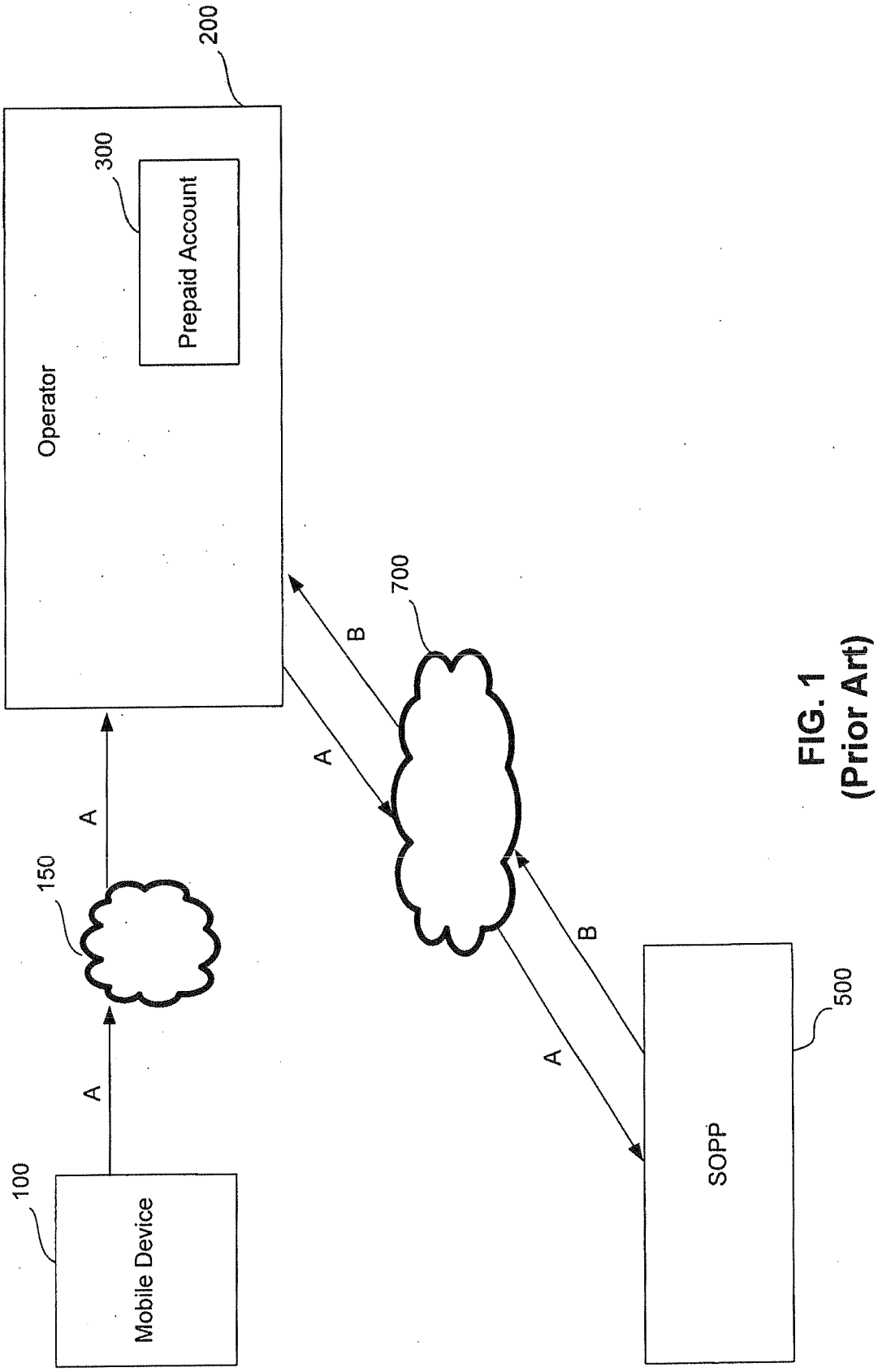


FIG. 1
(Prior Art)

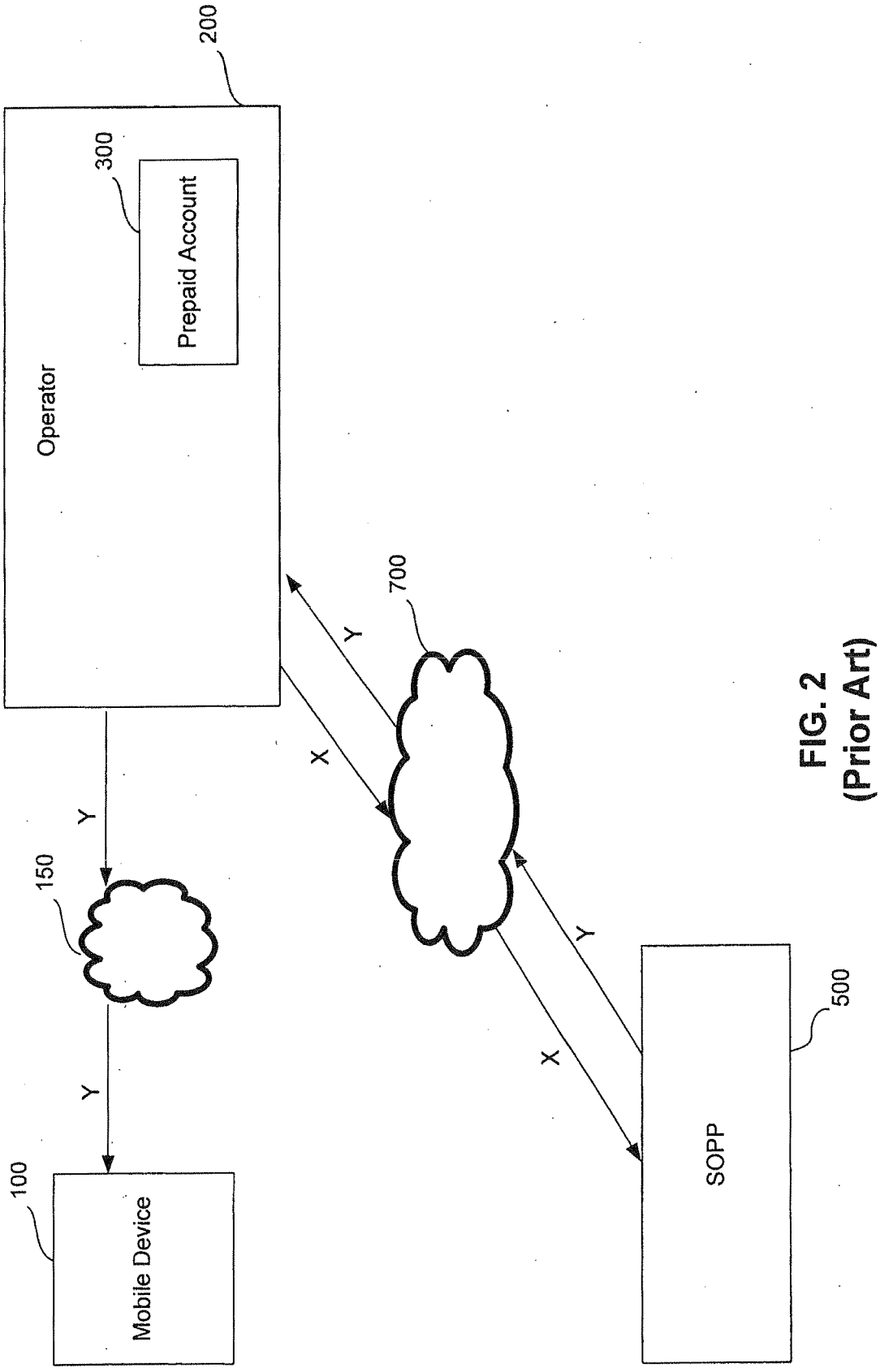


FIG. 2
(Prior Art)

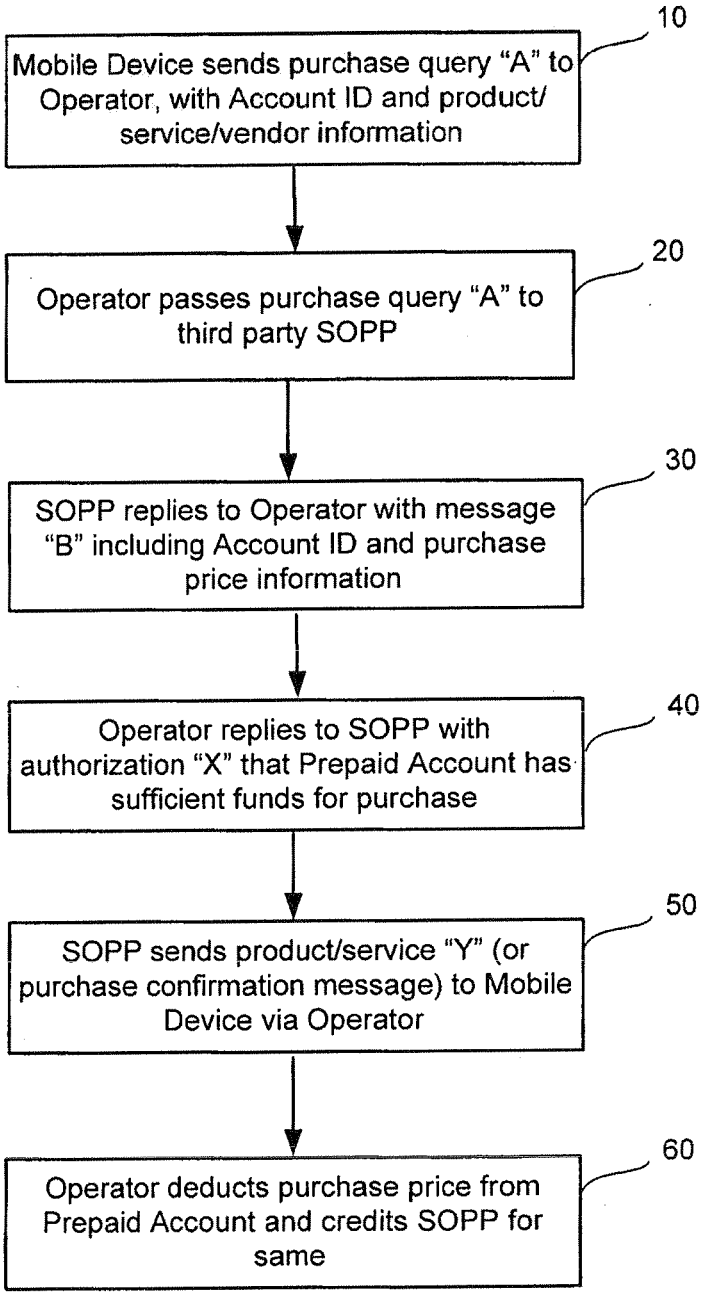


FIG. 3
(Prior Art)

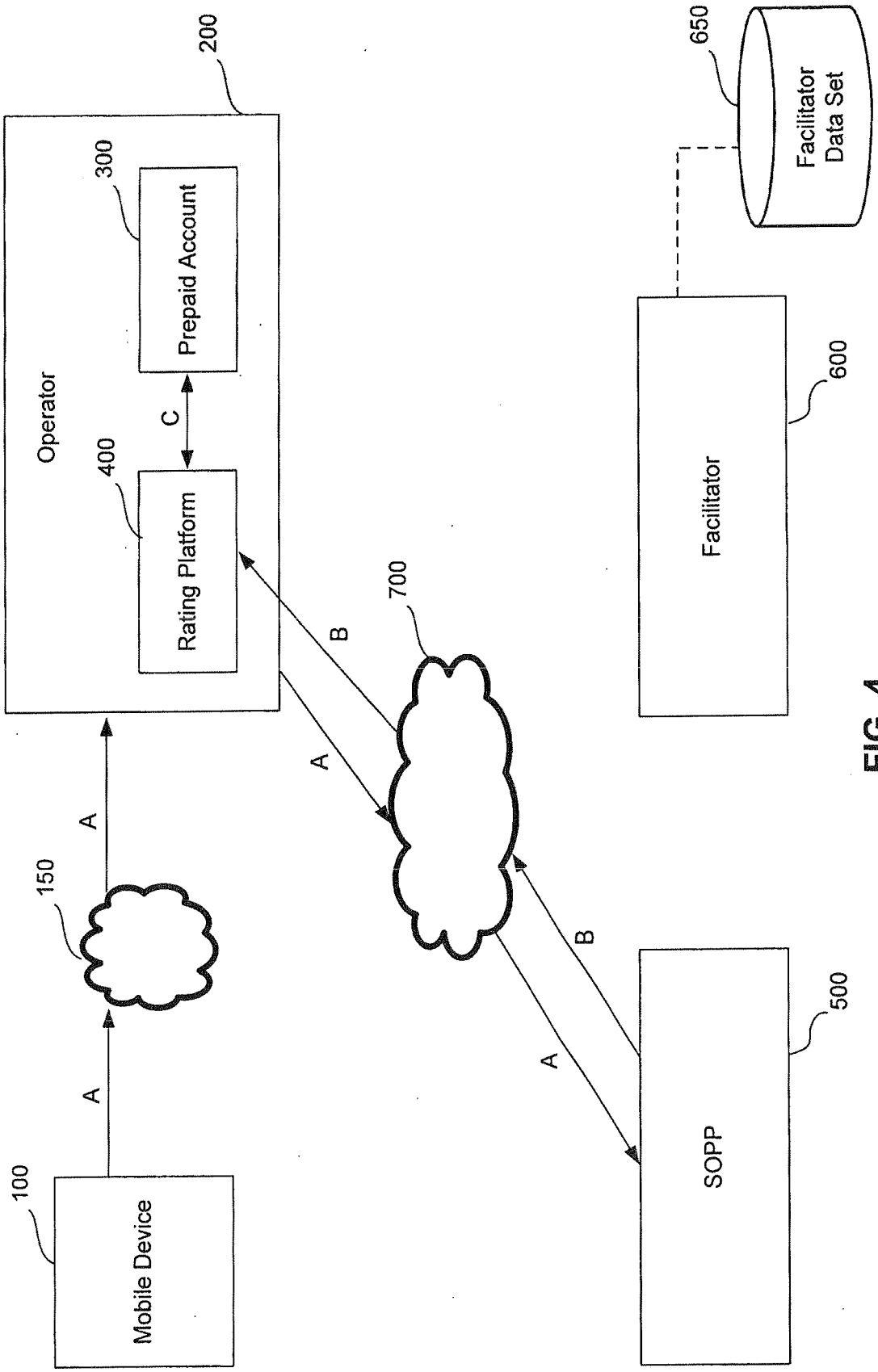

200
Operator
300
Prepaid Account
C
400
Rating Platform
650
Facilitator Data Set
600
Facilitator
700
B
A
150
A
A
100
Mobile Device
B
A
500
SOPP

FIG. 4

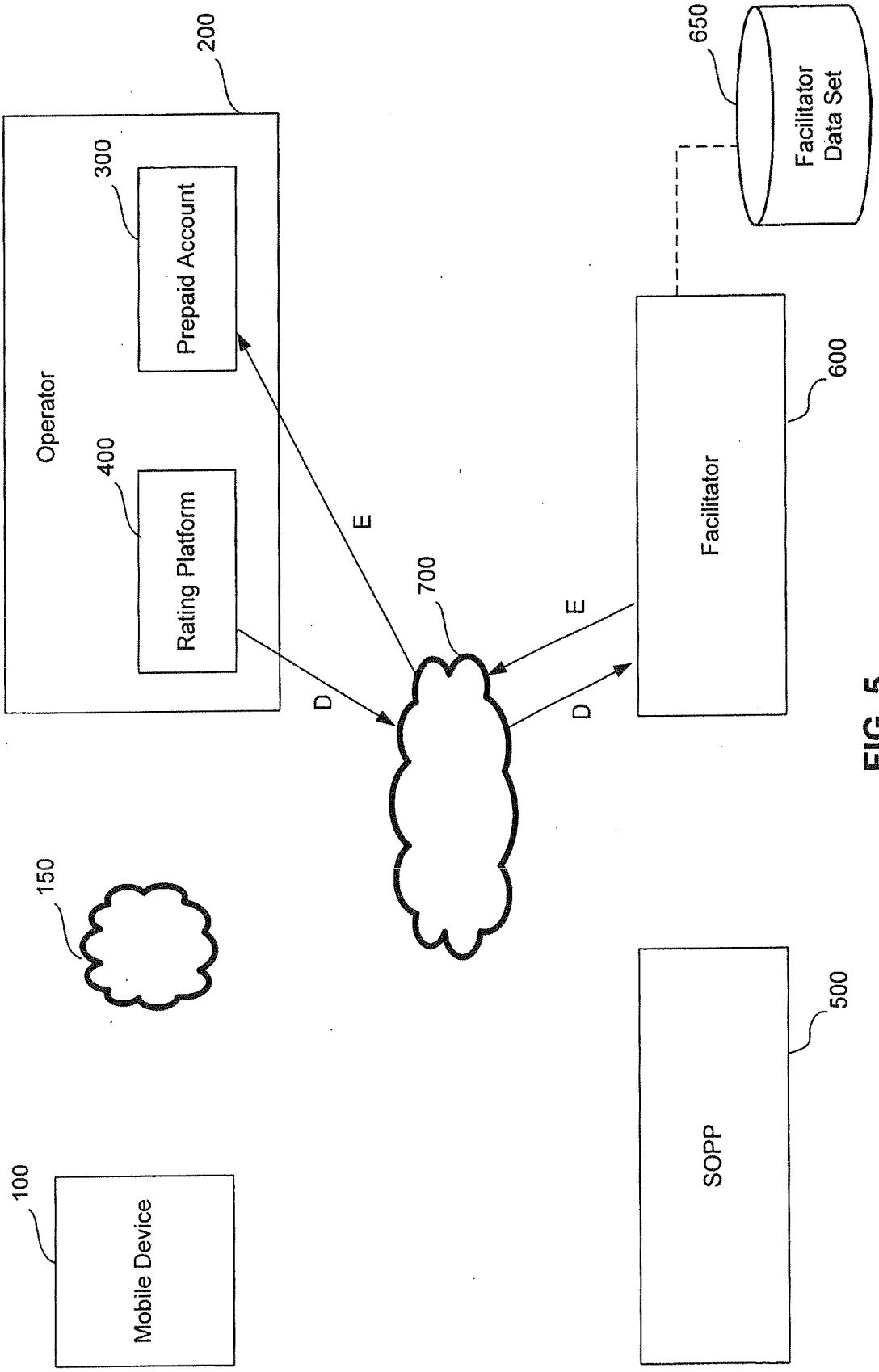

200
Operator
300
Prepaid Account
400
Rating Platform
650
Facilitator Data Set
600
Facilitator
E
D
700
E
D
150
100
Mobile Device
500
SOPP

FIG. 5

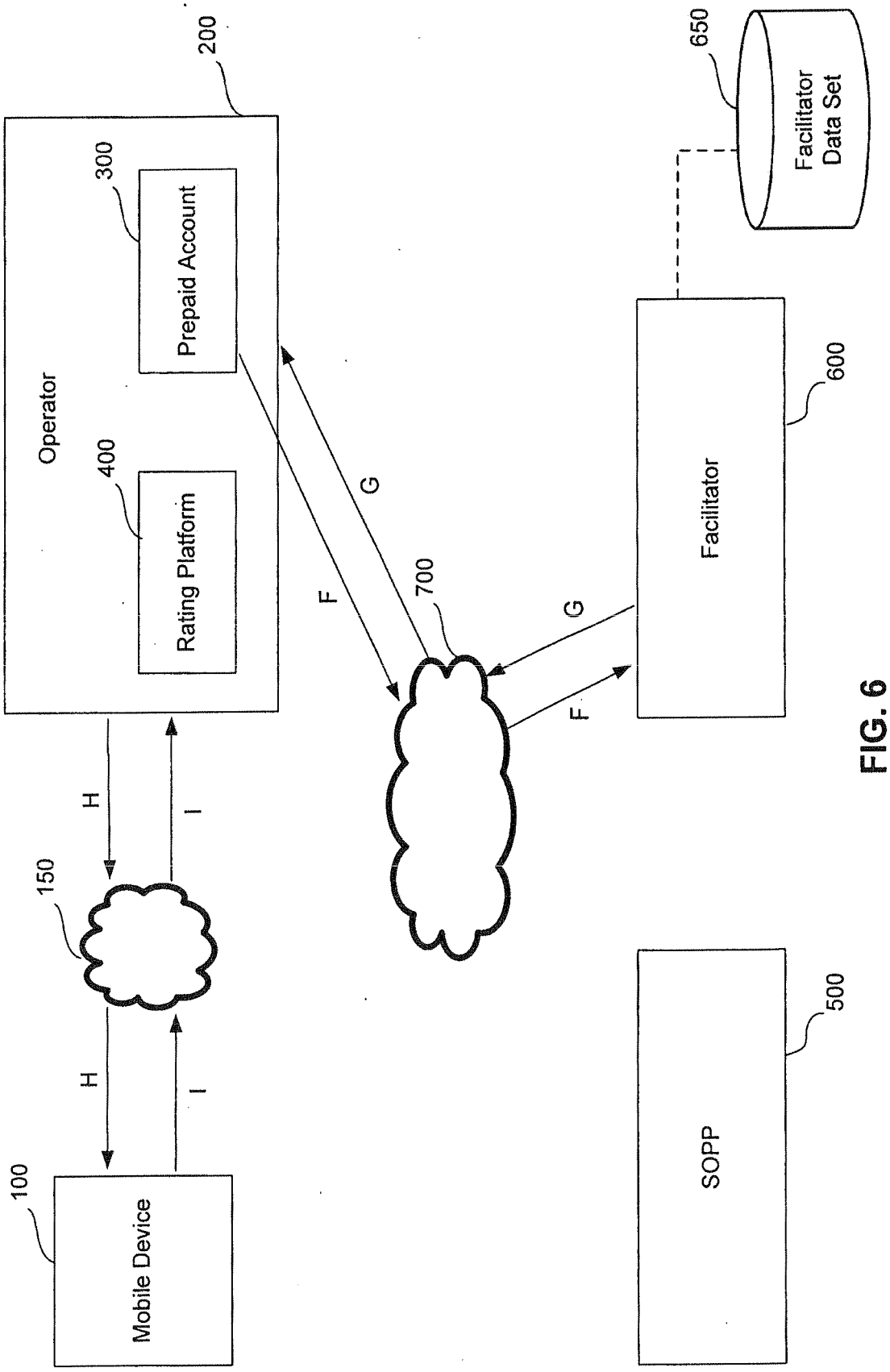

200
Operator
300
Prepaid Account
400
Rating Platform
650
Facilitator Data Set
600
Facilitator
700
F
G
G
F
H
I
150
H
I
100
Mobile Device
500
SOPP

FIG. 6

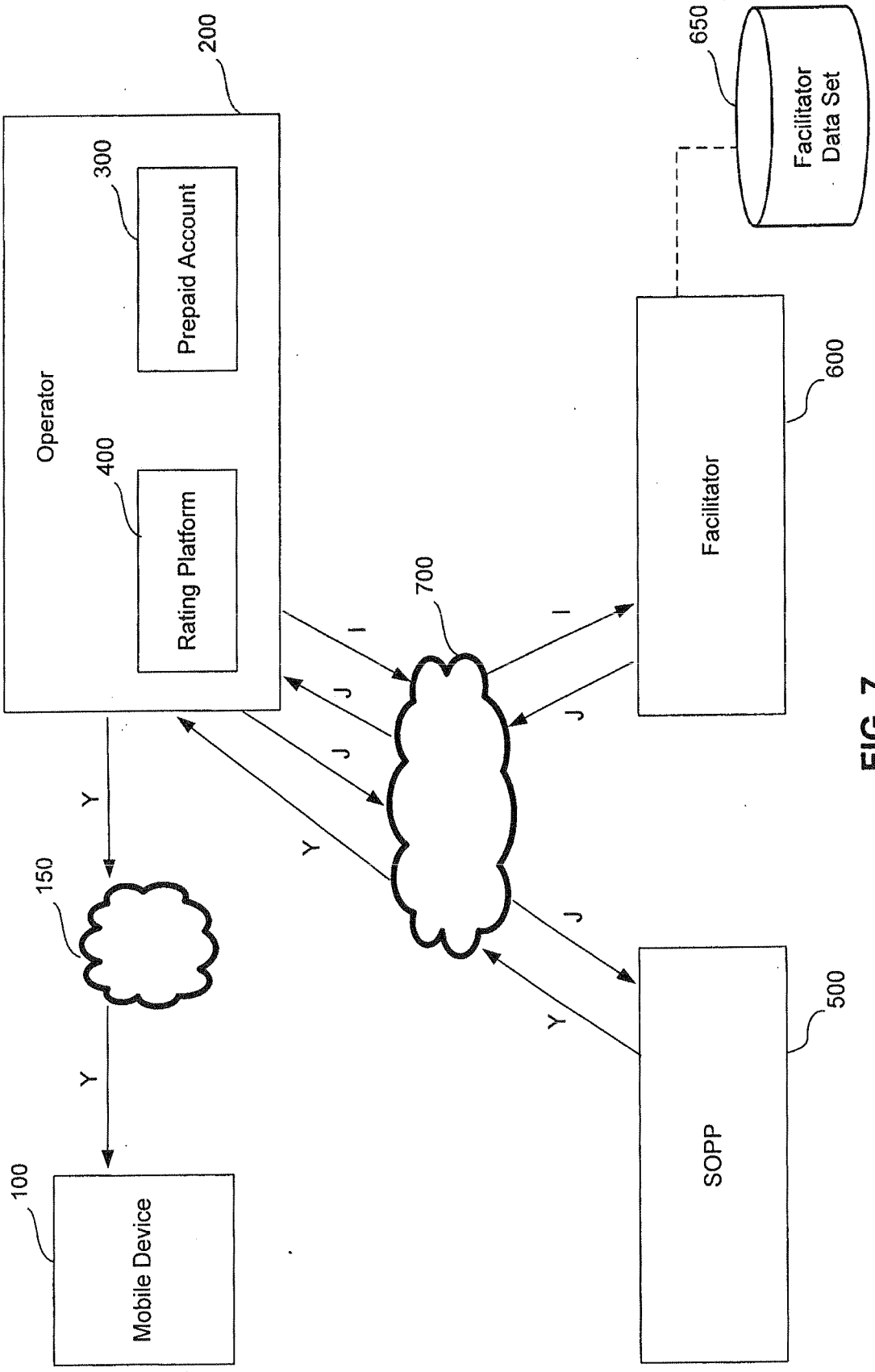

200
Operator
300
Prepaid Account
400
Rating Platform
650
Facilitator Data Set
600
Facilitator
700
I
J
Y
150
100
Mobile Device
500
SOPP

FIG. 7

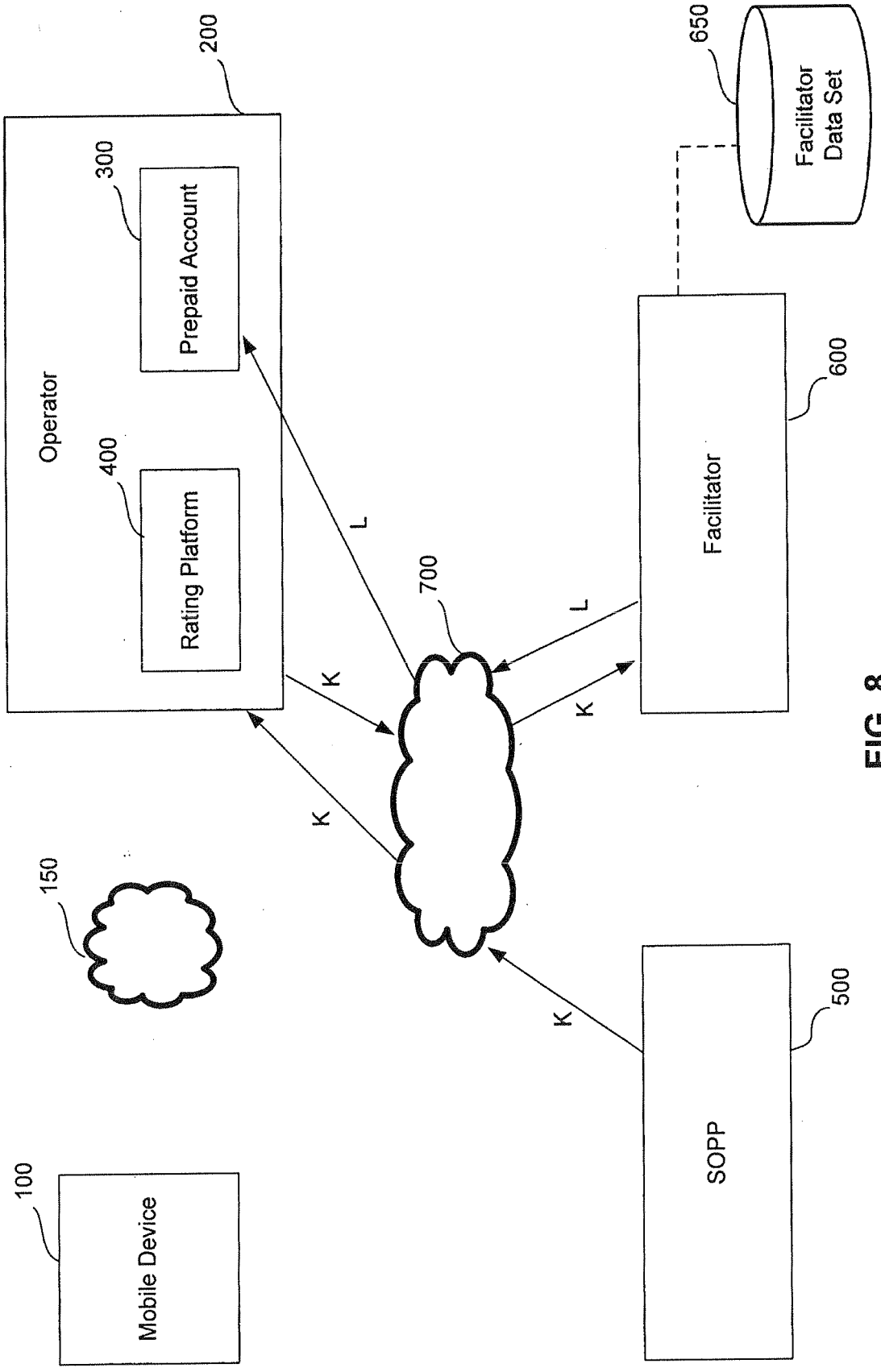

200
Operator
300
Prepaid Account
400
Rating Platform
650
Facilitator Data Set
600
Facilitator
L
700
L
K
K
K
K
150
100
Mobile Device
500
SOPP

FIG. 8

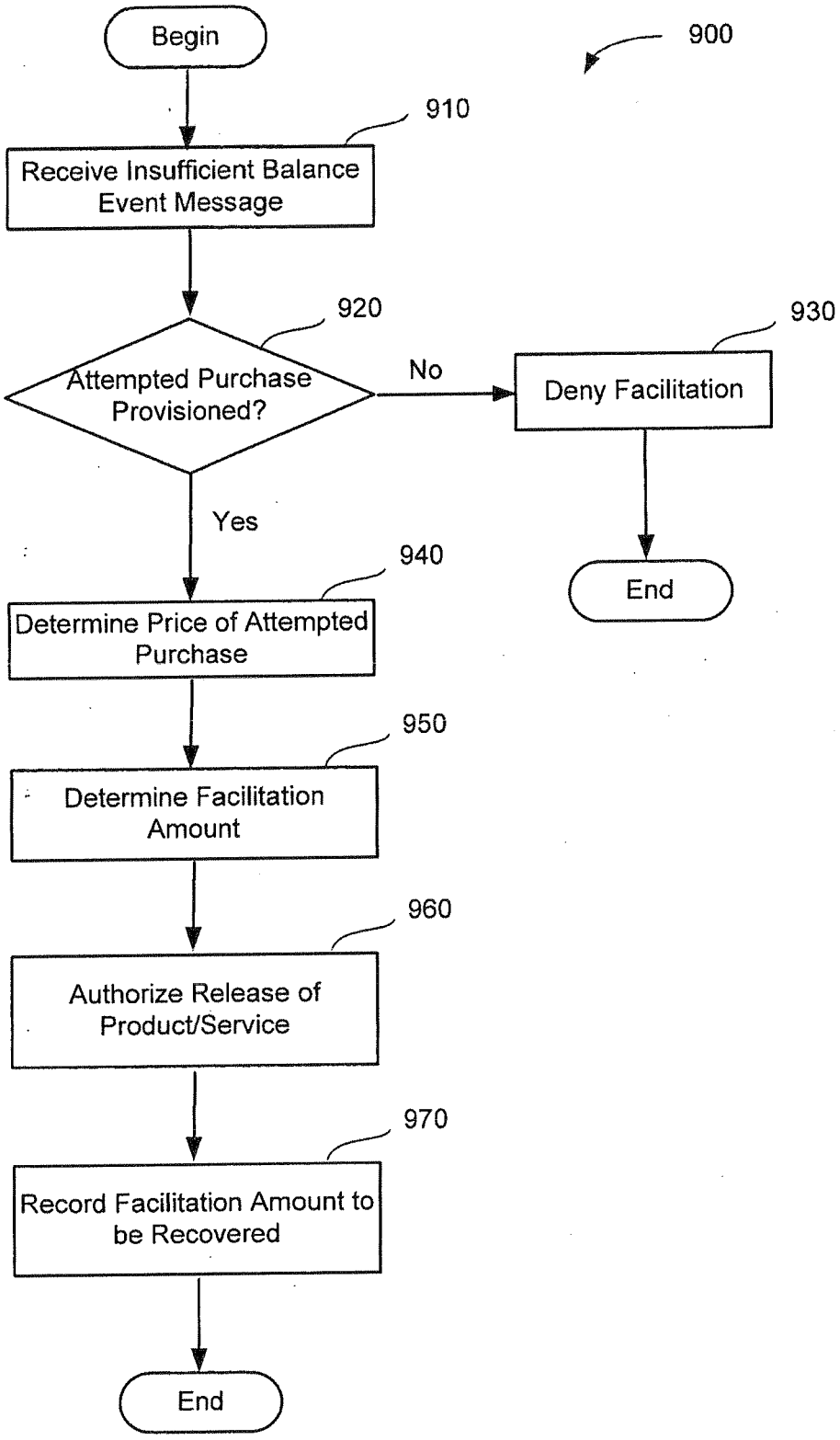

Begin
900
910
Receive Insufficient Balance Event Message
920
Attempted Purchase Provisioned?
No
930
Deny Facilitation
End
Yes
940
Determine Price of Attempted Purchase
950
Determine Facilitation Amount
960
Authorize Release of Product/Service
970
Record Facilitation Amount to be Recovered
End

FIG. 9

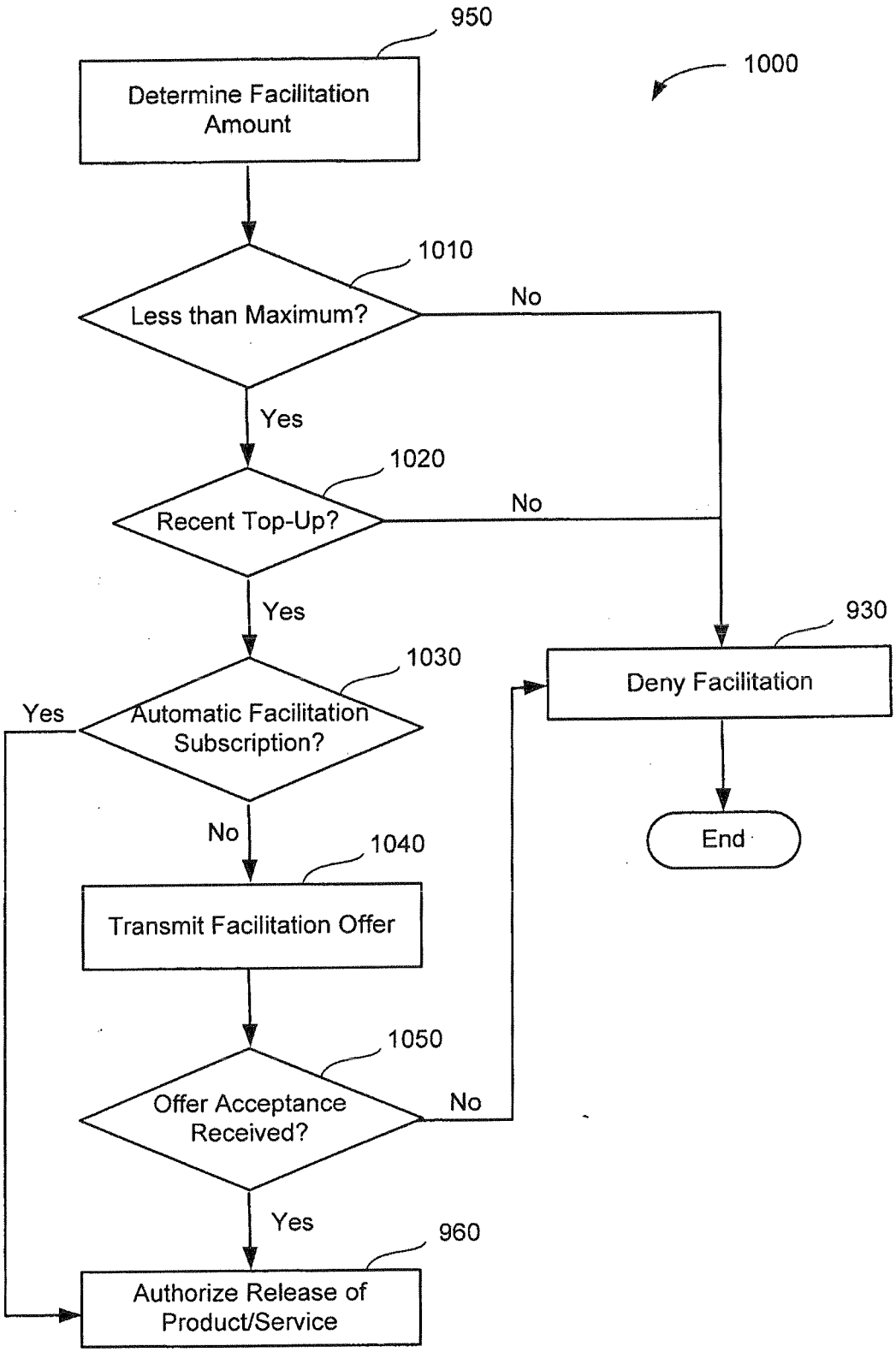

950
Determine Facilitation Amount
1000
1010
Less than Maximum?
No
Yes
1020
Recent Top-Up?
No
Yes
930
1030
Deny Facilitation
Yes
Automatic Facilitation Subscription?
End
No
1040
Transmit Facilitation Offer
1050
Offer Acceptance Received?
No
Yes
960
Authorize Release of Product/Service

FIG. 10

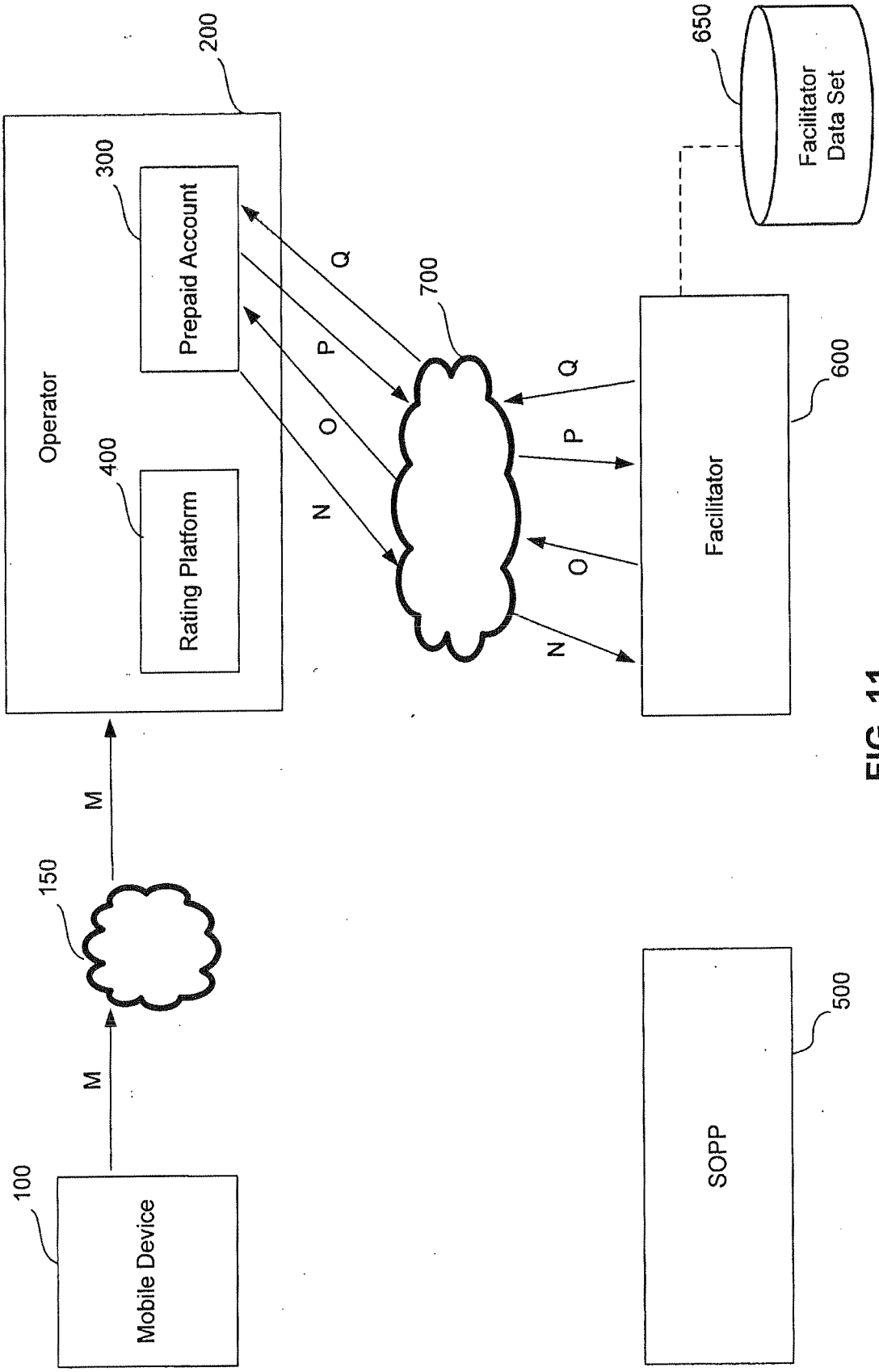
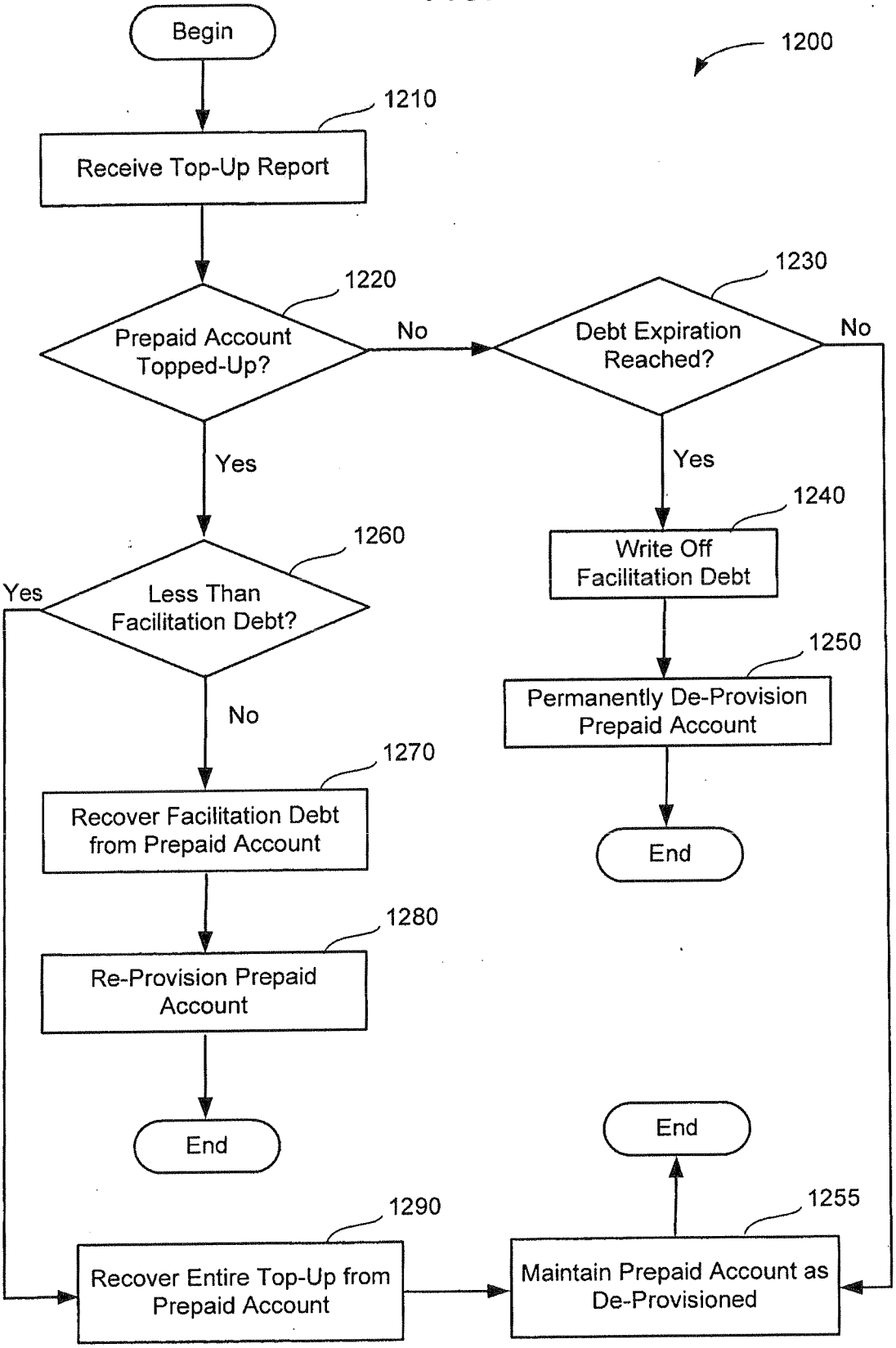

Mobile Device
100
M
150
M
Operator
200
Prepaid Account
300
Rating Platform
400
N
O
P
Q
700
Facilitator
600
Facilitator Data Set
650
SOPP
500

FIG. 11

FIG. 12


Begin
1200
1210
Receive Top-Up Report
1220
Prepaid Account Topped-Up?
No
1230
Debt Expiration Reached?
No
Yes
Yes
1240
Write Off Facilitation Debt
1250
Permanently De-Provision Prepaid Account
End
1260
Yes
Less Than Facilitation Debt?
No
1270
Recover Facilitation Debt from Prepaid Account
1280
Re-Provision Prepaid Account
End
End
1290
1255
Recover Entire Top-Up from Prepaid Account
Maintain Prepaid Account as De-Provisioned

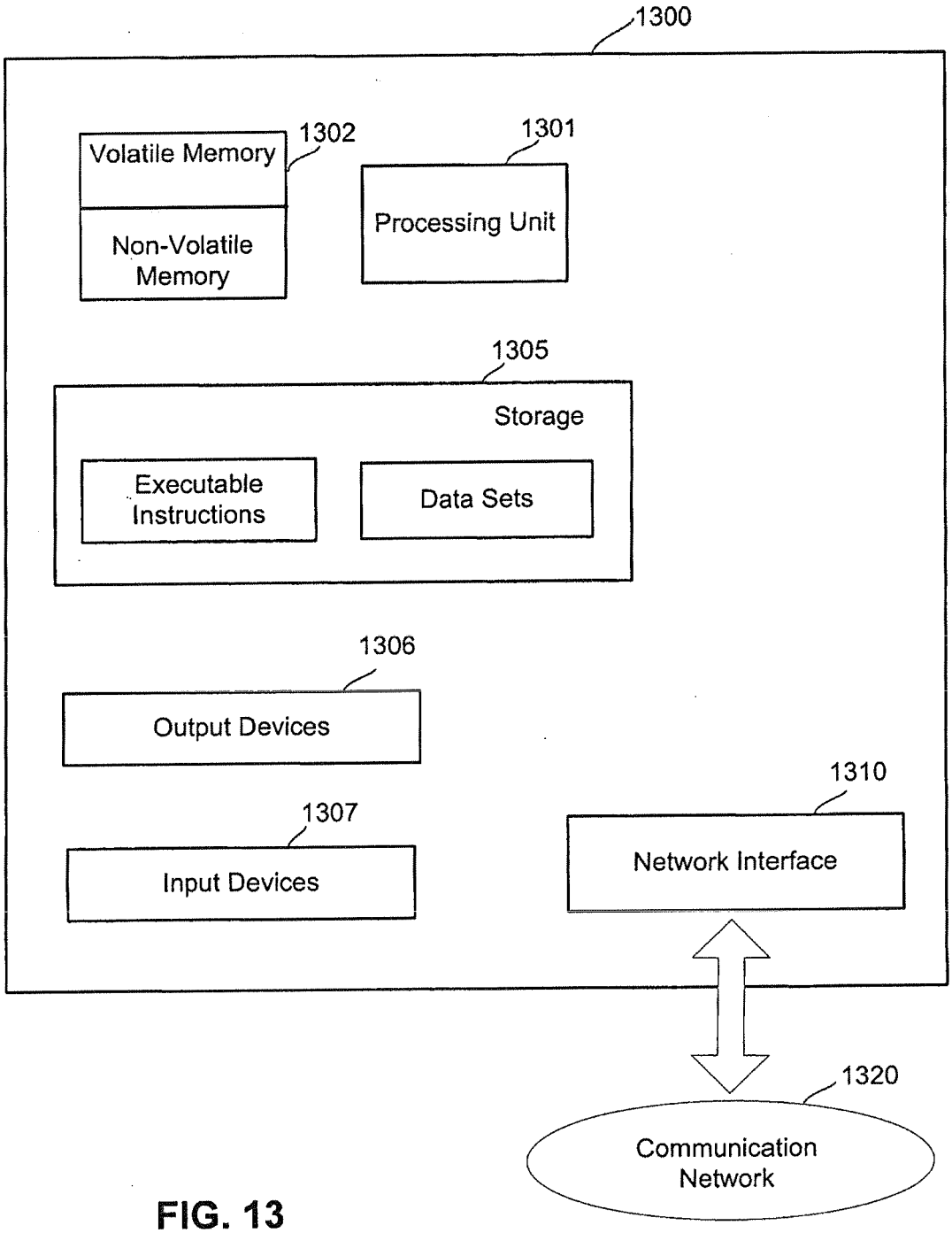

1300
Volatile Memory
1302
Non-Volatile Memory
1301
Processing Unit
1305
Storage
Executable Instructions
Data Sets
1306
Output Devices
1307
Input Devices
1310
Network Interface
1320
Communication Network

FIG. 13