API 01 / PAYMENT REQUESTS

Technical Manual - POS API

In-person POS and direct online-store integration with backend

1. When to use it

The POS API serves physical point-of-sale systems and online stores with their own backend. The merchant system selects the payment cryptocurrency before creating a charge. In Checkout 2.0, the buyer chooses it on the KONEBE page.

Product	Purpose
Physical store (POS)	Create charges and track payment at the counter.
Online store API	Server-to-server integration; payment link and QR for the buyer.
Hosted Checkout 1.0	Uses the same API, with its own manual.

2. Configure the connection

• In Peuro Pay > Connections > Physical store (POS), choose the commercial currency, accepted cryptocurrencies, settlement mode and recipient wallet.

• Follow Configure → Save preferences → Activate connection. Store the individual PDV Key only on the merchant server.

3. Endpoint and authentication

```
POST /api/merchant-pdv
Authorization: Bearer <PDV_KEY_SERVER_ONLY>
Content-Type: application/json
```

4. Create a charge

```
{
  "action": "create",
  "externalId": "ORDER-1001",
  "amount": "150.00",
  "currency": "BRL",
  "payAsset": "BTC"
}
```

The sale is priced at BRL 150.00, not 150 BTC. The response includes order.id, order.paymentUrl and order.status; fields such as depositAddress depend on the asset. Reusing externalId with identical data reuses the charge; conflicting data may return 409.

5. Check payment status

```
{"action": "status", "externalId": "ORDER-1001"}
```

Possible states include awaiting_payment, confirming, ready_for_settlement, settlement_processing, settlement_review and paid. Release the order only after a legitimate paid status.

6. QR and error handling

• Generate the QR code exclusively from order.paymentUrl. Never include keys, recovery phrases or a manually chosen address.

• 401/403: credentials or permissions. 409: conflicting reference. 422: invalid amount or limits. 429: throttle retries. 503: query the same reference before creating another charge.

> This manual covers /api/merchant-pdv. Checkouts 2.0 and 3.0 use /api/merchant-checkout and have separate manuals.

Security and financial limits

• Never share recovery phrases, private keys, the PDV Key or treasury credentials with buyers; never embed them in public HTML.

• Only backend-confirmed status=paid authorizes automatic order fulfillment. Opening a link, scanning a QR code or receiving HTTP 200 is not proof of payment.

• Converted settlement: at least 1 PEURO equivalent and a configurable maximum of up to 10,000 PEURO per charge; fees are set by the backend.

• Direct receipt: pre-authorized wallets, unique deposit addresses per charge and network-specific technical restrictions; the PEURO reserve limit does not apply.

Verification directly in production

KONEBE verifies operations directly in production after an authorized release, with monitoring and controlled amounts. This document does not certify deployment or real payments.

• Before testing, verify the actual API origin, checkout, Cloudflare bindings and D1 schema. Do not apply migrations automatically based on this manual.

• Use traceable order references, monitor blockchain reconciliation and record results without secrets.