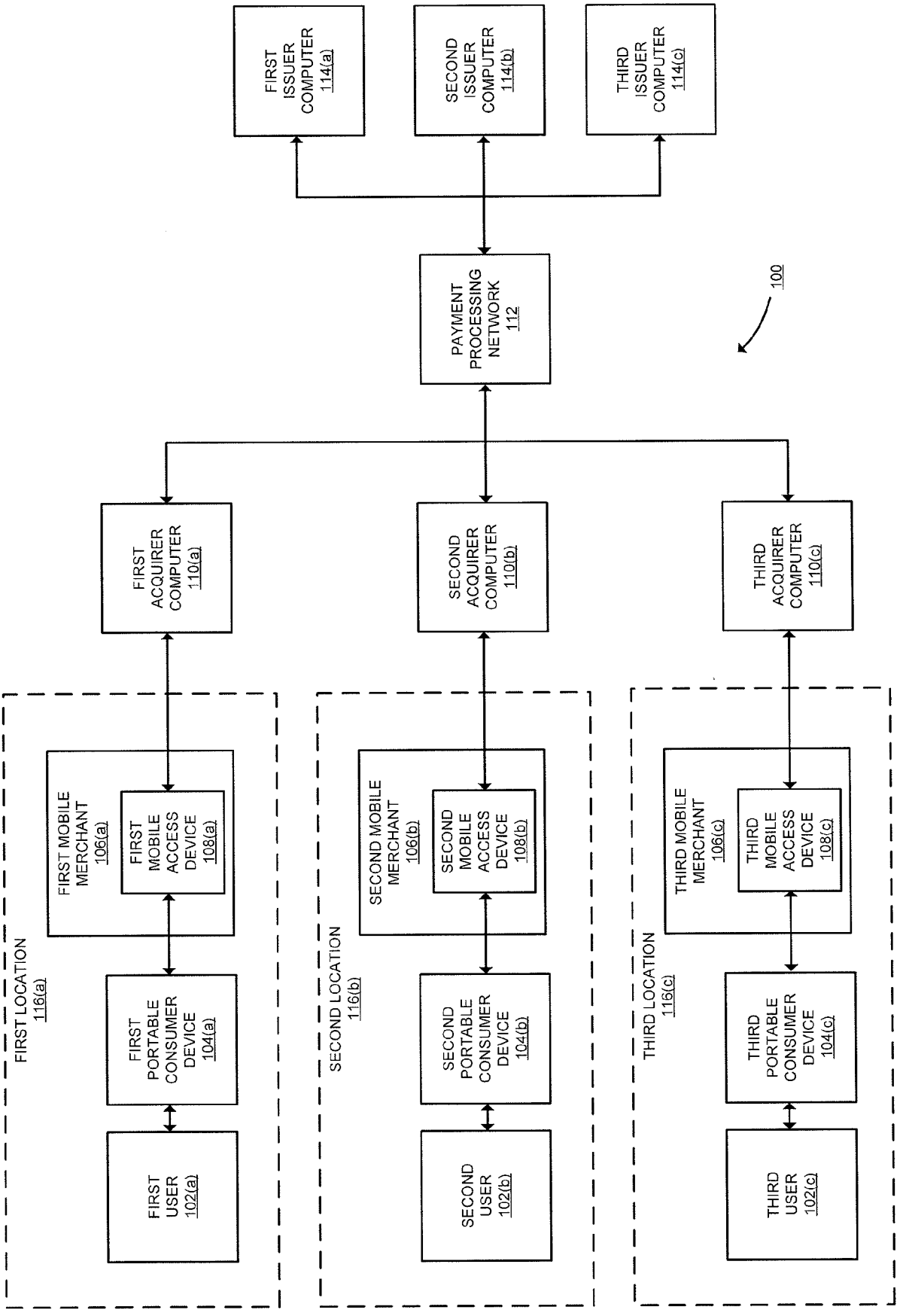

FIRST ISSUER COMPUTER 114(a)
SECOND ISSUER COMPUTER 114(b)
THIRD ISSUER COMPUTER 114(c)
PAYMENT PROCESSING NETWORK 112
100
FIRST ACQUIRER COMPUTER 110(a)
SECOND ACQUIRER COMPUTER 110(b)
THIRD ACQUIRER COMPUTER 110(c)
FIRST LOCATION 116(a)
FIRST MOBILE MERCHANT 106(a)
FIRST MOBILE ACCESS DEVICE 108(a)
FIRST PORTABLE CONSUMER DEVICE 104(a)
FIRST USER 102(a)
SECOND LOCATION 116(b)
SECOND MOBILE MERCHANT 106(b)
SECOND MOBILE ACCESS DEVICE 108(b)
SECOND PORTABLE CONSUMER DEVICE 104(b)
SECOND USER 102(b)
THIRD LOCATION 116(c)
THIRD MOBILE MERCHANT 106(c)
THIRD MOBILE ACCESS DEVICE 108(c)
THIRD PORTABLE CONSUMER DEVICE 104(c)
THIRD USER 102(c)

FIG. 1

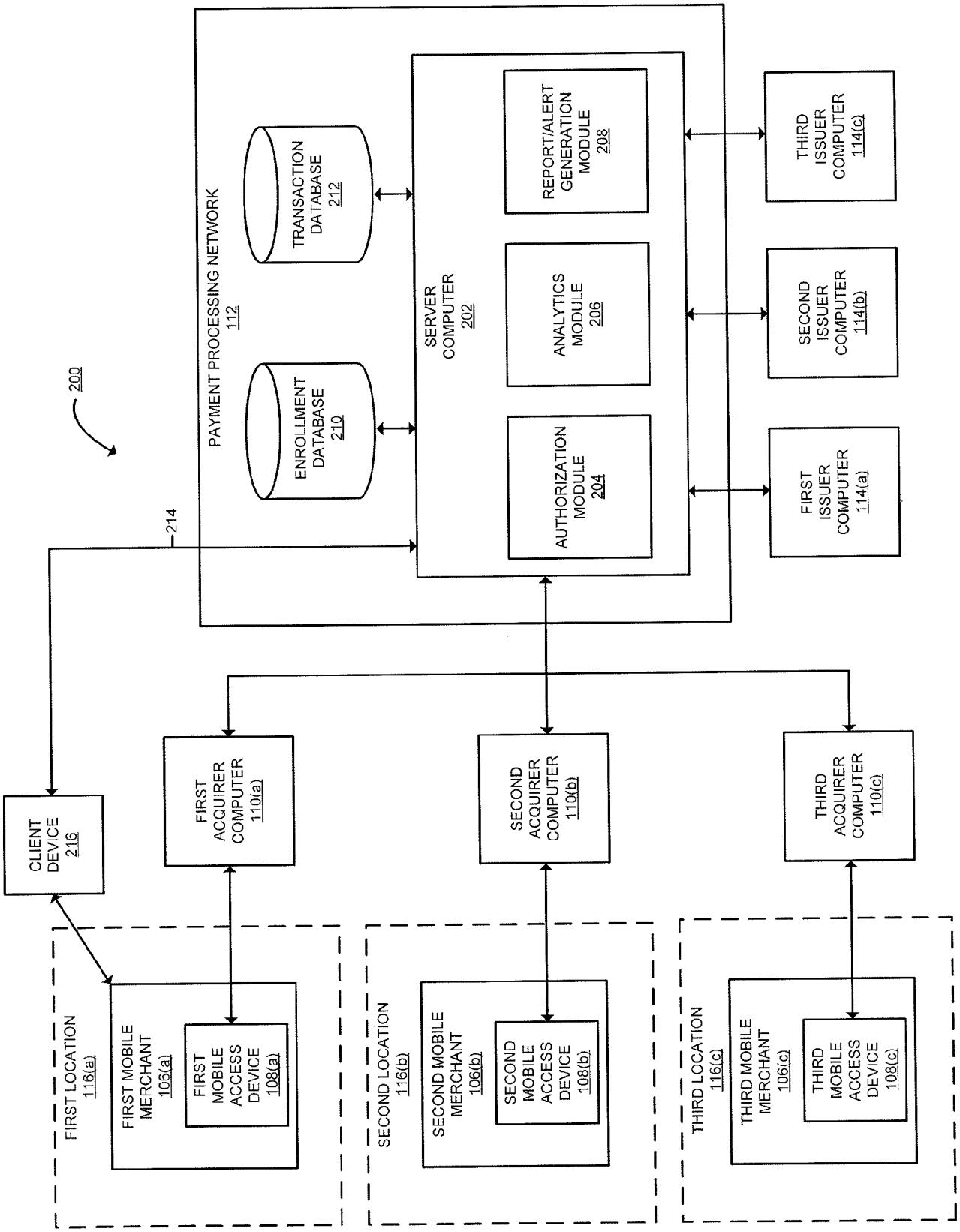
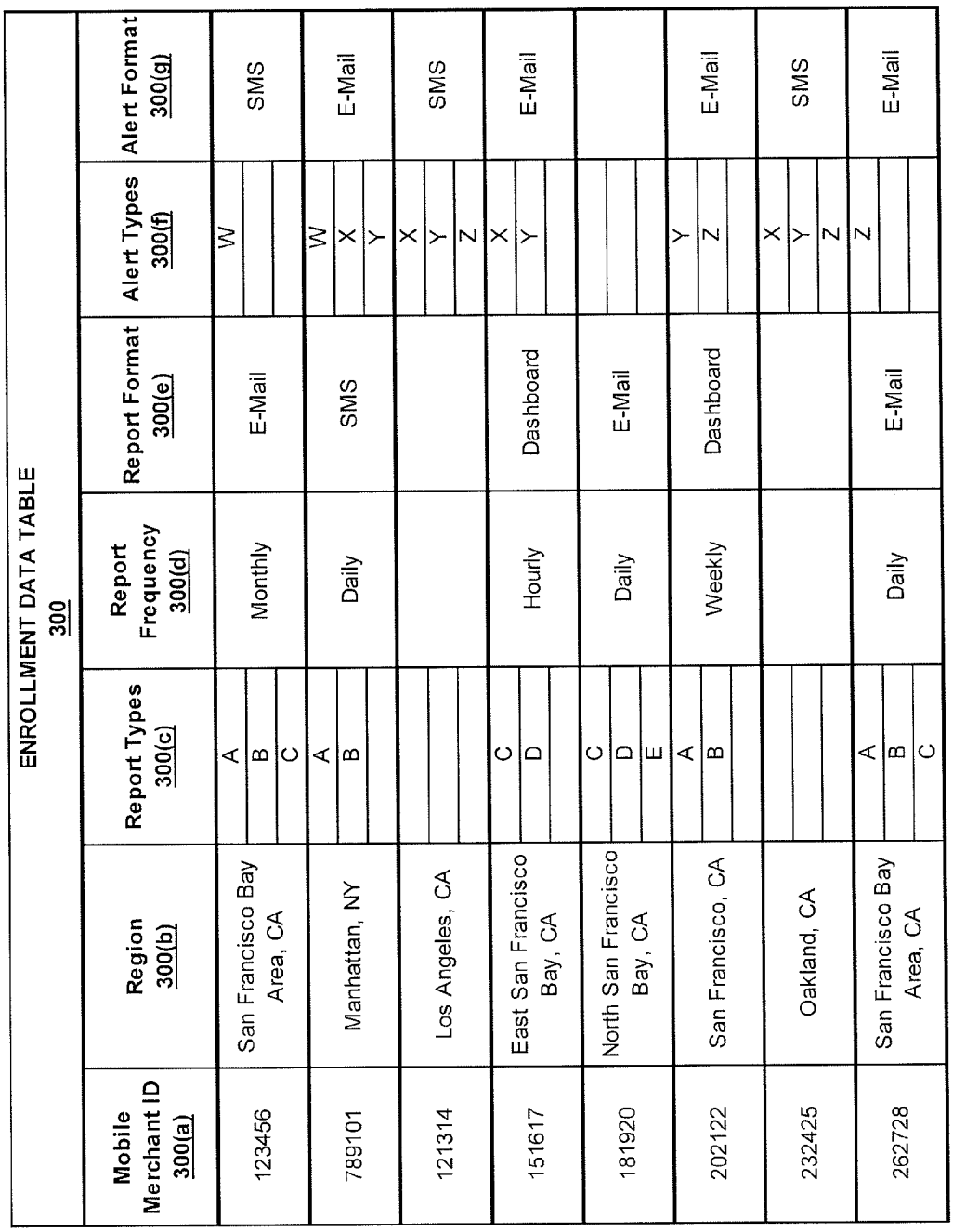

200
PAYMENT PROCESSING NETWORK 112
TRANSACTION DATABASE 212
ENROLLMENT DATABASE 210
SERVER COMPUTER 202
REPORT/ALERT GENERATION MODULE 208
ANALYTICS MODULE 206
AUTHORIZATION MODULE 204
THIRD ISSUER COMPUTER 114(c)
SECOND ISSUER COMPUTER 114(b)
FIRST ISSUER COMPUTER 114(a)
214
CLIENT DEVICE 216
FIRST ACQUIRER COMPUTER 110(a)
SECOND ACQUIRER COMPUTER 110(b)
THIRD ACQUIRER COMPUTER 110(c)
FIRST LOCATION 116(a)
FIRST MOBILE MERCHANT 106(a)
FIRST MOBILE ACCESS DEVICE 108(a)
SECOND LOCATION 116(b)
SECOND MOBILE MERCHANT 106(b)
SECOND MOBILE ACCESS DEVICE 108(b)
THIRD LOCATION 116(c)
THIRD MOBILE MERCHANT 106(c)
THIRD MOBILE ACCESS DEVICE 108(c)

FIG. 2



ENROLLMENT DATA TABLE
300

Mobile Merchant ID 300(a)	Region 300(b)	Report Types 300(c)	Report Frequency 300(d)	Report Format 300(e)	Alert Types 300(f)	Alert Format 300(g)
123456	San Francisco Bay Area, CA	A B C	Monthly	E-Mail	W	SMS
789101	Manhattan, NY	A B	Daily	SMS	W X Y	E-Mail
121314	Los Angeles, CA				X Y Z	SMS
151617	East San Francisco Bay, CA	C D	Hourly	Dashboard	X Y	E-Mail
181920	North San Francisco Bay, CA	C D E	Daily	E-Mail		
202122	San Francisco, CA	A B	Weekly	Dashboard	Y Z	E-Mail
232425	Oakland, CA				X Y Z	SMS
262728	San Francisco Bay Area, CA	A B C	Daily	E-Mail	Z	E-Mail

FIG. 3

TRANSACTION DATA TABLE
400

Mobile Merchant ID 400(a)	Date/Time 400(b)	Location 400(c)	Authorization Amount 400(d)	Authorization Category 400(e)	Fraud 400(f)
123456	6/23/12 - 11:30	San Francisco, CA - Civic Center Plaza	$5.26	Approved	N
789101	6/23/12 - 11:32	Oakland, CA - Jack London Square	$7.32	Declined	N
121314	6/23/12 - 11:33	San Francisco, CA - Golden Gate Park	$23.33	Chargeback	Y
123456	6/23/12 - 11:34	San Francisco, CA - Civic Center Plaza	$15.45	Approved	N
151617	6/23/12 - 11:36	San Francisco, CA - Fort Mason	$8.22	Approved	N
181920	6/23/12 - 11:37	Berkeley, CA - Sproul Plaza	$10.00	Approved	N
181920	6/23/12 - 11:40	Berkeley, CA - Sproul Plaza	$4.00	Declined	Y
151617	6/23/12 - 11:42	San Francisco, CA - Fort Mason	$5.75	Declined	N
212223	6/23/12 - 11:43	San Francisco, CA - Fisherman's Wharf	$42.50	Chargeback	N
242526	6/23/12 - 11:44	San Francisco, CA - Civic Center Plaza	$8.34	Approved	N
272829	6/23/12 - 11:46	San Francisco, CA - Fort Mason	$26.26	Approved	N

FIG. 4

Transaction Volume by Location Report 500						
Location 500(a)	Date Interval 500(b)	Sales Volume 500(c)	Transaction Count 500(d)	Mobile Merchant Count 500(e)	Sales Volume per Mobile Merchant 500(f)	Transaction Count per Mobile Merchant 500(g)
San Francisco, CA - Civic Center Plaza	5/1/12 - 5/30/12	$25,645	15,247	7	$3,664	2178
Oakland, CA - Jack London Square	5/1/12 - 5/30/12	$21,303	14,217	8	$2,663	1777
San Francisco, CA - Golden Gate Park	5/1/12 - 5/30/12	$16,961	13,187	6	$2,827	2198
San Francisco, CA - Fort Mason	5/1/12 - 5/30/12	$12,619	12,157	7	$1,803	1737
Berkeley, CA - Sproul Plaza	5/1/12 - 5/30/12	$8,277	11,127	5	$1,655	2225
San Francisco, CA - Fisherman's Wharf	5/1/12 - 5/30/12	$3,935	10,097	4	$984	2524

FIG. 5

Transaction Volume by Time Report 600							
Location 600(a)	Date Interval 600(b)	Time Interval 600(c)	Sales Volume 600(d)	Transaction Count 600(e)	Mobile Merchant Count 600(f)	Sales Volume per Mobile Merchant 600(g)	Transaction Count per Mobile Merchant 600(h)
San Francisco, CA - Civic Center Plaza	6/22/2012	11:00-11:30	$1,456	126	6	$243	21
		11:30-12:00	$2,425	268	7	$346	38
		12:00-12:30	$3,250	325	7	$464	46
		12:30-13:00	$3,845	400	7	$549	57
		13:00-13:30	$2,210	242	6	$368	40
		13:30-14:00	$1,825	154	4	$456	39

FIG. 6

Fraud Rate by Location Report 700				
Location 700(a)	Date Interval 700(b)	Transaction Count 700(c)	Fraudulent Transaction Count 700(d)	Fraud Rate 700(e)
San Francisco, CA - Civic Center Plaza	5/1/12 - 5/30/12	15,247	839	5.50%
Oakland, CA - Jack London Square	5/1/12 - 5/30/12	14,217	721	5.07%
San Francisco, CA - Golden Gate Park	5/1/12 - 5/30/12	13,187	612	4.64%
San Francisco, CA - Fort Mason	5/1/12 - 5/30/12	12,157	512	4.21%
Berkeley, CA - Sproul Plaza	5/1/12 - 5/30/12	11,127	421	3.78%
San Francisco, CA - Fisherman's Wharf	5/1/12 - 5/30/12	10,097	338	3.35%

FIG. 7

Fraud Rate by Time Report 800					
Location 800(a)	Date Interval 800(b)	Time Interval 800(c)	Transaction Count 800(d)	Fraudulent Transaction Count 800(e)	Fraud Rate 800(f)
San Francisco, CA - Civic Center Plaza	6/22/2012	09:00-09:30	114	4	3.24%
		09:30-10:00	145	5	3.55%
		10:00-10:30	185	8	4.20%
		10:30-11:00	202	9	4.50%
		11:00-11:30	142	12	8.50%
		11:30-12:00	118	11	9.00%

FIG. 8

Fraud Alert Message 900		
Current Location 900(a)	Current Date/Time 900(b)	Fraud Rate 900(c)
San Francisco, CA - Civic Center Plaza	6/23/2012 - 11:05	8.50%

FIG. 9

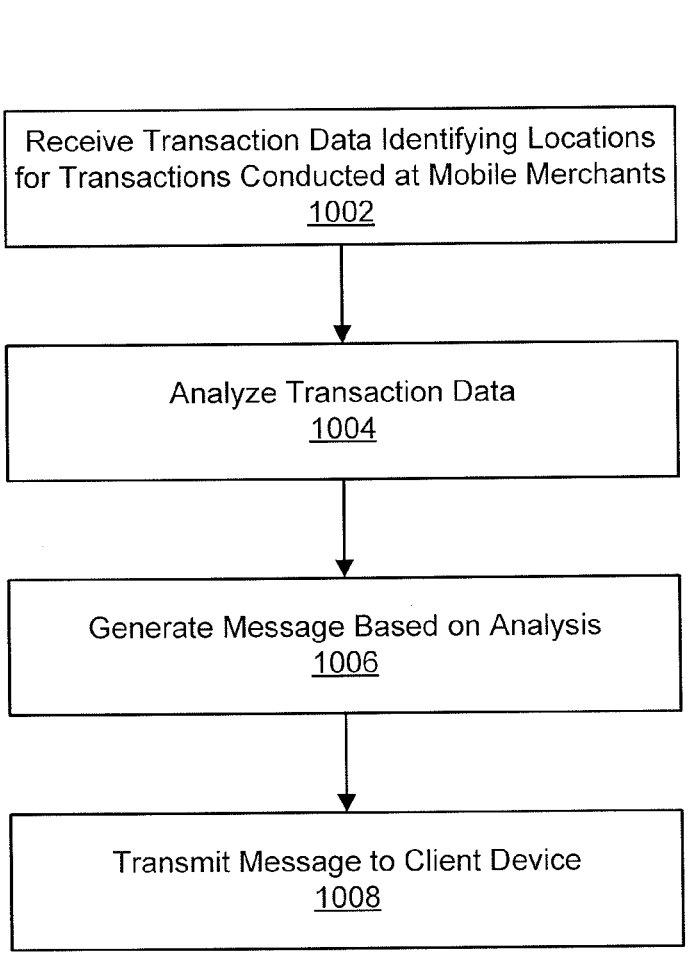

1000
Receive Transaction Data Identifying Locations for Transactions Conducted at Mobile Merchants
1002
Analyze Transaction Data
1004
Generate Message Based on Analysis
1006
Transmit Message to Client Device
1008

FIG. 10

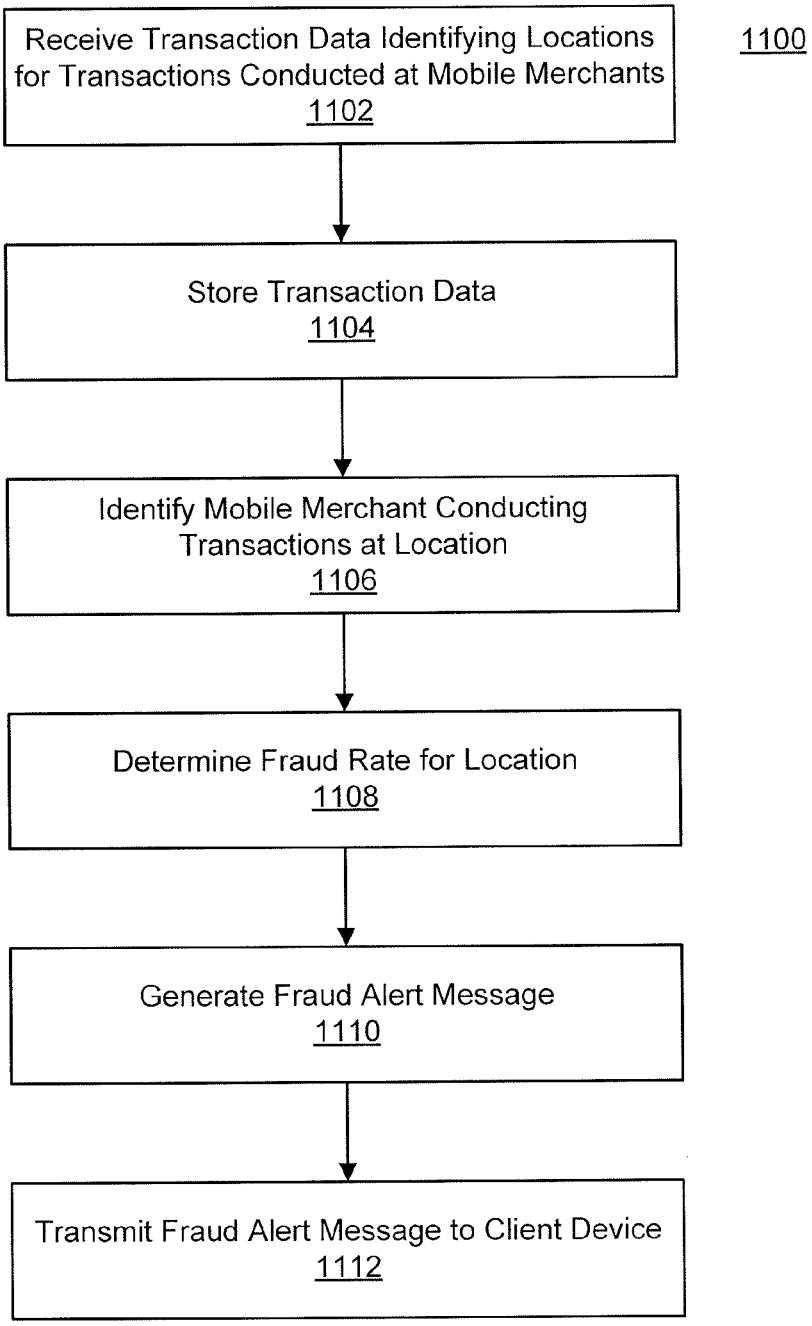

Receive Transaction Data Identifying Locations for Transactions Conducted at Mobile Merchants
1102
1100
Store Transaction Data
1104
Identify Mobile Merchant Conducting Transactions at Location
1106
Determine Fraud Rate for Location
1108
Generate Fraud Alert Message
1110
Transmit Fraud Alert Message to Client Device
1112

FIG. 11

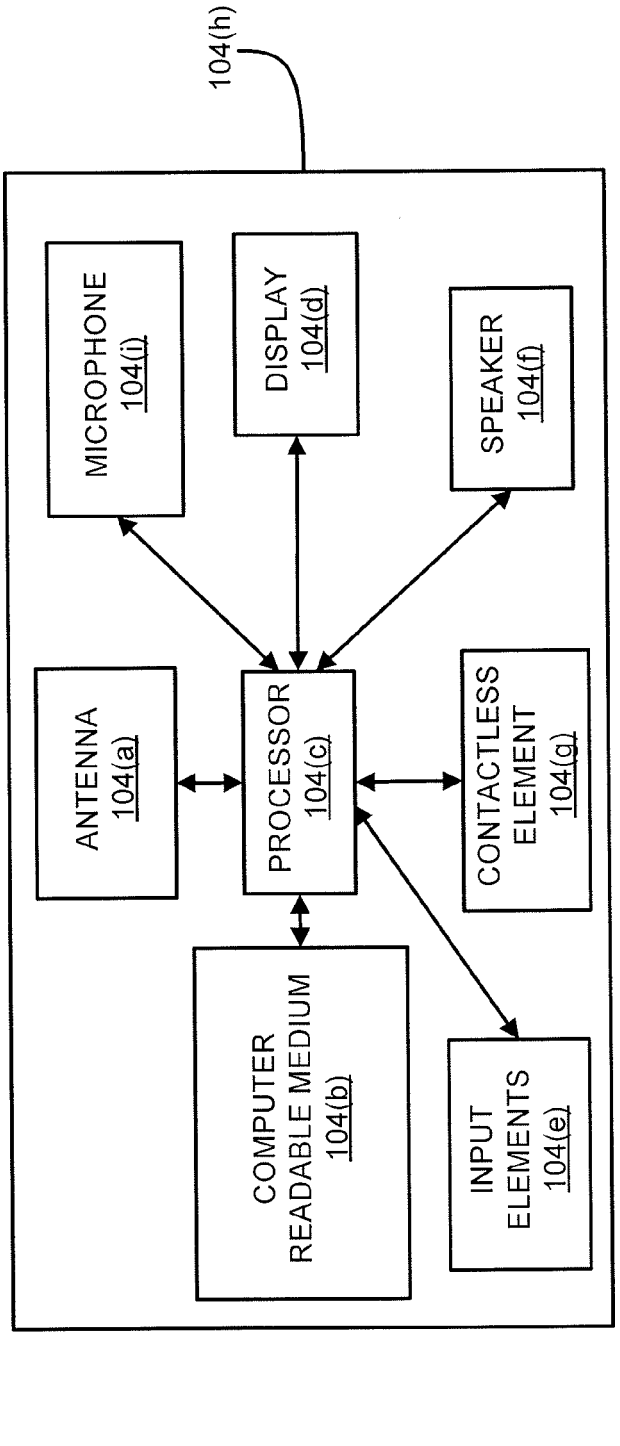


FIG. 12A

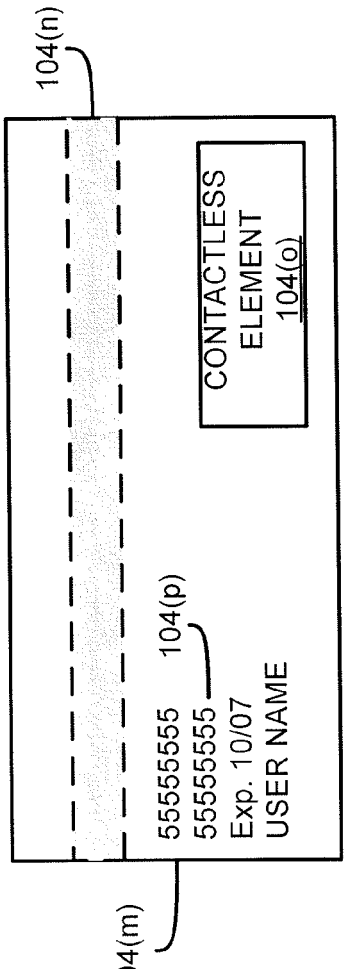


FIG. 12B

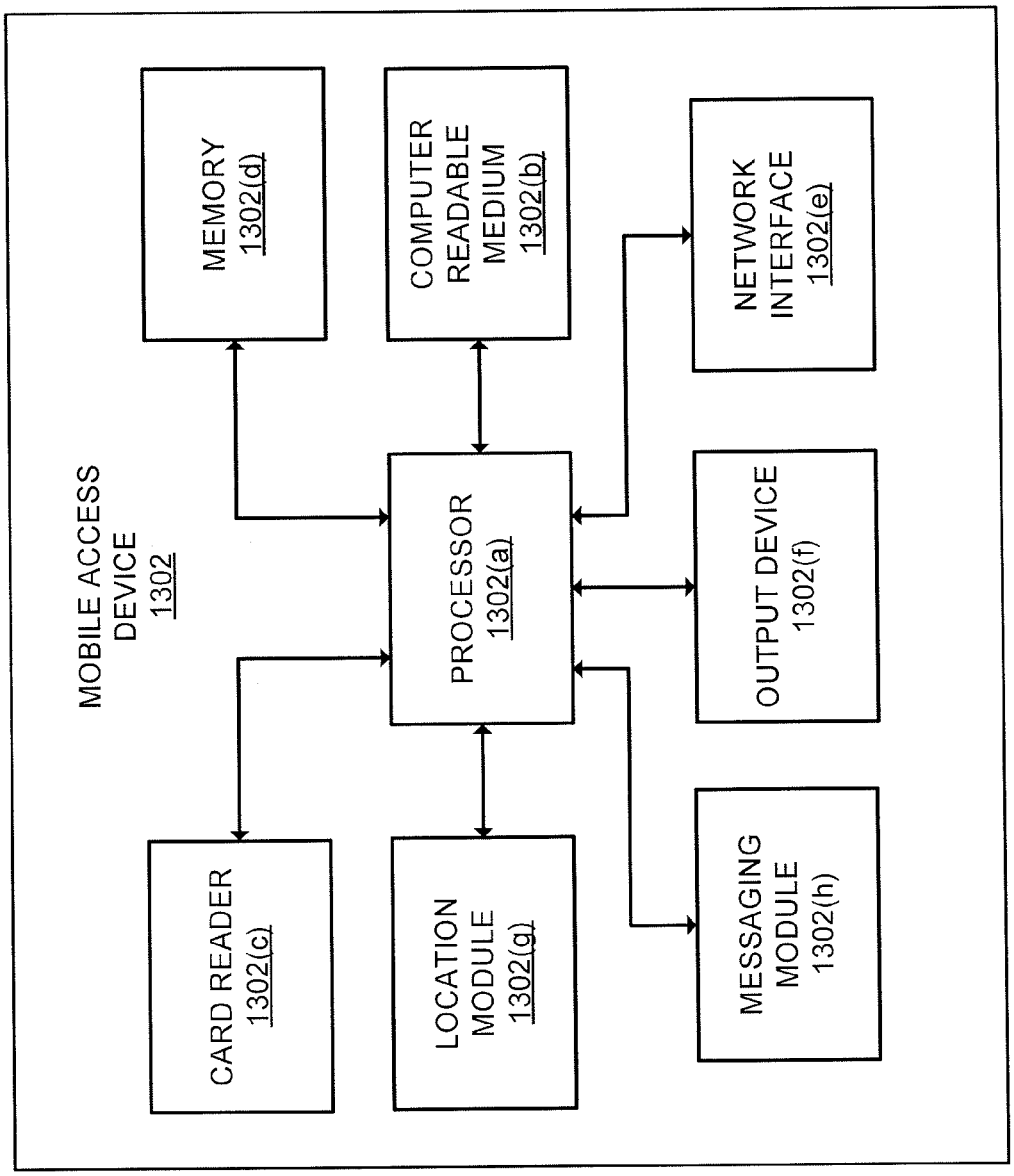

MOBILE ACCESS DEVICE 1302
MEMORY 1302(d)
COMPUTER READABLE MEDIUM 1302(b)
NETWORK INTERFACE 1302(e)
PROCESSOR 1302(a)
OUTPUT DEVICE 1302(f)
CARD READER 1302(c)
LOCATION MODULE 1302(g)
MESSAGING MODULE 1302(h)

FIG. 13

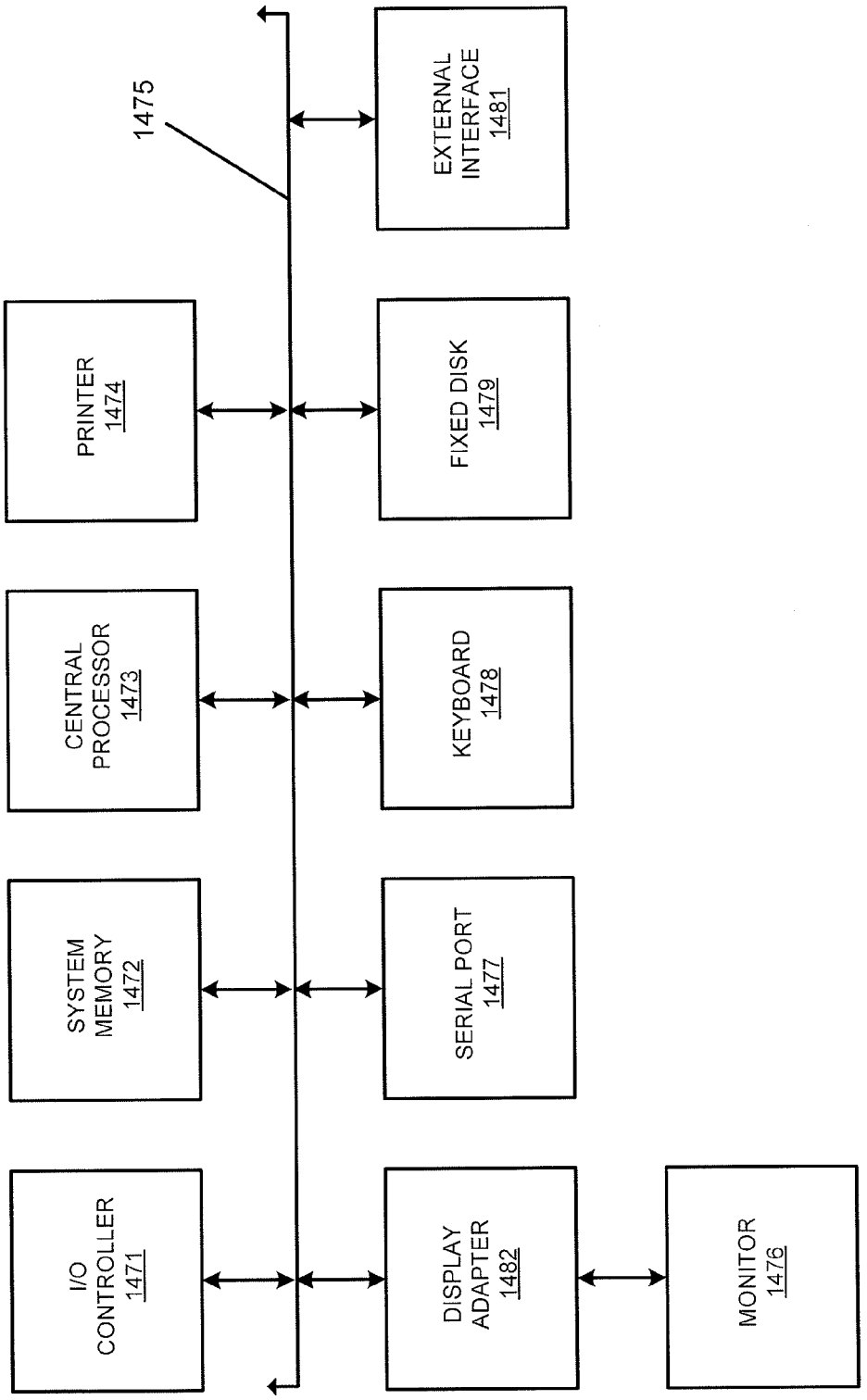

1475
EXTERNAL INTERFACE 1481
PRINTER 1474
FIXED DISK 1479
CENTRAL PROCESSOR 1473
KEYBOARD 1478
SYSTEM MEMORY 1472
SERIAL PORT 1477
I/O CONTROLLER 1471
DISPLAY ADAPTER 1482
MONITOR 1476

FIG. 14