

PayGate.to - Payment Gateway with Instant Payouts, Instant Approval, No Sign Up, No Rolling Reserve: High-Risk Merchant Account

This publicly available API provided by PayGate.to allows you to generate payment links anonymously without KYC. You can accept **Credit/debit card (including MasterCard, Visa, and Maestro) – Apple Pay – Google Pay – SEPA or ACH local bank transfer**. You will receive instant payouts to your USDC (Polygon) wallet address once the customer pay using the link. For more information visit: <https://paygate.to/instant-payment-gateway/>

For successful payment link generation you need to make two mandatory steps:

1. Generate a temporary encrypted wallet address using `GET` <https://api.paygate.to/control/wallet.php> by passing a unique callback URL + your own USDC (Polygon) wallet address to receive payouts. Optionally you can use the `affiliate.php` wallet creator and pass an additional wallet you own to earn affiliate percentage commission on every sale.
2. Redirect the customer to the payment page by passing the generated encrypted wallet address along with other required parameters through another `GET` request to <https://checkout.paygate.to/process-payment.php> This request will directly send the customer to the payment page.

Please consult [minimum order values for payment providers](#). Optionally you can [white-label](#) this API and [use your own custom domain](#).

GET Create Wallet

```
https://api.paygate.to/control/wallet.php?address=0xF977814e90dA44bFA03b6295A0616a897441aceC&callback=https%3A%2F%2Fwww.example.com%2Forders.php%3Fnumber%3D827746841326
```

This endpoint retrieves wallet control information by making an HTTP GET request to the specified URL. The request includes the wallet address and a callback URL. The response returns a status code of 200, along with the encrypted receiving wallet address and callback URL in the JSON format.

Request Parameters

- `address` : The wallet address to receive instant payouts after customer payment. Wallet must be a valid USDC (Polygon).
- `callback` : urlencoded callback URL where the payment confirmation will be sent using `GET` request. You must have at least one unique `GET` parameter with each request. If you use the same parameter value again the same temporary receiving address will be provided in the response.

Response

The response returns a newly generated encrypted receiving temporary wallet address and the same provided callback URL for confirmation in the JSON format. You may need to `json_decode()`; the response `address_in` to pass it in the next step.

- `address_in` : This is the encrypted wallet address that need to be passed to the payment link generator (Process Payment) in the second step.
- `polygon_address_in` : This is the generated receiving address decrypted for easy payment tracking. You can't pass this address directly to the second step, you need to pass the encrypted `address_in` .
- `callback_url` : This is the same callback URL you passed containing all your parameters returned in a decoded format for confirmation. Our bot will send a **GET** request to this URL when the customer complete the payment containing all your parameters with an additional parameter `value_coin` representing the actual USDC value sent by the payment provider which can be useful for your system in case you want to verify the sent amount.
- `ipn_token` : This token is useful when provided to our support team we will be able to track your payment and investigate failed callback events.

PARAMS

address	0xF977814e90dA44bFA03b6295A0616a897441aceC
callback	https%3A%2F%2Fwww.example.com%2Forders.php%3Fnumber%3D827746841326

GET Process Payment

```
https://checkout.paygate.to/process-payment.php?address=k1PrTuxSNpkdPZwdmCm4K3nMjAYo1sx17ea6uG0LunhFbr7SHBGQ8NBs3b5jkQw9RVoyWlbOyqzh7wtEipPbGg%3D%3D&amount=103.78&provider=moonpay&email=john%40example.com&currency=USD
```

This endpoint will redirect the customer to the payment page. You should treat this as the payment URL. Your CMS should pass all the following parameters.

- `address` : you need to pass the ecrypted `address_in` generated from `GET https://api.paygate.to/control/wallet.php` | Passing your payout wallet address directly without the first step will result in a 400 bad request.
- `amount` : Amount you need the customer to pay. For example `105.78` this should be the order total in your system. You can add more fees by passing bigger amounts to cover the payment processing fees.
- `provider` : Possible values (`moonpay` - `banxa` - `wert` - `transak` - `particle` - `guardarian` - `rampnetwork` - `mercuryo` - `utorg` - `transfi` - `alchemy` - `changenow` - `stripe` - `topper` - `sardine` - `upi` - `robinhood` - `coinbase` - `unlimit` - `bitnovo` - `simpleswap` - `simplex` - `interac` - `swipelux` - `kado`). More providers will be supported so you may need to revisit this page.
- `email` : urlencoded customer email address
- `currency` : Currency code, for example: `USD` or `EUR` or `CAD`
wert, **stripe**, **transfi**, **robinhood** and **rampnetwork** providers values need to be in USD only!
upi is INR currency values only! | **interac** is CAD currency values only!

Please note that you are not allowed to use the payment link within embedded iframe, user must be redirected to the licensed payment provider page directly. Your system will be notified after customer payment using the predefined callback URL.

PARAMS

address	k1PrTuxSNpkdPZwdmCm4K3nMjAYo1sx17ea6uG0LunhFbr7SHBGQ8NBs3b5jkQw9RVoyWlbOyqzh7wtEipPbGg%3D%3D
amount	103.78
provider	moonpay
email	john%40example.com
currency	USD

GET Affiliate Create Wallet (optional)

```
https://api.paygate.to/control/affiliate.php?address=0xF977814e90dA44bFA03b6295A0616a897441aceC&callback=https%3A%2F%2Fwww.example.com%2Forder%3Fnumber%3D82176413628089&affiliate=0x3c783c21a0383057D128bae431894a5C19F9Cf06
```

Optionally if you want to white-label (rebrand) our payment gateway then you can use this endpoint as the first step and pass your affiliate wallet as an extra `affiliate` parameter to earn commission on every sale. Merchant wallet and affiliate wallet must be different or the request will fail.

PARAMS

address	0xF977814e90dA44bFA03b6295A0616a897441aceC
callback	https%3A%2F%2Fwww.example.com%2Forder%3Fnumber%3D82176413628089
affiliate	0x3c783c21a0383057D128bae431894a5C19F9Cf06

GET Convert to USD

```
https://api.paygate.to/control/convert.php?from=EUR&value=1258.31
```

Some providers like `wert`, `Stripe`, `Transfi` and `rampnetwork` supports USD only. You may need to convert your amount to USD currency.

Request Parameters

Request Parameters

`from` : The from currency code you want to convert to USD for example: EUR or SEK.

`value` : The amount of the from currency to be converted to USD.

Response

`value_coin` : Converted amount to USD.

`exchange_rate` : Currency conversion rate to USD.

PARAMS

<code>from</code>	EUR
<code>value</code>	1258.31

GET Callback Event

```
https://www.example.com/orders.php?number=827746841326&value_coin=105.6&coin=polygon_usdc&txid_in=0xa22a82b4aefbc55f6382e1b5c0b4f0e3c034a654df3bcac431f7fed1942e22bc&txid_out=0x94c2c3e84c2021e6bf377aebf8abf03b49570611bb0c336e357d7f4516f56244&address_in=0x32e854bD1270670C832634CA87858fFd9F3e2c78
```

When a payment is made by one of the providers our bot will visit your callback URL using `GET` request method. All your original parameters will be included plus the following payment data parameters:

- `value_coin` : Amount of USDC paid by the provider.
- `coin` : Payout coin type usually `polygon_usdc` or `polygon_usdt`
- `txid_in` : Polygon TXID of the payment made from the provider to the order assigned wallet.
- `txid_out` : Instant payout TXID from the order assigned wallet to your merchant predefined wallet.
- `address_in` : This should match the same `polygon_address_in` unencrypted wallet generated at the first step.

PARAMS

<code>number</code>	827746841326
<code>value_coin</code>	105.6
<code>coin</code>	polygon_usdc
<code>txid_in</code>	0xa22a82b4aefbc55f6382e1b5c0b4f0e3c034a654df3bcac431f7fed1942e22bc
<code>txid_out</code>	0x94c2c3e84c2021e6bf377aebf8abf03b49570611bb0c336e357d7f4516f56244

address_in

0x32e854bD1270670C832634CA87858fFd9F3e2c78