

ated with the prospective credit card transaction and a location of the at least one wireless terminal, and to generate authorization information for the prospective credit card transaction based on the locations of the credit card transaction terminal and the at least one wireless terminal that were correlated.

2. A server according to claim 1 wherein the location information comprises proximity information and wherein the credit card transaction authorization processor is responsive to receipt of information concerning a prospective credit card transaction with one of the plurality of credit card issuers from the credit card transaction interface, to instruct the wireless network interface and/or the credit card transaction interface to obtain the proximity information for at least one wireless terminal that is associated with a user of the credit card for the prospective credit card transaction, to correlate the proximity of a credit card transaction terminal that is associated with the prospective credit card transaction to the at least one wireless terminal, and to generate authorization information for the prospective credit card transaction based on the proximity of the credit card transaction terminal and the at least one wireless terminal.

3. A server according to claim 1 wherein the credit card transaction authorization processor is configured to selectively authorize the prospective credit card transaction if the wireless network interface determines that only a single wireless terminal is associated with the user of the credit card for the prospective credit card transaction and the credit card transaction terminal is sufficiently close to the single wireless terminal, and to selectively obtain authentication of the user prior to authorizing the prospective credit card transaction if the credit card transaction terminal is not sufficiently close to the single wireless terminal.

4. A server according to claim 3 wherein the credit card transaction authorization processor is configured to selectively authorize the prospective credit card transaction if the wireless network interface determines that multiple wireless terminals are associated with the user of the credit card for the prospective credit card transaction and the credit card transaction terminal is sufficiently close to all of the multiple wireless terminals, and to selectively obtain authentication of the user prior to authorizing the prospective credit card transaction if the credit card transaction terminal is not sufficiently close to all of the multiple wireless terminals.

5. A server according to claim 4 wherein the credit card transaction authorization processor is configured to selectively obtain additional authentication of the user prior to authorizing the prospective credit card transaction if the credit card transaction terminal is not sufficiently close to all of the multiple wireless terminals and at least two of the wireless terminals are associated with different wireless network providers.

6. A server according to claim 1 wherein the credit card transaction authorization processor is configured to determine the location of the credit card transaction terminal that is associated with the prospective credit card transaction by identifying a merchant that is associated with the credit card transaction terminal and obtaining at least one location of the merchant from a geographic information system.

7. A server according to claim 6 wherein the at least one location of the merchant is a plurality of locations of the merchant and wherein the credit card transaction authorization processor is configured to correlate the plurality of locations of the merchant and the location of the at least one

wireless terminal, and to generate authorization information for the prospective credit card transaction based on the plurality of locations of the merchant and the at least one wireless terminal that were correlated.

8. A server according to claim 1 wherein the credit card transaction authorization processor is further configured to correlate the location of the credit card transaction terminal that is associated with the prospective credit card transaction, the location of the at least one wireless terminal and a history of past credit card transactions for the credit card that took place prior to the prospective credit card transaction, and to generate authorization information for the prospective credit card transaction based on the locations of the credit card transaction terminal and the at least one wireless terminal and the history that were correlated.

9. A server according to claim 1 wherein generating authorization information for the prospective credit card transaction comprises transmitting a message to the at least one wireless terminal that is associated with the user of the credit card for the prospective credit card transaction.

10. A server according to claim 1 wherein generating authorization information for the prospective credit card transaction comprises transmitting a message to the credit card transaction terminal that is associated with the prospective credit card transaction.

11. A server according to claim 1 wherein generating authorization information for the prospective credit card transaction comprises transmitting a message to a merchant terminal that is associated with the credit card transaction terminal.

12. A server according to claim 11 wherein the merchant terminal is a wireless terminal of a clerk who is operating the credit card transaction terminal.

13. A server according to claim 1 wherein generating authorization information for the prospective credit card transaction comprises obtaining a picture of the user of the credit card from the credit card issuer and/or from the wireless network provider and transmitting the picture of the user of the credit card.

14. A server according to claim 13 wherein transmitting the picture comprises obtaining a date stamp for the picture and selectively transmitting the picture if the date stamp is sufficiently old.

15. A computer program product comprising a computer usable storage medium having computer-readable program code embodied in the medium, the computer readable program code configured to provide the credit card transaction server of claim 1.

16. A credit card transaction authorization method comprising:

selectively obtaining a first level of user authentication for a prospective credit card transaction if all wireless terminals that are registered to a user of the credit card for the prospective credit card transaction are sufficiently close to a credit card transaction terminal for the prospective credit card transaction;

selectively obtaining a second level of user authentication for the prospective credit card transaction, that is greater than the first level, if at least one of the wireless terminals that are registered to a user of the credit card for the prospective credit card transaction is not sufficiently close to the credit card transaction terminal; and

selectively obtaining a third level of user authentication for the prospective credit card transaction, that is greater