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How online payments work: gateway, processor and merchant account in plain words

Online Stores

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How online payments work: gateway, processor and merchant account in plain words

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Anyone building a shop hears three words that sound alike and are not: **gateway**, **processor** and **merchant account**. Knowing the difference saves months of e-mails with suppliers. This article explains the path the money takes, without promising any payment method: which ones you can offer depends on what you contract with each operator, in your own situation.

The path of a payment

1. **The customer presses "pay"** in your shop. The payment method's plugin (the "gateway") takes the order and sends it to the operator over a secure connection.

2. **The customer confirms outside your shop.** For a card, on the operator's page or field; for a mobile method, on the phone, with a code or a confirmation; for a reference, somewhere else, later. This is why payment details should never pass through your server: see **selling online and card data**.

3. **The operator (the "processor") talks to the customer's bank or network** and returns "approved" or "declined".

4. **The operator tells your shop.** Normally with an automatic message (a "webhook") to an address on your site. That message is what moves the order from pending to paid.

5. **The money reaches you later.** The operator gathers the payments and transfers them to your bank account (the "settlement"), on the terms and fees of the contract.

Who is who

Term	What it is	Where you see it
Gateway	The link between the shop and the operator. Often it is the plugin you install.	WooCommerce, Settings, Payments.
Processor / operator	Who makes the payment happen with the bank or the mobile network.	In the contract and in the operator's dashboard.
Merchant account	The account, in your name, where the money lands. It can be your own or, with some operators, held under the operator's account.	In the contract. The operator has to approve it.
Aggregator	An operator that bundles several payment methods into one connection.	In the contract; the plugin is just one.
Test mode	A mode where nothing is really charged.	In the plugin; use it before you open.

If the webhook fails, the customer pays and the order stays “pending”.
It is the commonest cause of “I paid and the shop does not know”. The return address must be reachable by the operator, and the cache and security rules must not block it. See **checkout errors**.

Before opening, run three tests
in the operator's test mode: an approved payment, a declined one and one abandoned halfway. Watch the order status in each case (**order statuses**). Then one real low-value payment, and refund it.

We are not a payment operator and we do not handle your contract with them: the shop runs on our hosting, the rest is between you and the operator. See how to connect one in **connecting a payment method to WooCommerce** and the local picture in **an online shop with local payment methods**.

NEED A HAND?

The operator says it sent the notice and the shop never gets it? Tell us the plugin's return address and the time of the test, and we will see whether the request reached the server.

Open a support ticket →

SEE ALSO

- Connecting a payment method to WooCommerce
- An online shop with local payment methods
- Selling online: PCI and card data

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