Figure 1

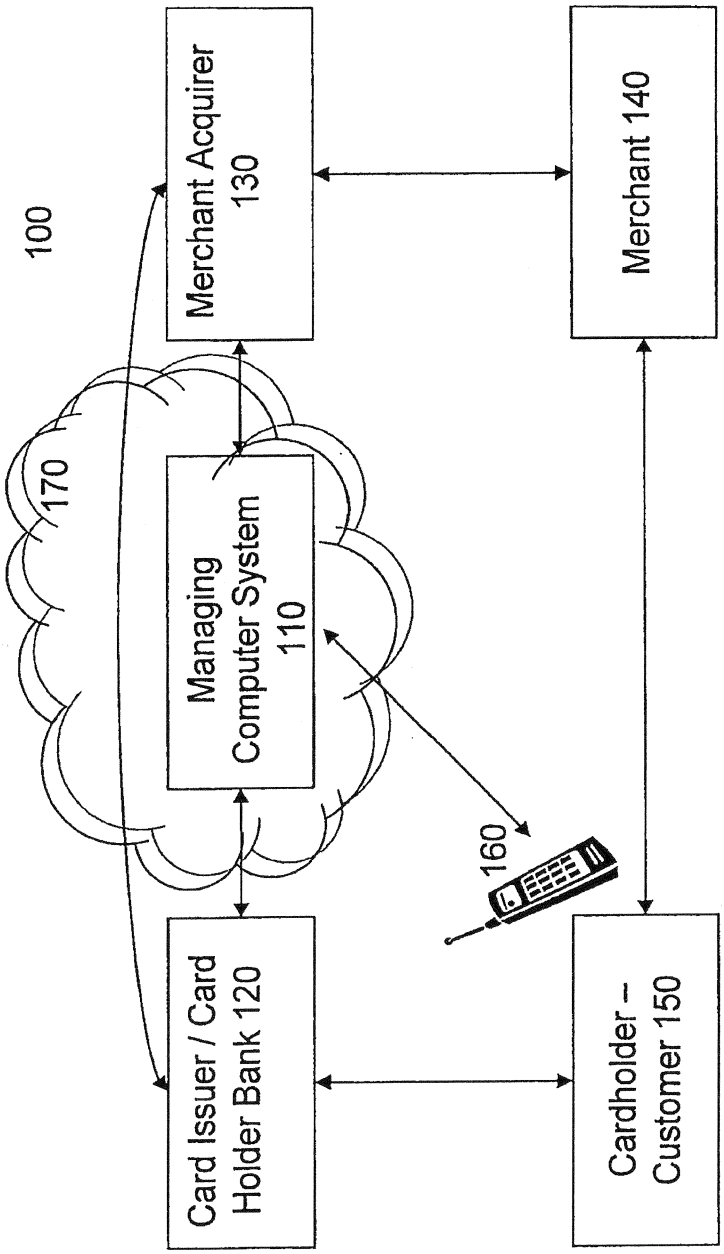
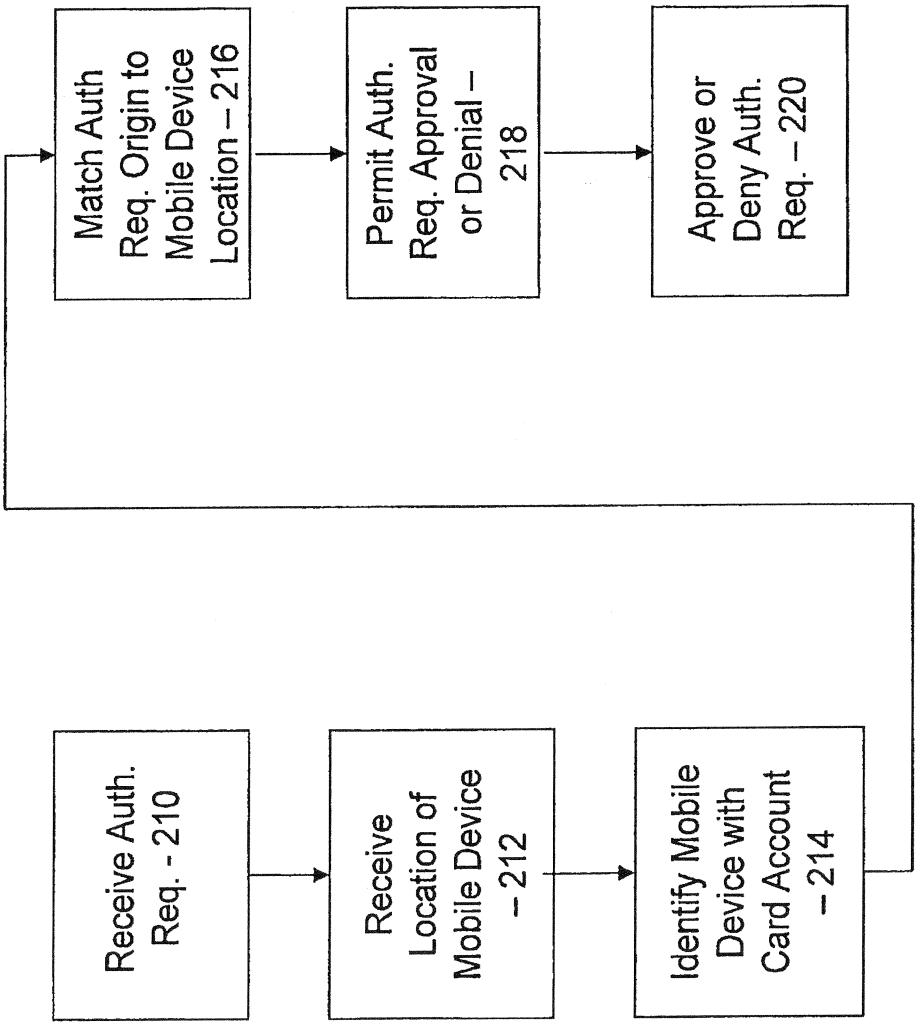

100
Merchant Acquirer 130
Merchant 140
170
Managing Computer System 110
160
Card Issuer / Card Holder Bank 120
Cardholder – Customer 150

Figure 2


Receive Auth. Req. - 210
Receive Location of Mobile Device – 212
Identify Mobile Device with Card Account – 214
Match Auth Req. Origin to Mobile Device Location – 216
Permit Auth. Req. Approval or Denial – 218
Approve or Deny Auth. Req. – 220