

CLAIMS:

1. A method for controlling usage of one or more acquirer tokens stored within a merchant system, the method comprising:

5 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;

10 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 by checking whether a user record stores a merchant
15 token for the payment channel in association with the
acquirer token; and

communicating the acquirer token to the acquirer system upon a positive determination to allow the payment.

20 2. A method as claimed in claim 1, comprising communicating the merchant token from a payment interface module to an account manager which performs the step of
determining whether to allow the payment ~~by determining whether there is a merchant token for the payment channel~~
25 ~~that has been associated with the acquirer token.~~

3. A method as claimed in claim 2~~1~~, comprising receiving the merchant token from a user device.

30 4. A method as claimed in claim ~~2~~1 ~~or claim 3~~, comprising creating a new merchant token in response to a request from an authorised user.

5. A method as claimed in claim 4 comprising applying an
35 expiry condition to the merchant token during creation of the merchant token that is independent of the acquirer token and expiring the merchant token upon the expiry condition being met.

6. A method as claimed in any one of claims 2-1 to 5, comprising independently establishing a merchant token for each of a plurality of payment channels.

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7. A method as claimed in claim 6, further comprising establishing a separate acquirer token for each merchant token.

10 8. A method as claimed in any one of claims 1 to 7, comprising receiving the payment request at a payment interface of a merchant system.

9. A merchant system arranged to control usage of one or
15 more acquirer tokens stored within the merchant system, the merchant system arranged to:

receive a payment request to make a payment
corresponding to a user account having associated
therewith an acquirer token that enables payment to be
20 made by communication of the acquirer token to an acquirer system;

determine 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
25 request is received is authorised for use of the acquirer
token by checking whether a user record stores a merchant
token for the payment channel in association with the
acquirer token; and

communicate the acquirer token to the acquirer system
30 upon a positive determination to allow the payment.

10. A merchant system as claimed in claim 9, arranged
~~to comprising an account manager which determines~~ whether
to allow the payment by determining whether there is a
35 merchant token ~~for the payment channel that has been
associated~~ stored in association with the acquirer token.