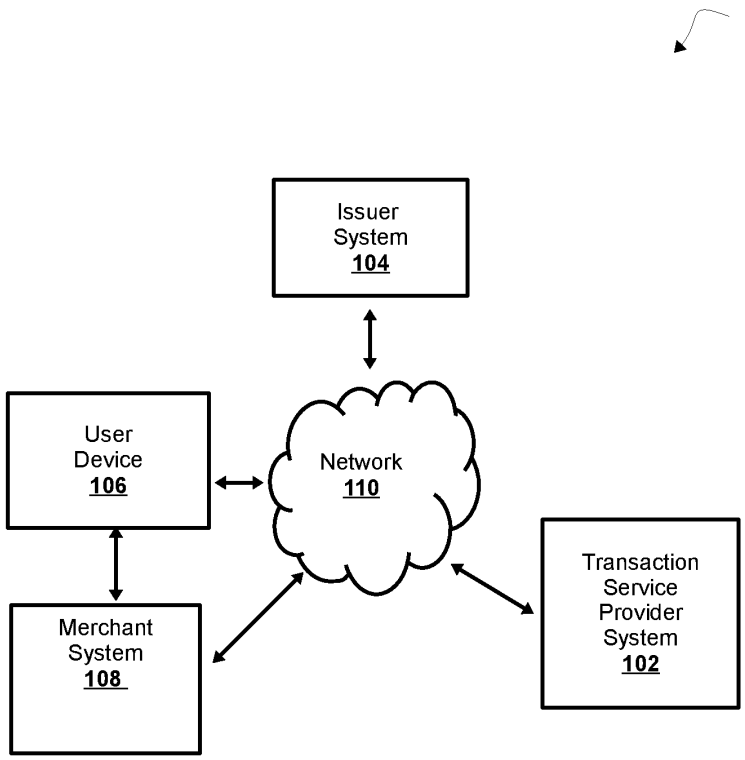
100
Issuer System 104
User Device 106
Network 110
Transaction Service Provider System 102
Merchant System 108

FIG. 1

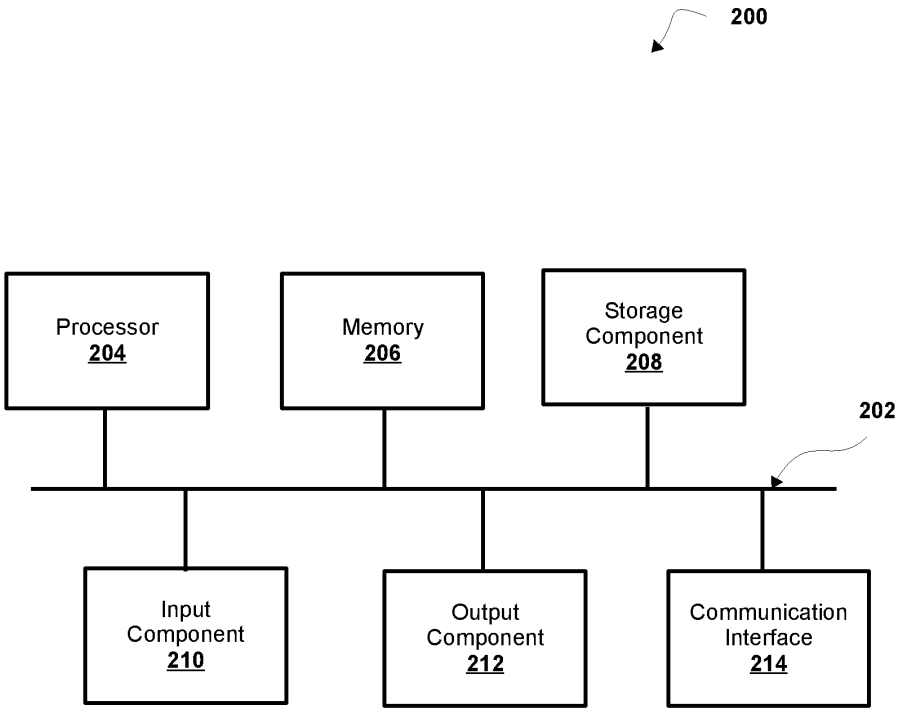
200
Processor
204
Memory
206
Storage
Component
208
202
Input
Component
210
Output
Component
212
Communication
Interface
214

FIG. 2

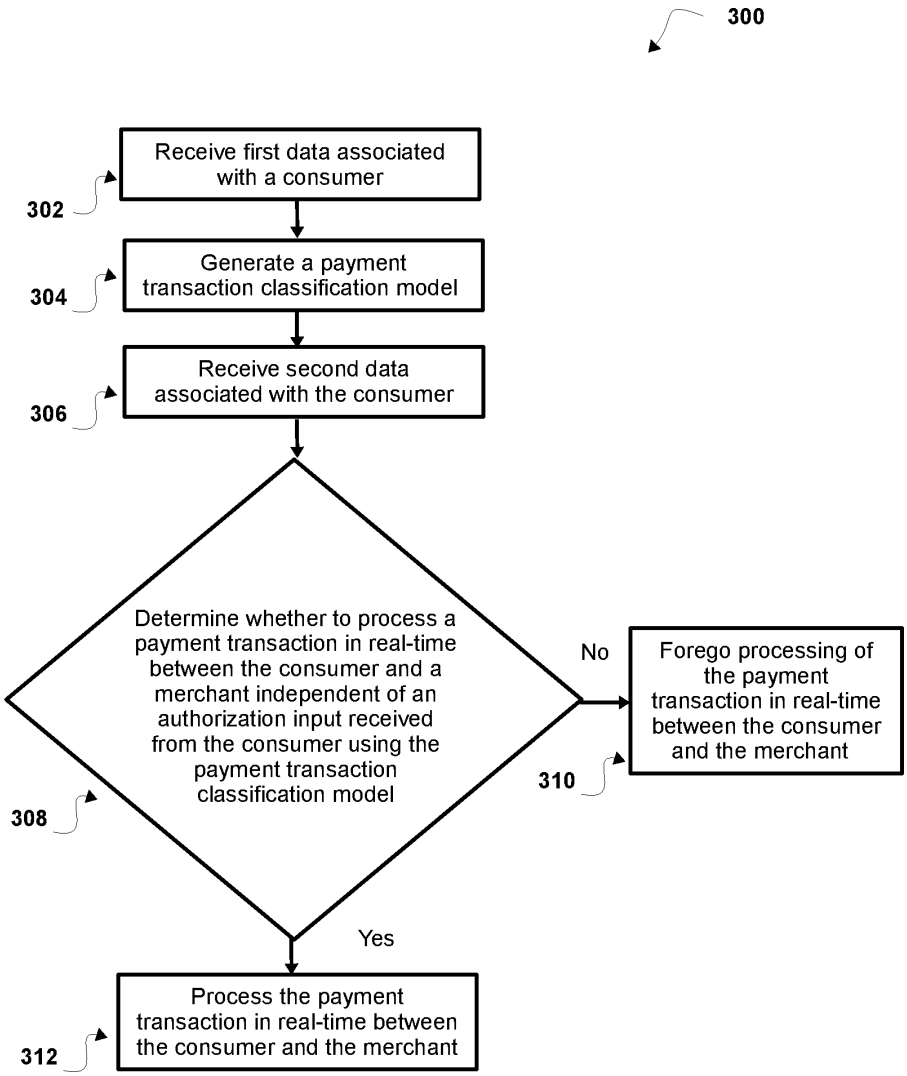
300
Receive first data associated with a consumer
302
Generate a payment transaction classification model
304
Receive second data associated with the consumer
306
Determine whether to process a payment transaction in real-time between the consumer and a merchant independent of an authorization input received from the consumer using the payment transaction classification model
308
No
Forego processing of the payment transaction in real-time between the consumer and the merchant
310
Yes
Process the payment transaction in real-time between the consumer and the merchant
312

FIG. 3

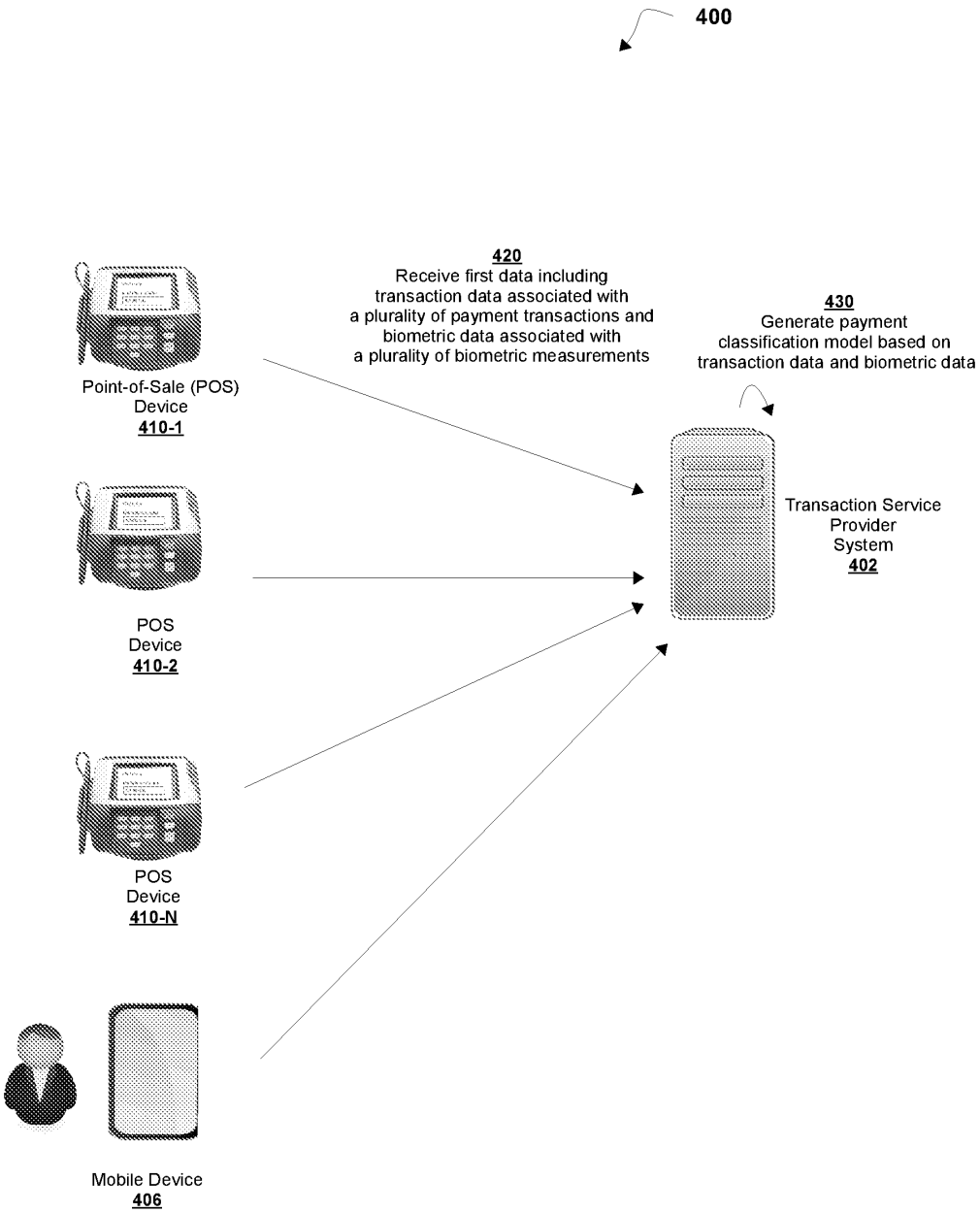
400
420
Receive first data including transaction data associated with a plurality of payment transactions and biometric data associated with a plurality of biometric measurements
430
Generate payment classification model based on transaction data and biometric data
Point-of-Sale (POS) Device 410-1
POS Device 410-2
POS Device 410-N
Transaction Service Provider System 402
Mobile Device 406

FIG. 4A

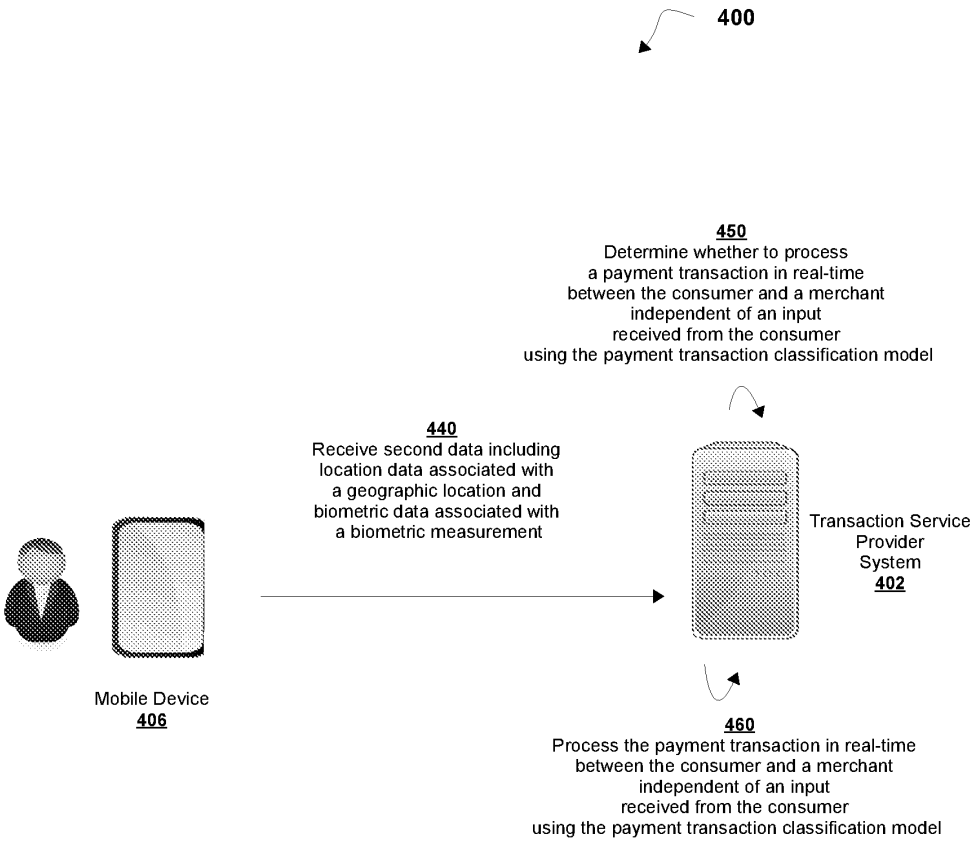
400
450
Determine whether to process a payment transaction in real-time between the consumer and a merchant independent of an input received from the consumer using the payment transaction classification model
440
Receive second data including location data associated with a geographic location and biometric data associated with a biometric measurement
Transaction Service Provider System
402
Mobile Device
406
460
Process the payment transaction in real-time between the consumer and a merchant independent of an input received from the consumer using the payment transaction classification model

FIG. 4B