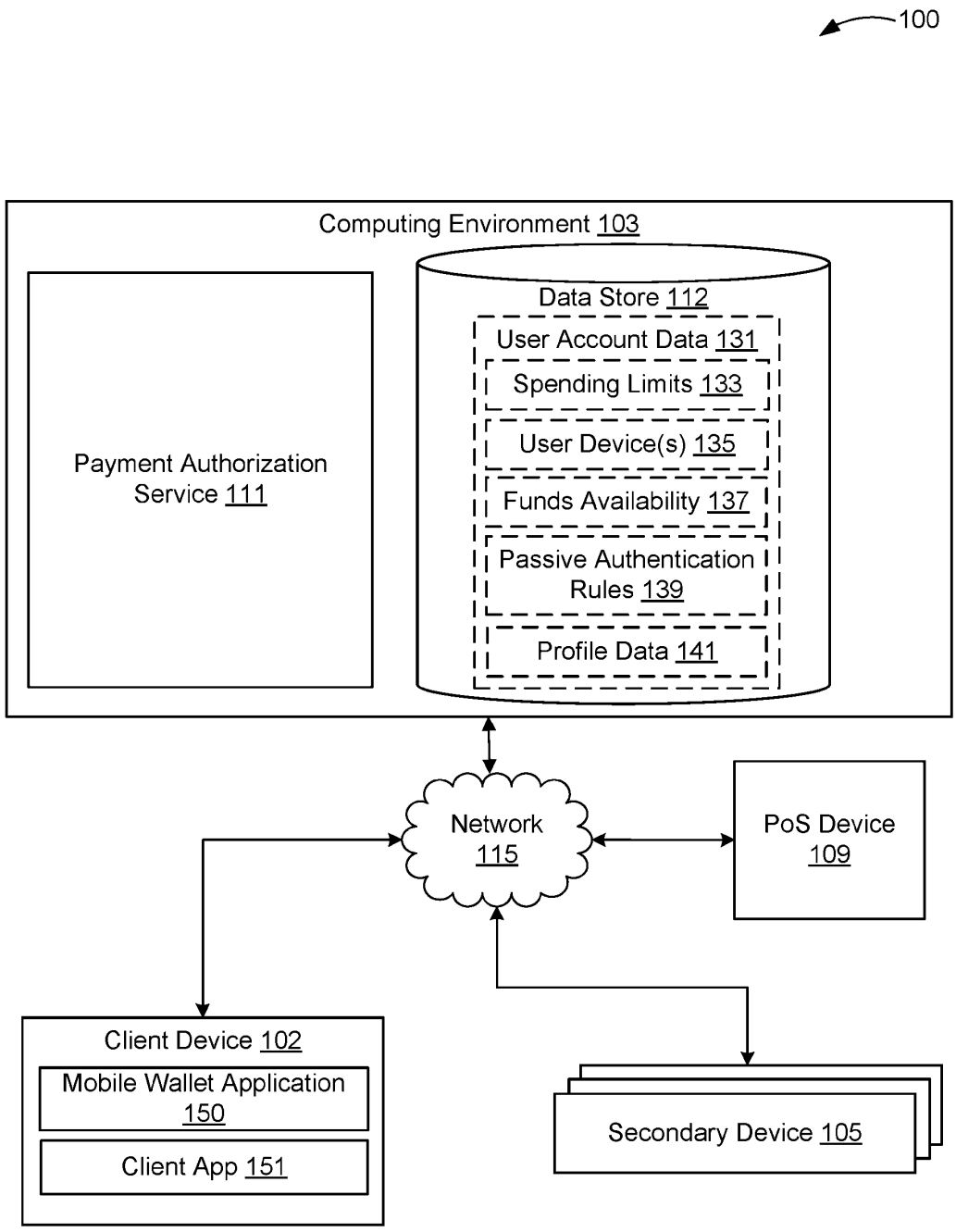

100
Computing Environment 103
Payment Authorization Service 111
Data Store 112
User Account Data 131
Spending Limits 133
User Device(s) 135
Funds Availability 137
Passive Authentication Rules 139
Profile Data 141
Network 115
PoS Device 109
Client Device 102
Mobile Wallet Application 150
Client App 151
Secondary Device 105

FIG. 1

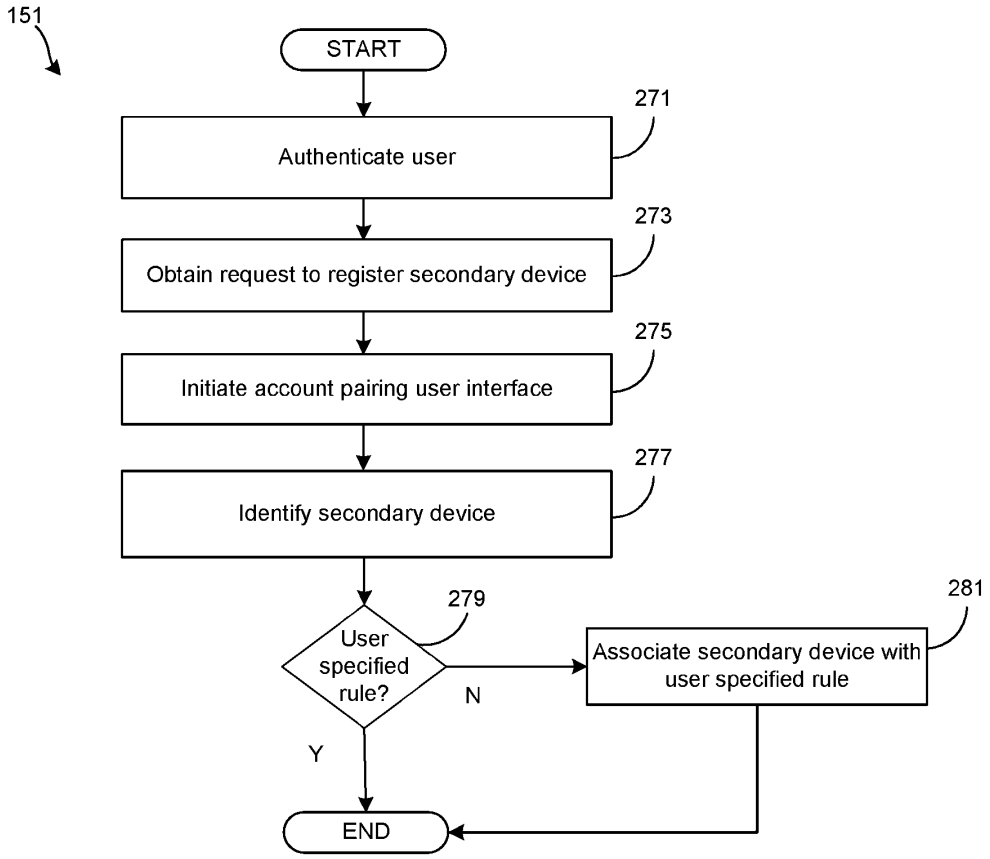

151
START
271
Authenticate user
273
Obtain request to register secondary device
275
Initiate account pairing user interface
277
Identify secondary device
279
User specified rule?
N
281
Associate secondary device with user specified rule
Y
END

FIG. 2

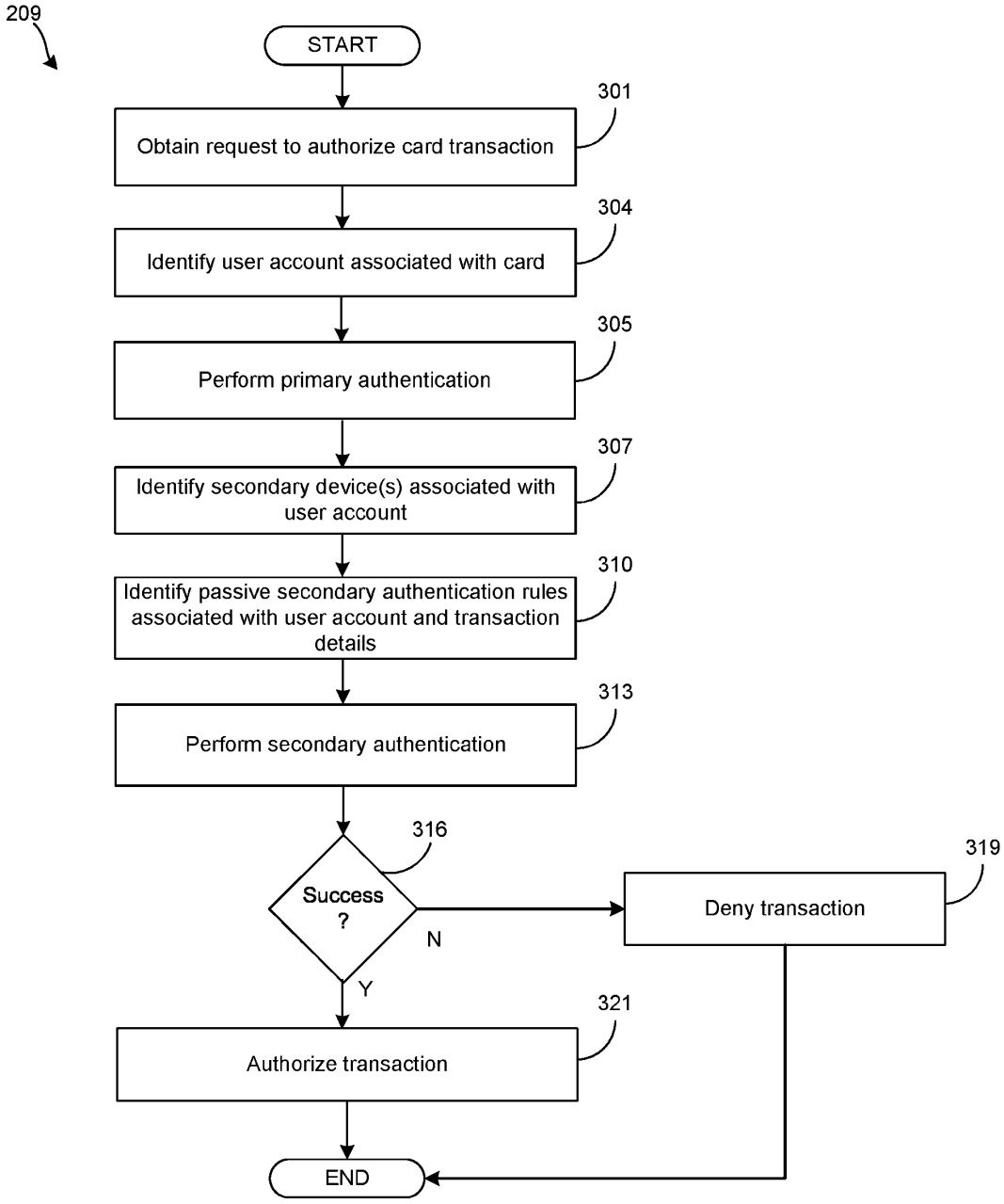

209
START
301
Obtain request to authorize card transaction
304
Identify user account associated with card
305
Perform primary authentication
307
Identify secondary device(s) associated with user account
310
Identify passive secondary authentication rules associated with user account and transaction details
313
Perform secondary authentication
316
Success ?
N
319
Deny transaction
Y
321
Authorize transaction
END

FIG. 3

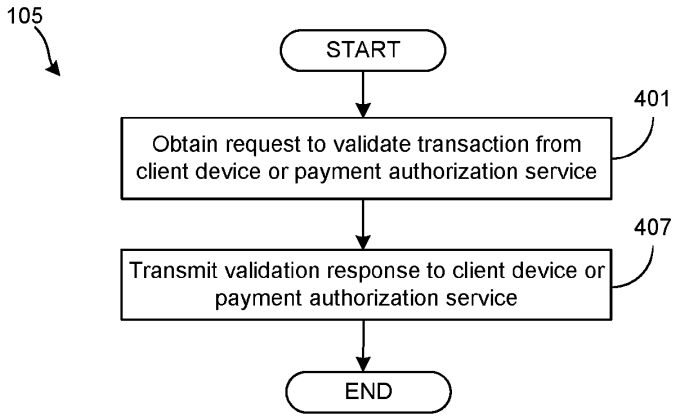

105
START
401
Obtain request to validate transaction from client device or payment authorization service
407
Transmit validation response to client device or payment authorization service
END

FIG. 4

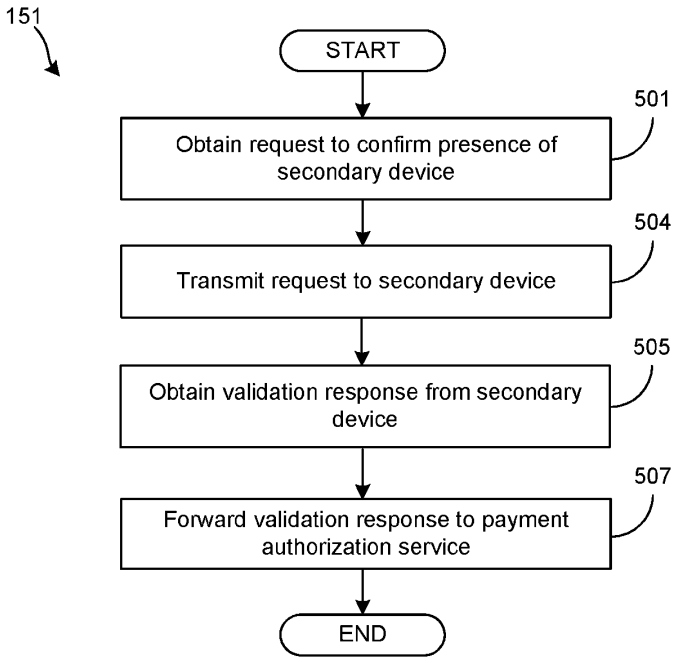

151
START
501
Obtain request to confirm presence of secondary device
504
Transmit request to secondary device
505
Obtain validation response from secondary device
507
Forward validation response to payment authorization service
END

FIG. 5