CLAIMS

What is claimed is:

1. A computer-implemented method for use in facilitating transactions associated with a payment account, the method comprising:

receiving an authentication request message for a transaction to a payment account associated with a consumer, the payment account associated with at least one authentication procedure requiring input from the consumer to authenticate the consumer in connection with the transaction, the authentication request message including at least one detail related to the transaction;

accessing, by a computing device, a profile associated with the consumer, the profile based, at least in part, on a prior transaction history of the payment account; and

opting, by the computing device, the transaction out of the at least one authentication procedure when the at least one detail related to the transaction is consistent with the profile.

2. The method of claim 1, wherein opting the transaction out of the at least one authentication procedure includes silently authenticating the consumer based on the at least one detail related to the transaction being consistent with the profile, without an authentication input from the consumer.

3. The method of claim 2, wherein opting the transaction out of the at least one authentication procedure further includes:

appending an authentication confirmation to the authentication request message, based on the at least one detail related to the transaction being consistent with the profile; and

directing the authentication request message, with the appended authentication confirmation, to one or more of an issuer associated with the payment account and an authentication service provider associated with the at least one authentication procedure.

4. The method of claim 3, wherein directing the authentication request message to one or more of an issuer associated with the payment account and an

authentication service provider associated with the at least one authentication procedure includes directing the authentication request message to an access control server (ACS) associated with the issuer.

5. The method of claim 3, further comprising, when the at least one detail related to the transaction is inconsistent with the profile, directing the authentication request message to one or more of the issuer and the authentication service provider without an authentication confirmation, thereby requiring input from the consumer to authenticate the consumer in connection with the transaction via the at least one authentication procedure.

6. The method of claim 1, wherein the payment account is associated with a network-based payment application; and

further comprising generating, by the computing device, the profile based at least in part on historical transaction data associated with the network-based payment application.

7. The method of claim 6, wherein the at least one authentication procedure is selected from the group consisting of providing a consumer signature, providing of personal identification number (PIN), providing a biometric, providing a password, answering a challenge question, providing a response to a Completely Automated Public Turing test to tell Computers and Humans Apart (CAPTCHA) submission.

8. The method of claim 6, wherein the payment account is associated with a first issuer and a first payment network; and

wherein the historical transaction data associated with the network-based payment application includes historical transaction data associated with the payment account and with at least one other payment account, the at least one other payment account associated with a second issuer different from the first issuer and with a second payment network different from the first payment network.

9. The method of claim 6, wherein generating the profile includes generating at least one transaction pattern based on the prior transaction history of the

payment account, the at least one transaction pattern including an identification of at least one of a merchant, a merchant category, a product category, and a spend range.

10. The method of claim 9, wherein generating the profile further includes generating the profile for a defined interval, the defined interval being less than or equal to one year.

11. The method of claim 1, further comprising generating, by the computing device, the profile based, at least in part, on historical transaction data for one or more payment accounts associated with a network-based payment application; and

wherein the payment account identified in the transaction request message is not associated with the network-based payment application.

12. The method of claim 1, wherein the transaction includes a card-not-present transaction involving a merchant.

13. The method of claim 1, wherein the at least one detail related to the transaction includes at least two of an amount of the transaction, a time of day of the transaction, and a merchant identifier for a merchant involved in the transaction.

14. A system for use in facilitating transactions associated with a payment account, the system comprising:

a memory comprising a profile for a consumer, the profile including at least one transaction pattern based on prior transactions by the consumer to one or more payment accounts included in a payment application of the consumer; and

a processor in communication with the memory and configured to:

receive an authentication request message for a transaction to a payment account associated with the consumer;

retrieve the profile for the consumer from the memory and compare at least one detail of the transaction to the transaction pattern in the profile;

when the at least one detail of the transaction does not match the at least one transaction pattern in the profile, cause the authentication request message to be transmitted to one or more of an issuer associated with the

payment account and an authentication service provider associated with the issuer, thereby requiring input from the consumer to authenticate the consumer in connection with the transaction via at least one authentication procedure implemented by the authentication service provider; and

when the at least one detail of the transaction matches the at least one transaction pattern in the profile:

authenticate the consumer without further input from the consumer, thereby opting the transaction out of the at least one authentication procedure;

append an authentication confirmation to the authentication request message; and

cause the authentication request message, with the authorization confirmation appended thereto, to be transmitted to one or more of the issuer and the authentication service provider associated with the at least one authentication procedure.

15. The system of claim 14, wherein the payment account identified in the authentication request message is a first of the one or more payment accounts included in the payment application and is associated with a first issuer and a first payment network; and

wherein the one or more payment accounts included in the payment application further include a second payment account associated with a second issuer different from the first issuer and with a second payment network different from the first payment network.

16. The system of claim 15, wherein the processor is configured to generate the profile for the consumer and store the profile in the memory; and

wherein the processor is further configured, in connection with generating the profile, to retrieve historical transaction data, from the network-based payment application, for both of the first and second payment accounts included in the payment application.

17. The system of claim 16, wherein the at least one transaction pattern includes an identification of at least one of a merchant, a merchant category, a product category, and a spend range; and

wherein the at least one detail of the transaction matches the at least one transaction pattern in the profile when the at least one detail matches one or more of the merchant, the merchant category, the product category, and the spend range of the transaction pattern.

18. The system of claim 14, wherein the payment account identified in the authentication request message is not included in the payment application.

19. A non-transitory computer readable storage media including computer executable instructions for use in facilitating transactions associated with a payment account, which when executed by at least one processor, cause the at least one processor to:

generate a profile for a consumer based, at least in part, on a prior transaction history of a payment application including multiple payment accounts;

in response to an authentication request message for a transaction to a payment account associated with the consumer, compare at least one detail of the transaction to the profile;

when the at least one detail of the transaction is inconsistent with the profile, cause the authentication request message to be transmitted to one or more of an issuer associated with the payment account and an authentication service provider associated with the issuer, thereby requiring input from the consumer to authenticate the transaction via at least one authentication procedure implemented by the authentication service provider; and

when the at least one detail of the transaction is consistent with the profile, authenticate the consumer without further authentication input from the consumer, thereby opting the transaction out of the at least one authentication procedure associated with the authentication service provider.

20. The non-transitory computer readable storage media of claim 19, wherein the multiple payment accounts of the payment application include at least one payment account associated with a first issuer and a first payment network and at least

another payment account associated with a second issuer different from the first issuer and with a second payment network different from the first payment network; and

wherein the computer executable instructions, when executed by the at least one processor in connection with generating the profile, further cause the at least one processor to generate the profile based on transaction data for the at least one payment account and the at least another payment account.