ABSTRACT

Presently disclosed is a host server for authorising a transaction. The host server comprises a processor and a memory device in communication with the processor and storing program instructions thereon. The processor is operative with the program instructions to receive, from one or more transaction terminals, transaction information comprising one or more transactions and, for each said transaction, payment vehicle credentials of a payment vehicle used to make the transaction, a time at which the transaction was made, and a transaction terminal location of the transaction terminal at which the transaction was made. For each transaction, the processor is operative to fetch from a database, the database comprising one or more stored payment vehicle credentials associated with a respective mobile device identifier, a mobile device identifier associated with the payment vehicle credentials, receive, from a mobile device management server, location data for a mobile device associated with the mobile device identifier and identifying a location of the mobile device at the time at which the transaction was made, and determine whether the transaction terminal location matches the location of the mobile device ("**location matching**") and then perform one of declining authorisation of the transaction if the transaction terminal location does not match the location of the mobile device and authorising the transaction if the transaction terminal location matches the location of the mobile device.

[FIG. 2]