WHAT IS CLAIMED IS:

1. A method comprising:

issuing, by an issuer server computer of an issuer, a user payment account to a user;

authenticating, by the issuer server computer, the user associated with the user payment account;

receiving, by the issuer server computer, a mobile device identifier identifying a mobile device of the user;

generating, by the issuer server computer, a provisioning information request message without interacting with the user, the provisioning information request message including at least the mobile device identifier and a provisioning information request identifier, wherein the provisioning information request identifier automatically causes the mobile device to gather provisioning information associated with a secure memory of the mobile device without interacting with the user; and

sending, by the issuer server computer, the provisioning information request message to the mobile device, wherein the provisioning information request message initiates provisioning of the user payment account on the mobile device of the user.

2. The method of claim 1, wherein the provisioning information request message further includes one or more of an authorization code and an account identifier.

3. The method of claim 1 or 2, further comprising:

generating, by the issuer server computer, an authorization code indicating that the user is authenticated by the server computer; and

incorporating the authorization code in the provisioning information request message.

4. The method of any one of claims 1 to 3, further comprising:

receiving, by the issuer server computer, the provisioning information from the mobile device;

generating, by the issuer server computer, a provisioning request message including at least the provisioning information and the mobile device identifier; and

sending, by the issuer server computer, the provisioning request message to a provisioning entity responsible for provisioning the user payment account on the mobile device of the user.

5. The method of claim 4, further comprising:

generating, by the issuer server computer, an authorization code indicating that the user is authenticated by the server computer; and

incorporating the authorization code in the provisioning request message.

6. An issuer server computer of an issuer that issued a payment account to a user comprising: a processor; and

a non-transitory computer readable medium coupled to the processor, the computer readable medium comprising code, that when executed by the processor, causes the processor to:

send an information request message to a mobile communication device, the information request message requesting provisioning information associated with a secure memory of the mobile communication device;

receive a response message including the provisioning information from the mobile communication device, wherein the provisioning information is automatically gathered by the mobile communication device in response to the information request message and without input of a user operating the mobile communication device; and

send a provisioning request message to a provisioning system such that provisioning data can be sent to the mobile communication device for associating the mobile communication device with a payment account, wherein the provisioning request message includes the provisioning information, and one or more of an account identifier and a mobile device identifier associated with the mobile communication device.

7. The issuer server computer of claim 6, wherein the provisioning information associated with the secure memory includes one or more of secure domain information, network operator information, user information, trusted service manager information and encryption key information.

8. The issuer server computer of claim 6, wherein the provisioning data includes a primary account number or a payment token.

9. The issuer server computer of claim 6, wherein the code, when executed by the processor, further causes the processor to:

generate an authorization code indicating that the provisioning request message associated with the authorization code is authorized and authenticated by the issuer server computer; and

include the authorization code in the provisioning request message.

10. A method comprising:

sending, by an issuer server computer of an issuer that issued a payment account to a user, an information request message to a mobile communication device, the information request message requesting provisioning information associated with a secure memory of the mobile communication device;

receiving, by the issuer server computer, a response message including the provisioning information from the mobile communication device, wherein the provisioning information is automatically gathered by the mobile communication device in response to the information request message and without input of a user operating the mobile communication device; and

sending, by the issuer server computer, a provisioning request message to a provisioning system such that provisioning data can be sent to the mobile communication device for associating the mobile communication device with the payment account, wherein the provisioning request message includes the provisioning information, and one or more of an account identifier and a mobile device identifier associated with the mobile communication device.

11. The method of claim 10, wherein the provisioning information associated with the secure memory includes one or more of secure domain

information, network operator information, user information, trusted service manager information and encryption key information.

12. The method of claim 10, wherein the provisioning data includes a primary account number or a payment token.

13. The method of claim 10, further comprising:

generating, by the server computer, an authorization code indicating that the provisioning request message associated with the authorization code is authorized and authenticated by the issuer server computer; and

including, by the issuer server computer the authorization code in the provisioning request message.