Cheatography

Rails Architect MasterClass, Payment vocabulary

ACQUIRER

An entity (company) that is responsible for processing and settling payments, also pays out earned money to merchants

PAYMENT SERVICE PROVIDER (PSP), PAYMENT GATEWAY

An entity (company) that provides the ability to accept payments for merchants by offering API access and/or web interface

MERCHANT

An entity (company) that accepts payments in exchange for some goods or services

CARDHOLDER

An end-customer that uses their card to pay for some goods or services

ISSUER

An entity that issues a card to a cardholder

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