WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a server computer, an authentication request message for a transaction associated with a portable device;

determining, by the server computer, that detailed device information of the portable device is required to authenticate the transaction;

generating, by the server computer, a message including an identifier associated with the transaction and a request for the detailed device information from the portable device;

receiving, by the server computer, the detailed device information from a processing network computer application stored on the portable device and via a remote server computer, the detailed device information determined using the identifier;

modifying, by the server computer, the authentication request message to include the detailed device information;

sending, by the server computer, the modified authentication request message to an access control server computer; and

receiving, by the server computer, an authentication response message from the access control server computer including a verification value for the transaction, wherein the verification value is generated based on a result of a risk analysis performed using the detailed device information.

2. The method of claim 1, wherein the portable device is configured to utilize a resource provider application and the processing network computer application.

3. The method of claim 1, wherein the authentication request message is provided by the processing network computer application of the portable device to the server computer.

4. The method of claim 1, wherein the transaction is initiated utilizing the resource provider application of the portable device.

5. The method of claim 1, wherein the message comprises user data, portable device data, and transaction data.

6. The method of claim 5, wherein the user data includes one or more of a name of a user, an address for the user, an email address for the user, or a phone number for the user.

7. The method of claim 5, wherein the portable device data identifies a type of device for the portable device, screen resolution for the portable device, and a device identifier for the portable device.

8. The method of claim 5, wherein the transaction data identifies item details included in the transaction, payment device data, and a payment account number of a user associated with the transaction.

9. The method of claim 1, further comprising transmitting the authentication response message and the verification value to a resource provider computer.

10. The method of claim 1, wherein the remote server computer identifies the detailed device information to provide to the server computer based at least in part on a set of rules.

11. The method of claim 10, wherein the set of rules identify privacy requirements for the transaction that limits the detailed device information provided to the server computer.

12. The method of claim 1, further comprising receiving, by the server computer, the authentication response message from the access control server computer absent the verification value for the transaction based at least in part on the risk analysis performed by the access control server utilizing the detailed device information.

13. The method of claim 12, further comprising, in response to the absence of the verification value for the transaction:

providing a decline message to a resource provider computer that indicates that the transaction is denied.

14. A server computer comprising:

a processor; and

a memory including instructions that, when executed with the processor, cause the server computer to, at least:

receive an authentication request message for a transaction, the transaction initiated with a portable device;

determine that detailed device information for the portable device is required to authenticate the transaction;

generate a request for the detailed device information that includes an identifier associated with the transaction;

receive, via a remote server computer, the detailed device information from a processing network computer application stored on the portable device, the detailed device information determined using the identifier;

modifying the authentication request message to include the detailed device information;

transmit the modified authentication request message to an access control server computer; and

receive, from the access control server computer, an authentication response message that includes a verification value for the transaction, wherein the verification value is generated based on a result of a risk analysis performed using the detailed device information.

15. A computer-implemented method, comprising:

receiving an indication of a transaction initiated with a resource provider application of a portable device;

generating an authentication request message for the transaction;

providing the authentication request message to a directory server computer, the directory server computer configured to determine that detailed device information for the portable device is required to authenticate the transaction;

providing, to a remote server computer, the detailed device information for the portable device in response to a request from the remote server computer, the detailed device information obtained based at least in part on a processing network computer application stored on the portable device;

receiving, from the directory server computer, an authentication response message that includes a verification value for the transaction, wherein the verification value is generated, by an access control server computer, based on a result of a risk analysis performed using the detailed device information, the access control server computer transmitting the verification value to the directory server computer; and

transmitting the authentication response message and the verification value to an authorizing computer to authorize the transaction for a resource provider computer.

16. The computer-implemented method of claim 15, wherein the transaction is associated with a request to access data from the resource provider computer.

17. The computer-implemented method of claim 15, wherein the detailed device information includes operating system data for the portable device, network browser data for the portable device, mobile application data for the portable device, geo-location data for the portable device, internet protocol address information for the portable device, and language data for the portable device.

18. The computer-implemented method of claim 15, further comprising:

generating an offer associated with the transaction; and

providing the offer for presentation to the portable device prior to completion of the transaction.

19. The computer-implemented method of claim 15, wherein providing, to the remote server computer, the detailed device information for the portable device is based at least in part accessing a rules database, wherein the rules database identifies privacy requirements for the transaction that limits the detailed device information provided to the remote server computer.