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(54) **METHODS AND SYSTEMS FOR CONTACTLESS PAYMENTS AT A MERCHANT**

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(57) **ABSTRACT**

A coordination server of a contactless payment system may receive a total bill of purchases for a customer from a merchant POS terminal, associate the total bill of purchases with a unique identifier of an RFID tag of a check presenter, and receive notification that payment of the total bill of purchases is authorized. The coordination server may receive the unique identifier and payment information from a contactless-enabled device, and transmit the payment information and the total bill to the merchant POS terminal for transmittal to a merchant acquirer for completion of the transaction under business as usual standards. In one embodiment, the coordination server transmits the payment information and the total bill to a merchant acquirer, which then routes the payment request to an appropriate payment network. In another embodiment, the coordination server transmits the payment information and the total bill directly to the appropriate payment network.

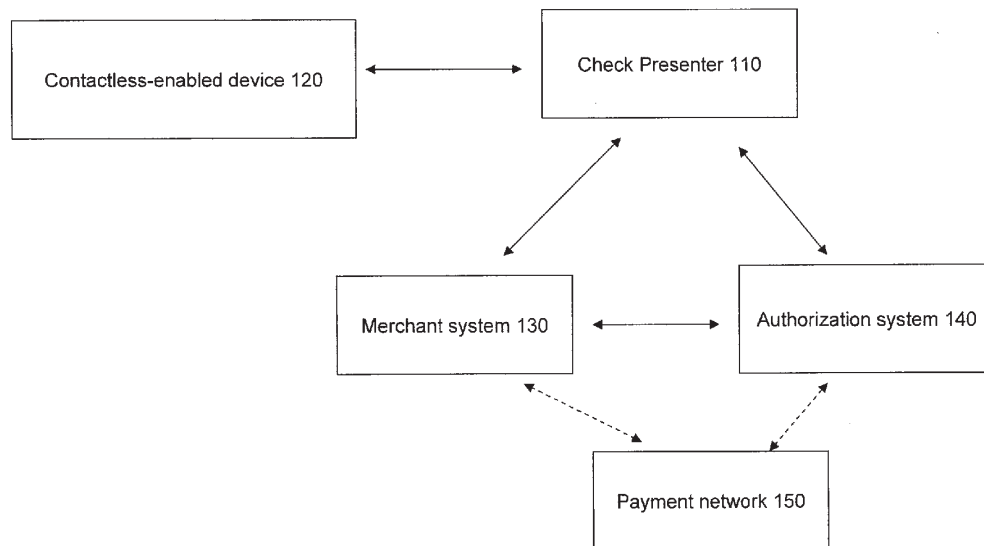
(73) Assignee: **American Express Travel Related Services Company, Inc.**, New York, NY (US)

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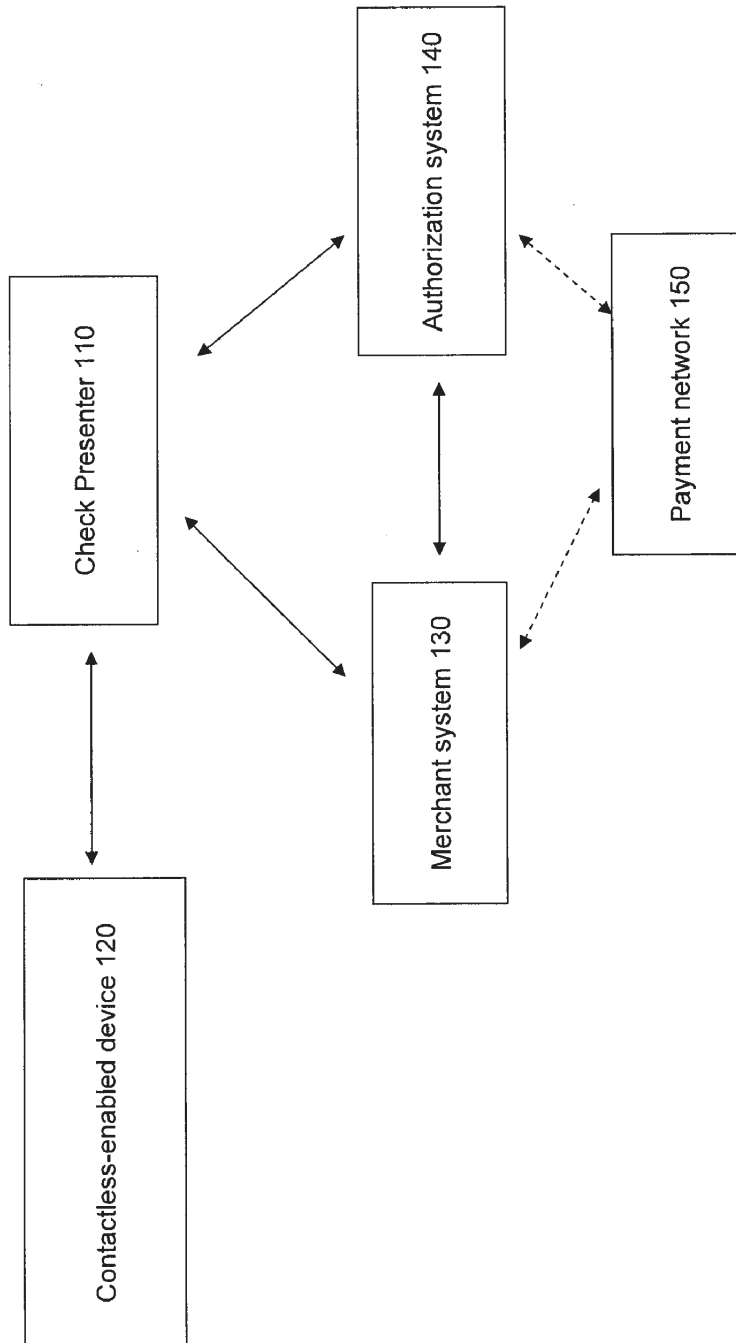


Figure 1

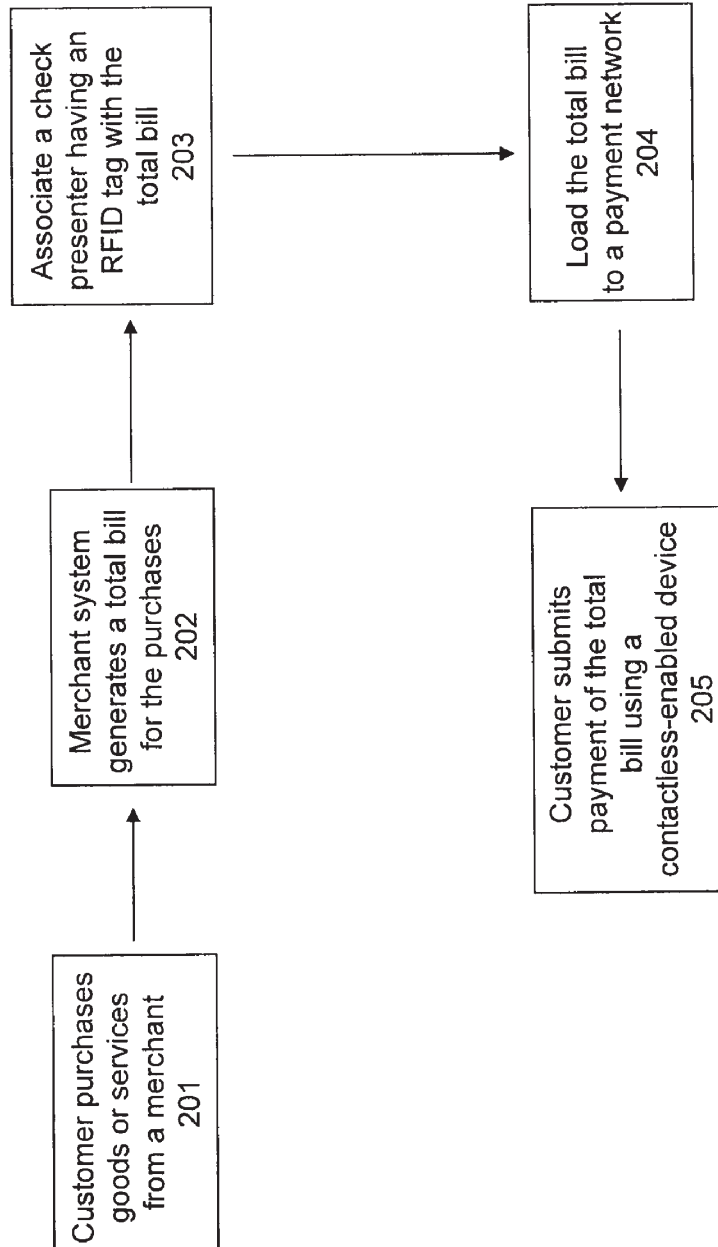


Figure 2

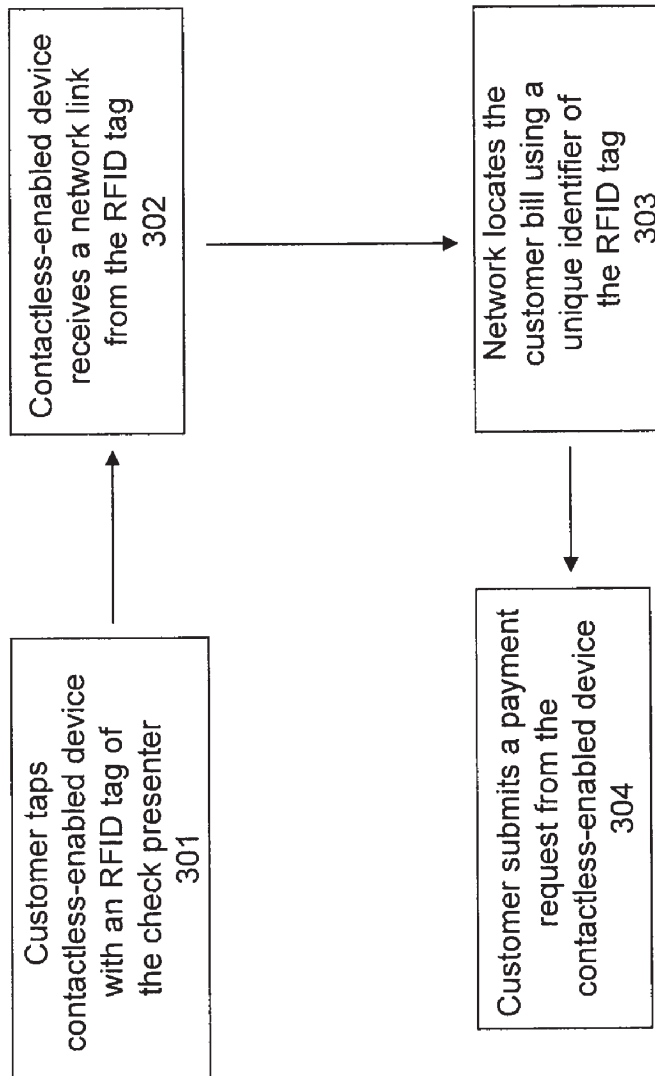


Figure 3

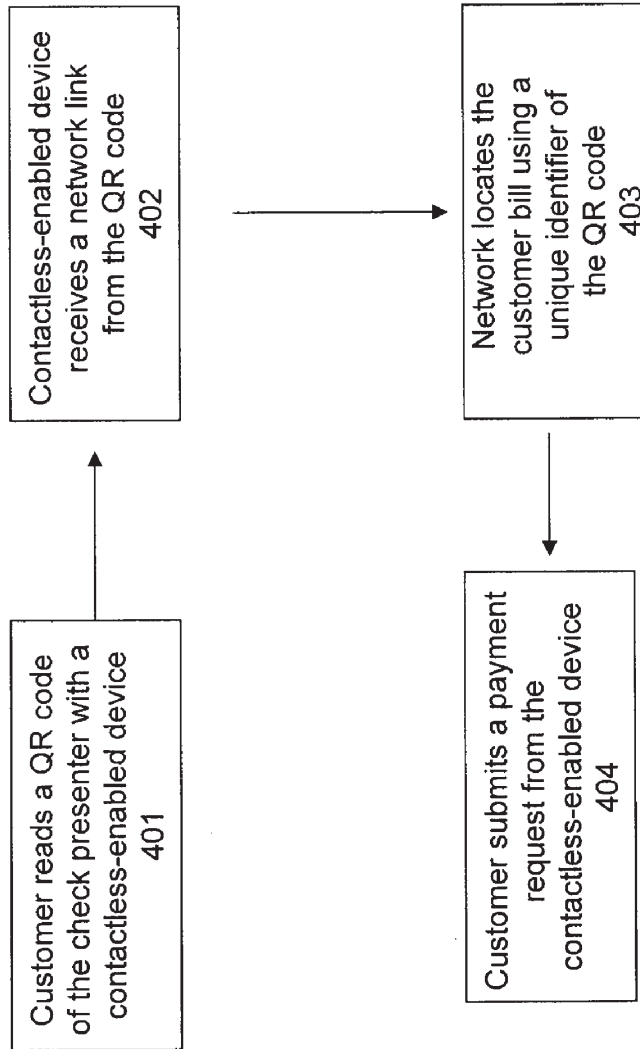


Figure 4

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