1. It is just a wallet that saves credit card info and provides virtual card.
2. Payment Gateway (BrainTree or Authorize.net) is needed to process the virtual card.

**Flow**

1. Yahoo enables Apple Pay with their domain and merchant domain (Mass Enablement API).
2. Merchants enable Apple Pay for customers.
3. Checkout enables Apple Pay button on Checkout screen
4. Customer sees the Apple Pay button and clicks it. Apple shows list of cards configured by customer and customer selects a card and say pay.
5. Yahoo store get the virtual card info and call payment gateway api to process the transaction.
6. Yahoo saves the virtual card info to vault (cloudHSM) for the purpose of refund, disputes etc..