



CryptoNow Whitepaper

Building a Non-custodial crypto payment gateway on Solana to simplify payments for everyone.

Introduction

Crypto was never supposed to need trust. It was built to reduce it. But most crypto payment gateways still work in a custodial way. The money lands on the platform wallet first, and only then gets handled from there.

That is not what merchants want.

They want payments to go directly to their own wallet the moment the customer pays. No platform balance, no custody, no waiting.

That's why we built CryptoNow - a non-custodial crypto payment gateway on Solana that lets you accept SOL and USDC directly into your own wallet.



The Problem

Custody and Extra Steps

Crypto payments were supposed to remove trust from the process. In practice, most of them still add it back.

A lot of gateways work custodially.

The customer pays, the money lands on a platform wallet first, and only then gets handled from there. That means the merchant is not getting paid directly. It also means there is always another system in the middle that has to be trusted.

For merchants, that is not ideal.

- They want the payment to go straight to their own wallet at the moment the customer pays.
- They want full control over their funds.

For customers, the problem is different but related.

They do not want a checkout that feels heavy or complicated like the payment itself.

They want a simple, trustworthy UX that does not scare the customer and is easy to use at the moment of payment.

The issue is that most crypto payment gateways are:

- Custodial
- Confusing for customers
- Hard to integrate

In the end, it is not as simple as it should be.



The Solution – Simplicity

We focused on four things:

- Non-custodial payments
- simple API integration
- clean UX
- clear merchant setup

With CryptoNow, the flow is short:

1. Register on the website
2. Create a merchant and add your Solana wallet
3. Integrate the API into your project
4. Start accepting crypto payments

We also kept everything simple across the product:

- site
- dashboard
- checkout
- documentation
- payment flow

Everything is built to feel easy to understand and easy to use.



How it Works

For a merchant, it all starts with quick registration:

1. Sign up on the website
2. Confirm your email
3. Create a merchant account
4. Add your Solana wallet
5. Integrate the API into your project

Once completed, you're ready to start accepting crypto payments.

Payment Flow

On the merchant side:

When a user clicks the payment button on your website, bot, or app (to top up balance, buy a subscription, purchase a service, etc.), you send an API request to create a payment session. (In the request you specify the redirect link where the customer should go after payment)

In response you get a payment link and send it to the customer.

On the customer side:

Customer opens the checkout page, sees the exact amount, chooses SOL or USDC, and pays — by connecting wallet or scanning QR code.

After payment:

- Funds go directly to your Solana wallet
- Customer is redirected to your URL and instantly gets access to the balance top-up, subscription or any other service



Functionality

CryptoNow covers the basic things a merchant needs to accept crypto without extra noise.

It supports SOL and USDC on Solana, and funds go directly to the merchant's own wallet. No custody, no platform balance, no extra layer in the middle.

Merchants can use CryptoNow in two ways:

- through the API
- through payment links in the dashboard

Core features include:

- Webhooks
- Payment history + export
- Dashboard statistics and analytics

On top of that, CryptoNow includes a referral program, where users can earn 30% of the fees spent by their referrals.

We only add the features you actually need



Non-custodial & Fees

CryptoNow is Non-custodial

This means the crypto never moves through us. During payment, funds go directly from the customer's wallet to the merchant's wallet.

You pay a commission for using our service. The fee is automatically deducted from the transaction.

Solana split payments allow us to add multiple recipients in one transaction. So when the funds leave the customer's wallet, the main part goes to the merchant's wallet and a small part goes to the CryptoNow wallet as our commission.

Fees:

- \$0.10 – \$1.99 → \$0.01 flat fee
- \$2.00 and above → +\$0.01 per whole dollar

That's all.



Trust

CryptoNow doesn't move or touch your money.

We do not hold your funds.

We do not move your money into our platform balance.

We do not sit between the customer and the merchant.

What we do is simple:

- Track payments
- Give you a API
- Charged a small fee per transaction

The payment goes directly from the customer's wallet to your wallet.



Implementation Roadmap

Phase 1 — Solana

- Get first integrations
- Build partnerships
- Grow on Solana

Phase 2 — More Chains

- TON
- Aptos
- Base
- Others networks later

Phase 3 — More Use Cases

- POS payments
- Donations
- Additional merchant tools

Phase 4 — Ecosystem Growth

- More integrations
- More developer tools
- More partnerships
- More payment options



Conclusion

The biggest problem in this world is trust.

Crypto solves this problem, but in most cases trust is still needed, especially in payments.

CryptoNow solves the trust problem between the merchant and the payment platform.

While also making the process of accepting crypto payments as simple as possible from start to finish.

Anyone can integrate crypto payments into their website, bot or any other project, and every customer can pay.

The main thing is to simplify everything.



Summary

What Is CryptoNow?

A non-custodial crypto payment gateway on Solana.

Why It Exists

Crypto payments are often too heavy, too custodial, or too hard to use. CryptoNow removes the extra layers and keeps the payment flow simple.

Core Idea

The merchant gets funds directly to their own wallet, with simple API integration, and keep low fees. Customers get a clean checkout.

Key Benefits:

- Non-custodial
- API integration
- Clean checkout UX
- Payment links from the dashboard
- Webhooks and payment tracking
- Low fees

Main Use Cases:

- Websites
- Telegram bots
- Or any other project that needs to accept crypto payments

Vision

Make crypto payments as simple as they should

Thank you for taking the time to explore cryptnow.io