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(54) **METHODS AND SYSTEMS FOR PERFORMING CREDIT TRANSACTIONS WITH A WIRELESS DEVICE**

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(57) **ABSTRACT**

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Methods and systems are provided of initiating a wireless device for use in performing transactions. A wireless communication is received from the wireless device at a host system. The wireless communication identifies a financial account to be authorized for use in supporting transactions. A location-positioning signal is received at the host system. The location-positioning signal identifies a geographical location for the wireless device at a time when the wireless communication is received at the host system. The geographical location is determined from the location-positioning signal. An authorized address for the financial account is retrieved from a storage device in communication with the host system. It is verified that the geographical location is at a position substantially the same as the authorized address. Information defining an account transaction mechanism is transmitted wirelessly to the wireless device. The information includes an identification of the financial account.

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