Shopper
BOLT
Merchant
PSP
Payment Service Provider
User Shipping Details
User Delivery Option
User Payment Details
Bolt Ingests Cart Data and Triggers Checkout
User Enters Shipping Details into Bolt Modal
Bolt Calls Merchant for Shipping and Tax Details
Bolt Receives Delivery Option Choice from User
User Selects Payment Type
User Authenticates with Alternate Payment Method (APM)
APM
Credit Card
Bolt Tokenizes the Payment Details
Bolt Calls Merchant to Create Order
Bolt Calls APM to Authorize Transaction
Bolt Calls PSP to Authorize Order Using Tokenized Payment Details
Bolt Enriches Shopper Details for Fraud via Third Party Server
Bolt Fraud Engine Attempts to Approve Order - Sends to Human Review if Not Approved
Order Approved Optional: Bolt Sends Confirmation Email or SMS
Bolt Either Automatically Captures or Waits to Hear from Merchant
User has account
Bolt Sends One-Time Password via SMS
3rd party SMS Provider
3rd party User Data API
3rd Party SMS/ Email Provider
Created Order
Shipping Details
Delivery Details
Payment Details
Cart Details
Delivery & Tax Options
Item Shipped/ Payment Capture
Tokenized Payment Details
Payment Auth API Call
Payment Capture API Call