## How Credit Card Processing Works



Merchant captures the credit card information







Upon approval by cardissuing bank, MGI credits merchant account and submits transaction for settlement



Back end processor pays the acquirer and debits the card-issuer account; transaction is sent to issuer.



Customer receives statement and pays the issuing bank





Issuer posts the transaction to the customer's account







# **Process Credit Card Applications Home**

**Jin-Ying Zhang** 

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