METHOD AND SYSTEM FOR TWO STAGE AUTHENTICATION WITH GEOLOCATION

ABSTRACT OF THE DISCLOSURE

Geographical location information provided by a mobile device is used to assist in providing a first authentication for payment transactions against a payment account number of a user. Mobile device identification is associated with a payment account number of the user such that the user is provided a first authentication for payment transactions against the payment account number when the mobile device has entered a premises of a merchant.

FIG. 5