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(54) **USER TERMINAL LOCATION BASED CREDIT CARD AUTHORIZATION SERVERS, SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS**

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(57) **ABSTRACT**

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Credit card transaction servers, systems, methods and computer program products receive information concerning a prospective credit card transaction with one of multiple credit card issuers and obtain location information from multiple wireless network providers for wireless terminal(s) that are associated with a user of the credit card for the prospective credit card transaction. The locations of the credit card transaction terminal(s) and the locations of the wireless terminal(s) are correlated, and authorization information for the prospective credit card transaction is generated based upon this location correlation.

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