

# How Does Credit Card Processing Work?



## Payment Data Collection

### Payment Gateway

- In-store POS
- Mobile POS
- E-commerce website checkout
- Digital invoice embedded payment link
- Virtual terminal



## Payment Authorization

### Payment Processor Services

- Card-present
- Card-not-present
- Invoicing
- Subscriptions
- B2B
- Cross-border

### Card Network

- Assess interchange fees

### Customer's Issuing Bank

- Verifies funding availability



## Payment Settlement

### Customer's Issuing Bank

- Approval/rejection
- Funding

### Payment Gateway

- Merchant notification

### Merchant Account

- Fund deposit

### Merchant Business Checking Account

- Fund withdrawal

# Zoom Credit Card Processin

**Daniela Niemeyer**

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