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(54) **Title:** METHODS, SYSTEMS AND COMPUTER PROGRAM PRODUCTS FOR CONTACTLESS PAYMENTS

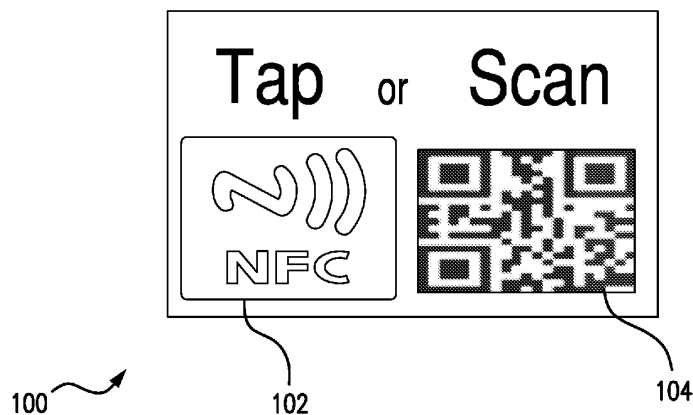


FIG. 1

(57) **Abstract:** The present invention relates to contactless payments using an electronic payment transaction environment. In particular, the invention provides methods, systems and computer program products for implementing contactless payments based on a dual protocol display label comprising an optical code and an NFC tag, each configured to communicate merchant information for the purposes of enabling electronic payments to a merchant.



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