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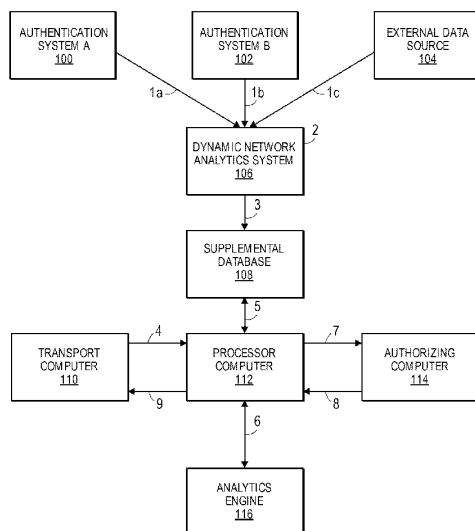


FIG. 1

(57) Abstract: Techniques for authorizing a transaction or interaction of a user that is modified by authentication information for the same user are described herein. In embodiments, an authorization request message for a transaction and a session identifier may be received from a transport computer or a resource provider computer. A portion of pre-analyzed data about the user and the one or more interactions may be obtained, from a database, based on the session identifier. A risk analysis for the transaction using the portion of the pre-analyzed data may be performed to generate a value. The authorization request message may be modified to include the portion of the pre-analyzed data and the value. The modified authorization request message may be transmitted to an authorizing computer.

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