

# Step-by-Step Payment Processing



## Customer Checkout

Customer decides to make a payment and enters their card details.



## Payment Gateway

Secure transmission of encrypted payment details via a payment gateway.



## Payment Processor

Validates transaction details and communicates with the acquiring bank.



## Acquiring Bank

Receives transaction details and forwards them to the card network.



## Card Network

Acts as the intermediary, passing transaction details to the issuing bank.



## Issuing Bank

Checks customer's account status and approves or declines the transaction.



## Transaction Outcome

Decision is communicated back to the merchant.



## Settlement

Funds are transferred and eventually land in the merchant's account.

# Payment Processing Made Easy With Private Label Rights

**Julia Schneider**

## **Payment Processing Made Easy With Private Label Rights:**

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economic growth for the emerging market and developing economies across europe and central asia has been revised up to 2.4 for 2023 in the world bank s latest economic forecast for the region this pickup in growth reflects improved forecasts for war hit ukraine and for central asia as well as consumer resiliency in turkey and better than

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by 6 percent yet the recovery remains bumpy with supply chain bottlenecks and high energy prices policies should be adapted flexibly reflecting country specific developments

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