

GoCoin: Merchant integration guide

More information can be found at help.gocoin.com

Preface

This guide is intended for Merchants who wish to use the GoCoin API to accept and process payments in Cryptocurrency. Depending on your desired functionality, this document will cover common structural choices for using the API, as well as useful features to improve the user experience for consumers.

Invoices and Bills

The GoCoin API revolves around 'Invoices.' An Invoice is a commercial document that can be paid in Cryptocurrency.

Invoice: An *Invoice* is a request for payment that contains information necessary to remit payment to the issuer.

Any time a customer is paying you in Bitcoin, they will be paying a GoCoin invoice. Each invoice is assigned a single, never used payment address for the cryptocurrency the customer has chosen to pay with.

Invoices that have not been paid are said to be in an 'unpaid' state. An invoice can remain unpaid for 15 minutes. Rather, it has a 15 minute window in which payments are acceptable. This is how GoCoin is able to lock in a spot rate (guaranteed exchange rate) for fiat currencies.

Bill: A *Bill* is a request for payment that requires more input before a payment can be completed.

A 'Bill' is a special type of invoice. It has not yet been assigned a price currency (currency it will be paid in), payment address, or a spot rate, and therefore must have additional data supplied before it can be paid. This also means that a Bill does not have a 15 minute payment window *UNTIL* that information is supplied.

The Hosted Gateway

GoCoin provides a hosted application that can display Invoices, so you do not have to render them inside your site or application.

- Fully Responsive
- Can be iframed into your site

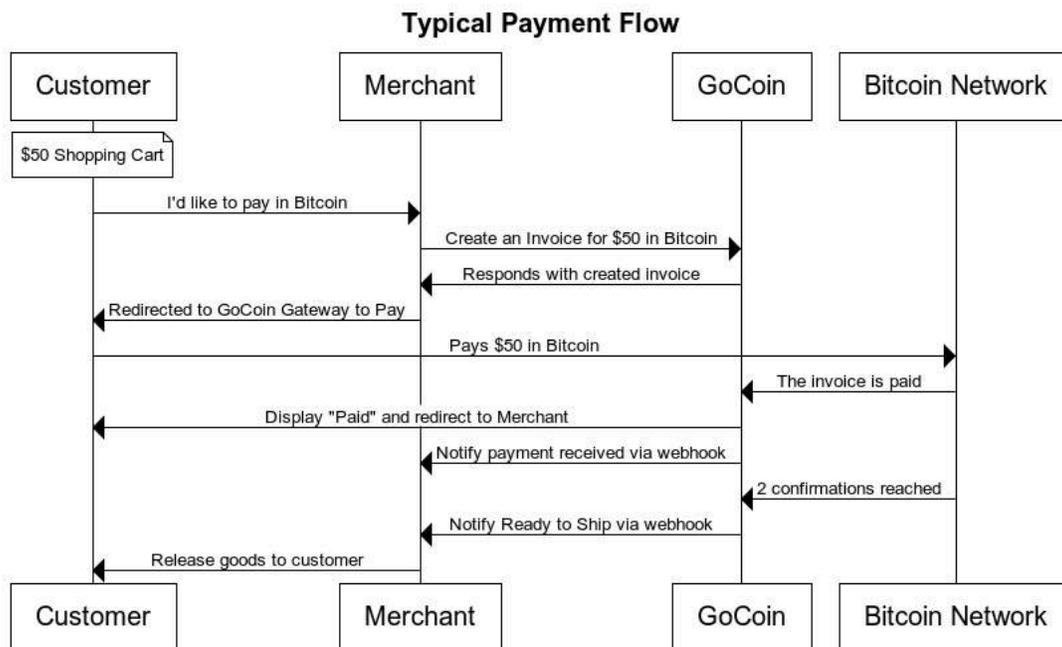
It is not required to use the Gateway - if you desire white-label control over the UI or the payment page, you can easily render your own using the API calls discussed in this Guide.

Are you ready to integrate?

GoCoin currently requires that we have a way to pay a Merchant before they can generate invoices. This means that your merchant account must have at least one Payout Account on file with us before you can create invoices.

- If you want to convert payments to Fiat Currency
 - Upload KYC Documents and get your merchant account verified.
 - Add a Bank Account
- If you want to keep payments in Crypto
 - Add a Payout Address for each currency you would like to accept payments in
- If you would like to control the percentage converted to fiat
 - All of the above

Payment flow



Merchants can release goods to the customer at two points in this flow. Either when the payment is initially received, or after GoCoin detects that the payment has been confirmed on the network (Recommended, aka "ready_to_ship"). We advise that all merchants wait until the payment is confirmed, to prevent bad actors from attempting to "double-spend" Bitcoin on your site. More on this later.

API Overview

The GoCoin API is a JSON API based on RESTful Principles. It uses Standard HTTP methods (GET, POST, PUT, DELETE) as well as utilizing the PATCH method for updating partial resources.

Resources are protected via OAuth 2.0 Authentication. The GoCoin API requires Merchants to obtain an Access Token from an Authorization Code Grant type. All resources are protected by unique scopes, to prevent access to sensitive data if a token is compromised.

In addition, most resources in the GoCoin API are identified by UUIDs.

```
//An example Merchant ID (uuid)
78966b46-fe9d-47ac-af61-e1ealcfab855
```

Understanding the URL Format

```
//The Base URL for any API Endpoint is formatted:  
https://HOST/api/VERSION/  
  
// Therefore, the current Base URL for V1 of the GoCoin API is:  
https://api.gocoin.com/api/v1/  
  
//the path for a collection of resources will always be  
"/resources"  
  
//the path for a particular element of a resource will always be  
"/resources/:id"  
  
//Therefore, the URL to GET this merchant would be  
https://api.gocoin.com/api/v1/merchants/78966b46-fe9d-47ac-af61-e1ea1  
cfab855
```

Accessing the API

The GoCoin API requires an access token. Depending on how much functionality your App or Website requires from the API, you can choose the best way to obtain a token.

Understanding Scopes Scopes define the privileges for an access token.

Scope	Description
<code>account_read</code>	Access to read accounts data.
<code>user_read</code>	Access to read users data.
<code>user_read_write</code>	Access to read and write user data. Cannot modify password.
<code>user_password_write</code>	Can update user password. Must be combined with <code>user_read_write</code> to access other attributes.
<code>merchant_read</code>	Can read all merchant info associated with a user.
<code>merchant_read_write</code>	Can read and write to all merchants associated with a user.
<code>merchant_settings_read</code>	Can read all merchant settings associated with a user.
<code>merchant_settings_read_write</code>	Can read and write to all merchant settings associated with a user.

| `invoice_read` | Can read all invoice info. | `invoice_write` | Can create an invoice (but cannot read an existing one). | `invoice_read_write` | Can read and write to invoices.

Scopes can be defined in a space delimited string. ie:

```
scope = "user_read user_read_write merchant_read_write"
```

As a best practice, do not request an access token with more privileges than your application will need.

API Keys

The GoCoin Dashboard gives you the ability to obtain an API Key. An API Key is an Access token with a predefined scope of `"user_read invoice_read_write"`. This gives you access to read your user information (which contains your User ID and Merchant ID) and

also create and read invoices.

API Keys are ideal for typical implementations. If you have a standard shopping cart and checkout experience, you will not need a token with any more scope than this.

If you need access to additional scopes and resources for your application, see [Appendix B](#)

Making an API Request

All requests must be made over SSL. The Access token will be passed in the Authorization header of any API request.

```
Authorization: Bearer <Access Token>
```

Additionally, we must set the Content-Type header

```
Content-Type: application/json
```

A Full Request

```
// This route retrieves user who owns the current access token.
// Note that the Access token is passed

GET /api/v1/user HTTP/1.1
Host: api.gocoin.com
Content-Type: application/json
Authorization: Bearer 7f661a21a25b6fb1242644b281bb1013d36be2e02a0ea57
86bb656f5f0229a03
Cache-Control: no-cache

200 (OK)
Content-Type: application/json

{
  "id": "dd456fd9-9928-4649-89d2-379368787845",
  "email": "user@gocoin.com",
  "first_name": "GoCoin",
  "last_name": "User",
  "created_at": "2013-08-04T07:05:44.590Z",
  "updated_at": "2013-08-04T07:05:44.590Z",
  "image_url": null,
  "merchant_id": "08d3bedf-7cb3-4ccc-9d20-cd221df9443d"
}
```

API Errors

Most errors generated by the API will contain a JSON Response Body.

Error Response Body Format:

```
{
  "status": "422",
  "message": "Cannot create invoice.",
  "errors": {
    "base_price": [
      "must be greater than 0"
    ]
  }
}
```

Invoices & Payments

An Invoice is the name (Class) given to a request for payment within GoCoin. Invoices contain all information necessary for payment, unless they are of the special type 'Bill'

Creating an invoice requires an access token with the scope `'invoice_read_write'` or `'invoice_write'`

Request

```
Create a new invoice.
POST /merchants/:id/invoices
Headers:
  Accept: application/json

Body:
{
  "price_currency": "BTC",
  "base_price": 134.00,
  "base_price_currency": "USD",
  "callback_url": "https://www.example.com/gocoin/callback",
  "redirect_url": "https://www.example.com/redirect"
}
```

Response

```
Status Code: 201
Body:
{
  "id": "84c4fc04-66f2-49a5-a12a-36baf7f9f450",
  "status": "unpaid",
  "payment_address": "1xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx",
  "price": "1.00000000",
  "crypto_balance_due": "1.00000000",
  "price_currency": "BTC",
  "valid_bill_payment_currencies": null,
  "base_price": "134.00",
  "base_price_currency": "USD",
  "service_fee_rate": "0.01",
  "usd_spot_rate": "1.0",
  "spot_rate": "0.00746268656716",
  "inverse_spot_rate": "134.0",
  "crypto_payout_split": "100",
  "confirmations_required": 2,
}
```

```
"crypto_url": null,
"gateway_url": "https://gateway.gocoin.com/invoices/84c4fc04-66f2
-49a5-a12a-36baf7f9f450",
"notification_level": null,
"redirect_url": "http://www.example.com/redirect",
"order_id": null,
"item_name": null,
"item_sku": null,
"item_description": null,
"physical": null,
"customer_name": null,
"customer_address_1": null,
"customer_address_2": null,
"customer_city": null,
"customer_region": null,
"customer_country": null,
"customer_postal_code": null,
"customer_email": null,
"customer_phone": null,
"user_defined_1": null,
"user_defined_2": null,
"user_defined_3": null,
"user_defined_4": null,
"user_defined_5": null,
"user_defined_6": null,
"user_defined_7": null,
"user_defined_8": null,
"data": null,
"expires_at": "2014-01-02T22:08:09.599Z",
"created_at": "2014-01-02T21:53:10.867Z",
"updated_at": "2014-01-02T21:53:10.867Z",
"server_time": "2014-01-02T23:59:12Z",
"callback_url": "https://www.example.com/gocoin/callback",
"merchant_id": "7af834d9-aa7a-423c-be16-33ea6a724007"
}
```

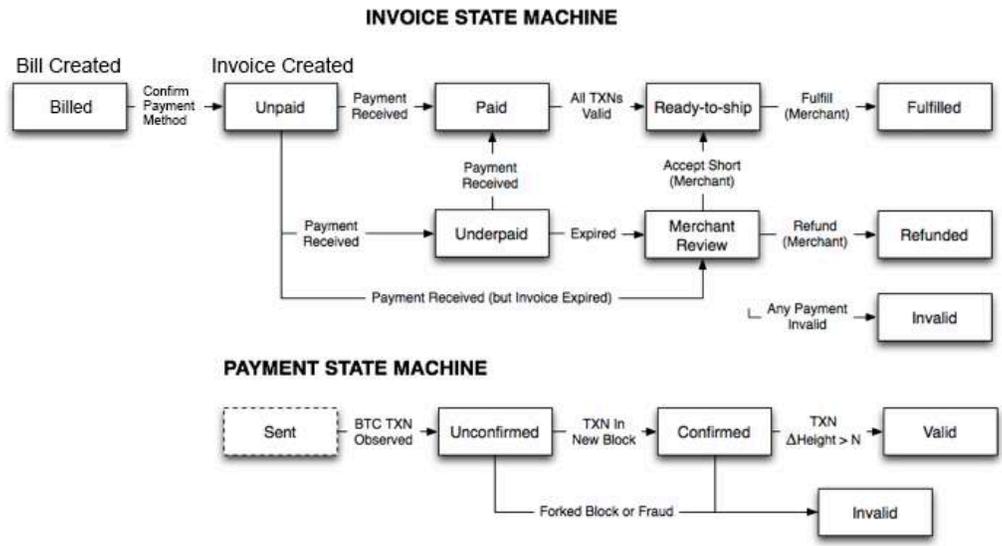
Invoice States

An invoice can exist in and transition as described below.

VERY IMPORTANT

It is up to you, the Merchant, when you release your goods to the Consumer. However,

GoCoin only considers a transaction valid (and credits your account) - after an invoice reaches 'Ready to Ship.' The number of blockchain confirmations required to achieve this state varies by payment currency.



State	Sent as	Description
Billed	"billed"	A request for payment has been made, but a payment method has not been selected. Therefore, no payment address or spot rate has been assigned, and the expiration timer has not started.
Unpaid	"unpaid"	A request for payment has been made, the payment method has been declared, and the expiration timer is ticking.
Paid	"paid"	Payment has been received in full, but has not been confirmed on the blockchain
Ready to Ship	"ready_to_ship"	The Payment is confirmed on the blockchain and the merchant. Typically, this is when the merchant releases the goods to the customer.
Fulfilled	"fulfilled"	An optional state that merchants can use for internal tracking
Underpaid	"underpaid"	A payment has been received, but does not fulfill the request for payment at the given exchange rate
Merchant Review	"merchant_review"	The Expiration window has passed, and the invoice was either underpaid, or a payment was received late
Refunded	"refunded"	A Merchant requested that a refund be issued for the invoice
Invalid	"invalid"	Any payment on the invoice was flagged as invalid

Note: an invoice never passes into an 'Expired' state - the expiration window is based on the value of "expires_at" in the Invoice.

Confirmations required for Ready_to_ship

The following events are monitored within GoCoin and can generate Webhooks:

Currency	# Confirmations	Approximate time from 'paid'
BTC	2	20 minutes
LTC	10	25 minutes
XDG	20	20 minutes

Webhooks (aka Callbacks, Postbacks, or IPN)

GoCoin sends webhook notifications to update your system of invoice related events, like payments. All webhooks for a particular invoice are sent to the `"callback_url"` parameter in invoice.

Events

The following events are monitored within GoCoin and can generate Webhooks:

Event	Trigger
invoice_created	Sent when an invoice is created
invoice_payment_received	Payment is detected and unconfirmed on the network
invoice_ready_to_ship	Payment(s) confirmed for the full amount of the invoice
invoice_merchant_review	A Payment was received after the payment window, or the invoice expired while underpaid. Contact support to resolve.
invoice_invalid	Invalid payments detected. Purchaser may be attempting to double spend Bitcoin. Contact support .

Webhook Contents

Webhooks are sent as HTTP POST requests to your URL with a json body (Content-Type: application/json) for easy parsing in almost any programming language. All Webhooks contain the following keys:

Key	Description
id	A unique, numeric, identifier for the webhook. You can use this value to record which webhooks you've already seen or recorded or acted on
event	An identifier for the type of event that occurred. See Events, below
payload	An object containing pertinent data about the event.

Webhook body

```

{
  "id" : "<event id>",
  "event" : "<event>",
  "payload" : {
    "id": "84c4fc04-66f2-49a5-a12a-36baf7f9f450",
    "status": "unpaid",
    "payment_address": "1xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx",
    "price": "1.00000000",
    "crypto_balance_due": "1.00000000",
    "price_currency": "BTC",
    "valid_bill_payment_currencies": null,
    "base_price": "134.00",
    "base_price_currency": "USD",
    "service_fee_rate": "0.01",
    "usd_spot_rate": "1.0",
    "spot_rate": "0.00746268656716",
    "inverse_spot_rate": "134.0",
    "crypto_payout_split": "100",
    "confirmations_required": 2,
    "crypto_url": null,
    "gateway_url": "https://gateway.gocoin.com/invoices/84c4fc04-66f2-49a5-a12a-36baf7f9f450",
    "notification_level": null,
    "redirect_url": "http://www.example.com/redirect",
    "order_id": null,
    "item_name": null,
    "item_sku": null,
    "item_description": null,
    "physical": null,
    "customer_name": null,
    "customer_address_1": null,
  }
}

```

```
    "customer_address_2": null,
    "customer_city": null,
    "customer_region": null,
    "customer_country": null,
    "customer_postal_code": null,
    "customer_email": null,
    "customer_phone": null,
    "user_defined_1": null,
    "user_defined_2": null,
    "user_defined_3": null,
    "user_defined_4": null,
    "user_defined_5": null,
    "user_defined_6": null,
    "user_defined_7": null,
    "user_defined_8": null,
    "data": null,
    "expires_at": "2013-10-01T18:47:45.150Z",
    "created_at": "2013-10-01T18:32:45.153Z",
    "updated_at": "2013-10-01T18:32:45.153Z",
    "server_time": "2014-06-24T19:03:16Z",
    "callback_url": "https://www.example.com/gocoin/callba
ck",
    "merchant_id": "63d3cd4c-1514-11e3-a3f0-080027fd9579"
}
```

Webhook Acknowledgement and Automatic Retries

Upon receipt of a webhook, you should accept it by returning an HTTP “200 OK” response as quickly as possible. Sending any other response (i.e. “500 Internal Server Error”, “404 Not Found”, etc.) OR failing to return a response within approximately 30 seconds will result in automatic retries of the webhooks.

GoCoin will automatically retry the webhook twice, after which we can manually resend if necessary.

Verifying Authenticity

If you are concerned that an attacker might attempt to emulate a webhook to confirm their purchase, please consider the following.

- A list of IP Addresses to whitelist is available on request. Please message support@gocoin.com for more information.

- You can also self-sign an invoice in one of the User Defined fields. Take a look at this [article](#).

Sample Basic Integration

This block of **Pseudocode** outlines the basics of creating an Invoice and redirecting to the Hosted Gateway. It also touched on the bare minimum of handling webhook notifications.

```
/*
 * Initializer
 */

AccessToken = YOUR ACCESS TOKEN
MerchantID = YOUR MERCHANT ID

Unless AccessToken? then Error "No AccessToken available"

// Get MerchantID if you don't know it explicitly
Unless MerchantID?
  CurrentUser = GoCoin::Self AccessToken
  if CurrentUser.errors?
    // Handle Errors
  else
    MerchantID = CurrentUser.merchant_id

/*
 * Checkout Controller
 */

// Create an order or checkout in your system
Order = NewOrder

// Create an invoice for 50 USD in BTC
InvParams = {
  base_price: 50,
  base_price_currency: "USD",
  price_currency: "BTC",
  order_id: Order.id // Pass in an order ID (optional)
  callback_url: base_url + "/gocoin_callback"
```

```

}

NewInvoice = GoCoin::CreateInvoice AccessToken, MerchantID, InvParams
if NewInvoice.errors?
  // Handle errors
else
  redirect_to NewInvoice.gateway_url

/*
 * Webhook/IPN Controller "/gocoin_callback"
 */

// Assume RequestParams is incoming request as JSON
e = RequestParams.event
invoice = RequestParams.payload

Switch e
case "invoice_created"
  // Do nothing
case "invoice_payment_received"
  if invoice.status is "underpaid"
    // Do Nothing
  else if invoice.status is "paid"
    // Mark Order Payment as Pending or Similar Status
case "invoice_merchant_review"
  // Do nothing
case "invoice_invalid"
  // Mark Order Payment as Failed
case "invoice_ready_to_ship"
  // Mark Order Payment as Completed

```

Appendix A: HTTP Response Codes

The GoCoin API returns [standard HTTP response codes](#) to each API call, depending on the type of operation, its success or failure, and the reason for the failure.

For an exact list of response codes by endpoint, see the [API Specification](#).

Success Codes

HTTP 200 (OK)

A `200` code is returned on nearly all API calls when they are processed successfully. The only exceptions are on endpoints that create a resource (using a POST) and return a `201`, and certain other requests such as `POST /users/request_password_reset`, which returns a `204`.

HTTP 201 (created)

A `201` code is returned on successful API calls that create a new resource. For example, `POST /merchants/:merchant_id/invoices` will return a `201` upon successful invoice creation.

HTTP 204 (no body)

A `204` code is returned on certain successful API calls that, although they create a resource, such as an association between two other resources, or a stored token for confirming or resetting a password, the resource is not something accessed by the API in a typical [CRUD](#) pattern.

Error Codes

HTTP 401 (unauthorized)

A `401` code is returned when an invalid (including empty) OAuth token is used in a request, or if the OAuth scope on the token does not include the endpoint.

HTTP 404 (not found)

A `404` code is returned when a resource is not found, or in certain cases when the requestor is not authorized to access the endpoint.

A simple typo could cause the API to return a `404`, such as `GET /invoicesss/:id`, as well as when providing a resource ID that either doesn't exist or the requestor does not have permission to access.

For example, if another merchant created an invoice with id `a931d410-1cde-11e4-8c21-0800200c9a66` and you attempted to access

`GET /invoices/a931d410-1cde-11e4-8c21-0800200c9a66`, the API would

return a 404 despite the fact that the resource exists.

HTTP 409 (resource conflict)

A `409` code is returned when the resource is in a state such that the requested action is not permitted.

For example, `PUT /invoices/:id/fulfill` on an invoice with status `unpaid` would return a `409` because the status must be `ready_to_ship` for that action to be performed.

HTTP 422 (invalid parameters)

A `422` code is returned when an endpoint has been routed correctly, as well as authorized (if applicable), but one or more parameters contained in the query string or the request's JSON body are invalid.

For example,

`GET /invoices/search?start_time=not%20a%20valid%20datetime%20parameter` would return a `422` because the API would fail to parse the `start_time` parameter provided.

HTTP 500 (internal error)

A `500` code is returned when the API encounters an error that is not due to an error attributable to the request or the authorization. In all cases, GoCoin Administrators are alerted when `500` errors occur and strive to solve them and prevent future `500` errors as soon as possible.

Appendix B: Authentication with Third Party Applications

You can create a 'Third-party application in the [GoCoin Dashboard](#)

You will need the your application's ID & Secret Key to proceed.

3rd party apps will be authorized with an `authorization_code` grant type. More information about this grant is available in the [spec](#).

Access Tokens obtained through this grant are do not expire (but can be revoked).

Initially, the app should open this address in a browser (redirect_uri must match given app)
- note that this request is routed to the GoCoin dashboard, not the api, located at
<https://dashboard.gocoin.com>

```
https://dashboard.gocoin.com/auth?response_type=code&client_id=CLIENT_ID&redirect_uri=REDIRECT_URI&scope=user_read&state=OPTIONAL
```

You will, be asked to Authorize the application you created. Verify that the scope shown is the scope you requested, and click 'Allow'

*Note: If you click deny, you will be redirected to the page with an error message.

After allowing the app to access your account, you will be redirected to the value set as the
`redirect_uri`

```
https://YOUR_REDIRECT_URI?code=123987239817239187239187231231231231&state=OPTIONAL
```

If you get an error for 'invalid redirect_uri' please check your request and make sure that what is being passed is an EXACT match to what was set during application set up.

The state parameter should be checked to match the one that was in the initial url marked 'OPTIONAL' above.

If the state is valid, you should make a request for an access token using the 'code' in the querystring.

Example Request using authorization_code grant

```

POST /oauth/token HTTP/1.1
Host: https://api.gocoin.com
Content-Type: application/json
Cache-Control: no-cache

{
  "grant_type"      : "authorization_code",
  "code"           : "efsdSDASDlkfjoeiwjwekfmwemfwbvlbwi4d",
  "client_id"      : "676YDu5PS2hR8jbGhH2NSpsfGp7swUkWVWhrJnE5SwJKn2deP
dE5rkNUwdve5qYw",
  "client_secret"  : "rSMPwVhf2DXvcYh55bEh2exxVThWFgsnMZcyNjMNN8ShcMzab
9smcxVrGbvU9Ex",
  "redirect_uri"   : "http://etc.com"
}

```

The request above will return an access token. It is a `bearer` token. Responses from both requests above will look like this:

```

{
  "access_token": "68f77b685e710b023afc641c6b9e4f161f67d2eb4b40bd41
47598d2efe442750",
  "token_type": "bearer",
  "scope": "user_read_write"
}

```

Appendix C: Invoice Request and Response parameters

Request Parameters

The following parameters can be passed in the request body.

Label	Type	Description	Default Value	Req. for:
base_price	decimal	The value of good or service being purchased.		All

base_price_currency	string	The value of good or service being purchased		All
price_currency	string	The currency the invoice is to be paid in	null	Invoice
type	string	Makes an invoice a bill (type: "bill")	null	Bill
redirect_url	string	Valid url where the customer will be sent after a payment through the hosted gateway	null	
callback_url	string	Valid url where the webhook notifications will be sent after a payment through the hosted gateway	null	
order_id	string	Identifier for tracking the order from your system	null	
item_name	string	Label for the item being sold	null	
item_sku	string	SKU for item for easier tracking	null	
item_description	string	Optional description of item	null	
customer_name	string	Optional customer information fields	null	
customer_address_1	string	Optional customer information	null	
customer_address_2	string	Optional customer	null	

		information		
customer_country	string	Optional customer information	null	
customer_region	string	Optional customer information	null	
customer_city	string	Optional customer information	null	
customer_postal_code	string	Optional customer information	null	
customer_phone	string	Optional customer information	null	
customer_email	string	Optional customer information	null	
customer_contact	string	Smart Param assigns itself to either customer_phone or customer_email	null	
user_defined_x	string	(x = 1-8) Optional pass through data fields - these are not displayed to the customer on the hosted gateway	null	
data	string	Miscellaneous field	null	

Response Parameters

The following parameters are returned in the invoice response, in addition to those that were passed in the request.

Label	Type	Description
id	uuid	A unique id for the invoice within GoCoin

price	decimal	A price to pay, calculated in <price_currency>
status	string	The status (state) of the invoice
payment_address	string	The address to pay the invoice in <price_currency>
crypto_balance_due	decimal	This is equal to , unless the invoice was underpaid and a balance remains
crypto_url	string	Wallet friendly url - this can be used to generate payable QR Code.
gateway_url	string	URL to this invoice on the hosted gateway. Redirect your customer here, or use an iframe
created_at	string	ISO time of Invoice creation
updated_at	string	ISO time of Invoice's last update. This is relevant to Bill's only.
expires_at	string	ISO time set to 15 minutes from the time the invoice reaches 'unpaid' status (updated_at)
server_time	string	ISO time - reference of currency server time
merchant_id	uuid	Unique identifier for the issuing merchant
valid_bill_payment_currencies	array	An array of 3 letter currency codes for acceptable payment options.
inverse_spot_rate	decimal	<base_price_currency>/<price_currency> exchange rate ie. 134 USD/BTC
spot_rate	decimal	<price_currency>/<base_price_currency> exchange rate ie. 0.007 BTC/USD
usd_spot_rate	decimal	USD/<base_price_currency> exchange rate

confirmations_required	integer	The number of confirmations before the invoice will be marked as 'ready_to_ship.' This is currently a fixed value and is not user editable.
service_fee_rate	decimal	Per transaction service fee. 0.01 = 1%
notification_level	string	unused, reserved
physical	string	unused, reserved

Appendix D: Invoice: Special Cases

Extending the Expiration timer

You can edit the length of the expiration timer only when * You are not creating a 'Bill' * You are accepting 100% Cryptocurrency

It is possible to extend the Expiration timer by passing the parameter `"expires_in"`
This field is denominated in seconds.

*The maximum value is 14400 seconds (4 hours)

```
// Create an invoice with a 1 hour expiration timer
InvParams = {
  base_price: 50,
  base_price_currency: "USD",
  price_currency: "BTC",
  expires_in: 3600
}

NewInvoice = GoCoin::CreateInvoice AccessToken, MerchantID, InvParams
```

Create a Bill

You want to create a Bill when: * You do not know what type of currency the customer will pay in. * You do not want the invoice expiration timer to start * You want to send the invoice directly to the customer (discussed in the next section)

Creating a bill is as easy as sending the parameter `"type" : "bill"` with the invoice

request body.

```
// Create an bill for 50 USD
InvParams = {
  base_price: 50,
  base_price_currency: "USD",
  type: "bill"
}

NewInvoice = GoCoin::CreateInvoice AccessToken, MerchantID, InvParams
```

It is not necessary to pass a price_currency in the request when creating a Bill, however you can do so if you wish.

```
// Create an bill for 50 USD in BTC
InvParams = {
  base_price: 50,
  base_price_currency: "USD",
  price_currency: "BTC",
  type: "bill"
}

NewInvoice = GoCoin::CreateInvoice AccessToken, MerchantID, InvParams
```

Sending a bill: SMS or Email

Bills can be sent directly to a customer's mobile device (SMS) or Email. Additionally, the smart parameter "customer_contact" can be used to simplify checkout forms.

This will create an invoice and send an SMS with a link to the Bill to 3105551212. That phone number will be stored in the invoice object as "customer_phone"

```
// Create an invoice for 50 USD and text it (SMS) to the customer
InvParams = {
  base_price: 50,
  base_price_currency: "USD",
  type: "bill",
  "customer_contact": "3105551212",
  "send_to_customer": true
}

NewInvoice = GoCoin::CreateInvoice AccessToken, MerchantID, InvParams
```

