

# Payment Ecosystem

## Processors/Acquirers

Underwrite and own the merchant account and provide hardware



## Issuers

The banks that provide the credit cards to cardholders



## Gateways

Authorize online credit card payments

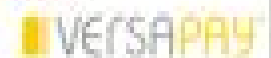


Network Merchants Inc



## ISOs/MSPs

Partner with processors to open merchant accounts & manage support



## Card Networks



# Small Business Credit And Collection Guide

**Victor M. Corman**



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