WHAT IS CLAIMED IS:

1. A method of authenticating a user for a transaction, the method comprising:

receiving, at a server computer, a communication indicative of a communication device associated the user entering a location within a virtual perimeter;

in response to receiving the communication and prior to receiving biometric data from the user, retrieving, via the server computer, a reference for accessing a biometric data model associated with the user, wherein the biometric data model is stored in a database;

using the reference to access the biometric data model stored in the database;

receiving, at the server computer, the biometric data from the user;

comparing the received biometric data to the biometric data model; and

determining whether the user is authenticated for the transaction based at least in part on comparing the received biometric data to the biometric data model.

2. The method of claim 1, wherein the database is a first database, the method further comprising:

using the reference, copying the biometric data model from the first database to a second database, wherein the biometric data model being compared with the received biometric data is retrieved from the second database.

3. The method of claim 1, wherein the comparing step further comprises determining a match score based at least in part on the comparison.

4. The method of claim 1, wherein the virtual perimeter is established around a merchant location.

5. The method of claim 1, wherein the reference is a pointer to a storage address within the database.

6. The method of claim 1, further comprising updating the biometric data model with the received biometric data.

7. The method of claim 1, wherein the communication originates from the communication device.

8. The method of claim 1, wherein the biometric data model is based on a plurality of biometric data previously received from the user.

9. The method of claim 1, further comprising:

calculating a match score based at least in part on comparing the received biometric data to the biometric data model; and

approving or declining the transaction based on the match score.

10. The method of claim 1, wherein the biometric data includes one or more of fingerprint data, facial recognition data, or voice data.

11. A server computer comprising:

a processor; and

a non-transitory computer-readable storage medium, comprising code executable by the processor for implementing a method for authenticating a user for a transaction, the method comprising:

receiving a communication indicative of a communication device associated the user entering a location within a virtual perimeter;

in response to receiving the communication and prior to receiving biometric data from the user, retrieving a reference for accessing a biometric data model associated with the user, wherein the biometric data model is stored in a database;

using the reference to access the biometric data model stored in the database;

receiving the biometric data from the user;

comparing the received biometric data to the biometric data model; and

determining whether the user is authenticated for the transaction based at least in part on comparing the received biometric data to the biometric data model.

12. The server computer of claim 11, wherein the database is a first database, the method further comprising:

using the reference, copying the biometric data model from the first database to a second database, wherein the biometric data model being compared with the received biometric data is retrieved from the second database.

13. The server computer of claim 11, wherein the comparing step further comprises determining a match score based at least in part on the comparison.

14. The server computer of claim 11, wherein the virtual perimeter is established around a merchant location.

15. The server computer of claim 11, wherein the reference is a pointer to a storage address within the database.

16. The server computer of claim 11, further comprising updating the biometric data model with the received biometric data .

17. The server computer of claim 11, wherein the communication from the communication device.

18. The server computer of claim 11, wherein the biometric data model is based on a plurality of biometric data previously received from the user.

19. The server computer of claim 11, further comprising:

calculating a match score based at least in part on comparing the received biometric data to the biometric data model; and

approving or declining the transaction based on the match score.

20. The server computer of claim 11, wherein the biometric data includes one or more of fingerprint data, facial recognition data, or voice data.