CLAIM:

1. A networked system for resolving consumer identity at a point of sale, the system comprising:

a retailer point-of-sale (POS) system, comprising a consumer data input subsystem, a consumer data output routine, and a payment approval subsystem;

an enhanced trade area append processor in electronic communication with the retailer POS system, the enhanced trade area append processor comprising a consumer data input routine to receive consumer data from the retailer POS system, and a trade area append routine to determine if a consumer record received from the retailer POS system through the consumer data input routine matches one or more consumer names and associated consumer addresses found within a defined trade area;

at least one virtual wallet database in electronic communication with the enhanced trade area append processor, wherein the virtual wallet database comprises a plurality of consumer records, and wherein each consumer record comprises a consumer name and matched consumer address for consumers known to the retailer;

a consortium processor in electronic communication with the enhanced trade area append processor, the

consortium processor comprising a real-time consortium check routine to return a match or no match result for a consumer record received from the enhanced trade area processor.

2. The system of claim 1, wherein the consortium processor is maintained by a financial services consortium.

3. The system of claim 1, wherein the consortium processor is maintained by at least one payment processor.

4. The system of claim 1, further comprising at least one partner processor in electronic communication with the consortium processor to compare the consumer record received from the enhanced trade area processor to a plurality of partner consumer records in a partner processor database.

5. The system of claim 4, further comprising a retailer processor in electronic communication with the enhanced trade area append processor.

6. The system of claim 5, wherein the enhanced trade area append processor further comprises a real-time output routine to provide a real-time result to the retailer processor during a POS transaction at the retailer POS system.

7. The system of claim 6, further comprising a staging server in communication the at least one virtual wallet database, to transmit batch matching data from batch partner update files to the at least

one virtual wallet database.

8. The system of claim 7, wherein the at least one virtual wallet database is in electronic communication with the retailer processor, and the at least one virtual wallet database comprises a virtual wallet database output routine to transmit batch matching data to the retailer processor.

9. The system of claim 8, further comprising a comprehensive consumer database in electronic communication with the enhanced trade area append processor.

10. The system of claim 9, wherein the enhanced trade area append processor further comprises a search routine to identify consumer records from the comprehensive consumer database that contain an address within the defined trade area.