

than the second level, if the multiple wireless terminals that are registered to a user of the credit card for the prospective credit card transaction are associated with multiple wireless network providers and at least one of the wireless terminals is not sufficiently close to the credit card transaction terminal.

**17.** A method according to claim **16** wherein obtaining a second or a third level of user authentication comprises transmitting a picture of the user that was obtained sufficiently before the prospective credit card transaction and verifying an identity of the user from the picture that was transmitted.

**18.** A method according to claim **17** wherein transmitting a picture of the user comprises transmitting a picture of the user to a wireless terminal of a clerk who is operating the credit card transaction terminal.

**19.** A credit card transaction authorization method comprising:

obtaining a picture of a user of a credit card transaction terminal for a prospective credit card transaction from a wireless network provider that is associated with the user and/or from a credit card issuer that is associated with the prospective credit card transaction, along with a date stamp of the picture; and

transmitting the picture of the user to a location near the credit card transaction terminal to allow an identity of the user to be verified, if the date stamp is sufficiently before the prospective credit card transaction.

**20.** A method according to claim **19** wherein transmitting a picture of the user comprises transmitting a picture of the user to a wireless terminal of a clerk who is operating the credit card transaction terminal.

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