

WHAT IS CLAIMED IS:

1. A computer-implemented method, comprising:
 - generating, with a mobile device application on a mobile device, a real-time mobile device application profile associated with the mobile device, wherein the real-time mobile device application profile comprises:
 - data associated with memory usage of one or more mobile device applications on the mobile device;
 - data associated with total usage of the one or more mobile device applications on the mobile device;
 - data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device;
 - data associated with installation of the one or more mobile device applications on the mobile device; or
 - any combination thereof;
 - receiving, with at least one processor, the real-time mobile device application profile by the mobile device;
 - determining, with at least one processor, whether there is an anomaly between the real-time mobile device application profile and a historical mobile device application profile associated with the mobile device; and
 - performing, with at least one processor, a remedial action associated with a transaction based on determining that there is an anomaly between the real-time mobile device application profile and the historical mobile device application profile.
2. The computer-implemented method of claim 1, further comprising:
 - receiving, with at least one processor, a request for a transaction associated with a two-factor authentication protocol; and
 - transmitting, with at least one processor, data associated with an authentication parameter to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol.

3. The computer-implemented method of claim 2, wherein generating the real-time mobile device application profile associated with the mobile device comprises:

generating, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the data associated with the authentication parameter by the mobile device.

4. The computer-implemented method of claim 3, wherein generating the real-time mobile device application profile associated with the mobile device comprises:

generating, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the request for a transaction associated with the two-factor authentication protocol.

5. The computer-implemented method of claim 1, further comprising:

generating the historical mobile device application profile associated with the mobile device, wherein the historical mobile device application profile comprises:

data associated with memory usage of one or more mobile device applications on the mobile device during a time interval;

data associated with total usage of the one or more mobile device applications on the mobile device during a time interval;

data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device during a time interval;

data associated with installation of the one or more mobile device applications on the mobile device during a time interval; or

any combination thereof.

6. The computer-implemented method of claim 5, further comprising:

transmitting, with the mobile device, data associated with the one or more mobile device applications on the mobile device at a recurring time interval via an application programming interface (API).

7. The computer-implemented method of claim 1, further comprising:

receiving, with at least one processor, a request for a transaction associated with a two-factor authentication protocol, wherein the request comprises data associated with a device identifier of the mobile device; and

transmitting, with at least one processor, a profile request to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol,

wherein generating the real-time mobile device application profile associated with the mobile device comprises:

generating, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the profile request.

8. A system, comprising:

at least one processor programmed or configured to:

generate, with a mobile device application on a mobile device, a real-time mobile device application profile associated with the mobile device, wherein the real-time mobile device application profile comprises:

data associated with memory usage of one or more mobile device applications on the mobile device;

data associated with total usage of the one or more mobile device applications on the mobile device;

data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device;

data associated with installation of the one or more mobile device applications on the mobile device; or

any combination thereof;

receive the real-time mobile device application profile by the mobile device;

generate a historical mobile device application profile associated with the mobile device, wherein the historical mobile device application profile comprises:

- data associated with memory usage of one or more mobile device applications on the mobile device during a time interval;
- data associated with total usage of the one or more mobile device applications on the mobile device during a time interval;
- data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device during a time interval;
- data associated with installation of the one or more mobile device applications on the mobile device during a time interval; or
- any combination thereof;

determine whether there is an anomaly between the real-time mobile device application profile and the historical mobile device application profile associated with the mobile device; and

perform a remedial action associated with a transaction based on determining that there is an anomaly between the real-time mobile device application profile and the historical mobile device application profile.

9. The system of claim 8, wherein the at least one processor is further programmed or configured to:

receive a request for a transaction associated with a two-factor authentication protocol; and

transmit data associated with an authentication parameter to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol.

10. The system of claim 9, wherein, when generating the real-time mobile device application profile associated with the mobile device, the at least one processor is programmed or configured to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the data associated with the authentication parameter by the mobile device.

11. The system of claim 10, wherein, when generating the real-time mobile device application profile associated with the mobile device, the at least one processor is programmed or configured to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the request for a transaction associated with the two-factor authentication protocol.

12. The system of claim 8, wherein the at least one processor is further programmed or configured to:

transmit, with the mobile device, data associated with the one or more mobile device applications on the mobile device at a recurring time interval via an application programming interface (API).

13. The system of claim 8, wherein the at least one processor is further programmed or configured to:

receive a request for a transaction associated with a two-factor authentication protocol, wherein the request comprises data associated with a device identifier of the mobile device; and

transmit a profile request to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol,

wherein, when generating the real-time mobile device application profile associated with the mobile device, the at least one processor is programmed or configured to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the profile request.

14. A computer program product comprising at least one non-transitory computer-readable medium including one or more instructions that, when executed by at least one processor, cause the at least one processor to:

generate, with a mobile device application on a mobile device, a real-time mobile device application profile associated with the mobile device;

receive the real-time mobile device application profile by the mobile device;

determine whether there is an anomaly between the real-time mobile device application profile and a historical mobile device application profile associated with the mobile device; and

perform a remedial action associated with a transaction based on determining that there is an anomaly between the real-time mobile device application profile and the historical mobile device application profile.

15. The computer program product of claim 14, wherein one or more instructions further cause the at least one processor to:

receive a request for a transaction associated with a two-factor authentication protocol; and

transmit data associated with an authentication parameter to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol.

16. The computer program product of claim 15, wherein the one or more instructions that cause the at least one processor to generate the real-time mobile device application profile associated with the mobile device, cause the at least one processor to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the data associated with the authentication parameter by the mobile device.

17. The computer program product of claim 16, wherein the one or more instructions that cause the at least one processor to generate the real-time mobile device application profile associated with the mobile device, cause the at least one processor to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the request for a transaction associated with the two-factor authentication protocol.

18. The computer program product of claim 14, wherein one or more instructions further cause the at least one processor to:

generate the historical mobile device application profile associated with the mobile device, wherein the historical mobile device application profile comprises:

data associated with memory usage of one or more mobile device applications on the mobile device during a time interval;

data associated with total usage of the one or more mobile device applications on the mobile device during a time interval;

data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device during a time interval;

data associated with installation of the one or more mobile device applications on the mobile device during a time interval; or

any combination thereof.

19. The computer program product of claim 18, wherein one or more instructions further cause the at least one processor to:

transmit, with the mobile device, data associated with the one or more mobile device applications on the mobile device at a recurring time interval via an application programming interface (API).

20. The computer program product of claim 14, wherein the one or more instructions further cause the at least one processor to:

receive a request for a transaction associated with a two-factor authentication protocol, wherein the request comprises data associated with a device identifier of the mobile device; and

transmit a profile request to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol,

wherein the one or more instructions that cause the at least one processor to generate the real-time mobile device application profile associated with the mobile device, cause the at least one processor to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the profile request.

21. A computer-implemented method, comprising:

generating, with a mobile device application on a mobile device, a real-time mobile device application profile associated with the mobile device, wherein the real-time mobile device application profile comprises:

data associated with memory usage of one or more mobile device applications on the mobile device;

data associated with total usage of the one or more mobile device applications on the mobile device;

data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device;

data associated with installation of the one or more mobile device applications on the mobile device; or

any combination thereof;

receiving, with at least one processor, the real-time mobile device application profile by the mobile device;

determining, with at least one processor, whether there is an anomaly between the real-time mobile device application profile and a historical mobile device application profile associated with the mobile device; and

performing, with at least one processor, a remedial action associated with a transaction based on determining that there is an anomaly between the real-time mobile device application profile and the historical mobile device application profile.

22. The computer-implemented method of claim 21, further comprising:

receiving, with at least one processor, a request for a transaction associated with a two-factor authentication protocol; and

transmitting, with at least one processor, data associated with an authentication parameter to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol.

23. The computer-implemented method of claim 22, wherein generating the real-time mobile device application profile associated with the mobile device comprises:

generating, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the data associated with the authentication parameter by the mobile device.

24. The computer-implemented method of claim 23, wherein generating the real-time mobile device application profile associated with the mobile device comprises:

generating, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the request for a transaction associated with the two-factor authentication protocol.

25. The computer-implemented method of any of claims 21–24, further comprising:

generating the historical mobile device application profile associated with the mobile device, wherein the historical mobile device application profile comprises:

data associated with memory usage of one or more mobile device applications on the mobile device during a time interval;

data associated with total usage of the one or more mobile device applications on the mobile device during a time interval;

data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device during a time interval;

data associated with installation of the one or more mobile device applications on the mobile device during a time interval; or

any combination thereof.

26. The computer-implemented method of claim 25, further comprising:

transmitting, with the mobile device, data associated with the one or more mobile device applications on the mobile device at a recurring time interval via an application programming interface (API).

27. The computer-implemented method of any of claims 21–26, further comprising:

receiving, with at least one processor, a request for a transaction associated with a two-factor authentication protocol, wherein the request comprises data associated with a device identifier of the mobile device; and

transmitting, with at least one processor, a profile request to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol,

wherein generating the real-time mobile device application profile associated with the mobile device comprises:

generating, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the profile request.

28. A system, comprising:

at least one processor programmed or configured to:

generate, with a mobile device application on a mobile device, a real-time mobile device application profile associated with the mobile device, wherein the real-time mobile device application profile comprises:

data associated with memory usage of one or more mobile device applications on the mobile device;

data associated with total usage of the one or more mobile device applications on the mobile device;

data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device;

data associated with installation of the one or more mobile device applications on the mobile device; or
any combination thereof;
receive the real-time mobile device application profile by the mobile device;
generate a historical mobile device application profile associated with the mobile device, wherein the historical mobile device application profile comprises:
data associated with memory usage of one or more mobile device applications on the mobile device during a time interval;
data associated with total usage of the one or more mobile device applications on the mobile device during a time interval;
data associated with one or more times of a day that a user interacts with the one or more mobile device applications on the mobile device during a time interval;
data associated with installation of the one or more mobile device applications on the mobile device during a time interval; or
any combination thereof;
determine whether there is an anomaly between the real-time mobile device application profile and the historical mobile device application profile associated with the mobile device; and
perform a remedial action associated with a transaction based on determining that there is an anomaly between the real-time mobile device application profile and the historical mobile device application profile.

29. The system of claim 28, wherein the at least one processor is further programmed or configured to:

receive a request for a transaction associated with a two-factor authentication protocol; and

transmit data associated with an authentication parameter to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol.

30. The system of claim 29, wherein, when generating the real-time mobile device application profile associated with the mobile device, the at least one processor is programmed or configured to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the data associated with the authentication parameter by the mobile device.

31. The system of claim 30, wherein, when generating the real-time mobile device application profile associated with the mobile device, the at least one processor is programmed or configured to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the request for a transaction associated with the two-factor authentication protocol.

32. The system of any of claims 28–31, wherein the at least one processor is further programmed or configured to:

transmit, with the mobile device, data associated with the one or more mobile device applications on the mobile device at a recurring time interval via an application programming interface (API).

33. The system of any of claims 28–32, wherein the at least one processor is further programmed or configured to:

receive a request for a transaction associated with a two-factor authentication protocol, wherein the request comprises data associated with a device identifier of the mobile device; and

transmit a profile request to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol,

wherein, when generating the real-time mobile device application profile associated with the mobile device, the at least one processor is programmed or configured to:

generate, with the mobile device application on the mobile device, the real-time mobile device application profile associated with the mobile device based on receiving the profile request.

34. A computer program product comprising at least one non-transitory computer-readable medium including one or more instructions that, when executed by at least one processor, cause the at least one processor to:

generate, with a mobile device application on a mobile device, a real-time mobile device application profile associated with the mobile device;

receive the real-time mobile device application profile by the mobile device;

determine whether there is an anomaly between the real-time mobile device application profile and a historical mobile device application profile associated with the mobile device; and

perform a remedial action associated with a transaction based on determining that there is an anomaly between the real-time mobile device application profile and the historical mobile device application profile.

35. The computer program product of claim 34, wherein one or more instructions further cause the at least one processor to:

receive a request for a transaction associated with a two-factor authentication protocol; and

transmit data associated with an authentication parameter to the mobile device based on receiving the request for the transaction associated with the two-factor authentication protocol.