Hashpay
TECHNICAL PUBLICATIONS SUITE

• OFFICIAL PARTNER SPECIFICATION MANUAL · A4 RELEASE

Complete User Guide: Webview Hosted Checkout Manual

Exhaustive walkthrough for end customers: BillCard invoice credentials, USDT/USDC stablecoins, MetaMask & WalletConnect transfers, 15-minute guaranteed rate lock, and blockchain explorer TxHash audit.

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Zero Floating-Point Financial Standard

DOCUMENT STRUCTURE

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CHAPTER 1.0 · WEBVIEW CHECKOUT

Webview Home: Order Details & Token Selection

> *A detailed walkthrough of the Hashpay Webview hosted checkout home screen: understanding the BillCard invoice header, merchant order credentials, why stablecoins (USDT & USDC) are used, and how to select optimal blockchain networks.*

Overview of the Webview checkout home screen

When a customer opens a payment link or clicks crypto checkout on an e-commerce website, the **Hashpay Webview** launches as a secure, hosted checkout modal. The interface is engineered to be fully responsive across mobile smartphones, tablets, and desktop workstations.

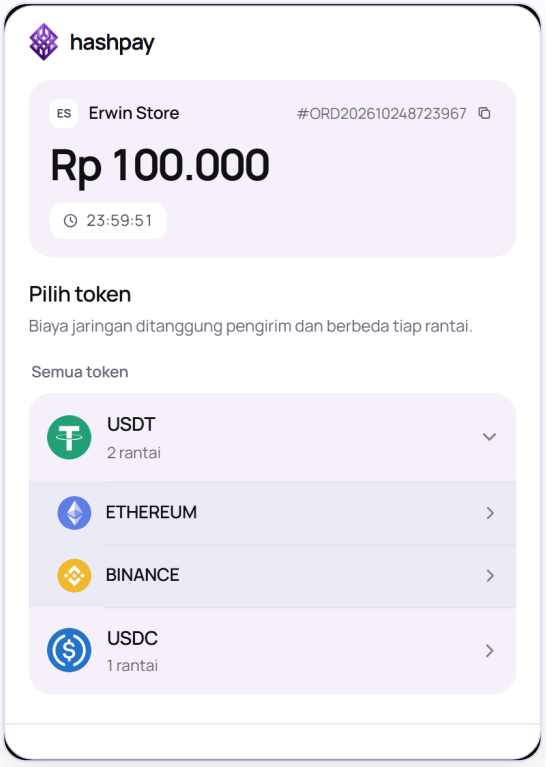


Figure 1: Hashpay Webview Home Screen showing BillCard order summary and expandable token selection

Anatomy of the order summary card (BillCard)

The top card of the checkout interface renders all essential invoice credentials directly from the merchant's backend order:

- **Merchant Store Name** — Displays the verified legal or trade name of the merchant (e.g. *Erwin Store*) to reassure the customer they are paying the legitimate vendor.
- **Order ID (`#ORD...`)** — A unique identifier assigned to the transaction (e.g. `#ORD202610243938676`). Customers can tap the copy icon next to the order number to save it for customer support or order tracking.

- **Total Bill Amount** — Rendered prominently in large typography in the merchant's local fiat currency (e.g. `Rp 100.000` or `$25.00 USD`).
- **Order Expiry Countdown** — Displays the remaining time before the merchant's checkout session expires (e.g. `23:59:53` or 24 hours), preventing stale checkout attempts.

Why stablecoins (USDT & USDC) instead of volatile crypto?

Traditional cryptocurrencies like Bitcoin or Ethereum fluctuate in price continuously, making them impractical for daily commercial checkout. Hashpay settles transactions using **digital dollar stablecoins** pegged 1:1 with the United States Dollar ($1.00 USD):

STABLECOIN	ISSUER & BACKING	KEY BENEFIT FOR CUSTOMERS
USDT (Tether)	Tether Operations Limited (Audited cash & US Treasury reserves)	The most widely liquid stablecoin globally, supported across every major crypto exchange and Web3 wallet.
USDC (USD Coin)	Circle Internet Financial (Audited cash reserves & short-term US Treasuries)	Institutional-grade regulatory compliance favored by fintech applications and corporate treasuries.

Selecting preferred token & blockchain network

Stablecoins do not live on a single network; they circulate across multiple blockchain networks. When tapping on a token group (e.g. **USDT 2 Chains**), the available blockchain channels expand:

BLOCKCHAIN NETWORK	TOKEN STANDARD	CONFIRMATION TIME	NETWORK GAS FEE PAID IN	RECOMMENDED FOR
BNB Smart Chain	BEP-20	2–3 seconds	BNB (~$0.02 – $0.08)	Daily retail and e-commerce shopping; lightning fast with negligible gas fees.
Tron Network	TRC-20	3–5 seconds	TRX (~$0.50 – $1.20)	High-liquidity international USDT transfers across Asian and European corridors.
Solana	SPL	Sub-second (<1s)	SOL (<$0.01)	Instant checkout via mobile Solana wallets such as Phantom.
Ethereum Mainnet	ERC-20	15–30 seconds	ETH (~$2.00 – $10.00)	High-value commercial transactions and institutional custodial settlements.

> 💡 **UNDERSTANDING NETWORK GAS FEES**
>
> Network miner gas fees are paid by the sender's wallet to decentralized blockchain validators and vary depending on the chosen chain. Choosing BNB Smart Chain or Tron results in substantially lower gas fees than Ethereum Mainnet.

CHAPTER 2.0 · WEBVIEW CHECKOUT

Supported Wallets: Direct Payment vs QR Scan

> *Understand the fundamental differences between Direct In-App / Browser Extension payments versus Dynamic QR Scanning, and explore how MetaMask, Trust Wallet, Phantom, and WalletConnect integrate into the Hashpay checkout flow.*

Anatomy of the wallet selection screen (Step 2)

After selecting your preferred token and blockchain network, the Webview advances to **Step 2: Choose Wallet**. The top navigation strip displays your selected asset context (e.g. `USDT · ETHEREUM`) alongside an **Ubah (Change)** button to switch networks or tokens at any time.

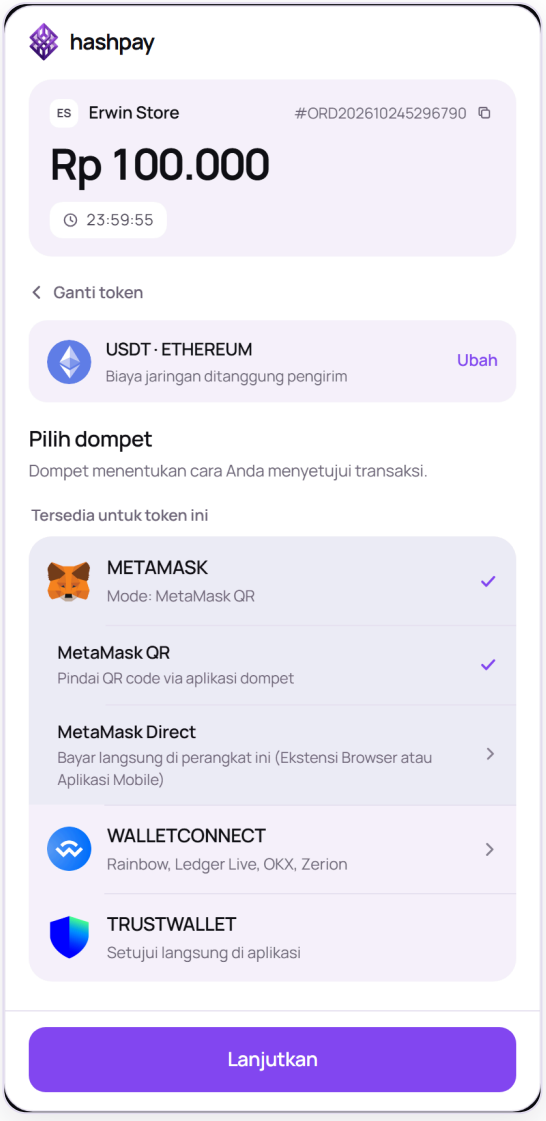


Figure 2: Step 2 Wallet Selection displaying expandable MetaMask modes (QR vs Direct), WalletConnect, and Trust Wallet

Fundamental differences: Direct Payment vs QR Scan

Hashpay accommodates both desktop workstation users and mobile smartphone shoppers by providing two distinct approval methods:

PAYMENT MODE	HOW IT WORKS	BEST DEVICE SCENARIO
Direct Payment (Bayar Langsung)	Triggers an automated native deep-link (on smartphones) or a browser extension popup window (on desktop browsers). The customer authorizes the transfer in 1 click without manual input.	When the Webview is accessed on a smartphone with the wallet app installed, or on a desktop browser (Chrome, Brave) with a Web3 extension active.
QR Scan (Pindai QR)	Generates a dynamic on-screen QR code encoded with EIP-681 standard payment metadata. The customer opens their mobile wallet app and scans the code using their device camera.	When shopping on a desktop computer, laptop, or tablet while holding crypto funds on a separate smartphone wallet.

Supported crypto wallets

- **MetaMask** — The benchmark Web3 wallet for Ethereum and EVM-compatible networks (BNB Chain, Polygon). Webview offers two dedicated interaction modes: **MetaMask QR** (scanned via the mobile camera) and **MetaMask Direct** (instant popup window on browser extension or native mobile deep link).
- **Trust Wallet** — The official multi-chain mobile wallet by Binance ecosystem. Features native support for EIP-681 standard QR scanning, pre-populating recipient address, asset contract, and exact invoice amount automatically.
- **WalletConnect (300+ Web3 Wallets)** — An open-source decentralized pairing protocol. Clicking WalletConnect opens a universal connection modal compatible with OKX Wallet, Rainbow, Bitget Wallet, Indodax Web3, Binance Web3 Wallet, Zerion, and hundreds more.
- **Phantom** — The premier high-speed wallet for the Solana blockchain ecosystem, supporting sub-second transaction signatures and micro-fee SOL transfers.

Proceeding to rate confirmation

Once your wallet and preferred payment mode (Direct or QR) are selected, the purple **Lanjutkan (Continue)** button at the bottom turns active. Clicking it initiates real-time price estimation and rate locking.

CHAPTER 3.0 · WEBVIEW CHECKOUT

Exchange Rate Lock & Price Calculation Breakdown

> *Understand the financial mechanics of the Hashpay confirmation screen: why specific numbers appear in the ledger, how fiat-to-crypto conversion formulas work, institutional spot price sourcing from Binance, and the 15-minute guaranteed rate lock.*

Anatomy of the confirmation screen (Review before sending)

Before broadcasting funds to the blockchain, Hashpay presents the **Confirmation Screen** ('*Periksa sebelum mengirim — Semua angka di bawah sudah final*'). This step ensures 100% financial transparency before interacting with the decentralized ledger.

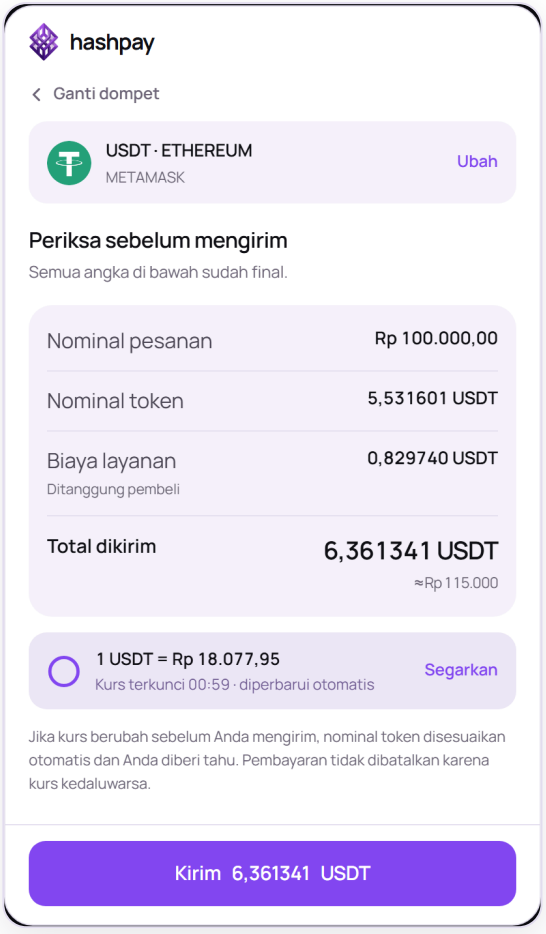


Figure 3: Confirmation Screen displaying detailed price calculation ledger and 15-minute locked exchange rate box

Why do these numbers appear? (Detailed ledger breakdown)

The ledger table itemizes every component of the checkout amount to eliminate hidden markups:

- **Nominal Pesanan (Order Amount)** — The merchant's original invoice total in fiat currency (e.g. `Rp 100.000,00`).

- **Nominal Token (Token Amount)** — The pure conversion of the fiat order amount divided by the locked spot rate (e.g. `5,531599 USDT`). Formula: `Token Amount = Fiat Amount / Locked Spot Rate` (`Rp 100.000 / Rp 18.077,95 = 5,531599 USDT`).
- **Biaya Layanan (Service Fee / Gas Buffer)** — The processing and miner gas allowance allocated for the transaction (e.g. `0,829657 USDT`, indicated as *Ditanggung pembeli*).
- **Total Dikirim (Total Amount to Send)** — The final exact crypto total the customer must transfer (e.g. `6,361256 USDT ≈ Rp 115.000`).

Real-time spot price sourcing

Hashpay queries institutional real-time order books from tier-1 global cryptocurrency exchanges (such as **Binance Spot**) via backend Go microservices. This eliminates the inflated foreign exchange margins and retail conversion spreads typical of legacy payment gateways.

The 15-minute guaranteed rate lock mechanism

Crypto market prices fluctuate continuously. To protect the buyer from price swings while preparing their wallet, Hashpay freezes the conversion rate for **15 minutes** (e.g. `1 USDT = Rp 18.077,95 · Kurs terkunci 01:00 · diperbarui otomatis`):

- **Guaranteed Price Safety** — Even if crypto market prices fluctuate while you are opening your wallet app or checking gas fees, your required crypto payment amount remains 100% unchanged.
- **Refresh Rate Button (Segarkan)** — If the 15-minute timer lapses before you submit the transaction, the rate safely unlocks. You can tap **Segarkan (Refresh Rate)** to fetch a fresh 15-minute locked quotation matching current market rates without losing your order.
- **No Order Cancellation** — Expired rate timers do not cancel your purchase; they simply update the crypto conversion quotation to reflect current spot market reality.

Proceeding to transfer

Clicking the purple **Kirim [Amount] USDT** button locks the quotation and generates a single-use blockchain deposit address and dynamic QR code.

CHAPTER 4.0 · WEBVIEW CHECKOUT

Payment Page: Dynamic QR & Wallet Transfer Guide

> *A complete step-by-step walkthrough of the Hashpay Webview transfer screen: dynamic QR codes, single-use destination deposit addresses, scanning with MetaMask and WalletConnect, and crucial centralized exchange withdrawal fee warnings.*

Anatomy of the transfer screen (Payment Page)

Once the exchange rate is locked, the Webview renders the active **Payment Page** displaying all technical parameters required to execute the on-chain transfer:

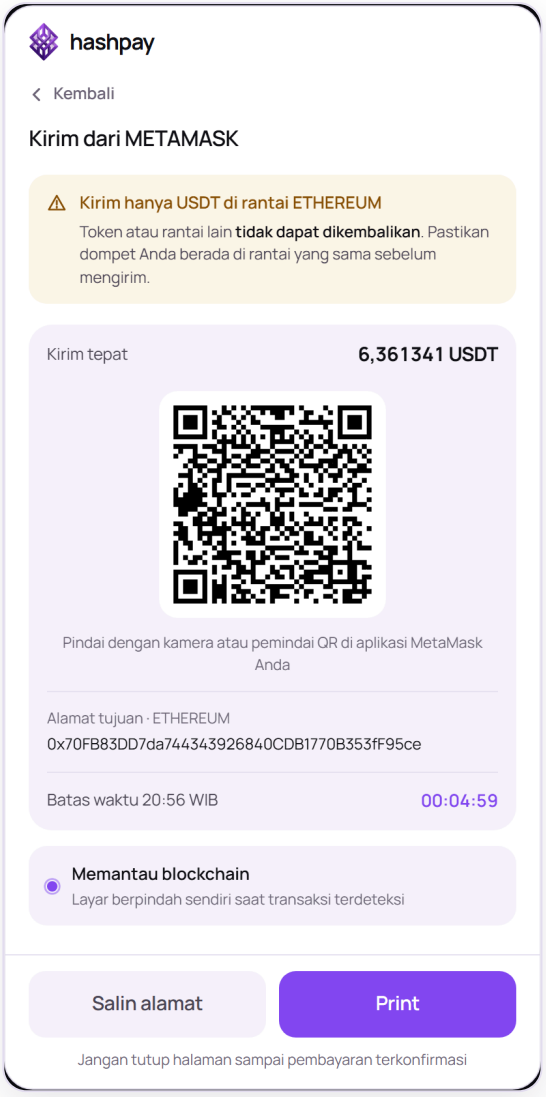


Figure 4: Active Payment Screen showing network warning, exact transfer amount, dynamic QR, deposit address, and mempool watcher

- **Network Warning Banner** — Explicitly specifies the required asset and blockchain network (e.g. '*Kirim hanya USDT di rantai ETHEREUM. Token atau rantai lain tidak dapat dikembalikan. Pastikan dompet Anda berada di rantai yang sama sebelum mengirim*').

- **Exact Amount Indicator (Kirim tepat)** — Displays the exact crypto amount required down to 6 decimal places (e.g. `6,361256 USDT`).
- **Dynamic QR Code** — Encoded with standard EIP-681/BIP-21 metadata containing the exact recipient address and bill amount.
- **Single-Use Destination Address (Alamat tujuan)** — A dedicated, unique blockchain address generated specifically for this invoice (e.g. `0x9b37272D28B50D32351D503C9e5Bc55046514434`).
- **Payment Countdown Timer** — Displays the remaining window before address expiration (e.g. `00:04:58`).
- **Real-Time Mempool Watcher (Memantau blockchain)** — A pulsing indicator confirming that Hashpay's node watchers are actively monitoring the blockchain mempool for incoming transfers ('*Layar berpindah sendiri saat transaksi terdeteksi*').
- **Action Buttons** — **Salin alamat (Copy Address)** to copy the 42-character hexadecimal string and **Print** to export a printable transfer slip.

How to pay using MetaMask (Mobile Scan & Browser Extension)

1. **Mobile App QR Scanning** — Open the MetaMask mobile app on iOS or Android. Ensure your wallet is switched to the matching network (e.g. Ethereum or BNB Chain). Tap the **QR scanner icon** located at the top-right corner of the MetaMask dashboard and point your phone camera at the QR code displayed on screen. MetaMask automatically extracts the deposit address and invoice total.
2. **Review Miner Gas Fee** — MetaMask presents a confirmation prompt displaying the transfer total and estimated network miner gas fee. Ensure your wallet holds a small balance of the native chain token (e.g. 0.002 ETH or 0.001 BNB) to cover gas.
3. **Confirm Broadcast** — Tap **Confirm / Send**. The transaction is immediately broadcast to the blockchain network.
4. **Desktop Browser Extension Flow** — If you selected MetaMask Direct on a desktop browser, MetaMask triggers a popup window automatically. Review the pre-filled parameters and click **Confirm**.

How to pay using WalletConnect (300+ Web3 Wallets)

1. **Universal Wallet Modal** — If you selected WalletConnect, a universal QR code modal renders on screen.
2. **Open Any Supported Wallet** — Launch any Web3 mobile wallet (OKX Wallet, Rainbow, Bitget Wallet, Indodax Web3, Binance Web3 Wallet, Zerion, etc.).
3. **Scan Connection Code** — Select the QR scanner inside your wallet app and scan the WalletConnect QR code.
4. **Authorize Connection Session** — Tap **Connect** in your mobile app to link your wallet address with the checkout session.
5. **Sign Payment Transaction** — Review the pre-populated transaction amount and tap **Approve Transaction / Sign** to broadcast.

4 Crucial rules for customer payment success

- **Exact Amount Requirement** — Never round up or down. You must transfer the exact nominal displayed (e.g. `6,361256 USDT`). Sending partial amounts flags the order as Underpaid and withholds automatic order fulfillment.

- **Centralized Exchange Withdrawal Fee Warning (Indodax, Binance, Tokocrypto, Bybit)** — If transferring from a centralized exchange account rather than a private self-custodial wallet, the exchange automatically deducts its withdrawal fee from your amount. You must add the withdrawal fee on top (e.g. if the invoice requires 6.36 USDT and the exchange fee is 1.00 USDT, request a withdrawal of 7.36 USDT so exactly 6.36 USDT arrives at Hashpay).
- **Network Matching Rule** — Always ensure the sending chain matches the invoice chain (e.g., never send Tron TRC-20 USDT to an Ethereum ERC-20 address). Cross-chain transfers without a bridge will result in irreversible loss of funds.
- **Keep Page Open** — Leave the Webview open while the node watcher monitors the blockchain. The screen transitions to success automatically within seconds of network detection.

CHAPTER 5.0 · WEBVIEW CHECKOUT

Payment Confirmation & Blockchain Explorer Proof

> *How to verify digital payment receipts and independently audit transaction success on public blockchain explorers (BscScan, Tronscan, Solscan, Etherscan) using your permanent 64-character Transaction Hash (TxHash).*

Instant on-chain detection (Node Watcher)

As soon as your wallet broadcasts the transaction to the decentralized network, Hashpay's node watchers detect the transfer in the blockchain mempool within **2 to 5 seconds**. The Webview transitions immediately to the green success screen.

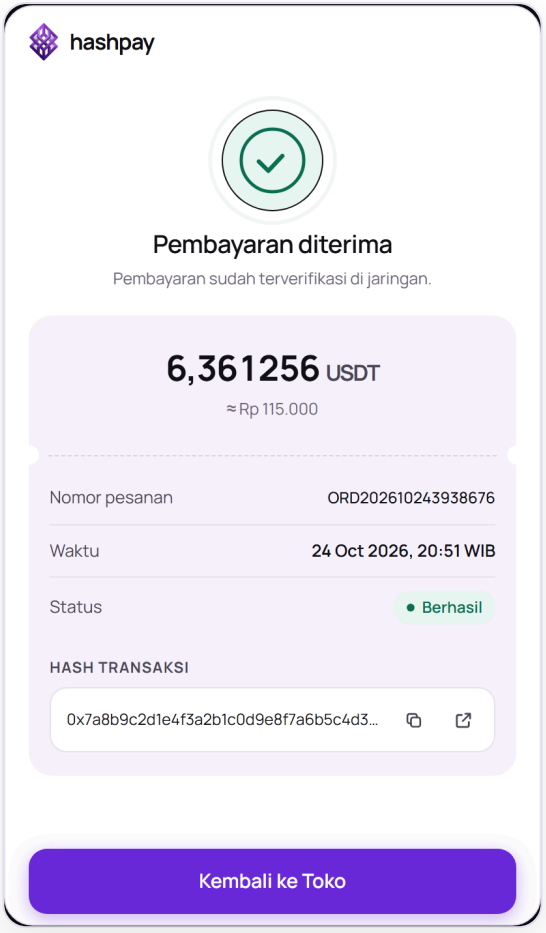


Figure 5: Payment Completed Screen confirming on-chain settlement and providing digital transaction credentials

Anatomy of the digital payment receipt

The success screen renders official confirmation credentials for your purchase:

- **Settlement Status** — *Pembayaran selesai (Payment Completed)* indicating the invoice is fully satisfied.
- **Exact Crypto & Fiat Settled** — Displays both the exact token amount (`6,361256 USDT`) and estimated fiat equivalent (`≈ Rp 115.000`).

- **Order Reference** — Displays your specific merchant order number (e.g. `#ORD202610243938676`).
- **No Double Payment Safeguard** — Explicitly reassures the customer: '*Anda tidak perlu melakukan pembayaran kedua*' to prevent accidental duplicate transfers.
- **Automated Redirection & Merchant Return** — Automatically redirects the customer back to the merchant store (`/backtoapps` or custom callback URL) after 5 seconds, or immediately when clicking the **Kembali ke Toko** action button.

Locating your 64-character Transaction Hash (TxHash / TxID)

Every verified blockchain transfer generates a unique 64-character cryptographic hash (TxHash / TxID), for example: `0x7a8b9c2d1e4f3a2b1c0d9e8f7a6b5c4d3e2f1a0b9c8d7e6f5a4b3c2d1e0f`. This code serves as the permanent digital fingerprint of your payment on the public ledger.

How to audit your payment on public blockchain explorers

You can click the **View on Explorer** link on your receipt or paste your TxHash into the official search engine for your chosen blockchain highway:

BLOCKCHAIN NETWORK	OFFICIAL EXPLORER URL	KEY VERIFICATION FIELDS
BNB Smart Chain	https://bscscan.com	Status: Success, From: Your Wallet, To: Hashpay Deposit Address, Value: USDT/USDC
Tron Network	https://tronscan.org	Result: SUCCESS, Confirmed Blocks, Token Transfer Contract Call
Solana	https://solscan.io	Result: Success, Program: SPL Token Transfer, Timestamp
Ethereum Mainnet	https://etherscan.io	Status: Success, Block Confirmations, Gas Used by Txn

TxHash as indisputable legal & commercial proof

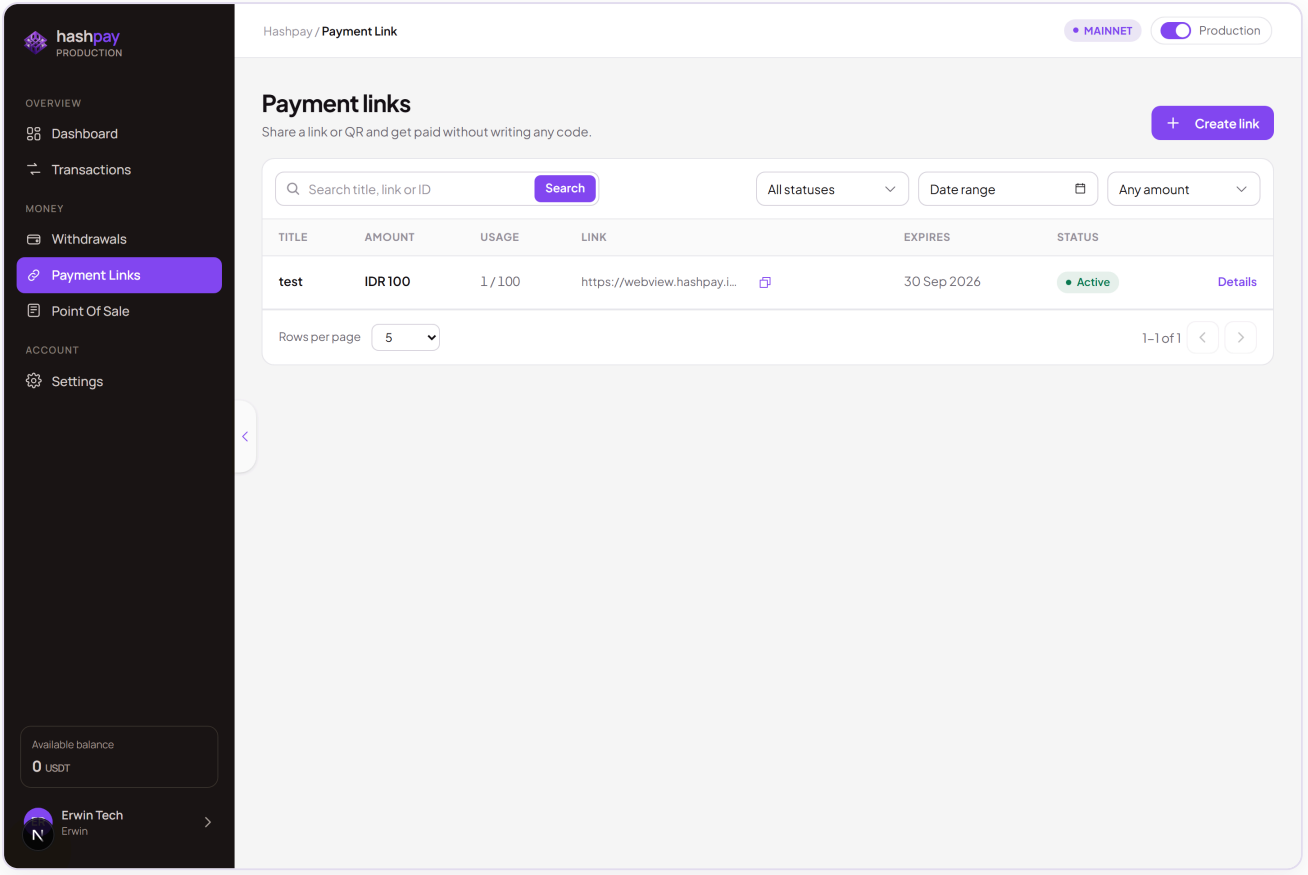
Because public blockchain ledgers are decentralized, cryptographically sealed, and mathematically immutable, transaction records can never be forged, edited, or deleted by any merchant, customer, or payment gateway. Your TxHash represents permanent, legally verifiable proof of payment that can be presented to vendor support if manual reconciliation is ever required.

> ⭐ **RETAINING YOUR RECEIPT**
>
> Always take a screenshot or copy your Order Number and TxHash upon reaching the completed screen for effortless post-purchase order tracking with the merchant.

CHAPTER 6.0 · PAYMENT REFERENCE

Payment Links (Online Invoicing)

> *A Payment Link is a shareable checkout URL that lets you collect digital asset payments instantly without needing a full e-commerce website. Create custom bills, add multiple product items, and share links directly via WhatsApp, Email, or Social Media.*



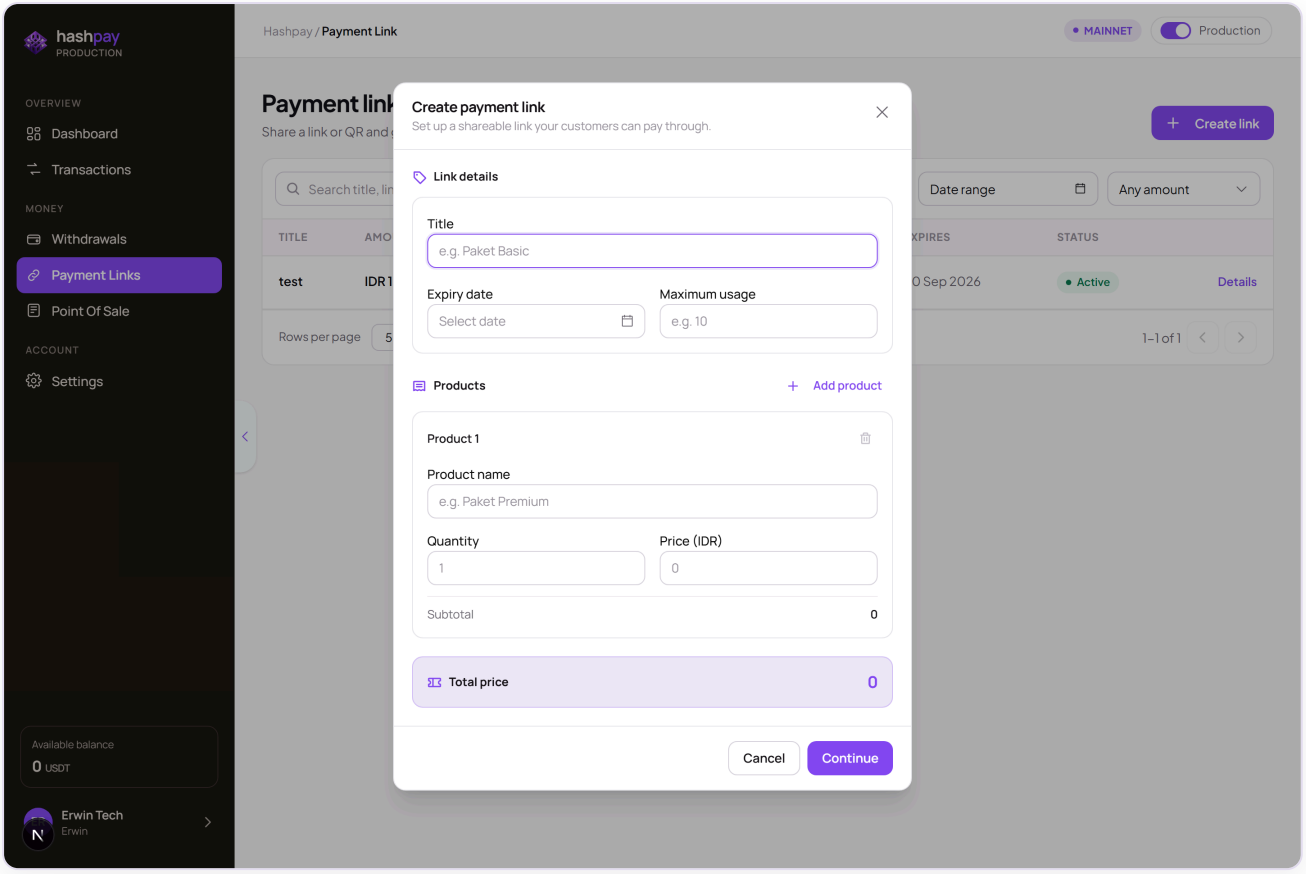
Payment Link Management in Merchant Dashboard

When to use Payment Links

Payment links are the fastest way to accept crypto payments without writing a single line of code. They are perfect for diverse commercial operations:

- **Chat Commerce (WhatsApp & Social DMs)** — Conclude customer negotiations directly in WhatsApp Business, Telegram, or Instagram DMs by sending a pre-calculated invoice link.
- **Service Invoicing & Remote Consulting** — Bill corporate clients, overseas clients, or consulting retainers with clear itemized line items in Indonesian Rupiah.
- **Pre-orders & Limited Drops** — Collect upfront deposits or full payments for custom-made goods, merchandise pre-orders, or ticket reservations.
- **B2B Wholesale Invoices** — Issue high-value commercial invoices settled safely in stablecoins with zero chargeback risks.

Step-by-step: Creating a Payment Link



Create Payment Link Modal

Follow these steps to generate a professional payment invoice from your dashboard:

1. **Navigate to Payment Links** — Log in to your merchant dashboard and click **Payment link** in the sidebar navigation.
2. **Click '+ Create Payment Link'** — Open the creation modal from the top-right button.
3. **Enter Title & Description** — Provide a recognizable invoice title (e.g., '*Order #1042 - Custom Leather Jacket*') and an optional description detailing the order for the buyer.
4. **Add Product Line Items (Multi-Item Support)** — Enter the item name, quantity, and unit price in Indonesian Rupiah (IDR). Click **+ Add Item** to attach multiple products or add delivery fees; the invoice subtotal and total calculate automatically. Ensure the total meets your account's minimum order threshold (e.g. Rp 10.000).
5. **Set Maximum Usage (Max Usage)** — Choose *1 time* for single-customer personal invoices, or *Unlimited* if you are selling a fixed-price item or digital ticket to many customers via a single shared link.
6. **Set Expiration Window** — Select link validity (e.g., 24 hours, 3 days, or 7 days). Once expired, the link automatically deactivates to prevent outdated crypto exchange rate calculations.
7. **Choose Settlement Destination** — Keep default to settle funds into your main dashboard balance, or enable **Direct Deposit** to sweep incoming payments directly to an external supplier or partner wallet.

> ⭐ **DIRECT DEPOSIT OPTION**
>
> Direct Deposit allows merchants to route customer payments directly to a specific external blockchain wallet upon confirmation, bypassing the manual withdrawal step. Ideal for paying dropshipping suppliers or revenue-share partners.

Sharing your link with customers

Once created, click the **Copy Link** button next to your invoice. You can distribute the link through any channel. Here is a recommended WhatsApp message template:

- **WhatsApp / Telegram** — Send a courteous message: '*Hello Kak! Thank you for ordering from [Store Name]. Here is your official secure payment link: https://pay.hashpay.io/link/xyz. You can pay using USDT/USDC in just a few taps. Let us know once completed!*'
- **Email Invoices** — Embed the clickable URL as a payment button inside your company's formal PDF invoice or quotation.
- **Social Media Bios & Stories** — Add multi-use links to your Instagram bio, TikTok profile, or promotional banners.

What your customer sees (The payment experience)

When your customer taps the payment link on their mobile phone or opens it in a desktop web browser:

1. **Branded Order Summary** — A clean checkout page displays your store brand, the invoice number, itemized product list, and total amount in IDR.
2. **Token & Network Selection** — The customer selects their preferred token (USDT or USDC) and payment network (BNB Chain, Tron, Solana, or Ethereum). The real-time crypto equivalent is locked for 15 minutes.
3. **Dynamic QR Code** — On mobile, the customer can tap a wallet deep link or scan the QR code. On desktop, they scan the on-screen QR code using their smartphone wallet camera.
4. **Instant Payment Detection** — As soon as the customer authorizes the transaction in their wallet, Hashpay detects the on-chain transfer within 2–5 seconds, turning the screen green with a success confirmation and digital receipt.

Tracking and managing payment link statuses

STATUS	MEANING	OPERATIONAL ACTION TO TAKE
Active	The link is live and awaiting customer payment	No action needed; wait for the buyer to transfer within the validity period.
Paid	The customer has successfully paid and funds are confirmed on-chain	The invoice is settled. Your team can safely pack and ship the order.
Expired	The validity period elapsed before payment was received	The link is closed. If the customer still wants to purchase, generate a fresh link with updated market rates.

Detailed link analytics & linked transactions

Clicking any row in your Payment Link table opens the modal in **Details Mode**. Here you can inspect comprehensive telemetry:

- **Shareable URL & QR Code** — Instant quick-copy and QR code display for rapid re-sharing to customers.
- **Usage Analytics** — Current usage count versus maximum allowed usage (e.g. 1/1 for single-use, or 42/Unlimited).
- **Dedicated Linked Transactions List** — A filtered real-time ledger showing all blockchain transactions completed specifically through this payment link, complete with customer payment timestamp, crypto token, and external TxHash block explorer links.

> 💡 **CANCEL OR CLOSE AN ACTIVE LINK**
>
> If a customer changes their mind or requests an order modification, you can click **Cancel Link** from the dashboard action menu to immediately deactivate the link and prevent accidental payments.

CHAPTER 7.0 · PAYMENT REFERENCE

Payment Channels & Blockchain Networks

> *Hashpay allows your business to accept stablecoins across multiple blockchain networks. Choose the optimal channels that best match your customer base, operating speed, and profit margins.*

Supported tokens & blockchain networks comparison

Different blockchain networks offer distinct trade-offs between confirmation speed, miner gas fees, and consumer adoption. Here is the full breakdown of supported networks in Hashpay:

TOKEN	NETWORK	CONFIRMATION SPEED	TYPICAL GAS FEE	BEST COMMERCIAL USE CASE
USDT	BNB Chain (BEP-20)	~3 seconds	Very Low (< $0.05)	In-store POS retail counters, daily dining, and fast online shopping.
USDT	Tron (TRC-20)	~3 seconds	Low (~ $1.00 - $2.00)	Extremely popular among international travelers and crypto holders across Asia.
USDT / USDC	Solana (SPL)	< 1 second	Negligible (< $0.01)	Ultra-fast micropayments, high-traffic ticket checkouts, and mobile commerce.
USDT / USDC	Ethereum (ERC-20)	~15-30 seconds	Variable ($2.00 - $15.00+)	Institutional settlements, large B2B wholesale orders, and luxury goods.

💡 **AUTOMATED DECIMAL & CONTRACT HANDLING**

Token decimals vary across blockchains (e.g., 18 decimals on BNB Chain vs 6 decimals on Tron and Ethereum). Hashpay handles all decimal formatting, contract addresses, and gas estimations automatically behind the scenes. Neither your cashier nor your customer ever needs to perform manual conversions.

Network-specific MDR fees & fee allocation policies

Unlike rigid credit card processing that imposes fixed percentage cuts, Hashpay displays your transparent negotiated fee schedule under **Settings → Merchant Setting → Fees**:

- **Custom Per-Network MDR** — Review tailored MDR fee rates per blockchain configured for your account. Networks like BNB Chain and Tron feature highly competitive transaction rates and fast settlement.
- **Ditanggung Penjual (Borne by Seller)** — The merchant absorbs the processing fee. The customer pays the exact invoice price, and fees are automatically deducted from your settlement balance.
- **Ditanggung Pembeli (Borne by Buyer)** — The processing fee is added to the customer's total at checkout. Your business receives 100% of the invoice amount with zero fee deduction.
- **Minimum Order Amount (Min order)** — Enforces the lowest acceptable checkout value per network (e.g., Rp 10.000) to ensure transactions remain economically practical against blockchain gas fees.

PRICING EXAMPLE (RP 100.000 ITEM, 1.5% MDR)	DITANGGUNG PENJUAL (BORNE BY SELLER)	DITANGGUNG PEMBELI (BORNE BY BUYER)
Price Shown to Customer	Rp 100.000	Rp 101.500 (Invoice + Processing Fee)
Processing Fee (1.5%)	Rp 1.500 (Absorbed by merchant)	Rp 1.500 (Paid by buyer at checkout)
Net Amount Received by Merchant	Rp 98.500	Rp 100.000 (100% Full Product Price)

How to enable channels & request new tokens

Customizing your active payment methods is seamless from the merchant dashboard:

1. **Open Payment Methods** — Navigate to **Settings** → **Payment Methods** (`/setting/payment-method`) in your merchant dashboard.
2. **Setup Payment Tab** — Toggle on specific tokens (USDT, USDC), networks (BNB Chain, Tron, Solana, Ethereum), and customer wallets (MetaMask, Trust Wallet, Phantom, WalletConnect).
3. **Preview Live Experience** — Check the interactive live checkout preview on the right side of the screen to verify how customer options appear.
4. **Payment Channel Request Tab** — Need a specialized token or custom fiat rail? Submit a formal request under the **Payment Channel Request** tab for compliance evaluation and fast activation.

> ⭐ **RECOMMENDED SETTING FOR RETAIL OUTLETS**
>
> For physical brick-and-mortar stores, we strongly recommend keeping BNB Chain and Tron active at all times. Their 3-second confirmation speed prevents customer lines at cashier counters.