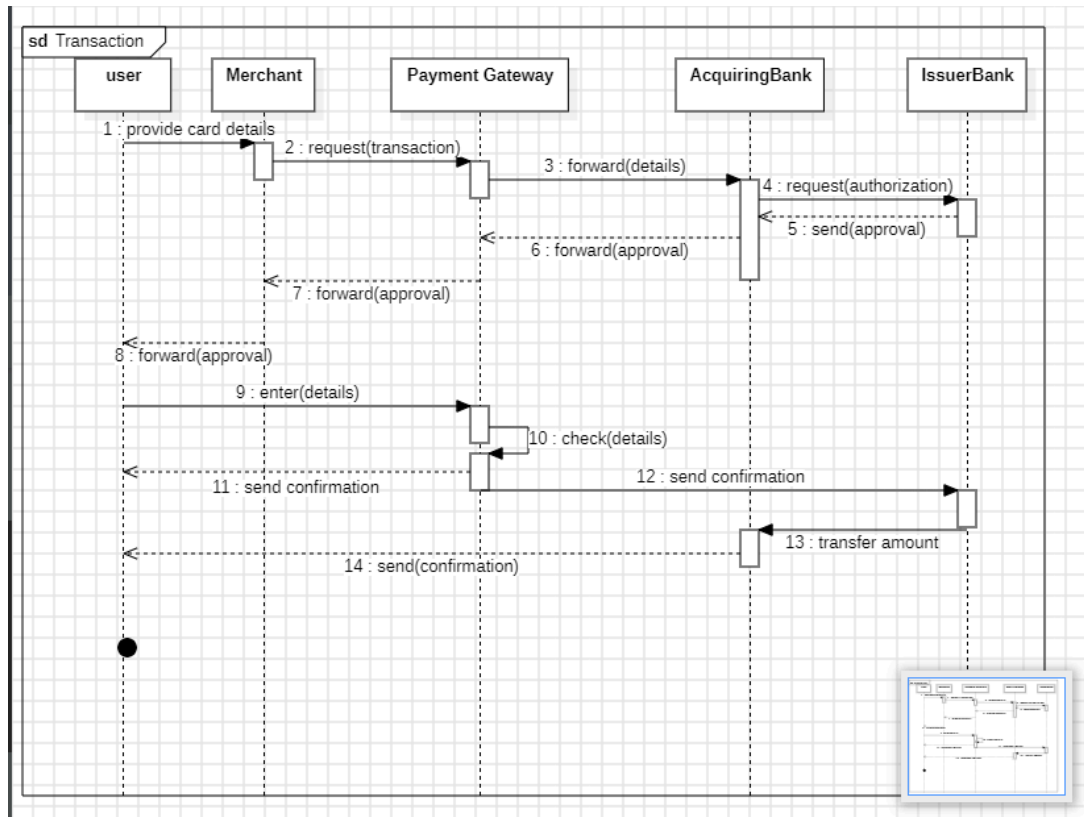2.6 Sequence Diagram
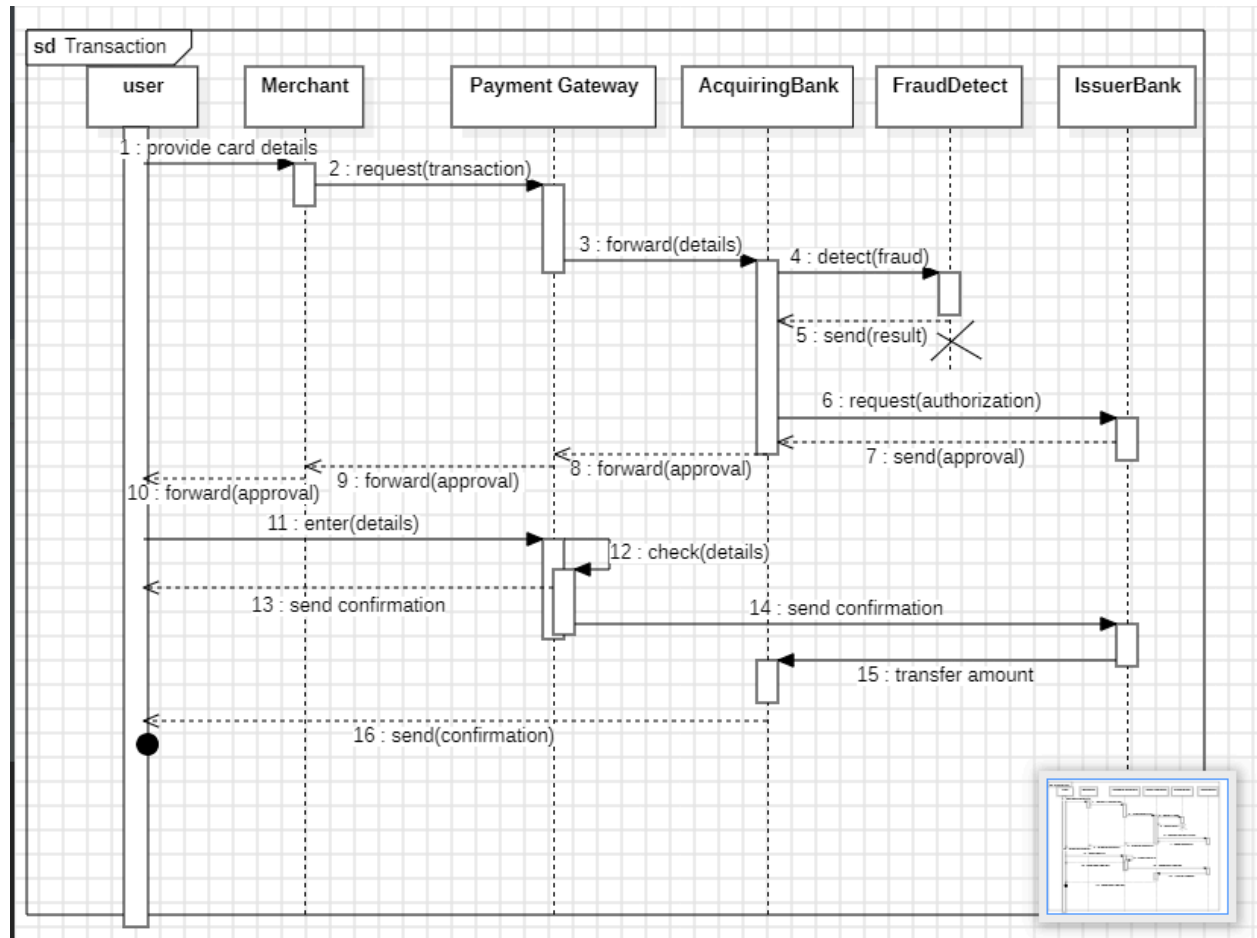
Scenario used:Successful Transaction

1. Customer enters credit card details.
2. Merchant sends transaction request to Payment Gateway.
3. Payment Gateway forwards request to Acquiring Bank.
4. Acquiring Bank sends request to Issuer Bank for authorization.
5. Issuer Bank verifies card and funds, sends approval to Acquiring Bank.
6. Acquiring Bank relays approval to Payment Gateway.
7. Payment Gateway sends approval to Merchant.
8. Merchant confirms successful transaction to Customer.
9. User enters details
10. Payment Gateway check details and sends confirmation
11. IssuerBank transfers amount to AcquirerBank
12. IssuerBank sends confirmation to User

SIMPLE NEXT PAGE

**sd** Transaction

| user | Merchant | Payment Gateway | AcquiringBank | IssuerBank |

1 : provide card details
2 : request(transaction)
3 : forward(details)
4 : request(authorization)
5 : send(approval)
6 : forward(approval)
7 : forward(approval)
8 : forward(approval)
9 : enter(details)
10 : check(details)
11 : send confirmation
12 : send confirmation
13 : transfer amount
14 : send(confirmation)

ADVANCED NEXT PAGE

**sd Transaction**

| user | Merchant | Payment Gateway | AcquiringBank | FraudDetect | IssuerBank |

1 : provide card details
2 : request(transaction)
3 : forward(details)
4 : detect(fraud)
5 : send(result)
6 : request(authorization)
7 : send(approval)
8 : forward(approval)
9 : forward(approval)
10 : forward(approval)
11 : enter(details)
12 : check(details)
13 : send confirmation
14 : send confirmation
15 : transfer amount
16 : send(confirmation)

OBSERVATION NEXT PAGE

# Credit Card

Sequence diagram for Credit Card payment flow with participants: User, Merchant, Payment Gateway, Acquiring Bank, Fraud Detection, Bank / Issuer Bank

1: Payment Card details
2: Request for transaction
3: forward details
4: debit (if fraud)
5: send result
5: send result
6: request for charge / chargeback
7: send (approval)
8: forward (approval)
9: forward (approval)
10: forward (approval)
11: entry details
11: send confirmation
13: send confirmation
14: check details
14: send confirmation
15: transfer amount
16: check details
16: send confirmation