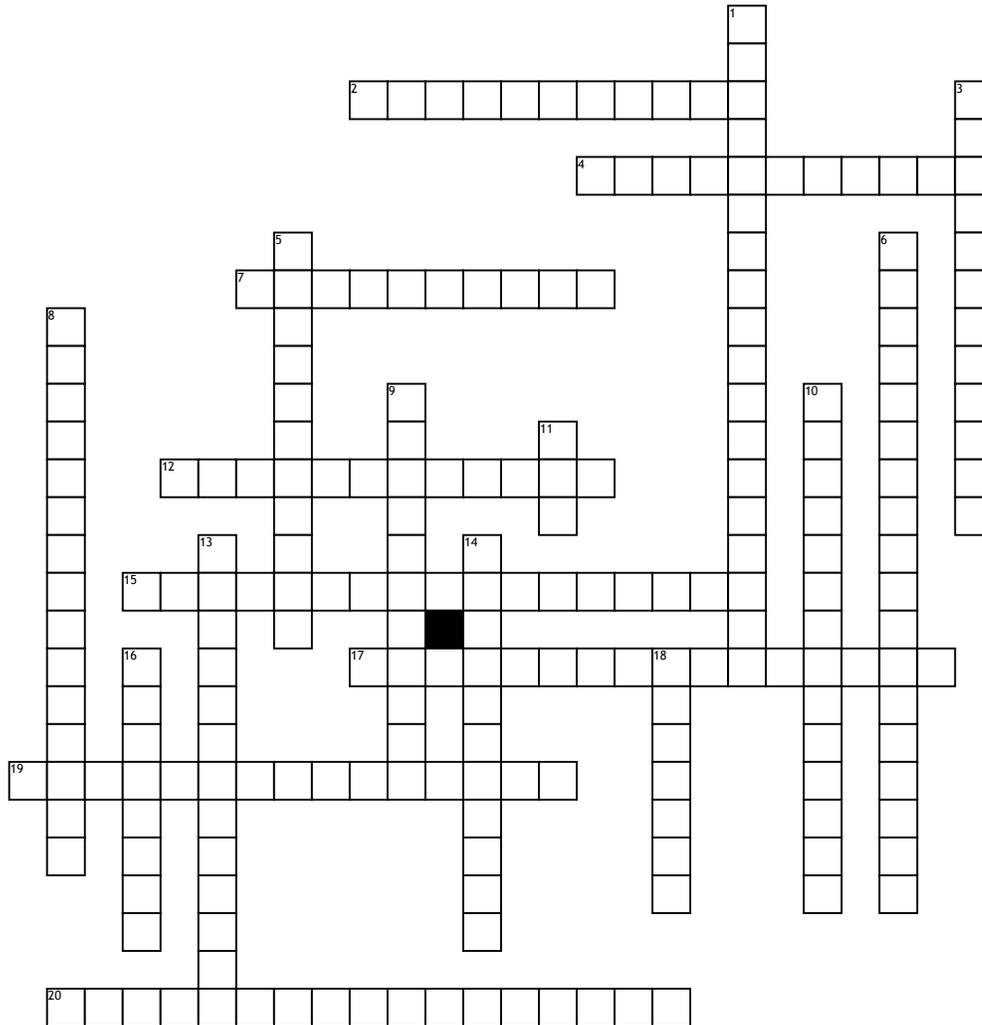


Name: _____

Date: _____

credit



Across

- 2. a service provided by most credit card and charge issuers
- 4. a # assigned to a person that indicates lenders their capacity to repay a loan
- 7. a plastic card issued by a bank, that allows you to purchase things on credit
- 12. the proportion of a loan that is charged as interest to the borrower
- 15. a line of credit that the borrower has held open in a good standing for a long period of time
- 17. the numbers on the back of your credit card
- 19. common name for a pricing structure for accepting credit card transactions by merchants
- 20. the first digits on a credit card 4/5/6

Down

- 1. the principal in which credit card issuers generate revenue
- 3. an estimate of the ability of a person or company to fulfill their financial commitment, based on before dealings
- 5. the time during which you are allowed to pay your credit card bill without having to pay interest
- 6. a type of credit card issued by a bank and a charitable organization whose logo appears on the card
- 8. device which interfaces with payment cards to make electronic funds transfers
- 9. a financing option for small businesses in which a merchant account provider pays a one time lump sum to a merchant in exchange for a % of future credit sales

- 10. when a consumer makes an online shopping purchase with their own credit card, and then requests a charge back from the issuing bank after receiving the purchased good
- 11. a electronic banking outlet, which allows customers to complete basic transactions without going to a bank
- 13. when you put the card aside
- 14. max amount of credit a financial institution extends to a client through a line of credit
- 16. a charge fine against a client by a company or organization for not paying a bill
- 18. percentage of the amount spent is paid back to the card holder

Word Bank

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|----------------------|--------------------|----------------------|---------------------|
| credit card interest | chargeback fraud | credit score | payment card number |
| payment terminal | interchange plus | card enclosure | credit card |
| late fees | cash advance | affinity credit card | seasoned tradeline |
| cash advance | card security code | grace period | rewards |
| atm | credit rating | credit limit | interest rate |