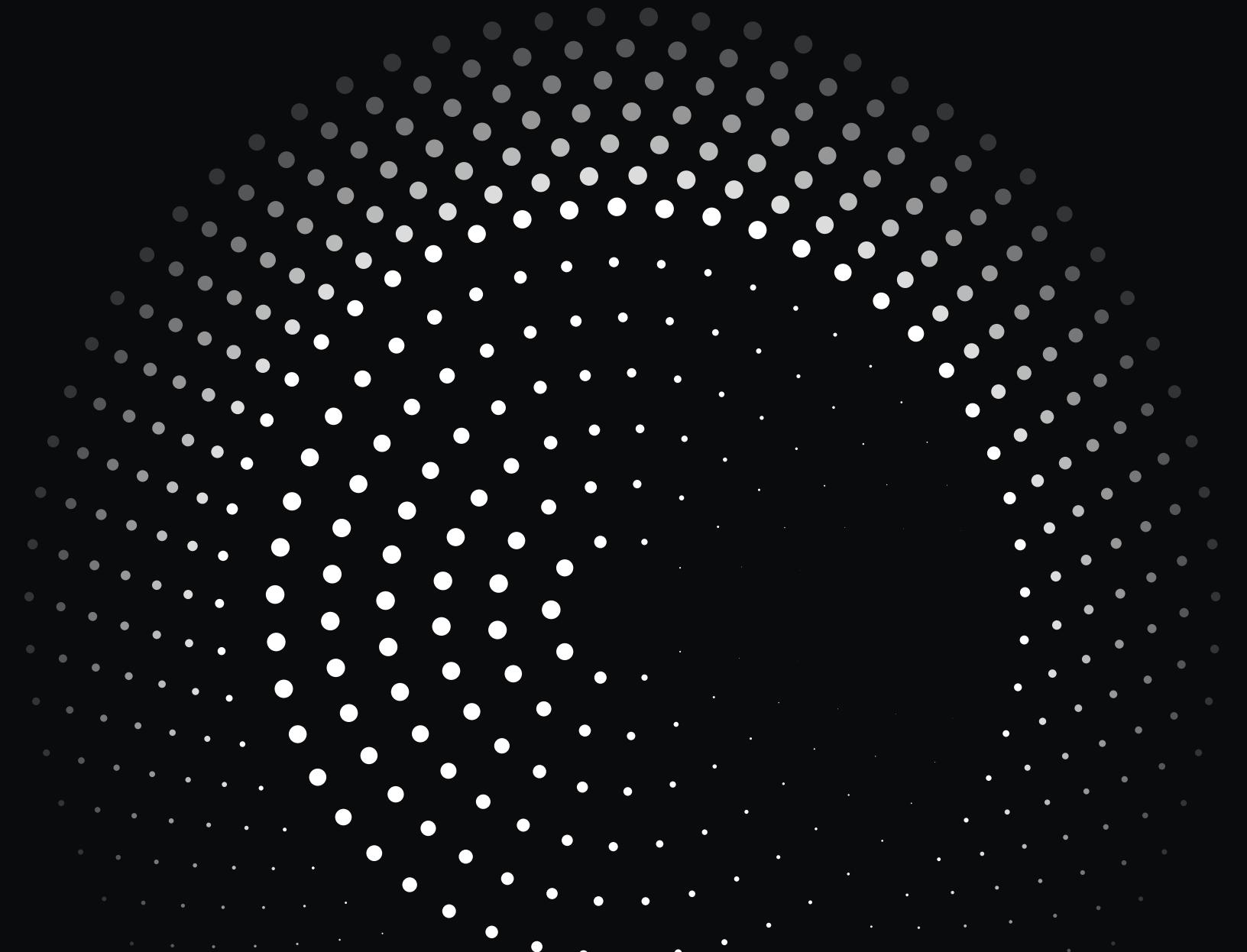


**coinbase** COMMERCE

# Coinbase Commerce

## Comprehensive Onboarding Guide



# Welcome

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**Hello! Welcome to Coinbase Commerce, the easy way to accept crypto payments from around the world.**

Thousands of merchants globally have trusted Coinbase Commerce to accept billions of dollars in onchain payments. Coinbase Commerce offers numerous benefits to businesses and their customers.

- 1. Easy onboarding and processing:** Accept your first payment in minutes with simplified onboarding and out-of-the-box integrations with platforms like WooCommerce, Primer, and Jumpseller.
- 2. Volatility-free conversions:** The protocol automatically converts your customer's chosen currency to USDC at a guaranteed rate, streamlining accounting and operations for your business.
- 3. Hundreds of currencies, one integration:** Let your customers pay with their preferred wallet and currency across Base, Ethereum, and Polygon, with more network support coming soon.
- 4. Instant payment settlement:** Receive funds directly in your wallet of choice while ensuring instant, error-free payments with lower decline rates and chargeback risks compared to traditional payment methods.

Various features allow merchants to use our Commerce platform in different ways:

- For merchants who want to sell a small number of products, we offer simple payment links.
- For merchants who currently run a store on an eCommerce platform, we offer quick integrations with several of the most popular eCommerce services.
- For merchants who need more advanced functionality, we offer a flexible API.

Merchants also have the option to connect their Coinbase Commerce account to a managed custodial service, such as Coinbase Prime or Exchange, or link a compatible crypto wallet.

In addition to the features and services above, Coinbase Commerce offers:

- **Seamless, secure, and accessible infrastructure:** Coinbase Commerce is a turnkey infrastructure bridging crypto and fiat, allowing merchants to receive payments from customers anywhere in the world. Instant point-of-sale conversions for crypto payments ensure merchants are not exposed to currency swings and tax implications. Additionally, crypto payments settle instantly, meaning no chargeback risk for the merchant.
- **Transparent pricing:** Our transparent pricing is a simple bundled flat rate with no spread or hidden fees. We only charge a 1% flat transaction fee.
- **Multiple tools designed for merchants:** Our dashboard incorporates tools for merchants to use in their day-to-day operations to view, create and manage payments. These tools include API integrations (turnkey API allows you to create custom checkouts and workflows), eCommerce integrations (integrate into your site directly with powerful eCommerce platforms), and business reporting (transaction reporting tools for accounting and reconciliation).

**In this comprehensive guide, we will outline all of the steps required to begin accepting crypto on Commerce.**

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# High Level Overview

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This section outlines each step to onboard to Coinbase Commerce. Dig in to each step to learn more.

## Step 1: Account setup ([jump to section](#))

1. Choose if you will deposit to a crypto wallet (recommended) or apply to an enterprise account
  - a. Crypto wallet – identify your EMV-compatible address, and paste it into the deposit address section of the Commerce settings
  - b. Enterprise – apply for an account [here](#), or contact our team [here](#).

## Step 2: Determine how you would like to accept crypto payments ([jump to section](#))

1. Payment links
  - a. Create a payment link by navigating to “payment requests” on the Commerce dashboard
  - b. Share payment links by emailing, texting, or attaching to the memo field of your invoicing software.
2. 3P integration
  - a. Integrate with Shopify, WooCommerce, Jumpseller, Primer, Classy, FundraiseUp
3. Custom integration
  - a. Create a payment button
  - b. Integrate Commerce API in a bespoke manner

## Step 3: Accept your first payment ([jump to section](#))

1. Open a payment link
2. Pay using your Coinbase retail account or self-custodial wallet
3. View the payment in your portal

## Part 1

# Account Setup

---

## Overview

After you've created a Coinbase Commerce account at [coinbase.com/commerce](https://coinbase.com/commerce), your first step is to choose where you'd like to deposit your funds.

There are two primary ways you can store your funds:

1. [A crypto wallet \(recommended\)](#)
2. [An enterprise Coinbase account](#)

Crypto Wallet (Recommended)	Enterprise Account
<ul style="list-style-type: none"><li>• Fast and flexible</li><li>• Get started in &lt;1 min</li><li>• Change at any time</li><li>• Complete control over your funds</li></ul>	<ul style="list-style-type: none"><li>• Offramp to a bank account</li><li>• Receive dedicated support</li><li>• Lengthy application required</li><li>• Onboarding can take up to or over 2 weeks</li><li>• Applications do not guarantee approval</li></ul>

## Which is right for me?

**Crypto wallets** are the fastest and most flexible way to get started accepting crypto. This includes any self-custodial wallet such as Coinbase Wallet, Metamask, or Safe, which requires you to manage your own keys and therefore are in complete control of your own funds. This also includes any crypto exchange where you'd like to receive your funds as well, such as Coinbase.

**Enterprise accounts** enable merchants to custody their funds in an institutional-grade Coinbase account and receive dedicated support from our team. These accounts require a thorough application process, similar to applying for a business bank account.

This account type also enables merchants to offramp their local fiat currency to a bank account. Only enterprise merchants are eligible to offramp to a business payment method in this way.

Merchants can upgrade from a crypto wallet storage system to an enterprise account at any time once an application has been approved.

# Crypto Wallet

## What is a crypto wallet?

This address will receive funds from all customer payments and can either be a self-custody wallet address (like Coinbase Wallet or Metamask), or any other EVM-compatible wallet address.

A wallet address is a string of letters and numbers to which cryptocurrencies can be sent.

## Creating a wallet

Creating a self-custodial wallet is easy with Coinbase Wallet.

1. Download the [Coinbase Wallet extension](#) or scan with your phone to download the app.



2. Follow the instructions on screen.

For additional help creating a wallet, [click here](#).

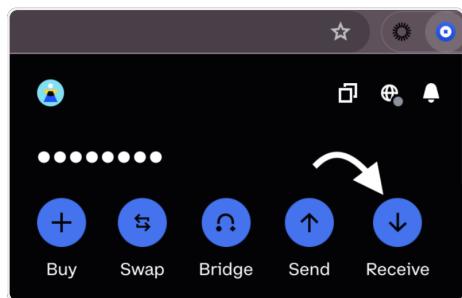
## Locating your wallet address

### Coinbase Wallet

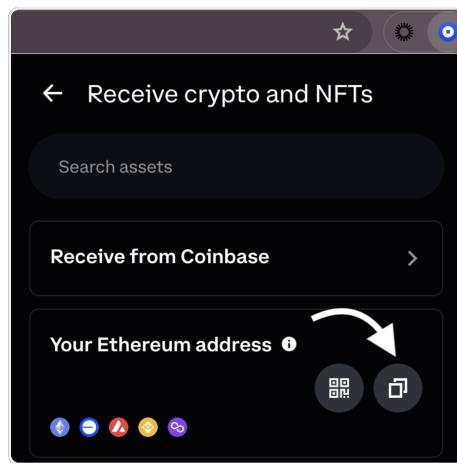
1. Open Coinbase Wallet.



2. Select Receive.

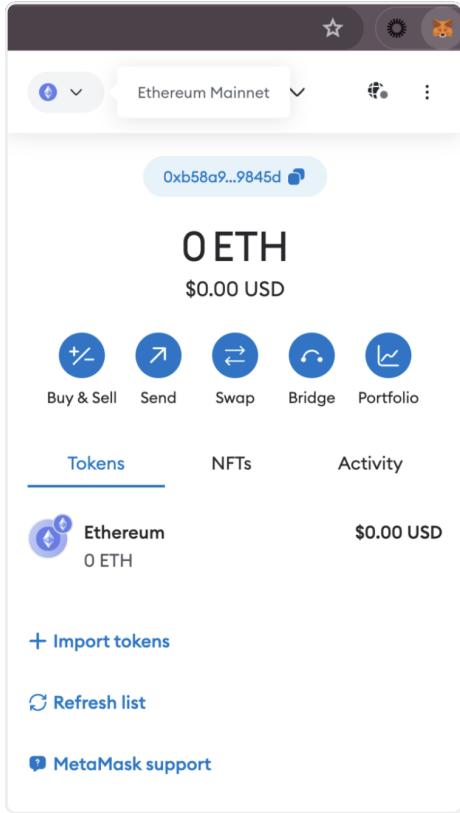


3. The listed "Ethereum address" is your deposit address.

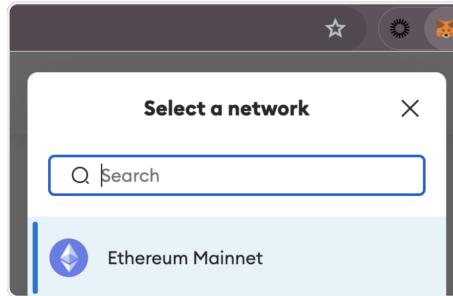


[Metamask](#)

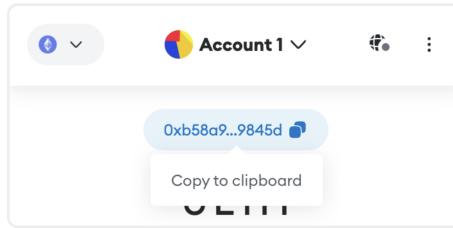
1. Open Metamask.



2. Ensure you are on Ethereum Mainnet.



3. Copy the listed address.



## Other

All other USDC (Ethereum) addresses will work as well. All valid wallet addresses begin with "0x" and are 42 characters long.

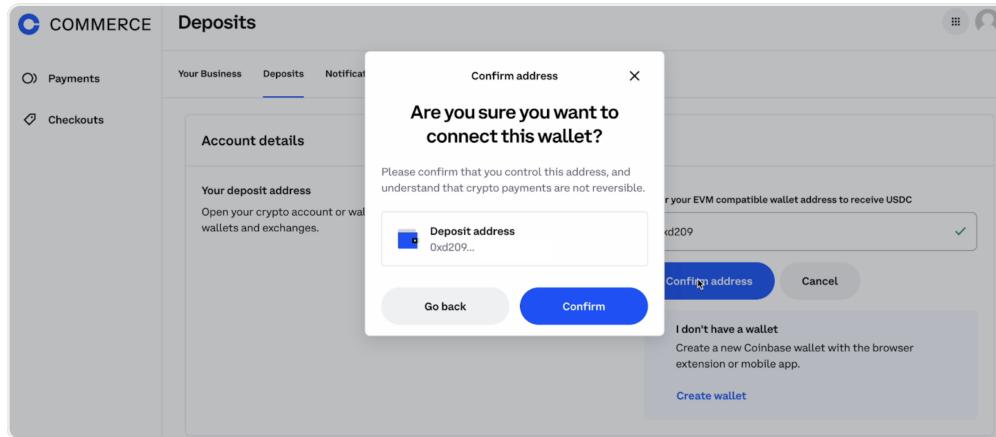
## Adding your wallet address to Commerce

Once you have your wallet address, you can now add it to Coinbase Commerce as your deposit address!

### 1. Navigate to Settings, and then Deposits.

The image consists of two screenshots of the Coinbase Commerce web interface. The top screenshot shows the 'Payments' section. On the left is a sidebar with 'COMMERCE' and three tabs: 'Payments' (which is selected and highlighted in blue), 'Checkouts', and another partially visible tab. The main area has a heading 'Get started with Commerce' and a sub-section 'Ready to receive crypto?'. It contains a note about needing a crypto deposit address and a 'Set up now' button, which is highlighted with a red arrow. The bottom screenshot shows the 'Deposits' section. The sidebar remains the same. The main area has a heading 'Account details' and a sub-section 'Your deposit address'. It includes a text input field labeled 'Enter your EVM compatible wallet address to receive USDC' with the placeholder 'Your deposit address (starting with "0x")', a 'Confirm address' button, and a 'I don't have a wallet' checkbox with a sub-note about creating a Coinbase wallet and a 'Create wallet' button.

2. Enter your deposit address in the provided field. Note this address will start with "0x".



Once you have your deposit address in place, you're ready to start accepting payments.

## Enterprise Accounts

Enterprise accounts enable merchants to store funds in a Coinbase Exchange account. Benefits of an enterprise account include:

- Dedicated access to Coinbase staff
- Withdrawals to a bank account
- Custody of funds in a Coinbase managed account

Enterprise accounts are provisioned by application only and require an approval process. This application process may take over 2 weeks to complete.

- To apply, click [here](#).
- To contact our team, click [here](#).

Applications or contact form submissions do not guarantee a response.

## Part 2

# Accepting Payments

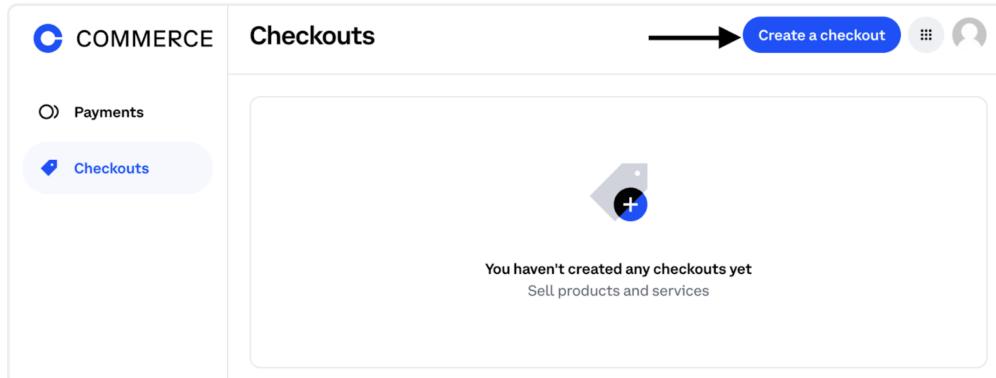
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Below is a comprehensive guide to begin accepting payments. For more information, feel free to reference our [API documentation](#).

## Payment Links

The easiest way to accept a crypto payment is to create a payment link. Payment links can be used for things like invoices or checkout pages.

To create a payment link, navigate to the “[checkouts](#)” tab in the merchant portal.



Here, you can name your checkout, and optionally ask your customer for details like their name or email address. After creating a payment link, you can send it to a customer, embed it on your site, or add it to an invoice.

**Create a checkout**

Provide details about your checkout

Checkout name

My first payment

Description

A payment link for my first payment

Terms of service or other information

This will show up at the bottom of your checkout page

What kind of pricing do you want to offer?

Amount

**Fixed price**  
Set a fixed price for your customers

1.00 USD

Ask people for additional information Optional

Name  Email address  Address  Phone number

**Create checkout**

Payment links are an easy way to test out the payer flow. We encourage you to create a \$1 payment link and test out the flow yourself. It's also worth noting that payment requests priced under \$1 USD will not offer the option for customers to pay using their Coinbase.com account.

Privacy Policy'."/>

Share your checkout

Share a link

Copy code into your site

View checkout

Pay 1.00 USD

Select payment method

- Coinbase** Pay with your Coinbase account
- Coinbase Wallet** Pay with your self-custody wallet
- MetaMask
- WalletConnect

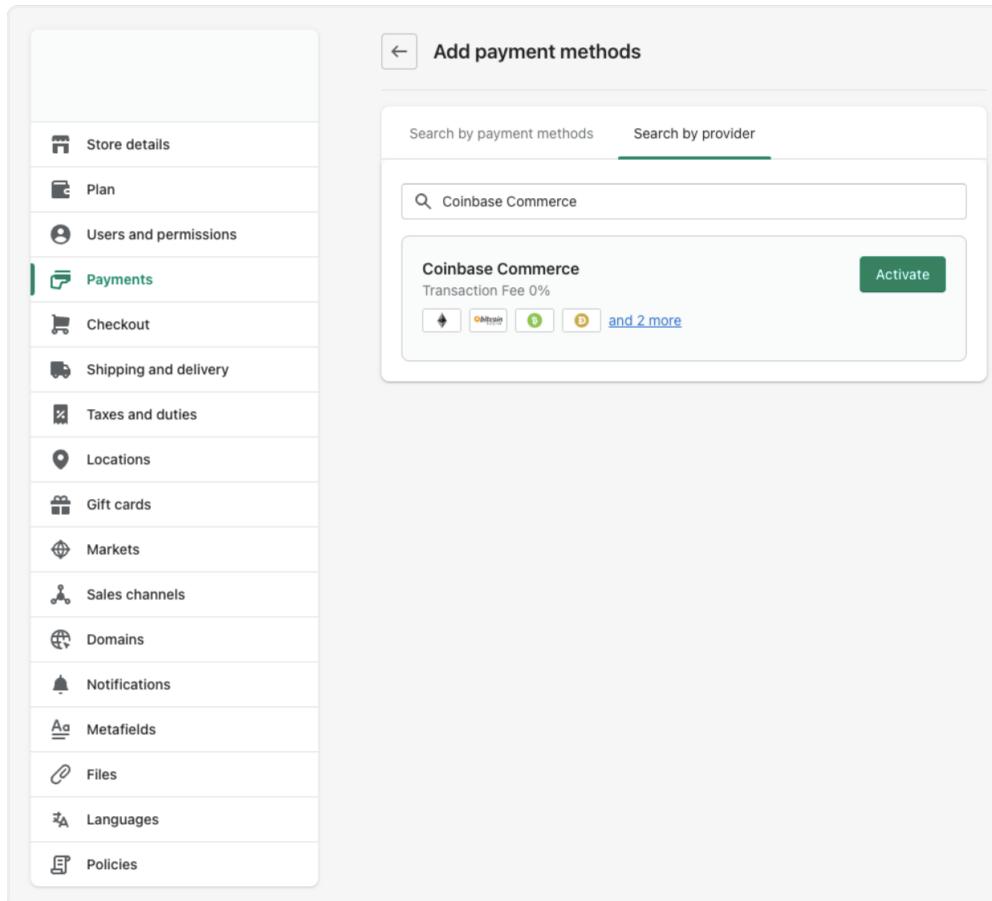
Payments processed by Coinbase Commerce. [Privacy Policy](#)

# 3rd Party Integrations

## Shopify

At this time, only Enterprise accounts are able to accept payments on Shopify. Once your enterprise account has been approved, follow these steps to integrate with Commerce. If you would like to use Coinbase Commerce to accept crypto payments on Shopify but don't have an Enterprise account, please apply [here](#).

1. From your Shopify store, go to Settings > Payments > Add Payment Method > Search by provider.
2. Search for Coinbase Commerce and select the application to install.
3. Sign into your Enterprise account to link it directly to your Shopify store.
4. Complete a test transaction to make sure the integration is working.



## WooCommerce

### Install Plugin

1. In your WordPress dashboard, choose Plugins > Add New.
2. Search for Coinbase Commerce Payment Gateway for WooCommerce and select the plugin from Coinbase Commerce.
3. Click Install Now.
4. Click Activate to active the plugin for use.

### Configure Plugin

1. Within the WordPress administration area, go to WooCommerce > Settings > Payments.
2. Find Coinbase in the list of available payment gateways.
3. Click on the Manage button on the right hand side.

This takes you to the settings page, where you can configure the plugin for your store.

The screenshot shows the 'Enable/Disable' section with a checked checkbox for 'Enable Coinbase Commerce Payment'. Below it are fields for 'Title' and 'Description', both of which are empty. Under 'API Key', there is a text input field with placeholder text: 'You can manage your API keys within the Coinbase Commerce Settings page, available here: https://commerce.coinbase.com/dashboard/settings'. Under 'Webhook Shared Secret', there is another text input field with placeholder text: 'Using webhooks allows Coinbase Commerce to send payment confirmation messages to the website. To fill this out:'. Below this, a numbered list provides instructions: 1. In your Coinbase Commerce settings page, scroll to the 'Webhook subscriptions' section. 2. Click 'Add an endpoint' and paste the following URL: https://example.com/?wc-api=WC\_Gateway\_Coinbase. 3. Make sure to select "Send me all events", to receive all payment updates. 4. Click "Show shared secret" and paste into the box above. At the bottom, there is a 'Show icons' section with a checked checkbox for 'Display currency icons on checkout page.'

### Add API Key

1. Within Coinbase Commerce, click on your avatar and go to Settings > Security.
2. Click on New API Key to create a key that connects your WooCommerce store to your Coinbase Commerce account.
3. Copy the API key to the clipboard.
4. In your WordPress plugin settings, paste the shared secret into the API Key field.

## Create Webhook Subscription

1. Go to the Notifications tab (still in Coinbase Commerce Settings).
2. By Webhook subscriptions, click Add an endpoint, paste the URL from within your plugin settings page, and Save.
3. Click Show shared secret and copy the shared secret.
4. In your WordPress plugin settings, paste the shared secret into the Webhook Shared Secret field.
5. Your customers are now able to checkout and pay with crypto using Coinbase Commerce.

## JumpSeller

### Create API Key

1. Within Coinbase Commerce, click on your avatar and go to Settings > Security.
2. Click on New API Key to create a key that connects your JumpSeller store to your Coinbase Commerce account.
3. Copy the API key to the clipboard.

### Link Coinbase Commerce to your Jumpseller Store

1. Go to the admin panel of your store and click the "Checkout" button > Payments > Select "Coinbase" > "Add method".
2. Paste the API key you created and copied earlier.

### Create Webhook Subscription

1. Copy the url that is in bold on Jumpseller and go back to the Coinbase Commerce page.

Shared webhook secret to process payment notifications. You can obtain your shared webhook secret in your coinbase commerce settings page, under the notifications section. When configuring your webhook in Coinbase Commerce, you must add the following endpoint: <https://orange-wifi.jumpseller.com/en/checkout/coinbase/ipn>

2. Click the "Notifications" tab on Commerce > "Add an endpoint" > paste the url and click "Save."
3. Click "Show shared secret" > copy the code
4. Finally, return to the Jumpseller page > paste it on the "Secret key for events" field and click "Save."

Click [here](#) to learn more.

## Primer

### [Link Coinbase Commerce](#)

1. Go to your Primer Dashboard
2. Click Connections on the left hand navigation bar
3. Click Discover at the top of the Connections page
4. In the search bar, type Coinbase Commerce and click on the Connection
5. Click Connect.

### [Add API Key](#)

1. Within Coinbase Commerce, click on your avatar and go to Settings > Security.
2. Click on New API Key to create a key that connects your Primer store to your Coinbase Commerce account.
3. Copy the API key to the clipboard.
4. In your Primer settings, paste the API key into the respective field.

### [Create Webhook Subscription](#)

1. Go to the Notifications tab in Coinbase Commerce Settings.
2. By Webhook subscriptions, click Add an endpoint, paste the URL from within your plugin settings page, and Save.
3. Click Show shared secret and copy the shared secret.
4. In your Primer plugin settings, paste the shared secret into the Webhook Shared Secret field.

### [Workflows](#)

1. Go to Workflows on the lefthand navigation bar.
2. Click Payment, then click Edit.
3. At the top, you'll see Method with a dropdown bar. Select Coinbase.
4. Now, create a Workflow for Coinbase.
5. Create Condition.
6. Click the plus (+) symbol on Condition and select Next Step.
7. Select Coinbase Commerce.
8. Hit Publish.
9. Go to Checkout in the lefthand navigation bar.
10. Find Coinbase under Payment Methods, and enable Coinbase on your Universal Checkout by switching the toggle on.
11. Add conditions so Coinbase Commerce is shown on Universal Checkout.
12. Click the icon to the right of the toggle.

13. Add your conditions based on currency and/or amount, country or metadata.
14. Publish your checkout.

Click [here](#) to learn more.

## Fundraise Up

### Add API Key

1. Within Coinbase Commerce, click on your avatar and go to Settings > Security.
2. Click on New API Key to create a key that connects your FundraiseUp store to your Coinbase Commerce account.
3. Copy the API key to the clipboard.
4. In your FundraiseUp settings, paste the shared secret into the API Key field.

### Connect Coinbase to Fundraise Up

1. Log in to Fundraise Up.
2. Click your name in the upper-right corner of the Dashboard, and click Settings.
3. Select Payment methods from the side menu.
4. In the Payment processors section, select Coinbase Commerce.
5. Click Connect Coinbase Commerce.
6. Input the API key you copied from Coinbase Commerce and click Connect.

Click [here](#) to learn more.

## Classy

At this time, only Enterprise accounts are able to accept payments on Classy. Once your enterprise account has been approved, follow these steps to integrate with Commerce.

### Grab Your Classy Webhook URL

1. In Classy, go to Settings.
2. Go to the Payment Processor Portal.
3. In the Crypto Giving section, choose Select Exchange.
4. Select Copy URL.

### Add your Classy webhook URL to Coinbase

1. Go to Settings in your Coinbase Commerce account.
2. Select Notifications.
3. Select Add an endpoint in Webhook subscriptions.
4. Paste your Classy webhook URL.

### Grab your Coinbase shared secret and API key

1. Go to Webhook subscriptions in Coinbase again.
2. Select Show Shared Secret and copy it down.
3. Go to Security under Settings.
4. Create a new API key and copy it down.

### Add your Coinbase key and secret to Classy

1. Go back to Classy.
2. Enter your Coinbase API Key and Shared Secret.
3. Select Connect.

### Turn on crypto donations

Once you connect Coinbase and Classy, you can turn on crypto donations. Crypto donations work on a campaign-by-campaign basis—that means you'll need to turn it on in each campaign you want to accept crypto with.

1. In Classy, go to Campaigns.
2. Select the campaign you want to accept crypto with.
3. Select Edit Campaign.
4. Select Details and then Donation Page.
5. Scroll to the Payments section and select Allow.

Click [here](#) to learn more.

# Custom Integrations

## Payment Buttons

Another way to integrate with Commerce is to introduce a payment button, which is a quick and easy way to start accepting crypto payments.

There are two ways to create a payment button: programmatically through our API, or via a payment link.

## API Based Payment Button

To integrate a "Pay with Crypto" button in a JavaScript/React application, the following steps are outlined:

**Create a Charge:** Implement a function `createCharge` to send a POST request to the Coinbase Commerce API. The request includes fixed pricing details, optional redirect URL, and metadata for the transaction. The response contains a `hosted_url`, used later for the payment button.

```
JavaScript
//chargeGenerator.js

const url = 'https://api.commerce.coinbase.com/charges';

const requestBody = {
  local_price: {
    amount: '1.50', //price of charge
    currency: 'USD', //currency
  },
  pricing_type: 'fixed_price',
  name: 'Name of the charge',
  description: 'Small description',
  redirect_url: 'https://google.com', //optional redirect URL
  metadata: { //optional charge metadata
    id: 'Customer ID',
    email: 'bobby@axecapital.com',
    address: '123 Satoshi Lane',
  },
};

const payload = {
  method: 'POST',
  mode: 'cors',
  headers: {
    Accept: 'application/json',
    'Content-Type': 'application/json',
    'X-CC-Api-Key': process.env.COMMERCE_API_KEY //API key from Commerce
  },
  body: JSON.stringify(requestBody),
};

async function createCharge() {
  try {
    const response = await fetch(url, payload);
    if (!response.ok) {
      throw new Error(`HTTP error Status: ${response.status}`);
    }
    return await response.json();
  } catch (error) {
    console.error('Error creating charge:', error);
  }
}

export { createCharge };
```

## Generate a Payment Button: Use React to create a dynamic button.

The `createCharge` function is called within a `useEffect` hook to retrieve the charge data, including the `hosted_url`. This URL is then used to redirect the user upon button click.

```
JavaScript
//Payment Button
import React, { useState, useEffect } from "react";
import { Button } from "@nextui-org/react";
import { createCharge } from './chargeGenerator';

export default function App() {
  const [hostedUrl, setHostedUrl] = useState("");

  useEffect(() => {
    const fetchChargeData = async () => {
      const chargeData = await createCharge();
      if (chargeData && chargeData.data && chargeData.data.hosted_url) {
        setHostedUrl(chargeData.data.hosted_url);
      }
    };

    fetchChargeData();
  }, []);

  const handleClick = () => {
    if (hostedUrl) {
      window.location.href = hostedUrl;
    }
  };

  return (
    <Button color="primary" onClick={handleClick} disabled={!hostedUrl}>
      Pay with Crypto
    </Button>
  );
}
```

**Integration in Checkout Process:** The payment button should be placed at the final stage of the shopping cart checkout, enabling the user to complete their purchase with crypto. Read more in our [API documentation](#).

## Payment Link Buttons

Payment link buttons are an even simpler way to accept crypto payments on your website, albeit with less functionality. With a payment link button, you can create a link for each of your products, and have the button redirect to a static checkout URL for the given product. However, payment link buttons do not allow for flexibility of price at checkout.

### Create a payment link

1. Navigate to the “checkouts” tab in the merchant portal.
2. Select “create new checkout”.
3. Set a price for your charge.
4. Optionally, select which customer details to ask for.

### Create a button

1. Copy the checkout link.
2. Paste it into the following code block:

```
JavaScript
<a href="https://commerce.coinbase.com/checkout/[fillintheblank]">
  <span>Pay with crypto</span>
</a>
```

3. Place the button on your website.

## Part 3

# Accept your First Payment

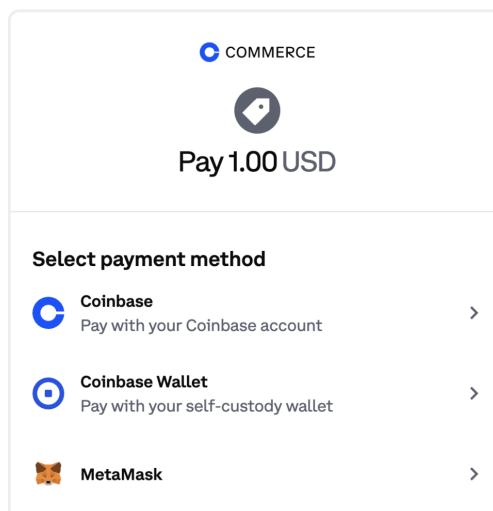
Now that you have set up your Commerce account, it's time to test out the flow.

### **Step 1: Navigate to a charge.**

To test out the flow, navigate to a charge. You can do this through a payment link, your ecommerce integration, or through a payment button.

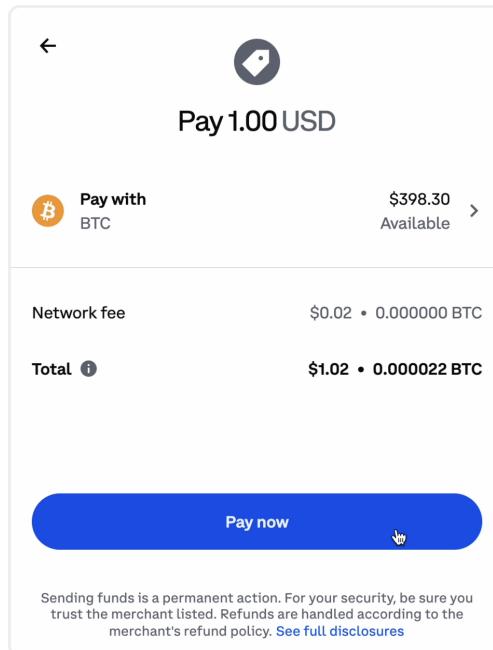
### **Step 2: Select a payment method**

Once you've landed on the charge, select how you would like to pay. You can use a coinbase.com account or one of hundreds of crypto wallets.



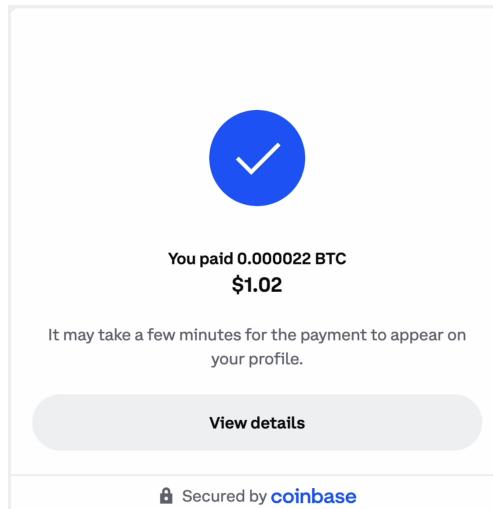
### Step 3: Select currency

After connecting your payment method, you can select the currency with which you want to pay. Commerce accepts hundreds of currencies on networks such as Base, Polygon, and Ethereum (with more networks coming soon).



### Step 4: Make a payment

Click submit on your payment, and sign any necessary transactions if paying from a self-custodial wallet. Once you've made your payment, you should see a checkmark on your screen.



### Step 5: View the transaction in your merchant portal

After paying the transaction, you should see it appear in your merchant portal almost instantly. This is where you can view customer and transaction details.



# FAQ

---

## General

### **How much does it cost to use Coinbase Commerce?**

Our transparent pricing is a simple bundled flat rate with no spread or hidden fees. Coinbase Commerce applies a 1% fee to all transactions.

### **What cryptocurrencies does Coinbase Commerce accept?**

We support hundreds of ERC-20 tokens across the supported EVM chains – Base, Polygon, Ethereum mainnet. In addition to these chains, users may pay with any asset in their Coinbase Exchange or Coinbase.com (retail) account. The payer's ability to pay with tokens in their wallet will depend on the liquidity of that token on a decentralized exchange.

### **Is it possible to have multiple different accounts or wallets?**

A single business may have numerous crypto wallets or Coinbase accounts.

## Describe the wallet integration options within Coinbase Commerce.

Merchants have the option to connect their Coinbase Commerce account to a managed custodial service, such as Coinbase Prime or Exchange. Alternatively, merchants may bring their own wallet and link a self custody wallet to receive USDC deposits.

## Who has access to the Commerce account?

Coinbase Commerce is a single sign-on user experience. Both your merchant dashboard and other Coinbase accounts will share a single email and password pairing.

## Can multiple people access an account at once?

Multiple people can access an account simultaneously.

## What kind of user permissioning is available?

Coinbase Commerce only supports one user per account. However, enterprise clients looking to have numerous parties access the account can choose to create a shared email. To change your account email, visit [here](#).

## Does Coinbase Commerce enable 2FA for accounts?

Upon sign-up, merchants initially will have to enable 2FA via SMS. However, after 2FA is set up, merchants can change to another 2FA method like authenticator app or security key.

## Describe the user base for Coinbase Commerce.

Coinbase supports thousands of merchants around the world who easily, and efficiently accept crypto payments. Our merchant customers span many diverse use cases and sizes.

We partner with customers across the following verticals:

- Ecommerce
- Luxury goods sales
- Investment services
- Crypto services

- Non-profits
- And many more

Our customers include SMB companies as well as large multinational corporations.

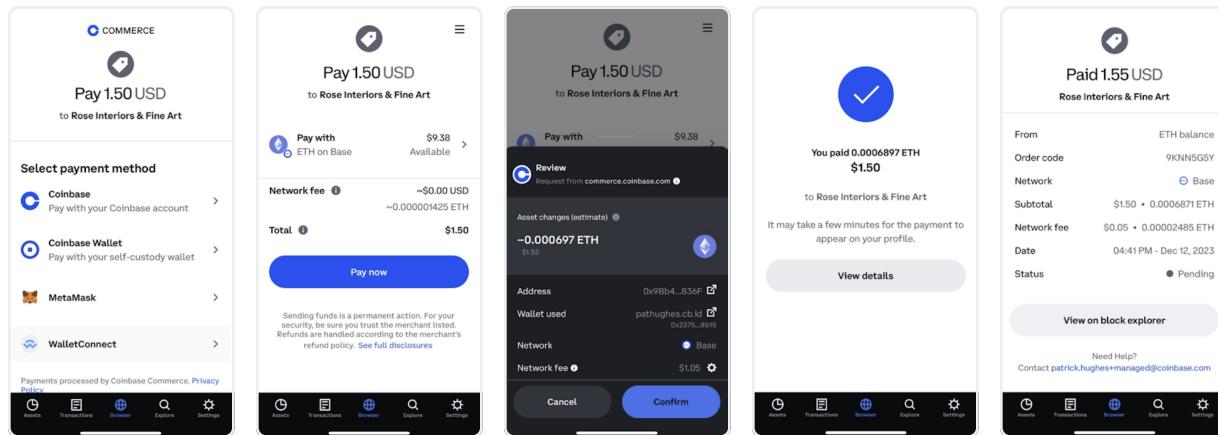
# Crypto Payments

## What fees will end customers paying with crypto incur?

End customers will pay network/gas fees with the associated blockchain. The exact price of the gas is determined by supply and demand between the network's miners.

## What does the payment flow look like?

The following graphic depicts the payment flow for the end user:



## Are there chargebacks associated with cryptocurrency payments?

Due to the push nature of crypto payments, an end customer cannot initiate a chargeback, nor do they exist within Coinbase Commerce.

## How do auto-conversions work?

Once an end client submits their payment, their funds are swapped on a decentralized exchange. The payment is converted to USDC, and then the 1% fee is deducted from the payment. The remaining 99% of USDC is then sent to the merchant's desired wallet or exchange account.

## Do merchant funds settle immediately?

All Commerce payments are conducted onchain, so settlement times are beholden to the speed of the supported blockchains. Onchain transactions are typically confirmed within 2-15 seconds of purchase and finalized after 10-15 minutes.

## Can merchants settle in any currency they want?

Coinbase Commerce only supports settlement in USDC today.

## How does auto-conversion impact the tax implications of accepting crypto payments?

Auto-conversion happens as soon as the payment is confirmed on the blockchain (received the requisite number of block confirmations) and funds are made available. Generally, the receipt of digital assets will have a similar tax treatment as the receipt of cash for goods/services, based on their value. As always, consult your tax advisor.

## What transaction reporting is available?

Transaction reports can be pulled from the Commerce account and details all transactions processed through Commerce to help streamline merchants' accounting and business needs. Customizable reports—by date range and transaction type—help merchants analyze and optimize their business and workflows. Transaction reports can be generated in the Coinbase Commerce UI. When generated, the report will be sent to the email address associated with the Commerce account. Reports can then be shared at the discretion of the account owner.

## Can invoices be created?

A merchant creates a "checkout" or "charge" and appends the hosted url in their invoicing tool of choice or directly email the customer the link.

## How do merchants calculate their fees?

Within your merchant dashboard, navigate to "Reports" to customize a specific date range for your payment history. This report will generate a CSV spreadsheet, which will highlight "Fees Incurred" during your specified date range.

## Can reporting within Coinbase Commerce be shared?

Reporting within Coinbase Commerce can be shared. When a report is generated, it will be sent to the email address associated with the Commerce account. Reports can then be shared at the discretion of the account owner.

## Can merchants see the blockchain data of these transactions?

All onchain data can be viewed and validated by visiting an appropriate block explorer for the given cryptocurrency:

- Ethereum & ERC-20 transactions can be viewed using <https://etherscan.io/>
- Basescan transactions can be viewed on <https://basescan.org/>
- Polygon transactions can be viewed on <https://polygonscan.com/>

## Can a merchant reverse a payment or block one from being accepted?

A merchant cannot reverse a payment or block one from being accepted.

## How are payments protected?

The onchain smart contract facilitates the movement of funds from payer to merchant. Any address (connected wallet) from the payer or merchant is checked against a database of known malicious actors. Payments to/from addresses on this list are blocked.

## Can Commerce keep track of wallet addresses for me?

Once a payment is initiated, this is recorded on the blockchain. Merchants are able to view the wallet address for a given charge by navigating to the Payments section of the UI as well as querying the API for a specific charge.

## Are notifications available surrounding transactions?

Coinbase Commerce will send webhook events whenever a charge is created or confirmed. Webhooks and emails are provided by Commerce to help inform merchants of payments and enable them to monitor and automate processes for fulfillment. Webhooks allows merchants to monitor for updates to charges associated with their account. Merchants might use webhooks to update a database record when a payment succeeds or to email an end customer when a payment has been confirmed.

**My customer wants to send funds from a crypto exchange, how do I enable this?**

At this time, the only supported crypto exchange for payments on Commerce is Coinbase.

**Do charges expire? What is the expiration time?**

Charges are set to expire after 48 hours.

**Does Coinbase Commerce support testnets?**

At this time, Commerce does not support testnets.

**Can I route funds to a smart wallet like Safe?**

Yes! However, be sure to deploy Safe across Ethereum mainnet, Polygon, and Base with the same contract address. Failure to do so will result in lost funds.

**Why does my Commerce account have a coinbase.com account attached? Do I need to complete ID verification?**

When you create a Coinbase Commerce account, a linked Coinbase.com account is automatically created for your convenience. However, the Commerce account is your primary account – you do not need to complete identity verification or use the associated Coinbase.com account at all to use Coinbase Commerce with a self-custodial wallet.

The accounts are unified under one login for easy access, but the Commerce account functions independently without needing to engage with Coinbase.com. You can completely disregard the Coinbase.com profile if you only need the Commerce account for business payments.

# Enterprise Accounts

## Describe the onboarding process for enterprise merchants.

Institutional customers complete a robust application and Client Due Diligence process. This process includes entity KYC collection (name, business address, IDs, formation documents, bank statement, purpose of account, control/beneficial ownership, etc.) and due diligence (risk screenings for sanctions, PEPs, criminal records, and adverse media).

The timeline for onboarding an institutional client depends on a number of factors, including client type, jurisdiction, and services provided. Given Coinbase Commerce is designed to work effectively “out of the box” for most clients, there is no separate implementation process.

Once a merchant opens an institutional account with Coinbase, the merchant then integrates Coinbase Commerce into their existing payment stack.

## Does Coinbase offer the ability to sweep funds to a bank account?

Merchants have the option of opening an Enterprise account to sweep funds from Coinbase Commerce into their bank account.

## How do I withdraw from my enterprise account?

View [this link](#) to learn more.

## How can I tell if my account is an enterprise account?

Enterprise accounts will have an associated Coinbase Exchange account, which will populate automatically upon navigating to <https://exchange.coinbase.com/>.

## What should I enter in the application form?

Which business products should I select?

- Commerce

What should I select for the account purpose?

- Accepting crypto payments for goods/services
- Sending crypto payments for goods/services
- Storage of funds or assets on Coinbase

What should I put for "source of funds"?

- Payment for goods and services
- Proprietary Funds (Personal or Corporate Treasury)
- Third-Party Funds

