

Tired with transaction issues? Here is how to fix them.

An e-commerce app service provider's **payment gateway** can be defined as a merchant service that allows credit card as well as direct payment processing for shopping on the online platforms, shops, and traditional offline stores. The payment gateway is possibly provided by a bank to the customers, but it may also be offered separately by financial service providers.

When it comes to data transferring between an acquiring bank front-end processor and payment portal, the payment gateway [helps](#) with the transaction of the payments.

To complete the transaction, the payment gateway carries out a number of operations, including:

1. By clicking "Submit Order" or a similar button on a website, a customer places an order. They may also enter their credit card information into an automated phone system.
2. Transaction data may be transferred straight from the customer's browser to the payment gateway, skipping the systems of the business.
3. The message is converted by the payment gateway from XML to ISO 8583 or a different message format, and the transaction details are then forwarded to the payment processor employed by the merchant's acquiring bank.
4. Following that, the merchant sends the transaction information to their payment gateway. Another secure connection has been established to the payment gateway's payment server.
5. The authorization request is received by the credit card issuing bank, which then confirms the amount of available credit or debit and replies to the processor with a response number. The response code not only specifies the outcome of the permission request but also the reason why the transaction failed.

How can we use this software's transaction process?

1. The payment gateway securely transmits the card information to the merchant's account when the client inputs it.
2. The payment processor is then contacted with a request that was sent via your merchant account.
3. In step three, the issuing bank receives the request from the payment processor.
4. In the event that the transaction is accepted, the customer's account will be debited and the money will be transferred to the merchant's (acquiring) bank.

These payment gateways allow total control over the user experience and may be customised with the name and brand of your company. Businesses using these are responsible for their own PCI compliance and SSL certification.

Payment gateways make it easier for your company to accept payments online and support quicker, more convenient, and more secure payment receipts. A payment gateway is what you need if you're thinking about accepting payments online or if you just want to improve the system you already have.