



Bitcoin Suisse

User Guide to payment processing with crypto currencies



Content

Introduction	3
1 Login Bitcoin Suisse User Account.....	3
2 Change password.....	4
3 Activation of the plug-in in your online store	5
4 Basic Settings for your Payment Terminal.....	6
5 Example Process of Payments with Crypto Currencies	8
6 Checking the Payment Status	11
7 Check Payouts	14

Introduction

The Payment Gateway Plug-in from Bitcoin Suisse was technically developed by Fenomics GmbH and enables you to accept cryptocurrencies as a means of payment. This allows your customers (hereafter end customers) to pay with Approved cryptocurrencies easily and securely. Currently the Payment Gateway supports the cryptocurrencies Bitcoin and Ether.

In these instructions, the merchant, as he is otherwise called in payment transactions, is referred to as the user. The purpose of this quick guide is to explain how you, as a user, can accept and manage cryptocurrencies in your online store.

These instructions are only for information and illustration of the services listed in the Payment Gateway Agreement and have no legal binding.

1 Login Bitcoin Suisse User Account

1.1 Open the following link: <https://merchant.bitcoinsuisse.ch>.

1.2 Enter your personal user data, which you have received by e-mail:

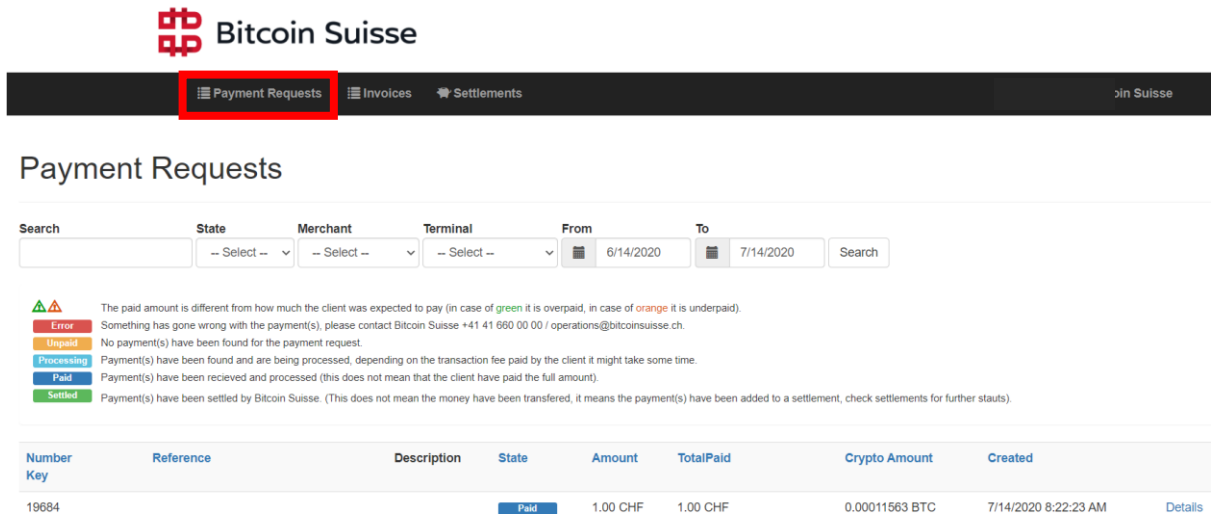
E-Mail or Username:	xxxxxxxxxxxxxxxxxxx
Password:	xxxxxxxxxxxxxxxxxxx

1.3 Then click on «Login».

1.4 If you have forgotten the password, click "Forgot password". Enter your email or the username you used for registration. You will then receive an email with a link to reset your password.

1.5 After logging in, you will be redirected to the payment overview page ("Payment Requests"), where you will find an overview of the transactions.

1.6 The payment overview page ("Payment Requests") can be accessed at any time via the black menu bar by clicking on "Payment Requests".



Payment Requests

Search State: -- Select -- Merchant: -- Select -- Terminal: -- Select -- From: 6/14/2020 To: 7/14/2020 Search

Legend:

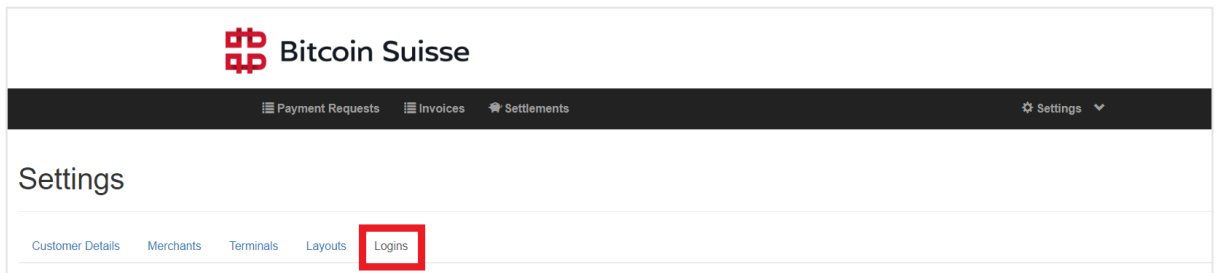
- Error** (Red): The paid amount is different from how much the client was expected to pay (in case of green it is overpaid, in case of orange it is underpaid). Something has gone wrong with the payment(s), please contact Bitcoin Suisse +41 41 660 00 00 / operations@bitcoinsuisse.ch.
- Unpaid** (Orange): No payment(s) have been found for the payment request.
- Processing** (Blue): Payment(s) have been found and are being processed, depending on the transaction fee paid by the client it might take some time.
- Paid** (Green): Payment(s) have been recieved and processed (this does not mean that the client have paid the full amount).
- Settled** (Dark Green): Payment(s) have been settled by Bitcoin Suisse. (This does not mean the money have been transferred, it means the payment(s) have been added to a settlement, check settlements for further staufs).

Number Key	Reference	Description	State	Amount	TotalPaid	Crypto Amount	Created	
19684 NQ4913KU4Q			Paid	1.00 CHF	1.00 CHF	0.00011563 BTC	7/14/2020 8:22:23 AM	Details

Figure 1: Payment request overview

2 Change password

- 2.1 After you have successfully logged in for the first time, we recommend that you change the password.
- 2.2 To do this, click on "Settings" in the black menu bar.
- 2.3 In the menu item "Logins" you can set a new password by clicking on "Change password".



Bitcoin Suisse

Payment Requests Invoices Settlements Settings

Settings

Customer Details Merchants Terminals Layouts **Logins**

Figure 2: Overview Login Settings

3 Activation of the plug-in in your online store

3.1 To activate the plug-in, you need two pieces of information:

- User key (called "Terminal ID" at Magento)
- Authentication Key (called "Auth key" at Magento)

3.2 Please log in to your Bitcoin Suisse user account and click on "Settings" and then on "Terminals" to get the user key.

3.3 Please copy the 6-digit user key of your terminal under "Key".

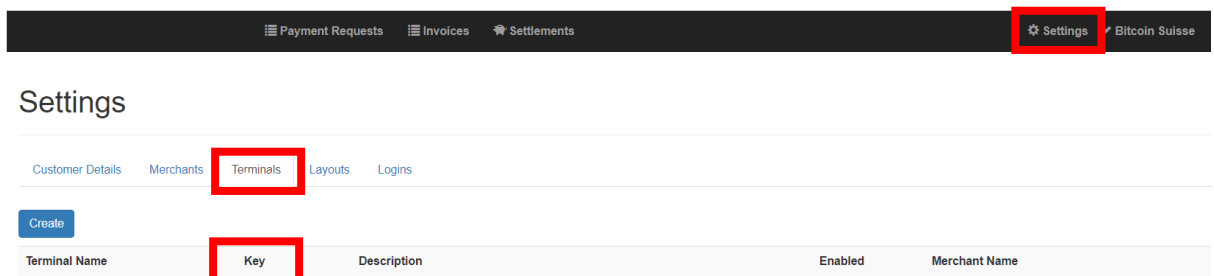


Figure 3: Selection to active Payment Plug-in

3.4 Afterwards, please log in to your online store and call up the configuration page of the payment options there.

3.5 Under "Transfer Terminal ID" please enter the 6-digit user key of your Bitcoin Suisse terminal. Afterwards, please transfer the "Authentication Key" that you received from Bitcoin Suisse together with your login data into the field "Auth key". Afterwards, please save the settings by clicking on the "Save Config" button.

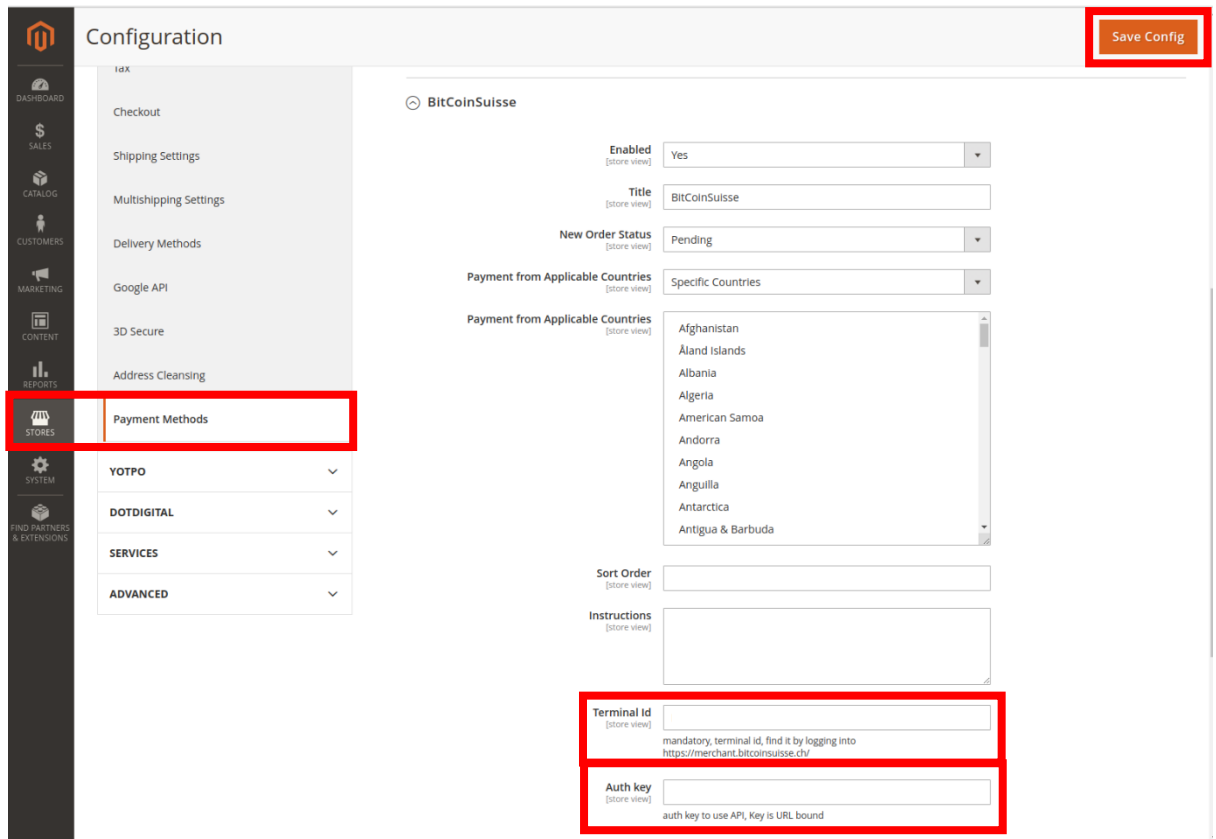


Figure 4: Settings overview Bitcoin Suisse Payment Module

4 Basic Settings for your Payment Terminal

- 4.1 Please click on "Settings" in the menu bar, then on "Merchants" and then on "Edit" at the level of the table to adjust basic settings:

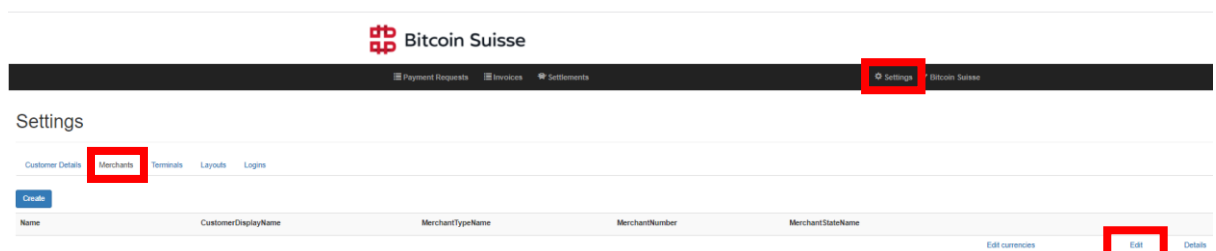
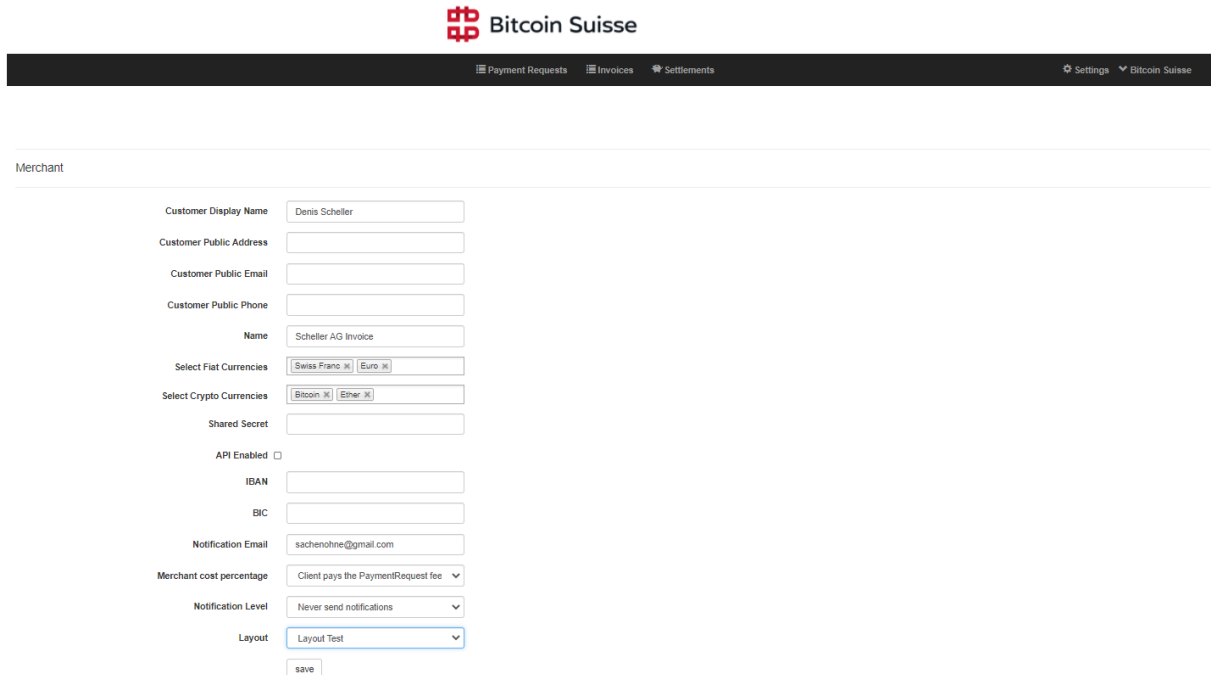


Figure 5: Apply basic settings

4.2 You can apply the following settings:



Merchant

Customer Display Name

Customer Public Address

Customer Public Email

Customer Public Phone

Name

Select Fiat Currencies

Select Crypto Currencies

Shared Secret

API Enabled

IBAN

BIC

Notification Email

Merchant cost percentage

Notification Level

Layout

Figure 6: Overview Basic Settings

Important Settings	Interpretation
Select Fiat Currency	Specify which fiat currencies you want to accept in your online store. These will then be converted into the corresponding amount of the selected cryptocurrencies. Available fiat currencies are CHF, DKK, EUR, GBP, HKD, NOK, SGD, USD.
Select Crypto Currency	Specify which cryptocurrencies you want to accept in your store: Available cryptocurrencies are Bitcoin (BTC) and Ether (ETH).
Shared Secret	Set a shared secret for authentication. A maximum of 50 letters or characters are possible.
API Enabled	No use here.
IBAN	Please enter the IBAN of the account you want to receive your payouts to here.
BIC	Please enter the BIC of your bank that holds the account you want to receive your payouts to (optional).
Notification Email	Enter an email address that will be informed about new activities.
Merchant cost percentage	No use here.
Notification Level	Please specify which activities you would like to be informed about by e-mail.

Layout	Please assign a terminal layout to your merchant.

5 Example Process of Payments with Crypto Currencies

Step 1:

The price to pay is displayed to the customer on the checkout page.

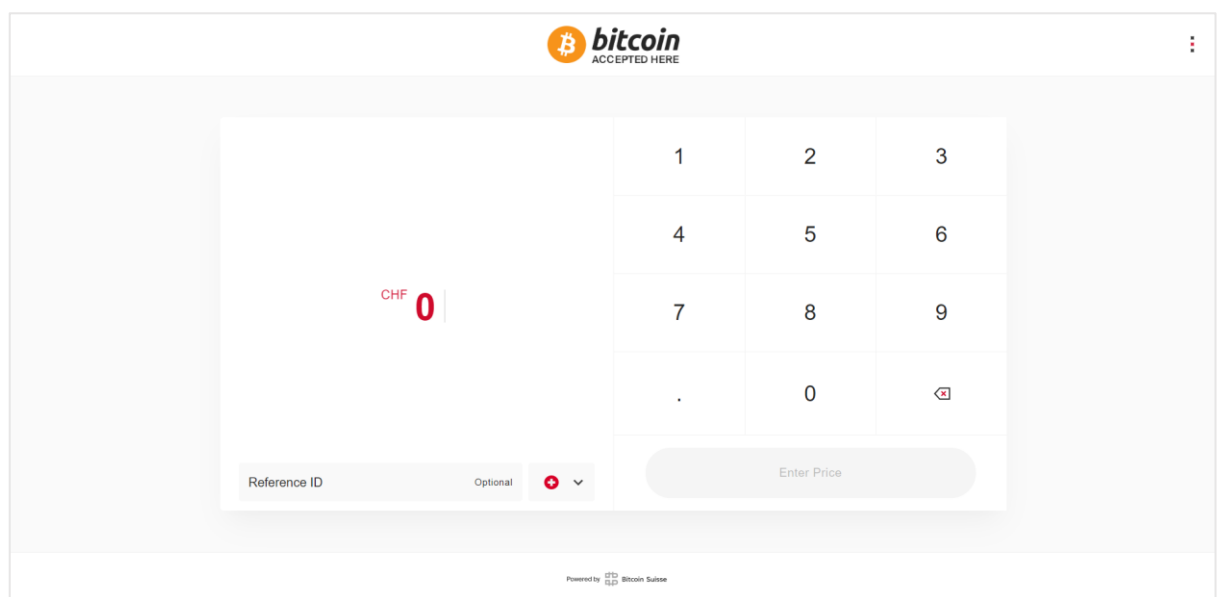


Figure 7: Payment Terminal

Step 2:

Afterwards, your end customer can select his desired cryptocurrency with the corresponding symbol for payment, if you have not already defined it. In our example (Fig. 8), Bitcoin (BTC) is selected as the currency.

Clicking on "Confirm Cryptocurrency" will generate a QR code for payment.

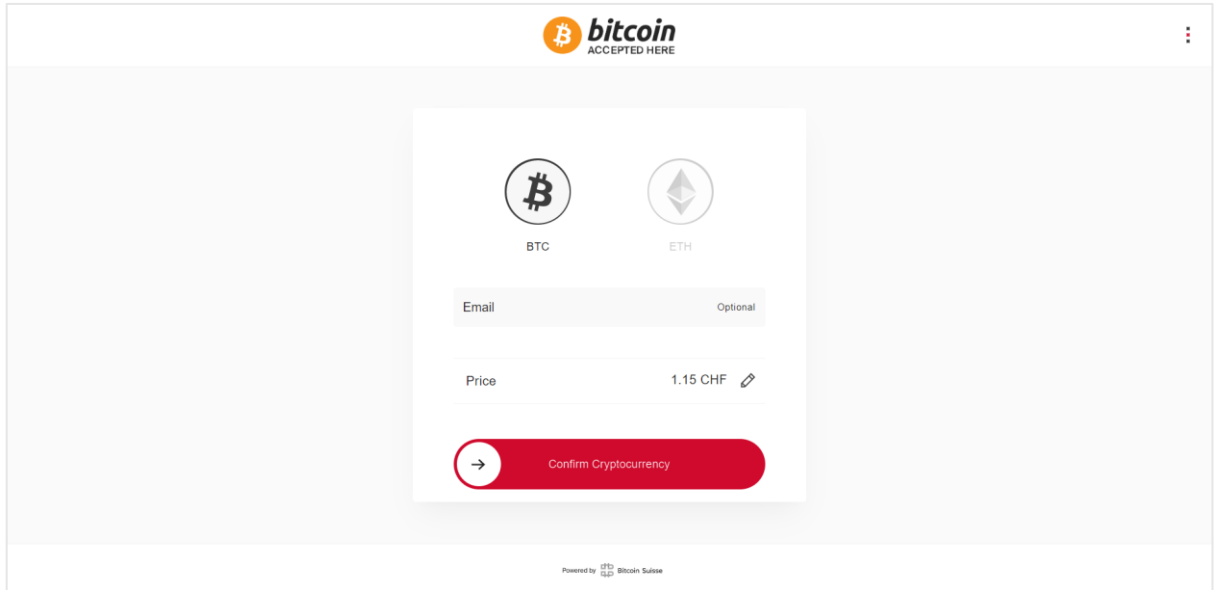


Figure 8: Payment Terminal Selection of Crypto Currencies

Step 3:

The QR code updates every 5 minutes according to the current exchange rate of the selected cryptocurrency. The end customer can scan this QR code with any wallet (digital wallet) and pay with the selected cryptocurrency. Wallets that you can recommend to your end customers are e.g. BRD or myCelium (these apps are downloadable in the Apple Store and Google Play respectively).

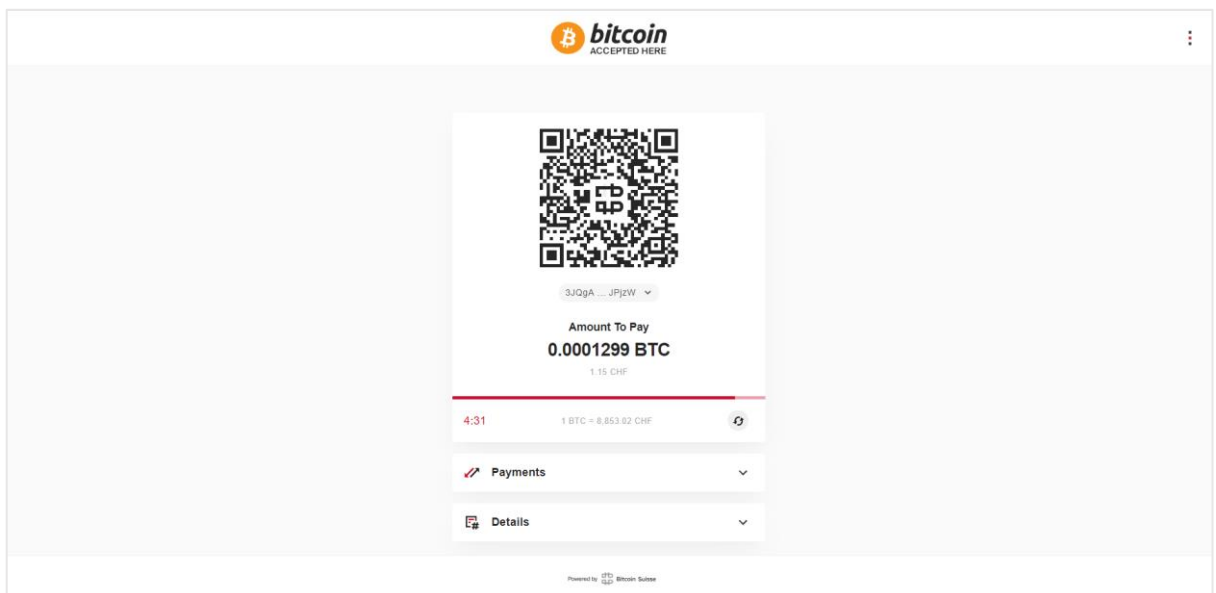


Figure 9: Payment Terminal Payment Initiated

Step 4:

Once a payment has been successfully paid, the QR code turns green:

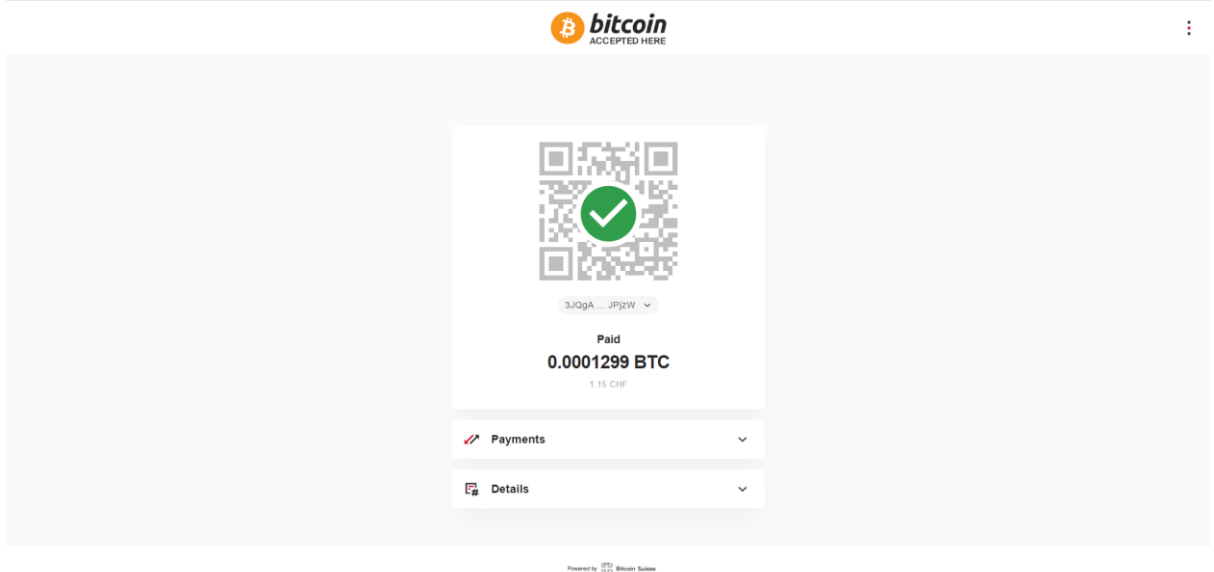


Figure 10: Payment Terminal Payment successful

Special case:

If the amount has not been paid in full by your end customer, you will receive a notice about the missing amount. Ask your end customer to scan the QR code again directly. The missing amount will be displayed automatically and can be paid by your end customer in the same way.

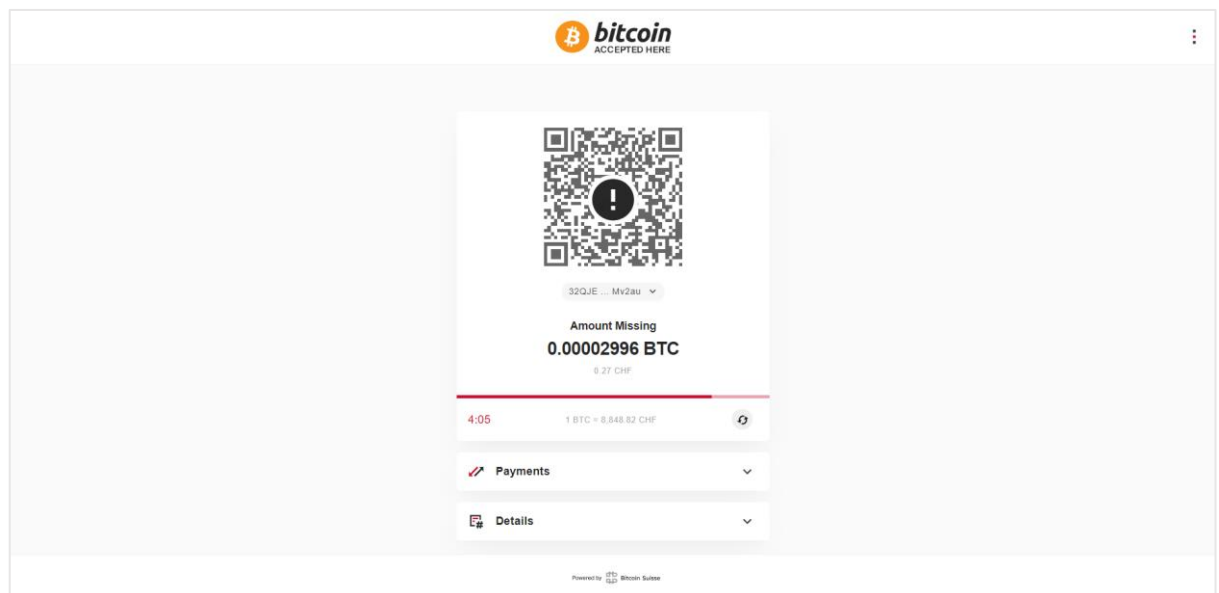
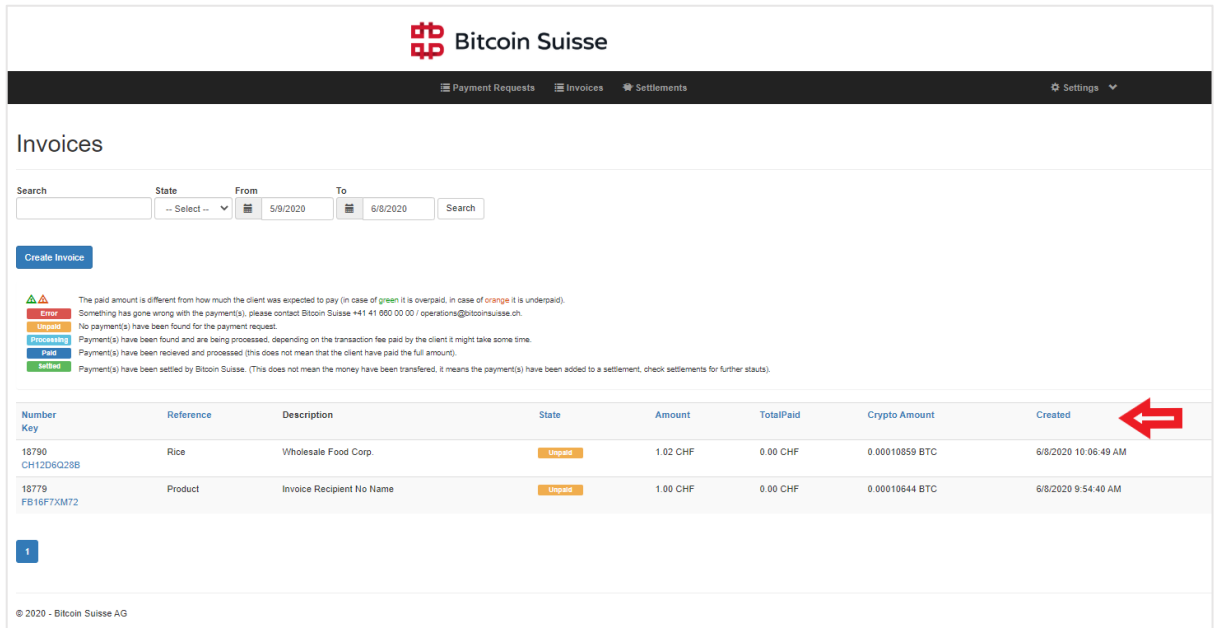


Figure 11: Note payment amount not paid in full

6 Checking the Payment Status

- 6.1 Under the heading "Invoices" you will find the complete overview of all processed payments.
- 6.2 Payments are sorted chronologically and can be sorted according to different search criteria. To do this, simply click on the criterion after which you would like to sort the list. By clicking on one of the column headers, you can sort the table based on that criterion. Clicking the same column header again reverses the sort order.



Bitcoin Suisse

Payment Requests | Invoices | Settlements | Settings

Invoices

Search: State: -- Select -- From: 5/8/2020 To: 6/8/2020 Search

[Create Invoice](#)

Error The paid amount is different from how much the client was expected to pay (in case of **green** it is overpaid, in case of **orange** it is underpaid). Something has gone wrong with the payment(s), please contact Bitcoin Suisse +41 41 660 00 00 / operations@bitcoinsuisse.ch.

Unpaid No payment(s) have been found for the payment request.

Processing Payment(s) have been received and are being processed, depending on the transaction fee paid by the client it might take some time.

Paid Payment(s) have been received and processed (this does not mean that the client have paid the full amount).

Settled Payment(s) have been settled by Bitcoin Suisse. (This does not mean the money have been transferred, it means the payment(s) have been added to a settlement, check settlements for further status).

Number Key	Reference	Description	State	Amount	TotalPaid	Crypto Amount	Created
18790 CH12D6Q28B	Rice	Wholesale Food Corp.	Unpaid	1.02 CHF	0.00 CHF	0.00010859 BTC	6/8/2020 10:05:49 AM
18779 FB16F7XJM72	Product	Invoice Recipient No Name	Unpaid	1.00 CHF	0.00 CHF	0.00010844 BTC	6/8/2020 9:54:40 AM

1

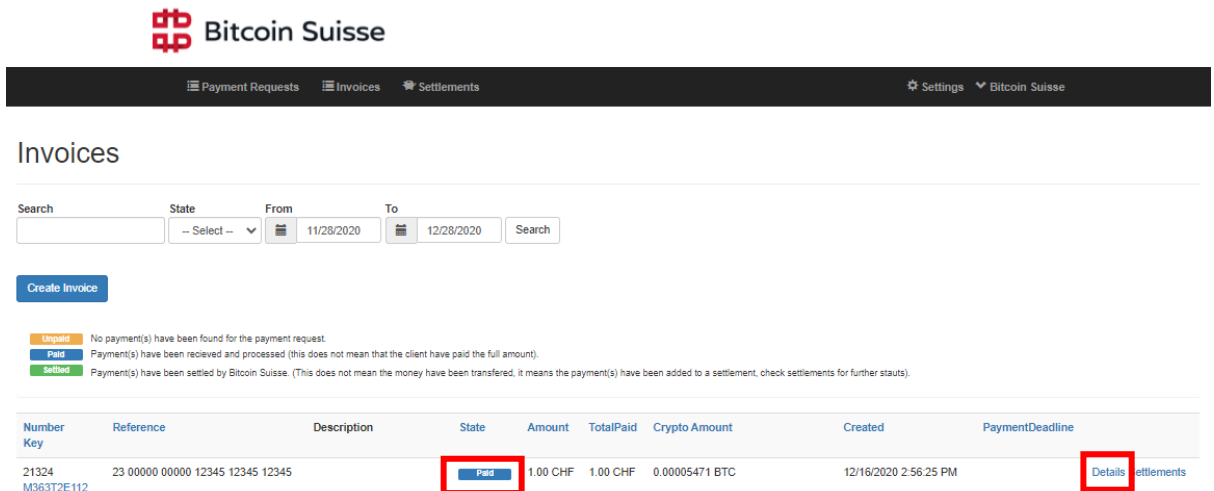
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Figure 2: Payment overview

6.3 Below you can see various status messages of your payments. The payments can have the following statuses:

Status	Interpretation
Paid	One or more payments have been processed. This status does not mean that the full invoice amount has been paid.
Unpaid	No incoming payments were found.
Processing	Payments have been found and are being processed. The amount of the transaction fee affects the processing time on the blockchain.
Settled	The payment was processed by Bitcoin Suisse. Detailed information about the payout can be found in the menu under "Settlements" from now on.
Green or orange triangle	The amount paid is different from the invoice amount owed: if green, the invoice amount is too high, if orange, it is too low.
Error	An error has occurred in the payments. If you have any questions, please contact us at +41 41 660 00 00 or by e-mail at payments@bitcoinsuisse.ch .

6.4 Paid transactions are assigned the status "Paid". You can see this in the payment overview in the "State" column. You can view more information about payments by clicking on "Details":



The screenshot shows the Bitcoin Suisse interface for Invoices. At the top, there are navigation tabs for Payment Requests, Invoices, and Settlements. Below the tabs, there is a search bar and a filter for State. A legend explains the status colors: Unpaid (orange), Paid (blue), and Settled (green). The main table lists payment details, with the 'Paid' status in the 'State' column and a 'Details' link in the 'PaymentDeadline' column, both highlighted with red boxes.

Number Key	Reference	Description	State	Amount	TotalPaid	Crypto Amount	Created	PaymentDeadline
21324 M363T2E112	23 00000 00000 12345 12345 12345		Paid	1.00 CHF	1.00 CHF	0.00005471 BTC	12/16/2020 2:56:25 PM	Details settlements

Figure 3: Payment overview

- 6.5 On the payment details page, you can view the address on the blockchain of the cryptocurrency used ("CC Address") and track the payment process ("Payment Request state log"):

Payment Request

PaymentRequest
[Back](#)

Number	19000 (Paid)
Key
OrderNumberRef	RE12345
Requested Amount	1.00 CHF (CHF/ETH 0.00448059)
Number of payments	1
TotalPaid	1.00 CHF (1.00 CHF)
Total Cost	0.00 CHF
CCAddress
ConfirmationEmail
AuthorizedDate	6/12/2020 8:44:38 AM
ExpirationDate	6/12/2020 9:57:01 AM
OrderDescription	Rechnungsempfänger XYZ
ModifiedOn	6/12/2020 9:52:21 AM

[PaymentRequest state log](#)

State	Payment State	Payment	Description	CreatedOn
Paid	Secured	0x335ffe76...	payment secured	6/12/2020 9:59:13 AM
Paid	Confirmed	0x335ffe76...	payment confirmed	6/12/2020 9:59:12 AM
Paid	Confirming	0x335ffe76...	payment found in block 10250159	6/12/2020 9:56:13 AM
Paid	Acknowledged	0x335ffe76...	pending payment	6/12/2020 9:52:21 AM

Payment details

CCTxid
CapturedDate	6/12/2020 9:52:21 AM
Amount	1.00 CHF

Payout

No settlement created yet

Emails

Subject	To	Sent	CreatedOn	ScheduledOn
created	psy	9:52:22	

Figure 4: Payment overview

7 Check Payouts

7.1 To manage payouts, please click on "Settlements" in the black menu bar:

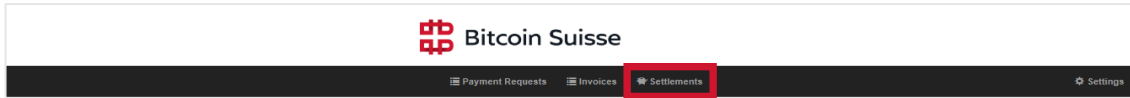


Figure 5: Settlements

- 7.2 Bitcoin Suisse will exchange cryptocurrencies collected from you into a fiat currency specified by you, e.g., Swiss francs (CHF).
- 7.3 The exchange takes place at the valid exchange rate at the time of the payment transaction, and you bear no currency exchange risk. Payment of your balance to your bank account will take place on a regular basis.
- 7.4 Transactions related to Bitcoin Suisse payouts will be displayed to you under this column in two states ("State"). "Settled" means that the balance of this transaction has already been paid out in one of the regularly occurring payment runs. "Unsettled" means that the balance of this transaction has not yet been paid out to you and will be considered in the next payment run.