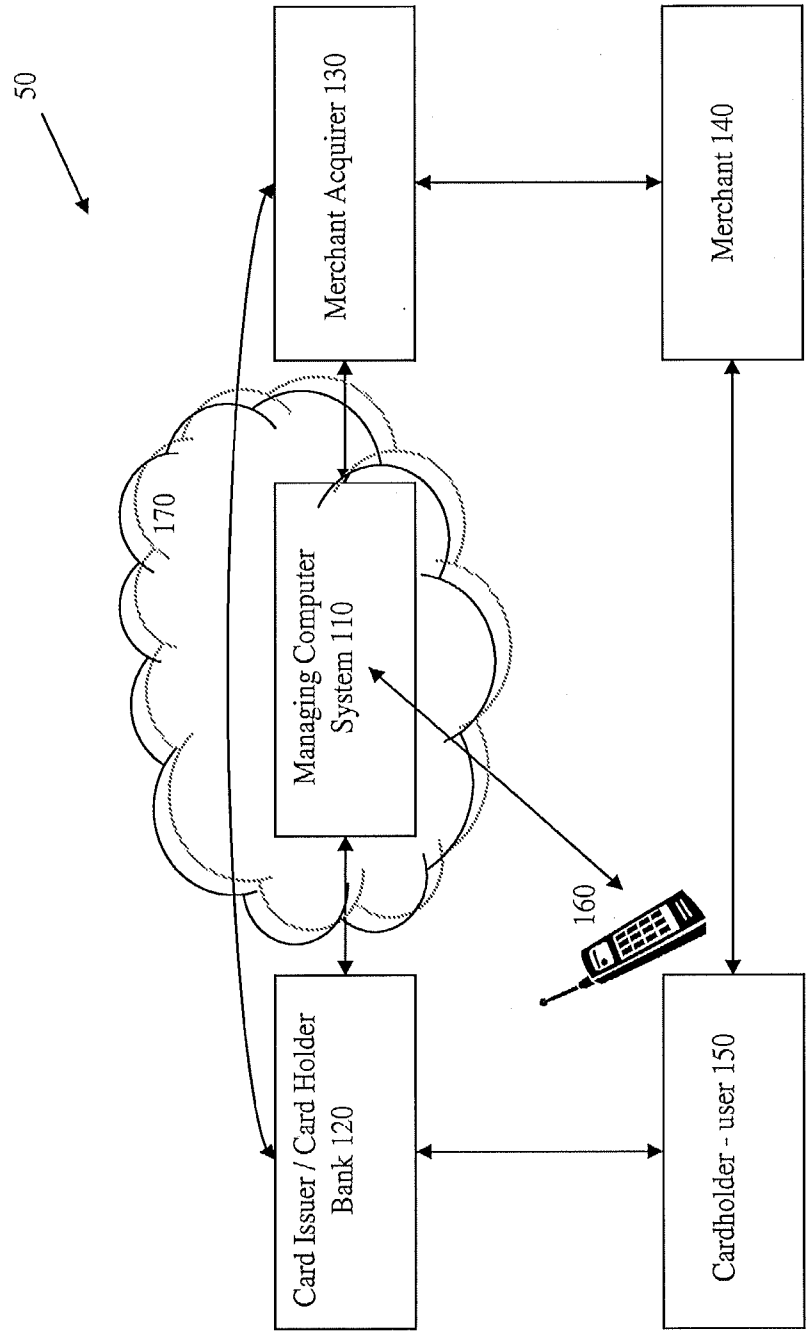

50
Merchant Acquirer 130
Merchant 140
170
Managing Computer System 110
160
Card Issuer / Card Holder Bank 120
Cardholder - user 150

FIG. 1

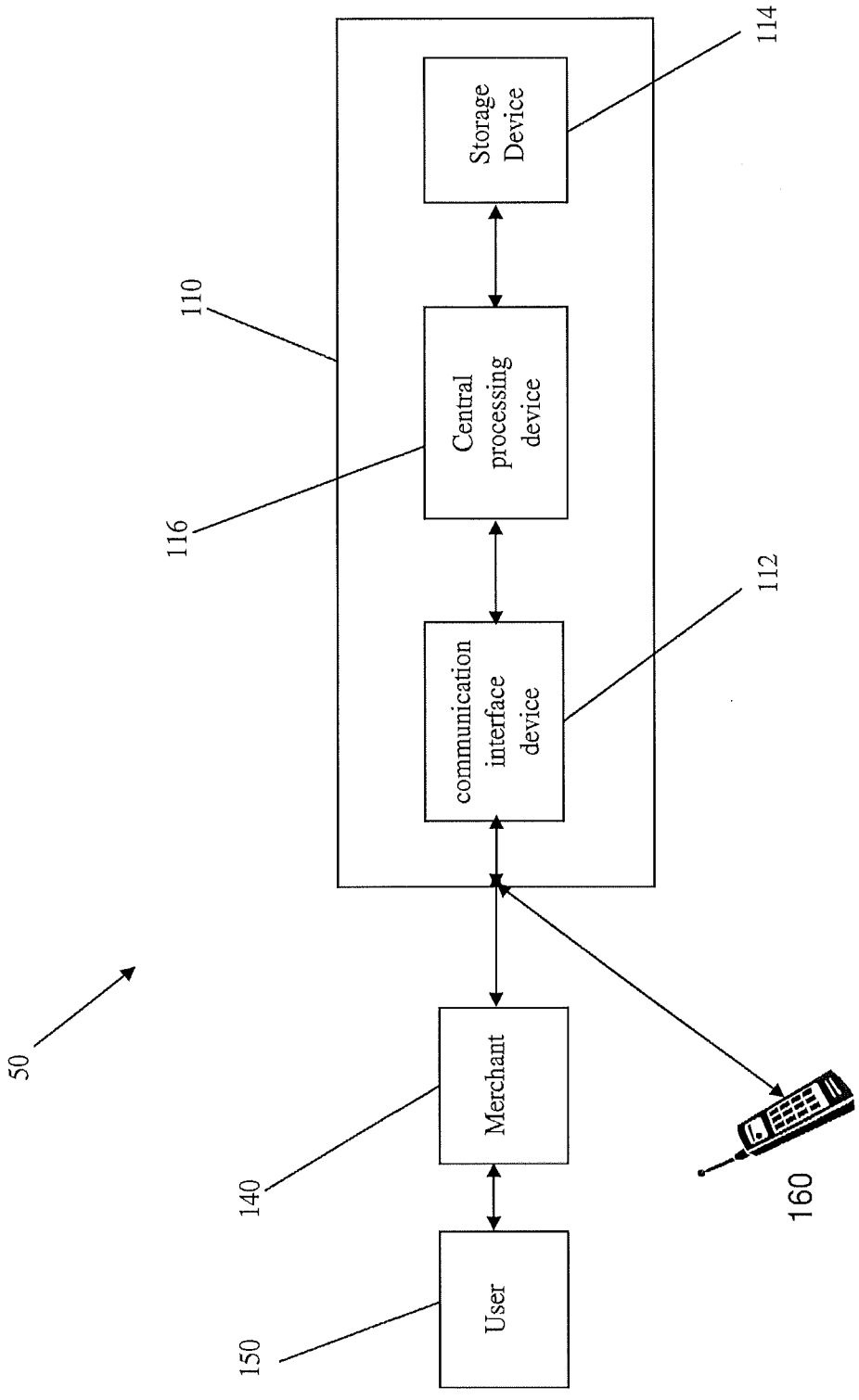

50
110
116
Storage Device
114
Central processing device
communication interface device
112
Merchant
140
User
150
160

FIG. 2

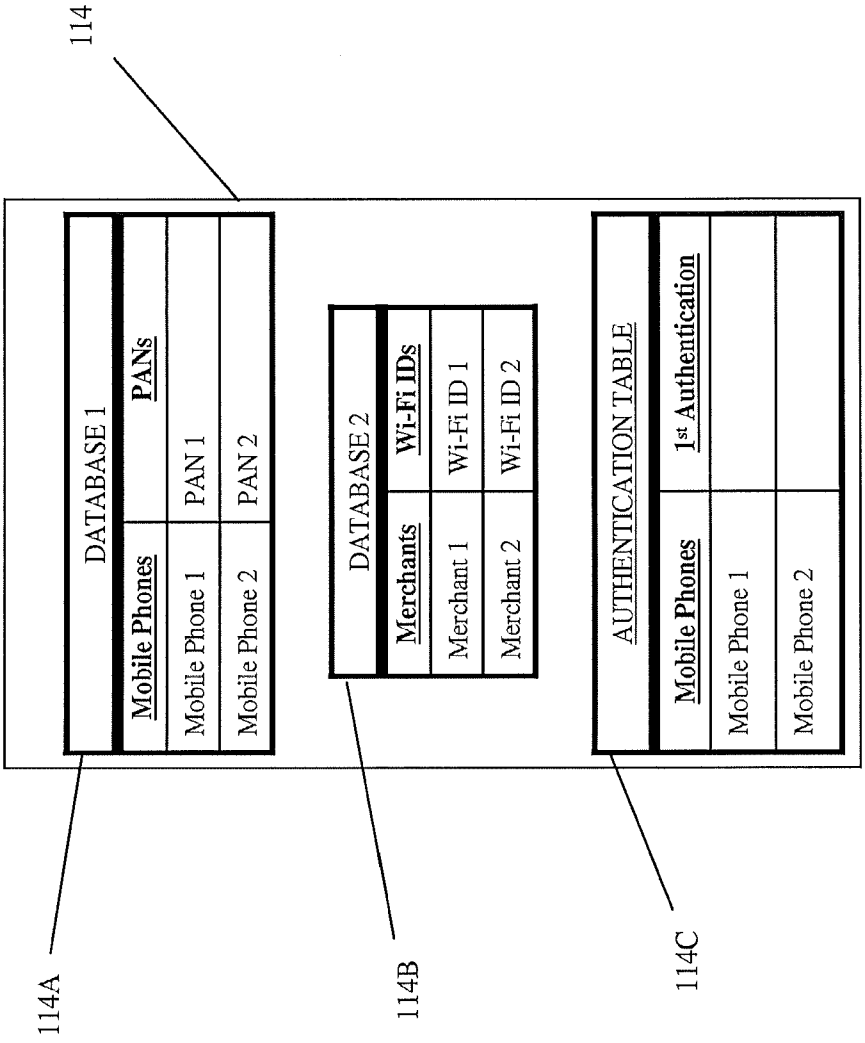

114
DATABASE 1
Mobile Phones
PANs
Mobile Phone 1
PAN 1
Mobile Phone 2
PAN 2
DATABASE 2
Merchants
Wi-Fi IDs
Merchant 1
Wi-Fi ID 1
Merchant 2
Wi-Fi ID 2
AUTHENTICATION TABLE
Mobile Phones
1st Authentication
Mobile Phone 1
Mobile Phone 2
114A
114B
114C

FIG. 3

$114C_A$

AUTHENTICATION TABLE	
Mobile Phones	**1st Authentication**
Mobile Phone 1	Merchant 1
Mobile Phone 2	Merchant 2

FIG. 4A

$114C_B$

AUTHENTICATION TABLE	
Mobile Phones	**1st Authentication**
Mobile Phone 1	Merchant 2
Mobile Phone 2	Merchant 1

FIG. 4B

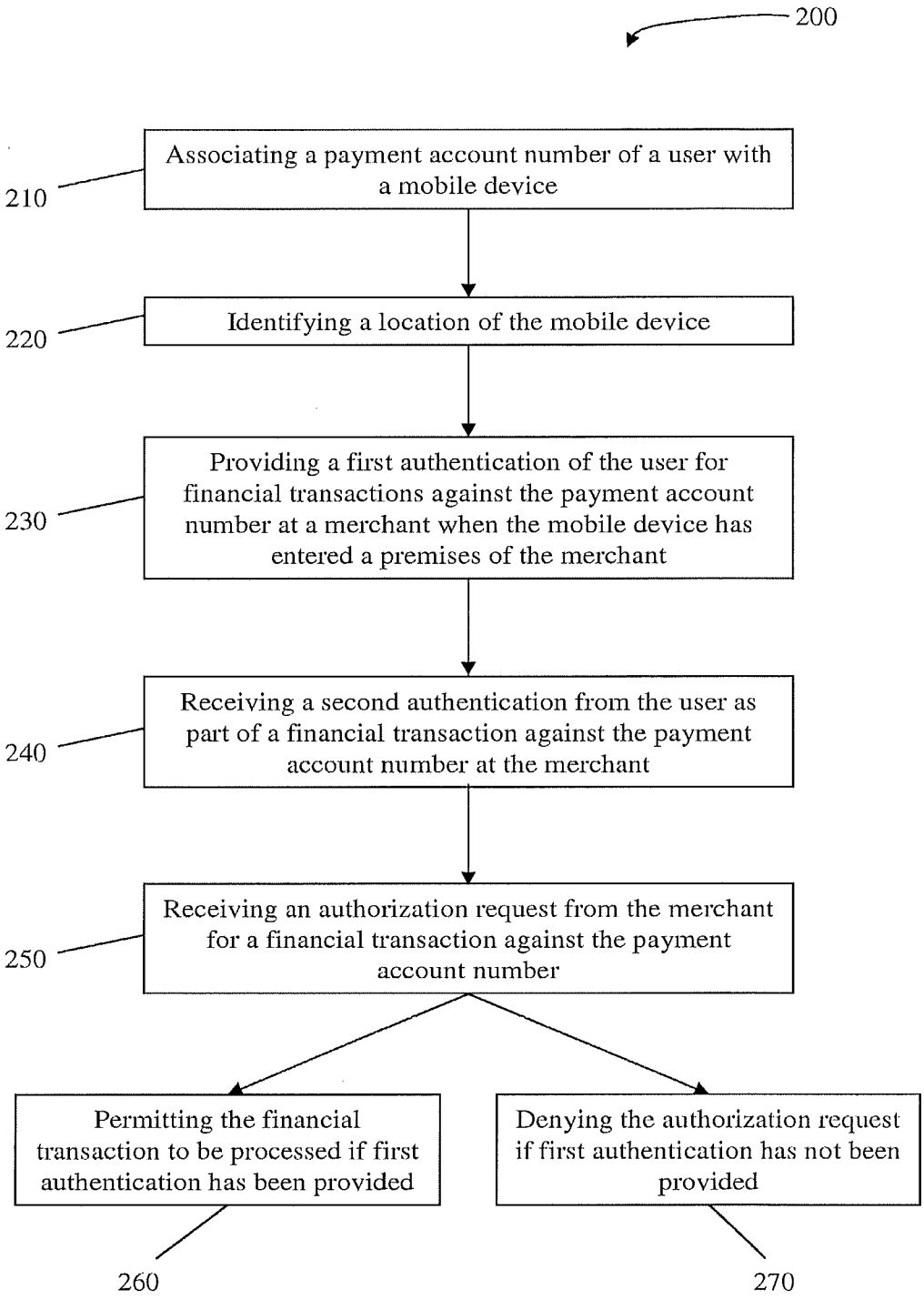

200
Associating a payment account number of a user with a mobile device
210
Identifying a location of the mobile device
220
Providing a first authentication of the user for financial transactions against the payment account number at a merchant when the mobile device has entered a premises of the merchant
230
Receiving a second authentication from the user as part of a financial transaction against the payment account number at the merchant
240
Receiving an authorization request from the merchant for a financial transaction against the payment account number
250
Permitting the financial transaction to be processed if first authentication has been provided
260
Denying the authorization request if first authentication has not been provided
270

FIG. 5