| **Step** | **Description** |
| --- | --- |
| 1️ | POST /processPayment creates a payment and returns paymentUrl |
| 2️ | Frontend redirects user to Isracard’s secure payment form |
| 3️ | User completes payment → Isracard redirects to returnUrl |
| 4️ | Isracard sends webhook to /api/payment/webhook |
| 5️ | backend updates DB and confirms order success |