



How Credit Card Processing Works

Step One: Your customer's credit card information is captured from the magnetic strip by swiping the card through a payment device, or by data entering the card and payment information into a payment device.

Step Two: Your payment device connects to the processor's system (via phone or IP) and transmits the authorization request for the amount specified.

Step Three/Four: The processor's system recognizes the authorization request as being for a Visa, MasterCard, Discover, or American Express. In the case of Visa, MasterCard, and Discover the request is transmitted to the appropriate association, which in turn, routes the request to the card issuing bank. If the authorization is for an American Express, the processor transmits the request directly to them.

Step Five/Six: The card issuer verifies that the cardholder's account is valid for the amount requested and the approval or denied request is transmitted.

Step Seven: You and your customer are made aware via your payment device on the approval or denied transaction.

**From your perspective,
this process is seamless, taking only
seconds for completion.**