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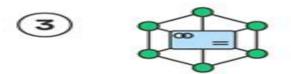
Payment processing explained



You make a purchase with your credit card.



The merchant sends transaction data to the acquiring bank.



The acquiring bank routes transaction data to the payment network.



The payment network requests authorization from your credit card issuer.



The credit card issuer approves or denies the transaction.



If approved, the payment network forwards your payment to the merchant's bank.

# **Popcru Credit Cards How Does It Work**

Polly A. Bauer, Stephen Lesavich, PhD, JD

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