CLAIMS:

1. A method for identifying fraud factors, comprising:

storing, in a fraud database, a plurality of data points;

storing, in a transaction database, a plurality of financial transactions;

storing, 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;

identifying, 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, the at least one home market being a geographic region or area;

associating, in the consumer database, the identified at least one home market with the corresponding consumer data entry;

identifying, at a predetermined time, a geographic location of a mobile device associated with the mobile device identifier for each consumer data entry;

storing, 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; and

identifying, 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

processing, by the processing device, the financial transaction, wherein processing the financial transaction includes at least transmitting an authorization response message,

wherein the at least one fraud factor is identified using the method of claim 1.

12. A method for identifying fraud factors, comprising:

storing, in a fraud database, a plurality of data points;

storing, in a transaction database, a plurality of financial transactions;

storing, 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, the at least one home market being a geographic region or area;

transmitting, by a transmitting device, the plurality of consumer data entries;

receiving, 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; and

identifying, by a 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.

18. The method of claim 12, further comprising:

receiving, by the receiving device, transaction information for a financial transaction;

identifying, by the processing device, a fraud score based on the transaction information and the identified at least one fraud factor; and

transmitting, by the transmitting device, the identified fraud score.

19. A method for processing a financial transaction, comprising:

receiving, by the receiving device, an authorization request for a financial transaction, wherein the authorization request includes transaction information;

identifying a fraud score for the financial transaction based on the transaction information and at least one fraud factor;

transmitting, to an issuer, the transaction information and identified fraud score;

receiving, by the receiving device, an indication of approval of the financial transaction; and

processing, by the processing device, the financial transaction, wherein processing the financial transaction includes at least transmitting an authorization response message,

wherein the at least one fraud factor is identified using the method of claim 12.

20. A system for identifying fraud factors, comprising:

a fraud database configured to store a plurality of data points;

a transaction database configured to store a plurality of financial transactions;

a consumer database configured to store 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;

and a processing device configured to

identify 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, the at least one home market being a geographic region or area,

associate, in the consumer database, the identified at least one home market with the corresponding consumer data entry,

identify, at a predetermined time, a geographic location of a mobile device associated with the mobile device identifier for each consumer data entry,

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, and

a transmitting device configured to transmit, to an issuer, the transaction information and a fraud score for the financial transaction, wherein

the processing device is further configured to identify the fraud score for the financial transaction based on the transaction information and at least one fraud factor,

the receiving device is further configured to receive an indication of approval of the financial transaction, and

the processing device is further configured to process the financial transaction, wherein processing the financial transaction includes at least causing the transmitting device to transmit an authorization response message.

31. A system for identifying fraud factors, comprising:

a fraud database configured to store a plurality of data points;

a transaction database configured to store a plurality of financial transactions;

a consumer database configured to store 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, the at least one home market being a geographic region or area;

a transmitting device configured to transmit the plurality of consumer data entries;

a receiving device configured to receive a plurality of location data points, wherein each location data point includes 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