

PLUGIN DOCUMENTATION · v1.0



# VERIFIED Crypto Checkout

Accept credit card, Apple Pay & Google Pay.  
Receive instant USDC settlement on Polygon.

A product of VERIFIED Credit Card Processing

✓ No Underwriting

✓ No Reserves

■ Instant Settlement

4% Flat Fee Only

Up and running in minutes · No application · No waiting · USDC on Polygon direct to your wallet

<b>Plugin</b>	Instant Credit Card to USDC for WooCommerce
<b>Brand</b>	VERIFIED Crypto Checkout
<b>Parent Company</b>	VERIFIED Credit Card Processing — <a href="https://verifiedcreditcardprocessing.com">verifiedcreditcardprocessing.com</a>
<b>Service Fee</b>	4% flat per transaction — deducted from settlement, no hidden fees
<b>Settlement</b>	USDC on Polygon — instant, to your configured wallet
<b>Requirements</b>	WooCommerce 6.0+ · WordPress 6.0+ · PHP 7.4+



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# 1. What is VERIFIED Crypto Checkout?

VERIFIED Crypto Checkout is a WooCommerce payment plugin — a product of **VERIFIED Credit Card Processing** — that lets merchants accept credit card, Apple Pay, and Google Pay payments, and receive instant settlement as **USDC on the Polygon network**, directly into their own crypto wallet.

There is no merchant account application, no underwriting review, no rolling reserves, and no waiting period. Install the plugin, enter your Polygon USDC wallet address, and you are live — most merchants are accepting payments within 5–10 minutes.

## How It Works — Customer Flow

1	Customer selects a VERIFIED payment option at checkout.
2	Customer is redirected to the secure, provider-hosted checkout page.
3	Customer pays with credit card, Apple Pay, or Google Pay.
4	Provider processes the payment and converts it to USDC.
5	USDC is sent instantly to your configured Polygon wallet.
6	WooCommerce order status updates to Processing automatically.

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# 2. Fees & Settlement

<b>VERIFIED Service Fee</b>	<b>4% flat per transaction</b> — deducted from your settlement. No monthly fees, no setup fees, no hidden charges.
<b>Provider Fees</b>	Some providers charge the customer an additional fee shown during provider checkout. VERIFIED does not control or receive these fees.
<b>Settlement Currency</b>	<b>USDC on Polygon</b> — a USD-pegged stablecoin. 1 USDC = \$1.00 USD.
<b>Settlement Speed</b>	<b>Instant.</b> Funds arrive in your wallet as soon as the provider confirms payment. No holds, no rolling reserves.
<b>Reserves</b>	<b>None.</b> VERIFIED never withholds funds. Your money is yours immediately.

### ■ Fee Example

A customer pays \$100.00 USD. VERIFIED deducts its 4% service fee (\$4.00). You receive \$96.00 USDC on Polygon — instantly in your wallet. If the provider charges the customer a fee (e.g. 2%), that is charged separately to the customer and does not reduce your \$96.00 settlement.



### 3. Earn Back Your Fee with USDC Interest

#### ■ Did You Know? You Can Earn Back Your 4% Fee

Once your USDC settlement lands in your wallet, you have options beyond simply holding it. Platforms like **Coinbase** currently offer interest/rewards on USDC balances — meaning if you leave your USDC on the platform, you could **earn back your entire 4% service fee within a month**, depending on the current rate and your monthly volume.

For example: if you process \$10,000/month in sales, you receive ~\$9,600 USDC after the 4% fee. At a 4–5% annual USDC yield, that balance earns roughly \$32–\$40/month in interest — effectively recovering your fee just by leaving your settlement sitting in an interest-bearing account.

#### USDC Wallet & Earning Options

Option	Platform Examples	Potential Yield	Notes
<b>Cold Wallet (Most Secure — Recommended)</b>	Ledger, Trezor	<b>No yield</b>	Highest security. Your keys, your crypto. Best for large balances. No counterparty risk. VERIFIED always recommends this as your safest option.
<b>Software / Hot Wallet</b>	MetaMask, Trust Wallet	<b>No yield (unless separately staked)</b>	Convenient for regular use. You control the keys. More internet-exposed than cold storage.
<b>Exchange with USDC Rewards</b>	Coinbase, Kraken, others	<b>~4–5% APY (varies)</b>	Earn rewards on idle USDC. At ~4% APY you can recover the VERIFIED service fee within approximately one month of holding your settlement.
<b>DeFi / On-chain Yield</b>	Aave, Compound (Polygon)	<b>2–8%+ APY (variable)</b>	Earn yield on-chain without a centralised custodian. Higher complexity. Smart contract risk applies. Best for experienced users.

#### ■ Security First: Cold Wallet for Large Balances

VERIFIED always recommends a hardware cold wallet (Ledger or Trezor) as the safest long-term storage. Cold wallets keep private keys offline and away from internet exposure. A common best practice: use a hot wallet for day-to-day settlement flow, then regularly sweep larger balances to cold storage. Never leave more on an exchange than you are comfortable with under custodial risk.

*Note: USDC yield rates vary and are not guaranteed. Always review the terms of any platform before depositing funds. This is not financial advice.*



## 4. Requirements

<b>WordPress</b>	6.0 or higher
<b>WooCommerce</b>	6.0 or higher (must be installed and active)
<b>PHP</b>	7.4 or higher
<b>HTTPS</b>	Your store must use SSL / HTTPS
<b>Wallet</b>	A USDC (Polygon) wallet address — see Section 5

## 5. Setting Up Your USDC (Polygon) Wallet

You must provide a **USDC wallet address on the Polygon network**. This is where VERIFIED sends your settlement after each transaction.

### ■ Critical: Use a Polygon-Compatible Wallet Address

You **MUST** use a wallet that supports the Polygon (MATIC) network and the USDC token. Do **NOT** enter a Bitcoin address, an Ethereum mainnet-only deposit address, or any address that does not support Polygon. Sending to the wrong network can result in permanent, unrecoverable loss of funds.

<b>MetaMask</b>	Browser extension + mobile. Add Polygon (Chain ID 137). Non-custodial. Free. Most widely used.
<b>Ledger / Trezor</b>	Hardware cold wallet — VERIFIED top security recommendation. Supports Polygon + USDC.
<b>Coinbase Wallet</b>	Mobile app. Supports Polygon natively. Non-custodial. Separate from Coinbase exchange.
<b>Trust Wallet</b>	Mobile app. Supports Polygon and USDC. Non-custodial.
<b>Coinbase Exchange</b>	Create a Polygon USDC deposit address inside Coinbase to earn USDC rewards on your balance. Custodial.

```
0x742d35Cc6634C0532925a3b8D4C9B3A1234AbCd5
```

Always starts with **0x** followed by 40 hex characters. The plugin validates this and rejects invalid addresses.

## 6. Installing the Plugin

### Method A — WordPress Dashboard (Recommended)



**1 Log in to your WordPress admin**  
Go to [yourstore.com/wp-admin](#) and sign in.

**2 Go to Plugins → Add New Plugin**  
From the left sidebar click **Plugins** → **Add New Plugin**.

**3 Search for VERIFIED Crypto Checkout**  
Type **VERIFIED Crypto Checkout** in the search box.

**4 Install and Activate**  
Click **Install Now**, then click **Activate** once complete.

<input type="checkbox"/> <b>Instant Credit Card to USDC for WooCommerce – VERIFIED Crypto Checkout</b> <a href="#">Deactivate</a>	<small>Accept credit card payments and convert instantly to USDC on Polygon. A 4% service fee applies per transaction (3% to VERIFIED, 1% to the Plugin Development Team). Customers may also incur additional provider fees determined by the selected payment platform. Powered by VERIFIED Crypto Checkout and supported by Verified Credit Card Processing. Version 1.0.1   By VERIFIED Credit Card Processing   <a href="#">Visit plugin site</a> Requires: <a href="#">WooCommerce</a></small>
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The plugin as it appears in your WordPress Plugins list after activation.

## Method B — Upload ZIP File

**1 Download the plugin ZIP**  
Get the ZIP from [WordPress.org](#) or [verifiedcryptocheckout.com](#).

**2 Go to Plugins → Add New → Upload Plugin**  
Click **Plugins** → **Add New Plugin** → **Upload Plugin**.

**3 Choose file and install**  
Select the ZIP file, then click **Install Now**.

**4 Activate**  
Click **Activate Plugin** after installation.



## 7. Configuring Your Payment Gateway

After activation, configure your gateway(s) in WooCommerce settings. You can enable the Smart Auto-Routing gateway (recommended) or individual provider gateways.

- 1 Open WooCommerce Payment Settings**  
In WP admin go to **WooCommerce** → **Settings** → **Payments**.  
You will see all VERIFIED Crypto Checkout gateways listed.
- 2 Enable Your Preferred Gateway**  
Recommended: enable **VERIFIED Smart Hosted Checkout (Auto-Routing)**.  
Optionally enable individual provider gateways for customer choice.
- 3 Click Manage on the Gateway**  
Opens the gateway settings screen.
- 4 Enter Your USDC Polygon Wallet Address**  
Paste your address into the **Wallet — USDC (Polygon)** field.  
Must start with **0x**. Plugin validates on save and will display an error if invalid.
- 5 Customise Display (Optional)**  
Set a custom **Title** and **Description** shown to customers.  
Optionally replace the default logo with your own URL.  
Auto-Routing gateway supports custom background, theme, and button colours (HEX codes).
- 6 Save Changes**  
Click **Save Changes**. If wallet address is invalid you will see an error — correct and resave.
- 7 You Are Live**  
No further steps required. Your store is now live.  
Most merchants complete setup in under 10 minutes from plugin install.

### ■ Live in Minutes — No Approval Required

Once your wallet address is saved and the gateway is enabled, you are immediately live. No application review, no underwriting, no documentation, and no waiting period. VERIFIED Crypto Checkout — a product of VERIFIED Credit Card Processing — is built for merchants who need to start accepting payments today.



## What It Looks Like in WooCommerce

The screenshot shows the WooCommerce Settings page, specifically the Payments section. At the top, there's a navigation menu with tabs: General, Products, Shipping, Payments (selected), Accounts & Privacy, Emails, Integration, Site visibility, Point of Sale, and Advanced. Below the navigation is a promotional banner for WooPayments with a 'Save 10% on processing fees' offer. The main content area is titled 'Payment providers' and lists various payment methods. At the bottom of the list, there's a 'More payment options' dropdown menu.

Payment Provider	Status	Actions
Woo Payments	Official	Install
PayPal Payments	Official	Install
Take offline payments	-	>
VERIFIED Crypto Checkout - Best Customer Options Checkout (Auto-Routing)	Inactive	Enable Manage
VERIFIED Crypto Checkout (revolut.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (stripe.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (rampnetwork.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (transak.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (moonpay.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (banxa.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (guardarian.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (futorg.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (transfi.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (eardine.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (kryptonim.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (topper.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (cryptix.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (unlimit.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (bitnovo.com)	Inactive	Enable Manage
VERIFIED Crypto Checkout (robinhood.com)	Inactive	Enable Manage
UPI	Inactive	Enable Manage
Interac.ca	Inactive	Enable Manage
Simplex.com	Inactive	Enable Manage
binance.com	Inactive	Enable Manage
Custom provider.com	Inactive	Enable Manage

More payment options

If you like WooCommerce please leave us a ★★★★★ rating. A huge thank in advance!

Version: 10.5.2

WooCommerce → Settings → Payments — all VERIFIED gateway modules listed and ready to enable.



## Auto-Routing Gateway Settings Screen

< VERIFIED Crypto Checkout - Best Customer Options Checkout (Auto-Routing)

Customers are redirected to provider-hosted checkout pages and returned to your store after payment. Provider verification/KYC may be required depending on provider and region.

[View Legal](#)

Enable/Disable  Enable VERIFIED Smart Hosted Checkout

Title

Description

Wallet - USDC (Polygon)

Custom Logo URL

Background Color

Theme Color

Button Color

[Save changes](#)

The Auto-Routing (Smart Hosted Checkout) gateway settings — enter your wallet address, customise title, description, and brand colours.

## Individual Provider Gateway Settings Screen

< VERIFIED Crypto Checkout (stripe.com)

Customers are redirected to provider-hosted checkout pages and returned to your store after payment. Provider verification/KYC may be required depending on provider and region.

[View Legal](#)

Enable/Disable  Enable stripe.com payment gateway

Title

Description

Wallet - USDC (Polygon)

Replace Default Logo URL

[Save changes](#)

Example: Stripe gateway settings — the layout is identical for every individual provider gateway.

# 8. Available Payment Provider Gateways

Enable one, several, or all gateway modules. The Auto-Routing gateway is recommended as it automatically selects the best provider per customer and region.



Gateway	Description	Min. Order
<b>Auto-Routing (Recommended)</b>	Automatically selects the best provider per customer based on region and order. Recommended for most merchants.	No add. minimum
<b>Stripe</b>	Stripe-powered card on-ramp. Widely available, fast verification.	\$1
<b>MoonPay</b>	Global crypto on-ramp with broad card and bank support.	\$20
<b>Transak</b>	Multi-region card and bank transfer on-ramp.	\$1
<b>Ramp Network</b>	EU and US focused card and bank on-ramp.	\$1
<b>Banxa</b>	Global on-ramp with strong APAC and AU coverage.	\$1
<b>Guardarian</b>	EU-focused on-ramp supporting SEPA and card payments.	\$1
<b>Revolut</b>	Revolut Pay. Best for UK customers — bypasses FCA 24-hr cooling-off period.	\$1
<b>Simplex</b>	Global card on-ramp with broad country coverage.	\$1
<b>Transfi</b>	Emerging markets focused on-ramp.	\$1
<b>Utorg</b>	EU licensed on-ramp.	\$1
<b>Sardine</b>	US-focused on-ramp.	\$1
<b>Kryptonim</b>	European card on-ramp.	\$1
<b>Topper</b>	Card on-ramp powered by Worldpay.	\$1
<b>Unlimit</b>	Global card on-ramp.	\$1
<b>Bitnovo</b>	EU-focused card on-ramp.	\$1
<b>Binance</b>	Binance Pay integration.	\$1
<b>Cryptix</b>	Card on-ramp provider.	\$1
<b>Robinhood</b>	Robinhood Connect on-ramp (US).	\$1
<b>Interac</b>	Canadian Interac e-Transfer payments.	CAD ~\$1
<b>UPI</b>	Indian UPI payment method.	INR ~\$1
<b>Custom Provider</b>	Configure your own provider URL and parameters.	Custom

## 9. Managing Orders

After a customer completes payment, WooCommerce updates the order automatically. You can view all payment details directly from the order screen.



**Order Status** Set to **Processing** automatically when payment is confirmed.

**Order Note** Transaction ID (TXID) added to the order notes for your records.

**VERIFIED Meta Box** Sidebar panel shows the tracking address, expected amount, and a **Track Payment on Polygonscan** button.

**Polygonscan Link** Verify the on-chain USDC transaction in real time directly from the WooCommerce order screen.

The screenshot displays a WooCommerce order page for Order #688. The order is in a 'Pending payment' status. The meta box on the right, titled 'VERIFIED Crypto Checkout', provides the following information:

- Order actions:** Includes a dropdown menu and buttons for 'Move to Trash' and 'Update'.
- VERIFIED Crypto Checkout:**
  - Payment details for this order.
  - A button to 'Track Payment on Polygonscan'.
  - Links for 'Terms', 'Privacy', 'Fees', and 'Risk'.
  - Encrypted reference / tracking code: `pAPsOfKRovR525dG7VY5g8DIMqqrPame1e9YHq4ga7gUAcbrbDo6NqmjaYuZ Ecy11eVXNc0mBYAF9G3x511FQ`
  - Temporary wallet address (USDC - Polygon): `0x305a3f10377AcDA3862f493d5950f3C895d6A97B`
  - Converted amount: 10.00
  - Expected amount: 10
  - Order nonce: `fc4761bbd8`
- Order attribution:** Shows 'Origin' as 'Direct'.

The main order details section shows a table with one item, 'Test Product', priced at \$5.00 with a quantity of 2, totaling \$10.00. There is also a 'Free shipping' item. The order total is \$10.00.

A WooCommerce order placed through VERIFIED Crypto Checkout — the VERIFIED meta box on the right shows tracking address, amounts, and the Polygonscan link.



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## 10. Frequently Asked Questions

### Do I need to apply or go through underwriting?

No. There is no application, no underwriting, and no approval process. Install the plugin, enter your wallet address, and you are live.

### How fast do I receive my funds?

Settlement is instant. As soon as the provider confirms the customer's payment, USDC is sent to your Polygon wallet. No waiting, no holds.

### Is there a reserve or withheld amount?

No. VERIFIED never withholds reserves. You receive your 96 cents on every \$1.00 in sales immediately, every time.

### What is USDC and is it safe to hold?

USDC is a USD-pegged stablecoin issued by Circle. 1 USDC = \$1.00 USD. It is one of the most widely used stablecoins globally, fully backed by USD reserves audited by independent accountants.

### Can I earn interest on my USDC settlement?

Yes. Platforms like Coinbase offer USDC rewards (~4–5% APY). At those rates you can effectively recover the 4% VERIFIED service fee within about a month by simply holding your settlement balance. Always prioritise cold wallet security for larger balances.

### Which wallet is safest?

A hardware cold wallet (Ledger or Trezor) is the most secure option — keys stay offline. For convenience, MetaMask or Coinbase Wallet are popular hot wallet options. For earning yield, centralised exchanges like Coinbase offer USDC rewards but involve custodial risk.

### Does the plugin store card data?

No. Checkout is handled entirely by the provider on their hosted page. Your WooCommerce store never sees or stores card details.

### What if a customer abandons the provider checkout?

The WooCommerce order remains in Pending status until a payment callback is received. Pending orders can be cancelled manually or automatically via WooCommerce order settings.

### Can I use multiple provider gateways at once?

Yes. Enable as many as you like. Customers see each enabled gateway as a separate option. The Auto-Routing gateway is recommended for simplicity.

### Who is VERIFIED Credit Card Processing?

VERIFIED Crypto Checkout is a product of VERIFIED Credit Card Processing, a payment solutions company offering both crypto-settled and traditional card processing. Visit [verifiedcreditcardprocessing.com](https://verifiedcreditcardprocessing.com).



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## 11. Troubleshooting

### Issue: Gateway not visible at checkout

Solution: Confirm the gateway is set to **Enabled** in WooCommerce → Settings → Payments. Ensure WooCommerce is active and your store currency is supported by the selected provider.

### Issue: "Invalid Wallet" error on save

Solution: The address is empty, does not start with **0x**, or you accidentally entered the USDC contract address. Copy the address directly from your wallet app.

### Issue: Order stays in Pending after payment

Solution: The provider callback could not reach your store. Ensure your site is publicly accessible over HTTPS and not behind maintenance mode. Check that `api.verifiedcryptocheckout.com` is reachable from your server.

### Issue: Currency conversion error at checkout

Solution: Your store currency is not USD and the conversion API is temporarily unavailable. Check your server's outbound HTTPS connectivity.

### Issue: Block checkout (Gutenberg) not showing gateways

Solution: Ensure you are running the latest plugin version. If still missing, temporarily switch to the Classic Checkout shortcode to confirm the gateway is enabled.

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## 12. Legal & Compliance

By using VERIFIED Crypto Checkout you agree to the terms of service. Key points:

- Merchants are responsible for compliance with local laws, tax obligations, and applicable financial regulations.
- Cryptocurrency on-ramp services may be regulated in certain countries. Verify legality in your region.
- Provider availability, fees, and geographic coverage can change without notice.
- Some providers require customers to complete KYC identity verification.
- USDC interest/yield rates referenced in this guide are illustrative only and not guaranteed. This is not financial advice.
- VERIFIED Crypto Checkout does not provide financial, legal, or tax advice.



**Terms of Service**      <https://verifiedcryptocheckout.com/terms>

**Privacy Policy**      <https://verifiedcryptocheckout.com/privacy>

**Fee Schedule**      <https://verifiedcryptocheckout.com/fees>

**Risk Disclosure**      <https://verifiedcryptocheckout.com/risk>

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## 13. Support & Contact

**Plugin Website**      <https://verifiedcryptocheckout.com>

**Processing Website**      <https://verifiedcreditcardprocessing.com>

**WP.org Support**      <https://wordpress.org/support/plugin/verified-crypto-checkout>



### Ready to accept crypto-settled payments?

Install · Enter your Polygon USDC wallet · Go live in minutes

A product of **VERIFIED Credit Card Processing**

[verifiedcryptocheckout.com](https://verifiedcryptocheckout.com) · [verifiedcreditcardprocessing.com](https://verifiedcreditcardprocessing.com)