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~~of the payment systems. Representation of service users and the need to foster inclusive decision-making across the industry appears to be secondary. The governance and ownership of the three card payment systems is more commercially focused. Service user representation is less of a concern, although the weak position of merchants to~~

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~~3.7 Ownership and governance of the Operators ultimately determines how is exercised control over the payment systems in terms of their operation, access and development.~~

~~Ownership, governance and control of payment system a~~

~~A payment system is any system used to settle financial transactions through the transfer of monetary value. This includes the institutions, instruments, people, rules, procedures, standards, and technologies that make its exchange possible. A common type of payment system is called an operational network that links bank accounts and provides for monetary exchange using bank deposits. Some payment systems also include credit mechanisms, which are essentially a different aspect of payment. Paymen~~

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