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.

< Figure 1>