@startuml

Autonumber

Participant "Payee (Merchant) PSP" as MPSP

Participant "Payee (Merchant) Site" as Payee

Actor "Payer (Shopper) Browser" as Payer

participant "Browser Form Filler" as UA

participant "Payer (Shopper) PSP Wallet [aka Issuer Wallet]" as CPSP

note over Payee, Payer: HTTPS

title Legacy Merchant Hosted Card Payment (Current)

Payee->Payer: Basket Page with Pay Button

Payer->Payer: Select Card Brand

opt

UA->Payer: Form Fill; PAN, Expiry Date, [CVV], [AVS]

End

Alt

Payer->Payee: payload

Else

Payer->Payee: Encrypt(payload)

Note right: Custom code on merchant webpage can encrypt payload

End

Payee-\MPSP: Authenticate(payload)

MPSP-/Payee: Authentication Result

Payee->Payer: Result Page

@enduml

