Credit Card Processing System

Customer	Payment Gateway	Merchant

● → (enter card details)

(make payment request to gateway) → (validate payment details)

[valid] ↓

◇ ← [invalid] → (display payment failure)

(display payment failure) → ◉

◇ → (send request to issuer bank) → (check credit)

(check credit)

◇ [payment not authorized] → payment not authorized

[authorize payment] ↓

(payment successful) ← (transfer amount to merchant) ◉

(payment successful) → ◉