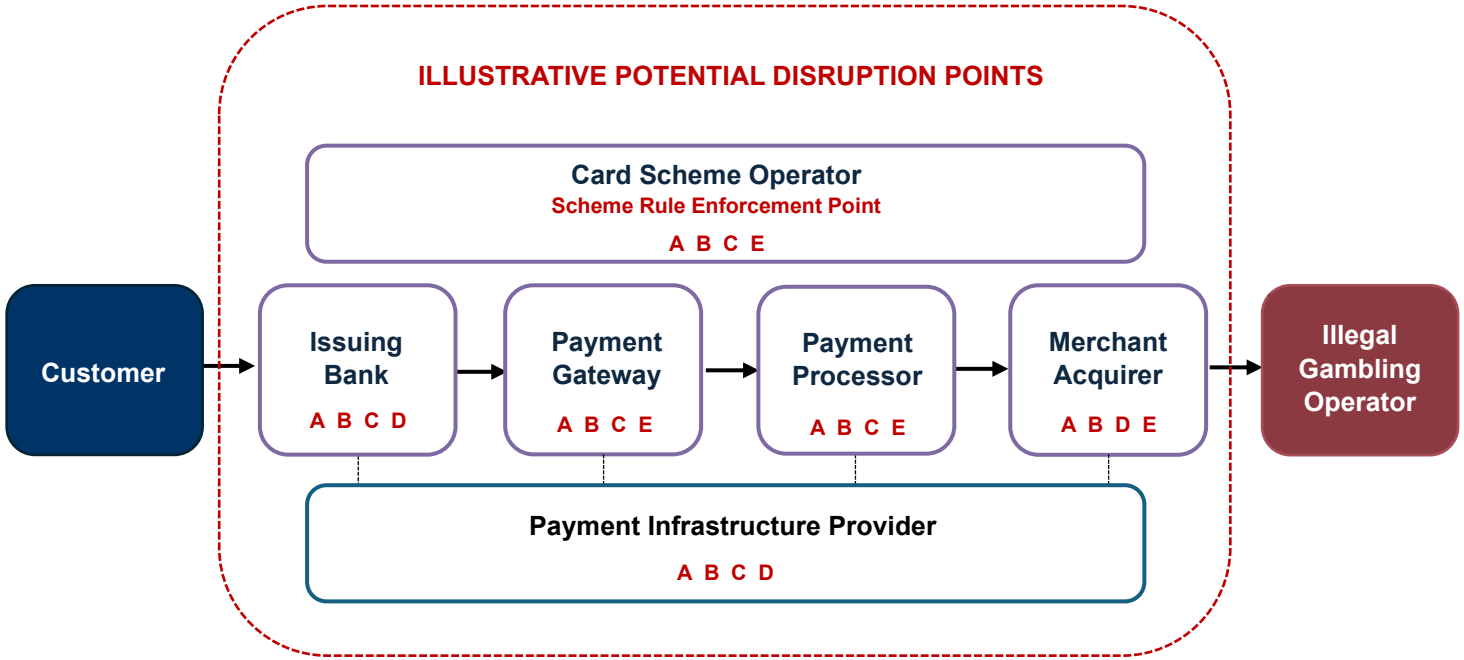
Participants in the payment system

ILLUSTRATIVE ONLY

This diagram provides a high-level illustration of possible participants, payment flows and points at which transactions may potentially be disrupted. Payment arrangements, participants and available controls vary depending on the payment method, product design and circumstances. The participants, flows and disruption opportunities shown are not exhaustive and do not prescribe the steps that any particular entity must take. Whether a step is reasonably practicable for the purposes of section 15J of the *Interactive Gambling Act 2001* will depend on the circumstances of the particular entity and transaction.

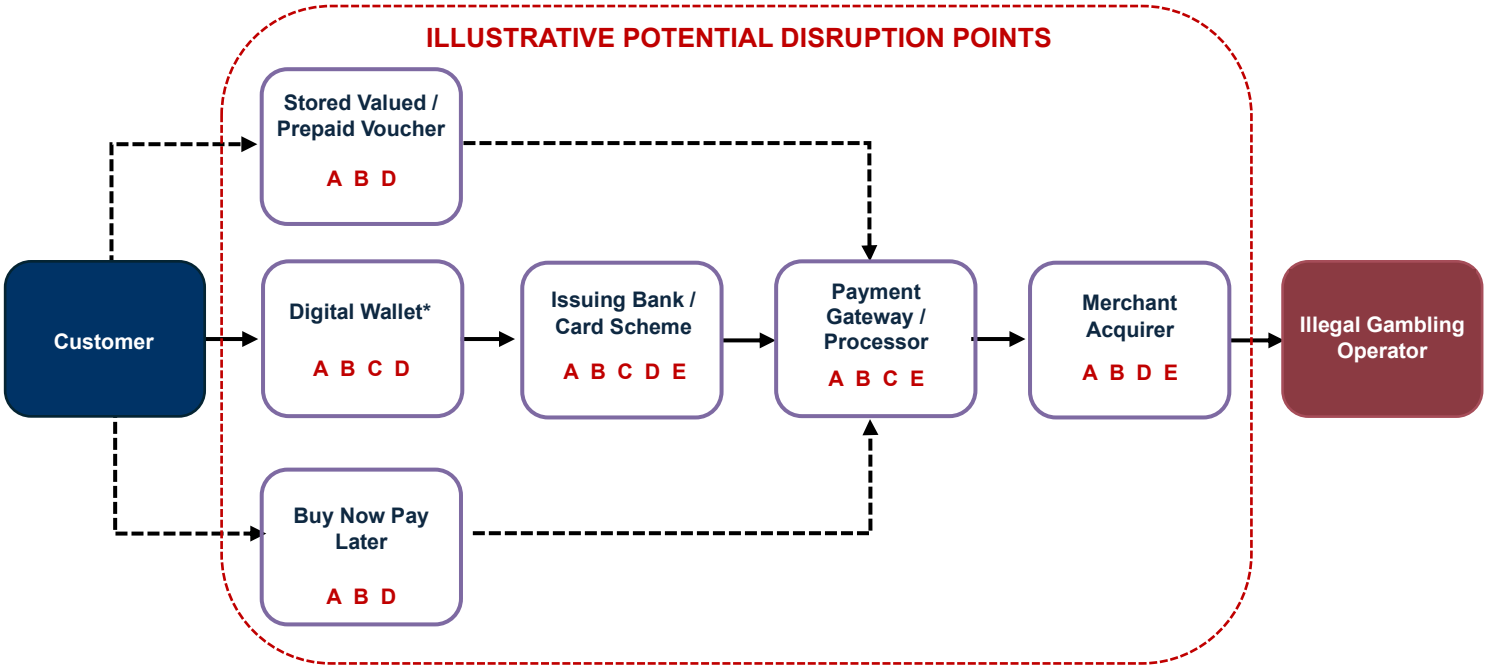
Card payment flow



ILLUSTRATIVE POTENTIAL DISRUPTION MEASURES

- **A** Transaction monitoring / Rules-based controls
- **B** Information sharing
- **C** MCC blocking
- **D** Blacklists / Whitelists
- **E** Acquirer / Merchant offboarding

Alternative payment methods payment flow

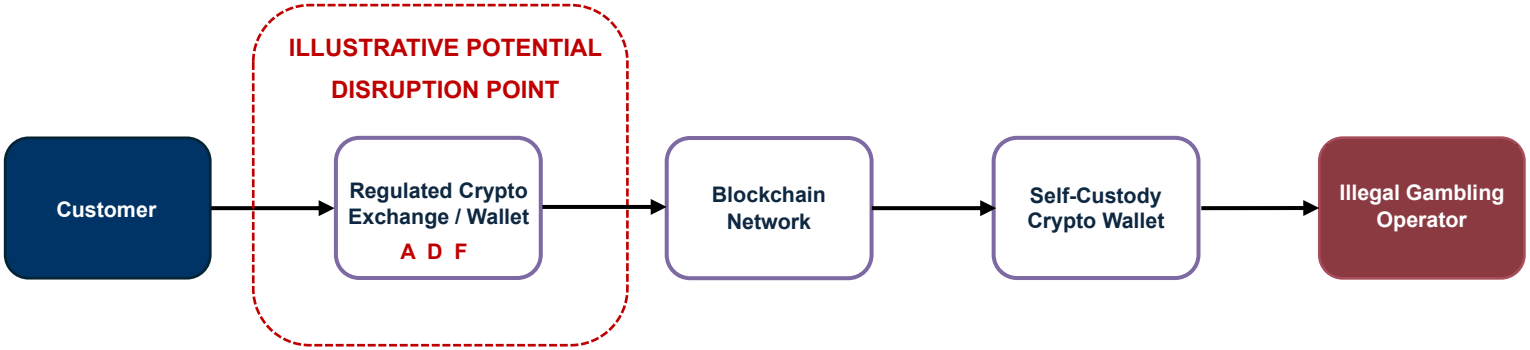


ILLUSTRATIVE POTENTIAL DISRUPTION MEASURES

- **A** Transaction monitoring / Rules-based controls
- **B** Information sharing
- **C** MCC blocking
- **D** Blacklists / Whitelists
- **E** Acquirer / Merchant offboarding

***Digital wallet flows vary by provider and funding source**

Cryptocurrency payment flow



ILLUSTRATIVE POTENTIAL DISRUPTION MEASURES

- **A** Transaction monitoring / Rules-based controls
- **B** Information sharing
- **C** MCC blocking
- **D** Blacklists / Whitelists
- **E** Acquirer / Merchant offboarding
- **F** Data attribution screening