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(~patent/US20180089680A1) before:  [Sign in](#)

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## Geolocation check-in system

US · [US9990594B2](#) · Scott Lee Harkey · Bank Of America Corporation

Priority 2013-03-14 · Filed 2016-01-28 · Granted 2018-06-05 · Published 2018-06-05

Similar Embodiments of the invention are directed to systems, methods and computer program products for providing a geolocation check-in system. An exemplary apparatus is configured to collect positioning data related to a user. After collecting position data the apparatus may be configured to determine, ...

## User authentication based on historical transaction data

US · [US9477960B2](#) · David M. Grigg · Bank Of America Corporation

Priority 2014-02-07 · Filed 2016-02-18 · Granted 2016-10-25 · Published 2016-10-25

Similar Embodiments are directed to systems, methods and computer program products for providing user authentication based on transaction data. Embodiments receive from a user, a request to execute a user action associated with an application, wherein execution of the user action requires validation of ...

## Method of providing an offer based on proximity to a point of sale transaction

US · [US20130046602A1](#) · David M. Grigg · Bank Of America Corporation

Priority 2011-08-17 · Filed 2011-08-17 · Published 2013-02-21

Similar Embodiments of the invention include systems, methods, and computer-program products that provide for a unique offer system, wherein the offer is generated based on proximity to a point-of-transaction device. In one embodiment of the invention, the computer-implemented method receives data ...

## User authentication based on historical user behavior

US · [US9185101B2](#) · David M. Grigg · Bank Of America Corporation

Priority 2014-02-07 · Filed 2014-02-07 · Granted 2015-11-10 · Published 2015-11-10

Similar Embodiments are directed to systems, methods and computer program products for providing user authentication based on historical user patterns. Embodiments receive from a user, a request to execute a user action associated with an application, wherein execution of the user action requires ...

## Systems and methods for monitoring payment transactions for fraud using social ...

US · [US9483765B2](#) · Sharath Sahadevan · Mastercard International Incorporated

Priority 2013-12-09 · Filed 2013-12-09 · Granted 2016-11-01 · Published 2016-11-01

Similar A computer-implemented method for detecting fraudulent payment transactions performed over a payment network is provided. The method includes receiving, by a fraud monitoring device, a request to determine whether a payment transaction initiated using a payment card of a cardholder is fraudulent, ...

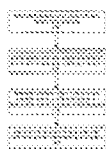
## Location-based automated check-in to a social network recognized location using ...

US · [US8521160B2](#) · Adam S. Parish · Disney Enterprises, Inc.

Priority 2011-08-12 · Filed 2011-08-12 · Granted 2013-08-27 · Published 2013-08-27

Similar A user with a user account on a social network uses an interface to communicate user identification information and the user's intent to participate in a social network application. The user also communicates an identifier associated with an entitlement token to the social network application.

## Fraud alerting using mobile phone location



WO US • [US10373160B2](#) • Prashanth Ranganathan • Paypal, Inc.

Priority 2011-02-10 • Filed 2012-01-31 • Granted 2019-03-06 • Published 2019-08-06

Similar A location of a transaction or payment request is compared with a location of a user device to determine whether the distance is great enough to send an alert for a possible fraudulent transaction. The user device location may be predicted based on a last known location and information about the ...

## Financial transaction system and method



US • [US20130036000A1](#) • Joseph A. Giordano • Bank Of America Corporation

Priority 2011-08-02 • Filed 2012-01-01 • Published 2013-02-07

Similar Systems, methods, and computer program products are provided for conducting mobile and online financial transactions. Methods include receiving financial transaction instructions, wherein the instructions comprise a first alias and a second alias; associating the first alias with at least one ...

## User authentication by geo-location and proximity to user's close network



US • [US9185117B2](#) • David M. Grigg • Bank Of America Corporation

Priority 2014-02-07 • Filed 2014-02-07 • Granted 2015-11-10 • Published 2015-11-10

Similar Embodiments provide user authentication based on proximity to a close network of a user. Embodiments receive from a user a request to execute a user action associated with an application, wherein execution of the user action requires validation of one or more authentication credentials; collect a ...

## Mobile payment system and method



US • [US20120116967A1](#) • Charmaine Klein • Bank Of America Corporation

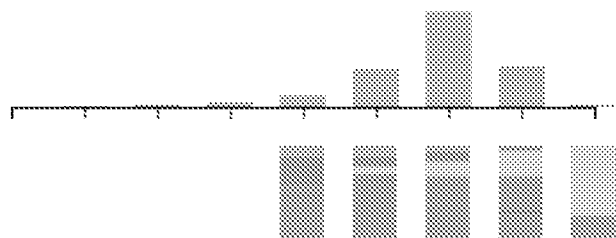
Priority 2010-11-04 • Filed 2011-09-23 • Published 2012-05-10

Similar System, method, and computer program product are provided for a user to send and receive P2P payments using a mobile device. Through the use of the mobile device, a user may access his/her accounts at a financial institution and direct payments to a third-party using an alias. The user may ensure ...

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