→ **FAQ**

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# WHAT IS OXPROCESSING?

It is a payment system that allows customers of e-commers, gaming and gambling platforms and any other business to accept cryptocurrency as payment from users around the world.
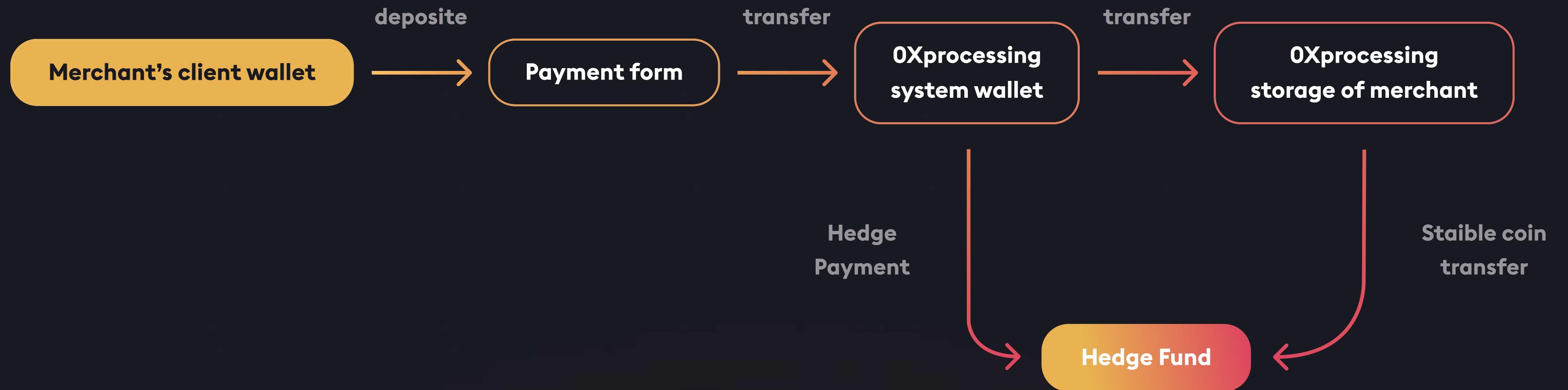
## How do I connect to OXprocessing?

**1.** Go to **site**;

**2. Register**;

**3.** To activate your account, go to the Contact Us block (enter your details and click on send request);

**4.** After contacting our manager, we will help you get acquainted with **0Xprocessing** functionality and activate your account for further integration;

**5.** You will integrate the payment system according to the documentation contained in your merchant account (*menu Settings/Merchant Management/Payment Integration Guide*);

**6.** Once the integration is complete and the payments have been tested, we will set the processing fee on the merchant's customers deposit, adjusting it according to the merchant's turnover.

# How does **OXprocessing** work?

Integration of the payment system and the merchant's platform is done via the API (*menu Settings/Merchant Management/Payment connection guide*).

▬ **Deposit of funds:**

**1.** When depositing funds, the customer requests a payment form;

**2.** A payment form is generated with a unique wallet address for payment. By default, the amount specified in the payment form with a fixed amount includes a network fee to pay for transactions in the merchant's storage or Hedge Fund. If desired for some currencies the network fee can be switched to the merchant side (*menu Settings/General Settings*);

**3.** Upon payment, customer funds are transferred to the processing system wallet, if the currency and amount meet the payment conditions, it is considered successful and sent to the storage of the merchant on the **0Xprocessing** platform or sent to the Hedge Fund (if the hedging function is enabled). From the Hedge Fund the amount converted into Stablecoin is sent to the merchant storage when a certain minimum amount is reached in the merchant account settings (*Settings menu/Merchant management*).

**Merchant's client wallet** — deposite → **Payment form** — transfer → **0Xprocessing system wallet** — transfer → **0Xprocessing storage of merchant**

Hedge Payment

Staible coin transfer

**Hedge Fund**

## — Withdrawal of funds:

**1.** The merchant's customer makes a withdrawal request in the merchant's form;

**2.** The merchant can set a withdrawal limit for its customers:

– if an amount below the limit is requested, the amount is withdrawn to the merchant's customer's wallet;

– if an amount higher than the limit is requested, the amount will not be withdrawn until the merchant manager confirms the transaction. The merchant manager role is added to the merchant account settings  (*Settings menu/ Merchant Management*).

In order to withdraw funds to the customer, the merchant account balance must have liquidity in the appropriate cryptocurrency.

**3.** If there is liquidity on the balance of the merchant's account and the withdrawal amount is confirmed, the payment is sent to the merchant's storage with the deduction of the network fee.

**Merchant's client wallet**

withdraw transfer

withdraw request

**Merchant's withdraw form**

withdraw request

**0Xprocessing storage of merchant**

To deposit its liquidity and withdraw funds, the merchant can use the relevant API methods (*Settings menu/Setup merchant management/Payment connection instructions*).
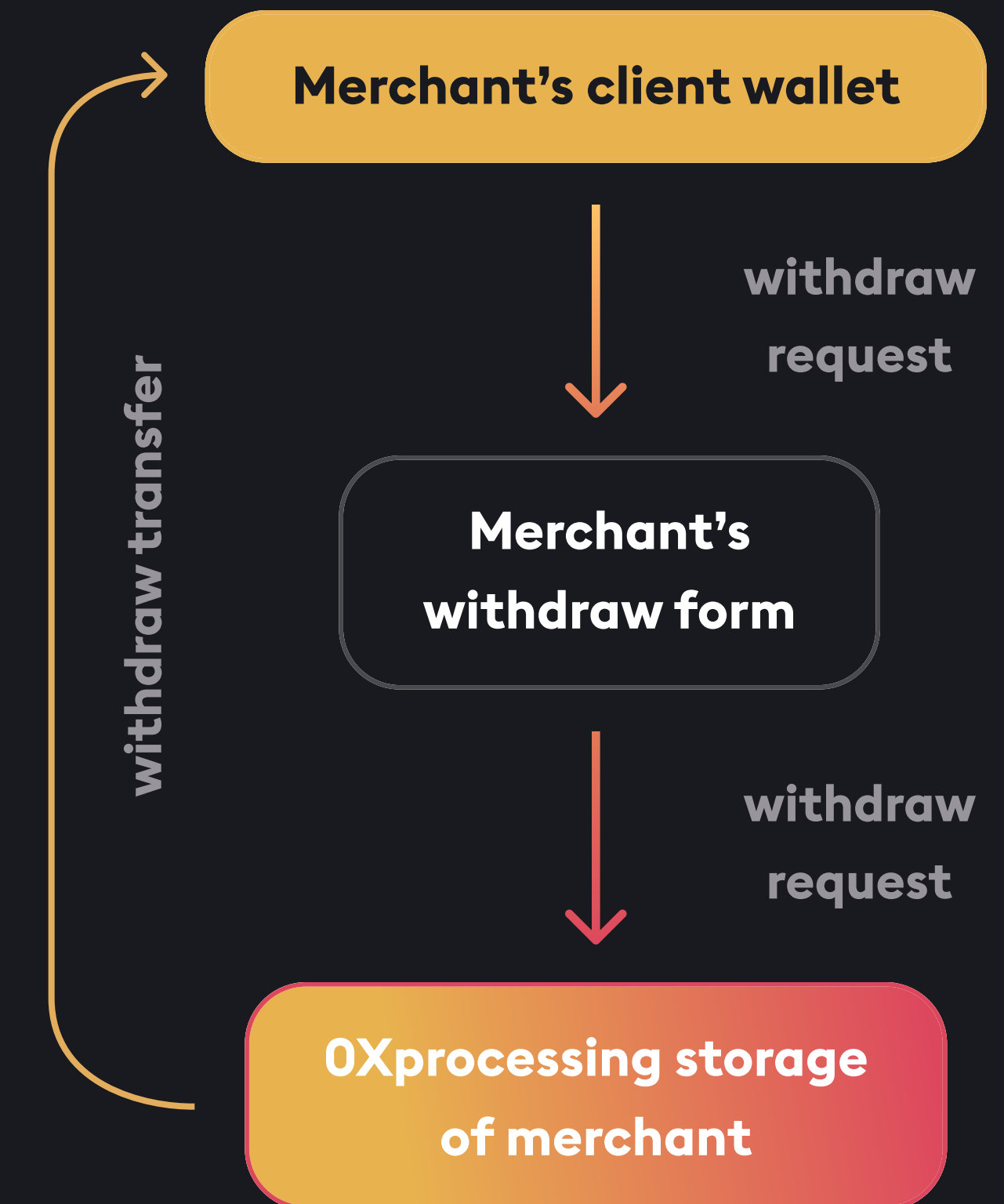
# What is hedging?

**0Xprocessing** has a **hedging** feature to avoid cryptocurrency volatility. When a customer pays for one of the hedged currencies to the merchant, the funds received are automatically converted into one of the Stablecoins supported by **0Xprocessing**.

| **Hedged Cryptocurrencies** → | BTC, DASH, DOGE, ETH, LTC, XRP, TRX, BNB, ETH (BEP20), ADA (BEP20) |

| **Stablecoins in which hedging takes place** → | USDT (ERC-20, TRC-20, BEP-20) BUSD (BEP-20, ERC-20) |

# What is Stablecoin?

A **Stablecoin** is a fixed-price token whose market value is tied to another stable asset. Unlike conventional cryptocurrencies, Stablecoin is backed by certain fiat currencies that can be traded on exchanges (US dollar, Euro and others).

| **0Xprocessing supports** → | USDT (ERC-20, TRC-20, BEP-20) BUSD (BEP-20, ERC-20) HUSD TUSD USDC |

# How much does it cost to use OXprocessing?

There is a deposit fee of 0.4% or more for using the payment system (depending on the merchant's monthly turnover). **The fee is deducted from each payment received on the merchant's balance and is always paid by the merchant.**

By default, the customer's payment also includes a network fee, which covers the network fee for transactions within the processing centre. (From system wallet to merchant vault or hedge fund) If you wish, you can switch the network commission to the merchant side for some currencies (*Settings/General Settings menu*).

Withdrawals from **0Xprocessing** are not subject to any additional fees, only the network fee per transaction is charged.

# Can I pay by Visa, MasterCard or other fiat systems?

**0Xprocessing** only supports transactions in the cryptocurrency that is specified in the merchant account (*Settings menu*).

To convert fiat money into cryptocurrency, you can use third-party services or converters built into some cryptocurrency wallets, such as MetaMask wallet.

## Who can connect OXprocessing?

The platform for cryptocurrency payments can be connected to any individual or legal entity, you can specify the terms of connection with our manager leaving contact information in feedback form on 0xprocessing.com website.

## How do I contact technical support?

If the merchant has any problems with transactions or connection of the payment system, you can always contact your manager or support via email ✉ **support@0xprocessing.com**. When contacting, please do not forget to specify the merchant ID or Email of your registered **0Xprocessing** account.

If you made transaction through **0Xprocessing** as a customer of your merchant, please contact 0Xprocessing support in the first instance so that we can resolve your issue quickly.

# Are there deposit and withdrawal limits for OXprocessing?

You can deposit or withdraw an equivalent amount from ~3 USD to ~60 000 USD in all supported cryptocurrencies.

If you need to deposit or withdraw more than the specified amount, you can do it through technical support by contacting ✉ **support@0xprocessing.com**, or your personal manager.

## What is a Network fee? How is it calculated?

Every time you send any cryptocurrency from your wallet to another, you must pay a network transaction fee, also called a **Network fee**.

The actual fee you pay will vary depending on the network you are using. In **0Xprocessing**, the Network fee is added to or deducted from the amount in the currency of the payment, depending on the type of payment.

By default, the Network fee is paid by the merchant customer.

# 0Xprocessing



**For example:** with a fixed amount payment:
If a merchant's customer requests a payment of 1000 USDT(TRC20), he will be billed 1000.81 USDT(TRC20), as the network commission is fixed at 10 TRX (~$0.8) for any transaction amount.

If a customer asks for 1000 TUSD (ERC20), they will be billed for 1020,43 USDT (ERC20), the network commission is constantly changing and is approximately 0.00310555 ETH (~$20).

# Network fees required to pay for <u>OXprocessing</u> internal transactions:

(The amount is constantly changing depending on the complexity and workload of the network, check with managers for exact values).

| | | |
|---|---|---|
| BNB Setting<br>Network fee: 0.00010500 BNB | ETH Settings<br>Network fee: 0.00114997 ETH | BTC Settings<br>Network fee: 0.00000908 BTC |
| ADA (BEP20) Settings<br>Network fee: 0.00025500 BNB | BUSD (ERC20) Settings<br>Network fee: 0.00310555 ETH | DOGE Settings<br>Network fee: 1.92138491 DOGE |
| BUSD (BEP20) Settings<br>Network fee: 0.00025500 BNB | DAI Settings<br>Network fee: 0.00310555 ETH | DASH Settings<br>Network fee: 0.00000226 DASH |
| DAI (BEP20) Settings<br>Network fee: 0.00025500 BNB | HUSD Settings<br>Network fee: 0.00310555 ETH | TRX Settings<br>Network fee: 10 TRX |
| ETH (BEP20) Settings<br>Network fee: 0.00025500 BNB | TUSD Settings<br>Network fee: 0.00310555 ETH | ETH (TRC20) Settings<br>Network fee: 10 TRX |
| USDC (BEP20) Settings<br>Network fee: 0.00025500 BNB | USDC Settings<br>Network fee: 0.00310555 ETH | HT (TRC20) Settings<br>Network fee: 10 TRX |

| | | |
|---|---|---|
| USDT (BEP20) Settings<br>Network fee: 0.00025500 BNB | USDT Settings<br>Network fee: 0.00310555 ETH | USDT (TRC20) Settings<br>Network fee: 10 TRX |
| DESU (BEP20) Settings<br>Network fee: 0.00025500 BNB | AXS Settings<br>Network fee: 0.00310555 ETH | HUSD (TRC20) Settings<br>Network fee: 10 TRX |
| BTCB (BEP20) Settings<br>Network fee: 0.00025500 BNB | CSC Settings<br>Network fee: 0.000012 XRP | AXS (TRC20) Settings<br>Network fee: 10 TRX |
| XRP Settings<br>Network fee: 0.000012 XRP | LTC Settings<br>Network fee: 0.00000226 LTC | |

# How quickly will the customer's payment be credited to the merchant's account? How quickly can the merchant withdraw funds from 0Xprocessing?

When the customer correctly pays the merchant, **0Xprocessing** waits for 2 network confirmation, from a few seconds to a few minutes depending on the cryptocurrency network, then sends the amount to the merchant account balance and callback about the payment status to the merchant's webhook url. Funds received on balance are immediately available for withdrawal.

There is a manual withdrawal option in the merchant account (*menu Balances\Withdrawal*) or you can set up automatic withdrawal of positive balances through API methods.

If cryptocurrency hedging is enabled, funds will be sent to a hedge fund and automatically withdrawn to the **0Xprocessing** merchant balance when the minimum amount set in the merchant account settings is reached (*menu Settings\Merchant Management*).

# Is exchange of cryptocurrencies possible within the OXprocessing?

**OXprocessing** incoming funds can only be exchanged in hedge format.

| BTC, DASH, DOGE, ETH, LTC, XRP, TRX, BNB, ETH (BEP20), ADA (BEP20) → | **It is possible to convert to one of the selected Stablecoins:** USDT (ERC-20, TRC-20, BEP-20) BUSD (BEP-20, ERC-20) |
|---|---|

There are also methods in the API documentation to display fiat-fiat, crypto-fiat, crypto-crypto equivalent amounts (*menu Settings\Merchant management\Payment connection instructions*).

# The amount has been sent, why hasn't it arrived on the merchant balance in 0Xprocessing? What are the problems with the transactions?

**1.** The amount has been credited to the wallet indicated on the payment form after the payment window is closed (*payment window 30 min*). The payment is considered to be unpaid, the merchant receives a "*Canceled*" callback.

**2.** The amount has not been transferred to the wallet specified in the payment form. Payment is considered to be unpaid and the merchant receives a callback with the status "*Canceled*".

**3.** When paying a fixed amount, the customer has underpaid the amount:

▬ If the automatic underpayment function is disabled, the payment is considered to be underpaid and a callback is sent to the merchant with the status "*Insufficient*";

▬ **0Xprocessing** waits until the payment window is closed (*30 min*) and automatically deducts the amount received to the balance; payment is considered successful and the payment status "*Insufficient*" is sent to the merchant; another callback with the "*Success*" status and insufficient=true flag is sent to the merchant;

▬ If the merchant's customer pays an additional amount before the payment window closes, the amount is considered paid in full and held as successful until the payment window closes. To avoid underpayment, inform customers that the platforms from which the customer pays may charge an additional withdrawal percentage or deduct from the network fee.

**4.** Customer sent currency from other network, and sent wrong currency. (For example: USDT (BEP20) instead of TUSD (ERC20)). In this situation, you can request transaction verification through technical support and they will help to change the currency of the payment.

**5.** If you send an amount to another network, e.g. BTC to ETH, the amount will be irrevocably lost.

**6.** When a customer sends an amount less than the minimum payment limit. The amount will remain in the system wallet as long as the customer is underpaying the amount exceeding the deposit limit.

**7.** If the customer sends the currency unsupported by **0Xprocessing**, if the currency is liquid, it can be returned to the sender with a deduction of the fee.

**8.** When sending XRP, merchants' customer did not indicate Destination Tag (payment ID in Ripple network), payment was received, but processing cannot identify it, provide technical support with hash of payment and transaction ID.

**9.** Transaction take a long time to be processed by the network, in some networks transaction processing can take up to several hours, for example if you specify too low commission for a transaction in BTC network.

**10.** Payment is marked by merchant as test (Test=true), test payment is intended only for emulation of different payment statuses, is not paid in real cryptocurrency and is not displayed in merchant's account, when sending cryptocurrency for such payment, technical support can help to change its status and conduct payment as usual.

**11.** Double top-up, the customer paid a second time to the wallet from the old payment form after closing the payment window. Technical support will help credit the funds received to the balance of the merchant's account, but the system cannot send a callback for this transaction, the merchant has to credit the amount to its customer on its own.

**If you have problems with payments, contact technical support with payment ID in 0Xprocessing ✉ support@0xprocessing.com.**

## My currency is not supported by OXprocessing, no have functionality as I want. Can you add it?

We are constantly evolving to add new currencies or functionality for our customers, you can leave your request via support at ✉ **support@0xprocessing.com** or tell your manager, we will try to implement it as soon as possible.

**0Xprocessing**

# Our social media:

Telegram-bot

Telegram

Twitter

Linkedin

## CONTACT US:

**E-mail**: pr@0xprocessing.com
**Telegram**: t.me/NVassev