

EchoPay API V2

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Change Log

Date / Email	Description
06th May 2025 BC	Added in callback section
02nd May 2025 BC / JW	Added in bank connect, useful information and other screen shots / flows
01st May 2025 BC	Created document

Getting Started

Introduction

EchoPay API documentation. Please follow the guides below to help you get started. If you have any questions please contact ben@olthem.com.

Development Account

You will need a development account to access our API and create an API key. If you do not have an account please email ben@olthem.com. We just require an email address to set up your account with. If you would like us to onboard your account we are happy to do so as well, just let us know. Once set up we will provide you with the necessary details to login.

When you first login please change your password to something more memorable. This can be done via the settings page. You can also optionally add two factor authentication to your account.

Production Account

Getting your production account set up takes longer as KYB/KYC checks need to be carried out before we can activate your account. If you want to get started with setting up your production account please contact oliver@echopay.co.uk.

We encourage you to sort this while you are developing your integration so when you have completed you can switch straight to production.

Recommendations

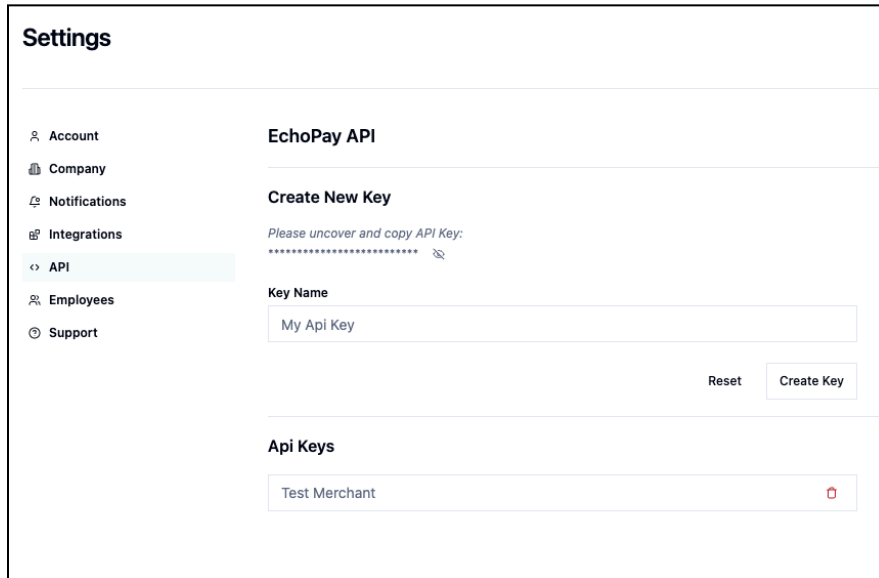
See some of our recommendations when integrating with us.

1. Use your development account as if you are the merchant. When you switch to production you can request an API key from your merchant which they can do via the dashboard.
2. Use an ID token up to its expiry date to reduce the number of requests you have to make.
3. Make use of our payment webhook to update your backend without having to poll for a status.
 - a. If you have done an integration with multiple merchants we can configure you to use the same HMAC signing key so you reuse one for all merchants if you prefer.

API Keys

An API key will enable you to generate an id token that can be used to authenticate your requests to the rest of our API. You can only currently create up to 3 API keys. Follow the steps below to create a new key:

1. Login to the dashboard and click the settings button in the bottom left of the screen.
2. Click on API
3. Type in a custom name for your key and then click Create Key. You will see a new key generated.



The screenshot shows the 'Settings' page for EchoPay API. On the left is a sidebar menu with options: Account, Company, Notifications, Integrations, API (highlighted), Employees, and Support. The main content area is titled 'EchoPay API' and contains a 'Create New Key' section. This section includes a message 'Please uncover and copy API Key:' followed by a masked key '*****' with an uncover icon. Below this is a 'Key Name' input field containing 'My Api Key'. To the right of the input field are 'Reset' and 'Create Key' buttons. At the bottom, there is an 'Api Keys' section with a table containing one entry: 'Test Merchant' with a delete icon.

Api Keys	
Test Merchant	

4. Make sure you uncover and copy the value of your new API key because we only show this once.

API JSON Response Format

Please see the format of our API responses below. We will also respond with the appropriate status code.

Success
<pre>{ "status": "success", "statusCode": 201, "data": { ...data_here }, "message": ["Id token created"] }</pre>
Failed
<pre>{ "status": "error", "statusCode": 401, "data": null, "message": ["Invalid api key"] }</pre>

The message is an array and may have more than one string sentence explaining the error.

Useful Information

1. Our production API is restricted to UK IP addresses only. If this is an issue please let us know your IP address so we can whitelist it.
2. Our payment links are currently only available for UK GBP to GBP.
3. Accounts will need to be activated to access payment links and bank connect. If you need help activating please contact support.
4. To use MOTO and card links in production your merchant will need a Connect MID from Clover with a store ID and shared secret. We can assist with this.
5. Metro Bank does not have an endpoint.
6. We recommend Google Chrome as a browser on Android devices.
7. There is an upper limit of £25,000 per payment.
8. Mock bank connections only provide DEBIT transactions which can make it difficult for testing. If you need to switch to production to help with testing let us know and we will do our best to accommodate this.

Please email oliver@echopay.co.uk if you have any other questions.

Authentication

We use a Bearer token to authenticate each request to our API. To obtain one you will need an [API key](#) as outlined earlier in this document. Your Bearer token will expire after 1 hour from the time you created it.

Create ID Token

<https://dev.cloud.echopay.co.uk/v2/token>

POST Request	
Header	
ep-api-key:	<your_api_key>

Response
<pre>{ "status": "success", "statusCode": 201, "data": { "expiresIn": 3600, "idToken": "", // COPY THIS!! "tokenType": "Bearer", "uid": "" }, "message": ["Id token created"] }</pre>

Payment Links

Introduction

Create a payment link that can be used to make EchoPay open banking payments and/or card payments. Links last for 30 days from the last time they were made or clicked on.

Payment Link Statuses

These are the statuses that you will receive when polling our GET payment link details endpoint.

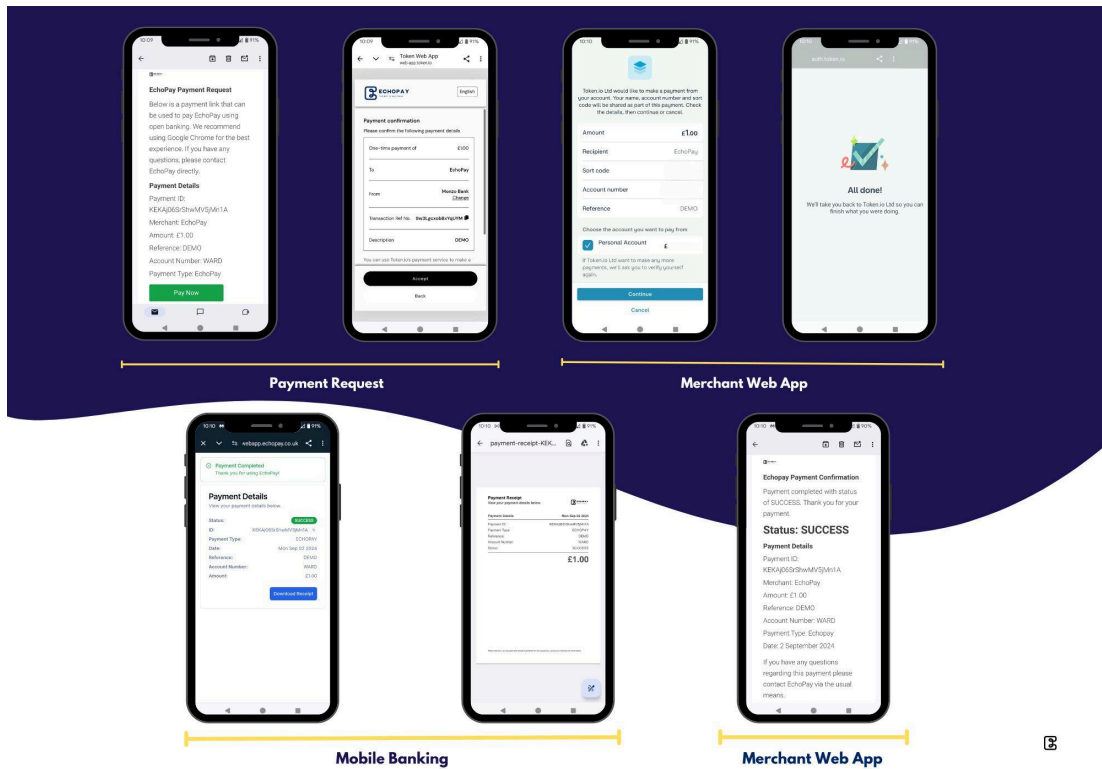
SUCCESS	This is final status and it means the customer has completed the payment.
INITIATED	This is a final status. Co-Op Bank gives a response of initiated as a final status so the merchant would need to check their bank account to make sure funds have been received. Alternatively, we can disable the bank from the merchant's bank list.
PROCESSING	The payment is processing, we will update this once we have a final status back from the bank. If using the callback the customer may choose to go back to your callback or refresh the page. To test this refer to the test banks below.
PENDING	Payment is pending.
FAILED	Payment has failed and the payer will need to attempt the payment again. If a payment has FAILED, the customer can retry the payment with the same url / id.
VOID	Only for card payments. The merchant has voided the card payment.

Mock Banks

Bank	Value (amount)	Status
mock-redirect	101	SUCCESS
mock-redirect	103	FAILED - we do not update the status of the link when a payer cancels the flow and the status never reaches the PROCESSING stage.
mock-redirect	105	PROCESSING - this does not update to a final status but allows you to see what happens when a payment takes a while to process. This will eventually update after 30 days to INITIATED.
mock-redirect	108	FAILED - insufficient funds info
mock-redirect	110	This will show as INITIATED - this is a final status
mock-redirect	119	FAILED - different info message
natwest	any	User id number: 123456789012 and then enter the numbers above each box. You can cancel the payment mid flow in the bank and also make a successful payment.
Ozone Modelo	any	"mits" for both username and password

Example Payment Link Flow

1. Either create a link using the EchoPay dashboard or using the API.
2. Click on the link
3. Select one of the mock bank options, [see here for the different login details](#)
4. Follow the flow below:



5. Check the status on the payments table and the GET payment link details endpoint.

Create Payment Link

URL: <https://dev.cloud.echopay.co.uk/v2/links>

POST Request	
Header	
Authorization:	Bearer <your_id_token>
Body	
<pre>{ "hideUntilClicked": true, "notification": "api", "amount": 100, "reference": "1234", "linkType": "echopay", "accountNumber": "1234" }</pre>	

Body Details	
hideUntilClicked	Boolean - defaults to false. If true this payment will not show in the payments table until it has been clicked
notification	Enum - defaults to "api". Most of the time you can leave this off when integrating with our API. Other options are "none", "email", "whatsapp" If you want a custom callback to be used you will need to set this value as "api".
amount	Number - must be positive and below 25000
reference	String - no special characters allowed and must be between 1 - 16 characters long
linkType	Enum - Options are "echopay", "card" and "echopay-card". Merchant must be activated to use linkType if not you will receive an error message
accountNumber	String - no special characters allowed and must be between 1 - 16 characters long

Response

```
{
  "status": "success",
  "statusCode": 201,
  "data": {
    "date": "2025-04-28T10:37:38.779Z",
    "id": "3TVgneYIZH9ybiZToJLW",
    "url": "https://webappdev.echopay.co.uk/payment/3TVgneYIZH9ybiZToJLW"
  },
  "message": [
    "Link created"
  ]
}
```

You can use the url provided in the response to make the payment. Use one of the [mock banks](#) to complete the payment flow.

Get Payment Link by ID

URL: <https://dev.cloud.echopay.co.uk/v2/links/:id>

GET Request	
Header	
Authorization:	Bearer <your_id_token>
Path Variables	
id	<payment_link_id>

Response
<pre>{ "status": "success", "statusCode": 200, "data": { "accountNumber": "1234", "amount": 100, "currency": "GBP", "date": "2025-04-28T10:37:38.779Z", "id": "3TVgneYIZH9ybiZToJLW", "linkType": "echopay", "merchantId": "example", "merchantName": "EchoPay Tech", "reference": "1234", "status": "PENDING" }, "message": ["Link found"] }</pre>

Delete Payment Link by Id

URL: <https://dev.cloud.echopay.co.uk/v2/links/:id>

DELETE Request	
Header	
Authorization:	Bearer <your_id_token>
Path Variables	
id	<payment_link_id>

Response
<pre>{ "status": "success", "statusCode": 200, "data": { "id": "3TVgneYIZH9ybiZToJLW" }, "message": ["Link deleted"] }</pre>

Bank Connect

Introduction

Bank connections are valid for one year. We will email you every 90 days to notify you that a connection is still live and 10 days prior to your connection expiring.

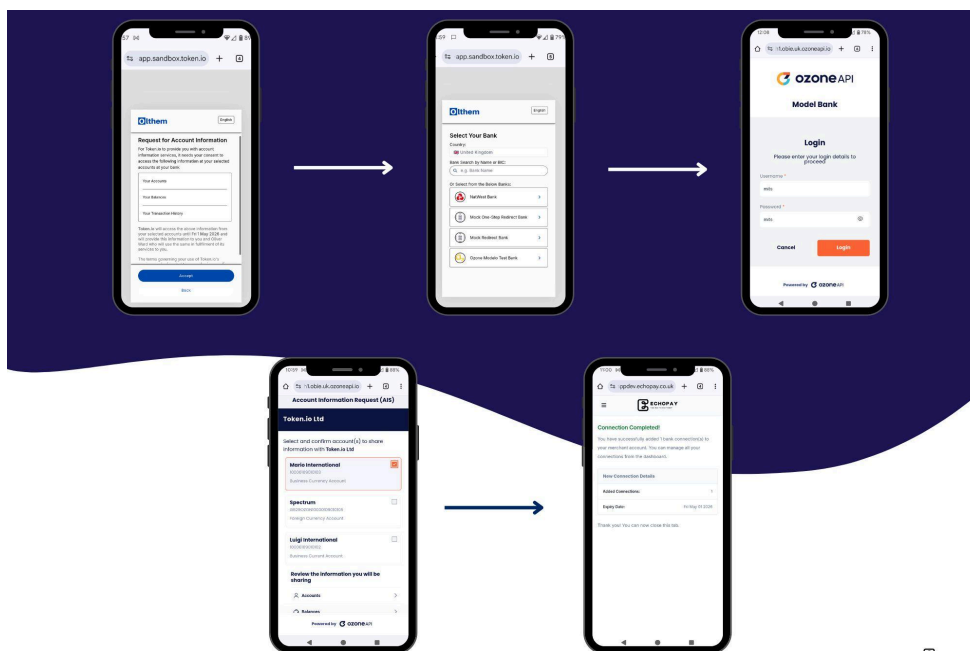
Requirements

1. Activated EchoPay open banking account
2. Bank connect limit increased to 1 or more
3. UK bank account

If you need to get your limit increased please contact ben@olthem.com.

Make a new connection

1. Once you are activated for EchoPay open banking you will be able to access the bank connect page on the dashboard.
2. Click the create connection button and follow the flow below. **You can only use Ozone Modelo bank and natwest for bank connections.**



3. Go back to the dashboard and view your connection to see balances and transactions.

Get Bank Connections

URL: <https://dev.cloud.echopay.co.uk/v2/bank-connections>

GET Request	
Header	
Authorization:	Bearer <your_id_token>

Response
<pre>{ "status": "success", "statusCode": 200, "data": { "activeConnections": 2, "connectionsLimit": 2, "connections": [{ "currency": "GBP", "expiryDate": "2026-04-30T15:40:36.533Z", "expired": false, "id": "FyevIDs3bjqXbKFMoWIJ", "identifiers": { "ukBank": { "sortCode": "100001", "accountNumber": "09010103" }, "iban": "GB29OZON10000109010103", "pan": null }, "name": "Mario International", "subType": "Current Account", "type": "Business Account" }] }, "message": ["Bank connections found"] }</pre>

More information on the response body below [Get Bank Connection by ID](#).

Get Bank Connection by ID

URL: <https://dev.cloud.echopay.co.uk/v2/bank-connections/:id>

GET Request	
Header	
Authorization:	Bearer <your_id_token>
Path Variables	
id	<bank_connection_id>

Response
<pre>{ "status": "success", "statusCode": 200, "data": { "currency": "GBP", "expiryDate": "2026-04-30T15:40:36.533Z", "expired": false, "id": "FyevIDs3bjqXbKFMoWIJ", "identifiers": { "ukBank": { "sortCode": "100001", "accountNumber": "09010103" }, "iban": "GB29OZON10000109010103", "pan": null }, "name": "Mario International", "subType": "Current Account", "type": "Business Account" }, "message": ["Bank connection found"] }</pre>

Response Data Explained	
currency	Currency of the bank account
expiryDate	ISO string date of when the connection expires

expired	True or false if the connection is expired
id	Bank connection id - string
identifiers > ukBank	Will either be null or an object with sortCode and accountNumber strings
identifiers > iban	Either null or string
identifiers > pan	Either null or string. This is sometimes the only value for credit cards
name	Name of the bank account - string
subType	Gives more information about the bank account - string. Will be "Unknown" if not subType
type	Type of account - string. Can also be "Unknown"

Delete Bank Connection by ID

URL: <https://dev.cloud.echopay.co.uk/v2/bank-connections/:id>

DELETE Request	
Header	
Authorization:	Bearer <your_id_token>
Path Variables	
id	<bank_connection_id>

Response
<pre>{ "status": "success", "statusCode": 200, "data": { "id": "FyevIDs3bjqXbKFMoWIJ", }, "message": ["Bank connection deleted"] }</pre>

Get Bank Connection Balances

URL: <https://dev.cloud.echopay.co.uk/v2/bank-connections/:id/balances>

GET Request	
Header	
Authorization:	Bearer <your_id_token>
Path Variables	
id	<bank_connection_id>

Response
<pre>{ "status": "success", "statusCode": 200, "data": { "currency": "GBP", "availableBalance": "21320.9500", "availableBalanceInCurrency": "£21,320.95", "currentBalance": "21320.9500", "currentBalanceInCurrency": "£21,320.95" }, "message": ["Bank connection balances found"] }</pre>

The available balance may differ from the current balance due to funds in clearing.

Get Bank Connection Transactions

URL: <https://dev.cloud.echopay.co.uk/v2/bank-connections/:id/transactions>

GET Request	
Header	
Authorization:	Bearer <your_id_token>
Path Variables	
id	<bank_connection_id>
Query Params	
startDate	YYYY-MM-DD - defaults to today
endDate	YYYY-MM-DD - defaults to today

Notes:

- The maximum date range you can search for is 7 days
- The startDate cannot be after the endDate
- If you do a search with no search queries it will bring back the current days transactions
- Cannot go back further than 30 days
- Cannot be a future date
- If no transactions are found we will still respond with 200 and an empty array

Examples:

- [startDate=2024-06-01&endDate=2024-06-14](#)
- [startDate=2024-06-01&endDate=2024-06-20 \(over 14 days\)](#)

Response
<pre>{ "status": "success", "statusCode": 200, "data": { "totalTransactions": 3, "transactions": [{ "amount": "100.23", "amountInCurrency": "£100.23", "counterPartyId": "123456-12345678", "counterPartyIdentifier": "ukBank", "counterPartyName": "Wood bank", "currency": "GBP", "date": "2025-05-02T02:29:31.561Z",</pre>

```

        "id": "84Von1vQ5fhWsAUVjM2eSwBMpJNBVv8JJfk6ePLVJNhX",
        "reference": "11e04384-9ca3-4f0",
        "status": "PROCESSING",
        "type": "DEBIT"
    }
  ],
  "message": [
    "Bank connection transactions found"
  ]
}

```

Response Data Explained	
counterPartyId	This will either be a sort code/account number, iban number or another id that identifies the counter party account or will be null
counterPartyIdentifier	ukBank, iban etc, or null
counterPartyName	Account name found of payee or payer (depending on type of transaction). Can also be null
reference	This is the reference found on the bank statement

Payment Link Webhook

Manage Webhook

Follow the steps below to set a webhook via the dashboard.

1. Login to the dashboard and click the settings icon in the bottom left of the screen
2. Click on Notifications
3. Enter a https URL into the input field and click "Set Webhook".

Payment Webhook
Webhook URL

Reset Set Webhook

4. Once set you will see the URL and an option to uncover your webhook secret which you will need to copy.

Payment Webhook
 <https://webappdev.echopay.co.uk/api/ep/webhook>
 ***** 
Remove Webhook

Currently our webhook sends the same payload as the response from our V1 get link details endpoint. All requests are sent as POST requests and the body as JSON format.

Example Payload

```
{
  "id": "",
  "merchant": {
    "id": "",
    "name": ""
  },
  "payment": {
    "status": "PENDING",
    "amount": 50.25,
    "currency": "GBP",
```

```
    "timeStamp": ""  
    "type": "echopay"  
  },  
  "reference": "",  
  "accountNumber": ""  
}
```

Webhook Signature

All requests are signed using the shared secret. We use HMAC SHA256. See below an example of how to check the signature. You can find the echopay-signature in the request headers.

Javascript Example

```
const crypto = require("crypto");  
const express = require("express");  
const bodyParser = require("body-parser");  
  
const app = express();  
  
app.use(bodyParser.raw({ type: "*/*" }));  
  
app.get("/", (req, res) => {  
  const echoPaySignature = req.headers["echopay-signature"];  
  
  const body = req.body.toString();  
  
  const hmac = crypto.createHmac("sha256", "YOUR_SHARED_SECRET_HERE");  
  
  hmac.update(receivedData);  
  
  const recreatedSignature = hmac.digest("base64");  
  
  if (recreatedSignature !== echoPaySignature) {  
    res.status(400).send("Signature does not match");  
    return;  
  }  
  
  res.status(200).send("All Good");  
});
```

Payment Callback

Redirect a payer back to a custom url of your choice. For the callback to work you must use the API and set the notification as api (this is default if you leave blank).

Manage Callback

1. Login to the dashboard and go to settings > API.
2. Scroll down past API keys to see the custom callback heading.
3. Enter a https custom callback of your choice as seen below:

Custom Callback

Callback URL

Reset Set Callback

4. Click the set callback button.
5. To remove the callback set the callback as an empty input

The callback will only be applied for all payments created after you have set a custom callback.

Callback Format

The format of the callback will be below:

`<your url>?status={status}&info={status_info_to_display}&id={echopay_payment_id}`

If a payment fails we will not direct the payer to your callback unless they specifically click the back to merchant button. See below for an example. This allows them to try the payment again easily.

Payment Failed
Payment has failed due to insufficient funds

[Try Again](#) [Back to Merchant](#) [Support Form](#)

Link Details	
Status:	FAILED
Id:	gHeFNO813gJn2Udff9q0

If you would like to test this use 108 as the amount and select Mock Redirect Bank.