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(71) Applicant: **MASTERCARD INTERNATIONAL INCORPORATED** [US/US]; 2000 Purchase Street, Purchase, New York 10577-2409 (US).

(72) Inventors: **WIESMAN, Mark**; 1801 York Ridge Court, Chesterfield, Missouri 63017 (US). **GERBER, Theunis Johannes**; 2508 Peppermill Lake Ct., Wildwood, Missouri 63005 (US). **MEYER, Susan Marie**; 3487 Wainwright St., St. Charles, Missouri 63301 (US).

(74) Agent: **WIELAND, Charles F., III**; Buchanan Ingersoll & Rooney PC, P. O. Box 1404, Alexandria, Virginia 22313-1404 (US).

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(54) Title: METHOD AND SYSTEM OF DETECTING AND USING GEOFENCING FOR FRAUD DETECTION AND MODELING

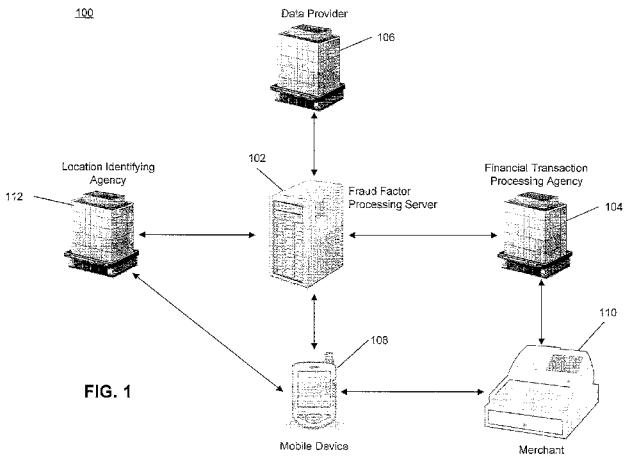


FIG. 1

(57) Abstract: A method for identifying fraud factors includes: storing data points; storing financial transactions; storing a plurality of consumer data entries, each data entry associated with a consumer and including a mobile device identifier and account identifier; identifying a home market for a data entry based on usage patterns of an associated financial account; identifying, at a predetermined time, a geographic location of a mobile device associated with the data entry; storing a location data point for the geographic location if the geographic location is outside of a predetermined distance from the home market, wherein the location data point includes the identified geographic location, the consumer associated with the data entry, and a time and/or date at which the geographic location was identified; and identifying a fraud factor for detecting fraud in a transaction, the fraud factor based on the financial transactions, the data points, and the location data point.

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