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[As you tap your card to pay, it conveys information about the purchase to the card reader.](#) Sometimes you may be asked to insert your card and enter your PIN as an extra security check. The machine beeps and says: 'Card accepted'. That's it - fast, easy and secure.

How do card payments work? | Bank of England

[explainers : how-do-card-payments-work](#)

1 Debit card.

If merchants can take payment by credit card, they can also take payment by debit card. ...

2 Direct debit.

Direct debit used to be for recurring payments only. ...

3 Open banking services.

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4 Payment Apps (E-Wallets)

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5 Gift cards.

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