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- (71) **Applicant:** **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, CA 94128 (US).
- (72) **Inventors:** **NATARAJAN, Neela, Devi**; Creative Shree Nilaya Apartment, B-309, 24th Main Road, HSR Layout, Sector-2, Karnataka, Bangalore 560102 (IN). **MA-REESWARAN, Singara, Velan Mohan**; C203, Flushing Meadows, Fern City Road, Doddanekundi, Bangalore 560037 (IN). **KUMAR, Yogesh**; Purva Fountain Square,

Flat K305, Varthur Road, Marathahalli, KA, Bangalore 560037 (IN).

(74) **Agent:** **PREPELKA, Nathan, J.** et al.; The Webb Law Firm, One Gateway Center, 420 Ft. Duquesne Blvd., Suite 1200, Pittsburgh, PA 15222 (US).

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(54) **Title:** COMPUTER-IMPLEMENTED METHOD FOR DETERMINING A MERCHANT LOCATION USING A VIRTUAL CARD, IN REAL-TIME

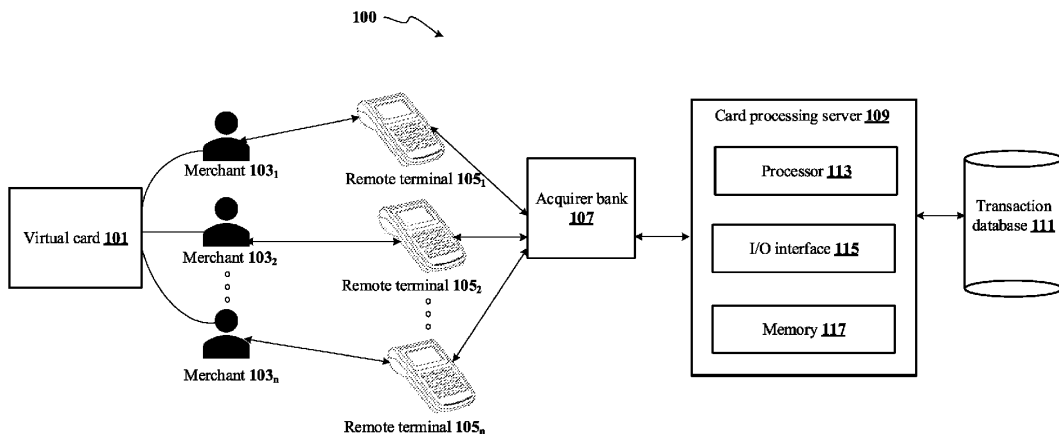


FIGURE 1

(57) **Abstract:** The present disclosure is related to a computer-implemented method, card processing server, and non-transitory computer readable medium for determining a merchant location using a virtual card, in real-time. A card processing server may receive test transaction data from an acquirer bank of a merchant when a test transaction is initiated through a virtual card provided to the merchant. The card processing server may detect a record of the test transaction in a transaction database, in real-time, using one or more attributes of the virtual card stored in the card processing server and may retrieve signature data from the test transaction data upon detecting the record of the test transaction. Finally, the card processing server determines a transaction source data location of the merchant at which the test transaction was initiated and a registered name of the merchant based on the signature data.

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