Shopper

User Shipping Details

User Delivery Option

User Payment Details

Bolt

User Authenticates with Alternate Payment Method (APM)

Bolt Calls APM to Authorize Transaction

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

APM

Credit Card

Bolt Calls Merchant to Create Order

Bolt Tokenizes the Payment Details

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

Merchant

Cart Details

Delivery & Tax Options

Created Order

Shipping Details

Delivery Details

Payment Details

Item Shipped/ Payment Capture

Payment Service Provider (PSP)

Tokenized Payment Details

Payment Auth API Call

Payment Capture API Call