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Merchant Acquirers and Payment Card Processors: A Look Inside the Black Box Ramon P. DeGennaro,2008-06 Each year hundreds of millions of credit debt cardholders make billions of transactions worth trillions of dollars Yet few are aware that such transactions travel through are made possible by a group of intermediaries that accept cards handle card transactions manage the dispute resolution process set rules that govern card transactions This article demystifies the Black Box of the transactions process for payment cards Describes a simple transaction with a private label card Emphasizes the key roles of merchant acquirers card processors Delineates the risk factors associated with specific industries merchant types transactions that influence the price merchants pay for acquirers services Discusses ways that merchant acquirers manage risk

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