

The credit card sends and retrieves your money in zeroes and ones.

There is hardly any person who has not used or seen a credit card machine. These machines are changing the way business is being transacted. Instead of carrying hard cash with us, we just carry the small plastic card that empowers us with the capacity to withdraw money using a credit card terminal.&nbsp;

However this is not the end of technology. Each and every time we think that we have seen the ultimate in technology; a new piece of equipment pops up and leaves us gaping in wonder.

The latest entrants in the field of credit card terminals are the wireless credit card machines. Before you get confused as to how data can be sent over the wireless, just check out the SMS function of your mobile phone. That too is data and it is being sent over the wireless media.&nbsp;

The processor of the computers sees all data as an array of zeros and ones. It is the job of the software to translate these arrays of zeroes and ones into something that we can understand. It is the same case with the wireless credit card terminals.

Whenever we are inserting our credit card in the terminal, the strip code reader of the terminal reads the data stored in the magnetic strip of your card. This data is transmitted to a server over a secure gateway and once the server at the other end deciphers it, it transmits back the confirmation data, which you can see on the monitor of the credit card machine.&nbsp;

The processor of the credit card terminal has deciphered the zeroes and ones sent by the server and have interpreted it in to a data that can be displayed on the monitor of the terminal.

When you enter the numbers and alphabets on the keypad, they are not displayed directly. It might seem to you that it is being displayed as soon as you are pressing the key, but the fact is that the time taken for the data of a particular key to be processed by the CPU and to be echoed back on the terminal takes a few hundredths of a second.&nbsp;

This is so fact that the human eye cannot make it out. Once you have entered all the relevant details and have punched the process button, the CPU inside the terminal starts processing the relevant data.

It sends the processed data to the server that checks the stream of zeroes and ones and calculates where the money should be transferred to and from which account should it be transferred. As soon as it has done the necessary calculations it sends back the acknowledgement data back to the terminal of the credit card processing machine. This time the data is bypassed to the printer, which prints out all information on a roll of paper. These zeroes and ones are quite smart indeed.

## About the Author

Deciphering zeroes and ones is quite easy for the standard [credit card machine](#). It is the same for a [credit card terminal](#) and for the [wireless credit card machine](#). To know more, visit their website today.

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