

Debit card transaction flow



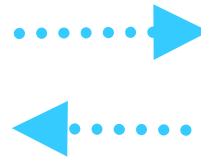
Paymark



Merchant

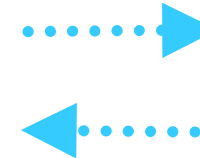
Terminal reads card and checks card number in BIN list

Sends to Paymark via standard terminal specification



Paymark

Paymark routes EFTPOS transactions to the card issuer directly.



Issuing Bank

Credit card transaction flow

