**Payment gateway**:

It is a interface between merchant’s website and bank(payment processing bank)

**Payment gateway** is use for many types of payment(credit/debit card, netbanking, UPI)

I use debit card most

**Payment gateway** encrypts sensitive card details to pass it securely

**Payment gateway** send the all the card details to the bank

**Payment gateway** send the confirmation message from to the bank to merchants website and website send the information to the user, that purchase is completed

Though, cards can perform lot more steps but this are the overview