

# Payments processing terms: A quick reference guide.

Feb 25, 2023 | Alice Wong, PayPal Editorial Staff

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Use this reference guide to learn key terms in the world of payments processing. Terms are in alphabetical order.

## Acquirer or Merchant Acquirer

In this sense, to "acquire" means to "accept" payments. So, an Acquirer is a banking partner for businesses. They take the risk that you're going to be a trustworthy business (aka underwriting).

## Authentication

When a customer submits a payment, the payment processor needs to validate (aka "authenticate") that the payment data is being sent by its claimed source. Payment processor companies use this process as a best practice to curb fraud.

## Authorization

The first half of transaction processing, authorization is a request from the payment processor to the issuing bank to authorize a specific amount of funds from your customer's credit or debit card.

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