

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.

[0007] According to another non-limiting embodiment, provided is a system for real-time automatic authorization of a payment transaction that is independent of an authorization input from a consumer. The system comprises 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 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; and 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.

[0008] According to a further non-limiting embodiment, provided is 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 comprises 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 biometric measurements is taken within a time interval associated with each

[0066] As used herein, the term “transaction service provider” may refer to an entity that receives transaction authorization requests from merchants or other entities and provides guarantees of payment, in some cases through an agreement between the transaction service provider and an issuer institution. For example, a transaction service provider may include a payment network, such as Visa®, MasterCard®, American Express®, or any other entity that processes transactions. As used herein “transaction service provider system” may refer to one or more computer systems operated by or on behalf of a transaction service provider, such as a transaction service provider system executing one or more software applications. A transaction service provider system may include one or more processors and, in some non-limiting embodiments, may be operated by or on behalf of a transaction service provider.

[0067] As used herein, the term “portable financial device” may refer to a payment card (e.g., a credit or debit card), a gift card, a smartcard, smart media, a payroll card, a healthcare card, a wristband, a machine-readable medium containing account information, a keychain device or fob, an radio frequency identification (RFID) transponder, a retailer discount or loyalty card, a cellular phone, an electronic wallet application, a personal digital assistant (PDA), a pager, a security card, a computer, an access card, a wireless terminal, and/or a transponder, as examples. The portable financial device may include volatile or non-volatile memory to store information (e.g., an account identifier, a name of the account holder, and/or the like).

[0068] As used herein, the terms “client” and “client device” may refer to one or more client-side devices or systems, remote from a transaction service provider, used to initiate or facilitate a transaction. As an example, a “client device” may refer to one or more POS devices and/or POS systems used by a merchant. It will be appreciated that a client device may be any electronic device configured to communicate with one or more networks and initiate or facilitate transactions such as, but not limited to, one or more computers, portable computers, tablet computers, cellular phones, wearable devices (e.g., watches, glasses, lenses, clothing, and/or the like), wearable devices that include one or more biometric sensors (e.g., one or more biometric sensors that sense a biometric measurement, one or more biometric sensors that sense a measurement of blood sugar of a user, and/or the like), appliances (e.g., one or more smart appliances, one or more smart refrigerators that is able to communicate data associated with PDAs), and/or other like devices. Moreover, a “client” may also refer

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: