

How do credit cards work?

Payment processing explained

①



You make a purchase with your credit card.

②



The merchant sends transaction data to the acquiring bank.

③



The acquiring bank routes transaction data to the payment network.

④



The payment network requests authorization from your credit card issuer.

⑤



The credit card issuer approves or denies the transaction.

⑥



If approved, the payment network forwards your payment to the merchant's bank.

Popcru Credit Cards How Does It Work

Sebastian Brünink



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