



How Does a Payment Gateway Work?

A top-down view of a person's hands typing on a silver laptop. The laptop screen displays a website with a 'WELCOME' banner and the text 'Get paid anywhere'. The desk is cluttered with various items: a notebook with a lightbulb diagram, a pen, a ruler, a blue pencil, a red cup of coffee, a colorful ball of string, and a small potted plant. The background is a wooden desk.

Payment Gateway

Here we are going to explain about overall work about Payment Gateway.



What is Payment Gateway?

- A payment gateway is a merchant service provided by an e-commerce application service provider that authorizes credit card or direct payments processing for e-businesses, online retailers, bricks and clicks, or traditional brick and mortar.
- Examples of Payment Gateways: PayPal, World Pay, Stripe.
- payment gateway facilitates a payment transaction by the transfer of information between a payment portal and front of processor.

How Does a Payment Gateway Work?

A customer enters payment details at checkout and presses submit.

The payment gateway securely carries the transaction to the processor to the merchant's bank.

The processor sends the transaction to the credit card network (like Visa or MasterCard).

The bank then re-routes the transaction to the bank that issued the credit card to the customer.

The issuing bank will approve or decline the transaction based on the funds available in the customer's account.

How Does a Payment Gateway Work?

The results are then taken back to the credit card network which forwards this information to the payment gateway.

The payment gateway receives this message and sends it to the website. If the transaction is approved, then the merchant can deliver the goods or services to the customer.

With regards to the money side of things, the issuing bank sends the funds to the network which passes the funds to the merchant's internet account.

The bank then deposits the funds 1-4 days later, into the merchant's business banking account.

Where we can use Payment Gateway



E-commerce
Business



Retail
Business.



Manufacturing
Business.



On demand
service.



Banking and
Finance.



Small scale
business.



IT business.

The background features several concentric, curved lines in shades of grey and white, creating a sense of motion and depth. A blue rectangular box with a white border is positioned on the left side, containing the main text.

Get best Payment Gateway with Safe2Pay

- [Safe2Pay](#) is 100% Australian based company located in Sydney NSW, ready to helping and supporting all kind of business.
- Our Payment gateway comes with 50 different POS, and it can be customization based on customer requirement, it can adapt to various business industries like On demand, Small scale business, IT business, Manufacturing, Retail, E-commerce and many other industries helps them to fast, secured and quick transaction.
- Let's [contact with Safe2Pay](#) to get details about the solution.

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