

UMVA Pay

Accept Crypto Payments — No KYC Required

50+ Cryptocurrencies • Instant USDT Settlement • 1.5% Fee • No Chargebacks

The simplest crypto payment gateway for businesses.

No chargebacks, no holds, no banking restrictions.

www.umva.us

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1. Overview of UMVA Pay

UMVA Pay is the simplest crypto payment gateway for businesses. Accept 50+ cryptocurrencies, settle instantly to USDT (TRC20 or BEP20), and start integrating with zero KYC. No chargebacks, no holds, no banking restrictions. Whether you run an e-commerce store, a SaaS platform, a gaming site, or any online business, UMVA Pay lets you accept payments from customers worldwide without the traditional barriers of payment processing.

UMVA Pay is part of the UMVA ecosystem — a digital business platform offering web hosting, domain registration, software licensing, SMM lab services, virtual cards, messaging APIs, and more.

Key Highlights

- No KYC Required — Start accepting crypto payments immediately without uploading documents
- 50+ Cryptocurrencies — BTC, ETH, USDT, LTC, BNB, SOL, DOGE and 40+ more across major networks
- Instant Settlement — Payments confirmed and settled to your USDT wallet within seconds
- USDT Settlement (TRC20/BEP20) — All payments auto-convert to USDT, protected from volatility
- 1.5% Processing Fee — Per transaction, deducted from settlement. Volume discounts available.
- No Chargebacks — Crypto payments are final and irreversible
- Developer-Friendly API — Simple REST API with comprehensive documentation and code examples
- IPN Webhooks — Instant Payment Notifications with HMAC signature verification
- 24/7 Support — Available via WhatsApp, live chat, and ticket system

2. Why Choose UMVA Pay

No KYC Required

Start accepting crypto payments immediately without uploading documents or verifying your identity. Zero KYC, zero delays. Most payment processors require extensive documentation, business verification, and days of waiting — UMVA Pay removes all these barriers.

Instant Settlement

Payments are confirmed and settled to your USDT wallet within seconds. No waiting for block confirmations. Instant settlement means you can process high volumes and access your funds immediately.

50+ Cryptocurrencies

Accept BTC, ETH, USDT, LTC, BNB, SOL, DOGE, and 40+ more coins across major blockchain networks. Your customers pay in their preferred cryptocurrency while you always receive USDT.

USDT Settlement (TRC20/BEP20)

All payments auto-convert to USDT stablecoin on the TRC20 or BEP20 network. Protected from crypto volatility — you always receive the USD equivalent value in USDT stablecoins.

No Chargebacks

Crypto payments are final and irreversible. No chargebacks, no payment holds, no disputes. Once a transaction is confirmed on the blockchain, the funds are yours. This eliminates the fraud risk associated with traditional payment methods.

Developer-Friendly API

Simple REST API with comprehensive documentation, code examples in PHP, Python, Node.js, and cURL, IPN webhooks for real-time notifications, and sandbox testing mode. Most developers complete integration in under 30 minutes.

24/7 Support

Our team is available around the clock via WhatsApp, live chat, and ticket system to help you integrate and grow. Get real-time support, integration guidance, and technical assistance whenever you need it.

3. How It Works

Get started with UMVA Pay in three simple steps:

Step 1: Sign Up & Get API Keys

Create your UMVA account, get your Public Key and Secret Key from the dashboard. No KYC required. Your keys are used to authenticate all API requests and verify IPN notifications.

Step 2: Integrate Our API

Use our simple REST API with code examples in PHP, Python, Node.js, and cURL. Call the POST /initiate-crypto endpoint with your parameters. Integration takes minutes, not days.

Step 3: Start Accepting Payments

Go live, accept 50+ cryptocurrencies, and settle instantly to USDT. No chargebacks, no holds. Monitor payments via IPN webhooks or check payment status via API.

4. Transaction Fees & Pricing

Pay only when you process payments. No setup fees, no monthly fees, no hidden charges.

Fee Type	Amount	Frequency	Description
Processing Fee	1.5%	Per transaction	Deducted from settlement amount. Volume discounts available.
Setup Fee	\$0.00	One-time	No setup fees. Free to create an account.
Monthly Fee	\$0.00	Monthly	No monthly subscriptions or recurring charges.
Withdrawal Fee	\$0.00	Per withdrawal	UMVA Pay charges no withdrawal fees. Blockchain network fees apply.
Blockchain Network Fee	Variable	Per transaction	Paid by the customer sending the crypto, not by the merchant.

Processing fee: 1.5%. Blockchain network fees (gas fees) are paid by the customer, not by you. Volume discounts available — contact our sales team for custom pricing on high-volume accounts.

5. Supported Cryptocurrencies (52 Coins)

UMVA Pay supports 50+ cryptocurrencies across major blockchain networks. Below is the complete list:

Coin Identifier	Name	Network(s)
BTC	Bitcoin	Bitcoin
BTC.BEP20	Bitcoin BEP20	BEP20
BCH	Bitcoin Cash	Bitcoin Cash
BCH.BEP20	Bitcoin Cash BEP20	BEP20
LTC	Litecoin	Litecoin
LTC.BEP20	Litecoin BEP20	BEP20
BNB.BSC	Binance Coin BSC	BSC
BNB.ERC20	Binance Coin ERC20	ERC20
BTT.TRC20	BitTorrent	TRC20
BUSD	Binance USD	BEP20
BUSD.BEP20	Binance USD BEP20	BEP20
BUSD.TRC20	Binance USD TRC20	TRC20
DAI	Dai	ERC20, BEP20
DAI.BEP20	Dai BEP20	BEP20
DASH	Dash	Dash
DGB	DigiByte	DigiByte
DOGE	Dogecoin	Dogecoin, BEP20
DOGE.BEP20	Dogecoin BEP20	BEP20
DOT.BEP20	Polkadot	BEP20
ETC	Ethereum Classic	Ethereum Classic, BEP20
ETC.BEP20	Ethereum Classic BEP20	BEP20
ETH	Ethereum	ERC20, BEP20
ETH.BEP20	Ethereum BEP20	BEP20
FDUSD.BEP20	First Digital USD	BEP20
FDUSD.ERC20	First Digital USD ERC20	ERC20
LINK	Chainlink	ERC20, BEP20
LINK.BEP20	Chainlink BEP20	BEP20
POL	Polygon	Polygon
SHIB	Shiba Inu	ERC20, BEP20
SHIB.BEP20	Shiba Inu BEP20	BEP20
SOL	Solana	Solana

TON.BEP20	Toncoin	BEP20
TON.ERC20	Toncoin ERC20	ERC20
TRX	TRON	TRC20
TUSD.BEP20	TrueUSD	BEP20
TUSD.TRC20	TrueUSD TRC20	TRC20
USDC	USD Coin	ERC20, BEP20, TRC20, SOL
USDC.BEP20	USD Coin BEP20	BEP20
USDC.SOL	USD Coin Solana	Solana
USDC.TRC20	USD Coin TRC20	TRC20
USDT	Tether	TRC20, BEP20, ERC20, PRC20, SOL
USDT.BEP20	Tether BEP20	BEP20
USDT.ERC20	Tether ERC20	ERC20
USDT.SOL	Tether Solana	Solana
USDT.TRC20	Tether TRC20	TRC20
XAUT	Tether Gold	ERC20

6. API Endpoint Overview

Start accepting crypto payments with a single API call.

POST /initiate-crypto

Initiates a crypto charge. Returns a wallet address and the exact crypto amount for the customer to send.

Parameter	Required	Description
public_key	Yes	Your API public key from the dashboard
amount	Yes	Amount in USD (e.g. 100.00)
crypto_coin	Yes	Cryptocurrency identifier (e.g. USDT, TRC20, BTC, ETH)
ipn_url	Yes	Instant Payment Notification URL for real-time updates
success_url	Yes	Redirect URL on successful payment
cancel_url	Yes	Redirect URL on cancelled payment
identifier	Yes	Your unique order/customer ID for matching
accept_percentage	No	Partial payment threshold (1-100). Default: 100

7. API Integration Guide

Integrate UMVA Pay in minutes with any programming language.

7.1 cURL Example

```
curl -X POST https://umva.net/api/initiate-crypto \  
  -H "Content-Type: application/json" \  
  -d '{\  
    "public_key": "your_public_key",\  
    "amount": "100.00",\  
    "crypto_coin": "USDT.TRC20",\  
    "ipn_url": "https://your-site.com/ipn",\  
    "success_url": "https://your-site.com/success",\  
    "cancel_url": "https://your-site.com/cancel",\  
    "identifier": "order_12345",\  
    "accept_percentage": 100\  
  }'
```

The API returns a wallet address and the exact crypto amount for your customer to send.

7.2 PHP Integration

```
$public_key = "your_public_key";  
$data = array(  
    "public_key" => $public_key,  
    "amount" => "100.00",  
    "crypto_coin" => "USDT.TRC20",  
    "ipn_url" => "https://your-site.com/ipn",  
    "success_url" => "https://your-site.com/success",  
    "cancel_url" => "https://your-site.com/cancel",  
    "identifier" => "order_12345",  
    "accept_percentage" => 100
```

```

);
$curl = curl_init("https://umva.net/api/initiate-crypto");
curl_setopt($curl, CURLOPT_POST, 1);
curl_setopt($curl, CURLOPT_POSTFIELDS, json_encode($data));
curl_setopt($curl, CURLOPT_HTTPHEADER, array("Content-Type: application/json"));
curl_setopt($curl, CURLOPT_RETURNTRANSFER, true);
$response = curl_exec($curl);
curl_close($curl);
$result = json_decode($response, true);

```

7.3 Python Integration

```

import requests
url = "https://umva.net/api/initiate-crypto"
payload = {
    "public_key": "your_public_key",
    "amount": "100.00",
    "crypto_coin": "USDT.TRC20",
    "ipn_url": "https://your-site.com/ipn",
    "success_url": "https://your-site.com/success",
    "cancel_url": "https://your-site.com/cancel",
    "identifier": "order_12345",
    "accept_percentage": 100
}
headers = {"Content-Type": "application/json"}
response = requests.post(url, json=payload, headers=headers)
result = response.json()
print(result)

```

7.4 Node.js Integration

```

const axios = require("axios");

```

```

const payload = {
  public_key: "your_public_key",
  amount: "100.00",
  crypto_coin: "USDT.TRC20",
  ipn_url: "https://your-site.com/ipn",
  success_url: "https://your-site.com/success",
  cancel_url: "https://your-site.com/cancel",
  identifier: "order_12345",
  accept_percentage: 100
};

axios.post("https://umva.net/api/initiate-crypto", payload)
  .then(response => console.log(response.data))
  .catch(error => console.error(error));

```

7.5 API Parameters Reference

Parameter	Required	Type	Description
public_key	Yes	String	Your API public key from merchant dashboard
amount	Yes	String	Amount in USD (e.g. "100.00")
crypto_coin	Yes	String	Coin identifier (e.g. "USDT.TRC20", "BTC", "ETH")
ipn_url	Yes	URL	Instant Payment Notification URL
success_url	Yes	URL	Redirect on successful payment
cancel_url	Yes	URL	Redirect on cancelled payment
identifier	Yes	String	Unique order ID for matching payments
accept_percentage	No	Integer	Partial payment threshold 1-100. Default 100.

8. IPN & Webhook Integration

When a crypto payment is confirmed, UMVA Pay sends a POST request to your configured `ipn_url` with the payment details. Each IPN includes an HMAC signature that you can verify using your Secret Key to ensure the notification is genuine.

IPN Payload Includes

- transaction ID (`trx`) — The blockchain transaction hash
- payment status — Whether the payment was successful
- amount received — The amount confirmed on the blockchain
- crypto coin used — The cryptocurrency the customer paid with
- your identifier — The order ID you provided for matching
- HMAC signature — For verification using your Secret Key
- `payment_type` — Set to "api_crypto" for crypto payments

IPN Verification Best Practices

- Always verify the HMAC signature on every IPN before updating your order status
- Use your Secret Key to compute the HMAC and compare it with the received signature
- Implement idempotency checks to avoid processing the same IPN twice
- Log all IPN requests for debugging and audit purposes
- Respond with HTTP 200 to confirm receipt — otherwise UMVA Pay will retry

9. Payment Methods

Your customers can pay using their preferred method. You always receive USDT.

Cryptocurrency

USDT, BTC, ETH, LTC, BNB, TRX, SOL, DOGE and 40+ more cryptocurrencies across major blockchain networks including TRC20, BEP20, ERC20, Solana, and more.

Stablecoins

USDT TRC20, USDT BEP20, USDC TRC20, USDC BEP20, USDC ERC20, DAI — stable value, zero volatility. Perfect for merchants who want to avoid crypto price fluctuations.

Bank Transfer & User Balance

Bank transfers, mobile money, and User Balance. Convert fiat to crypto and settle in USDT. This option is ideal for customers who prefer traditional payment methods.

10. Industry Solutions

UMVA Pay works for every industry. No KYC, no restrictions, instant settlement. From e-commerce to gaming, freelancing to AI platforms — UMVA Pay provides a universal crypto payment solution.

10.1 E-Commerce & Online Stores

Accept crypto payments on your e-commerce store without KYC. Whether you run a Shopify, WooCommerce, Magento, or custom store, UMVA Pay integrates seamlessly. Customers pay in their preferred cryptocurrency while you receive USDT.

- Accept 50+ cryptocurrencies on your store
- Zero chargebacks — crypto payments are final
- No KYC required for you or your customers

10.2 SaaS & Web Services

Monetize your SaaS platform with crypto payments. Accept subscriptions, one-time payments, and usage-based billing. No KYC required for your users — lower the barrier to entry.

- Recurring subscription support via API
- Usage-based and tiered pricing models
- No KYC for end users — faster onboarding

10.3 Digital Goods & Downloads

Sell digital products — software licenses, eBooks, courses, music, design assets — with instant crypto payments. No chargebacks, automated delivery via IPN.

- Instant payment confirmation for instant delivery
- No chargebacks — irreversible crypto transactions
- No KYC for buyers or sellers

10.4 Gaming & iGaming Platforms

Accept crypto deposits and withdrawals on your gaming platform. Supports high-volume transactions with instant settlement. No KYC required for players.

- High transaction volume support
- Instant deposit confirmation
- No KYC for players — frictionless onboarding

10.5 Freelancing & Services

Get paid for freelance services in cryptocurrency. Accept global payments without KYC or bank account limitations. Receive USDT settlement instantly.

- Accept payments from clients worldwide
- No KYC — start receiving payments immediately
- Instant settlement to USDT

10.6 Adult Platforms

Accept crypto payments for adult content platforms, camming sites, and subscription services. Traditional processors often restrict adult businesses — UMVA Pay has no such restrictions.

- No restrictions on adult content businesses
- No KYC required for platform or users
- Instant payment confirmation

10.7 Charity & Donations

Accept crypto donations for your charity, non-profit, church, or cause. Receive global donations in any cryptocurrency with instant USDT settlement.

- Accept donations in 50+ cryptocurrencies
- No KYC required — start receiving immediately
- No international transfer fees

10.8 Trading & Exchange Platforms

Accept crypto deposits and process withdrawals on your trading platform or exchange. Instant payment confirmation with IPN webhooks for automated processing.

- High-volume API processing
- Instant deposit confirmation
- 50+ supported cryptocurrencies

10.9 Travel & Hospitality

Accept crypto payments for flights, hotels, vacation rentals, tours, and travel services. Expand your customer base to crypto holders worldwide.

- Accept payments from global crypto holders
- No chargebacks — crypto payments are final
- No KYC for your customers

10.10 AI & Automation Platforms

Monetize your AI tools, chatbots, automation services, and API access with crypto payments. Perfect for AI platforms serving a global audience.

- API-first integration for automated billing
- Usage-based and subscription pricing
- No KYC for end users

11. Who Uses UMVA Pay

E-Commerce Stores

Accept crypto payments on your online store. No chargebacks, no KYC, global reach.

SaaS Platforms

Monetize your SaaS with crypto subscriptions. Usage-based billing, IPN webhooks, auto-provisioning.

Freelancers & Creators

Get paid globally in crypto. Simple payment links, instant USDT settlement, no banking restrictions.

Gaming Platforms

High-volume crypto deposits and instant withdrawals. No KYC for players, no holds.

Digital Goods Sellers

Sell digital products with instant crypto payments. No chargebacks, automated delivery via IPN.

Non-Profits & Charities

Accept crypto donations from anywhere in the world. No KYC, no international transfer fees.

12. Frequently Asked Questions

Q1. Do I need KYC to use UMVA Pay?

No. Absolutely no KYC verification is required. Sign up, get your API keys, and start accepting crypto payments immediately without uploading any documents.

Q2. How does crypto-to-USDT settlement work?

All payments are priced in USD and automatically settled to USDT. When a customer pays in any supported cryptocurrency, the payment is converted at the current market rate and credited to your USDT wallet on TRC20 or BEP20.

Q3. Are crypto payments instant?

Yes. Payments are confirmed and settled within seconds. Once the transaction meets the required confirmation threshold, your wallet is credited immediately.

Q4. What is the processing fee?

1.5% per transaction, deducted from the settlement amount. No setup fees, no monthly fees, no hidden charges. Volume discounts are available.

Q5. What cryptocurrencies are supported?

50+ coins including USDT (TRC20, BEP20, ERC20), USDC, BTC, ETH, LTC, BNB, TRX, SOL, DOGE, and many more across major blockchain networks.

Q6. How do I integrate the API?

Get your API keys from the dashboard, call POST /initiate-crypto with your parameters. Full documentation with code examples in PHP, Python, Node.js, and cURL is provided.

Q7. What is the accept_percentage parameter?

It controls how much of the requested amount must be received for the payment to be successful. Set to 50 to accept 50% of the amount, useful for network fee fluctuations. Default is 100.

Q8. How do IPN webhooks work?

When a payment is confirmed, UMVA Pay sends a POST request to your ipn_url with payment details including HMAC signature for verification. Verify each IPN before updating order status.

Q9. What industries does UMVA Pay support?

All industries including e-commerce, SaaS, digital goods, gaming, freelancing, adult, charity, trading, travel, and AI platforms. No content restrictions.

Q10. Is there a minimum or maximum transaction amount?

No fixed minimum or maximum. Very small transactions may not be economical due to blockchain network fees paid by the customer. Contact support for large volume requirements.

Q11. Can I test the API before going live?

Yes. UMVA Pay provides sandbox/test mode with test API keys. All endpoints work identically in test mode for thorough integration testing.

Q12. How do I withdraw my USDT settlement funds?

Withdraw from your merchant dashboard to your external USDT wallet on TRC20 or BEP20. No withdrawal fees charged by UMVA Pay. Standard blockchain network fees apply.

13. Contact Information

UMVA Pay

Website	umva.us
UMVA Pay Home	umva.us/umva-pay
Email (Support)	support@umva.us
Phone / Telegram / WhatsApp	+1 (415) 377-2023
Office (USA)	San Francisco, CA, United States
Office (Rwanda)	Masaka, Kigali, Rwanda

Quick Links

- [UMVA Pay: umva.us/umva-pay](https://umva.us/umva-pay)
- [API Documentation: umva.us/api/docs](https://umva.us/api/docs)
- [Initiate Crypto Charge: POST /api/initiate-crypto](#)
- [Industry Solutions: umva.us/umva-pay \(tab-industry\)](https://umva.us/umva-pay)
- [FAQ: umva.us/umva-pay \(tab-faq\)](https://umva.us/umva-pay)
- [UMVA Messaging: umva.us/umva-messaging](https://umva.us/umva-messaging)
- [Virtual Card: umva.us/virtual-card](https://umva.us/virtual-card)
- [Web Hosting: umva.us/host-plans](https://umva.us/host-plans)
- [Domain Registration: umva.us/host-domain-search](https://umva.us/host-domain-search)
- [Software Licenses: umva.us/licenses](https://umva.us/licenses)

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