

SYSTEM AND METHOD FOR PROCESSING A DIGITAL TRANSACTION

ABSTRACT

A system for processing a digital transaction includes a user authenticator, a processor in communication with the user authenticator, and non-transitory computer readable media that stores instruction code. The user authenticator is configured to receive biometric data associated with a user from a sensor. The sensor corresponds to at least one of: an image sensor, a finger print sensor, a motion sensor, a user interaction pattern sensor, and an infrared image sensor. The user authenticator is further configured to receive user identifying information and to determine whether the biometric data associated with the user is associated with the user identifying information to thereby validate the user. If the user is validated, the user authenticator is configured to generate user credentials associated with the user. The instruction code is executed by the processor and causes the processor to receive, from a user terminal, the user credentials. If the user credentials are valid, the processor determines different categories of information required to process the digital transaction; determines one or more data source systems that store information related to the different categories of information and the user identifying information; aggregates, from one or more data source systems, the information associated with the user identifying information; and communicates the aggregated information to a processing system to thereby process the digital transaction.

Fig. 1