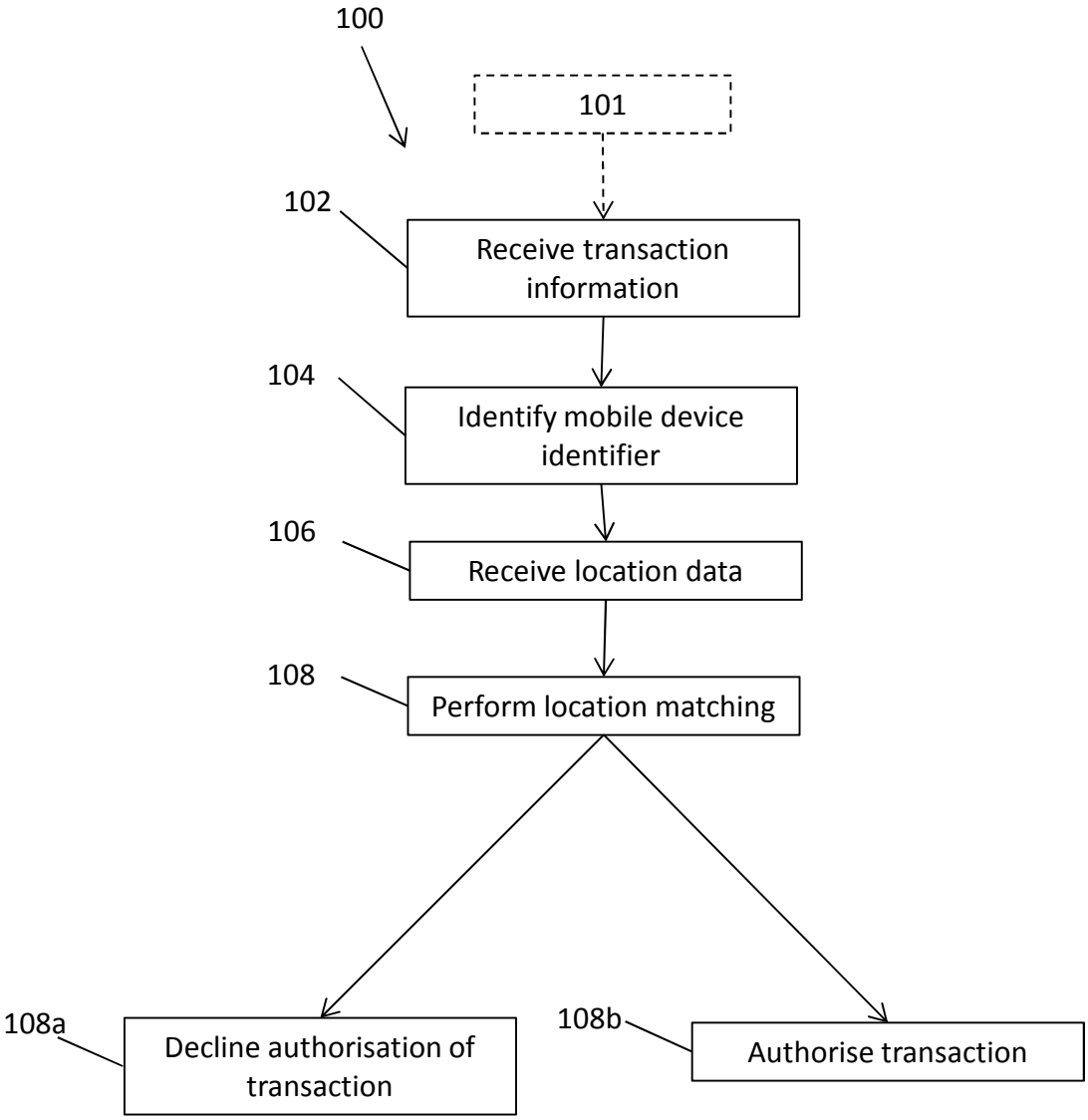

100
101
102
Receive transaction information
104
Identify mobile device identifier
106
Receive location data
108
Perform location matching
108a
Decline authorisation of transaction
108b
Authorise transaction

FIG. 1

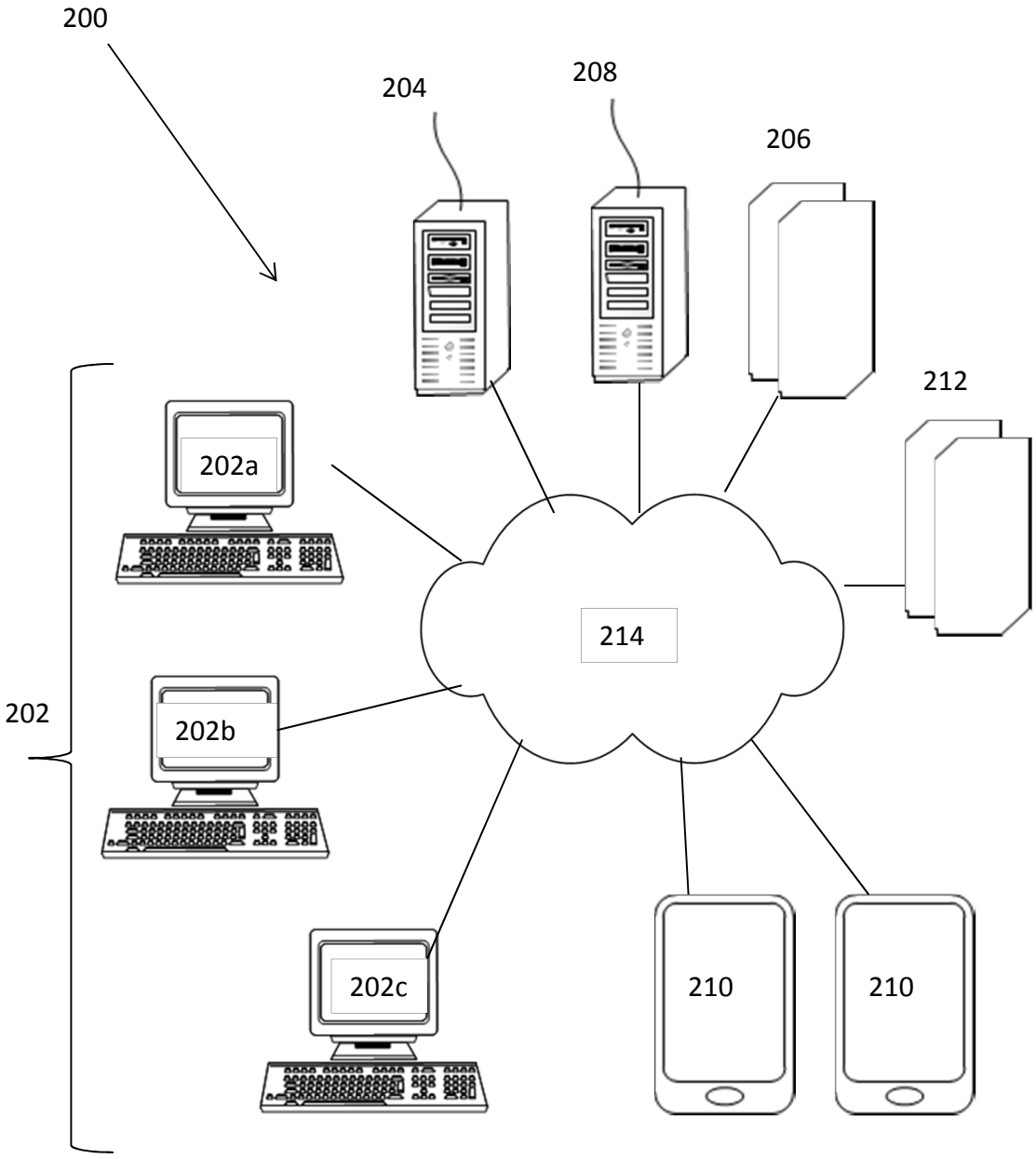


FIG. 2

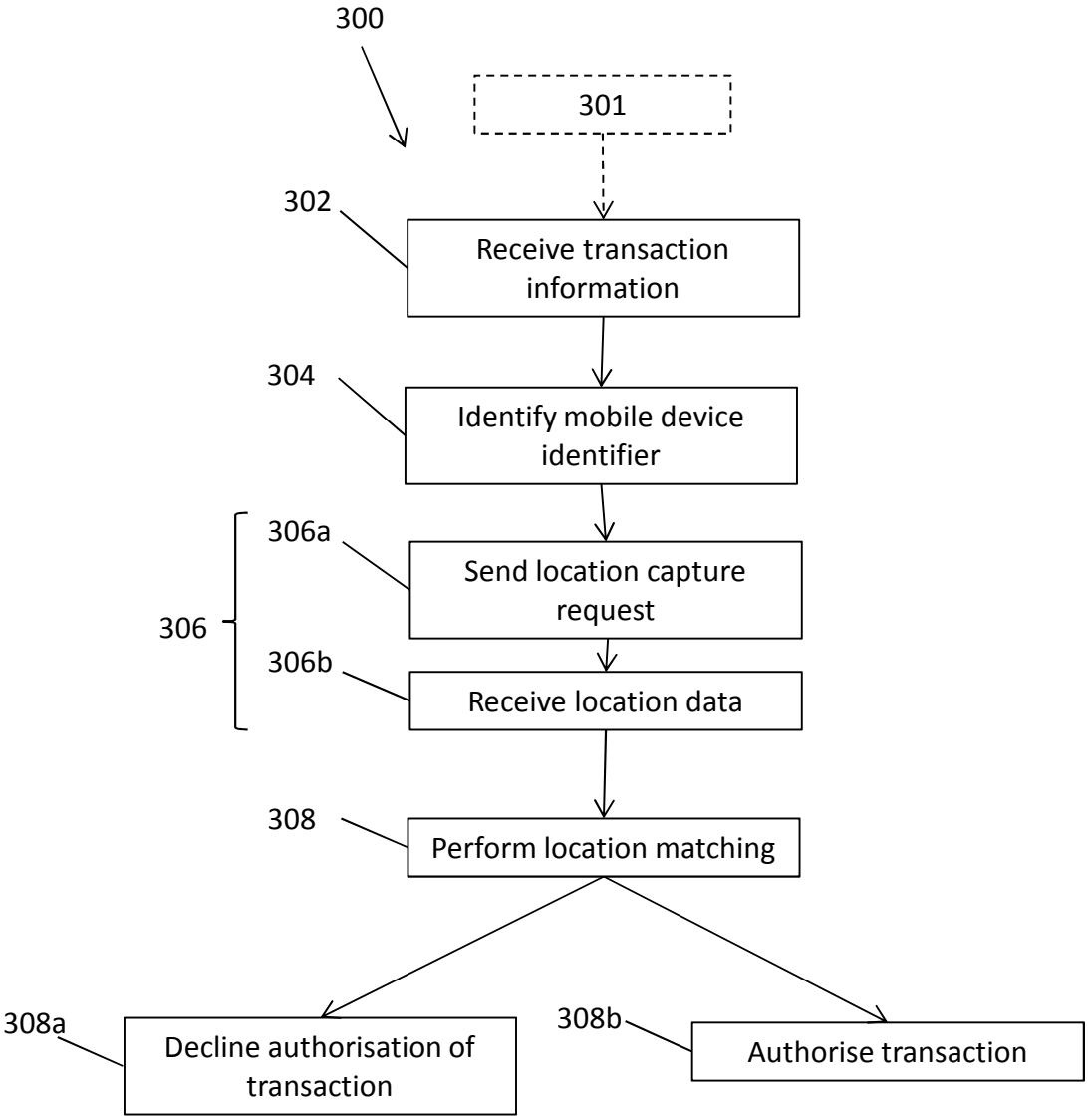

300
301
302
Receive transaction information
304
Identify mobile device identifier
306
306a
Send location capture request
306b
Receive location data
308
Perform location matching
308a
Decline authorisation of transaction
308b
Authorise transaction

FIG. 3

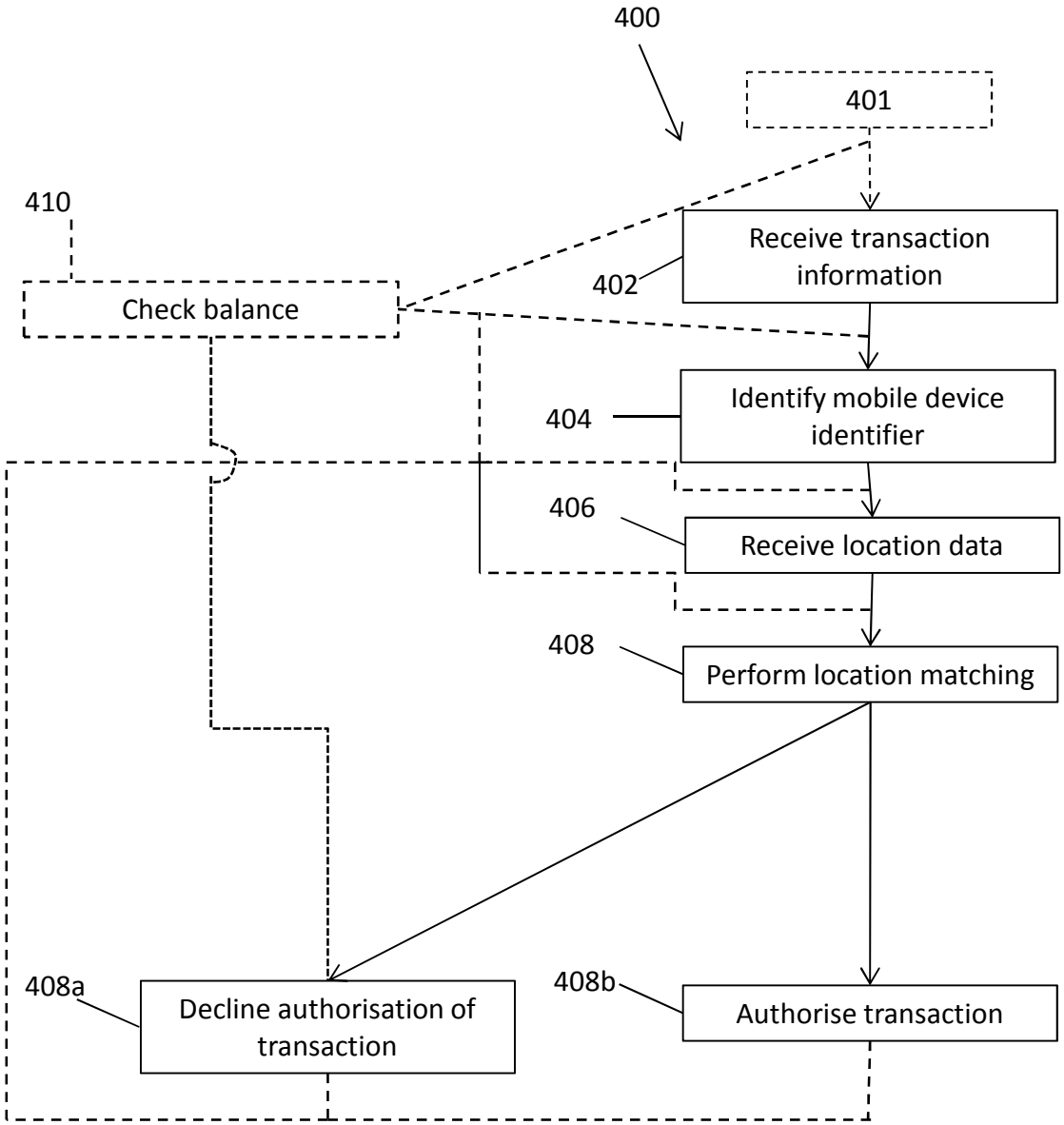

400
401
410
Check balance
Receive transaction information
402
Identify mobile device identifier
404
406
Receive location data
408
Perform location matching
408a
Decline authorisation of transaction
408b
Authorise transaction

FIG. 4

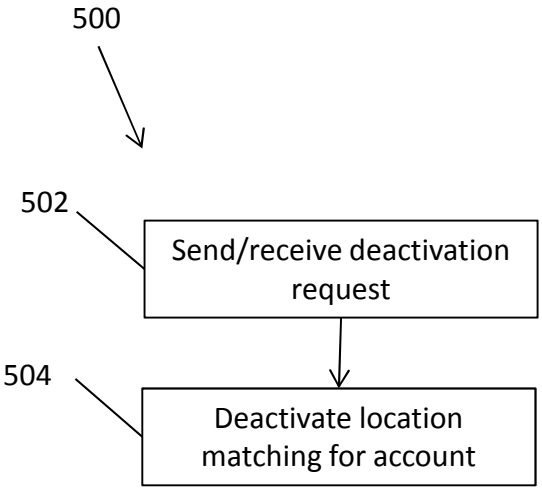

500
502
Send/receive deactivation request
504
Deactivate location matching for account

FIG. 5

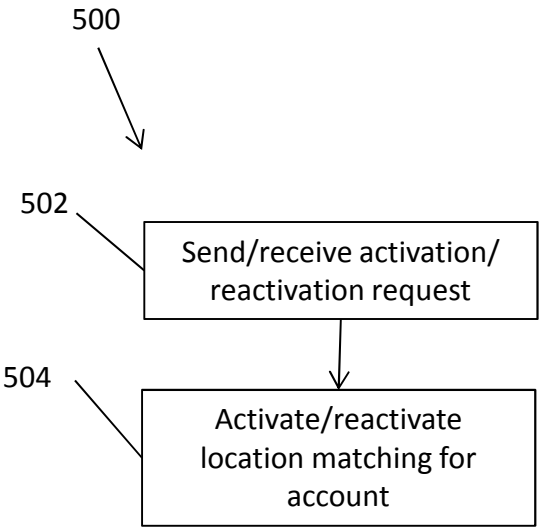

500
502
Send/receive activation/ reactivation request
504
Activate/reactivate location matching for account

FIG. 8

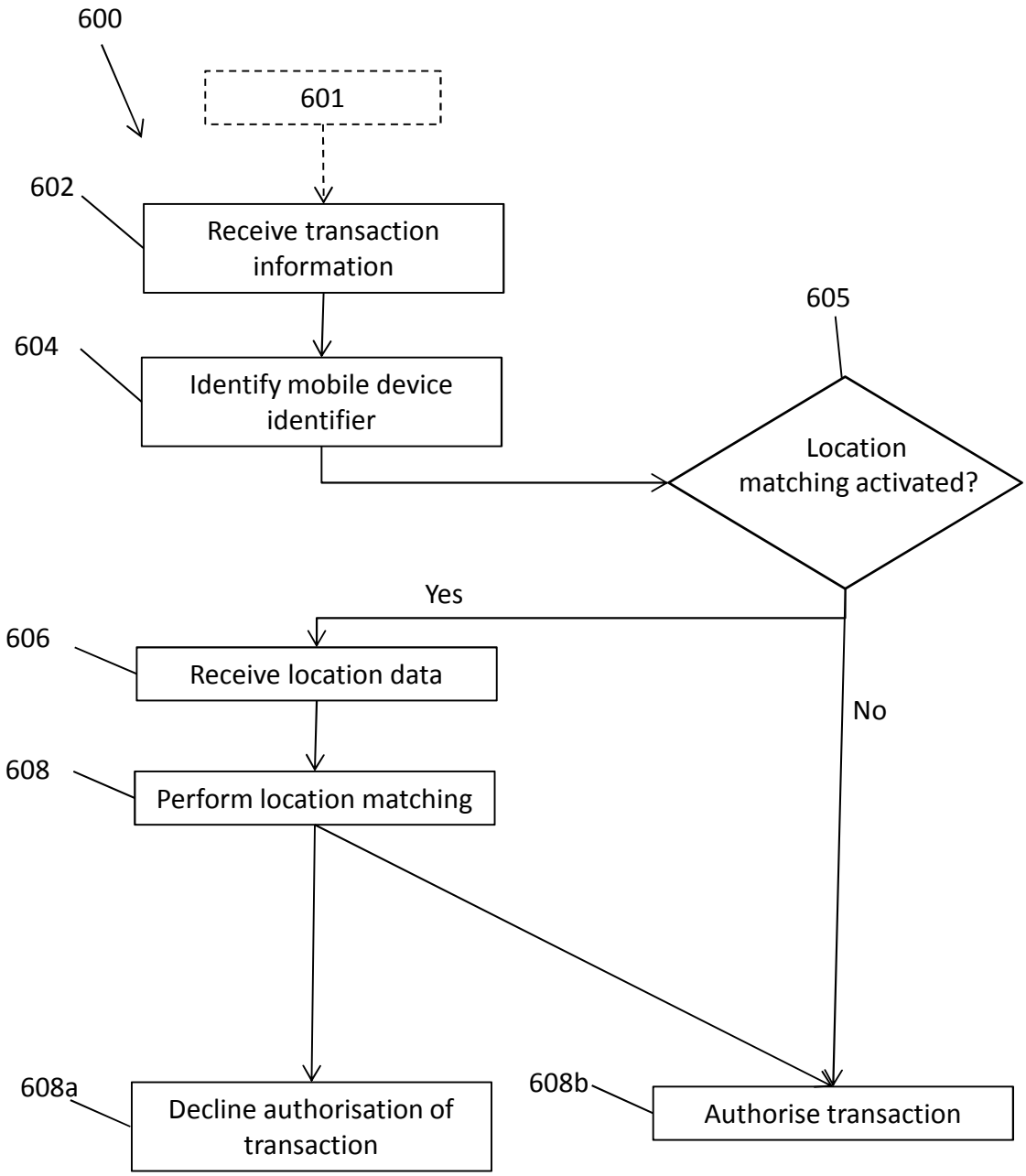

600
601
602
Receive transaction information
604
Identify mobile device identifier
605
Location matching activated?
Yes
No
606
Receive location data
608
Perform location matching
608a
Decline authorisation of transaction
608b
Authorise transaction

FIG. 6

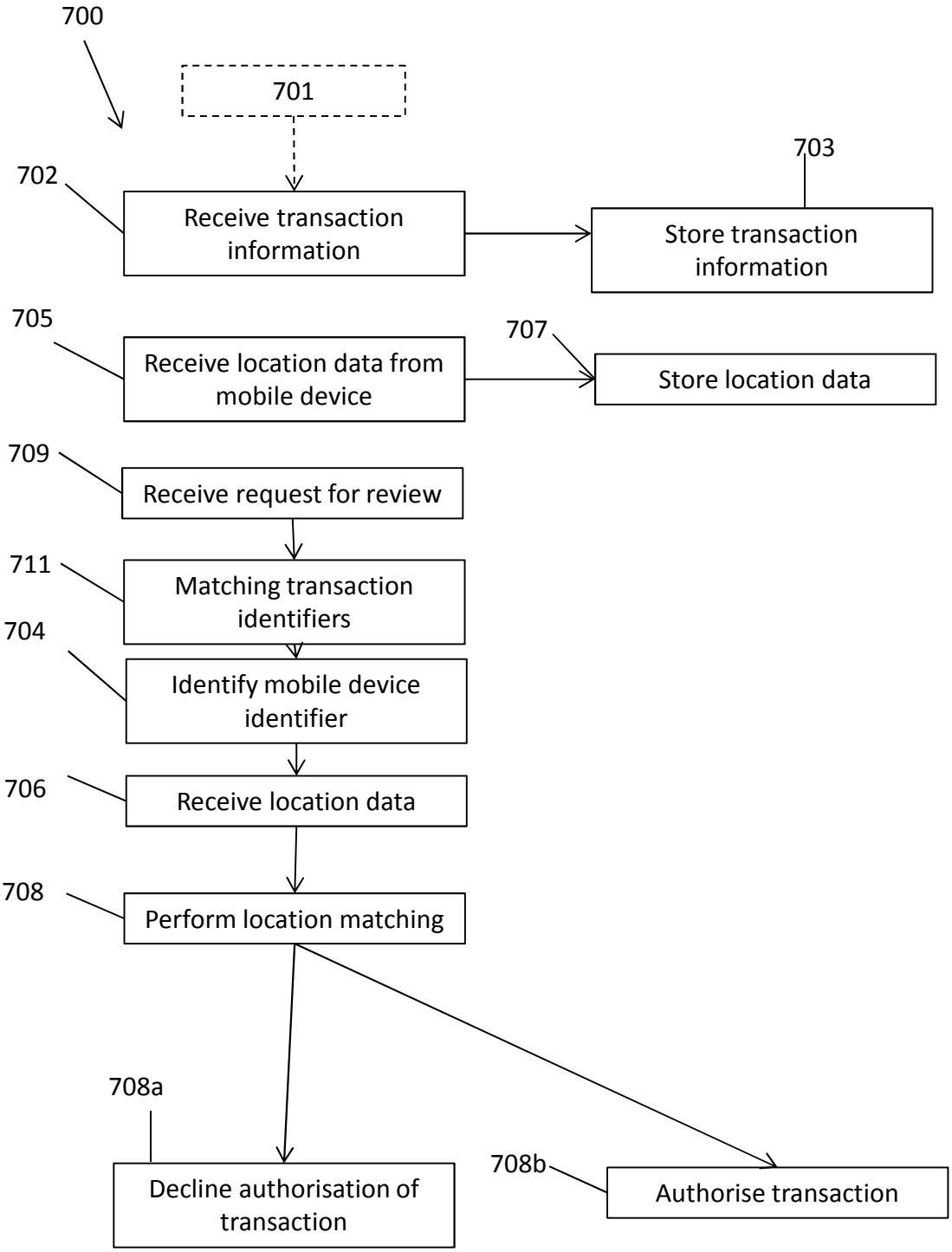

700
701
702
Receive transaction information
703
Store transaction information
705
Receive location data from mobile device
707
Store location data
709
Receive request for review
711
Matching transaction identifiers
704
Identify mobile device identifier
706
Receive location data
708
Perform location matching
708a
Decline authorisation of transaction
708b
Authorise transaction

FIG. 7

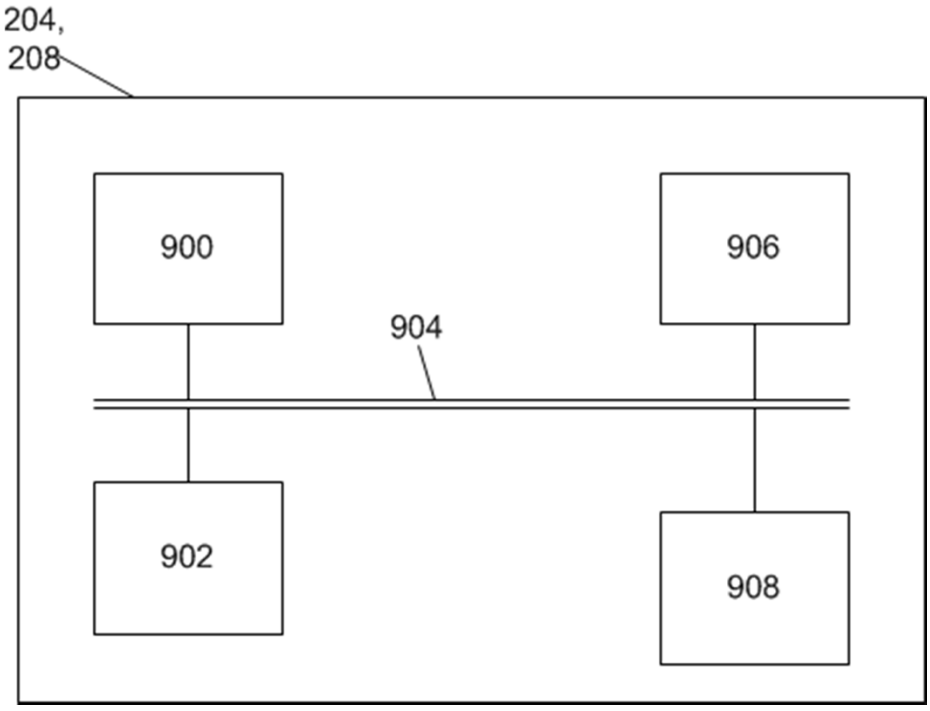


FIG. 9

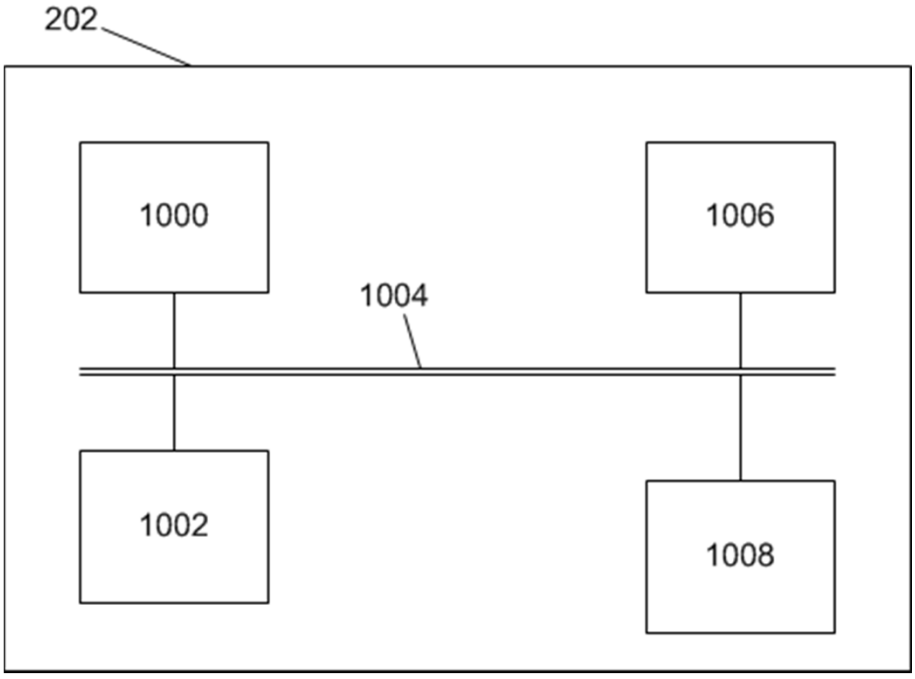


FIG. 10

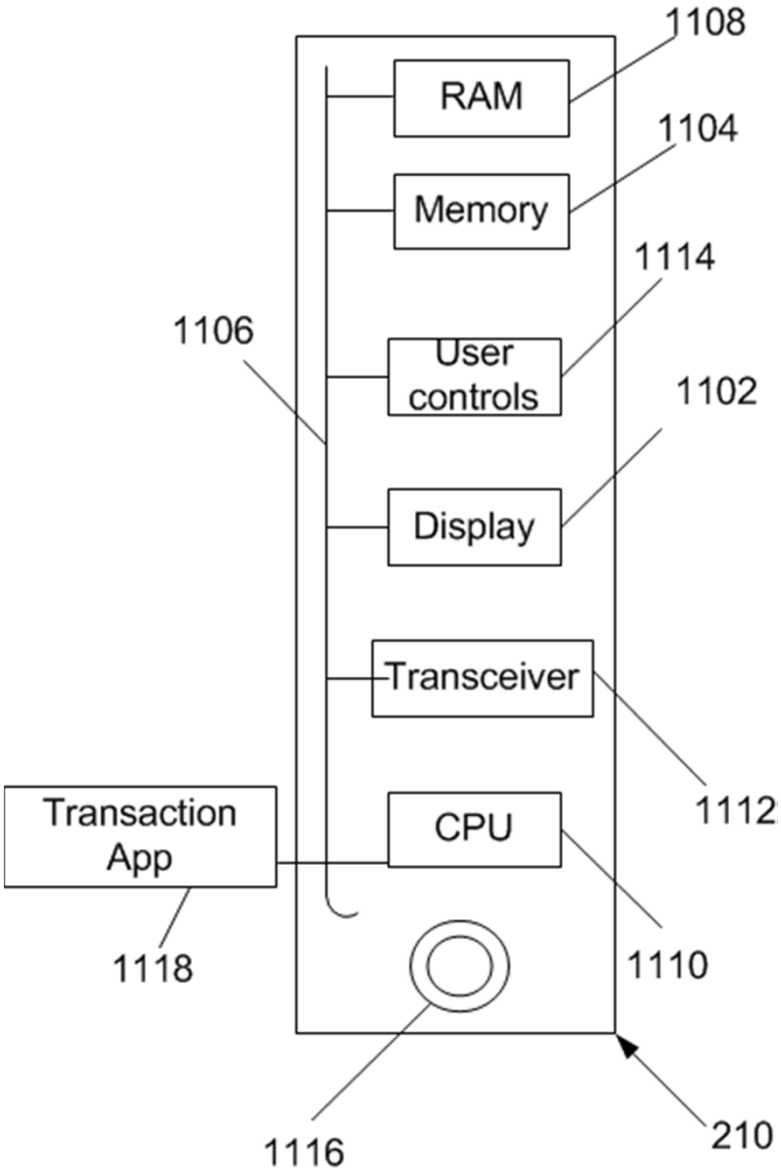

1108
RAM
1104
Memory
1114
1106
User controls
1102
Display
Transceiver
1112
Transaction App
CPU
1118
1110
1116
210

FIG. 11

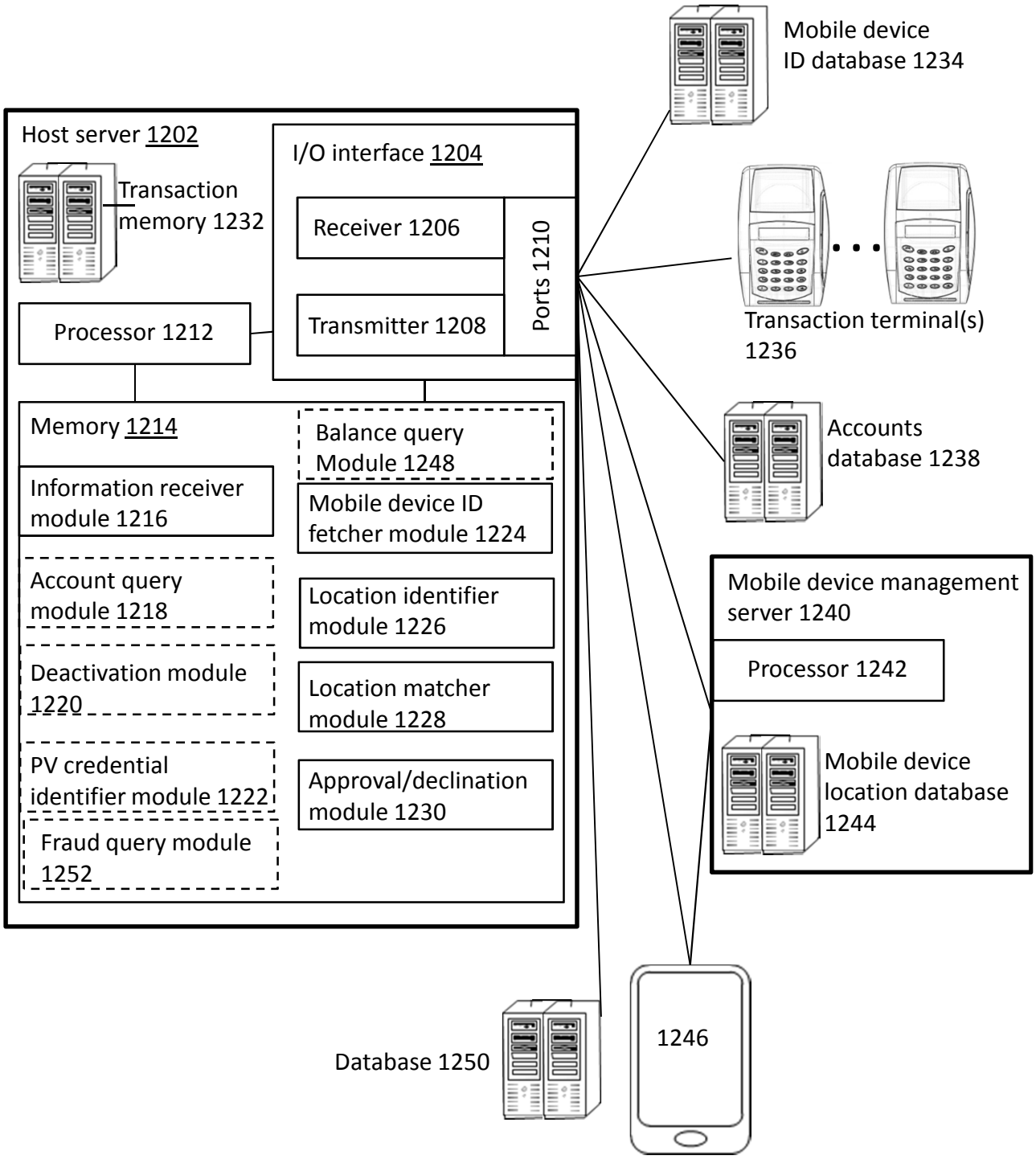

Host server 1202
Transaction memory 1232
Processor 1212
I/O interface 1204
Receiver 1206
Transmitter 1208
Ports 1210
Memory 1214
Information receiver module 1216
Account query module 1218
Deactivation module 1220
PV credential identifier module 1222
Fraud query module 1252
Balance query Module 1248
Mobile device ID fetcher module 1224
Location identifier module 1226
Location matcher module 1228
Approval/declination module 1230
Mobile device ID database 1234
Transaction terminal(s) 1236
Accounts database 1238
Mobile device management server 1240
Processor 1242
Mobile device location database 1244
Database 1250
1246

FIG. 12