WHAT IS CLAIMED IS:

1. A method for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the method comprising:

receiving, with at least one processor, first data associated with a consumer, wherein the first data associated with the consumer comprises:

transaction data associated with a plurality of payment transactions conducted by the consumer, and

biometric data associated with a plurality of biometric measurements of the consumer, wherein each of the biometric measurements is taken within a predetermined time interval associated with each payment transaction of the plurality of payment transactions;

generating, with at least one processor, a payment transaction classification model based on the transaction data associated with a plurality of payment transactions conducted by the consumer and the biometric data associated with the plurality of biometric measurements of the consumer;

receiving, with at least one processor, second data associated with the consumer during a time interval, wherein the second data associated with the consumer comprises:

location data associated with a location of the consumer during the time interval; and

biometric data associated with a biometric measurement of the consumer during the time interval,

determining, with at least one processor, 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, with at least one processor, a payment transaction between the consumer and the merchant associated with a merchant location independent of an authorization input received from the consumer based on determining to process the payment transaction in real-time between the consumer and the merchant.

2. The method of claim 1, further comprising:

determining that the location data associated with the location of the consumer during the time interval satisfies a threshold value of distance associated with the merchant location of the merchant; and

determining that the biometric data associated with the biometric measurement of the consumer during the time interval satisfies a threshold value of the biometric measurement of the consumer.

3. The method of claim 2, further comprising:

determining an identity of the merchant associated with the merchant location; and

communicating an order of a product to the merchant based on determining the identity of the merchant associated with the merchant location.

4. The method of claim 3, wherein communicating the order of the product to the merchant comprises:

communicating the order of the product to the merchant during the time interval based on the data associated with the biometric measurement of the consumer during the time interval.

5. The method of claim 1, wherein the biometric data associated with the plurality of biometric measurements of the consumer comprises data associated with a blood sugar level of the consumer, and wherein receiving the second data associated with the consumer during the time interval comprises:

receiving data associated with the blood sugar level of the consumer during the time interval from a mobile device associated with the consumer.

6. The method of claim 1, wherein the transaction data associated with a plurality of payment transactions conducted by the consumer comprises at least one of the following:

merchant category data associated with a merchant category of a merchant involved in a payment transaction of the plurality of payment transactions conducted by the consumer;

product identification data associated with an identifier of a product involved in a payment transaction of the plurality of payment transactions conducted by the consumer;

location data associated with a merchant location associated with a merchant involved in a payment transaction of the plurality of payment transactions conducted by the consumer; or

any combination thereof.

7. The method of claim 1, further comprising:

determining a distance of the consumer from the merchant location of the merchant; and

determining an estimated time of arrival of the consumer at the merchant location based on the distance of the consumer from the merchant location,

wherein processing the payment transaction in real-time between the consumer and the merchant associated with the merchant location independent of the input received from the consumer comprises:

processing the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on the estimated time of arrival of the consumer at the merchant location.

8. The method of claim 1, wherein the second data associated with the consumer during the time interval comprises calendar data associated with a calendar application of the consumer, and wherein determining whether to process the payment transaction in real-time between the consumer and the merchant comprises:

determining whether the calendar data associated with the calendar application of the consumer indicates that the consumer is to be within a threshold value of a distance associated with the merchant location during the time interval.

9. A system for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the system comprising:

at least one processor programmed or configured to:

receive first data associated with a consumer, wherein the first data associated with the consumer comprises:

transaction data associated with a plurality of payment transactions conducted by the consumer; and

biometric data associated with a plurality of biometric measurements of the consumer, wherein each of the biometric measurements is taken within a time interval associated with each payment transaction of the plurality of payment transactions;

generate a payment transaction classification model based on the transaction data associated with a plurality of payment transactions conducted by the consumer and the biometric data associated with the plurality of biometric measurements of the consumer;

receive second data associated with the consumer, wherein the second data associated with the consumer comprises biometric data associated with a biometric measurement of the consumer;

determine 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

process the payment transaction in real-time between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant.

10. The system of claim 9, wherein the second data associated with the consumer comprises location data associated with a location of the consumer during the time interval, and wherein the at least one processor is further programmed or configured to:

determine that the location data associated with the location of the consumer during the time interval satisfies a threshold value of distance associated with a merchant location of the merchant; and

determine that the biometric data associated with the biometric measurement of the consumer during the time interval satisfies a threshold value of the biometric measurement of the consumer.

11. The system of claim 10, wherein the at least one processor is further programmed or configured to:

determine an identity of the merchant associated with the merchant location; and

communicate an order of a product to the merchant during the time interval based on determining the identity of the merchant associated with the merchant location.

12. The system of claim 11, wherein, when communicating the order of the product to the merchant during the time interval, the at least one processor is programmed or configured to:

communicate an order of a product to the merchant during the time interval based on the data associated with the biometric measurement of the consumer during the time interval.

13. The system of claim 9, wherein the biometric data associated with the plurality of biometric measurements of the consumer comprises data associated with a blood sugar level of the consumer, and wherein, when receiving the second data associated with the consumer, the at least one processor is programmed or configured to:

receive data associated with the blood sugar level of the consumer during a time interval from a mobile device associated with the consumer.

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

determine a distance of the consumer from a merchant location of the merchant; and

determine an estimated time of arrival of the consumer at the merchant location based on the distance of the consumer from the merchant location; and

wherein, when processing the payment transaction in real-time between the consumer and the merchant, the at least one processor is programmed or configured to:

process the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on the estimated time of arrival of the consumer at the merchant location.

15. The system of claim 9, wherein the second data associated with the consumer comprises calendar data associated with a calendar application of the consumer during a time interval, and wherein, when determining whether to process the payment transaction in real-time between the consumer and the merchant, the at least one processor is programmed or configured to:

determine whether the calendar data associated with the calendar application of the consumer indicates that the consumer is to be within a threshold value of distance of a merchant location of the merchant during the time interval.

16. A computer program product for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the 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:

receive first data associated with a consumer, wherein the first data associated with the consumer comprises:

transaction data associated with a plurality of payment transactions conducted by the consumer, and

biometric data associated with a plurality of biometric measurements of the consumer, wherein each of the biometric measurements is taken within a time interval associated with each payment transaction of the plurality of payment transactions;

generate a payment transaction classification model based on the transaction data associated with a plurality of payment transactions conducted by the consumer and the biometric data associated with the plurality of biometric measurements of the consumer;

receive second data associated with the consumer, wherein the second data associated with the consumer comprises:

location data associated with a location of the consumer during a time interval, and

biometric data associated with a biometric measurement of the consumer during the time interval;

determine 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

process the payment transaction in real-time between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant.

17. The computer program product of claim 16, wherein the one or more instructions further cause the at least one processor to:

determine that the location data associated with the location of the consumer during a time interval satisfies a threshold value of distance associated with a merchant location of the merchant; and

determine that the biometric data associated with the biometric measurement of the consumer during the time interval satisfies a threshold value of the biometric measurement of the consumer.

18. The computer program product of claim 16, wherein the one or more instructions further cause the at least one processor to:

determine an identity of the merchant; and

communicate an order of a product to the merchant during the time interval based on determining the identity of the merchant.

19. The computer program product of claim 18, wherein the one or more instructions that cause the at least one processor to communicate the order of the product to the merchant during the time interval cause the at least one processor to:

communicate an order of a product to the merchant during the time interval based on the data associated with the biometric measurement of the consumer during the time interval.

20. The computer program product of claim 16, wherein the one or more instructions further cause the at least one processor to:

determine a distance of the consumer from a merchant location of the merchant;

determine an estimated time of arrival of the consumer at the merchant location based on the distance of the consumer from the merchant location; and

wherein, the one or more instructions that cause the at least one processor to process the payment transaction in real-time between the consumer and the merchant, cause the at least one processor to:

process the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on the estimated time of arrival of the consumer at the merchant location.

21. A method for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the method comprising:

receiving, with at least one processor, first data associated with a consumer, wherein the first data associated with the consumer comprises:

data associated with a smart container of the consumer during a plurality of time intervals;

schedule data associated with a schedule of the consumer during the plurality of time intervals; and

transaction data associated with a plurality of payment transactions conducted by the consumer involving contents of the smart container;

generating, with at least one processor, a payment transaction classification model based on the data associated with a smart container of the consumer during the plurality of time intervals, the schedule data associated with a schedule of the consumer during the plurality of time intervals, and the transaction data associated with the plurality of payment transactions conducted by the consumer involving contents of the smart container;

receiving, with at least one processor, second data associated with the consumer during a predetermined time interval, wherein the second data associated with the consumer comprises:

smart container data associated with the smart container of the consumer during the predetermined time interval; and

schedule data associated with a schedule of the consumer during the predetermined time interval,

determining, with at least one processor, 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, with at least one processor, the payment transaction in real-time between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant.

22. The method of claim 21, further comprising:

determining that the smart container data associated with the smart container of the consumer during the predetermined time interval satisfies a threshold value of content associated with a smart container; and

determining that the schedule data associated with the schedule of the consumer during the predetermined time interval satisfies a threshold value of time associated with the schedule of the consumer.

23. The method of claim 22, further comprising:

determining an identity of the merchant that provides a product associated with the contents of the smart container; and

communicating an order of the product associated with the contents of the smart container to the merchant based on determining the identity of the merchant.

24. The method of claim 23, wherein communicating the order of the product associated with the contents of the smart container to the merchant comprises:

communicating the order of the product to the merchant during the predetermined time interval based on the smart container data associated with the smart container of the consumer.

25. The method of claim 21, wherein the smart container data associated with the smart container of the consumer comprises data associated with an amount of contents of the smart container of the consumer, and wherein receiving the second data associated with the consumer during the time interval comprises:

receiving the data associated with an amount of contents of the smart container of the consumer from a user device associated with the smart container.

26. The method of claim 21, further comprising:

determining an amount of time between the predetermined time interval and a future time interval associated with the consumer; and

determining whether the consumer is to be present at a location associated with the smart container based on the schedule data associated with the schedule of the consumer during the predetermined time interval,

wherein processing the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer comprises:

processing the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on determining that the consumer is to be present at the location associated with the smart container during the amount of time between the predetermined time interval and the future time interval associated with the consumer.

27. The method of claim 21, wherein the smart container data associated with the smart container of the consumer during the predetermined time interval comprises:

data associated with an average consumption of contents of the smart container; and

data associated with an amount of contents of the smart container of the consumer; the method further comprising:

determining an estimated time interval at which contents of the smart container of the consumer satisfy a threshold value associated with the amount of contents of the smart container based on the data associated with an average consumption of contents of the smart container and the data

associated with an amount of contents of the smart container of the consumer; and

wherein determining whether to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer comprises:

determining whether to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer based on the estimated time interval at which the contents of the smart container of the consumer satisfy the threshold value associated with the amount of contents of the smart container.

28. A system for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the system comprising:

at least one processor programmed or configured to:

receive first data associated with a consumer, wherein the first data associated with the consumer comprises:

data associated with a smart container of the consumer during a plurality of time intervals;

schedule data associated with a schedule of the consumer during the plurality of time intervals, and

transaction data associated with a plurality of payment transactions conducted by the consumer involving contents of the smart container;

generate a payment transaction classification model based on the data associated with the smart container of the consumer during the plurality of time intervals and the schedule data associated with the schedule of the consumer during the plurality of time intervals;

receive second data associated with the consumer during a predetermined time interval, wherein the second data associated with the consumer comprises:

smart container data associated with the smart container of the consumer during the predetermined time interval; and

schedule data associated with the schedule of the consumer during the predetermined time interval;

determine 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

process the payment transaction in real-time between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant.

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

determine that the smart container data associated with the smart container of the consumer during the predetermined time interval satisfies a threshold value of content associated with a smart container; and

determine that the schedule data associated with a schedule of the consumer during the predetermined time interval satisfies a threshold value of time associated with the schedule of the consumer.

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

determine an identity of the merchant that provides a product associated with the contents of the smart container; and

communicate an order of the product associated with the contents of the smart container to the merchant based on determining the identity of the merchant.

31. The system of claim 30, wherein, when communicating the order of the product to the merchant, the at least one processor is programmed or configured to:

communicate the order of the product to the merchant during the predetermined time interval based on the smart container data associated with the smart container of the consumer.

32. The system of claim 28, wherein the smart container data associated with the smart container of the consumer comprises data associated with an amount of contents of the smart container of the consumer, and wherein, when receiving the second data associated with the consumer during the predetermined time interval, the at least one processor is programmed or configured to:

receive the data associated with an amount of contents of the smart container of the consumer from a user device associated with the consumer.

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

determine an amount of time between the predetermined time interval and a future time interval associated with the consumer;

determine whether the consumer is to be present at a location associated with the smart container based on the schedule data associated with the schedule of the consumer during the predetermined time interval; and

wherein, when processing the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer, the at least one processor is programmed or configured to:

process the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on determining that the consumer is to be present at the location associated with the smart container during the amount of time between the predetermined time interval and the future time interval associated with the consumer.

34. The system of claim 28, wherein the smart container data associated with the smart container of the consumer during the predetermined time interval comprises:

data associated with an average consumption of contents of the smart container, and

data associated with an amount of contents of the smart container of the consumer; and wherein the at least one processor is further programmed or configured to:

determine an estimated time interval at which contents of the smart container of the consumer satisfy a threshold value associated with the amount

of contents of the smart container based on the data associated with an average consumption of contents of the smart container and the data associated with an amount of contents of the smart container of the consumer; and

wherein, when determining whether to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer, the at least one processor is programmed or configured to:

determine whether to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer based on the estimated time interval at which the contents of the smart container of the consumer satisfy the threshold value associated with the amount of contents of the smart container.

35. A computer program product for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the 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:

receive first data associated with a consumer, wherein the first data associated with the consumer comprises:

data associated with a smart container of the consumer during a plurality of time intervals;

schedule data associated with a schedule of the consumer during the plurality of time intervals; and

transaction data associated with a plurality of payment transactions conducted by the consumer involving contents of the smart container;

generate a payment transaction classification model based on the data associated with the smart container of the consumer during the plurality of time intervals and the schedule data associated with the schedule of the consumer during the plurality of time intervals;

receive second data associated with the consumer during a predetermined time interval, wherein the second data associated with the consumer comprises:

smart container data associated with the smart container of the consumer during the predetermined time interval, and

schedule data associated with the schedule of the consumer during the predetermined time interval;

determine whether to process the payment transaction in real-time between the consumer and a merchant independent of the authorization input received from the consumer using the payment transaction classification model and the second data associated with the consumer; and

process the payment transaction in real-time between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant.

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

determine that the smart container data associated with the smart container of the consumer during the predetermined time interval satisfies a threshold value of content associated with thef smart container; and

determine that the schedule data associated with a schedule of the consumer during the predetermined time interval satisfies a threshold value of time associated with the schedule of the consumer.

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

determine an identity of the merchant that provides a product associated with the contents of the smart container; and

communicate an order of the product associated with the contents of the smart container to the merchant based on determining the identity of the merchant.

38. The computer program product of claim 37, wherein the one or more instructions that cause the at least one processor to communicate the order of the product to the merchant, cause the at least one processor to:

receive second data associated with the consumer during a predetermined time interval, wherein the second data associated with the consumer comprises:

smart container data associated with the smart container of the consumer during the predetermined time interval, and

schedule data associated with the schedule of the consumer during the predetermined time interval;

determine whether to process the payment transaction in real-time between the consumer and a merchant independent of the authorization input received from the consumer using the payment transaction classification model and the second data associated with the consumer; and

process the payment transaction in real-time between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant.

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

determine that the smart container data associated with the smart container of the consumer during the predetermined time interval satisfies a threshold value of content associated with the smart container; and

determine that the schedule data associated with a schedule of the consumer during the predetermined time interval satisfies a threshold value of time associated with the schedule of the consumer.

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

determine an identity of the merchant that provides a product associated with the contents of the smart container; and

communicate an order of the product associated with the contents of the smart container to the merchant based on determining the identity of the merchant.

38. The computer program product of claim 37, wherein the one or more instructions that cause the at least one processor to communicate the order of the product to the merchant, cause the at least one processor to:

communicate the order of the product to the merchant during the predetermined time interval based on the smart container data associated with the smart container of the consumer.

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

determine an amount of time between the predetermined time interval and a future time interval associated with the consumer;

determine whether the consumer is to be present at a location associated with the smart container based on the schedule data associated with the schedule of the consumer during the predetermined time interval; and

wherein, the one or more instructions that cause the at least one processor to process the payment transaction in real-time between the consumer and the merchant independent of the authorization input received from the consumer, cause the at least one processor to:

process the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on determining that the consumer is to be present at the location associated with the smart container during the amount of time between the predetermined time interval and the future time interval associated with the consumer.

40. The computer program product of claim 35, wherein the smart container data associated with the smart container of the consumer during the predetermined time interval comprises:

data associated with an average consumption of contents of the smart container; and

data associated with an amount of contents of the smart container of the consumer; and wherein the one or more instructions further cause the at least one processor to:

determine an estimated time interval at which contents of the smart container of the consumer satisfy a threshold value associated with the amount of contents of the smart container based on the data associated with an average consumption of contents of the smart container and the data

associated with an amount of contents of the smart container of the consumer; and

wherein, the one or more instructions that cause the at least one processor to determine whether to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer, cause the at least one processor to:

determine whether to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer based on the estimated time interval at which the contents of the smart container of the consumer satisfy the threshold value associated with the amount of contents of the smart container.

WHAT IS CLAIMED IS:

1. A method for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the method comprising:

receiving, with at least one processor, first data associated with a consumer, wherein the first data associated with the consumer comprises:

transaction data associated with a plurality of payment transactions conducted by the consumer, and

biometric data associated with a plurality of biometric measurements of the consumer, wherein each of the biometric measurements is taken within a predetermined time interval associated with each payment transaction of the plurality of payment transactions;

generating, with at least one processor, a payment transaction classification model based on the transaction data associated with a plurality of payment transactions conducted by the consumer and the biometric data associated with the plurality of biometric measurements of the consumer, wherein the payment transaction classification model is configured to provide an output that comprises a prediction as to whether the consumer will use an account of the consumer to conduct a payment transaction with a specified merchant;

receiving, with at least one processor, second data associated with the consumer during a time interval, wherein the second data associated with the consumer comprises:

location data associated with a location of the consumer during the time interval, wherein the location data comprises a real-time location of a user device associated with the consumer based on a global position system (GPS) sensor; and

biometric data associated with a biometric measurement of the consumer during the time interval, wherein the biometric data comprises a measurement of the consumer based on a biometric sensor that measures an aspect of the consumer;

automatically determining, with at least one processor, 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;

the location data associated with a location of the consumer during the time interval; and

the biometric data associated with the biometric measurement of the consumer during the time interval; and

processing, with at least one processor, a payment transaction between the consumer and the merchant associated with a merchant location independent of an authorization input received from the consumer based on determining to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer,

wherein the biometric data associated with the plurality of biometric measurements of the consumer comprises data associated with a blood sugar level of the consumer, and wherein receiving the second data associated with the consumer during the time interval comprises:

receiving data associated with the blood sugar level of the consumer during the time interval from the user device associated with the consumer.

2. The method of claim 1, further comprising:

determining that the location data associated with the location of the consumer during the time interval satisfies a threshold value of distance associated with the merchant location of the merchant; and

determining that the biometric data associated with the biometric measurement of the consumer during the time interval satisfies a threshold value of the biometric measurement of the consumer.

3. The method of claim 2, further comprising:

determining an identity of the merchant associated with the merchant location; and

communicating an order of a product to the merchant based on determining the identity of the merchant associated with the merchant location.

4. The method of claim 3, wherein communicating the order of the product to the merchant comprises:

communicating the order of the product to the merchant during the time interval based on the data associated with the biometric measurement of the consumer during the time interval.

5. The method of claim 1, wherein the transaction data associated with a plurality of payment transactions conducted by the consumer comprises at least one of the following:

merchant category data associated with a merchant category of a merchant involved in a payment transaction of the plurality of payment transactions conducted by the consumer;

product identification data associated with an identifier of a product involved in a payment transaction of the plurality of payment transactions conducted by the consumer;

location data associated with a merchant location associated with a merchant involved in a payment transaction of the plurality of payment transactions conducted by the consumer; or

any combination thereof.

6. The method of claim 1, further comprising:

determining a distance of the consumer from the merchant location of the merchant; and

determining an estimated time of arrival of the consumer at the merchant location based on the distance of the consumer from the merchant location,

wherein processing the payment transaction in real-time between the consumer and the merchant associated with the merchant location independent of the input received from the consumer comprises:

processing the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on the estimated time of arrival of the consumer at the merchant location.

7. The method of claim 1, wherein the second data associated with the consumer during the time interval comprises calendar data associated with a calendar application of the consumer, and wherein determining whether to process the payment transaction in real-time between the consumer and the merchant comprises:

determining whether the calendar data associated with the calendar application of the consumer indicates that the consumer is to be within a threshold value of a distance associated with the merchant location during the time interval.

8. A system for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the system comprising:

at least one processor programmed or configured to:

receive first data associated with a consumer, wherein the first data associated with the consumer comprises:

transaction data associated with a plurality of payment transactions conducted by the consumer; and

biometric data associated with a plurality of biometric measurements of the consumer, wherein each of the biometric measurements is taken within a time interval associated with each payment transaction of the plurality of payment transactions;

generate a payment transaction classification model based on the transaction data associated with a plurality of payment transactions conducted by the consumer and the biometric data associated with the plurality of biometric measurements of the consumer, wherein the payment transaction classification

model is configured to provide an output that comprises a prediction as to whether the consumer will use an account of the consumer to conduct a payment transaction with a specified merchant;

receive second data associated with the consumer, wherein the second data associated with the consumer comprises:

biometric data associated with a biometric measurement of the consumer wherein the biometric data comprises a measurement of the consumer based on a biometric sensor that measures an aspect of the consumer;

determine 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 biometric data associated with a biometric measurement of the consumer during the time interval; and

process the payment transaction in real-time between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer,

wherein the biometric data associated with the plurality of biometric measurements of the consumer comprises data associated with a blood sugar level of the consumer, and wherein, when receiving the second data associated with the consumer during the time interval, the at least one processor is programmed or configured to:

receive data associated with the blood sugar level of the consumer during a time interval from a mobile device associated with the consumer.

9. The system of claim 8, wherein the second data associated with the consumer comprises location data associated with a location of the consumer during the time interval, wherein the location data comprises a real-time location of a user device associated with the consumer based on a global position system (GPS) sensor, and wherein, when 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, the at least one processor is programmed or configured to:

determine 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, the biometric data associated with a biometric measurement of the consumer during the time interval, and the location data associated with the location of the consumer during the time interval; and

wherein the at least one processor is further programmed or configured to:

determine that the location data associated with the location of the consumer during the time interval satisfies a threshold value of distance associated with a merchant location of the merchant; and

determine that the biometric data associated with the biometric measurement of the consumer during the time interval satisfies a threshold value of the biometric measurement of the consumer.

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

determine an identity of the merchant associated with the merchant location; and

communicate an order of a product to the merchant during the time interval based on determining the identity of the merchant associated with the merchant location.

11. The system of claim 8, wherein, when communicating the order of the product to the merchant during the time interval, the at least one processor is programmed or configured to:

communicate an order of a product to the merchant during the time interval based on the data associated with the biometric measurement of the consumer during the time interval.

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

determine a distance of the consumer from a merchant location of the merchant; and

determine an estimated time of arrival of the consumer at the merchant location based on the distance of the consumer from the merchant location; and

wherein, when processing the payment transaction in real-time between the consumer and the merchant, the at least one processor is programmed or configured to:

process the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on the estimated time of arrival of the consumer at the merchant location.

13. The system of claim 8, wherein the second data associated with the consumer comprises calendar data associated with a calendar application of the consumer during a time interval, and wherein, when determining whether to process the payment transaction in real-time between the consumer and the merchant, the at least one processor is programmed or configured to:

determine whether the calendar data associated with the calendar application of the consumer indicates that the consumer is to be within a threshold value of distance of a merchant location of the merchant during the time interval.

14. A computer program product for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer, the 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:

receive first data associated with a consumer, wherein the first data associated with the consumer comprises:

transaction data associated with a plurality of payment transactions conducted by the consumer, and

biometric data associated with a plurality of biometric measurements of the consumer, wherein each of the biometric measurements is taken within a time interval associated with each payment transaction of the plurality of payment transactions;

generate a payment transaction classification model based on the transaction data associated with a plurality of payment transactions conducted by the consumer and the biometric data associated with the plurality of biometric measurements of the consumer, wherein the payment transaction classification model is configured to provide an output that comprises a prediction as to whether the consumer will use an account of the consumer to conduct a payment transaction with a specified merchant;

receive second data associated with the consumer, wherein the second data associated with the consumer comprises:

location data associated with a location of the consumer during a time interval, wherein the location data comprises a real-time location of a user device associated with the consumer based on a global position system (GPS) sensor, and

biometric data associated with a biometric measurement of the consumer during the time interval wherein the biometric data comprises a measurement of the consumer based on a biometric sensor that measures an aspect of the consumer;

determine 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, the location data associated with a location of the consumer during the time interval, and the biometric data associated with a biometric measurement of the consumer during the time interval; and

process the payment transaction in real-time between the consumer and the merchant based on determining to process the payment transaction in real-time between the consumer and the merchant independent of an authorization input received from the consumer,

wherein the biometric data associated with the plurality of biometric measurements of the consumer comprises data associated with a blood sugar level of

the consumer, and wherein the one or more instructions that cause the at least one processor to receive the second data associated with the consumer during the time interval, cause the at least one processor to:

receive data associated with the blood sugar level of the consumer during a time interval from a mobile device associated with the consumer.

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

determine that the location data associated with the location of the consumer during a time interval satisfies a threshold value of distance associated with a merchant location of the merchant; and

determine that the biometric data associated with the biometric measurement of the consumer during the time interval satisfies a threshold value of the biometric measurement of the consumer.

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

determine an identity of the merchant; and

communicate an order of a product to the merchant during the time interval based on determining the identity of the merchant.

17. The computer program product of claim 14, wherein the one or more instructions that cause the at least one processor to communicate the order of the product to the merchant during the time interval cause the at least one processor to:

communicate an order of a product to the merchant during the time interval based on the data associated with the biometric measurement of the consumer during the time interval.

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

determine a distance of the consumer from a merchant location of the merchant;

determine an estimated time of arrival of the consumer at the merchant location based on the distance of the consumer from the merchant location; and

wherein, the one or more instructions that cause the at least one processor to process the payment transaction in real-time between the consumer and the merchant, cause the at least one processor to:

process the payment transaction in real-time between the consumer and the merchant associated with the merchant location based on the estimated time of arrival of the consumer at the merchant location.