

# Paytool as an eCommerce payment aggregator

In the digital age, where online shopping has become everyday life for millions of consumers around the world, eCommerce payments play a key role in shaping the shopping experience. Convenience and security are factors that influence purchasing decisions, and technological innovations make the payment process more and more complex and diverse.

## ECommerce payment - what is it?

ECommerce payments are financial transactions carried out over the Internet that allow users to purchase for their shopping online. They include various payment methods such as:

- **Credit and debit cards** - the most popular payment method. It involves providing your payment card details in the payment form issued by the payment gateway.
- **Electronic wallets** - services such as Apple Pay or Google Pay where card tokens generated for a specific card are returned to make a payment.
- **Openbanking** - direct transfers from your bank account.
- **Crypto** - an increasingly popular method, although less common.

ECommerce payments place a strong emphasis on security and convenience to meet the needs of both sellers and consumers. Additionally, they often involve various security systems, such as SSL, to protect users' personal and financial information and to prevent from frauds.

As this field develops, more and more eCommerce payment methods are being created, and therefore there is a need for entities that aggregate available payment options in one place. Such an entity is Verestro Paytool, a payment gateway that supports above mentioned payment methods such as credit and debit cards, payment with Google Pay and Apple Pay wallets, openbanking and payment using the BLIK code.

## ECommerce payment flow using Paytool

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