


# What is a payment gateway?

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<b>Created Date</b>	2013-10-03 14:49:32	<b>Last Update</b>	2013-10-03 14:49:47
<b>Rating</b>		<b>Votes</b>	39

An e-commerce payment gateway is a service that authorizes credit card payments and processes them securely with a user's merchant account. Often, a merchant account and payment gateway are set up in one process through the same company.