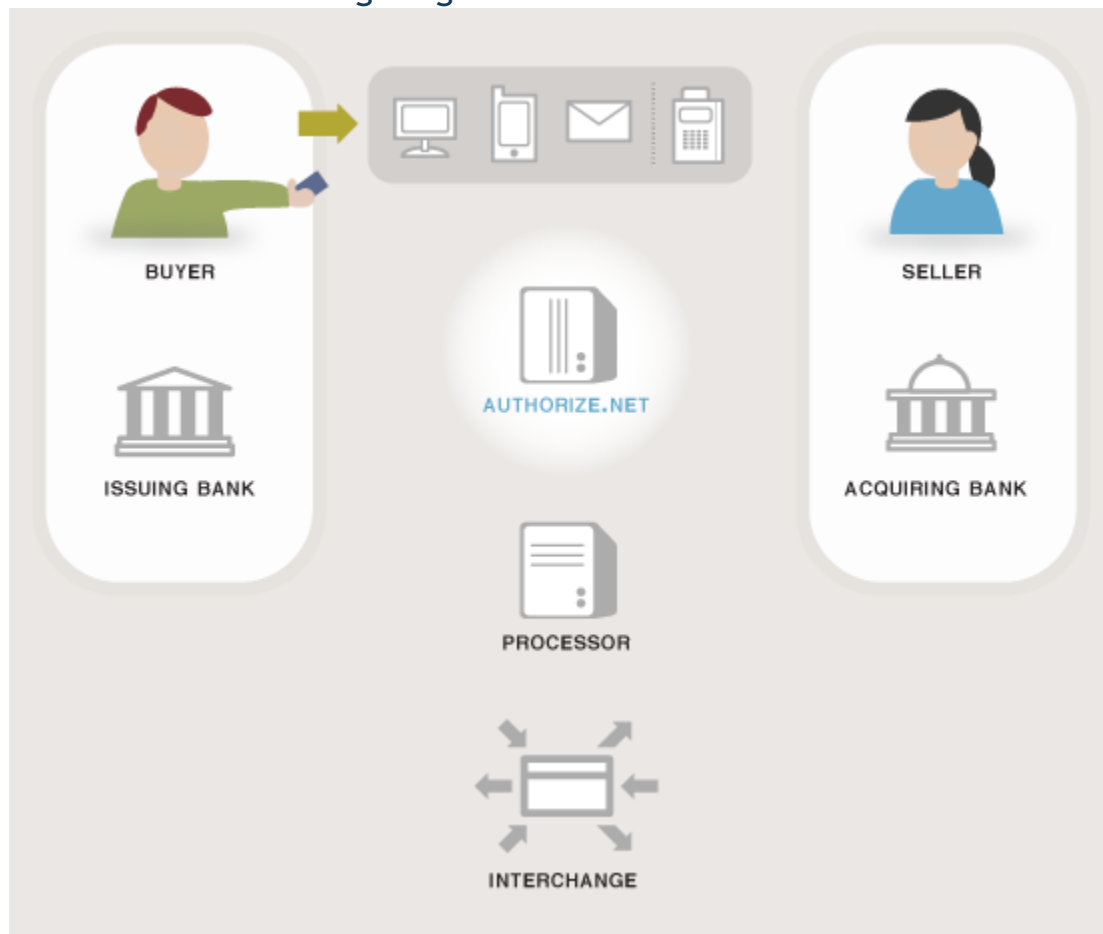


## Credit Card Processing Diagram



◀ Previous Next ▶

### STEP 1

The customer submits his credit card for payment.

### STEP 2

Authorize.Net manages the complex routing of the data on behalf of the merchant through the following steps/entities.

### STEP 3

Authorize.Net passes the secure transaction information via a secure connection to the Processor.

The Merchant Bank's Processor submits the transaction to the credit card network (like Visa or MasterCard). The credit card network routes the transaction to the bank that issued the credit card to the customer.

### STEP 4

The issuing bank approves or declines the transaction based on the customer's available funds and passes the transaction results back to the credit card network.

The credit card network relays the transaction results to the merchant bank's processor. The processor relays the transaction results to Authorize.Net.

#### STEP 5

Authorize.Net stores the transaction results and sends them to the website for the customer and merchant to see.

#### STEP 6

The merchant delivers goods or services to the buyer.

#### STEP 7

The issuing bank sends the appropriate funds for the transaction to the credit card network, which passes the funds to the merchant's bank.

The bank then deposits the funds into the merchant's bank account. This is called 'settlement', and typically the transaction funds are deposited into the merchant's primary bank account within two to four business days.