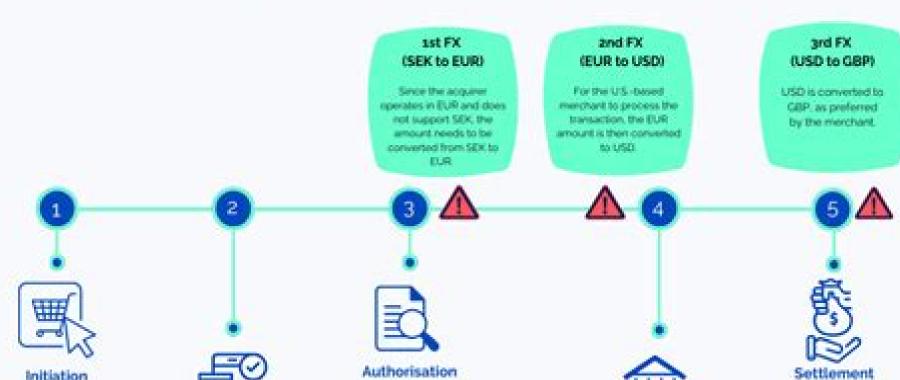
Payment Settlement Process

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 bank verifies the rustomer's. details, checks for sufficient funds in SEK & approves the transaction in SDC retifies the shopper

- - Clearing

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



- 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

Huangqi Zhang

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