network communication interface and the memory, wherein upon execution of the processor-executable instructions, the at least one processor

A) determines a price of a product and/or a service for a current attempted purchase of the product and/or the service via the Subscriber's Prepaid Account, wherein the price is determined specifically for the current attempted purchase, and wherein the determined price is different from at least one other price specific to a purchase of the same product and/or service via a different Subscriber's Prepaid Account,

B) determines, prior to authorizing release of the product and/or the service, a Facilitation amount based on the determined price, wherein a balance of the Prepaid Account is less than the determined price, and a sum of the balance and the Facilitation amount is equal to or greater than the determined price,

C) generates at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the determined price of the product and/or the service, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device,

D) controls the at least one network communication interface so as to transmit the at least one authorization message to an Operator associated with the Prepaid Account and/or to a Service or Product Provider (SOPP) associated with the product and/or the service, and

E) records the Facilitation amount in the memory.

86. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on an Operator ID associated with the Operator.

87. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on a SOPP ID associated with the SOPP.

88. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on an ID of the product and/or the service.

89. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on an ID of the Prepaid Account.

90. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on at least one past purchase made via the Prepaid Account.

91. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on a promotion associated with the current attempted purchase.

92. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on a time of day of the current attempted purchase.

93. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on a date of the current attempted purchase.

94. The apparatus of claim 85, wherein the at least one processor determines the price based at least in part on a day of the week of the current attempted purchase.

95. A method for allowing a purchase of a product and/or a service via a Prepaid Account despite a balance of the Prepaid Account being less than a price of the product and/or the service, the method comprising:

A) via a computer, determining a price of a product and/or a service whose purchase is attempted in a current transaction in progress by a User of a Mobile Device having an associated Prepaid Account with an Operator, wherein the price is determined specifically for the current transaction in progress, and wherein the determined price is different from at least

one other price specific to a different transaction to purchase the same product and/or service via a different Prepaid Account;

B) determining, prior to authorizing release of the product and/or the service, a Facilitation amount based on the determined price, wherein a balance of the Prepaid Account is less than the determined price, and a sum of the balance and the Facilitation amount is equal to or greater than the determined price;

C) with the computer, generating at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the determined price of the product and/or the service, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device;

D) transmitting the at least one authorization message from the computer over a network to the Operator and/or to a Service or Product Provider (SOPP) associated with the product and/or the service, thereby facilitating the purchase within the current transaction in progress; and

E) recording the Facilitation amount in a computer-readable memory.

96. The method of claim 95, wherein the price is determined based at least in part on an Operator ID associated with the Operator.

97. The method of claim 95, wherein the price is determined based at least in part on a SOPP ID associated with the SOPP.

98. The method of claim 95, wherein the price is determined based at least in part on an ID of the product and/or the service.

99. The method of claim 95, wherein the price is determined based at least in part on an ID of the Prepaid Account.

100. The method of claim 95, wherein the price is determined based at least in part on at least one past purchase made via the Prepaid Account.

101. The method of claim 95, wherein the price is determined based at least in part on a promotion associated with the current transaction in progress.

102. The method of claim 95, wherein the price is determined based at least in part on a time of day of the current transaction in progress.

103. The method of claim 95, wherein the price is determined based at least in part on a date of the current transaction in progress.

104. The method of claim 95, wherein the price is determined based at least in part on a day of the week of the current transaction in progress.

105. At least one computer-readable medium encoded with computer-executable instructions that, when executed, perform a method for facilitating a purchase of a product and/or a service via a Prepaid Account associated with a Subscriber and a Mobile Device, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being less than a price of the product and/or the service, the method comprising:

A) determining a price of a product and/or a service for a current attempted purchase of the product and/or the service via the Subscriber's Prepaid Account, wherein the price is determined specifically for the current attempted purchase, and wherein the determined price is different from at least one other price specific to a purchase of the same product and/or service via a different Subscriber's Prepaid Account;

B) determining, prior to authorizing release of the product and/or the service, a Facilitation amount based on the determined price, wherein a balance of the Prepaid Account is less than the determined price, and a sum of the balance and the Facilitation amount is equal to or greater than the determined price;

C) generating at least one authorization message effective to allow release or delivery of the product and/or the service to the Mobile Device despite the balance of the Prepaid Account being less than the determined price of the product and/or the service, without requiring a Top-Up of the Prepaid Account prior to the release or delivery of the product and/or the service to the Mobile Device;

D) transmitting the at least one authorization message to an Operator associated with the Prepaid Account and/or to a Service or Product Provider (SOPP) associated with the product and/or the service; and

E) recording the Facilitation amount in a memory.

106. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on an Operator ID associated with the Operator.

107. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on a SOPP ID associated with the SOPP.

108. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on an ID of the product and/or the service.

109. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on an ID of the Prepaid Account.

110. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on at least one past purchase made via the Prepaid Account.

111. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on a promotion associated with the current attempted purchase.

112. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on a time of day of the current attempted purchase.

113. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on a date of the current attempted purchase.

114. The at least one computer-readable medium of claim 105, wherein the price is determined based at least in part on a day of the week of the current attempted purchase.

115. Apparatus for facilitating [[a]] an attempted transaction to purchase [[of]] a product and/or a service via a Prepaid Account associated with a User and a telecommunications service, to allow the product and/or the service to be purchased at that time despite a balance of the Prepaid Account being less than a known monetary amount for the attempted transaction, the apparatus comprising:

at least one network interface;

a memory to store processor-executable instructions and other information; and

at least one processor communicatively coupled to the at least one network communication interface and the memory, wherein upon execution of the processor-executable instructions, the at least one processor

A) determines a Facilitation amount based on a known monetary amount for a current attempted transaction to purchase the product and/or have the service performed via the User's Prepaid Account, wherein a balance of the Prepaid Account is less than the known monetary amount, and a sum of the balance and the Facilitation amount is equal to or greater than the known monetary amount,

B) generates at least one authorization message effective to allow release or delivery of the product to the User and/or performance of the service despite the balance of the Prepaid Account being less than the known monetary amount for the current attempted transaction, without requiring a Top-Up of the Prepaid Account prior to the release or delivery and/or performance,

C) controls the at least one network communication interface so as to transmit the at least one authorization message to an Operator associated with the Prepaid Account and/or to a Service or Product Provider (SOPP) associated with the product and/or the service, and

D) records the Facilitation amount in the memory.