



support@cointopay.com

High level support documentation

Update: May, 2026



Contents

1	Intro	4
1	The account basics	5
1.1	Creating an account.....	5
1.2	Account grace period	5
1.3	Account security	5
1.4	Removing your account	5
2	Merchant transaction processing	6
2.1	E-commerce plugins	6
2.2	POS/SHOP	6
2.2.1	POS Apps.....	6
2.3	Payouts.....	6
2.4	Dashboard and reports	7
3	Wallet functionality.....	7
3.1	Wallet actions	8
4	Wallet and Trading apps	8
4.1	Android	8
4.2	IOS	8
5	Transaction processing	9
5.1	Transaction types / status	9

5.2	Trading transactions	11
6	FAQ	11
6.1	INTEGRATE PAYMENT PLUGIN	11
6.2	STATUS OF MY CRYPTO PAYMENT.....	11
6.3	HOW TO BUY CRYPTO	11
7	Fees.....	12
8	API.....	12

1 Intro

Cointopay.com is a crypto payment transaction processing company for online e-commerce platforms and provides wallet services in an integrated manner. Receiving crypto payments is our core business. That means accepting payments on behalf of Merchants/Consumers, buying-, selling-, trading-, converting crypto to digital fiat/crypto or vice versa. Our mission is speed, reliability and transparency with active support. We accept digital fiat and payout to digital fiat currencies like Euro and Dollar. We do not handle hard cash money. In our world all is digital.

Reflextrader.com is a crypto trading platform which is integrated into one account for the user. Trade 24/7 your favorite crypto currencies.

This document explains more about our services.

1 The account basics

1.1 Creating an account

You may create an account on Cointopay.com and receive funds via different sources mentioned on the invoice page (see 6.3 for a short list).

During the sign-up process specify your username, your password and your email address. Select the currencies you want to accept e.g. Bitcoin and Litecoin and select your preferred language and sign up.

Once signed up your account is not functional yet, in order to deposit or make payouts or send crypto we do require you to enter personal details under the KYC/AML tab in the account section. This is required for compliance reasons.

1.2 Account grace period

We have a grace period whereby you as the user do not need to undergo KYC/AML identity verification checks, however we do expect that within a month you submit your information and we will remind you about the expiry of the grace period by email.

1.3 Account security

Our focus is on security that is why you have the option to enable two factor authentications (2FA). This is highly recommended.

1.4 Removing your account

If you want to remove your account with us then simply go to Account section, press KYC/AML link in the sub menu and press the “remove account” button. Right to be forgotten will be confirmed by mail.

2 Merchant transaction processing

2.1 E-commerce plugins

We have many e-commerce plugins that enable you to receive crypto currency payments, the full list can be found on cointopay.com under account section, sub menu shopping carts. We try to be as complete as possible and support platforms like wordpress woocommerce, magento, ecwid, opencart, prestashop and many more.

2.2 POS/SHOP

On cointopay.com verified merchants may utilize the free Point of Sale functionality including the ecommerce option under /shop. The benefits are:

- no platform cost and maintenance
- direct integration with the wallet and transaction processing function
- order- and delivery information available including the ability to update on cart status
- Product catalog- and stock management are included
- are integrated with mobile product scanners (android and ios apps)

2.2.1 POS Apps

We have a POS Android app located here:

<https://play.google.com/store/apps/details?id=com.cointopay.pos>

We have a POS IOS app located here:

<https://apps.apple.com/us/app/c-pos/id1459100341>

2.3 Payouts

Based on your configuration under Account, submenu Payout details we can pay out to any global bank and Paypal/Payeer account with low fees automatically.

2.4 Dashboard and reports

We have a dashboard available under the wallet menu section, a direct report is exportable via there to show incoming or outgoing payments. If you want to see an overview of confirmed payments, click on Account, submenu Billing and click the link “Overview confirmed transactions”, that table exportable as well.

3 Wallet functionality

The wallet dashboard located under wallet is divided between an overview section, which does not have any actions, but is purely for overview purposes and a dashboard per (crypto) currency, these are placed into the following groups:

- CRYPTO CURRENCIES
- VIRTUAL FIAT
- VIRTUAL SHARES (disabled)
- VIRTUAL COMMODITIES (disabled)
- VIRTUAL INDICES (disabled)
- VIRTUAL BONDS (disabled)

More products will be launched soon. Currently some of the VIRTUAL FIAT currencies receive interest. Ask for a latest overview (contact information below).

3.1 Wallet actions

Send/Withdraw

The Send action will send your crypto currency to another person. You need to know the address of the receiver and the amount you need to send. An address book is available to store for future use.

Receive/Deposit

Receive crypto currency to your account. Provide your receiving address to the sender.

LTR/Crypto Address

LTR addresses stay open for one year, you can receive multiple amounts on it, once you consolidate your total received amounts will become available for other actions.

SWAP

Swap from one crypto currency to another. Please note that not all are enabled to swap from.

vToken Cheque

Create vtokens as a representation of value. Easy to send around and receive.

Buy

Buy crypto currency easily via bank transfer or iDEAL payment

Bank Pay out

Pay out to fiat currency like EURO

Trade

Reflextrader.com is integrated with cointopay.com and so trading is integrated seamlessly, go to reflextrader.com and you can login using your cointopay.com credentials.

4 Wallet and Trading apps

4.1 Android

<https://play.google.com/store/apps/details?id=com.cointopay.app>

4.2 IOS

<https://itunes.apple.com/us/app/ctp-wallet/id1450194783?ls=1&mt=8>

5 Transaction processing

5.1 Transaction types & status

A transaction goes through several states (typical), includes pos/shop ecommerce:

Waiting

As soon as a transaction is generated it goes into status waiting. Periodic checks have started to see if the status needs to be updated.

Expired

When a payment window has expired that means that the expected time whereby the payment should have been made has closed. If a payment comes in the expired state, then this may lead to a risk of losing funds. We cannot give any guarantees when that happens, we will try our best of course.

Underpaid

An underpaid status means that the amount the merchant expected was not fulfilled. Please check with the merchant how to fix this type of situation.

Paid

If an equal amount or more has been received on the address for that specific transaction the transaction is set to paid status. This means that the merchant transaction has secured the funds to make the delivery.

Payout

A payout means a crypto payment, or an outgoing bank transfer is in progress. Please check the payout options under Account payout options to view all of them.

Other types of (a-typical) states which we can extend to the core process:

LTR-Open

This means that an LTR address has been opened for fund collection and may have received some funds already. It is however not consolidated yet and so funds can be received still. Do note that while in this state the funds located inside this transaction are not yet made available.

LTR-closed

A paid transaction whereby funds have been made available inside the wallet, this is triggered by the consolidate action within the wallet action LTR.

LTR-expired

No funds were received and the time window of one year has expired.

vToken-Active

A vtoken was created and has been made available for use. Do note that a vToken create needs a mandate (approval by confirmation in the mail).

vToken-Claimed

Somebody has claimed the mandated vToken and has made the funds available in their wallet.

Scheduled

Generating a transaction is easy with the Scheduling function under Receive wallet action. When a status is scheduled means it is running according to a schedule.

Awaiting Fiat

When a buy action has been triggered the status is awaiting fiat via bank transfer. It does not mean that the buy has to be completed by fiat this can also be done via a crypto payment. The intent is the same to get the transaction confirmed.

5.2 Trading transactions

The trading actions are visible as typical transaction type status (paid and payout), while a trade is brought into the order books it is temporarily not visible since it is made available to the trade engine. Once a result comes out or the trade is cancelled by the user the funds will return into the transaction history.

6 FAQ

6.1 INTEGRATE PAYMENT PLUGIN

Go to cointopay.com, create an account, go to account and then shopping carts and follow the instructions for your shopping cart. If you have questions raise a ticket with support@cointopay.freshdesk.com

6.2 STATUS OF MY CRYPTO PAYMENT

This is the main question we always get from end customers, and the thing is that blockchains like bitcoin are not fast at all, so take a cup of coffee and wait a little. I am sure it will be fine. Enter your email address in the forward invoice section on the invoice and you will get automatically informed if the payment is completed. If not you can send an email to support@cointopay.freshdesk.com

6.3 HOW TO BUY CRYPTO

After you created an account go to wallet, select the crypto or other currency you want to buy. Select the "BUY" option. We recommend that you select Euro. Enter the amount you want to buy, transfer the expected amount, the following options are available:

- BANK PAYMENT

- CREDITCARD

7 Fees

We have a standard crypto fee of 1% and a dynamic network fee. For Payouts we have a fee as well which varies per network. For swaps and bank payments (payouts) the fees may vary from 1 to up to 7% depending on multiple factors.

8 API

Both cointopay.com and reflextrader.com are made with web technologies that directly engage without our API. https://cointopay.s3.eu-west-1.amazonaws.com/files/Cointopay_API_v1.00.pdf

9 Contact

support@cointopay.com

support@cointopay.freshdesk.com

We want to thank you for having the trust and confidence to work with us.