



Charge in crypto, receive payments and keep accounts in Euro

Installation and user manual for electronic
cryptocurrency payment gateway



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What you should read



**Brick-and-mortar Merchants
(Physical Stores):**

Chapters 2., 3.1., 4.2., 4.3. and 8.



Web Store Merchants:

Chapters 2., 3.1., 4.1.



Web Store Developers:

Chapters 2., 3.1., 4.1.



Fiscal Cash Register Developers:

Chapters 2., 3.1., 4.2.



The customer:

Chapter 7.



**I just want to receive payment as
soon as possible:**

Chapter 2., 3.1., 3.4.

1. What is PayCek?

PayCek is an electronic payment service designed for processing payments in cryptocurrencies and intended for use in physical and virtual stores, i.e. all entities that charge for their services (merchants, hospitality businesses, web stores, fiscal cash registers, medical clinics, hoteliers, etc.), that wish to receive payments in EUR via their bank accounts.

With the introduction of the PayCek electronic payment service, you will be opening up to a whole new market and gaining access to the latest payment technology, which will allow you to offer your existing customers the option of making payment for your products and/or services in cryptocurrencies, but also attract a completely new group of customers. PayCek provides you with a competitive advantage through following global trends, while also being completely free (no transaction/commission fees), which allows you to optimize costs.

The PayCek electronic payment service is designed in a very simple way: the idea is that you don't have to deal with cryptocurrencies yourself should you wish to enable your customers to use crypto for making payment. You will be receiving payments in EUR via your bank account.

PAYCEK IS THE BEST CHOICE



Fast transactions

PayCek is tailor-made for all types of payments, and great emphasis is put on streamlining the transaction speed.



Easy integration

PayCek is available on all platforms and devices, and it comes with ample support and documentation.



24/7 Customer Support

Our expert team of operators is available via messages and e-mail every single day throughout the year.



Free service

The cost of the service is borne by the customer and it's free for merchants, with the option of dividing the costs between the customer and the merchant.



Safe and regulated

The payment process is protected using highest security standards and in compliance with Croatian and EU laws.



Flexibility

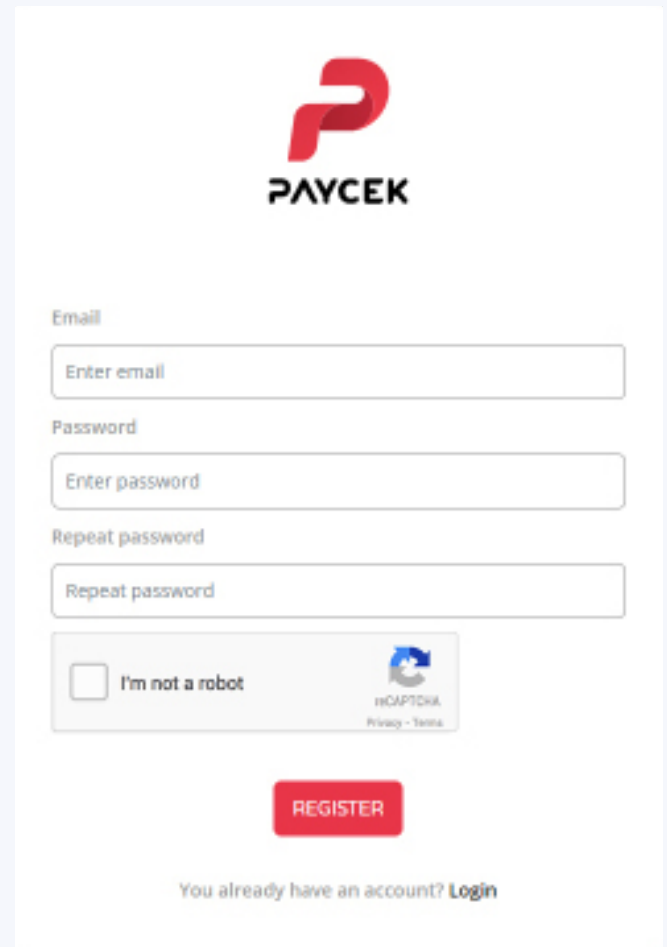
PayCek service is available to all legal entities and individuals. In addition to payments, PayCek can also be used for receiving donations.

2. How to start using PayCek?

2.1. User account

01. Creating a user account

"The first step is to create a user account. The account represents a legal or natural person who wants to receive cryptocurrencies as a method of payment."

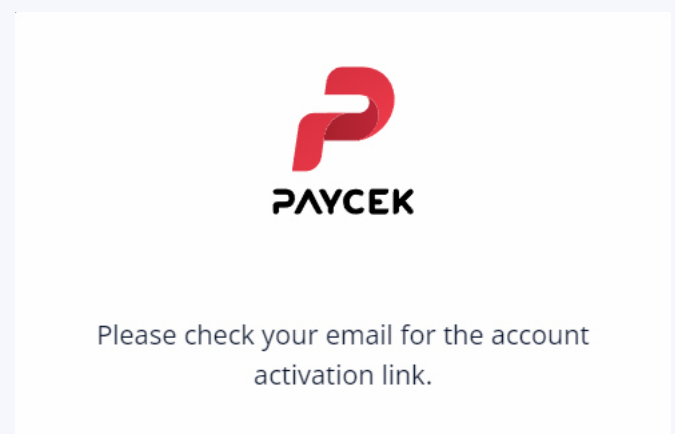


The registration form for PayCek includes the following elements:

- PayCek Logo:** A red stylized 'P' logo above the word 'PAYCEK' in black.
- Email Field:** A text input box with the placeholder 'Enter email'.
- Password Field:** A text input box with the placeholder 'Enter password'.
- Repeat Password Field:** A text input box with the placeholder 'Repeat password'.
- Recaptcha:** A checkbox labeled 'I'm not a robot' next to a Recaptcha widget.
- REGISTER Button:** A red button with the text 'REGISTER' in white.
- Login Link:** A link that says 'You already have an account? Login'.

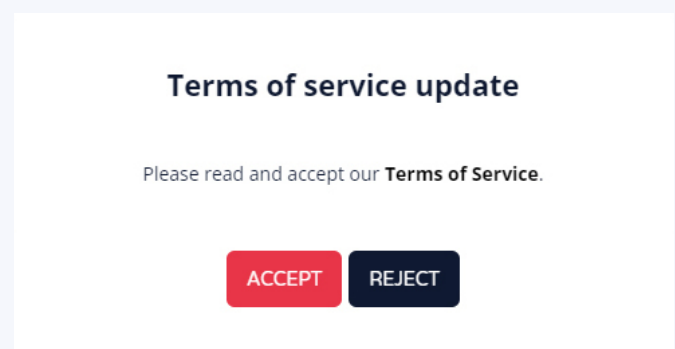
02. User account activation

After you have created your account, you will see a message asking you to activate your account via the link sent to you by e-mail.



03. Accepting General Terms and Conditions

In order to start using PayCek, you must accept our "General Terms and Conditions" or "Cryptocurrency Processing Agreement", which you can find at any time on our website <https://bit.ly/356T9zS>



The terms of service update form includes the following elements:

- Terms of service update:** A heading for the section.
- Acceptance message:** A message that says 'Please read and accept our Terms of Service.'
- ACCEPT Button:** A red button with the text 'ACCEPT' in white.
- REJECT Button:** A dark blue button with the text 'REJECT' in white.

2. How to start using PayCek?

04. Enter personal / legal information

When you activate your account via the link and log into PayCek, fill out your account information in the form shown. You must choose the type of account (legal or natural person) and fill out the basic information such as name, address, tax ID, etc. Your name and address will be used with all payments.

The screenshot shows a form titled "Account info". It includes a "Type" dropdown menu with "business" selected. Below this is a text box for "Name", followed by "Street", "City", and "Country" (with "Croatia" selected in a dropdown). There is also a field for "OIB". A red "SAVE" button is at the bottom right. A note states: "The name and the address which you fill in here will be used for withdrawals and cannot be changed later. So please type in the name and the address which are associated with your bank account."

05. For legal persons - "What is your line of business?"

If you choose a business account, i.e. register as a legal person, we will ask you: "What is your line of business?". We need this information so we can categorize your business and place your store on the list of clients we are publishing via our PayCek.io website.

The screenshot shows a form titled "What is your bussiness?". It features a vertical list of categories: "Auto-moto", "Household", "Electronics", "Gastro", "Health", "Nightlife", and "Tourism". A red "SAVE" button is located at the bottom right.

06. Creating a payment profile

The next step is to create a payment PROFILE.

3. Payment profile

3.1. Creating a payment profile

Your account can have one or more payment profiles. The payment profile is there for you to receive payments, make payments and view transactions. The payment profile is linked to a currency (EUR).

The payment profile can belong to your store, web store, or any type of organization that wants to enable cryptocurrency payments.

You can create as many payment profiles as you want, but there should be at least one if you wish to accept payments.

Payment profile is your basic PayCek structure that enables cryptocurrency payments.

“You will be asked to enter a name and email for the specified profile. Please be careful to use the e-mail address where you want all your PayCek reports to be sent, as well as the status of initiated transactions, payments, etc. You will also have to choose the desired fiat currency (EUR) in which we will store your balance, while the payment to Croatian legal persons should be made exclusively in EUR.”

Create payment profile

☐ Test profile ?

Profile type

☒ **Web shop**
Choose this profile type if you have a web shop or a service which is charged for online.

☐ **Brick and mortar shop**
Choose this profile type if you have a brick and mortar shop or a service which is charged for in person. For example stores, restaurants, coffee shops...

Profile name

PayCek

Email

info@paycek.io

☒ EUR ☐ USD ☐ HUF

Transfer type

SEPA (EU) bank transfer (EUR) ▼

Bank account number (IBAN)

Name

PayCek

Address

xxx, Zagreb, Croatia

SAVE

CLOSE

3. Payment profile

3.2. Test profile

If this is your first profile and you want to integrate PayCek with your web store, you must create a test profile first. You can do this by checking the “test” checkbox. The test profile will allow you to test the entire system without having to deal with real money or cryptocurrencies. After you set everything up in your web store with a test profile, you need to create a real profile and replace it with the test profile.

Create payment profile

☒ Test profile ?

Profile type

☒ **Web shop**
Choose this profile type if you have a web shop or a service which is charged for online.

☐ **Brick and mortar shop**
Choose this profile type if you have a brick and mortar shop or a service which is charged for in person. For example stores, restaurants, coffee shops...

Profile name

Email

☒ EUR ☐ USD ☐ HUF

If you are creating a real profile, you will need to fill out the required bank account information. This payment information will be used for daily automatic withdrawals. If you have enough money in your account, the payment will be made automatically. You can also do this manually on the payment profile page.

As you can see, the payment profile is strictly tied to the currency, so if your store accepts multiple currencies, you can create multiple payment profiles for that store. After you enter the required information, a new payment profile is created, which can be seen on the control panel:

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INFO@PAYCEK.IO

Payment profiles			
NAME	PAYMENTS	WITHDRAWALS	BALANCE
*PayCek	323.00 EUR	0.00 EUR	323.00 EUR

CREATE PAYMENT PROFILE

3. Payment profile

3.3. Homepage

When you click on the profile name, PayCek will take you to the profile's homepage. The left sidebar now offers payment options related to the profile. You will be asked to enter information about your business. This is optional and you can skip it if you want. You can also do this later.


If you complete it, we will add your business to coinmap.org, which can help you promote your new cryptocurrency payment features.

If you close this pop-up window, you'll see your profile's homepage.

As you can see, the first page shows revenue, withdraws and current balance in the fiat currency you chose for your profile. Changing the automatic withdrawal information can be done in the settings. Once there, clicking on payments in the sidebar will give you a list of all payments, along with details.

3.4. Creating a payment

Once you have successfully created a profile, you can create a new payment. Click on the red "create payment" button and a new screen will open.



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*PAYCEK >

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*PayCek

CREATE PAYMENT

GENERATE REPORT

WITHDRAW

Total balance for this payment profile:
323.00 EUR

Payments - 323.00 EUR

DATE	DESCRIPTION	CRYPTO AMOUNT	AMOUNT	STATE
21.11.2023. 12:06	Plaćanje za WEZ5HRDKNF	0.021437598 ETH	38.71 EUR	successful
21.11.2023. 12:01	Plaćanje za 53RTT3VYNM	0.00113826 BTC	38.12 EUR	waiting transaction Cancel
21.11.2023. 11:58	Plaćanje za KMQZC3ZVGF	0.2225809 LTC	13.99 EUR	underpaid Cancel
21.11.2023. 11:57	Plaćanje za 87EQN6BPPH	0.00084295 BTC	28.23 EUR	successful
21.11.2023. 11:56	Plaćanje za ALVG379VJ3	18.988088 NEAR	33.04 EUR	waiting confirmations Cancel
21.11.2023. 11:55	Plaćanje za W6BPMW9HEA	0.6722166 SOL	34.14 EUR	canceled
21.11.2023. 11:54	Plaćanje za Y4XKHC6WS6	13.7826 DAI	12.35 EUR	successful

Withdrawals - 0.00 EUR

DATE	AMOUNT	STATUS
------	--------	--------

3. Payment profile

On the payment creation screen shown you must enter the amount you want to charge and the additional details that allow you to track your transactions and payments more clearly.

Create payment (EUR)

Amount
 EUR

Client's email (optional)

ID (optional)

Description (optional)

Language

Item name	Units	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>

SAVE **CLOSE**

Once the payment's been created, press the red "Save" button on the left and your payment will appear in the list in the control panel below the created payment profile.

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***PayCek**

CREATE PAYMENTGENERATE REPORTWITHDRAW

Total balance for this payment profile:
5.00 EUR

Payments - 5.00 EUR

DATE	DESCRIPTION	CRYPTO AMOUNT	AMOUNT	STATE
19.02.2025. 11:10	Plaćanje za SZCG4LU7KN		10.00 EUR	created
<div>ID: SZCG4LU7KN Client's email: N/A Address: N/A Time to pay: N/A Closed time: N/A Network/Protocol: N/A</div> <div>https://local.paycek.io:9082/processing/checkout/payment/a-5G2wqbAuWid5C</div>				
10.02.2025. 11:34	Plaćanje za 1739183655458601000		5.00 EUR	canceled
10.02.2025. 11:31	Plaćanje za 1739183655458601000		5.00 EUR	created

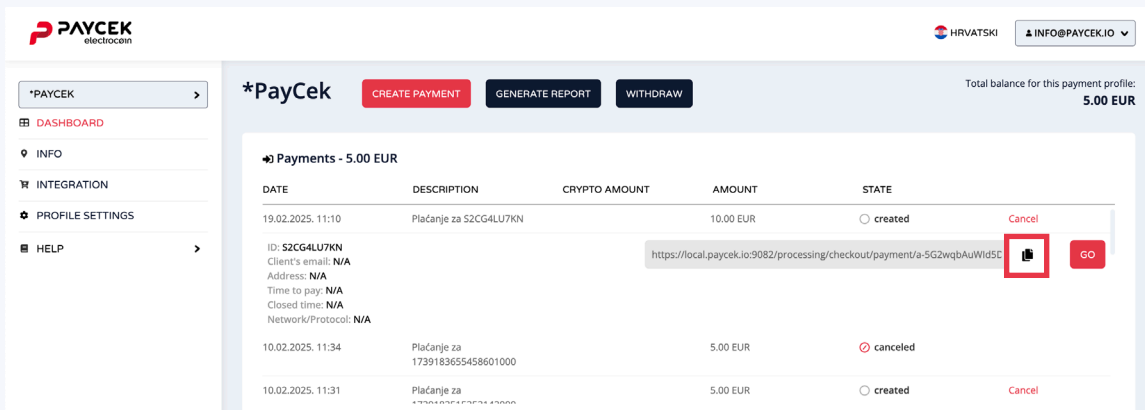
Withdrawals - 0.00 EUR

DATE	AMOUNT	STATUS
------	--------	--------

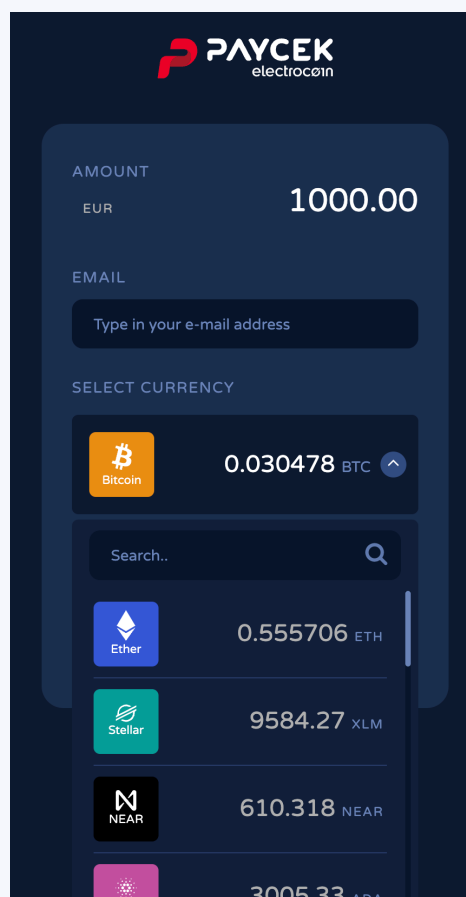
3. Payment profile

3.5. Payment link

To send your payment details to your customer, simply click on the “Copy” icon next to the red payment button on the right.



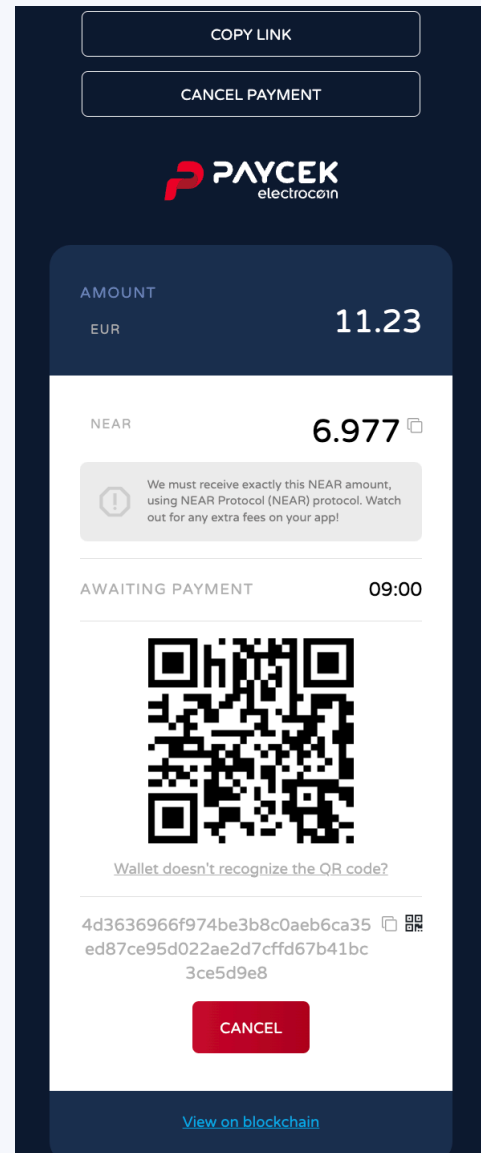
If you press the red “Go” button, the PayCek payment screen with available cryptocurrencies and the amount charged to the customer will open.



3. Payment profile

The link will have no expiration date until the customer selects the desired currency in which they want to make payment and confirms their choice. At that moment, a QR code will be generated, along with the exchange rate for the desired payment currency and a stopwatch that counts down 15/120 minutes, depending on the currency in which the payment will be made.

15 minutes is the deadline for currencies such as BTC, BCH, ETH, EOS, XRP, XLM and 120 minutes for currencies such as USDC, USDT, DAI.



PayCek payments are automatically recorded and visible on your PayCek user profile after the customer's been charged. In accordance with the General Terms of Use, PayCek automatically makes a payment to your IBAN account when the balance of your PayCek account exceeds the selected amount (max. 1000 EUR, min. 30 EUR). For withdraw settings, visit profile settings and click on the 'Automatic payments' tab.

In accordance with the General Terms of Use, PayCek automatically makes a payment to your IBAN account when the balance of your PayCek account exceeds the selected amount (max. 1000 EUR, min. 30 EUR). For payment settings, go to "Withdraw" and click on the "Automatic" tab.

3. Payment profile

3.6. Withdrawal of funds

You can withdraw any amount available on your balance at any time. Return to the profile homepage and click the “Withdraw” button on the right. A pop-up window will appear:

The screenshot displays the PayCek dashboard with a sidebar menu on the left containing: *PAYCEK, DASHBOARD, INFO, INTEGRATION, PROFILE SETTINGS, and HELP. The main content area shows a 'Payments - 323.00 EUR' table with columns for DATE and D, listing several transactions from 21.11.2023. Below this is a 'Withdrawals - 0.00 EUR' section. A 'Withdraw (EUR)' modal is open in the center, featuring fields for Amount (set to 0), Transfer type (SEPA (EU) bank transfer (EUR)), Bank account number (IBAN), Name (PayCek), Address (xxx, Zagreb, Croatia), and Description. At the bottom of the modal are 'WITHDRAW' and 'CLOSE' buttons. On the right side of the dashboard, a 'Total balance for this payment profile: 323.00 EUR' is shown, along with a 'STATE' section containing status items like 'created', 'successful', 'waiting transaction', 'underpaid', 'waiting confirmations', and 'canceled', each with a 'Cancel' button.

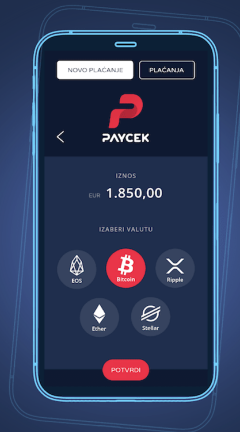
When you fill out the required fields, click the “Withdraw” button. A new payout status - “Pending” - will appear on the list. When it’s been paid out, the “Completed” status will appear. This means that we have received your withdrawal request and are in the process of depositing the amount in question into the bank account you selected. You can set the minimum amount for the payment to be made to your IBAN. When your account balance exceeds this amount, payout will be initiated.

The screenshot shows the 'Edit Profile' form with a sidebar menu on the left containing: *PAYCEK, DASHBOARD, INFO, INTEGRATION, PROFILE SETTINGS, and HELP. The main content area has a 'Edit Profile' header with tabs for 'General', 'Automatic withdrawal' (which is highlighted with a red box), and '2FA'. Under the 'Automatic withdrawal' tab, there is a 'Min balance amount after which an automatic withdrawal is executed:' section with a slider and a value of '1000,00 EUR'. Below this are fields for 'Transfer type' (SEPA (EU) bank transfer (EUR)), 'Bank account number (IBAN)', 'Name' (PayCek), 'Address' (xxx, Zagreb, Croatia), and 'Description'.

4. PayCek integration

PayCek integration is possible in 3 different ways:
directly on the web store, directly on the fiscal cash register or as a standalone WebPOS.

01. Standalone WebPOS



02. Fiscal Cash Register



03. Web Store



4. PayCek integration

You can integrate PayCek in your web store using 3 different plugins (WooCommerce, Magento, OpenCart) or one of the 4 examples in programming languages. You can find out more details in the infographic below.

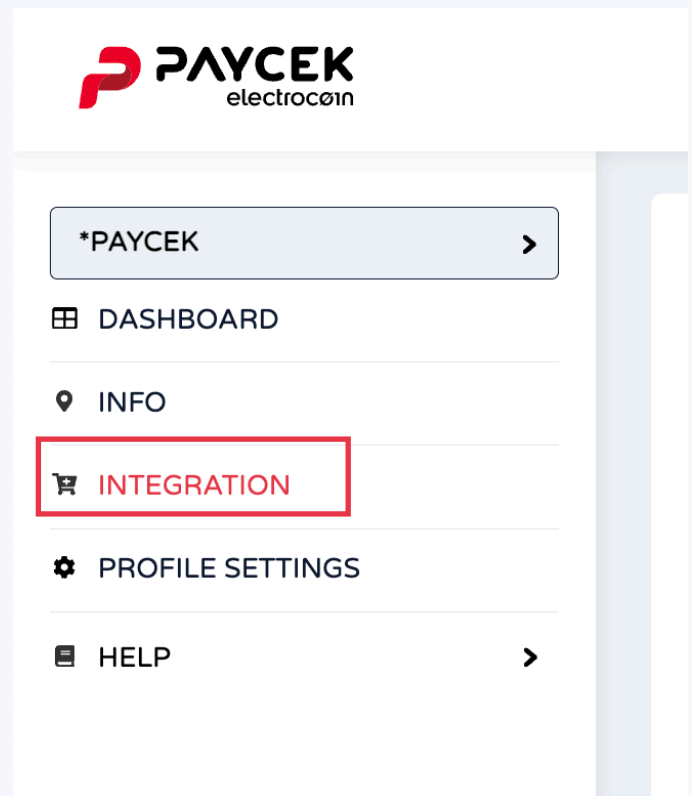



4. PayCek integration

4.1. Integration of PayCek on the web store / website

4.1.1. Web store integration

If you wish to integrate PayCek directly into your web store, look for the menu on the left-hand side of the control panel. Click "Integration" on the drop-down menu in order to gain access to integration instructions and technical documentation. Here you can find instructions for integration via one of the 3 available plugins (OpenCart, WooCommerce, Magento) or through examples in the 4 programming languages.



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Code Plugins


PayCek integration to your website is an easy process. All you have to do to create a payment for this profile is to call PayCek URL with specific arguments. This URL can be generated with the code below. Depending on your backend architecture, we made code snippets and usage examples for most popular programming languages today. To get the URL, you have to call **generate payment url** function. That function has 4 required arguments:

profile code - you can find this under profile settings on the left sidebar or just copy it from the example
secret key - this can also be found under profile settings on the left sidebar or in the example
payment ID - this must be a unique identifier of this payment. If you want to create a new payment, but provide an existing payment ID, PayCek will redirect you to the existing payment.
amount - total amount that you want to charge your client with this payment

This is all you need to create a payment on PayCek. However, you can also fill in optional parameters:

items - you'll have to fill in this field if you want to show your client the list of items he's purchasing. Structure of this field depends on the programming language. Please check the source code below.
email - this is the email of your client. If you omit this field, we will ask your client to fill it in during the payment process.
success url - URL that redirects your client from PayCek to your shop when a successful payment has been made
back url - URL that redirects your client from PayCek to your shop when something went wrong during the payment process
fail url - URL that redirects your client from PayCek back to your shop anytime during the payment process (example - redirects to the checkout site)
success url callback - HTTPS GET with this URL will be called after a successful payment.
fail url callback - HTTPS GET with this URL will be called after a failed payment.
status url callback - HTTPS GET with this URL and two optional arguments (status, id) will be called on every status change:

4. PayCek integration

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Integration

Code Plugins

If you have an online shop set up with Woocommerce or Opencart, you can download an official PayCek plugin and make the integration process even more easier. Please select your platform and download the plugin package and installation instructions:



Instructions Plugin



Instructions Plugin

If you have an online shop set up with Magento platform, you can download a community developed plugin:

Order preview

Tickets / services / products	Price	Quantity	Total
Rana ulaznica Booking fee: 1.00 EUR (7,53 kn) per ticket	13.00 EUR (97,95 kn)	1	13.00 EUR (97,95 kn)

Tickets: 13.00 EUR
(97,95 kn)

Ix Fee: 1.00 EUR (?)
(7,53 kn)


Total: 14.00 EUR
(105,48 kn)

Time left to finish transaction


13:28

Choose payment method


☐ Card payment




☐ KEKS Pay



☐ Aircash



☒ Crypto payment



You will complete the payment on the next page

Security declaration

WSpay system for card processing uses latest standards in data security and protection - Secure Socket Layer (SSL) protocol with 128-bit data encryption and MD5 algorithm.

ISO 8583 protocol ensures that data transfer between WSpay system and card providers authorization centres takes place inside a private network, secured by the double-layer firewall.

WEB SECURE PAYMENT GATEWAY





ID Check

Example of PayCek integration on www.entrio.hr

4. PayCek integration

The screenshot shows the checkout page for Varionica Craft Brewery. The header includes the logo and navigation links: SHOP, PIVO, NOVOSTI, BLOG, O NAMA, EU PROJEKT, KONTAKT, MOJ PROFIL, KOŠARICA (0). The main content area lists payment methods: PayPal, myPOS Checkout, Aircash, Plaćanje općom uplatnicom ili mobilnim bankarstvom, KEKS Pay, Kriptovalute (selected), and PayPal. Below the list, a privacy notice states: "Vaši osobni podaci bit će korišteni za obradu vaše narudžbe, podršku vašem iskustvu na ovoj web stranici i za druge svrhe opisane u našim pravilima privatnosti." A checkbox for terms and conditions is also present. The "Naručite" button is highlighted in blue. At the bottom, it says "Dostavljamo putem GLS-a, a na područje Zagreba osobno!" and a "Natrag" button is visible.

Example of a web store integrated via WooCommerce plugins www.varionica.com

The screenshot shows the checkout page for Bazar. The header includes the logo and a "Sigurna kupovina" badge. The main content area lists shipping and delivery details: Adresa za dostavu (xxx, yyy, 10000 Zagreb), Adresa na računu (Isto kao adresa dostave), and Dostavna služba (Kurirska služba DPD). The "Način plaćanja" section lists payment methods: Kartice, Plaćanje pouzecom (selected), Virman / internet bankarstvo, KEKS Pay, PayPal, and Kriptovalute. The total amount is 756,25 € (5.697,97 kn) for 1 item. The "Uredi" button is highlighted in blue.

Example of PayCek integration on www.bazar.hr

4. PayCek integration

4.1.2. Website integration

If you have a web store and want to start accepting payments in cryptocurrencies, you will need to create a payment on PayCek. This can be done using a special URL. To generate this URL, you will need to use the code snippet that can be found on your profile page under "Integration". Here you will also find the necessary guidelines. The profile ID can be found in the profile code, while the secret key can be found in the profile settings.

In addition, there are many optional arguments like lists of items and callback URLs, so you can receive payment information. When a user clicks on a URL, they will be redirected to our payment site. Once there, they will have to choose which cryptocurrency they wish to use for payment and then proceed with the transaction.

All you need to do in order to create a payment for this profile is to call the PayCek URL with certain arguments. This URL can be generated using the code you can find below on this page. We have created code examples for some of the most popular programming languages. To generate that URL, you need to call the 'generate payment url' function. This function has 4 required arguments:

profile ID - you can find this under profile settings on the left sidebar or just copy it from the example

secret key - this can also be found under profile settings on the left sidebar or in the example

payment ID - this must be a unique identifier of this payment. If you want to create a new payment, but provide an existing payment ID, PayCek will redirect you to the existing payment.

amount - total amount that you want to charge your client with this payment

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profile code - you can find this under profile settings on the left sidebar or just copy it from the example

secret key - this can also be found under profile settings on the left sidebar or in the example


4. PayCek integration

Donacije


Ovdje se nalaze podaci za uplatu donacija:


Primatelj: NISMO SAME
Broj računa (IBAN): HR7224020061100822438
SWIFT: ESBCHR22
Adresa:
Boškovićeve 7B
10 000 Zagreb
Opis plaćanja: donacija
Šifra namjene: ADCS – Isplate za donacije, sponzorstva, savjetodavne, intelektualne i druge usluge

Za uplatu mobilnim bankarstvom koristite 2D barkod:



KEKS Pay donacije


1. Otvorite KEKS Pay
2. Pritisnite ikonicu 
3. Odaberite "Skeniraj QR kod"
4. Skenirajte QR kod




KEKSPAY LINK ZA DONACIJU

PayPal donacije

Paycek donacije




ŽELITE LI VOLONTIRATI?




NAŠI DONATORI

Example of website integration www.nismosame.com/proizvod/donacija/



TAKSI



NAŠI PROJEKTI

NAŠE PRIČE

NAŠI PROIZVODI

VIJESTI I SAVJETI

EU PROJEKTI

Naplata

Početna / Naplata

1
60

2
100

3
100

Cart Overview

Checkout Details

Complete

Podaci za plaćanje

Ime *

Prezime *

Naziv poduzeća (neobavezno)

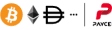
Telefon *

Email adresa *


Vaša narudžba

PROIZVOD	UKUPNO
Donacija × 1	100 €
Ukupno	100 €
Ukupno	100 €


Kriptovalute



Vaši osobni podaci bit će korišteni



ŽELITE LI DONIRATI?



Example of payment via website www.nismosame.com/proizvod/donacija/

4. PayCek integration

You can integrate PayCek into your fiscal cash register via our API documentation. You can find more details in the infographic below.



4. PayCek integration

4.2. Fiscal cash register integration

01.

API key and secret

- Contact us at info@paycek.io to create an API key and secret with which you can communicate with our API and let us know in which programming language your system is implemented.
- In addition to the API key and secret, we will also send you a ready-made code for accessing our API, which will speed up your integration with PayCek.

02.

Create a test profile on PayCek

- In order to carry out the testing, you need to create an account on paycek.io.
- Once you create an account, a profile creation form will appear. Here you should indicate that this is a test profile. This profile will play the role of merchant in testing your integration.
- Go to profile settings and copy the code (this is the `profile_code` when communicating with the API).
- In the profile settings, mark your business as an approved POS (you'll see your business name).

4.2.1. Workflow

01.

The customer visits the store, chooses the products, proceeds to checkout and says they want to pay using crypto.

02.

At the cash register, the merchant then chooses the method of payment as "cryptocurrency". If the merchant has already received cryptocurrency payments via the PayCek system, go to step 3. If they haven't as yet received cryptocurrency payments through the PayCek system, they are presented with two choices:

- "I want to start receiving payments in cryptocurrencies" - in this case the cash register makes a call to `/api/account/create` with the necessary data. At this point they must be notified that by clicking on this button they agree to the terms of www.paycek.io/tos. The response contains the `profile_code` required to create a payment on behalf of that profile.
- "I already have a profile on paycek.io" - in this case the merchant must enter their profile ID (`profile_code`) and should be instructed to go to their profile settings on paycek.io and mark you as a POS.

4. PayCek integration

03.

The merchant enters the amount in EUR and clicks the “Create payment” button.

04.

The cash register makes a call to `/api/payment/open`.

- At this moment, a payment has been created on the PayCek system, but the cryptocurrency in which the customer wishes to make payment has not yet been selected.
- In response to the call, you will receive, among other things:
 - `accepted_coins` - a list of cryptocurrencies that can be selected for the payment.
 - `payment_code` - a unique code for payment via the PayCek system.
 - `accepted_coins_long_names` - a dictionary with long (wordier) cryptocurrency names. It is advisable to show long names in full (e.g. everyone knows about Stellar, but some people do not know that its abbreviation is XLM). The names of these cryptocurrencies must be shown on the screen in full, in the form of buttons.

05.

The customer will be asked to choose one of the offered cryptocurrencies.

06.

When they click on one of the offered cryptocurrencies, the `/api/payment/update` is called with the `payment_code`, which you received with the last query, and the selected cryptocurrency (`src_currency`).

07.

In response to the query from the previous step, you'll receive full details about the payment that must be displayed on the screen and printed on the receipt:

- `qr_code_str` - a string that needs to be displayed as a QR code
- `src_currency` - selected cryptocurrency
- `src_amount` - amount in cryptocurrency
- `dst_currency` - fiat currency
- `dst_amount` - amount in fiat currency

4. PayCek integration

- **confirm_by_time** - the time to make the payment
- **receive_coin_address** - crypto address to which the cryptocurrency must be sent
- **receive_coin_tag** - this is not necessary for some currencies, so if the string is empty, it is not required to be shown. If it's there, the **receive_coin_tag_name** field should also be used because each currency has its own name for the tag information (e.g. in XLM the tag information is called 'memo id'). The readout would then be something along the lines of: `<receive_coin_tag_name>: <receive_coin_tag>`.

08.

Now we wait for the customer to send the crypto from their wallet. You have three payment detection options here:

- To use callback status. We would call one of your endpoints in case of status change. In this case it is necessary to submit **status_url_callback** in step number 4. We recommend this option.
- To periodically poll PayCek API for that payment (`/api/payment/get`).
- Both.

09.

Depending on the status of the payment, the information on the cash register's screen should change:

- **waiting_transaction** - still waiting for the customer to send cryptocurrency. The screen should show the QR code and other information from the list above.
- **waiting_confirmations** - we see that the customer has sent the crypto, but we are waiting for a sufficient number of blockchain payment confirmations. You should now remove your payment information and show a "confirmation pending" notice.
- **successful** - payment was successful. You should show some kind of check mark or a message that the payment was successful.
- **expired** - the payment time has expired. This should be shown on the screen along with the message (**refund_msg** - obtained in response to step 6).
- **canceled** - payment is canceled. This should be shown on the screen along with the message (**refund_msg** - obtained in response to step 6).

4. PayCek integration



4. PayCek integration

4.2.2. Test profile

With test profiles you can change statuses yourself. You just need to visit **payment_url**, which is sent to you in the response when creating a payment, and change the statuses there, depending on what kind of test you wish to perform. E.g. you want to test whether your system properly registers a successful payment - go to payment_url of that payment and click the 'Successful' button. The payment status will then change to 'successful', a callback will be made and an email saying that the payment was successful will be sent to the merchant. You will thus test your implementation without sending any cryptocurrencies.

4.2.3. Callbacks

When receiving callbacks, you need to make sure that the call to your API endpoint came from us. For this purpose we put a hash in the header called "ApiKeyAuth-MAC". So the moment you receive the call to your API endpoint, you should calculate that hash and compare it to the value in that header. If the value is the same, it means the call came from us. If it's different, you need to ignore that call.

The hash calculation method is the same as with the code we sent you to access the PayCek API.

4.2.4 Cancellations and refunds

If you cancel a payment on your cash register, you need to call **/api/payment/cancel** for that payment on the PayCek API. If the cancellation succeeded (status '**ok**'), it is necessary to show the message to the customer (refund_msg as explained in step 9). If the cancellation for this payment on PayCek failed (status **invalid_status**), it means that the payment was processed on our end. In this case, the merchant must refund the amount in cash or as they wish.

In short - if there is a payment on the PayCek system marked as '**successful**', and it's been cancelled on your end, the merchant must refund the cash. If there is a **waiting_transaction**, **waiting_confirmations**, **canceled** or **expired** payment on the PayCek system, and it's been canceled on your end, then PayCek makes the refund in crypto.

Once you have tested everything using the test profile, you can implement profile creation directly from the cash register (step 2 - "**I want to start receiving payments in cryptocurrencies**").

4. PayCek integration

You can also use and integrate PayCek in the form of a standalone WebPos. All details about using WebPos are further explained on the left side of the control panel in the drop-down “Help” menu.



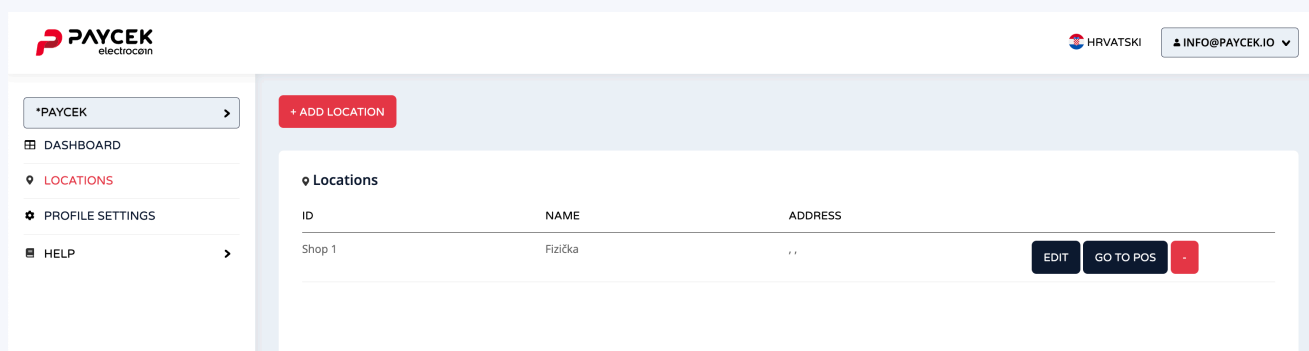
4. PayCek integration

4.3. POS / WEBPOS

No additional integration is required to use our PayCek WebPOS. Just create an account at www.paycek.io. You can find more details in the infographic above.

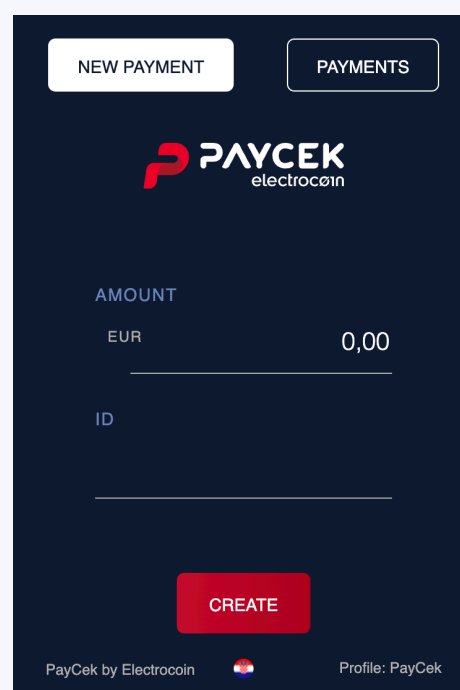
You do not need a special device to use our POS, you can use any mobile phone, tablet or PC. The service is free and you can start using it now!

Follow the link to access PayCek POS on your mobile phone or cash register. The URL can be found in the previous "URL" tab. Follow the link you find in there via your mobile device or cash register you want to use as PayCek POS. If the same POS is used by several users (for example, several members of waiting staff), it may be best to send this link to each user via SMS or WhatsApp, Viber or another communication channel.



When you start the POS, a screen called "New payment" will open. Enter the total billing amount (field: Amount) and receipt number (field: ID) and click "Create".

The cryptocurrency selection screen will then appear. Give the guest the cell phone to choose the cryptocurrency they want to pay with (Figure 1).



4. PayCek integration

The next screen will show you the amount to be paid and the QR code that the guest must scan using their cryptocurrency wallet (Figure 2). Show the screen to the guest so they can scan the QR code and make the payment. When the guest confirms they have made the payment, wait about 10 seconds for the screen to change to “Transaction in progress” (Figure 3). When the screen changes to “Transaction in progress” (Figure 3), thank the guest and tell them that their payment is being processed. You can continue with your work. After a few minutes, check the POS again and see if the screen has changed to “Payment successful” (Figure 4). If it has, let the guest know that the payment is complete.

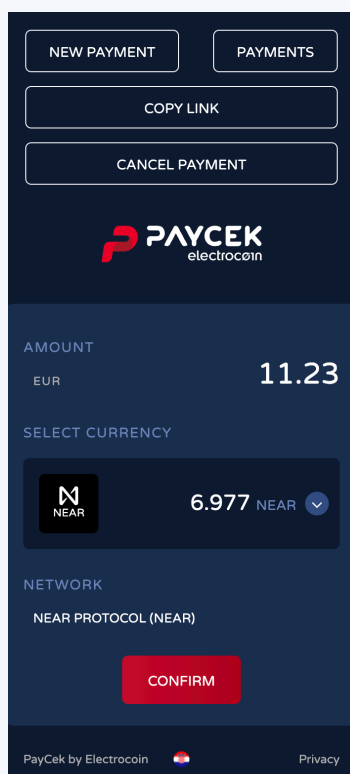


Figure 1

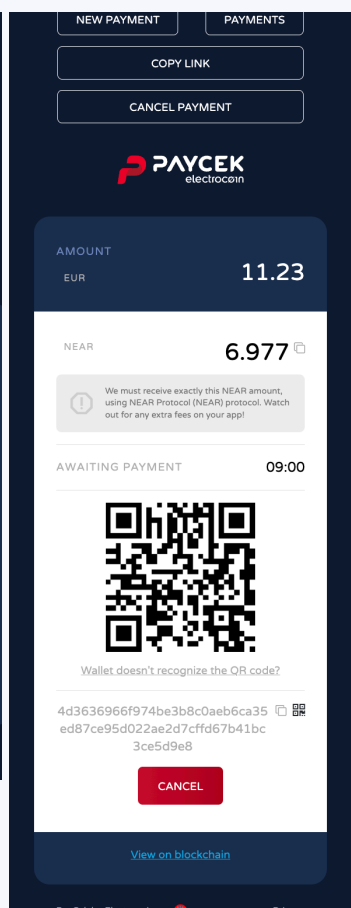


Figure 2

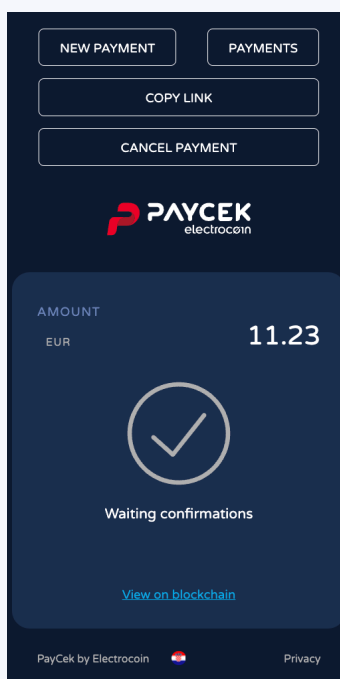


Figure 3

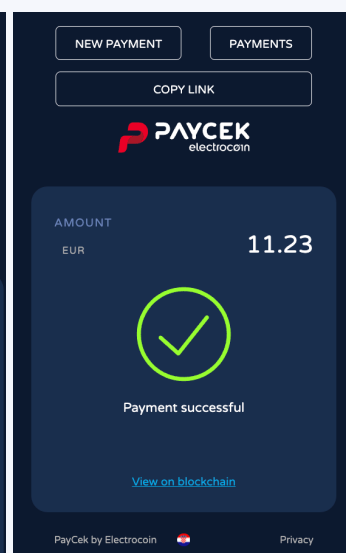


Figure 4

4. PayCek integration

View the status of all payments in the last 12 hours.

Click on the “Payments” button and you’ll get an overview of all payments made in the last 12 hours. Clicking on each payment will take you back to one of the images above.

Icons indicate the following statuses:

- CUSTOMER SELECTS CRYPTOCURRENCY – cryptocurrency not chosen yet (Figure 1)
- 🕒 CUSTOMER SCANS THE QR CODE – the payment has not been made yet (or has just been made) (Figure 2)
- ✅ PAYMENT IN PROCESS – the payment has been made and is being processed (Figure 3)
- ✔️ PAYMENT SUCCESSFUL – the payment is done and is successful (Figure 4)
- ⚠️ NOTICED INSUFFICIENT AMOUNT – the payment has been made, but an insufficient amount has been noticed
- ❌ PAYMENT EXPIRED – the payment is no longer valid

4. PayCek integration

No harm can be done by clicking around PayCek POS. If you get lost, just click on the "Payments" button and you will get a list of all payments.

NEW PAYMENT

PAYMENTS


electrocoin

13:01 22.11.2023	22.16 EUR 3NPQ45JQNX	
13:00 22.11.2023	4.29 EUR 5ZQZ2CAVBU	
13:00 22.11.2023	38.23 EUR LJEXAF937X	
12:59 22.11.2023	42.24 EUR 7SDWHZC3K7	
12:59 22.11.2023	96.11 EUR 9SF22SREUS	
12:59 22.11.2023	26.54 EUR ZRNxEB3X6R	
10:41 22.11.2023	139.11 EUR 11	

PayCek by Electrocoin



Profile: PayCek POS

4. PayCek integration

4.4. API CALL

If you are a more advanced user and you wish to create your own graphic user interface for payments via PayCek, we can offer you our API with options for creating and receiving payments. If this option suits you best, you can find the API specifications in the account settings -> API tab.

4.5. Visual standards / logo

Logo

PayCek Logo



PayCek Logo BW



Sticker



Method of payment

Payment options:

- ☒ Cryptocurrency
- ☐ Credit card
- ☐ Cash on Delivery

5. Reports and accounting

5.1. Reports

PayCek features an option that allows you to generate payment and withdrawal reports. Monthly reports are automatically sent on the 1st of the month, but you can manually generate reports for any period you wish.

For reports about payments and withdrawals, go to the profile page and click “Generate report”. Here you can choose whether you want a report on payments or withdrawals. You can also set the time period and report format.

In both cases, you will be asked to fill out a similar form:

The screenshot displays the PayCek dashboard with a sidebar menu on the left containing: *PAYCEK, DASHBOARD, INFO, INTEGRATION, PROFILE SETTINGS, and HELP. The main header includes the PayCek logo, a language selector for HRVATSKI, and a contact email INFO@PAYCEK.IO. The user's profile is *PayCek, with buttons for CREATE PAYMENT, GENERATE REPORT, and WITHDRAW. The total balance for the payment profile is 323.00 EUR.

The 'Payments - 323.00 EUR' section contains a table with the following data:

DATE	DESCRIPTION	CRYPTO AMOUNT	AMOUNT	STATE
21.11.2023. 12:06	Plaćanje za WEZ5HRDKNF	0.021437598 ETH	38.71 EUR	successful
21.11.2023. 12:01	Plaćanje za 53RTT3VYNM	0.00113826 BTC	38.12 EUR	waiting transaction Cancel
21.11.2023. 11:58	Plaćanje za KMQZC3ZVGF	0.2225809 LTC	13.99 EUR	underpaid Cancel
21.11.2023. 11:57	Plaćanje za 87EQN6BPH	0.00084295 BTC	28.23 EUR	successful
21.11.2023. 11:56	Plaćanje za ALVG379VJ3	18.988088 NEAR	33.04 EUR	waiting confirmations Cancel
21.11.2023. 11:55	Plaćanje za W6BPMW9HEA	0.6722166 SOL	34.14 EUR	canceled
21.11.2023. 11:54	Plaćanje za Y4XKHC6WS6	13.7826 DAI	12.35 EUR	successful

The 'Generate report' modal form is open, showing the following fields:

- Report type: ☒ Payments report, ☐ Withdrawals report
- From: 01.11.2023. (calendar icon), 00:00 (clock icon)
- To: 22.11.2023. (calendar icon), 23:59 (clock icon)
- Info (optional):
 - Business name
 - Business address
 - Business ID
- Format: ☒ PDF, ☐ CSV

The background shows the 'Withdrawals - 0.00 EUR' section with a table of withdrawal states: created, successful, waiting transaction, underpaid, successful, waiting confirmations, and canceled, each with a 'Cancel' link.

5. Reports and accounting

As for monthly reports, they will be sent to your profile email, but you can also add another email (for example your accountant's) in your profile settings:

PAYCEK
electrocoin

ENGLISH

INFO@PAYCEK.IO

*PAYCEK

KONTROLNA PLOČA

INFO

INTEGRACIJA

POSTAVKE PROFILA

POMOĆ

Kod

DWh2Evel7Z6pifd4Y8Os3rtNaf74sccmGUGz519XJQaA

Tajni ključ

Dodatna email adresa za slanje mjesečnih izvještaja

Postotak od naknade koji plaća trgovac

0

%

[Primjer: 1 ETH = 100 EUR]
Iznos plaćanja: 100 EUR
Klijent plaća: 1.02 ETH
Vi dobivate: 100.00 EUR

☒ Šalji email na profil kod uspješnog plaćanja

Omogući POS od treće strane

☐ PHOBS
☐ monri

☐ 7Pay
☐ mStart

☐ mStart POS
☐ fiskalna.hr

☐ Softlab
☐ program.hr

☐ WSP
☐ Adeo POS

☐ Holobit
☐ Billy

☐ Electron

UREDI PROFIL

Business name: **PayCek POS**
Business address: xxx, Zagreb, Croatia

PayCek.io is a service of
ELECTROCOIN d.o.o.
Ilica 15
10000 Zagreb

LIST OF PAYMENTS completed through PayCek for time interval 01.11.2023. 00:00 to 22.11.2023. 23:59

Account name: antun.modrusan@electrocoin.eu
Profile name: PayCek POS
Currency: EUR
Print time: 22.11.2023. 12:54

Time	ID	Amount in crypto	Amount
22.11.2023. 12:41	11	0.00423451 BTC	139.11
			139.11 EUR

Balance in the beginning of the interval: 0.00 EUR
Total income for the interval: 139.11 EUR
Total withdrawals for the interval: 0.00 EUR
Balance at the end of the interval: 139.11 EUR

5. Reports and accounting

5.2. Accounting

The accounting process is very simple and you can get more information in the infographic or in the Q&A section below.



On the invoice, as the method of payment, choose "other" or "transaction account"

Payment method

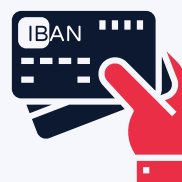
OTHER ▼

TRANSACTION ACCOUNT

If you fiscalize your receipts, choose "other", or if you don't fiscalize receipt, choose "transaction account"



In case of a cancellation or refund, you will refund the client directly in euros via their account/card/in cash/PayPal etc.



Payments made via PayCek are first deposited to your PayCek profile, then paid into your IBAN

>1000 EUR



When the balance exceeds the amount of 1000 EUR, the funds will be automatically paid into your IBAN

<1000 EUR



If the balance is under 1000 EUR, you can make payments directly from your PayCek profile to your IBAN yourself



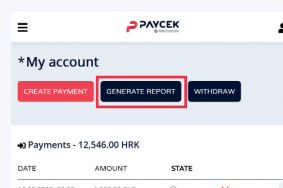
The first day of the month the funds collected in the previous month will be automatically transferred to your IBAN



The payments will be visible in your transaction account with the payer's name "Electrocoin d.o.o."



The first day of the month you will receive 2 reports for the previous month - a list of all transactions made via PayCek and a list of all payments made by Electrocoin d.o.o. to your IBAN



You can generate reports at any time and download them directly from your PayCek profile

5. Reports and accounting

- **How do I issue an invoice/receipt to the customer if the payment was made via PayCek?**

You issue your invoices/receipts in EUR and state "Other" as the method of payment. If you do not have the "Other" option, then select "Transfer" or "Transaction account".

- **How can I keep accounting records of payments made via PayCek?**

Once a month, you'll automatically receive all required accounting reports from Electrocoin d.o.o. to your email address. Just send them to your accountant and that's it. The account number automatically appears in the accounting report. Once a month you'll receive two reports for your accountants:

- a report on all invoices paid with cryptocurrencies
- a report on all bank payments you have received from us (Electrocoin d.o.o.)

Your accounting will then link the information from your reports to invoices, cryptocurrency payments and bank transactions.

- **Do all my receipts have to be fiscal receipts if I'm not subject to fiscalization?**

Payments through our platform are not considered cash transactions, therefore we are not subject to the Cash Transactions Fiscalization Act (in accordance with Art. 2, paragraph 6 of the Cash Transactions Fiscalization Act).

If you are not subject to fiscalization and your receipts did not have to be fiscal receipts so far, you do not have to change this just because you started using the PayCek platform.

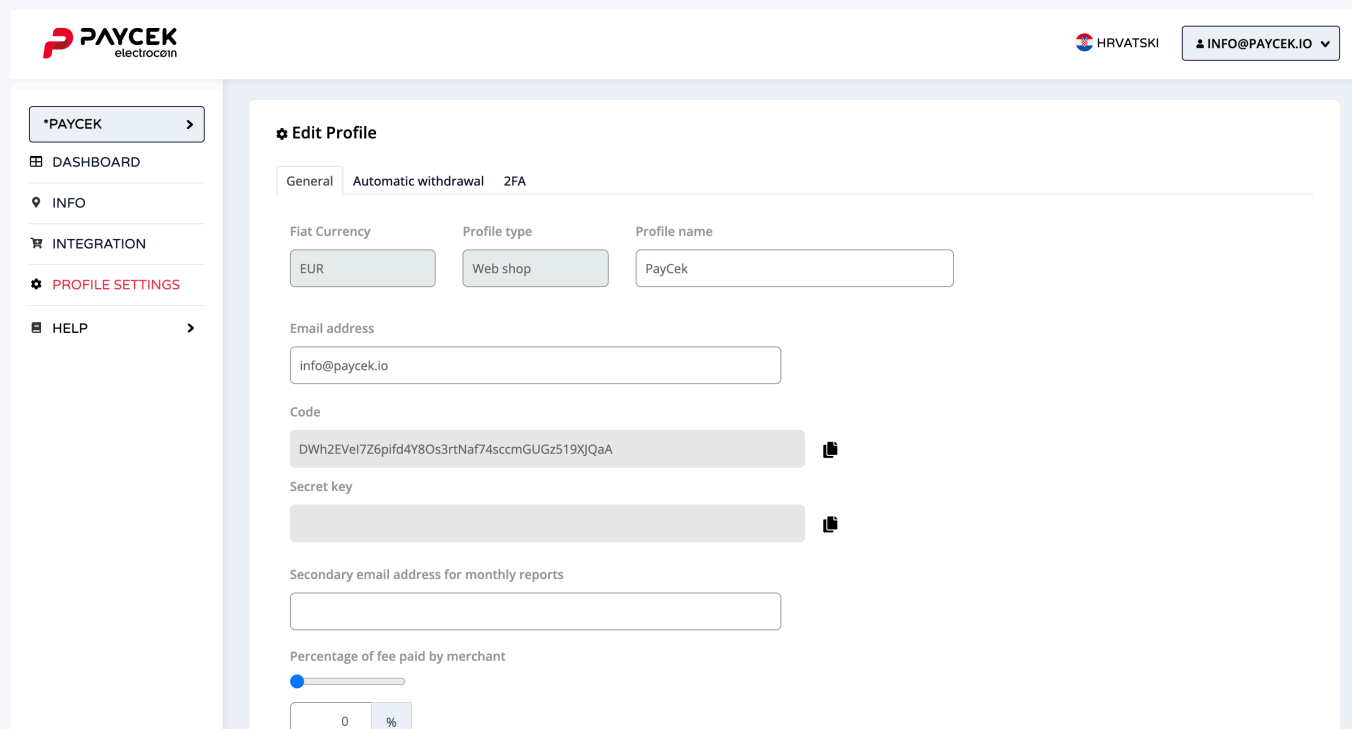
- **What if the customer decides to return the goods purchased using PayCek?**

The merchant allows for payment to be made in cryptocurrencies, but receives the funds into a bank account in euros, so depending on the customer's wishes, the refund can be made:

1. directly from the bank account to the customer's account
2. by cash payment at the point of sale
3. via PayPal

6. Fees

By default, PayCek is completely free for you. The fee is paid by the customer. If you want to change this and assume a part or the entire fee from your customer, you can do so by specifying the percentage of the fee you are willing to assume. This can also be done in profile settings:



The screenshot shows the 'Edit Profile' interface of the PayCek platform. The top navigation bar includes the PayCek logo, the language 'HRVATSKI', and a user profile dropdown for 'INFO@PAYCEK.IO'. The left sidebar contains a menu with 'PAYCEK', 'DASHBOARD', 'INFO', 'INTEGRATION', 'PROFILE SETTINGS' (highlighted in red), and 'HELP'. The main content area is titled 'Edit Profile' and has three tabs: 'General', 'Automatic withdrawal', and '2FA'. The 'General' tab is active and contains the following fields:

- Fiat Currency:** A dropdown menu showing 'EUR'.
- Profile type:** A dropdown menu showing 'Web shop'.
- Profile name:** A text input field containing 'PayCek'.
- Email address:** A text input field containing 'info@paycek.io'.
- Code:** A text input field containing a long alphanumeric string 'DWh2EVeI7Z6piFd4Y8Os3rtNaf74sccmGUGz519XjQaA'.
- Secret key:** A text input field containing a long alphanumeric string.
- Secondary email address for monthly reports:** An empty text input field.
- Percentage of fee paid by merchant:** A slider control set to 0%, with a text input field showing '0 %'.

7. Cryptocurrency wallets

7.1. Cryptocurrency wallets and payments at PayCek points of sale

You are new to the crypto world, you have heard a thing or two about bitcoins and cryptocurrencies and you would like to start using them, but you don't know how?

Just like you need a wallet to hold "paper" money, you also need a cryptocurrency wallet to hold different cryptocurrencies. The principle is similar to Internet banking services offered by your bank.

You choose the type of cryptocurrency wallet you want to open and use it similarly to Internet banking.

We bring you a basic overview of cryptocurrency wallets, with all of their advantages and disadvantages.

Cryptocurrency wallets can be divided into **personal** and **exchange wallets**.

Personal wallets include:

- Paper wallets
- Web wallets
- Mobile or desktop wallets
- Hardware wallets

Paper wallets are not for everyone because you have to print out the required details and save them on paper. Some prior knowledge is necessary in order to "activate" the wallet on the Internet.

Some of the best known **web wallets** are: Mew, Blockchain, Cryptonator, Spectrocoin, Coin wallet and others. Such wallets are considered as the least secure because of reduced protection and frequent cases of hacking, so it is recommended that such wallets are only used for the so-called "current or liquid" funds you need on a daily basis.

The best known **mobile/desktop** cryptocurrency wallets are: Trust, Coinomi, Exodus, Electrum, Samourai, Metamask... They are generally easy to use and more secure than web wallets, but if you lose data on your mobile phone or computer to a virus, you can also lose your crypto assets (if you have not saved your unique phrases).

The best known **hardware wallets** today are Ledger and Trezor. They are considered to be the most secure cryptocurrency wallets because "access" to cryptocurrencies is achieved through a special "external" device similar to a memory stick with which you confirm each transaction and the device remains, when not in use, "offline" so no one can access and hack it.

We advise you to keep cryptocurrencies you wish to store long-term and don't want to spend on a daily basis on such "external" devices.

7. Cryptocurrency wallets

Exchange wallets, as their name suggests, are cryptocurrency wallets you hold on different crypto exchanges where you trade your crypto assets. The best known ones are: Binance, Coinbase, Kraken, Bitfinex, Bitrex, KuCoin, Huobi Global, Hotbit, Bitstamp, Liquid, Bitmex, Bithumb, bitfFyer, FTX, Coinone, crypto.com, Poloniex, Wirex.

The biggest problem with these cryptocurrency wallets is that you have no control over those funds, so if the exchange closes down, you'll lose your crypto funds. There is also a serious risk of hacking.

The most important rule in the crypto world is the following: "Not your keys, not your coins", which means that if you don't have access to your private key, then you have no control over your cryptocurrencies.

When you first buy cryptocurrencies, you get 2 so-called keys: "public and private key". The public key represents the address and it's visible when you send cryptocurrencies to someone, while the private key serves as your password and ensures that only you and no one else have access to your funds.

With exchange and some other crypto web wallets you do not get a private key, which means you have no control over your cryptocurrencies.

At the end of the day, you earned some cryptocurrencies and want to pay for a certain product or service through our Paycek platform – an electronic cryptocurrency payment gateway. Here's what you need to pay attention to: You can pay with cryptocurrencies at all PayCek points of sale, but there are some restrictions, depending on your crypto wallet.

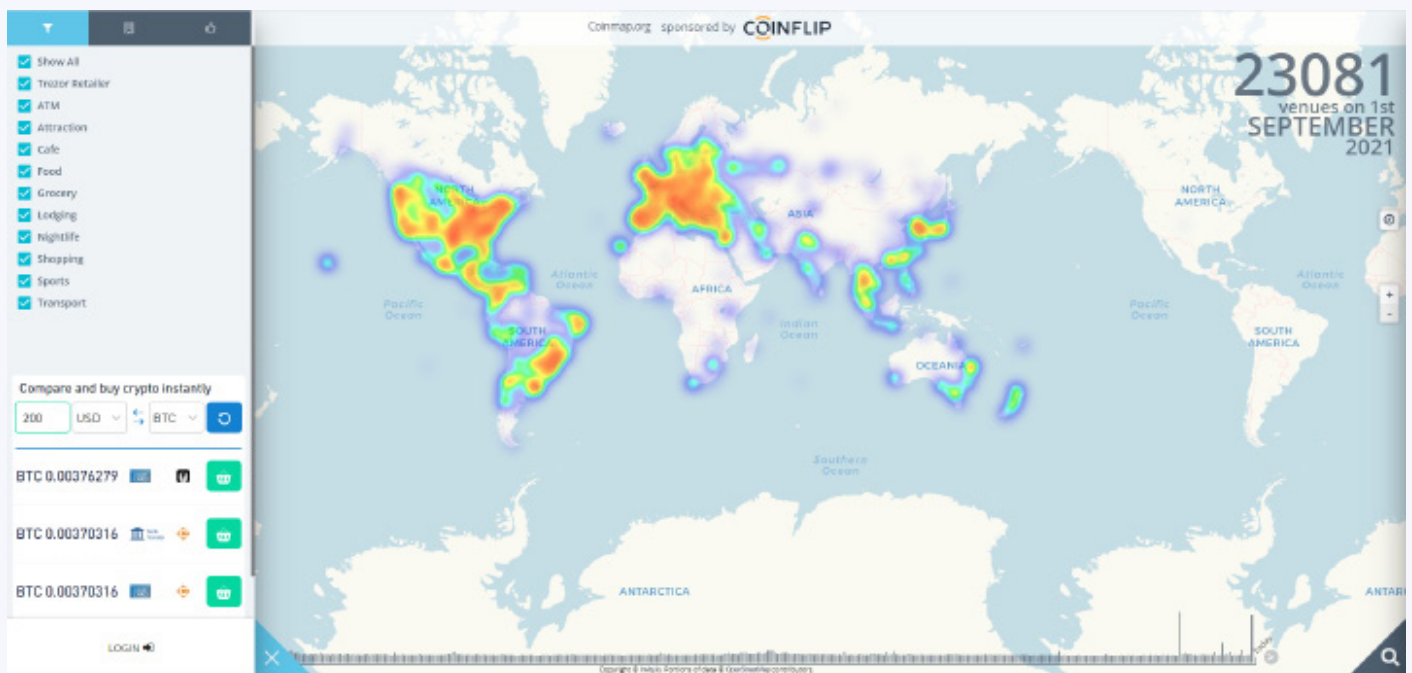
Payment is only possible with personal wallets (transactions paid using exchange wallets most often can't be processed!) and you must choose the recommended amount of the transaction fee. When paying with XRP, XLM and EOS, make sure that your wallet recognizes the "tag" or "memo ID" (of several digits) when scanning the QR code. If it did not recognize it, you must manually add the specified "tag" or "memo ID" in the field within the wallet.

As far as the technical side is concerned, all personal wallets are compatible with the PayCek service, while all exchange wallets are not acceptable. Most often, unsuccessful payments happen because of use of exchange wallets such as Binance. Exchanges charge an additional fee for the transaction, which they deduct from the amount paid by the customer, so the amount is always insufficient to settle the amount of the invoice. In addition, exchanges don't send the transaction immediately to the blockchain, but collect them in their own block and send them out every 15-30 minutes, so delays are possible for this reason too. The deadline for crypto payment at PayCek points of sale is 15 minutes. As for payments via Binance, Binance states the exact fee when sending a payment, so the customer should manually increase this amount when sending the cryptocurrency (because otherwise the amount will be insufficient, as the fee will be deducted from the amount of the invoice that is being paid). We are systematically raising public awareness of the benefits of using personal wallets like Trust or Exodus, with which transactions run smoothly and the cryptocurrencies stored within them are fully in your possession.

8. COINMAP

[COINMAP.org](https://coinmap.org) is an interactive digital map that allows you to browse crypto sites by type of service and search by known data. All locations contain a brief description and contact details that you can use for direct contact via Facebook or mobile phone, while direct links to Google Maps make it easy to get to the destination.

When signing up for your PayCek profile, you can check the box to automatically add your point of sale to Coinmap, thus enabling all cryptocurrency users to find you more easily.




9. Customer Support

For PayCek stickers with “Pay with crypto” notice for physical stores (cash registers and store entrances), as well as stickers with WEBPOS user instructions for staff using the cash register or any other queries, please contact our customer support by e-mail at info@paycek.io or growth@electrocoin.eu

PAY WITH CRYPTO




payment in cryptocurrencies

WEB POS INSTRUCTIONS

- 1 Choose 'bank transfer' on the cash register and issue a VAT invoice for Electrocoin d.o.o.
- 2 Click the PayCek POS bookmark or open paycek.io/pos
- 3 Enter the amount of the invoice in the field provided
- 4 Enter invoice number in the field provided
- 5 Ask the customer which cryptocurrency they want to pay with and choose the cryptocurrency
- 6 Show the generated QR to the customer to scan
- 7 Wait for the transaction to be processed
- 8 Payment completed successfully! ✓



Contact

info@paycek.io

www.paycek.io

