# **Payment Settlement Process**

with Multiple Currency Conversions



- A Swedish spopper buys from a U.S.
- printed in USD using SEN
- Authentication

Payment data in SEX is: oncryplant and checked for froug by the payment. gateway, then sent to the ACCESSION.

Authorisation

The Swedish resump bare verifies the rustomer's. dotata checks for sufficient funds in SEK & approves the transaction in SDC notifies the shopper

### Clearing

The transaction details. now in USD, are verified by the card schemes and luculing blank to ensure ACCUMENT.

- Settlement
- Card schemes process. I'm Dansaction. debiling the issuing. bank in EUR and crediting the acquiring bank in USO.
- The acquiring bank is: ready to bandler the funds to the merchant's account.



## **Settlement Process Manual**

**AW Rasmussen** 

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