## ABSTRACT

A merchant system for passively closing a patron's pre-authorized tab, with an associated payment token, set up with a computer device in communication with the merchant system, said system including one or more processors in communication with data storage, said processors being configured to execute computer readable instructions stored on said data storage for performing the steps of (a) determining if the pre-authorized tab should be passively closed; (b) if the pre-authorized tab should be passively closed, then performing the steps of (i) generating a total amount spent on goods and/or service ordered by the patron; (ii) sending the total amount spent and the payment token associated with the pre-authorized tab to an online service for authentication so as to pay the merchant; and (iii) closing the pre-authorized tab.

Fig 3