Merchant Paytool Frontend

User browser

Collect card and user data
Initalize transaction
Show transaction results

Merchant Paytool SDK

Customer Application

Initialize transaction
Provide transaction details
Provide transaction result

Notification Service

Send notifications and postbacks

Paytool API

Merchant Paytool Backend

Perform transaction and 3DS

Communicate with Acquirer

Bank/ACS

Process transaction and 3DS

Acquirer

Online Payments Architecture