WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a digital assistant device, a biometric sample from a user;

converting, by the digital assistant device, the biometric sample to a biometric template;

scanning, by the digital assistant device, for user devices in communication range of the digital assistant device, thereby receiving user device identifiers;

transmitting, by the digital assistant device to a server computer, an authentication request comprising the biometric template and at least one user device identifier of the user device identifiers;

receiving, by the digital assistant device from the server computer, a cryptogram request message comprising the at least one user device identifier;

transmitting, by the digital assistant device to a user device corresponding to the at least one user device identifier, the cryptogram request message;

receiving, by the digital assistant device from the user device, a cryptogram; and

transmitting, by the digital assistant device to the server computer, the cryptogram, wherein the server computer verifies the cryptogram before further processing of a transaction.

2. The method of claim 1, wherein the biometric template is an encrypted biometric template.

3. The method of claim 1, wherein after converting the biometric sample to the biometric template, the method further comprises:

determining, by the digital assistant device, the server computer based on the biometric template.

4. The method of claim 1, wherein the server computer is a service provider computer and the server computer:

receives the biometric template and the at least one user device identifier;

determines whether or not the at least one user device identifier matches a stored user device identifier;

determines whether or not the biometric template matches a stored biometric template associated with the stored user device identifier if the at least one user device identifier matches the stored user device identifier; and

transmits the cryptogram request message to the digital assistant device.

5. The method of claim 1 further comprising:

notifying, by the digital assistant device, the user about the transaction.

6. The method of claim 1, wherein the biometric sample is a command spoken by the user, and wherein the biometric template is a biometric voice template.

7. A digital assistant device comprising:

a processor;

a memory device; and

a computer-readable medium coupled to the processor, the computer-readable medium comprising code executable by the processor for implementing a method comprising:

receiving a biometric sample from a user;

converting the biometric sample to a biometric template;

scanning for user devices in communication range of the digital assistant device, thereby receiving user device identifiers;

transmitting, to a server computer, an authentication request comprising the biometric template and at least one user device identifier of the user device identifiers;

receiving, from the server computer, a cryptogram request message comprising the at least one user device identifier;

transmitting, to a user device corresponding to the at least one user device identifier, the cryptogram request message;

receiving, from the user device, a cryptogram; and

transmitting, to the server computer, the cryptogram, wherein the server computer verifies the cryptogram before further processing of a transaction.

8. The digital assistant device of claim 7, wherein the biometric template is an encrypted biometric template.

9. The digital assistant device of claim 7, wherein after converting the biometric sample to the biometric template, the method further comprises:
determining the server computer based on the biometric template.

10. The digital assistant device of claim 7, wherein the server computer is a service provider computer and the server computer:
receives the biometric template and the at least one user device identifier;
determines whether or not the at least one user device identifier matches a stored user device identifier;
determines whether or not the biometric template matches a stored biometric template associated with the stored user device identifier if the at least one user device identifier matches the stored user device identifier; and
transmits the cryptogram request message to the digital assistant device.

11. The digital assistant device of claim 7, wherein the method further comprises:
notifying the user about the transaction.

12. The digital assistant device of claim 7, wherein the biometric sample is a command spoken by the user, and wherein the biometric template is a biometric voice template.

13. A method comprising:
receiving, by a server computer from a digital assistant device, an authentication request message comprising a biometric template and at least one user device identifier;
querying, by the server computer, a database for registered users associated with user device identifiers;

comparing, by the server computer, the biometric template to a stored biometric concurrently with determining if the biometric template corresponds to an account associated with the at least one user device identifier of the user device identifiers that are included in the database for the registered users associated with the user device identifiers;

transmitting, by the server computer, a cryptogram request message that includes the at least one user device identifier to the digital assistant device;

receiving, by the server computer, a cryptogram from the digital assistant device;

determining, by the server computer, whether or not the cryptogram matches an issued cryptogram previously provisioned to a user device associated with the at least one user device identifier; and

if the cryptogram matches the issued cryptogram, then further processing a transaction.

14. The method of claim 13, wherein further processing a transaction further comprises:

transmitting, by the server computer, an authorization request message to an authorization computer; and

receiving, by the server computer, an authorization response message.

15. The method of claim 13, wherein the server computer is a service provider computer.

16. The method of claim 13 further comprising:

evaluating, by the server computer, the biometric template to determine whether or not to transmit the cryptogram request message.