CLAIMS

1. A system to facilitate the provision of credit to a subscriber of a network provider, the network provider hosting

a credit facilitator operable to

pre-identify a subscriber of the network provider for registration with a credit source based on at least one criterion;

create a pseudo-account for the subscriber and link the pseudo-account to a credit account held by the credit source; and

check if the subscriber is capable of over-the-counter (OTC) transactions;

wherein the credit account is associated with the subscriber and the pseudo-account for the provision of credit; and the pseudo-account is associated with a unique identifier of the subscriber.

2. The system according to claim 1, wherein the credit facilitator further provide means for performing OTC transactions if the subscriber is not capable of OTC transactions.

3. The system according to claim 2, wherein the means for performing OTC transactions is a near field communication (NFC) tag.

4. The system according to any one of claims 1 to 3, wherein the credit account comprises a Primary Account Number (PAN).

5. The system according to claim 1, wherein a pseudo-account number associated with the pseudo-account is generated by the credit source and communicated to the credit facilitator.

6. The system according to claim 4, wherein a pseudo-account number associated with the pseudo-account is generated by the credit facilitator by masking the PAN.

7. The system according to claim 1, wherein a pseudo-account number associated with the pseudo-account is the unique identifier of the subscriber.

8. The system according to claim 1, wherein the credit facilitator comprises a subscriber database for storage of at least one unique identifier related to the subscriber.

9. The system according to claim 3, wherein the NFC tag is attached to a subscriber device for use in over-the-counter transaction.

10. The system according to any one of claims 1 to 9, wherein the credit source is a bank.

11. The system according to any one of claims 1 to 10, wherein the unique identifier is a MSISDN.

12. A method for facilitating the provisioning of credit to a subscriber of a network provider comprising

pre-identifying the subscriber for registration with a credit source based on at least one criterion;

creating a pseudo-account for the subscriber;

linking the pseudo-account to a credit account held by the credit source; and

checking if the subscriber is capable of over-the-counter (OTC) transactions;

wherein the credit account is associated with the subscriber and the pseudo-account for the provision of credit; and the pseudo-account is associated with a unique identifier of the subscriber.

13. The method according to claim 12, further including the step of checking if the subscriber registers with the financial institution and verifying the credentials of the subscriber based on the unique identifier.

14. The method according to claim 12, further including the step of providing means for performing OTC transactions if the subscriber is not capable of OTC transactions.

15. The method according to claim 14, wherein the means for performing OTC transactions is a near field communication (NFC) tag.

16. The method according to any one of claims 12 to 15, wherein the credit account comprises a Primary Account Number (PAN).

17. The method according to claim 12, wherein a pseudo-account number associated with the pseudo-account is generated by the credit source and communicated to the credit facilitator.

18. The method according to claim 16, wherein a pseudo-account number associated with the pseudo-account is generated by the credit facilitator by masking the PAN.

19. The method according to claim 12, wherein a pseudo-account number associated with the pseudo-account is the unique identifier of the subscriber.

20. The method according to any one of claims 12 to 19, wherein the unique identifier is a MSISDN.