How Credit Card Processing Works

payway

Authorization

1 Customer
Customer makes purchase and provides payment method.

2 Merchant
Merchant initiates authorization process, sending details of transaction to payment processor through payment gateway.

3 Payment Gateway
Payment gateway routes payment information to processor.

4 Payment Processor
Payment processor, appointed by merchant, handles credit and debit card transactions for merchant / acquiring bank.

5 Card Network
Card network sends authorization request to issuing bank.

6 Issuing Bank
Issuing bank approves or declines transaction and sends response back to card network.

7 Card Network
Card network sends back approval code to merchant / acquiring bank.

8 Merchant / Acquiring Bank
Merchant / acquiring bank alerts the processor of approval or decline.

9 Merchant
Merchant receives authorization and cardholder's transaction is completed.

Clearing & Settlement

10 Merchant
Merchant deposits transaction payment with merchant / acquiring bank.

11 Merchant / Acquiring Bank
Merchant / acquiring bank combines authorization and credits merchant's account (minus processing fees).

12 Card Network
Card network debits issuing bank for each transaction amount and credits merchant bank.

13 Issuing Bank
Issuing bank posts transaction to customer's / cardholder's account and sends out monthly account statements.

14 Customer
Customer receives monthly credit card statement.

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Advanced Topics in Database Research, Volume 1 Siau, Keng,2001-07-01 Advanced Topics in Database Research features the latest cutting edge research findings dealing with all aspects of database management systems analysis and design and software engineering This book provides information that is instrumental in the improvement and development of theory and practice related to information technology and management of information resources **The Evolution of Law against Payment Frauds** Christopher Chen,2022-12-09 This book examines the evolution of legal institutions in containing and tackling fraudulent activities plaguing payment systems payment fraud e g forged cheques wrongful payment instructions etc in Asia focusing on laws in Greater China and Singapore In the past century the payment system has invited much innovation changing the modes of payments from exchanging cash and coins to the use of cards wire transfers and other new types of payment instruments or services e g bitcoins or QR code payments As the nature of payment services is to move money from one place to another it naturally attracts fraudsters Even with advanced computer technology payment fraud is still rampant in the market causing billions of dollars in losses globally per annum Through an examination of payment instruments and associated frauds over time the book illustrates a shifting trend of legal solutions from criminal sanctions and civil compensation to a gradual focus on regulations of payment intermediaries This trend reflects the complexity of payment systems and the challenge of protecting them The book also identifies the underlying actors and institutional characteristics driving the evolution of legal institutions to deal with payment fraud and illustrates how the arrival of new technology may affect the market and thus the evolution of legal institutions The book will help readers to better understand the interaction between technology the market and law and help regulators financial institutions practitioners and end users as well as about payment fraud and corresponding legal responses Popular Photography ,2005-02 **CONTENT CREATORS' PLAYBOOK: USING ARTIFICIAL INTELLIGENCE, STORYTELLING AND VIDEO MARKETING TO SUPERCHARGE CREATIVITY** MAUREEN P PRICE,2024-12-17 This book is a guide for women who want to thrive in the digital economy It explores the intersection of artificial intelligence AI and content creation offering insights and strategies for women to leverage these technologies to their advantage The book begins by painting a picture of the challenges facing humanity including climate change global pandemics and the threat of war It then argues that AI has the potential to help us address these challenges and create a more sustainable and peaceful future The book also examines the ways in which technology is empowering women giving them a voice and a platform to express themselves It highlights the rise of female content creators and entrepreneurs who are using AI to enhance their creativity and reach wider audiences The book provides practical advice on a range of topics including Disrupting the Patriarchy How technology is dismantling traditional power structures and creating opportunities for women The AI Revolution Understanding the basics of AI and its potential impact on various industries AI and Creativity Using AI tools to enhance your creativity and produce high quality

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