

Cardholder presents
card to Merchant

Acquiring Bank
(which we are a part of)
requests authorization
from the Issuing Bank

Cardholder's bank
(issuing bank)
approves transaction

1.

2.

3.



6.

5.

4.

Receipt is printed
and signed by
Cardholder

Response code is sent
to Merchant's terminal

Issuing Bank sends
Authorization Code

Merchant-union.cc

Interchange Manual Mastercard

G Thomas



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