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- (71) **Applicant:** FSA STORE INC. [US/US]; 750 N Saint Paul
St Ste 250 PMB, Dallas, Texas 75201 (US).
- (72) **Inventors:** SHAH, Bhargav; 1105 LaSalle Ln, Southlake,
Texas 76092 (US). WILKENS, John Paul; 3050 Ramona
Ave., Cincinnati, Ohio 45211 (US).
- (74) **Agent:** VRANJES, Michael Nicholas; 50 Fountain Plaza,
Suite 1000, Buffalo, New York 14202 (US).

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(54) **Title:** SYSTEM AND METHOD FOR CARDLESS TRANSACTION PROCESSING

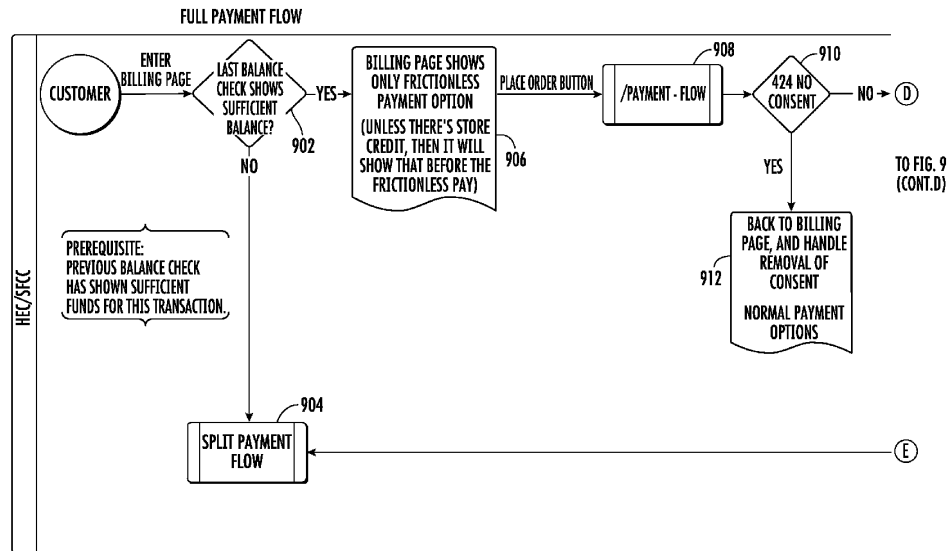


FIG. 9

(57) **Abstract:** A method for facilitating cardless transaction processing, including receiving a request for checkout, determining if a balance is sufficient, providing a frictionless payment option to a user, receiving a valid access token, receiving a valid bearer token, sending a payment request to a third party administrator, and processing the payment request.

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