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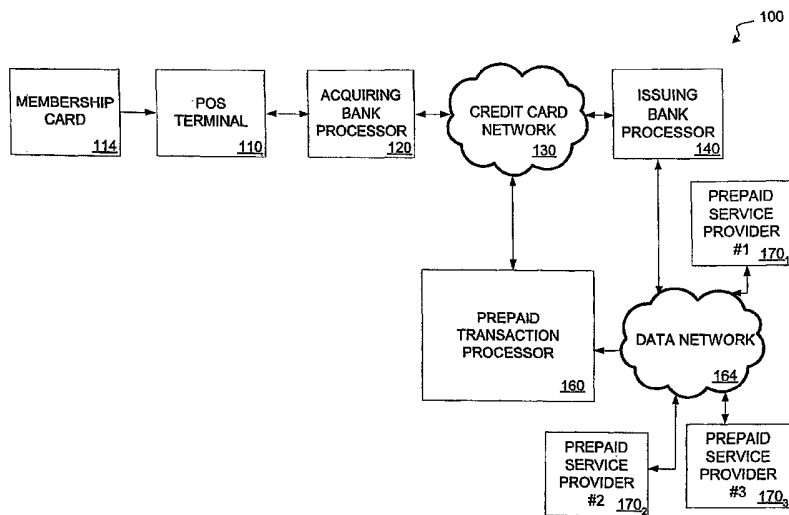
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(54) Title: SYSTEM AND METHOD FOR ELECTRONIC PREPAID ACCOUNT REPLENISHMENT



(57) Abstract: A method for crediting a customer account maintained by a vendor of services in response to payment received from a customer is disclosed herein. The method includes issuing, to the customer, a membership account number associated with at least the customer account. A membership account number and a payment corresponding to a requested amount of a service offered by the vendor are received from the customer at a point-of-sale. The method further includes generating, at the point-of-sale, an authorization message including at least the membership account number and embedded transaction information identifying the service offered by the vendor and the requested amount. The embedded transaction information is then communicated from the point-of-sale to a database server. The customer account is credited, in response to the embedded transaction information, based upon an amount of the payment. The method also includes electronically transferring funds based upon the amount of the payment from a first account associated with the point-of-sale to a second account associated with the vendor.

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C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2001/0001321 A1 (RESNICK et al) 17 May 2001 (17.05.2001) see entire document.	1-46
A	US 2002/0152124 A1 (GUZMAN et al) 17 October 2002 (17.10.2002) see entire document.	1-46
A	US 6,064,990 A (GOLDSMITH) 16 May 2000 (16.05.2000) see entire document.	1-46
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