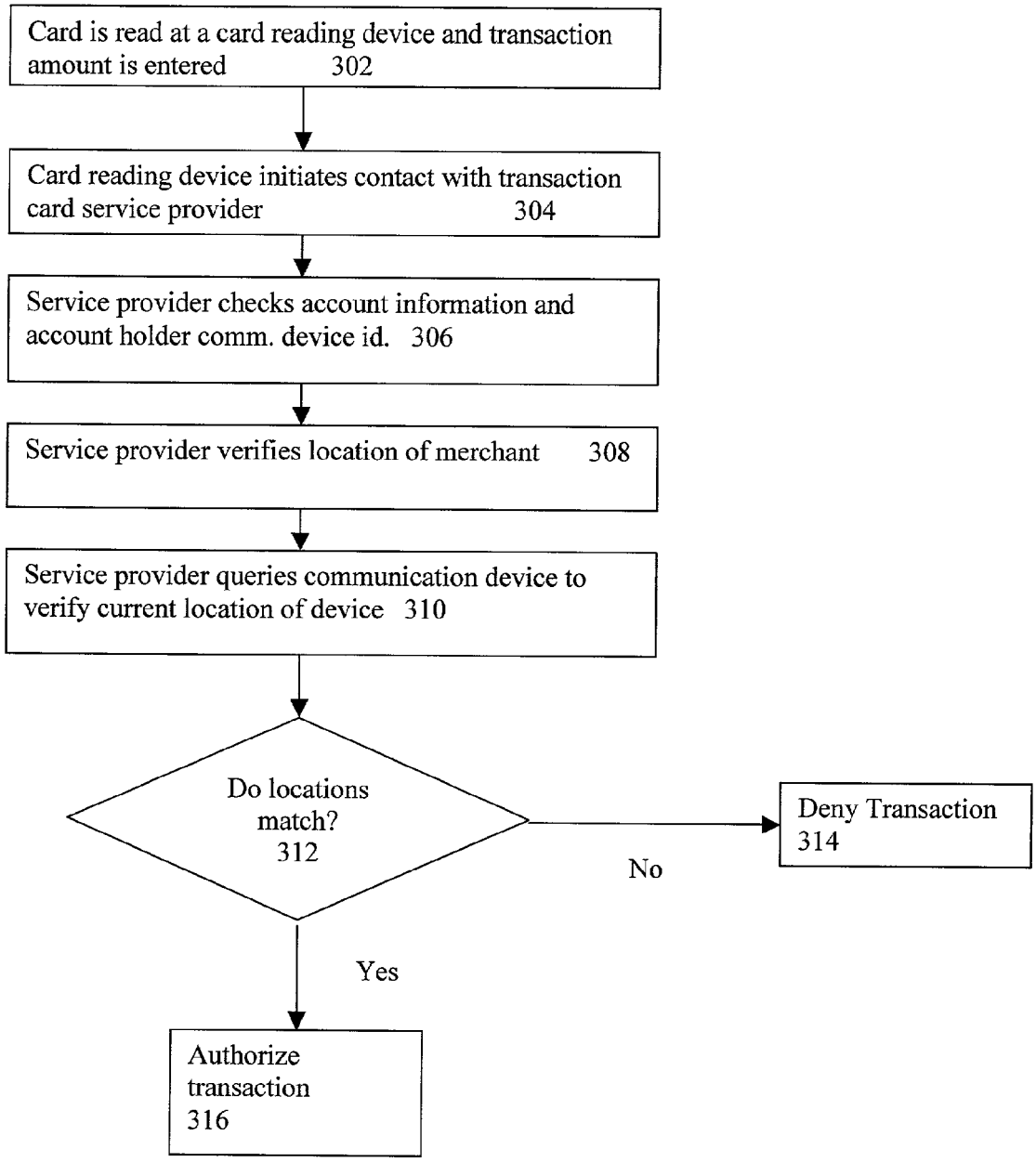
FIG. 3


Card is read at a card reading device and transaction amount is entered 302
Card reading device initiates contact with transaction card service provider 304
Service provider checks account information and account holder comm. device id. 306
Service provider verifies location of merchant 308
Service provider queries communication device to verify current location of device 310
Do locations match? 312
No
Deny Transaction 314
Yes
Authorize transaction 316