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(54) **Title:** CONTROLLING USAGE OF ACQUIRER TOKENS STORED WITHIN A MERCHANT SYSTEM

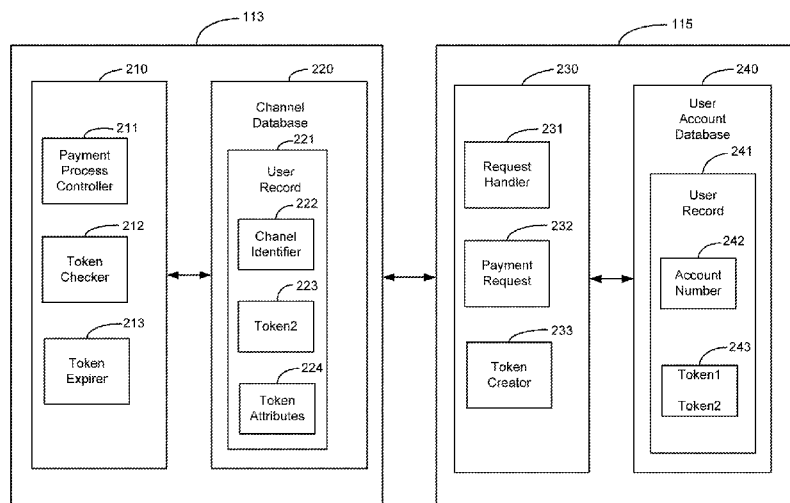


FIGURE 2

(57) **Abstract:** A method for controlling usage of one or more acquirer tokens stored within a merchant system. The method comprises receiving a payment request to make a payment corresponding to a user account having associated therewith an acquirer token that enables payment to be made by communication of the acquirer token to an acquirer system, determining whether to allow the payment to be made by communicating the acquirer token to the acquirer system based on whether a payment channel via which the payment request is received is authorised for use of the acquirer token, and communicating the acquirer token to the acquirer system upon a positive determination to allow the payment.