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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR REAL-TIME AUTOMATIC AUTHORIZATION
OF A PAYMENT TRANSACTION

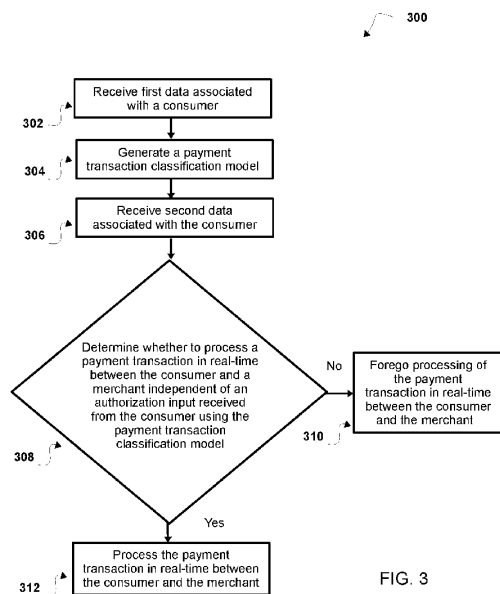


FIG. 3

(57) Abstract: Provided is a computer-implemented method for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer. The method may include receiving first data associated with a consumer, generating a payment transaction classification model based on the first data associated with the consumer, receiving second data associated with the consumer, determining 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 and the second data associated with the consumer, and processing a payment transaction between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant.