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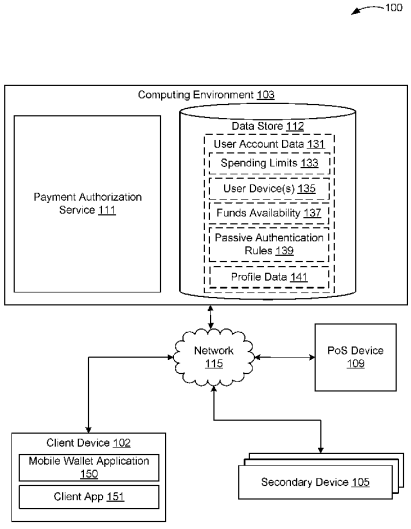

FIG. 1

(57) Abstract: Examples herein can receive a request to authorize a card payment from a point-of-sale device. The request is associated with an attempted card payment. The system further determines a user account associated with the payment request and identifies at least one passive authentication factor linked to the user account. The passive authentication factor is associated with at least one device associated with the user account. The system then determines whether the passive authentication factor is satisfied by analyzing the device. If the passive authentication factor is satisfied, the system transmits a transaction authorization indication to the point-of-sale device.

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