

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.



Merchant-union.cc

6.

5.

4.

Receipt is printed
and signed by
Cardholder

Response code is sent
to Merchant's terminal

Issuing Bank sends
Authorization Code

Interchange Manual Mastercard

B Lingard



Interchange Manual Mastercard:

Credit Card Interchange Fees United States. Congress. House. Committee on the Judiciary. Antitrust Task Force, 2008

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