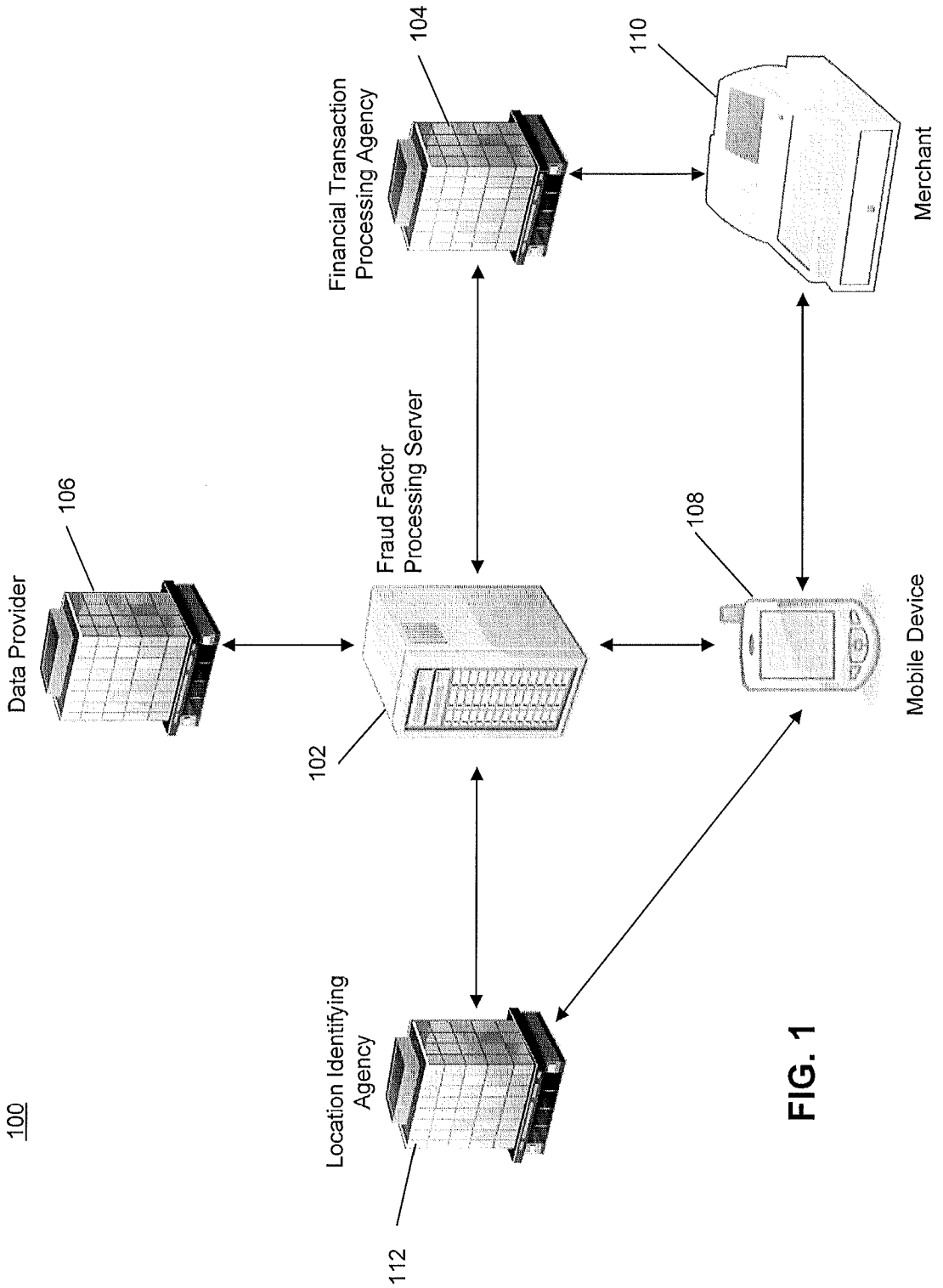

100
Data Provider
106
Fraud Factor Processing Server
102
Financial Transaction Processing Agency
104
Merchant
110
Mobile Device
108
Location Identifying Agency
112

FIG. 1

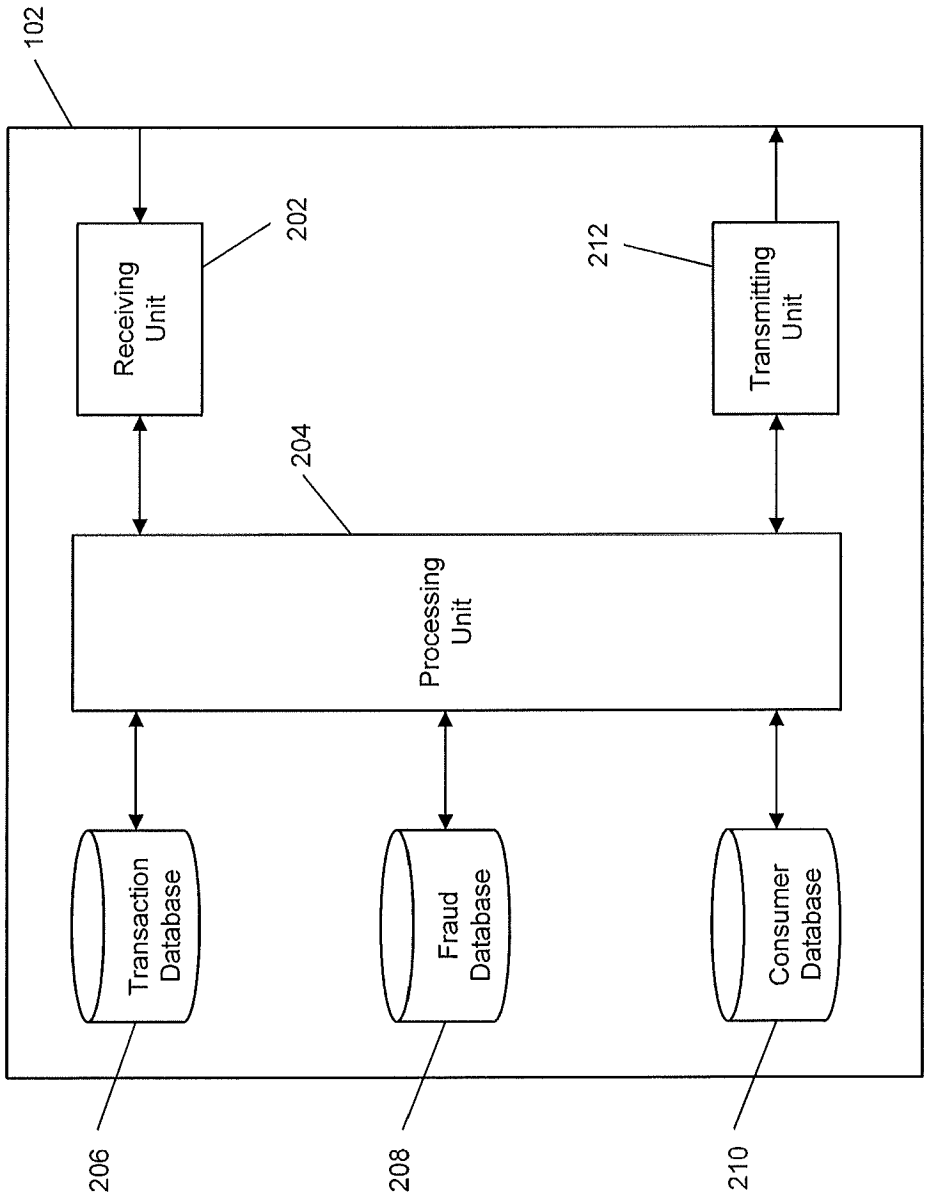

102
Receiving Unit
202
Transmitting Unit
212
204
Processing Unit
Transaction Database
Fraud Database
Consumer Database
206
208
210

FIG. 2

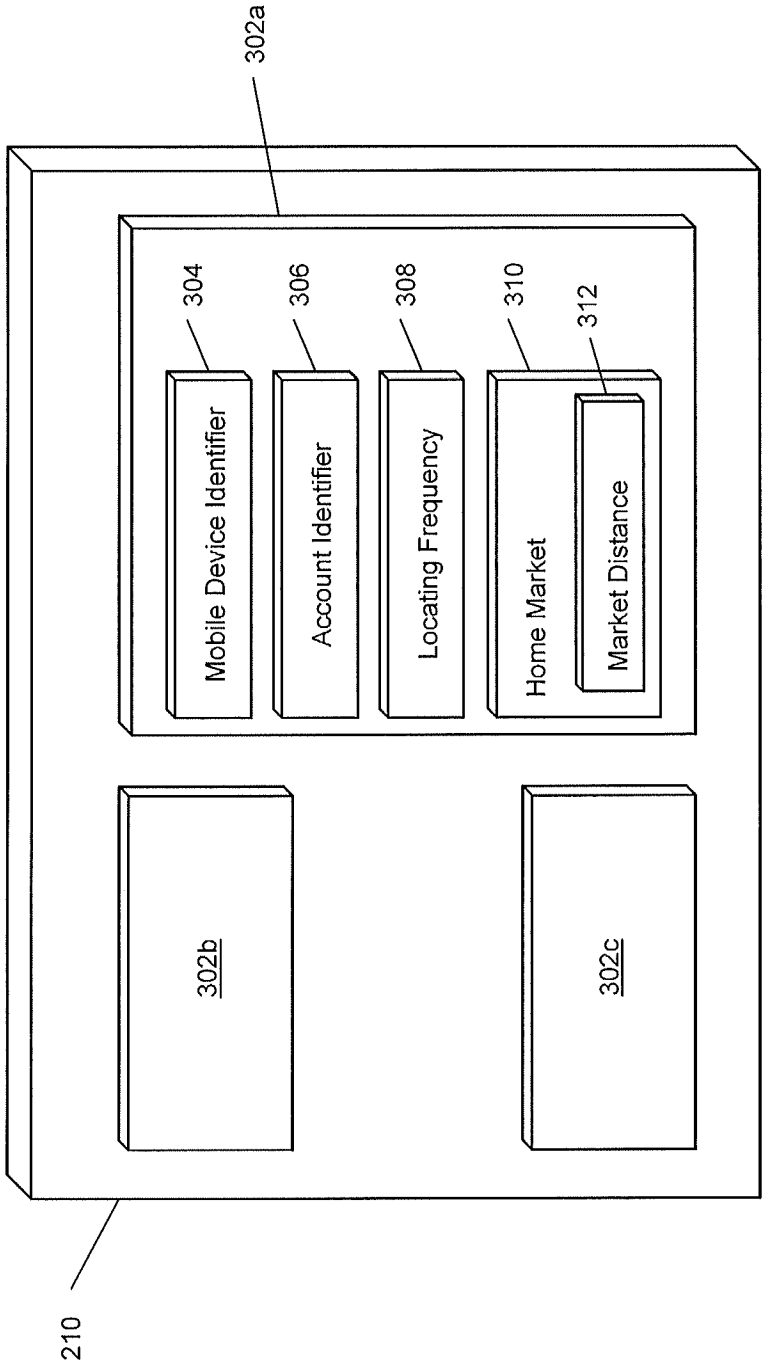
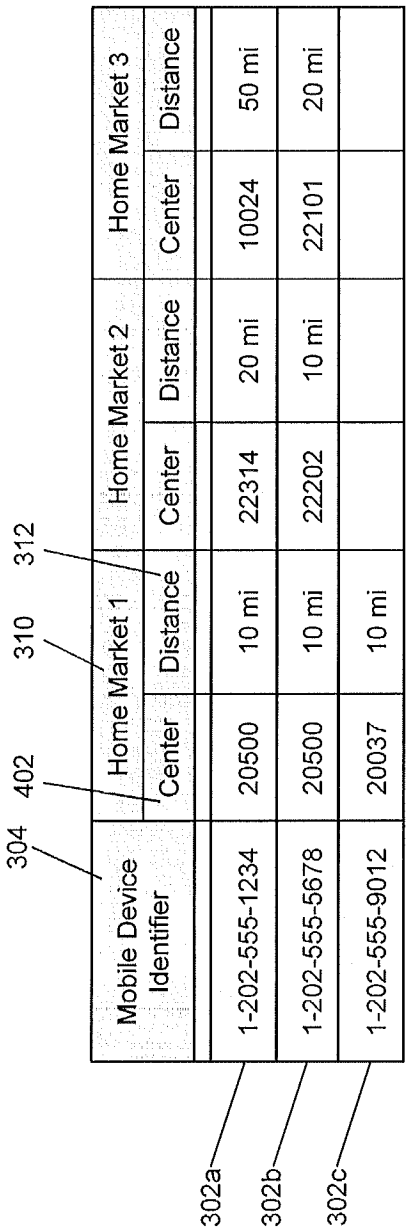

302a
304
306
308
310
312
Mobile Device Identifier
Account Identifier
Locating Frequency
Home Market
Market Distance
302b
302c
210

FIG. 3



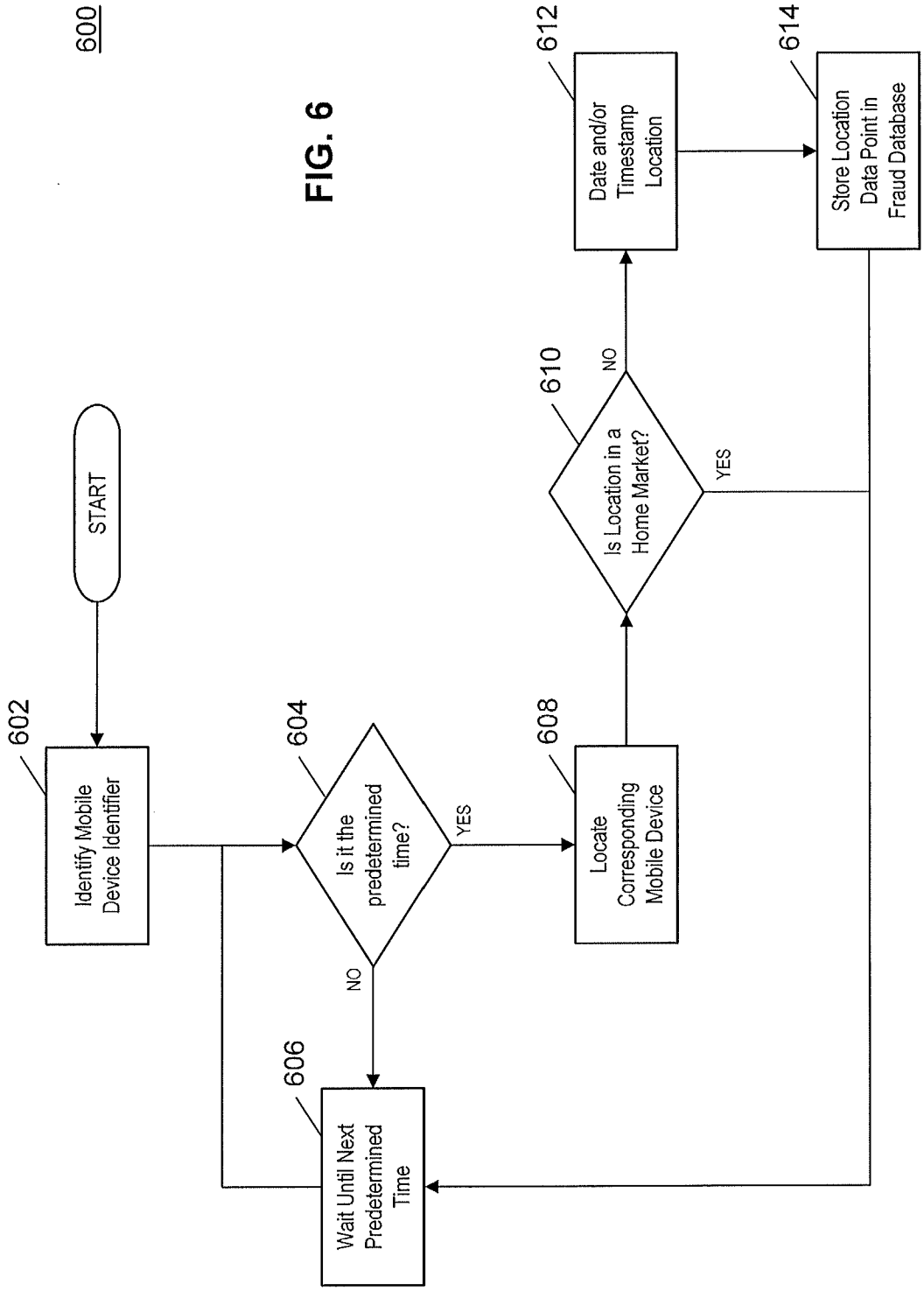
Mobile Device Identifier	Home Market 1		Home Market 2		Home Market 3	
	Center	Distance	Center	Distance	Center	Distance
1-202-555-1234	20500	10 mi	22314	20 mi	10024	50 mi
1-202-555-5678	20500	10 mi	22202	10 mi	22101	20 mi
1-202-555-9012	20037	10 mi				

FIG. 4

Mobile Device Identifier	Geographic Location	Date and/or Timestamp
1-202-555-1234	89138	Dec. 31, 2012 10:00 PM
1-202-555-1234	89138	Jan. 1, 2013 2:00 AM
1-202-555-1234	90210	Jan. 3, 2012 6:00 PM
1-202-555-5678	12345	Dec. 24, 2012 6:00 PM
1-202-555-5678	12345	Dec. 24, 2012 8:00 PM
1-202-555-9012	22314	Dec. 29, 2012 3:00 PM

FIG. 5

FIG. 6


600
START
602
Identify Mobile Device Identifier
604
Is it the predetermined time?
YES
NO
606
Wait Until Next Predetermined Time
608
Locate Corresponding Mobile Device
610
Is Location in a Home Market?
NO
YES
612
Date and/or Timestamp Location
614
Store Location Data Point in Fraud Database

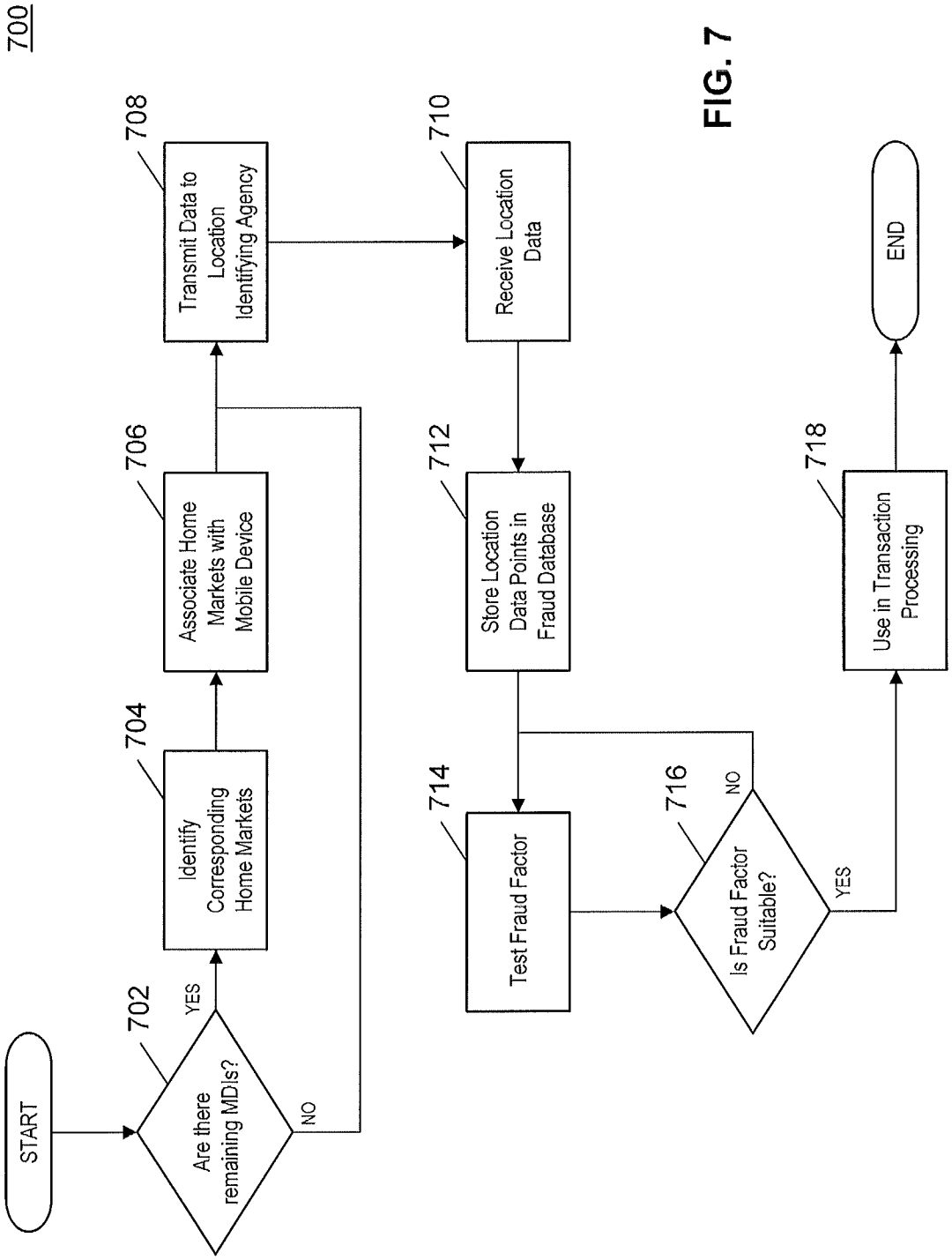

700
START
702
Are there remaining MDIs?
YES
NO
704
Identify Corresponding Home Markets
706
Associate Home Markets with Mobile Device
708
Transmit Data to Location Identifying Agency
710
Receive Location Data
712
Store Location Data Points in Fraud Database
714
Test Fraud Factor
716
Is Fraud Factor Suitable?
NO
YES
718
Use in Transaction Processing
END

FIG. 7

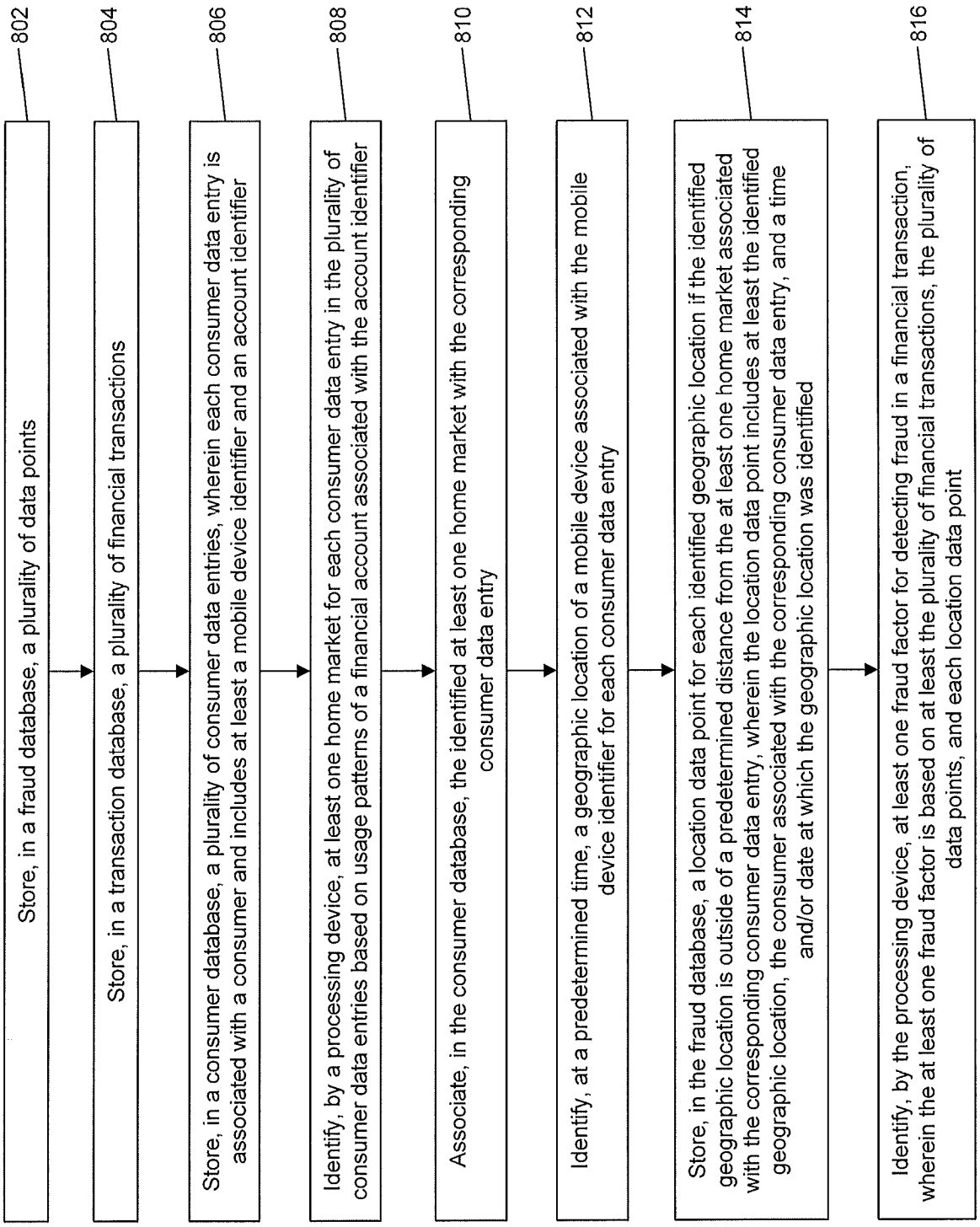

800
802
Store, in a fraud database, a plurality of data points
804
Store, in a transaction database, a plurality of financial transactions
806
Store, in a consumer database, a plurality of consumer data entries, wherein each consumer data entry is associated with a consumer and includes at least a mobile device identifier and an account identifier
808
Identify, by a processing device, at least one home market for each consumer data entry in the plurality of consumer data entries based on usage patterns of a financial account associated with the account identifier
810
Associate, in the consumer database, the identified at least one home market with the corresponding consumer data entry
812
Identify, at a predetermined time, a geographic location of a mobile device associated with the mobile device identifier for each consumer data entry
814
Store, in the fraud database, a location data point for each identified geographic location if the identified geographic location is outside of a predetermined distance from the at least one home market associated with the corresponding consumer data entry, wherein the location data point includes at least the identified geographic location, the consumer associated with the corresponding consumer data entry, and a time and/or date at which the geographic location was identified
816
Identify, by the processing device, at least one fraud factor for detecting fraud in a financial transaction, wherein the at least one fraud factor is based on at least the plurality of financial transactions, the plurality of data points, and each location data point

FIG. 8

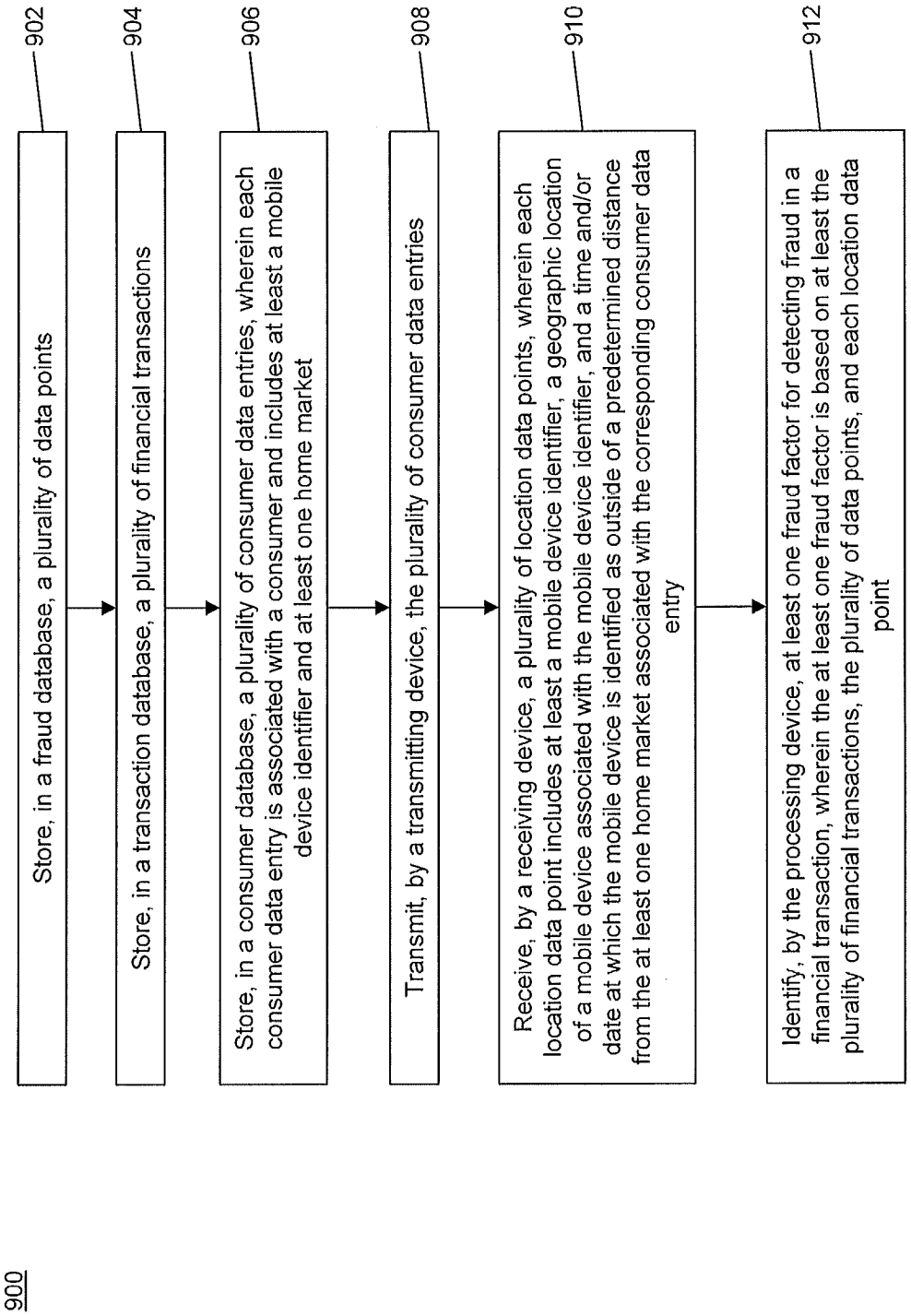
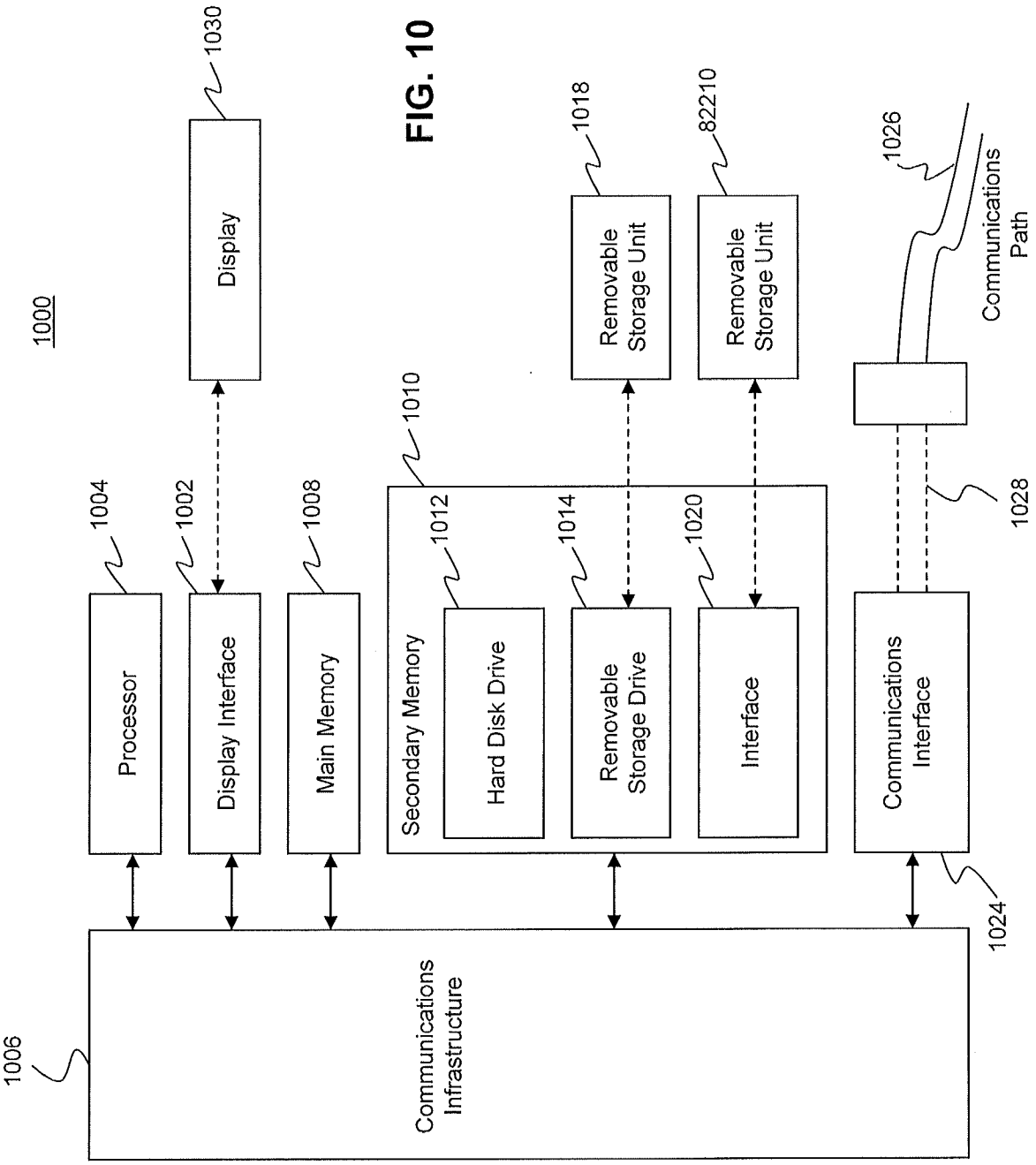

900
902
Store, in a fraud database, a plurality of data points
904
Store, in a transaction database, a plurality of financial transactions
906
Store, in a consumer database, a plurality of consumer data entries, wherein each consumer data entry is associated with a consumer and includes at least a mobile device identifier and at least one home market
908
Transmit, by a transmitting device, the plurality of consumer data entries
910
Receive, by a receiving device, a plurality of location data points, wherein each location data point includes at least a mobile device identifier, a geographic location of a mobile device associated with the mobile device identifier, and a time and/or date at which the mobile device is identified as outside of a predetermined distance from the at least one home market associated with the corresponding consumer data entry
912
Identify, by the processing device, at least one fraud factor for detecting fraud in a financial transaction, wherein the at least one fraud factor is based on at least the plurality of financial transactions, the plurality of data points, and each location data point

FIG. 9

FIG. 10


1000
1030
Display
1018
Removable Storage Unit
82210
Removable Storage Unit
1026
Communications Path
1004
1002
1008
1010
1012
1014
1020
Processor
Display Interface
Main Memory
Secondary Memory
Hard Disk Drive
Removable Storage Drive
Interface
Communications Interface
1028
1006
Communications Infrastructure
1024