

## **ABSTRACT**

Aspects concern a method for detecting a merchant from a payment transaction between a payor and a payee, the method including receiving, by a payment server of a payment service, from a payor device of the payor, one or more tags of one or more objects in a payment transaction environment in one or more images that is captured as part of the payment transaction, obtaining, by the payment server, payee transaction data of one or more payment transactions of the payee, and receiving, by the payment server, a payee location of the one or more payment transactions of the payee. The method further includes determining, by the payment server, whether the payee is the merchant, based on the received one or more tags, the obtained payee transaction data and the received payee location.

[Fig. 3]