based upon an analysis of the at least one device; and in response to determining that the at least one passive authentication factor is satisfied, transmit a transaction authorization indication to the point-of-sale device.

[0092] Clause 2. The system of clause 1, wherein the at least one device associated with the user account comprises a mobile device, wearable device, or a tracking device.

[0093] Clause 3. The system of clause 2, wherein the machine-readable instructions determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device by causing the computing device to at least: transmit a request to a mobile application with which the user account is associated to detect presence of the at least one device within proximity of a user mobile device, wherein the mobile application detects presence using a Bluetooth or near-field communication (NFC) interface of the user mobile device.

[0094] Clause 4. The system of clauses 2 or 3, wherein the machine-readable instructions determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device by causing the computing device to at least: obtain biometric data from the at least one device; and determine that the biometric data is within an acceptable range.

[0095] Clause 5. The system of any of clauses 1-4, wherein the machine-readable instructions cause the computing device to identify at least one passive authentication factor linked to the user account when at least one aspect of the card payment requires at least a secondary authentication.

[0096] Clause 6. The system of clause 5, wherein the at least one aspect of the card payment comprises a payment amount, a geographic location associated with the at least one device, or a type of goods or services associated with the card payment.

[0097] Clause 7. The system of any of clauses 1-7, wherein the machine-readable instructions cause the computing device to determine whether the at least one passive authentication factor is satisfied without a user interaction.

[0098] Clause 8. A method, comprising: receiving a request to authorize a card payment from a point-of-sale device, wherein the request is associated with an attempted card payment; determining a user account associated with the request to authorize the card payment; identifying at least one passive authentication factor linked to the user account, the at least one passive authentication factor associated with at least one device associated with the user account; determining whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device; and in response to determining that the at least one passive authentication factor is satisfied, transmitting a transaction authorization indication to the point-of-sale device.

[0099] Clause 9. The method of clause 8, wherein the at least one device associated with the user account comprises a mobile device, wearable device, or a tracking device.

[0100] Clause 10. The method of clause 9, wherein determining whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device further comprises: transmitting a request to a mobile application

with which the user account is associated to detect presence of the at least one device within proximity of a user mobile device, wherein the mobile application detects presence using a Bluetooth or near-field communication (NFC) interface of the user mobile device.

[0101] Clause 11. The method of clause 9 or 10, wherein determining whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device further comprises: obtaining biometric data from the at least one device; and determining that the biometric data is within an acceptable range.

[0102] Clause 12. The method of any of clauses 8-11, wherein identifying at least one passive authentication factor linked to the user account is performed when at least one aspect of the card payment requires at least a secondary authentication.

[0103] Clause 13. The method of clause 12, wherein the at least one aspect of the card payment comprises a payment amount, a geographic location associated with the at least one device, or a type of goods or services associated with the card payment.

[0104] Clause 14. The method of any of clauses 8-13, further comprising determining whether the at least one passive authentication factor is satisfied without a user interaction.

[0105] Clause 15. A non-transitory, computer-readable medium, comprising machine-readable instructions that, when executed by a processor of a computing device, cause the computing device to at least: receive a request to authorize a card payment from a point-of-sale device, wherein the request is associated with an

attempted card payment; determine a user account associated with the request to authorize the card payment; identify at least one passive authentication factor linked to the user account, the at least one passive authentication factor associated with at least one device associated with the user account; determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device; and in response to determining that the at least one passive authentication factor is satisfied, transmit a transaction authorization indication to the point-of-sale device.

[0106] Clause 16. The non-transitory, computer-readable medium of clause 15, wherein the at least one device associated with the user account comprises a mobile device, wearable device, or a tracking device.

[0107] Clause 17. The non-transitory, computer-readable medium of clause 16, wherein the machine-readable instructions determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device by causing the computing device to at least: transmit a request to a mobile application with which the user account is associated to detect presence of the at least one device within proximity of a user mobile device, wherein the mobile application detects presence using a Bluetooth or near-field communication (NFC) interface of the user mobile device.

[0108] Clause 18. The non-transitory, computer-readable medium of clause 16 or 17, wherein the machine-readable instructions determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device by causing the computing device to at least: obtain biometric data from

the at least one device; and determine that the biometric data is within an acceptable range.

[0109] Clause 19. The non-transitory, computer-readable medium of any of clauses 15-18, wherein the machine-readable instructions cause the computing device to identify at least one passive authentication factor linked to the user account when at least one aspect of the card payment requires at least a secondary authentication.

[0110] Clause 20. The non-transitory, computer-readable medium of any of clauses 15-19, wherein the machine-readable instructions cause the computing device to determine whether the at least one passive authentication factor is satisfied without a user interaction.

CLAIMS

Therefore, the following is claimed:

1. A system, comprising:

a computing device comprising a processor and a memory; and

machine-readable instructions stored in the memory that, when executed by the processor, cause the computing device to at least:

receive a request to authorize a card payment from a point-of-sale device, wherein the request is associated with an attempted card payment;

determine a user account associated with the request to authorize the card payment;

identify at least one passive authentication factor linked to the user account, the at least one passive authentication factor associated with at least one device associated with the user account;

determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device; and

in response to determining that the at least one passive authentication factor is satisfied, transmit a transaction authorization indication to the point-of-sale device.

2. The system of claim 1, wherein the at least one device associated with the user account comprises a mobile device, wearable device, or a tracking device.

3. The system of claim 2, wherein the machine-readable instructions determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device by causing the computing device to at least:

transmit a request to a mobile application with which the user account is associated to detect presence of the at least one device within proximity of a user mobile device, wherein the mobile application detects presence using a Bluetooth or near-field communication (NFC) interface of the user mobile device.

4. The system of claim 2 or claim 3, wherein the machine-readable instructions determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device by causing the computing device to at least:

obtain biometric data from the at least one device; and

determine that the biometric data is within an acceptable range.

5. The system of any of claims 1-4, wherein the machine-readable instructions cause the computing device to identify at least one passive authentication factor linked to the user account when at least one aspect of the card payment requires at least a secondary authentication.

6. The system of claim 5, wherein the at least one aspect of the card payment comprises a payment amount, a geographic location associated with the at least one device, or a type of goods or services associated with the card payment.

7. The system of any of claims 1-6, wherein the machine-readable instructions cause the computing device to determine whether the at least one passive authentication factor is satisfied without a user interaction.

8. A method, comprising:

receiving a request to authorize a card payment from a point-of-sale device, wherein the request is associated with an attempted card payment;

determining a user account associated with the request to authorize the card payment;

identifying at least one passive authentication factor linked to the user account, the at least one passive authentication factor associated with at least one device associated with the user account;

determining whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device; and

in response to determining that the at least one passive authentication factor is satisfied, transmitting a transaction authorization indication to the point-of-sale device.

9. The method of claim 8, wherein the at least one device associated with the user account comprises a mobile device, wearable device, or a tracking device.

10. The method of claim 9, wherein determining whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device further comprises:

transmitting a request to a mobile application with which the user account is associated to detect presence of the at least one device within proximity of a user mobile device, wherein the mobile application detects presence using a Bluetooth or near-field communication (NFC) interface of the user mobile device.

11. The method of claim 9 or 10, wherein determining whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device further comprises:

obtaining biometric data from the at least one device; and

determining that the biometric data is within an acceptable range.

12. The method of any of claims 8-11, wherein identifying at least one passive authentication factor linked to the user account is performed when at least one aspect of the card payment requires at least a secondary authentication.

13. The method of claim 12, wherein the at least one aspect of the card payment comprises a payment amount, a geographic location associated with the at least one device, or a type of goods or services associated with the card payment.

14. The method of any of claims 8-13, further comprising determining whether the at least one passive authentication factor is satisfied without a user interaction.

15. A non-transitory, computer-readable medium comprising machine-readable instructions that, when executed by a processor of a computing device, cause the computing device to at least:

receive a request to authorize a card payment from a point-of-sale device, wherein the request is associated with an attempted card payment;

determine a user account associated with the request to authorize the card payment;

identify at least one passive authentication factor linked to the user account, the at least one passive authentication factor associated with at least one device associated with the user account;

determine whether the at least one passive authentication factor is satisfied based upon an analysis of the at least one device; and

in response to determining that the at least one passive authentication factor is satisfied, transmit a transaction authorization indication to the point-of-sale device.