API Suite Overview

2026

We make payments easy

For all contact details please refer to our contact page on our website: **www.allpay.net**

allpay Limited, Fortis et Fides, Whitestone Business Park, Hereford, HR1 3SE

Contents

Contents

1 Introduction 3

1.1 What is an API? 3

2 allpay API Integration Overview 3

2.1 Direct Debit API 3

2.1.1 Purpose 3

2.1.2 Key Capabilities 3

2.2 Card Payments API 5

2.2.1 Purpose 5

2.2.2 Key Capabilities 5

2.3 Pay-by-Link API 6

2.3.1 Purpose 6

2.3.2 Key Capabilities 7

2.4 Payment Information Files via API 8

2.4.1 Purpose 8

2.4.2 Key Capabilities 8

2.5 Confirmation of Payee (CoP) / Payer Name Verification (PNV) API 9

2.5.1 Purpose 10

2.5.2 Key Capabilities 10

2.6 Customer Account Manager API 11

2.6.1 Purpose 11

2.6.2 Key Capabilities 11

2.7 Real-Time Notifications 13

2.7.1 Purpose 13

2.7.2 Key Capabilities 13

3 Payments Hub and sandbox keys 14

3.1.1 API Documentation & Environments 15

3.1.2 Managing Integrations 15

4 Summary 15

allpay restricted - Internal

1 Introduction

This document provides an overview of allpay's API integration capabilities across its core financial service products. The document outlines available APIs, their technical specifications, and relevant endpoints. These APIs are built with modern RESTful architecture, allowing seamless integration with existing systems. Each service is designed with scalability, security, and real-time responsiveness in mind, supporting automated workflows for payments, mandates, file retrievals, and customer notifications.

1.1 What is an API?

An application programming interface, or API, allows companies to share or retrieve data between third parties. This allows services to communicate with each other and leverage each other's data and functionality through a documented interface. In short, an API acts like a bridge that lets different software programs interact with each other.

2 allpay API Integration Overview

2.1 Direct Debit API

This API enables the automation of Direct Debit mandate creation, management, and payment scheduling. Built with REST architecture, it supports secure, scalable, and real-time integration for routine Direct Debit tasks.

Architecture: REST
Authentication: Subscription Key

2.1.1 Purpose

The Direct Debit API allows organisations to:

- Set up and manage Direct Debit mandates programmatically
- Automate the scheduling and collection of recurring payments
- Access real-time mandate and payment information
  Reduce manual processing and improve operational efficiency

This supports end-to-end management of Direct Debit payments within digital and back-office environments.

2.1.2 Key Capabilities

Mandate Management

Enables full lifecycle control of Direct Debit mandates:

- Create new mandates for customers

allpay restricted - Internal

- Update existing mandate details as required
- Maintain accurate and up-to-date payment instructions

This ensures organisations can manage customer payment agreements efficiently and securely.

Payment Scheduling

Supports flexible configuration of payment schedules:

- Set up recurring payment schedules linked to mandates
- Add or adjust payment schedules over time
- Support both standard and immediate payment requirements

This enables tailored payment plans aligned to customer or organisational needs.

Mandate & Payment Visibility

Provides access to key Direct Debit data:

- Retrieve mandate details and associated payment schedules
- Access historical collection activity
- Support reporting and reconciliation processes

This ensures transparency and visibility across all Direct Debit operations.

Validation & Data Integrity

Applies validation to ensure data accuracy:

- Validates bank and account details prior to processing
- Supports industry-standard checks (e.g. modulus validation)
- Reduces failed collections and operational errors

Mandate Lifecycle Management

Supports ongoing control of mandates:

- Cancel or close mandates when no longer required
- Manage future closures or amendments
- Ensure compliance with Direct Debit scheme rules

This provides full control over the lifecycle of customer payment agreements.

Integration & Automation

Built using RESTful principles to:

- Integrate directly with Housing Management Systems (HMS), CRMs, and finance platforms
- Automate payment collection processes
- Support scalable, high-volume Direct Debit operations

allpay restricted - Internal

2.2 Card Payments API

The API enables in-app/portal payments with instant, zero-touch payment confirmations, delivered via a single orchestration layer. Authorise and capture transactions with real-time status callbacks, supporting PCI DSS-compliant card payment flows.

Architechture: REST
Authentication: OAuth2.0

2.2.1 Purpose

The Payments API enables organisations to:

- Accept card payments securely across web, mobile, and back-office channels
- Integrate payment functionality directly into existing systems and customer journeys
- Support real-time transaction processing and status updates
- Deliver consistent and compliant payment experiences

The API is designed for production use, handling live transactions with full security, authentication, and regulatory controls.

2.2.2 Key Capabilities

Card Payments (eCommerce)

Supports end-to-end online card payment journeys, including:

- Secure customer authentication (e.g. Strong Customer Authentication / 3D Secure)
- Real-time authorisation and transaction processing
- Handling of different payment outcomes (success, challenge, failure)

This enables seamless integration into web portals, apps, and digital services.

MOTO (Mail Order / Telephone Order) Payments

Provides support for assisted payment channels, including:

- Single-step payment processing for call centre or back-office use
- Support for organisation-specific payment schemes
- Real-time confirmation of payment outcomes

This ensures consistent payment handling across both digital and assisted channels.

Card Tokenisation

Enables secure storage and reuse of payment details:

- Converts sensitive card data into secure tokens
- Supports repeat or subsequent payments without re-entering card details
- Aligns with PCI DSS-compliant integration approaches

This reduces risk while improving customer convenience.

allpay restricted - Internal

Secure Authentication & Compliance

Built with security and regulatory compliance at its core:

- Supports Strong Customer Authentication (SCA) requirements
- Ensures PCI DSS-compliant handling of card data
- Applies validation rules to references, amounts, and payment inputs

This ensures all payments meet industry and regulatory standards.

Real-Time Processing & Feedback

Provides immediate transaction feedback and status:

- Instant response on payment success or failure
- Integration-ready for downstream systems and reconciliation
- Supports event-driven workflows via notifications (where implemented)

System Health & Reliability

Includes monitoring and availability support to:

- Confirm API availability and operational status
- Support ongoing service reliability in production environments

Integration Approach

The API is built using modern RESTful principles and is designed to:

- Integrate seamlessly into existing platforms and workflows
- Support scalable, high-volume transaction processing
- Provide consistent behaviour across all payment channels

For full implementation details, including request/response structures and endpoint specifications, refer to the Payments Hub developer documentation.

2.3 Pay-by-Link API

The Pay-by-Link API enables organisations to generate, distribute, and manage secure payment links, allowing customers to complete payments through a simple web-based checkout experience. Designed as part of allpay's API-first payments platform, it supports flexible, low-friction payment collection across digital and assisted channels.

Architechture: REST
Authentication: OAuth2.0

2.3.1 Purpose

The Pay-by-Link API allows organisations to:

- Request payments without requiring full system integration into checkout journeys

allpay restricted - Internal

- Send secure payment links directly to customers via email, SMS, or third-party messaging platforms
- Track and manage payment activity in real time
- Support both digital self-service and assisted payment use cases

This provides a simple and effective way to collect payments, particularly where a full embedded payment journey is not required.

2.3.2 Key Capabilities

Payment Link Creation

Enables the creation of secure, customer-specific payment links:

- Generate single or bulk payment links
- Associate links to customer references (e.g. PRN or CRN)
- Predefine payment amounts and contextual data

This allows organisations to tailor payment requests to individual customers or accounts.

Flexible Distribution

Supports multiple methods for delivering payment links to customers:

- Email and SMS distribution
- Integration with third-party communication platforms
- Option to generate links without immediate distribution

This enables organisations to embed payment requests within their existing communication strategies.

Branded Payment Experience

Directs customers to a secure, hosted payment page:

- Fully PCI DSS-compliant payment handling
- Branded checkout experience aligned to the organisation
- Supports card payments via a consistent gateway

Customers can complete payments without needing to download additional applications.

Payment Tracking & Status Management

Provides visibility of payment link lifecycle and usage:

- Track status of links (e.g. sent, opened, paid, partially paid)
- Monitor customer engagement and payment progress
- Retrieve lists of active or historical payment links

This supports operational monitoring, reporting, and reconciliation processes.

Link Management

Allows ongoing control of payment links after creation:

- Update or cancel existing links where required

allpay restricted - Internal

- Filter and retrieve links based on customer or reference data
- Manage lifecycle of payment requests

This ensures organisations retain full control over outstanding payment requests.

Integration & Automation

Built using RESTful principles to:

- Integrate directly into Housing Management Systems (HMS), CRMs, and internal platforms
- Automate payment request generation as part of business workflows (e.g. arrears recovery, billing cycles)
- Support scalable, high-volume payment operations

2.4 Payment Information Files via API

The Payment Information Files API provides automated access to payment and information files, enabling organisations to securely retrieve, manage, and reconcile payment data. Designed as part of allpay's API-first platform, it supports efficient file handling and integration with internal financial and reconciliation systems.

Architechture: REST
Authentication: OAuth2.0

2.4.1 Purpose

The Payment Information Files API allows organisations to:

- Retrieve payment and supporting information files programmatically
- Automate reconciliation and reporting processes
- Reduce reliance on manual file downloads and transfers
- Integrate file management directly into internal systems

This enables faster, more reliable access to financial data generated through payment activity.

2.4.2 Key Capabilities

File Retrieval

Provides secure access to payment and information files:

- Download files generated through payment processing activities
- Retrieve files on demand or as part of automated workflows
- Access multiple file types aligned to organisational requirements

This enables seamless integration with finance, reporting, and back-office systems.

File Discovery & Filtering

Supports identification and selection of relevant files:

allpay restricted - Internal

- Retrieve lists of available files prior to download
- Filter files based on type, format, or organisational data
- Enable targeted file retrieval for specific use cases

This ensures organisations can efficiently locate and retrieve only the data they require.

Historical File Access

Allows retrieval of previously generated files:

- Redownload files within defined parameters or date ranges
- Access historical payment and reporting data
- Support audit, reconciliation, and operational review processes

Download Tracking & Audit

Provides visibility into file access and usage:

- Track recent file downloads
- Identify who accessed files and when
- Support audit trails and compliance requirements

This helps organisations maintain transparency and control over financial data handling.

Availability Monitoring

Enables proactive management of file readiness:

- Check whether files are available for download
- Support automated polling or scheduled retrieval processes
- Reduce dependency on manual checks

Integration & Automation

Built using RESTful principles to:

- Integrate directly with finance systems, Housing Management Systems (HMS), and reporting tools
- Automate file retrieval as part of operational workflows
- Support scalable, high-volume data handling

2.5 Confirmation of Payee (CoP) / Payer Name Verification (PNV) API

The Confirmation of Payee (CoP) / Payer Name Verification (PNV) API enables organisations to validate payer bank account details before initiating a payment or setting up a Direct Debit. Leveraging the Open Banking network, it confirms whether the account name provided matches the details held by the payer's bank.

Architechture: REST

allpay restricted - Internal

Authentication: OAuth2.0

2.5.1 Purpose

The CoP/PNV API allows organisations to:

- Verify account name, account number, and sort code prior to payment setup
- Reduce failed Direct Debits caused by incorrect payer details
- Minimise the risk of misdirected or fraudulent payments
- Improve accuracy and confidence in payment collection processes

By validating payer details at the point of entry, the service helps ensure that payments are set up correctly from the outset.

2.5.2 Key Capabilities

Account Name Verification

Validates that the payer's account name matches the details held by their bank:

- Uses Open Banking directory services to route verification requests to the payer's bank
- Confirms whether the provided account details are correct
- Returns match outcomes indicating full match, partial match, or no match

This ensures organisations can validate payer identity before processing payments.

Pre-Payment Risk Reduction

Helps reduce payment errors and operational risk:

- Prevents incorrect Direct Debit setup where no match is identified
- Highlights discrepancies between entered and bank-held details
- Reduces failed collections and downstream reconciliation issues

If a "No Match" response is returned, the payment setup process should not proceed.

Match Outcome & Decision Support

Provides structured responses to guide decision-making:

- Full match confirmation where details are aligned
- Partial match indications where minor discrepancies exist
- No match responses where details are incorrect or cannot be verified

This enables organisations to implement clear workflows and user journeys based on verification outcomes.

User Experience & Messaging Support

Supports clear communication to end users:

- Provides standardised response outcomes that can be translated into user-facing messages
- Enables prompts for correction where details are incorrect or partially matched
- Helps guide users to confirm or amend details before proceeding

This improves customer experience while reducing the likelihood of incorrect payments.

allpay restricted - Internal

Integration with Direct Debit & Payment Workflows

Designed to integrate seamlessly into payment setup journeys:

- Typically triggered during Direct Debit mandate creation
- Acts as a validation step before payment authorisation
- Can be embedded into onboarding, account setup, or payment flows

This ensures verification becomes a natural part of the payment lifecycle.

Security & Compliance

Built with secure and compliant integration standards:

- Requires registered access and API key authentication
- Uses secure communication protocols (e.g. TLS) for data transmission
- Ensures verification requests are uniquely identifiable to prevent duplication

This supports regulatory and security requirements for handling sensitive financial data.

2.6 Customer Account Manager API

The Customer Account Manager (CAM) API – Card Orders provides a comprehensive capability for creating, managing, and maintaining cardholder accounts and associated card orders. As part of allpay's API-first platform, it enables organisations to automate card provisioning and account management directly within their internal systems.

Architechture: REST
Authentication: oAuth2.0

2.6.1 Purpose

The CAM API – Card Orders allows organisations to:

- Create and manage cardholder accounts programmatically
- Automate card ordering and fulfilment processes
- Maintain accurate customer and account data
- Support scalable onboarding and servicing of card-based payment solutions

This provides a central integration layer for managing customer accounts and card issuance workflows.

2.6.2 Key Capabilities

Card Order Creation

Enables organisations to create new card orders:

- Generate individual card requests with associated customer details
- Support both physical and virtual card issuance

allpay restricted - Internal

- Associate cards with customer references (e.g. PRN, client reference)

This supports streamlined onboarding and card provisioning processes.

Bulk Card Ordering

Supports high-volume operations through:

- Creation of multiple card orders in a single request
- Validation of all requests prior to submission
- Identification of any failed requests before processing

This enables efficient management of large-scale card issuance programmes.

Card Order Management

Provides control over card orders after creation:

- Update existing card requests with new or corrected information
- Maintain accurate customer and delivery details
- Track card order submission and lifecycle status

Approval & Governance

Supports structured approval workflows:

- Approve card requests prior to processing
- Assign approver roles within the organisation
- Ensure appropriate governance and control over card issuance

This ensures compliance with internal controls and audit requirements.

Card Order Retrieval & Tracking

Provides visibility of card orders:

- Retrieve card orders with filtering and pagination
- Access key details such as request status, creator, and submission date
- Retrieve individual card orders for detailed inspection

This supports operational monitoring and reporting.

Customer Account Search

Enables lookup of existing accounts:

- Search cardholder accounts using reference, name, or address details
- Identify matching records across client schemes
- Support customer service and operational workflows

Account Profile Management

Provides access to and control of customer account data:

- Retrieve full account profiles for cardholder records

allpay restricted - Internal

- Update account details such as name, address, and references
- Maintain accurate and up-to-date customer information

This ensures consistency between cardholder data and internal systems.

Integration & Automation

Built using RESTful principles to:

- Integrate directly with Housing Management Systems (HMS), CRMs, and internal platforms
- Automate card onboarding, account creation, and servicing processes
- Support scalable, high-volume customer and card management

2.7 Real-Time Notifications

Allows clients to receive webhook notifications when a payment has been made, providing a relevant response code to a successful or unsuccessful transaction. When a payment is made, the Real Time Notification system will send a webhook notification to the client endpoint specified during the onboarding process.

2.7.1 Purpose

The Real-Time Notifications API allows organisations to:

- Receive immediate updates when payments are processed
- Integrate payment events directly into internal systems and workflows
- Reduce reliance on batch-based reporting alone
- Improve operational responsiveness and customer experience

Notifications are delivered automatically to a configured client endpoint, enabling event-driven processing of payment activity.

2.7.2 Key Capabilities

Real-Time Payment Event Notifications

Provides automated webhook notifications for payment activity:

- Notifications triggered when a payment is processed
- Covers both successful and failed transactions, as well as refunds and other payment types
- Delivered as close to real time as possible

This enables organisations to respond immediately to payment outcomes.

Multi-Channel Payment Coverage

Supports notifications across a wide range of allpay payment services:

- Card payments (e.g. hosted gateways, IVR, Pay-by-Link, recurring payments)
- Cash and cheque payments (e.g. Payzone Network)

This ensures a single, consistent stream of payment events across all channels.

allpay restricted - Internal

Webhook-Based Integration

Uses a webhook model for event delivery:

- Notifications sent directly to a client-defined HTTPS endpoint
- Enables seamless integration into internal platforms (e.g. HMS, CRM, finance systems)
- Supports event-driven architectures and automation

This allows systems to react automatically without needing to poll for updates.

Transaction Status & Context

Each notification provides key payment information, including:

- Transaction outcome (e.g. success or failure)
- Payment reference and client reference
- Payment channel and type
- Transaction timestamps and amounts

This enables downstream systems to process, validate, and reconcile payment events effectively.

Security & Data Integrity

Designed with strong security controls:

- Notifications are delivered over secure HTTPS endpoints using TLS 1.2 or higher
- Optional digital signature validation ensures message authenticity
- Supports secure authentication for webhook endpoints (e.g. basic authentication)

This ensures that payment data is transmitted securely and can be verified by receiving systems.

Integration with Reconciliation Processes

Real-Time Notifications complement existing reporting mechanisms:

- Provides immediate visibility of payment events
- Works alongside Payment Information Files for full reconciliation
- Ensures no reliance on a single source of truth for financial reporting

Notifications should be used in conjunction with file-based reporting for complete financial accuracy.

3 Payments Hub and sandbox keys

All API product information, technical documentation, and integration capabilities are centrally managed through the allpay Payments Hub.

The Payments Hub acts as the single access point for:

- Full API documentation, including request/response models and implementation guidance
- Configuration and management of API integrations
- Access to both sandbox (test) and production (live) environments

allpay restricted - Internal

Both environments are available within the platform, allowing organisations to develop, test, and validate their integrations before promoting them to live operation.

3.1.1 API Documentation & Environments

Detailed technical documentation for all APIs is available within the Payments Hub, including:

- API specifications and usage guidance
- Authentication and security requirements
- Example requests and responses
- Sandbox configuration for testing environments
- Production configuration for live payment processing

This ensures that all up-to-date technical information is maintained in a single location, reducing the need for static documentation updates.

3.1.2 Managing Integrations

API integrations are configured and controlled directly within the Payments Hub.
The integrations management area can be accessed via:

Manage Organisation → Integrations
Within this section, organisations can:

- Connect or authorise integrations with third-party or internal systems
- Control which APIs and data are shared with connected services
- View the status of integrations (e.g. pending, active, disabled)
- Manage and revoke access as required

The interface provides clear visibility of active integrations, including the APIs enabled and the current connection status, allowing organisations to maintain control over their API ecosystem.

4 Summary

This document has provided an overview of allpay's core API offerings across Direct Debit, Payment File Management, and Card Acceptance services. These APIs have been designed to enable seamless integration into your systems, supporting scalable, secure, and automated financial operations.
By leveraging these RESTful APIs, clients can:

- Streamline payment workflows.
- Automate mandate and transaction processes.
- Access real-time financial data.
- Deliver improved payment experiences to customers.

For further information, integration support, or to begin onboarding with any of the APIs outlined in this document, please contact your Client Development Manager.

allpay restricted - Internal

allpay

We make payments easy

For all contact details please refer to our contact page on our website: www.allpay.net
allpay Limited, Fortis et Fides, Whitestone Business Park, Hereford, HR1 3SE