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[How do card payments work? | Bank of England](#)  
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.

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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. ...