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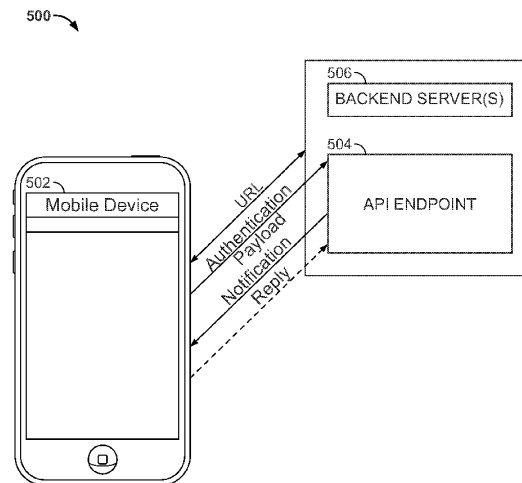


FIG. 5

(57) Abstract: Various embodiments are directed to enhancing a card payment experience by a single tap of a contactless card to a user computing device. In examples, the single tap of the card may be preconfigured to cause automatic payment of a predefined amount toward a card balance. If the single tap is not preconfigured to mean automatic card payment, the user may be presented with a notification and various payment amount options, which the user can select to pay toward the card balance.

[Continued on next page]

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