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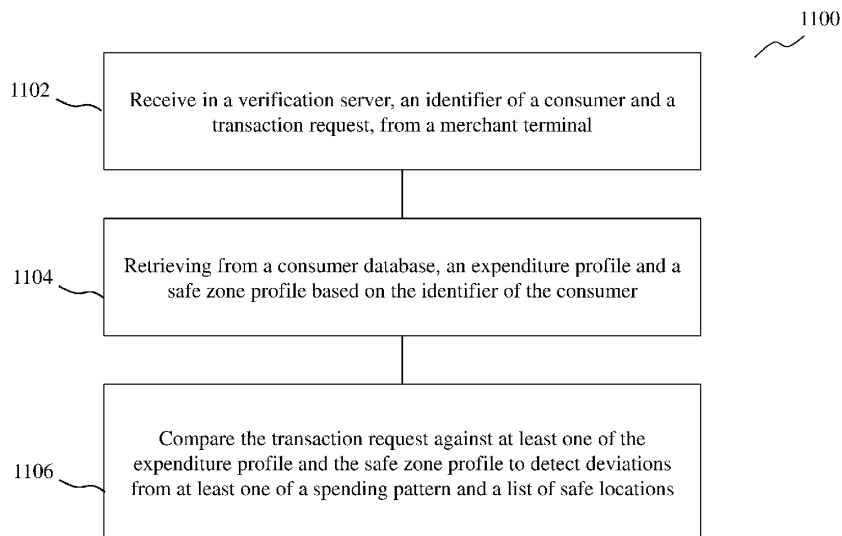


FIG. 11

(57) Abstract: According to various embodiments, there is provided a method for verifying a transaction the method including: receiving in a verification server, an identifier of a consumer and a transaction request, from a merchant terminal; retrieving from a consumer database, an expenditure profile and a safe zone profile based on the identifier of the consumer; and comparing the transaction request against the expenditure profile and/or the safe zone profile to detect deviations from a spending pattern and/or a list of safe locations. The transaction request includes merchant location, time and date, and/or monetary value of an ongoing transaction. The expenditure profile includes the spending pattern of the consumer in relation to merchant location, type of purchase, frequency of purchase, time and day of purchase, and/or monetary value of transaction. The safe zone profile includes the list of safe locations.

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