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| **1.CLIENT LAYER**  **Merchant Website/app**  **Checkout page** |

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| **2.GATEWAY LAYER**  **API Gateway**  **Error management Authentication**  **Request validation** |

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| **3.PROCESSING LAYER**  **Payment tokenization**  **Fraud Rules Engine**  **Payment router**  **Paymment processors**   |  |  |  | | --- | --- | --- | | **Processor 1** | **Processor 2** | **Processor 3** | |

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| **4.MONITORING**  **Logging system**  **Monitoring dashboard**  **Alert System** |

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| **5.DATA LAYER**  **MESSAGE QUEUE**  **DATABASE**  **CACHE** |