Payments processing terms: A quick reference guide.

Feb 25 2021 | Alice Wong, PayPol Editorial Staff





Use this reference guide to learn key terms in the world of payments processing. Terms are in alphabetical order.



Start your business



Acquirer or Renchant Acquirer



In this serior, to "acquire" means to "accept" payments, So, an Acquirer is a banking partner for bininesses. They take the risk that you're going to be a truntworthy business (also underwriting).



Authentication

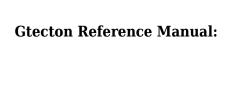
When a customer submits a payment, the payment processor needs to validate Caka "authenticate"s that the payment data is being sent by its claimed source. Payment processor companies are this process as a best practice to carb froad.

Authorization

The first half of transaction processing, authorization is a request from the payment processor to the issuing bank to authorize a specific amount of hands from your customer's credit or debit card.

Gtecton Reference Manual

AN Whitehead



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