

6/5/2025

GLODIPAY CHECKOUT API SPECIFICATION

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INTRODUCTION

This document involves description of:

- GLODIPAY Checkout: supports merchants to accept credit/debit cards, mobile banking, QR code, wallets, crypto in one single payment platform

ENDPOINTS

Environment	Base Endpoint
Test	https://payment-sandbox.gpayprocessing.com
Production	Get it from the API Keys page of the GLODIPAY Portal

API SPECIFICATION

POST PAYMENT

Request:

- Endpoint: /v1/checkout
- Method: Form Post
- Content Type: Form Data

Parameter	Field Type	Required	Description
merchantId	String L (1,50)	M	Merchant's id
orderRef	String L (1,250)	M	Merchant unique Identify transaction
amount	Float	M	Invoice amount
currency	String L (3)	M	Invoice currency , ISO 4217 standard specifies three-letter ("Alpha-3") codes. e.g. USD
cancelUrl	String L (1,300)	M	(Frontend) The URL the customer will be directed to if they decide to cancel payment and return to your website. Please make sure that the URL is under https!
callbackUrl	String L (1,300)	M	(Frontend) URL where the customer is directed to after a successful payment. Please make sure that the URL is under https!
notificationUrl	String L (1,300)	M	Endpoint on your server for GLODIPAY to send webhooks. Please make sure that the URL is under https!
errorUrl	String L (1,300)	M	(Frontend) URL where the customer is redirected in case of an error in the payment. Please make sure that the URL is under https!
orderDescription	String	M	A short description of the underlying transaction or trade to be displayed on the redirection screen
metadata	JSON	O	Set of key-value pairs that can be attached to the checkout session
transactionDocuments	JSON	O	Supporting documents for the transaction
paymentMethod	String	M	Specify the payment methods you want displayed for the session
paymentFilter	JSON	O	Specify the payment methods you want removed for the session
feeBySeller	Number min(0), max(100)	O	An integer between 0 and 100. Percentage of processing fee to be paid by the merchant. GLODIPAY will charge the merchant an amount.
billingFirstName	String	O	Billing Details - Address, Recipient Name If Country is US and CA, postal code is mandatory
billingLastName	String	O	
billingStreet1	String	O	
billingStreet2	String	O	
billingCity	String	O	

billingEmail	String	O	
billingState	String	O	
billingCountry	String	O	Address country (Country (ISO 3166-1 alpha_2 country code))
billingPostalCode	String	O	Postal Code
billingPhoneCountryCode	String	O	Calling country code (for example, '1' for United States, '91' for India)
billingPhoneNumber	String	O	Phone Number
brandName	String L (1,255)	O	Override the Brand Name to be displayed on the GLODIPAY hosted checkout screen
colorMode	String L (1,255)	O	<p>You can pass up to 3 color codes, separated by ---.</p> <p>Examples:</p> <p>Color names:</p> <p>darkgreen---lightgreen---mediumseagreen</p> <p>HEX codes:</p> <p>#2e7d32---#e8f5e9---#81c784</p> <p>RGBA values:</p> <p>rgba(46,125,50,1)---rgba(232,245,233,1)---rgba(129,199,132,1)</p>
logoSource	String L (1,255)	O	Override the Logo to be displayed on the GLODIPAY hosted checkout screen
customerIp	String	M	IP address of the customer
signature	String	M	<p>Signature is calculated in the following steps:</p> <ol style="list-style-type: none"> 1. Concatenate all parameters values except the signature (arranged in ascending order of parameter's name) to a string 2. RSA sign the hash by merchant's private key
connectionMode	String	O	<ul style="list-style-type: none"> - DIRECT_POST (form-data) - API (request and receive JSON in response) - Default: DIRECT_POST

M = Mandatory

O = Optional

Response with connectionMode: API

- Method: POST
- Content type: application/json

Parameter	Field Type	Required	Description
status	String	M	<ul style="list-style-type: none"> - created - error
transactionId	String	O	GLODIPAY Identify transaction
paymentLink	String	O	Redirect buyer to this endpoint
message	String	M	

Data will be included when calling the callbackUrl

- Method: GET

GLODIPAY will sending payment result to merchant server's endpoint as specified in **callbackUrl**.

Parameter	Field Type	Required	Description
payload	Base 64 String	M	Base 64 string contains JSON.

Payload Base 64 decode JSON fields

Parameter	Field Type	Required	Description
status	String	M	General status of transaction.
transactionId	String	O	GLODIPAY Identify transaction
ref	String	O	Merchant Identify transaction
amount	Float	O	
currency	String	O	Invoice currency , ISO 4217 standard specifies three-letter ("Alpha-3") codes. e.g. USD
signature	String	O	Signature is calculated in the following steps: <ol style="list-style-type: none"> 1. Concatenate all parameters values except the signature (arranged in ascending order of parameter's name) to a string 2. RSA sign the hash by merchant's private key

TRANSACTION QUERY

Request

- Function: query the info of a transaction.
- Endpoint: /v1/checkout/query
- Method: Post
- Data format: JSON

Parameter	Field Type	Required	Description
merchantId	String	M	Merchant's id
transactionId	String	M	GLODIPAY Identify transaction
signature	String	M	Signature is calculated in the following steps: <ol style="list-style-type: none">1. Concatenate all parameters values except the signature (arranged in ascending order of parameter's name) to a string2. RSA sign the hash by merchant's private key

Response

The same with [NOTIFICATION payload](#)

NOTIFICATION

- Function: send instant payment notification to merchant over API
- Method: Post
- Data format: JSON
- **Return JSON payload {"returnCode": "100"} in 30 seconds to let GLODIPAY recognize that you have received the Webhook. If not, GLODIPAY will send the Webhook 10 times. The first time is 30 minutes after the transaction is initiated, and then every 5 minutes thereafter if transaction is completely succeeded.**

Payload

Parameter	Field Type	Required	Description
merchantId	String	M	Merchant's id
transactionId	String	M	GLODIPAY Identify transaction
transactionNumber	String	M	GLODIPAY Transaction Number
ref	String	M	Merchant Identify transaction
currency	String	M	Invoice currency , ISO 4217 standard specifies three-letter ("Alpha-3") codes. e.g. USD
amount	Float	M	
paidAmount	Float	O	Paid amount
settlementAmount	Float	O	Settlement amount
estimationSettlementAt	ISO 8601 datetime format	O	Estimation Settlement Datetime E.g: 2023-12-16T02:13:37+00:00
fees	JSON	O	Fees JSON
paymentMethodDetails	JSON	O	
status	String	M	Status of transaction
statusCode	Number	M	Status code of transaction
metadata	JSON	O	Set of key-value pairs of checkout session
transactionDocuments	JSON	O	Documents of the transaction
message	String	O	Transaction message
transactionCreatedAt	ISO 8601 datetime format	M	Datetime from GLODIPAY system E.g: 2023-12-16T02:13:37+00:00
originalTransactionCreatedAt	ISO 8601 datetime format	M	Original Datetime E.g: 2023-12-16T02:13:37+00:00
signature	String	M	Signature is calculated in the following steps: <ol style="list-style-type: none"> 1. Concatenate all parameters values except the signature (arranged in ascending order of parameter's name) to a string 2. RSA sign the hash by merchant's private key

fees JSON fields

Parameter	Field Type	Required	Description
operate	Float	O	Total fees
buyer	Float	O	Buyer fees amount
seller	Float	O	Seller fees amount
rolling	Float	O	Rolling fees amount
estimationRollingReleaseAt	ISO 8601 datetime format	O	Estimation Rolling Release Datetime E.g: 2025-04-27T02:47:02+00:00

paymentMethodDetails JSON fields

Parameter	Field Type	Required	Description
displayName	String	O	Payment method label
group	String	O	Payment method group type
family	String	O	Payment method family type
type	String	O	Name of payment method type You can use this value to specify Payment method in POST PAYMENT of field paymentMethod or paymentFilter
Value of type	JSON	O	

Response

- Data format: JSON

Parameter	Field Type	Required	Description
returnCode	String	R	Return code "100" to let GLODIPAY recognize that you have received the webhook.
description	String L (1,1500)	O	Description for the response

Simulating Payments

Test Cards with merchant ID start with 10xxxxxxx

Category	Scenarios	Card No.	CVV	Expiry	"Password/PIN (Case sensitive)"
Without 3DS	Transaction Success	4556218578001529	Any 3 numerical digits	Any future date	-
Without 3DS	Transaction Declined	4804262554494753	Any 3 numerical digits	Any future date	-
With 3DS - Frictionless	Authentication Successful	4532691318874448	Any 3 numerical digits	Any future date	-
With 3DS - Frictionless	Authentication Failure	4929653796729263	Any 3 numerical digits	Any future date	-
With 3DS - Frictionless	Authorization Successful	4716858016270272	Any 3 numerical digits	Any future date	-
With 3DS - Frictionless	Authorization failure- Insufficient funds	4556225847192831	Any 3 numerical digits	Any future date	-
With 3DS - Challenge	Authentication Successful	4716959793397708	Any 3 numerical digits	Any future date	101010!
With 3DS - Challenge	Authentication Failure	4716959793397708	Any 3 numerical digits	Any future date	Any wrong pin
With 3DS - Challenge	Authorization Successful	4916243871650546	Any 3 numerical digits	Any future date	-
With 3DS - Challenge	Authorization failure- Insufficient funds	4024007127258902	Any 3 numerical digits	Any future date	-

Test Cards with merchant ID start with 30xxxxxxx or 40xxxxxxx

Use the following test data to emulate the different scenarios.

Scenario: SUCCESS payment

Card number 4111 1111 1111 1111

Expiry Date 01/25

CVV2 any 3 digits

Result: customer is redirected to the "callbackUrl"

Scenario: FAILED payment (decline)

Card number 4111 1111 1111 1111

Expiry Date 02/25

CVV2 any 3 digits

Result: customer gets an error message: Declined by processing.

Scenario: SUCCESS 3DS payment

Card number 4111 1111 1111 1111

Expiry Date 05/25

CVV2 any 3 digits

Result: customer is redirected to the "callbackUrl" after 3DS verification

Scenario: FAILED 3DS payment

Card number 4111 1111 1111 1111

Expiry Date 06/25

CVV2 any 3 digits

Result: customer gets unsuccessful sale after 3DS verification

Scenario: FAILED payment (Luhn algorithm)

Card number 1111 2222 3333 4444

Expiry Date 01/25

CVV2 any 3 digits

Result: customer gets an error message: Bad Request. Brand of card does not support.

Test Cards with merchant ID start with 50xxxxxxx

Card Number	Expire	CVV
4000 0000 0000 1000	02/28	123
4000 0000 0000 1091	02/28	123

Test Cards with merchant ID start with 60xxxxxxx or 11xxxxxxx

Card Number	Expire	CVV	Password	
4242424242424242	12/30	123		Success
4000000000001018	12/30	123		Fail
4012888888881881	01/30	029	Success: 123456 Fail: 111111	3DS Payment
5111111111111118	01/30	029	Success: 123456 Fail: 111111	3DS Payment
4141414141414141	12/30	123	Success: 123456 Fail: 111111	3DS Payment

Test Cards with merchant ID start with 12xxxxxxx

Card Number	Expire	CVV	
4012000300000021	12/30	123	Success
4012000300000013	12/30	123	Fail

Test Cards with merchant ID start with 14xxxxxxx

Card Number	Expire	CVV	Password	
4111111111111111	01/30	029		Success
5555555555554444	01/30	029		Success
4012888888881881	01/30	029	Success: 123456 Fail: 111111	3DS Payment
5111111111111118	01/30	029	Success: 123456 Fail: 111111	3DS Payment
4141414141414141	12/30	123	Success: 123456 Fail: 111111	3DS Payment

APPENDIX

Payment Methods

NAME	DESCRIPTION
card	Credit or Debit cards
googlepay	Google Pay
applepay	Apple Pay
paypal	PayPal
ibanking_push	Instant Online Bank Transfer
local_bank_transfer	Domestic Bank Money Transfer
wire_transfer	Direct Electronic Money Transfer
wallet	Digital Wallet
alipay	AliPay
wechat	Wechat pay
skrill	Global Digital Payment Platform
crypto	Digital, Secure, Blockchain Payment System
APM	Not including card
ALL	All payment methods
...	...

Status Codes



























CODE	DESCRIPTION
1	incomplete
2	pending
3	error
4	failed
5	under_review
6	successful
7	released
8	refund_initiated
9	refund_failed
10	refund_under_review
11	refund_successful
12	refund_partially_failed
13	refund_partially_successful
14	canceled
15	rejected
16	expired
17	documents_uploaded
18	void_initiated
19	void_under_review

20	void_successful
21	void_failed
22	void_partially_successful
23	void_partially_failed






Currency Codes

































The following is a list of active codes of official ISO 4217 currency names as of 1 April 2022. In the standard the values are called "alphabetic code", "numeric code", "minor unit", and "entity".

























Code	Num	Currency	Locations listed for this currency ^[b]
AED	784	United Arab Emirates dirham	 United Arab Emirates
AFN	971	Afghan afghani	 Afghanistan
ALL	008	Albanian lek	 Albania
AMD	051	Armenian dram	 Armenia
ANG	532	Netherlands Antillean guilder	 Curaçao (CW),  Sint Maarten (SX)
AOA	973	Angolan kwanza	 Angola
ARS	032	Argentine peso	 Argentina
AUD	036	Australian dollar	 Australia,  Christmas Island (CX),  Cocos (Keeling) Islands (CC),  Heard Island and McDonald Islands (HM),  Kiribati (KI),  Nauru (NR),  Norfolk Island (NF),  Tuvalu (TV)
AWG	533	Aruban florin	 Aruba
AZN	944	Azerbaijani manat	 Azerbaijan
BAM	977	Bosnia and Herzegovina convertible mark	 Bosnia and Herzegovina
BBD	052	Barbados dollar	 Barbados
BDT	050	Bangladeshi taka	 Bangladesh
BGN	975	Bulgarian lev	 Bulgaria
BHD	048	Bahraini dinar	 Bahrain
BIF	108	Burundian franc	 Burundi
BMD	060	Bermudian dollar	 Bermuda
BND	096	Brunei dollar	 Brunei
BOB	068	Boliviano	 Bolivia








BOV	984	Bolivian Mvdol (funds code)	 Bolivia
BRL	986	Brazilian real	 Brazil
BSD	044	Bahamian dollar	 Bahamas
BTN	064	Bhutanese ngultrum	 Bhutan
BWP	072	Botswana pula	 Botswana
BYN	933	Belarusian ruble	 Belarus
BZD	084	Belize dollar	 Belize
CAD	124	Canadian dollar	 Canada
CDF	976	Congolese franc	 Democratic Republic of the Congo
CHE	947	WIR euro (complementary currency)	 Switzerland
CHF	756	Swiss franc	 Switzerland,  Liechtenstein (LI)
CHW	948	WIR franc (complementary currency)	 Switzerland
CLF	990	Unidad de Fomento (funds code)	 Chile
CLP	152	Chilean peso	 Chile
CNY	156	Renminbi ^[6]	 China
COP	170	Colombian peso	 Colombia
COU	970	Unidad de Valor Real (UVR) (funds code) ^[7]	 Colombia
CRC	188	Costa Rican colon	 Costa Rica
CUP	192	Cuban peso	 Cuba
CVE	132	Cape Verdean escudo	 Cabo Verde
CZK	203	Czech koruna	 Czechia ^[8]
DJF	262	Djiboutian franc	 Djibouti
DKK	208	Danish krone	 Denmark,  Faroe Islands (FO),  Greenland (GL)

DOP	214	Dominican peso	 Dominican Republic
DZD	012	Algerian dinar	 Algeria
EGP	818	Egyptian pound	 Egypt
ERN	232	Eritrean nakfa	 Eritrea
ETB	230	Ethiopian birr	 Ethiopia
EUR	978	Euro	 Åland Islands (AX),  European Union (EU),  Andorra (AD) ^[c] ,  Austria (AT),  Belgium (BE),  Croatia (HR),  Cyprus (CY),  Estonia (EE),  Finland (FI),  France (FR),  French Guiana (GF),  French Southern and Antarctic Lands (TF),  Germany (DE),  Greece (GR),  Guadeloupe (GP),  Ireland (IE),  Italy (IT),  Kosovo (XK) ^[d] ,  Latvia (LV),  Lithuania (LT),  Luxembourg (LU),  Malta (MT),  Martinique (MQ),  Mayotte (YT),  Monaco (MC) ^[c] ,  Montenegro (ME) ^[d] ,  Netherlands (NL),  Portugal (PT),  Réunion (RE),  Saint Barthélemy (BL),  Saint Martin (MF),  Saint Pierre and Miquelon (PM),  San Marino (SM) ^[c] ,  Slovakia (SK),  Slovenia (SI),  Spain (ES),  Vatican City (VA) ^[c]
FJD	242	Fiji dollar	 Fiji
FKP	238	Falkland Islands pound	 Falkland Islands (pegged to GBP 1:1)
GBP	826	Pound sterling	 United Kingdom,  Isle of Man (IM, see Manx pound),  Jersey (JE, see Jersey pound),  Guernsey (GG, see Guernsey pound),  Tristan da Cunha (SH-TA)
GEL	981	Georgian lari	 Georgia
GHS	936	Ghanaian cedi	 Ghana
GIP	292	Gibraltar pound	 Gibraltar (pegged to GBP 1:1)
GMD	270	Gambian dalasi	 Gambia
GNF	324	Guinean franc	 Guinea
GTQ	320	Guatemalan quetzal	 Guatemala
GYD	328	Guyanese dollar	 Guyana
HKD	344	Hong Kong dollar	 Hong Kong
HNL	340	Honduran lempira	 Honduras

HTG	332	Haitian gourde	 Haiti
HUF	348	Hungarian forint	 Hungary
IDR	360	Indonesian rupiah	 Indonesia
ILS	376	Israeli new shekel	 Israel
INR	356	Indian rupee	 India,  Bhutan
IQD	368	Iraqi dinar	 Iraq
IRR	364	Iranian rial	 Iran
ISK	352	Icelandic króna (plural: krónur)	 Iceland
JMD	388	Jamaican dollar	 Jamaica
JOD	400	Jordanian dinar	 Jordan
JPY	392	Japanese yen	 Japan
KES	404	Kenyan shilling	 Kenya
KGS	417	Kyrgyzstani som	 Kyrgyzstan
KHR	116	Cambodian riel	 Cambodia
KMF	174	Comoro franc	 Comoros
KPW	408	North Korean won	 North Korea
KRW	410	South Korean won	 South Korea
KWD	414	Kuwaiti dinar	 Kuwait
KYD	136	Cayman Islands dollar	 Cayman Islands
KZT	398	Kazakhstani tenge	 Kazakhstan
LAK	418	Lao kip	 Laos
LBP	422	Lebanese pound	 Lebanon
LKR	144	Sri Lankan rupee	 Sri Lanka
LRD	430	Liberian dollar	 Liberia
LSL	426	Lesotho loti	 Lesotho
LYD	434	Libyan dinar	 Libya

MAD	504	Moroccan dirham	 Morocco,  Western Sahara
MDL	498	Moldovan leu	 Moldova
MGA	969	Malagasy ariary	 Madagascar
MKD	807	Macedonian denar	 North Macedonia
MMK	104	Myanmar kyat	 Myanmar
MNT	496	Mongolian tögrög	 Mongolia
MOP	446	Macanese pataca	 Macau
MRU	929	Mauritanian ouguiya	 Mauritania
MUR	480	Mauritian rupee	 Mauritius
MVR	462	Maldivian rufiyaa	 Maldives
MWK	454	Malawian kwacha	 Malawi
MXN	484	Mexican peso	 Mexico
MXV	979	Mexican Unidad de Inversion (UDI) (funds code)	 Mexico
MYR	458	Malaysian ringgit	 Malaysia
MZN	943	Mozambican metical	 Mozambique
NAD	516	Namibian dollar	 Namibia (pegged to ZAR 1:1)
NGN	566	Nigerian naira	 Nigeria
NIO	558	Nicaraguan córdoba	 Nicaragua
NOK	578	Norwegian krone	 Norway,  Svalbard and  Jan Mayen (SJ),  Bouvet Island (BV)
NPR	524	Nepalese rupee	 Nepal
NZD	554	New Zealand dollar	 New Zealand,  Cook Islands (CK),  Niue (NU),  Pitcairn Islands (PN; see also Pitcairn Islands dollar),  Tokelau (TK)
OMR	512	Omani rial	 Oman
PAB	590	Panamanian balboa	 Panama
PEN	604	Peruvian sol	 Peru

PGK	598	Papua New Guinean kina	 Papua New Guinea
PHP	608	Philippine peso ^[11]	 Philippines
PKR	586	Pakistani rupee	 Pakistan
PLN	985	Polish zloty	 Poland
PYG	600	Paraguayan guaraní	 Paraguay
QAR	634	Qatari riyal	 Qatar
RON	946	Romanian leu	 Romania
RSD	941	Serbian dinar	 Serbia
RUB	643	Russian ruble	 Russia
RWF	646	Rwandan franc	 Rwanda
SAR	682	Saudi riyal	 Saudi Arabia
SBD	090	Solomon Islands dollar	 Solomon Islands
SCR	690	Seychelles rupee	 Seychelles
SDG	938	Sudanese pound	 Sudan
SEK	752	Swedish krona (plural:krono)	 Sweden
SGD	702	Singapore dollar	 Singapore
SHP	654	Saint Helena pound	 Saint Helena (SH-SH),  Ascension Island (SH-AC)
SLE	925	Sierra Leonean leone (new leone) ^{[12][13][14]}	 Sierra Leone
SLL	694	Sierra Leonean leone (old leone) ^{[12][13][14][15]}	 Sierra Leone
SOS	706	Somali shilling	 Somalia
SRD	968	Surinamese dollar	 Suriname
SSP	728	South Sudanese pound	 South Sudan
STN	930	São Tomé and Príncipe dobra	 São Tomé and Príncipe

SVC	222	Salvadoran colón	 El Salvador
SYP	760	Syrian pound	 Syria
SZL	748	Swazi lilangeni	 Eswatini ^[11]
THB	764	Thai baht	 Thailand
TJS	972	Tajikistani somoni	 Tajikistan
TMT	934	Turkmenistan manat	 Turkmenistan
TND	788	Tunisian dinar	 Tunisia
TOP	776	Tongan pa'anga	 Tonga
TRY	949	Turkish lira	 Turkey
TTD	780	Trinidad and Tobago dollar	 Trinidad and Tobago
TWD	901	New Taiwan dollar	 Taiwan
TZS	834	Tanzanian shilling	 Tanzania
UAH	980	Ukrainian hryvnia	 Ukraine
UGX	800	Ugandan shilling	 Uganda
USD	840	United States dollar	 United States,  American Samoa (AS),  British Indian Ocean Territory (IO) (also uses GBP),  British Virgin Islands (VG),  Caribbean Netherlands (BQ – Bonaire, Sint Eustatius and Saba),  Ecuador (EC),  El Salvador (SV),  Guam (GU),  Marshall Islands (MH),  Federated States of Micronesia (FM),  Northern Mariana Islands (MP),  Palau (PW),  Panama (PA) (as well as Panamanian Balboa),  Puerto Rico (PR),  Timor-Leste (TL),  Turks and Caicos Islands (TC),  U.S. Virgin Islands (VI),  United States Minor Outlying Islands (UM)
USN	997	United States dollar (next day) (funds code)	 United States
UYI	940	Uruguay Peso en Unidades Indexadas (URUIURUI) (funds code)	 Uruguay
UYU	858	Uruguayan peso	 Uruguay
UYW	927	Unidad provisional ^[17]	 Uruguay

UZS	860	Uzbekistan sum	 Uzbekistan
VED	926	Venezuelan digital bolívar ^[18]	 Venezuela
VES	928	Venezuelan sovereign bolívar ^[11]	 Venezuela
VND	704	Vietnamese đồng	 Vietnam
VUV	548	Vanuatu vatu	 Vanuatu
WST	882	Samoa tala	 Samoa
XAF	950	CFA franc BEAC	 Cameroon (CM),  Central African Republic (CF),  Republic of the Congo (CG),  Chad (TD),  Equatorial Guinea (GQ),  Gabon (GA)
XAG	961	Silver (one troy ounce)	
XAU	959	Gold (one troy ounce)	
XBA	955	European Composite Unit (EURCO) (bond market unit)	
XBB	956	European Monetary Unit (E.M.U.-6) (bond market unit)	
XBC	957	European Unit of Account 9 (E.U.A.-9) (bond market unit)	
XBD	958	European Unit of Account 17 (E.U.A.-17) (bond market unit)	
XCD	951	East Caribbean dollar	 Anguilla (AI),  Antigua and Barbuda (AG),  Dominica (DM),  Grenada (GD),  Montserrat (MS),  Saint Kitts and Nevis (KN),  Saint Lucia (LC),  Saint Vincent and the Grenadines (VC)
XDR	960	Special drawing rights	International Monetary Fund
XOF	952	CFA franc BCEAO	 Benin (BJ),  Burkina Faso (BF),  Côte d'Ivoire (CI),  Guinea-Bissau (GW),  Mali (ML),  Niger (NE),  Senegal (SN),  Togo (TG)
XPB	964	Palladium (one troy ounce)	

XPF	953	CFP franc (franc Pacifique)	French territories of the Pacific Ocean:  French Polynesia (PF),  New Caledonia (NC),  Wallis and Futuna (WF)
XPT	962	Platinum (one troy ounce)	
XSU	994	SUCRE	Unified System for Regional Compensation (SUCRE) ^[19]
XTS	963	Code reserved for testing	
XUA	965	ADB Unit of Account	African Development Bank ^[20]
XXX	999	No currency	
YER	886	Yemeni rial	 Yemen
YER ADEN	886	Yemeni rial	 Yemen
ZAR	710	South African rand	 Eswatini,  Lesotho,  Namibia,  South Africa
ZMW	967	Zambian kwacha	 Zambia
ZWL	932	Zimbabwean dollar (fifth) ^[9]	 Zimbabwe

Country Codes

Code	Country name (using title case)
AD	Andorra
AE	United Arab Emirates
AF	Afghanistan
AG	Antigua and Barbuda
AI	Anguilla
AL	Albania
AM	Armenia
AO	Angola
AQ	Antarctica
AR	Argentina
AS	American Samoa
AT	Austria
AU	Australia
AW	Aruba
AX	Åland Islands
AZ	Azerbaijan
BA	Bosnia and Herzegovina
BB	Barbados
BD	Bangladesh
BE	Belgium
BF	Burkina Faso
BG	Bulgaria
BH	Bahrain
BI	Burundi
BJ	Benin
BL	Saint Barthélemy
BM	Bermuda
BN	Brunei Darussalam
BO	Bolivia, Plurinational State of
BQ	Bonaire, Sint Eustatius and Saba
BR	Brazil
BS	Bahamas
BT	Bhutan

Code	Country name (using title case)
BV	Bouvet Island
BW	Botswana
BY	Belarus
BZ	Belize
CA	Canada
CC	Cocos (Keeling) Islands
CD	Congo, Democratic Republic of the
CF	Central African Republic
CG	Congo
CH	Switzerland
CI	Côte d'Ivoire
CK	Cook Islands
CL	Chile
CM	Cameroon
CN	China
CO	Colombia
CR	Costa Rica
CU	Cuba
CV	Cabo Verde
CW	Curaçao
CX	Christmas Island
CY	Cyprus
CZ	Czechia
DE	Germany
DJ	Djibouti
DK	Denmark
DM	Dominica
DO	Dominican Republic
DZ	Algeria
EC	Ecuador
EE	Estonia
EG	Egypt
EH	Western Sahara
ER	Eritrea
ES	Spain

Code	Country name (using title case)
ET	Ethiopia
FI	Finland
FJ	Fiji
FK	Falkland Islands (Malvinas)
FM	Micronesia, Federated States of
FO	Faroe Islands
FR	France
GA	Gabon
GB	United Kingdom of Great Britain and Northern Ireland
GD	Grenada
GE	Georgia
GF	French Guiana
GG	Guernsey
GH	Ghana
GI	Gibraltar
GL	Greenland
GM	Gambia
GN	Guinea
GP	Guadeloupe
GQ	Equatorial Guinea
GR	Greece
GS	South Georgia and the South Sandwich Islands
GT	Guatemala
GU	Guam
GW	Guinea-Bissau
GY	Guyana
HK	Hong Kong
HM	Heard Island and McDonald Islands
HN	Honduras
HR	Croatia
HT	Haiti
HU	Hungary
ID	Indonesia
IE	Ireland
IL	Israel

Code	Country name (using title case)
IM	Isle of Man
IN	India
IO	British Indian Ocean Territory
IQ	Iraq
IR	Iran, Islamic Republic of
IS	Iceland
IT	Italy
JE	Jersey
JM	Jamaica
JO	Jordan
JP	Japan
KE	Kenya
KG	Kyrgyzstan
KH	Cambodia
KI	Kiribati
KM	Comoros
KN	Saint Kitts and Nevis
KP	Korea, Democratic People's Republic of
KR	Korea, Republic of
KW	Kuwait
KY	Cayman Islands
KZ	Kazakhstan
LA	Lao People's Democratic Republic
LB	Lebanon
LC	Saint Lucia
LI	Liechtenstein
LK	Sri Lanka
LR	Liberia
LS	Lesotho
LT	Lithuania
LU	Luxembourg
LV	Latvia
LY	Libya
MA	Morocco
MC	Monaco

Code	Country name (using title case)
MD	Moldova, Republic of
ME	Montenegro
MF	Saint Martin (French part)
MG	Madagascar
MH	Marshall Islands
MK	North Macedonia
ML	Mali
MM	Myanmar
MN	Mongolia
MO	Macao
MP	Northern Mariana Islands
MQ	Martinique
MR	Mauritania
MS	Montserrat
MT	Malta
MU	Mauritius
MV	Maldives
MW	Malawi
MX	Mexico
MY	Malaysia
MZ	Mozambique
NA	Namibia
NC	New Caledonia
NE	Niger
NF	Norfolk Island
NG	Nigeria
NI	Nicaragua
NL	Netherlands, Kingdom of the
NO	Norway
NP	Nepal
NR	Nauru
NU	Niue
NZ	New Zealand
OM	Oman
PA	Panama

Code	Country name (using title case)
PE	Peru
PF	French Polynesia
PG	Papua New Guinea
PH	Philippines
PK	Pakistan
PL	Poland
PM	Saint Pierre and Miquelon
PN	Pitcairn
PR	Puerto Rico
PS	Palestine, State of
PT	Portugal
PW	Palau
PY	Paraguay
QA	Qatar
RE	Réunion
RO	Romania
RS	Serbia
RU	Russian Federation
RW	Rwanda
SA	Saudi Arabia
SB	Solomon Islands
SC	Seychelles
SD	Sudan
SE	Sweden
SG	Singapore
SH	Saint Helena, Ascension and Tristan da Cunha
SI	Slovenia
SJ	Svalbard and Jan Mayen
SK	Slovakia
SL	Sierra Leone
SM	San Marino
SN	Senegal
SO	Somalia
SR	Suriname
SS	South Sudan

Code	Country name (using title case)
ST	Sao Tome and Principe
SV	El Salvador
SX	Sint Maarten (Dutch part)
SY	Syrian Arab Republic
SZ	Eswatini
TC	Turks and Caicos Islands
TD	Chad
TF	French Southern Territories
TG	Togo
TH	Thailand
TJ	Tajikistan
TK	Tokelau
TL	Timor-Leste
TM	Turkmenistan
TN	Tunisia
TO	Tonga
TR	Türkiye
TT	Trinidad and Tobago
TV	Tuvalu
TW	Taiwan, Province of China
TZ	Tanzania, United Republic of
UA	Ukraine
UG	Uganda
UM	United States Minor Outlying Islands
US	United States of America
UY	Uruguay
UZ	Uzbekistan
VA	Holy See
VC	Saint Vincent and the Grenadines
VE	Venezuela, Bolivarian Republic of
VG	Virgin Islands (British)
VI	Virgin Islands (U.S.)
VN	Viet Nam
VU	Vanuatu
WF	Wallis and Futuna

Code	Country name (using title case)
WS	Samoa
YE	Yemen
YT	Mayotte
ZA	South Africa
ZM	Zambia
ZW	Zimbabwe

Card Type

No.	Card Type	Code
1	VISA	visa
2	MASTER CARD	mastercard
3	AMERICAN EXPRESS	amex
4	JCB	jcb
5	MAESTRO	maestro
6	DISCOVER	discover
7	UNION PAY	union-pay
8	DINERS	diners

Code example

PHP

```
<?php
function generateSignature(array $data): string
{
    $privateKey = openssl_pkey_get_private("-----BEGIN PRIVATE KEY-----
MIIJQQIBADANBgkqhkiG9w0BAQEFAASCCSswggknAgEAAoICAQDwgPXMA8tv7boG
...
8S7wZ3XcsaLzlzMxrxhykwsDFBFg
-----END PRIVATE KEY-----
");
    ksort($data, SORT_NATURAL);
    array_walk_recursive(
        $data,
        static function(&$field) {
            $field = trim($field);
        }
    );
    openssl_sign(json_encode($data), $signature,
        $privateKey, 'md5WithRSAEncryption'
    );
    return base64_encode($signature);
}

function verifySignature(array $data): bool
{
    $publicKey = openssl_pkey_get_public("-----BEGIN PUBLIC KEY-----
MIICljANBgkqhkiG9w0BAQEFAAOCAg8AMIICGgKCAgEAXu+5iLOm7KCXoGxUMHX5
...
PR1ofGsEO8/N/qJuggQc2P8CAwEAAQ==
-----END PUBLIC KEY-----
");
    $dataWithoutSignature = array_filter($data, static function ($key) {
        return $key !== 'signature';
    }, ARRAY_FILTER_USE_KEY);
    $signature = $data['signature'];
    ksort($dataWithoutSignature, SORT_NATURAL);
    array_walk_recursive(
        $dataWithoutSignature,
        static function(&$field) {
            $field = trim($field);
        }
    );
    $result = openssl_verify(json_encode($dataWithoutSignature), base64_decode($signature), $publicKey,
'md5WithRSAEncryption');
    return $result === 1;
}
```

NodeJS

```
function generateSignature(data) {
  const crypto = require('crypto');
  const privateKey = `-----BEGIN PRIVATE KEY-----
MIIJQQIBADANBgkqhkiG9w0BAQEFAASCCSswggknAgEAAoICAQDwgPXMA8tv7boG
...
8S7wZ3XcsaLzlzMXrxhykwsDFBFg
-----END PRIVATE KEY-----
`;
  const clonedData = JSON.parse(JSON.stringify(data));

  Object.keys(clonedData).forEach(key => {
    if (typeof clonedData[key] === 'number') {
      clonedData[key] = String(clonedData[key]);
    }
  });

  const sortedData = {};
  Object.keys(clonedData)
    .sort((a, b) => a.localeCompare(b, undefined, { numeric: true, sensitivity: 'base' }))
    .forEach(key => {
      sortedData[key] = clonedData[key];
    });

  const trimRecursive = (obj) => {
    if (typeof obj !== 'object' || obj === null) {
      return typeof obj === 'string' ? obj.trim() : obj;
    }

    if (Array.isArray(obj)) {
      return obj.map(item => trimRecursive(item));
    }

    const result = {};
    for (const key in obj) {
      if (Object.prototype.hasOwnProperty.call(obj, key)) {
        result[key] = trimRecursive(obj[key]);
      }
    }
    return result;
  };

  const trimmedData = trimRecursive(sortedData);

  const jsonData = JSON.stringify(trimmedData).replace(/\\/g, '\\\\');

  const sign = crypto.createSign('md5WithRSAEncryption');
  sign.update(jsonData);
  const signature = sign.sign(privateKey, 'base64');

  return signature;
}
```