

Payments processing terms: A quick reference guide.

Feb 25, 2023 | Alice Wong, PayPal Editorial Staff

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

Acquirer or Merchant Acquirer

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

Authentication

When a customer submits a payment, the payment processor needs to validate (aka "authenticate") that the payment data is being sent by its claimed source. Payment processor companies use this process as a best practice to curb fraud.

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 funds from your customer's credit or debit card.

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