ABSTRACT

LOCATION CONTROLS ON PAYMENT CARD TRANSACTIONS

Geographical location information provided by a mobile device is used as a control on the use of a payment card as described. Mobile device identification is linked to a payment card account such that when a payment card authorization request is received, information about the geographic location of the origination of the request is checked against the geographic location provided by the mobile device, and if there is a match, the transaction can further processed for authorization or directly authorized.

Figure 1