

Introduction

This section briefly describes what Paytool is used for and how to use it. You will find more detailed information about the solution in the following sections.

Paytool is a secure and convenient payment solution offered by Verestro. It enables merchants to accept card payments through multiple channels, including Google Pay™, Apple Pay and BLIK.

With Paytool, you are not required to handle sensitive card data or manage PCI DSS compliance. Verestro manages the security, authorization, and authentication processes, including support for 3D Secure transactions.

Depending on your business needs, you can integrate Paytool as a standalone solution ([Web integration](#)) or as part of a more comprehensive system ([API integration](#)).

Tip: Check it now. Verestro Paytool demo application is available [here](#).

How to connect with us?

The Paytool solution provides three independent integration paths.

Note: It is required that you have an account in Acquirer's system which will settle your transactions. For more informations please contact our Sale Department. We are suggesting to use [Fenige](#) as this is our partner acquiring institution and we are fully integrated with this Acquirer

Web integration

The first way is that after opening a payment session, your browser should redirect the payer to the Paytool application or open it in iframe. Verestro will be fully responsible for the execution of transactions and handling 3D Secure authentication. In the application the payer can see the transaction metadata and chooses payment method he wish to pay. All required payment data is transferred to the Verestro Paytool backend over the Verestro internal network.

Iframe integration

Another method of integration with Paytool is to embed our solution on your store's website in the form of an iframe. In this case, the payer is not redirected to our payment gateway page. Instead, the gateway is loaded directly within your application. Here, the payer selects a payment method from the list of options displayed by Paytool. However, the payment confirmation takes place within your application, since your app provides the **“Pay”** button. This implementation is

designed to prevent situations in which the payer completes a payment within Paytool while the merchant's application also offers alternative external payment methods that could still process a payment for the same product.

API integration

The last option of the integration is to use communication server to server. In this case, after opening a payment session, you can carry out the payment process using the API methods provided by us. Your server should then integrate with our API, which allows you to make payments and carry out the 3D Secure process. Verestro does not provide any frontend application in this way of integration.

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