identifier (e.g., Lead Account). Merchant system 608 may communicate the authorization request to acquirer system 610 (and/or a payment gateway), which may communicate the authorization request to authorization system 622.

[00144] In some non-limiting embodiments or aspects, authorization system 622 may receive the authorization request. Additionally or alternatively, authorization system 622 may determine a second account identifier (e.g., one of the Consumer Funding Choices) from a plurality of account identifiers based on at least one rule stored in transaction control database 624. For example, authorization system 622 may receive (e.g., retrieve, access, read, and/or the like) the rule data from transaction control database 624. Additionally or alternatively, authorization system 622 may determine a second account identifier based on the rule data.

[00145] In some non-limiting embodiments or aspects, the rule data may include at least one threshold value (e.g., at least one threshold transaction amount value). For example, as shown in FIG. 6A, a first rule (T1) may be associated with a transaction amount being less than a first threshold value of 500 Yen (e.g., Amount < ¥500), a second rule (T2) may be associated with a transaction amount being greater than a second threshold value of 50,000 Yen (e.g., Amount > ¥50,000), and a third rule (T3) may be associate with a transaction amount being between the first and second threshold values (e.g., Between ¥500 - ¥50,000). Authorization system 622 may determine whether a transaction amount of the payment transaction (e.g., which may be part of the authorization request) satisfies one of these threshold values. For example, determining the second account identifier may include selecting the second account identifier from the plurality of account identifiers (e.g., the Consumer Funding Choice associated with each rule) based on the transaction amount satisfying the threshold value(s) of one of the rules.

[00146] In some non-limiting embodiments or aspects, the at least one rule may include a first rule based on rule data received from user 606 and/or stored by transaction control database 624. Additionally or alternatively, at least one fallback rule (e.g., Default Payment) may be stored (e.g., by transaction control database 624). Determining the second account identifier may include authorization system 622 determining the first three rules (T1-T3) are not applicable to the payment transaction associated with the authorization request message. In response to determining that the rules are not applicable, authorization system 622 may determine the second account identifier based on the fallback rule (e.g., Default Payment).