

GSPAY MERCHANTS MANUAL

VERSION 1.51

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OVERVIEW

Dear Merchant, if you are reading this manual this means you have been approved among the hundreds of incoming requests. Our multinational team is happy to know you have become a part of us and here for you to meet the most unpredictable business needs and expectations.

Since year 2000 we offer our merchants high risk acquiring services by means of a hosted sales page for transactions processing accepting major credit cards like Visa and MasterCard along with variety of Debit Cards. This requires no advanced integration, painless to setup and start processing immediately. And as you have already mentioned we do not charge any set up or regular fees for our services.

You redirect your customers to the hosted sales page to process a transaction and then optionally redirect them back to your website on success/failure. In case of transaction failure GSPAY offers you an option of cascade billing – an opportunity to redirect declined transaction to the gateway of another bank. This gives a higher rate of successful transactions in practice.

FIRST TIME LOG IN

To enter into your GSPAY Control Panel you may use www.gspay.com link and click 'Login...' or directly <https://secure.redirect2pay.com/merchants/www.redirect2pay.com> is also a property of GSPAY trademark.

Once you have logged into your GSPAY Control Panel you will find the following information:

Quick sales statistics gives you brief information on your daily sales and re-bills. This also shows you the number of new unanswered tickets from our support team and your customers.

SHOPPING CARTS

Merchant profile box shows your personal and merchant account details, its status test (inactive) or live (active). Merchant account descriptor (MID) name, types of credit cards your account accepts, test cards for placing test transactions, API integration manual and pre integrated with our billing system shopping carts. Those are: OS Commerce, ZenCart, CubeCart, X-Cart, Virtuemart, Magento.

TICKET SYSTEM

Ticket system is a messenger prototype which is highly convenient. Once you place us or a merchant a ticket the systems informs us/a merchant about this action by e-mail. And vice versa!

We understand there are a variety of other options for getting in touch with us however **kindly asking you to contact us via ticket system.**

When creating us a ticket and choosing subject of your message the system automatically addresses it to the desired department.

Notice! Ignoring tickets from customers longer than 72 hours will cause a stop of your merchant account.

CREATING SITE

You can create a site in the “Add site” section of the Merchant Control Panel. You have the choice of either creating a product sale site or a membership site.

YOUR PERSONAL LOGO

So far as the GSPAY order page image may differ from yours we offer the opportunity of placing your special unique 700x100 JPEG logo. Simply mail it to sales@gspay.com with the statement of your unique merchant account ID and site ID numbers.

As an example by choosing a membership site you must setup the membership script with your server (Callback Script). This script will manage members for your server (add, delete, update). On success transaction both the username and password will be passed to the Callback script in the background mode. As example callback script uses .htaccess authentication method for your customer authentication.

More details on call back script could be found in tracing transactions paragraph.

CALLBACK SCRIPT

This authentication method you can use if your hosting provider support CGI scripts. Download Callback script here <http://www.gspay.com/docs/cs.zip> (installation instructions included) and install it on your web server. If you meet any troubles during installation, please contact our sales@gspay.com for help.

INTEGRATION. ADD A WEB SITE

1. Log into your GSPAY account;
2. On the start homepage of your GSPAY Account click the ‘Add site’ link;
3. Fill in the boxes ‘Site title’, ‘Site description’ and ‘Site URL’;
4. From the drop-down menu of the box ‘what you want to sell’ select the appropriate product (for tangible goods (e.g. shoes, clothes, etc) choose products;
5. If you have any affiliate resellers marketing you than you may use (optional) affiliate commission program (in percentage or fixed per sale);
6. In the ‘Pay affiliates on re-bill’ box select ‘yes’ if you want to pay affiliates on re-bills;
7. If you want to share charge back and refund fees with affiliates, select ‘Both from merchant and affiliate’;
8. Enter your customer service e-mail for the site. The-mail will appear in Payment receipts (notifications) as your customer service contact details;
9. Check ‘Public site’ box if you wish your site appear in a catalog of sites for affiliates;
10. If you sell Memberships in the ‘Membership zone URL fill in your members URL (E.g.: <http://www.site.com/members/>)
11. Enter your Callback script URL (Example: <http://www.site.com/cgi-bin/cs.pl>). This script must be installed at this location if you sell Memberships or wish tracing the sales;
12. Enter Callback script key provided during installation of the Callback script;
13. In the boxes ‘Transaction accepted message’ and ‘Transaction decline message’ enter messages you with your customers see upon successfully Approved and Declined transactions. You may use html-tags and special variables for output:
 - Print order total amount %amount%

- Print transaction ID **%transactionID%**
- Print order ID **%orderID%**
- Print customer's e-mail **%customerE-mail%**

Once you click the 'Add site' link you are done integrating your web site. If you wish adding another one simply follow these steps for each another site.

Notice! Please consider that transactions brought to our billing system from non registered web sites will NOT get processed.

CREATING AND EDITING PRODUCTS

Our order form designed for posting all payment parameters. You don't need to input all prices in your account as all processing systems require. Your site just posts all payment parameters directly to our order form. This universal method allows you quickly setup "Buy buttons" on your site. You can use Trial charges, Recurring charges, One-time charges and One-time charges with shipping options. As well, you can post multiple products list (for online shops). We have setup html forms for different ways of selling memberships and products. Here is examples of charge options.

Trial charge (3 days trial then re-bill \$39.95)

```
<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">
<input type="hidden" name="siteID" value="XXXXXXX">
<input type="hidden" name="OrderDescription" value="Buy 3 day trial">
<input type="hidden" name="Amount" value="3.95">
<input type="hidden" name="Re-billAmount" value="39.95">
<input type="hidden" name="Duration" value="30">
<input type="hidden" name="TrialDuration" value="3">
<input type="submit" value="Buy 3 day trial"></form>
```

One-time charge (1 month membership \$19.95 no re-bill)

```
<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">
<input type="hidden" name="siteID" value=" XXXXXXX " >
<input type="hidden" name="OrderDescription" value="1 Month membership">
<input type="hidden" name="Amount" value="19.95">
<input type="hidden" name="Duration" value="30">
<input type="submit" value="Buy 1 month membership">
</form>
```

Recurring charge (1 month membership \$39.95 then re-bill \$39.95)

```
<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">
<input type="hidden" name="siteID" value="XXXXXXX">
<input type="hidden" name="OrderDescription" value="1 Month membership">
<input type="hidden" name="Amount" value="39.95">
<input type="hidden" name="Re-billAmount" value="39.95">
<input type="hidden" name="Duration" value="30">
<input type="submit" value="Buy 1 month membership">
</form>
```

One-time charge (with shop's Order id and additional parameters)

You can transfer to billing your personal unique order ID(s), partner ID(s) or any other additional parameters. This will help you tracing your sales with your own partnership program. For implementing this option please install Callback script on your site and get post back results with all parameters you pass to our form for tracing sales. Read more details in 'How to trace sales' section.

```

<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">
<input type="hidden" name="siteID" value="XXXXXX">
<input type="hidden" name="OrderDescription" value="Cell phone">
<input type="hidden" name="Amount" value="199.95">
<input type="hidden" name="Qty" value="1">
<input type="hidden" name="OrderID" value="FX45434532">
<input type="hidden" name="PartnerID" value="w22">
<input type="submit" value="Buy Cell phone">
</form>

```

One-time charge 2 items (with shipping options)

```

<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">
<input type="hidden" name="siteID" value="XXXXXXXX">
<input type="hidden" name="OrderDescription[1]" value="Cell phone">
<input type="hidden" name="Amount[1]" value="139">
<input type="hidden" name="Qty[1]" value="1">
<input type="hidden" name="OrderDescription[2]" value="phone battery">
<input type="hidden" name="Amount[2]" value="9.95">
<input type="hidden" name="Qty[2]" value="2">
<input type="hidden" name="OrderDescription[3]" value="Shipping to US">
<input type="hidden" name="Amount[3]" value="30">
<input type="hidden" name="Type[3]" value="Shipping">
<input type="hidden" name="OrderDescription[4]" value="Shipping to EU">
<input type="hidden" name="Amount[4]" value="15">
<input type="hidden" name="Type[4]" value="Shipping">
<input type="submit" value="Buy Cell phone">
</form>

```

One-time charge with auto filling customer details

```

<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">
<input type="hidden" name="siteID" value="XXXXXXXX">
<input type="hidden" name="OrderDescription[1]" value="Cell phone">
<input type="hidden" name="Amount[1]" value="139">
<input type="hidden" name="Qty[1]" value="1">
<input type="hidden" name="customerFullName" value="Adam+Smith">
<input type="hidden" name="customerPhone" value="9029812312">
<input type="hidden" name="customerAddress" value="3th+Avenue+12">
<input type="hidden" name="customerCity" value="New+York">
<input type="hidden" name="customerZip" value="39428">
<input type="hidden" name="customerCountry" value="US">
<input type="hidden" name="customerState" value="NY">
<input type="hidden" name="customerE-mail" value="test@test.com">
<input type="submit" value="Buy Cell phone">
</form>

```

Notice: Search for valid country and state codes in the end of this manual.

One-time charge with auto redirection to merchant's shop

```

<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">
<input type="hidden" name="siteID" value="XXXXXXXX">
<input type="hidden" name="OrderDescription[1]" value="Cell phone">
<input type="hidden" name="Amount[1]" value="139">
<input type="hidden" name="Qty[1]" value="1">
<input type="hidden" name="returnUrl" value="http://www.site.com/RETURN_PAGE.htm">
<input type="submit" value="Buy Cell phone">
</form>

```

One-time charge with auto redirection to merchant's shop depending on transactions status

```

<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">

```

```
<input type="hidden" name="siteID" value="XXXXXXX">
<input type="hidden" name="OrderDescription[1]" value="Cell phone">
<input type="hidden" name="Amount[1]" value="139">
<input type="hidden" name="Qty[1]" value="1">
<input type="hidden" name="ApproveURL" value="http://www.site.com/OK_PAGE.htm">
<input type="hidden" name="DeclineURL" value="http://www.site.com/FAIL_PAGE.htm">
<input type="submit" value="Buy Cell phone">
</form>
```

CONFIGURE YOUR ACCOUNT

Login into GSPAY merchant control panel and implement required configurations of your account for comfortable payments accepting.

PREFERENCES

View and update your contact information, password and other account details in the preferences section. Be sure to keep your mailing address and contact information up to date! Failure to do so may result in suspension of your GSPAY account.

PAYOUT INFORMATION

GSPAY is well-known for punctual and accurate *weekly* settlements payouts to its merchants. The funds are wired interbank each Thursday.

Before making a payout Merchant is required to fill in its Bank details in the 'Payout information' section.

Notice! Initial settlements payout is done after two full weeks from the first transaction.

E-MAIL PREFERENCES

If you need a copy of payment/refund/chargeback receipt sent to your E-mail go to 'My sites', click 'E-mail preferences' check the box "*The customer service e-mail address*". To receive notifications on multiple e-mails, use "*Additional recipients*" option. You will receive e-mail receipts each time when **transaction** complete.

You may customize text in Payment receipt e-mail. Enter a custom message for your customers in the boxes below. Your message will be displayed at the top and the bottom of the e-mail receipt. Check these options and enter a message in text boxes you wish to appear in the e-mail receipt. This can be any useful information for customers, like: software installation guide, information on delivery, membership details and etc.

On this stage you are done with account configuration and ready to proceed to your site activation.

SWITCHING TO LIVE MODE

Once our Risk Manager has approved you the GSPAY merchant account is set to 'test' (inactive) mode. This enables you making test transactions by means of dummy (test) cards on the way to Live (active) mode when integrating your web site with GSPAY billing system. Dummy cards details could be found in the Merchant Profile box on the front page of the Merchant Control Panel (MCP).

Once the web site was added and activated, and you have integrated correctly with us, the time has come to click 'Activate Live Mode' next to 'Test' status.

At the 'Live mode activation' page you will be asked to fill-in the required boxes. As the **order page URL** kindly state a fake link to some US \$10 item for a real credit card transaction by our manager.

Kindly notice that this transaction will be refunded later!

Filling in the customer's username and password boxes kindly consider these should be a valid e-mail and password for logging into your web site. These are **NOT** a login and password for entering your GSPAY account!

The GSPAY Risk Manager will review if the integration was done correctly and the customers are being correctly redirected to GSPAY 3rd party order page. If correct the status will be changed to 'Live' mode. Please consider that the activation process may take up to 24 hours during business week!

TRACING TRANSACTIONS

There are three ways of tracing your sales.

1. **Payment notification by E-mail.** Please consider that this is not the most accurate way. However this option is preferable for web sites with low substantial daily sales.

2. **Call back script.** After each Sale, Re-bill, Refund or Charge back we post all transaction parameters which allow you to do whatever you may require. You may implement transaction data inside your Database or make required changes within your own accounting system. To configure this click 'site preferences' and enter 'Callback script URL' address to your script. The script could be made by means of any programming language. Simply parse all parameters we post:

transactionID=
transactionType=(sale, re-bill, refund, chargeback)
transactionStatus=(approved, declined)
action=(adduser, deluser, update)
transactionAmount=
siteID=
ProductListing=
customerFullName=
customerPhone=
customerAddress=
customerCity=
customerZip=
customerCountry=
customerE-mail=
customerLogin=
customerPassword=
customerShippingFullName=
customerShippingPhone=
customerShippingAddress=
customerShippingCity=
customerShippingStateCode=
customerShippingZip=
customerShippingCountryCode=
customerShippingE-mail=
customerShippingCountry=
customerIP=

3. The third and the most accurate way is exporting transactions from GSPAY database into the CSV file. Here is example [Link](#) how to export transactions details within the period between July, 1 till July, 30 of 2005.

Export the following columns:

transactionDate, transactionAffiliateID, customerCardType, customerOrderProductListing, transactionType, transactionAmount, transactionStatus, customerIP, transactionReturnMsg, customerStatus, transactionTransactionID, customerLogin, customerOrderID, customerPassword, customerFullName, customerShippingFullName, customerPhone, customerShippingPhone, customerAddress, customerShippingAddress, customerCity, customerShippingCity, customerStateCode, customerShippingStateCode, customerZip, customerShippingZip, customerCountry, customerShippingCountry, customerE-mail

Output example:

```
'2005-07-16 17:18:35','2055454755','Visa','1 Month membership , qty 1, price 50, total
50','refund','50','approved','195.131.147.99','','expired','RF1121433515622','b351769a','','3c2b7ce7',
George W. Bush','','202-456-1111','','1600 Pennsylvania Avenue
NW','','Washington','','DC','','20500','','United States','','president@wh1tehouse.gov',
```

SHIPPING AND TRACKING

Notice! Each time you ship the orders to customer please do not forget updating this action in our billing system. Kindly consider that **before making the payout we check if the orders have been really shipped, delivered and received by the Customer.**

How to do!

Click 'Customers'. You will see the list of successful orders. Each customer name contains 'Tracking', 'Refund', 'E-mail' pop-up links. Click the 'Tracking' link, the pop-up window will unfold. Following the example stated below please copy-paste the tracking URL of the shipping company you use and the tracking ID you received upon making a shipment.

AFFILIATE RESELLERS PROGRAM

Due to low demand we have refused from this program. However it is still available within a system. Please refer to GSPAY Sales Group for additional information by e-mail sales@gspay.com

Reports

Reports help you generating detailed sales statistics which breakdowns sales, re-bills, refunds, charge backs, affiliate net payouts, and Merchant net payouts. This data can be reported spanning any date range you specify using the date controls at the bottom of the page. By clicking on a specific day in the report you can drill-down and view detailed information on all transactions that occurred on that particular day. When viewing these daily transaction details you can get further information and transaction details by clicking on a specific Transaction ID.

Products

The Products report makes possible finding out the amount of money each of your products generate and percentage from total sales volume each product

creates. This report is great to run across the date range that spans from your first sale to the present day. Find out which of your products a top performer is and which one you may refuse or replace. Use this information to tailor your promotional strategy for generating maximum revenue.

Traffic

The Traffic report helps you to know the total amount of customers coming to your web site(s) up to GSPAY order page and the amount of web-site(s) referred by your affiliates. Track your sales conversion by affiliate and order page hits. This report is a great tool for understanding the quality of attracted prospects.

Settlements

View your settlements payout history, fore cast, balance forwards and holdbacks. Below the Settlement date you can click on a date and see a detailed breakdown of the statement for the desired payment period. In the statement details you will see total sales statistics, processing fees, refunds, charge backs and hold backs.

Balance Forward shows the funds which have not been paid out yet. By default payments are held until a minimum balance of US \$4,000.00 is reached. Balance Forward also may occur if you have negative amount to pay for given payment period. If desired you may configure a larger minimum payment amount in the "Payout information" section of your Merchant Control Panel.

Hold back (Rolling reserve)

As default the hold back is 10% of the funds earned by you. This amount is being frozen with us up to 180 - 210 days. After this period the funds are subject to release upon your request.

This measure is taken for the reason of protection against potential fraud and charge backs by your customers. Hold back amount with status "pending" will be paid on "Return date" of the payment period

Customers

The Customers section allows you searching specific transactions, performing refunds and recurring billing cancellation. You can search by transaction ID, Customer's (full) name, Customer's e-mail address and Customer's username. After performing a search if matching data is found you will get a report on the transaction(s). The generated list allows you clicking on a customer name to view full details report on the desired transaction.

If the transaction is successful and is no more than few months old you will have an option to perform a refund to unsatisfied customer. You must choose a reason for refund. Decide whether you want to blacklist him so he would not be able to purchase from you again and provide details pertinent to any forms of fraudulent activity on the behalf of the customer.

Major reasons for refund are:

- **Avoid charging back.** The customer has threatened to charge back if a refund is not given. Charge back is no good for your business and more above more expensive than a refund. High level of charge backs raises the risk your merchant account to be terminated.

- **Duplicate charges.** The customer accidentally ordered the same product twice. No big deal, simply refund one of the transactions.
- **Fraud – Stolen Card.** It turns out the credit card was stolen and the transaction was fraudulent. Definitely blacklist anyone who does this.
- **Fraud (give-details).** Other forms of fraud besides using a stolen card fall into this category. A common example is when the customer claims their child used their credit card without permission. In cases similar to this you may use your own discretion as to whether you want to Blacklist the customer.
- **Unsatisfied Customer** – The customer was not happy with your product or service and a refund was agreed upon as a solution.
- **Other (give details)** – If the reason for the refund doesn't match anything on the list, choose this option and provide a brief description of your reason for refund.

CUSTOMER SUPPORT

Customer Support keeps customer satisfaction high and chargeback levels low. This is easily achieved by answering support queries as quickly as possible. Customer Support handles all general queries from Customers; and questions our staff unable to answer due to their specific application to your business. These queries are then forwarded to you, the Merchant. Please **note that if you do not answer support queries within 36 hours; the request is returned to the GSPAY and refund will automatically be issued.**

Secure certification

Increase consumer confidence and increase sales on your web site by placing a personalized *Certified Secure* button on your web site. Our research has proven that merchants that place the Certified Secure button on their e-commerce sites experience up to 10% more sales due to increased consumer confidence. Simply save the button graphic to your web site and copy and paste the code provided.

TEST CARDS

By using test cards, GSPAY allows you to test out your order form and payment procedure (Postbacks, membership setup). You are able testing on your site, even in **Live** Merchant mode. Enter one of the test card (for Approve or Decline result) and we will determine that this is a test order and create Approved/Declined transaction. This purchase is not a real transaction, but the results of the transaction are real. It will really add a user to your system, and allow you to see basically what the user will see after transaction complete. To make a test transaction, click on your site's purchase button, and when you get to the GSPAY order page, you just enter any Customer's details, be sure you enter valid e-mail address to receive Payment notification.

To perform test transaction, you will need following:

Include the Transaction Mode request field with a value of "test" in the transaction request form.

See the sample below.

```
<INPUT TYPE="HIDDEN" NAME="TransactionMode" VALUE="test">
```

Sample for submitting the test order

```
<form method="POST" action="https://secure.redirect2pay.com/payment/pay.php">  
<input type="hidden" name="siteID" value="XXXXXX">  
<input type="hidden" name="OrderDescription" value="Cell phone">  
<input type="hidden" name="Amount" value="199.95">  
<input type="hidden" name="Qty" value="1">  
<input type="submit" value="Buy Cell phone">  
<INPUT TYPE="HIDDEN" NAME="TransactionMode" VALUE="test">  
</form>
```

Use following credit card numbers to run test transactions.

4444445555555555 card will simulate a successful transaction

4444446666666666 card will simulate a declined transaction

Country and State codes

Bellow you will find a valid ISO2 countries codes:

"Afghanistan"=>"AF" "Albania"=>"AL" "Algeria"=>"DZ" "American Samoa"=>"AS" "Andorra"=>"AD"
"Angola"=>"AO" "Anguilla"=>"AI" "Antarctica"=>"AQ" "Antigua and Barbuda"=>"AG"
"Argentina"=>"AR" "Armenia"=>"AM" "Aruba"=>"AW" "Australia"=>"AU" "Austria"=>"AT"
"Azerbaijan"=>"AZ" "Bahamas"=>"BS" "Bahrain"=>"BH" "Bangladesh"=>"BD" "Barbados"=>"BB"
"Belarus"=>"BY" "Belgium"=>"BE" "Belize"=>"BZ" "Benin"=>"BJ" "Bermuda"=>"BM" "Bhutan"=>"BT"
"Bolivia"=>"BO" "Bosnia and Herzegovina"=>"BA" "Botswana"=>"BW" "Bouvet Island"=>"BV"
"Brazil"=>"BR" "British Indian Ocean Territory"=>"IO" "Brunei Darussalam"=>"BN" "Bulgaria"=>"BG"
"Burkina Faso"=>"BF" "Burundi"=>"BI" "Cambodia"=>"KH" "Cameroon"=>"CM" "Canada"=>"CA"
"Cape Verde"=>"CV" "Cayman Islands"=>"KY" "Central African Republic"=>"CF" "Chad"=>"TD"
"Chile"=>"CL" "China"=>"CN" "Christmas Island"=>"CX" "Cocos (Keeling) Islands"=>"CC"
"Colombia"=>"CO" "Comoros"=>"KM" "Congo"=>"CG" "Congo the the"=>"CD" "Cook Islands"=>"CK"
"Costa Rica"=>"CR" "Cote D'Ivoire"=>"CI" "Croatia"=>"HR" "Cuba"=>"CU" "Cyprus"=>"CY" "Czech
Republic"=>"CZ" "Denmark"=>"DK" "Djibouti"=>"DJ" "Dominica"=>"DM" "Dominican
Republic"=>"DO" "Ecuador"=>"EC" "Egypt"=>"EG" "El Salvador"=>"SV" "Equatorial Guinea"=>"GQ"
"Eritrea"=>"ER" "Estonia"=>"EE" "Ethiopia"=>"ET" "Falkland Islands (Malvinas)"=>"FK" "Faroe
Islands"=>"FO" "Fiji"=>"FJ" "Finland"=>"FI" "France"=>"FR" "French Guiana"=>"GF" "French
Polynesia"=>"PF" "French Southern Territories"=>"TF" "Gabon"=>"GA" "Gambia"=>"GM"
"Georgia"=>"GE" "Germany"=>"DE" "Ghana"=>"GH" "Gibraltar"=>"GI" "Greece"=>"GR"
"Greenland"=>"GL" "Grenada"=>"GD" "Guadeloupe"=>"GP"
"Guam"=>"GU" "Guatemala"=>"GT" "Guinea"=>"GN" "Guinea-Bissau"=>"GW" "Guyana"=>"GY"
"Haiti"=>"HT" "Heard Island and Mcdonald Islands"=>"HM" "Holy See (Vatican City State)"=>"VA"
"Honduras"=>"HN" "Hong Kong"=>"HK" "Hungary"=>"HU" "Iceland"=>"IS" "India"=>"IN"
"Indonesia"=>"ID" "Iran Islamic Republic of"=>"IR" "Iraq"=>"IQ" "Ireland"=>"IE" "Israel"=>"IL"
"Italy"=>"IT" "Jamaica"=>"JM" "Japan"=>"JP" "Jordan"=>"JO" "Kazakhstan"=>"KZ" "Kenya"=>"KE"
"Kiribati"=>"KI" "Korea People's Republic of"=>"KP" "Korea Republic of"=>"KR" "Kuwait"=>"KW"
"Kyrgyzstan"=>"KG" "Lao People's Republic"=>"LA" "Latvia"=>"LV" "Lebanon"=>"LB"
"Lesotho"=>"LS" "Liberia"=>"LR" "Libyan Arab Jamahiriya"=>"LY" "Liechtenstein"=>"LI"
"Lithuania"=>"LT" "Luxembourg"=>"LU" "Macao"=>"MO" "Macedonia the Former Yugoslav Republic
of"=>"MK" "Madagascar"=>"MG" "Malawi"=>"MW" "Malaysia"=>"MY" "Maldives"=>"MV"
"Mali"=>"ML" "Malta"=>"MT" "Marshall Islands"=>"MH" "Martinique"=>"MQ" "Mauritania"=>"MR"
"Mauritius"=>"MU" "Mayotte"=>"YT" "Mexico"=>"MX" "Micronesia Federated States of"=>"FM"
"Moldova Republic of"=>"MD" "Monaco"=>"MC" "Mongolia"=>"MN" "Montserrat"=>"MS"
"Morocco"=>"MA" "Mozambique"=>"MZ" "Myanmar"=>"MM" "Namibia"=>"NA" "Nauru"=>"NR"
"Nepal"=>"NP" "Netherlands"=>"NL" "Netherlands Antilles"=>"AN" "New Caledonia"=>"NC" "New
Zealand"=>"NZ" "Nicaragua"=>"NI" "Niger"=>"NE" "Nigeria"=>"NG" "Niue"=>"NU" "Norfolk
Island"=>"NF" "Northern Mariana Islands"=>"MP" "Norway"=>"NO" "Oman"=>"OM" "Pakistan"=>"PK"
"Palau"=>"PW" "Palestinian Territory Occupied"=>"PS" "Panama"=>"PA" "Papua New
Guinea"=>"PG" "Paraguay"=>"PY" "Peru"=>"PE" "Philippines"=>"PH" "Pitcairn"=>"PN"

"Poland"=>"PL" "Portugal"=>"PT" "Puerto Rico"=>"PR" "Qatar"=>"QA" "Reunion"=>"RE"
 "Romania"=>"RO" "Russian Federation"=>"RU" "Rwanda"=>"RW" "Saint Helena"=>"SH" "Saint Kitts
 and Nevis"=>"KN" "Saint Lucia"=>"LC" "Saint Pierre and Miquelon"=>"PM" "Saint Vincent and the
 Grenadines"=>"VC" "Samoa"=>"WS" "San Marino"=>"SM" "Sao Tome and Principe"=>"ST" "Saudi
 Arabia"=>"SA" "Senegal"=>"SN" "Serbia and Montenegro"=>"CS" "Seychelles"=>"SC" "Sierra
 Leone"=>"SL" "Singapore"=>"SG"
 "Slovakia"=>"SK" "Slovenia"=>"SI" "Solomon Islands"=>"SB" "Somalia"=>"SO" "South Africa"=>"ZA"
 "South Georgia and the South Sandwich Islands"=>"GS" "Spain"=>"ES" "Sri Lanka"=>"LK"
 "Sudan"=>"SD" "Suriname"=>"SR" "Svalbard and Jan Mayen"=>"SJ" "Swaziland"=>"SZ"
 "Sweden"=>"SE" "Switzerland"=>"CH" "Syrian Arab Republic"=>"SY" "Taiwan Province of
 China"=>"TW" "Tajikistan"=>"TJ" "Tanzania United Republic of"=>"TZ"
 "Thailand"=>"TH" "Timor-Leste"=>"TL" "Togo"=>"TG" "Tokelau"=>"TK" "Tonga"=>"TO" "Trinidad and
 Tobago"=>"TT" "Tunisia"=>"TN" "Turkey"=>"TR" "Turkmenistan"=>"TM" "Turks and Caicos
 Islands"=>"TC" "Tuvalu"=>"TV" "Uganda"=>"UG" "Ukraine"=>"UA" "United Arab Emirates"=>"AE"
 "United Kingdom"=>"UK" "United States"=>"US" "United States Minor Outlying Islands"=>"UM"
 "Uruguay"=>"UY" "Uzbekistan"=>"UZ" "Vanuatu"=>"VU" "Venezuela"=>"VE" "Viet Nam"=>"VN"
 "Virgin Islands British"=>"VG" "Virgin Islands U.s."=>"VI" "Wallis and Futuna"=>"WF" "Western
 Sahara"=>"EH" "Yemen"=>"YE" "Zambia"=>"ZM" "Zimbabwe"=>"ZW"

Bellow you will find valid US states codes:

"AL"=>"Alabama" "AK"=>"Alaska" "AB"=>"Alberta" "AS"=>"American Samoa" "AZ"=>"Arizona"
 "AR"=>"Arkansas" "AA"=>"Armed Forces - Americas" "AE"=>"Armed Forces - Europe"
 "AP"=>"Armed Forces - Pacific" "BC"=>"British Columbia" "CA"=>"California" "CO"=>"Colorado"
 "CT"=>"Connecticut" "DE"=>"Delaware" "DC"=>"District of Columbia" "FM"=>"Federated States of
 Micronesia" "FL"=>"Florida" "GA"=>"Georgia" "GU"=>"Guam" "HI"=>"Hawaii" "ID"=>"Idaho"
 "IL"=>"Illinois" "IN"=>"Indiana" "IA"=>"Iowa" "KS"=>"Kansas" "KY"=>"Kentucky" "LA"=>"Louisiana"
 "ME"=>"Maine" "MB"=>"Manitoba" "MH"=>"Marshall Islands" "MD"=>"Maryland"
 "MA"=>"Massachusetts" "MI"=>"Michigan" "MN"=>"Minnesota" "MS"=>"Mississippi"
 "MO"=>"Missouri" "MT"=>"Montana" "NE"=>"Nebraska" "NV"=>"Nevada" "NB"=>"New Brunswick"
 "NH"=>"New Hampshire" "NJ"=>"New Jersey" "NM"=>"New Mexico" "NY"=>"New York"
 "NF"=>"Newfoundland" "NC"=>"North Carolina" "ND"=>"North Dakota" "MP"=>"Northern Mariana
 Islands" "NT"=>"Northwest Territories" "NS"=>"Nova Scotia" "OH"=>"Ohio" "OK"=>"Oklahoma"
 "ON"=>"Ontario" "OR"=>"Oregon" "PW"=>"Palau" "PA"=>"Pennsylvania" "PE"=>"Prince Edward
 Island" "PR"=>"Puerto Rico" "QC"=>"Quebec" "RI"=>"Rhode Island" "SK"=>"Saskatchewan"
 "SC"=>"South Carolina" "SD"=>"South Dakota" "TN"=>"Tennessee" "TX"=>"Texas" "UT"=>"Utah"
 "VT"=>"Vermont" "VI"=>"Virgin Islands" "VA"=>"Virginia" "WA"=>"Washington" "WV"=>"West
 Virginia" "WI"=>"Wisconsin" "WY"=>"Wyoming" "YT"=>"Yukon"

QUESTIONS?

If you have any questions or comments contact GSPAY Sales Team
 by sales@gspay.com

Our normal working hours are 8 am till 5 pm GMT.