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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

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Here is a quick guide to the main ones:

- 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. ...
- 4 Payment Apps (E-Wallets) ..
- 5 Gift cards. ...