

Where i can connect if having any issue with the integration?

You can drop an email to the integration team on integration.support@eko.co.in with your registered mobile number/ Eko code, programming language that you are working on, your developer details, product(s) which you implementing and your query

What are credentials to be used for the staging environment for testing AePS?

1. developer_key - becbbce45f79c6f5109f848acd540567
2. Key - d2fe1d99-6298-4af2-8cc5-d97dcf46df30 (will be used to generate secret-key and secret-key-timestamp). The secret-key and secret-key-timestamp have to be generated dynamically. Refer to the link "<https://developers.eko.in/docs/authentication>" for the dynamic secret-key and secret-key-timestamp generation
3. initiator_id - 9962981729

What are credentials to be used for the staging environment for testing AePS Fund Settlement?

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3. initiator_id - 7411111111
4. user_code : 20310006

How can i integrate the AePS/ Aadhaar Pay?

There are 2 ways to integrate the AePS :

1. AePS Gateway : Refer to the link : <https://developers.eko.in/docs/aeps>
2. AePS API / Aadhar pay: <https://developers.eko.in/docs/aeps-apis-cash-out>

What is the process of AePS?

- First, you need to onboard your retailer/ merchant using the [Onboard user API](#)
- Then, activate the service for the users for AePS using the [Activate service API](#) in which you need to send the documents via API
- Now, check for the status of the user using the [user service inquiry API](#). Make sure that the user must be in an ACTIVATED state in order to start the transaction
- Now, implement the AePS Gateway / AePS API as per your choice
- Implement the [AePS Fund settlement](#)

How to generate the secret-key and secret-key-timestamp dynamically?

You need to pass dynamic secret-key and secret-key-timestamp in every request in headers along with developer_key. For the dynamic generation of secret-key and secret-key-timestamp, refer to [Authentication](#) . We have sample code available in PHP, Java and C#.

Where i can check all the AePS related API's and their flow?

You can check all the API's for onboarding and AePS APIs with their flow on *Postman*. You can download the User onboarding and service Activation postman collection [here](#) , AePS and Aadhaar Pay APIs postman Collection [here](#), AePS Fund settlement postman collection APIs [here] <https://developers.eko.in/docs/test-apis-in-postman>) and AePS Gateway Flow [here](#)

What are the possible status that can come while doing a AePS transaction?

tx_status	Description
0	Successful Transaction
1	Failed transaction
2	Do the transaction inquiry
Any other value	Suspicious, contact Eko

For transaction inquiry refer to : <https://developers.eko.in/reference#transaction-inquiry>

In case of failed transaction, raise a issue on cs@eko.co.in if unaware of the reason with the screenshot/ request and response

What are the limits of the transaction for AePS and Aadhar Pay?

AePS Cash-out:

₹ 10,000 per transaction

5 transactions per Aadhaar per day

Aadhar Pay:

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How can I get my live credentials?

Once you are done with the implementation, you have to share the request and response of the onboard user API, Activate service API and user service Inquiry API and the login credentials with URL with us where the AePS Gateway implementation has been done. In case you have implemented the AePS APIs then share the request and response of all the 3 transactions (cash withdrawal, mini statement and balance inquiry). Also, the requests shared should be from your server and not postman.

Technical team will do the sanity testing to check the flow and then gives you go ahead for the live credentials if everything goes right and will share the production credentials on the registered email id.

Sanity Testing is a required step in order to get the live credentials so as to avoid any issues on the production environment and to avoid fro.

How can i ensure the security of the request which i am hitting?

1. You need to pass the dynamic secret-key and secret-key-timestamp for every request
2. We only accept the requests on the production environment from the whitelisted IP only. You can provide an Indian Server IP for the whitelisting
3. We are asking for the request_hash parameter also which must be generated in the correct sequence only

How many IPs i can whitelist and how can i whitelist the IPs?

On one account we can whitelist maximum if 3 IPS and in order to make the IP whitelisted you need to send an email on integration.support@eko.co.in with your regisitered mobile number / Eko Code and make sure that the IPs must have a geoloaction of India otherwise as per compliance we cannot whitelist the IP outside of India.

I am getting 403 HTTP error code. What I am doing wrong?

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402 Error code comes when we are not receiving the developer-key from your end. Please check the same

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404 error code comes when you are passing the wrong request URL, please make sure to check the request URL before hitting the request.

I am getting 504 Bad Gateway HTTP error code. What should i do?

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Can i test the APIs with the dummy values on the production environment?

Do not test the APIs on the production environment with the dummy values as the details are shared with the bank

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Raise the same on integration.support@eko.co.in with the complete request and response along with the request URL

I am getting "Failed to connect to staging.eko.in port 25004: Connection refused / Failed to connect to api.eko.in port 25002: Connection refused" error message, what should i do?

This message is coming because the connection is not being made from your server with our server. Please telnet from your server and check if the connection is being made from your server or not.

The command for staging environment which you have to use: `telnet staging.eko.in 25004`.
The command for production environment which you have to use: `telnet api.eko.in 25002`.

Also, in your server settings please check if port 25004 is open for you or not for the staging server and 25002 port must be opened for production environment

I am getting "Name not matched" error message even after passing the correct and exact name mentioned on the PAN card, what should i do?

Drop an email on integration.support@eko.co.in with the complete request and response and request URL

I am getting "Address not in required format" error message, what should i do?

Any address must be passed in JSON format

I am getting "Not a Valid state" error message, how can I resolve the same?

Pass the correct and valid name of the state. Please find the state list which is stored in our database and pass the state value accordingly:

id	name
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2	Andhra Pradesh
3	Arunachal Pradesh
4	Assam
5	Bihar
6	Chandigarh
7	Chhattisgarh
8	Dadra and Nagar Haveli
9	Daman and Diu
10	Goa
11	Gujarat
12	Haryana
13	Himachal Pradesh
14	Jammu and Kashmir
15	Jharkhand
16	Karnataka
17	Kerala
18	Lakshadweep
19	Madhya Pradesh
20	Maharashtra
21	Manipur
22	Meghalaya
23	Mizoram
24	Nagaland
25	Delhi
26	Odisha
27	Puducherry
28	Punjab
29	Rajasthan
30	Sikkim
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I am getting "Pan already exists with another merchant" error message, how can I resolve the same?

This error message comes because the merchant is already registered with Eko earlier from a different mobile number, ask him to pass the same mobile number if unable to recall drop an email on integration.support@eko.co.in with the complete request and response of the onboard user API

I am getting "This user already exists" error message, how can I resolve the same?

This is not an error message, we have given the user_code value in the response, map the same and store it with the details in your database

I am getting "Failed!Please try again again after sometime" error message, how can I resolve the same?

Drop an email on integration.support@eko.co.in with the complete request and response along with the timestamp and request URL so that we can check the logs and let you know the issue

I am getting "Pass the valid image of the pan card" error message, how can I resolve the same?

This error message comes when we are not getting the request correctly from your end in the form-data. Refer to the link "<https://developers.eko.in/reference#activate-service>" to check the correct request and also try hitting the API first from the postman.

I am getting "PAN Verification Fail" error message, how can I resolve the same?

If getting message on production server then drop an email on cs@eko.co.in, for the staging environment drop an email on integration.support@eko.co.in with the complete request and

response along with the timestamp and request URL so that the team can check the logs and let you know the issue

I am getting "Failed! do OTP verification first!" error message whiel onboarding a user, how can I resolve the same?

Drop an email on cs@eko.co.in or to your RM with your Eko code / Registered mobile number to supress the OTP verification in the user onboarding flow

If the status of any user has been changed to DEACTIVATED, how can I activate it again?

Hit the activate service API again with the correct documents and the status will be changed to PENDING and then you need to check hit the user service inquiry API in order to check the updated status of the user on any service.

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Customer Creation and Information

What is the value of customer_id_type and customer_id in API?

- customer_id_type = "mobile_number"
- customer_id = customer's / remitter's mobile number.

How can i check the customer's available limit, used limit and total limit??

In response of the Get Customer Information API you will get parameters "available_limit", "used_limit", "total_limit" which will tell the customer's available limit (total limit - used limit), used limit (limit which customer has already consumed) and total limit respectively.

What will be the maximum limit of the customer per month?

The customer remittance limit is Rs 25,000 per month

What are the required parameters that we need to send in body params for Creating a Customer for DMT?

- *initiator_id*
- *name*
- *dob*
- *pipe*
- *user_code*
- *residence_address*

I am not receiving the OTP on the testing server, how can i get that?

OTP will be received on the customer's mobile number via SMS. If not getting, please connect with integration team on integration.support@eko.co.in for the staging environment and customer service team on cs@ko.co.in for the production environment

I want to again generate the OTP / otp_ref_id. how can i do that?

Hit the [Resend OTP API] (<https://developers.eko.in/reference#resend-otp>) again

I am getting "Address not in required format" error message, what should i do?

Any address must be passed in JSON format

Recipient Addition and Information

How can i add the recipient??

Recipient can be added using 2 methods : acc_ifsc and acc_bankcode.

acc_ifsc : Account number + IFSC code for banks where IFSC is mandatory (eg: "acc_ifsc:980003598346_ALLG0009062")

acc_bankcode : Account number + bank code. Only applicable when IMPS service is enabled for the bank and IFSC is not required (eg: "acc_bankcode:12376598346_SBIN")

IFSC is not required to add recipients for most of the bank. You can check for which banks IFSC is mandatory, by implementing the [Get Bank Details API] (<https://developers.eko.in/reference#get-bank-details>). When you hit this API in the response you will get parameter ifsc_status. If the value of this parameter is 4 only for that bank you need to pass the IFSC code.

From where i can get the bank id value to pass in add recipient?

For bank ids please refer to this [google sheet](#)

You can get the bank id in the response of the get bank details API also both via bank code and IFSC code.

What is the value of recipient_type?

The value of recipient_type will be 3.

How can I fetch the recipients details of already added recipients?

This can be done by [Get recipient details API] (<https://developers.eko.in/reference#get-recipient>) and [Get List of recipients API] (<https://developers.eko.in/reference#get-all-recipients>)

Get List of recipients give you all the recipients which are added on the remitter mobile number that you passing.

Get Recipient details will give you the details of a particular recipient. In this API you need to pass the recipient_id which you can get in the response of add recipient as well as get recipient details.

Explain available_channel and is_verified parameters

available_channel : You can enable/disable the IMPS, NEFT option on your UI on the basis of the value of this parameter. Channels available for this recipient. IMPS or NEFT.

0 - Both NEFT and IMPS.

1 - Only NEFT.

2 - Only IMPS.

is_verified : You can use this parameter to know if the recipient is verified from the bank or not.

0 - Not verified from bank

1 - Verified from bank

Transaction Initiation and Information

What are the required parameters that need to be sent to initiate a transaction?

- recipient_id : Unique Id generated while adding the recipient
- amount : The amount value which customer needs to transfer.
- timestamp: The current timestamp
- currency: This will be a static value. value of parameter is INR
- customer_id: Customer's mobile number
- initiator_id: The unique cell number with which partner is on-boarded on Eko's platform
- client_ref_id : Unique reference number of partner's system, please make it as unique as possible so that it does not match with any other partner's unique reference id. (e.g. First 3 or 4 letters of your organisation + current timestamp)
- hold_timeout: pass any static value (e.g. 10)
- state: This will be a static value and value of this parameter will always be 1
- channel: Money can be sent via 2 channels: IMPS or NEFT. (1 - NEFT, 2 - IMPS)
- latlong: latlong of partner's retailer of whom merchant_document_id is passed Pass either of them.

As per RBI guidelines I can send only Rs 5000 in one go, what I can do if I need to send more than Rs 5000 in one time?

If you wish to send more than Rs 5000 in one go then either partner can split the transaction at your end and then send to us, that needs to be handled at your end.

You can also use our split transaction API where we split the transaction at our end. Please refer to [Wallet Integration](#)

How can I mark the transaction as success or fail?

Real time transaction handling while doing the transaction:

Check the value of status parameter.

a.) If the value of status parameter is 0 then check the value of tx_status parameter.

i) tx_status value 0- Mark as success

ii) tx_status value 1- Mark as fail.

iii) Any value other than above 2 mark it as Response Awaited and do enquiry.

b.) If the value of status parameter is non zero than you can mark the transaction as fail.

Note : The decision on the basis of value of the parameter status will only be taken in case of real time handling of transaction.

Transaction handling in enquiry API:

Always check the value of tx_status parameter and follow the same definition used in the handling of transactions in real time.

If the parameter tx_status is not coming the enquiry API like in the case where transaction never reached our system in case of connection failure than raise it with our Team to know the status of the transactions before refunding them back to the agents

When do I need to make an Inquiry for the transaction?

You need to make an inquiry if in the initiate transaction API you get the tx_status other than 0 and 1. In case if any other value is returned in tx_status parameter then the transaction should be treated as initiated and transaction inquiry should be done until the final status is received.

You can make an inquiry using the Eko TID or client ref id. A transaction can be timeout due to multiple reasons where partner bank responses could be slow or due to network connectivity, delayed or no response may occur. In such cases transaction should not be treated as declined or failed. Ideally, it should be inquired using Transaction Inquiry API by passing partner reference number i.e. client_ref_id.

What to do if I got a suspicious response in case of Initiate Transaction like “No Key for Response”?

In case you have not received the tx_status in the response of send money API or received any suspicious response, please make an Inquiry first for that transaction via Transaction Inquiry API. Do not mark it as failed transaction before transaction Inquiry.

What to do If I am not seeing transaction in my dump on connect portal?

In the above case, do not mark the transaction as failed. First make an inquiry for that transaction via transaction Inquiry API or raise the same to us and then take action accordingly.

I am getting error message "Insufficient balance", what should I do?

Add the evalute from your connect portal in order to use the service

I am getting error message "Limit exceed. Transaction failed", what should I do?

You can do upto Rs 25000 per sender per month, please do check the limit before transaction from the Get Customer information API

What to do if the customer is a KYC customer and the money is transferring from wallet pipe?

As per RBI guidelines if a customer is a KYC customer and the transaction is going from PPI wallet then an OTP will be shoot to the customer's mobile number as a consent for the transaction.

Please refer to [Wallet Integration](#)

How many times the customer needs to enter the OTP if the transaction amount is more than Rs 5000?

If you are splitting the transaction at your end then for each transaction amount an OTP will be needed and if you are using the Eko's split transaction API then only one OTP will be needed.

Refund Process

When the refund process needs to be executed?

If the transaction has gone in the response awaited / hold / pending or any other unknown status you will make an inquiry for that transaction and check for the tx_status.

If you get the tx_status as 3 then the refund process needs to be executed and the refund will be done via OTP.

Can I bypass the OTP method for the refund process?

No, you cannot bypass the OTP for the refund. You need to pass the OTP for the refund.

On the production server the customer will get the OTP on his mobile number through which the transaction has been done. On the UAT server, you will get the OTP from resend refund OTP API.

On the UAT server, you will share some TIDs, we will mark the TIDs in refund pending from our backend and you can check for the refund process.

Get Bank Details and Account verification

What is the use of implementing the Get bank details API and is it mandatory?

This API is a mandatory step in DMT integration and can be used to get bank-specific information.

For adding a recipient:

- a. to know whether IFSC code is required for that bank or not
- b. to know whether verification of bank account is available for that bank or not

For transferring money: to know whether IMPS channel is available for that bank or not.

Parameter available_channel can have the following values:

- 0= both channels IMPS and NEFT are available for the bank
- 1= only NEFT mode is available
- 2= only IMPS mode is available

Parameter ifsc_status can have the following values:

- 1 = Bank short-code (e.g. SBIN) works for both IMPS and NEFT
- 2 = Bank short-code works for IMPS only
- 3 = System can generate logical IFSC for both IMPS and NEFT
- 4 = IFSC is required

Parameter isVerificationAvailable can have the following values

- 0 = Bank is not available for account verification
- 1 = Bank is available for account verification

How can I get the bank details?

You can get the bank details either by bankcode (eg. SBIN for State bank of India) or by IFSC.

Please refer following [google sheet](#) for bank codes.

Why the bank Account verification API is required?

The account verification API return you the name which is registered in the bank of the recipient so that customer is sure about the recipient.

How can we verify the bank account?

You can verify the bank account in 2 ways -

- By passing the bank code in the URL (if IFSC is not mandatory)
- By passing the complete IFSC code

Along with the bank_code / IFSC you need to pass the account number of the recipient.

AEPS

General Queries

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Pass the correct and valid name of the state. Please find the state list which is stored in our database and pass the state value accordingly:

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2	Andhra Pradesh
3	Arunachal Pradesh
4	Assam
5	Bihar
6	Chandigarh
7	Chhattisgarh
8	Dadra and Nagar Haveli
9	Daman and Diu
10	Goa
11	Gujarat
12	Haryana
13	Himachal Pradesh
14	Jammu and Kashmir
15	Jharkhand
16	Karnataka
17	Kerala
18	Lakshadweep
19	Madhya Pradesh
20	Maharashtra
21	Manipur
22	Meghalaya
23	Mizoram
24	Nagaland
25	Delhi
26	Odisha
27	Puducherry
28	Punjab

29	Rajasthan
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Drop an email on integration.support@eko.co.in with the complete request and response along with the timestamp and request URL so that we can check the logs and let you know the issue

I am getting "Pass the valid image of the pan card" error message, how can I resolve the same?

This error message comes when we are not getting the request correctly from your end in the form-data. Refer to the link "<https://developers.eko.in/reference#activate-service>" to check the correct request and also try hitting the API first from the postman.

I am getting "PAN Verification Fail" error message, how can I resolve the same?

If getting message on production server then drop an email on cs@eko.co.in , for the staging environment drop an email on integration.support@eko.co.in with the complete request and response along with the timestamp and request URL so that the team can check the logs and let you know the issue

I am getting "Failed! do OTP verification first!" error message whiel onboarding a user, how can I resolve the same?

Drop an email on cs@eko.co.in or to your RM with your Eko code / Registered mobile number to supress the OTP verification in the user onboarding flow

If the status of any user has been changed to DEACTIVATED, how can I activate it again?

Hit the activate service API again with the correct documents and the status will be changed to PENDING and then you need to check hit the user service inquiry API in order to check the updated status of the user on any service.

AePS Gateway Queries

How can i integrate the AePS Gateway?

You can integrate the AePS Gateway in both Web and Android Mobile application :

1. AePS Gateway Web : Refer to the link : <https://developers.eko.in/docs/aeps-web-integration>
2. AePS Gateway Android : <https://developers.eko.in/docs/aeps-integration-android>

I am getting "Error in authentication" while opening the gateway, what should i do?

Make sure that the secret-key and secret-key-timestamp must be generated dynamically and correctly. Static values of these parameters will not work. Also, developer-key and initiator_id must be passed correctly according to the environment you are working on and environment parameter value must be passed correct. If working on UAT then the value will be "uat" and if working on the production environment then value should be "production"

I am getting "Authentication Failed...Initiator access forbidden" while opening the gateway, what should i do?

Please check the initiator_id value, it should be passed correct and make sure that the user code value that you are passing must be ACTIVATED otherwise the retailer is not allowed to do the transaction

I am getting "Connection to callback server failed. Please try again" while proceeding for the transaction, what should i do?

This error comes when the CORS headers are not implemented properly on the callback URL they are passing in the code.

Please do the needful and also implement the CORS headers on your callback URL.

Your server must send proper CORS headers in the response of your callback-API
Add the following response HTTP headers:

For OPTIONS method:

Access-Control-Allow-Methods: POST, OPTIONS

Access-Control-Allow-Origin: <https://stagegateway.eko.in>

Access-Control-Allow-Headers: Content-Type

For POST method:

Access-Control-Allow-Origin: <https://stagegateway.eko.in>

For quick reference, you can walk through the demo and view network calls using Browser Dev tools and understand how the above headers are sent in the response.

Also, on migration to Production, replace the Test URL (<https://stagegateway.eko.in>) with the production URL (<https://gateway.eko.in>) in the above headers.

For a detailed study on CORS, you can read this guide.

For security reasons, callback URL should use HTTPS protocol instead of HTTP (when not on localhost).

You can refer to the link "<https://developers.eko.in/docs/enable-cors>".

I am getting "Connection to callback server failed. Please try again (Status = 200 OK)" while proceeding for the transaction, what should i do?

Please check for the debit hook response in the network tab. The debit hook response must be passed from your callback URL and must be passed in the JSON format only with the correct parameter values.

I am getting "Transaction verification timeout" error message or the proceed button is continuously circling while proceeding for the transaction, what should i do?

This happens when we are expecting the debit hook response from your end but we are not getting the same from your end or not getting in the JSON format. Check for the response in the network tab.

I am getting "Authenticaton for secret-key failed / Authenticaton for request-hash failed" error message on the staging environment, how to resolve this?

Please check the generation of the secret-key/ request-hash from your end by printing each and every value, it should be generated with the correct key and as per with the mentioned steps in the docume ntation

I am getting "Please try again" error message on the production environment after proceeding for the transaction, how to resolve this?

Please check the generation of the secret-key/ request-hash from your end by printing each and every value, it should be generated with the correct key and as per with the mentioned steps in the docume ntation

Getting the failed transaction response, what is the issue?

If you are getting the failed response on the staging environment then the response of failure transaction must be mocked and if getting on the production environment then please raise it either to your RM or on cs@eko.co.in

Is it necessary to pass the callback URL with HTTPS?

Yes, the callback URL must be HTTPS only if hosted on server otherwise the browser will give the CORS headers issue

Do you have any sample code for the AePS SDK integration on Ionic / Hybrid platform?

We have a SDK code available in the native android and the equivalent code must be written at your end itself as we do not have any dedicated resource available at our end for the same. If you are using ionic framework then you have to integrate your app with Android AePS Gateway SDK.

You can check the following links that would guide how to integrate ionic apps with native android SDK.

<https://stackoverflow.com/questions/51203863/access-android-native-code-from-ionic>
<https://capacitor.ionicframework.com/docs/android/custom-code/>
<https://stackoverflow.com/questions/47625512/how-to-link-ionic-3-with-android-native-code>
<https://ionicframework.com/docs/cli/commands/cordova-plugin>
<https://www.youtube.com/watch?v=ApTe3EgLiCk>

Please do not create a webview wrapper for our website version in order to avoid any inconsistent issues.

We do not provide any support in case you integrate the webview instead of integrating the SDK

The biometric devices are working when opened the AePS gateway in the mobile browser?

The biometric device drivers are not supported in the mobile web browser, either implement in the web or implement the Android SDK

What are the changes needed to be done for to run AePS gateway in Android 11

Updates :

SDK versions -

compileSdkVersion 30

minSdkVersion 21

targetSdkVersion 30

Gradle Versions -

distributionUrl=https://services.gradle.org/distributions/gradle-6.5-bin.zip (on gradle.properties)

classpath 'com.android.tools.build:gradle:4.1.3' (on project level gradle)

#####

Solution :

Add query parameter to enable rd services in android 11 devices

<intent>

<action android:name="android.intent.action.SEND" />

<data android:mimeType="image/jpeg" />

</intent>

AePS / Aadhar Pay Queries

How can I integrate the AePS API ?

You can integrate the AePS API in both Web and Android Mobile application . Refer to the link
["https://developers.eko.in/docs/aeps-apis-cash-out"](https://developers.eko.in/docs/aeps-apis-cash-out)

I am getting 403 HTTP error code. What I am doing wrong?

If you are working on the staging environment then you must check that if you are generating and passing the secret-key and secret-key-timestamp in the headers along with the correct initiator_id and developer-key and secret-key and secret-key-timestamp must be generated properly. Also, make sure that the aadhar encryption must be done correctly, request must be passed in the correct form of JSON and request_hash generated properly

On the production environment, make sure that you are only requesting from the whitelisted IP and also passing the correct credentials including the correct generation of the secret-key,

secret-key-timestamp and request_hash. Also, make sure that the aadhar encryption must be done correctly, request must be passed in the correct form of JSON

You can hit the API first from the postman collection .

Getting the failed transaction response, what is the issue?

If you are getting the failed response on the staging environment then the response of failure transaction must be mocked and if getting on the production environment then please raise it either to your RM or on cs@eko.co.in.

Also, make sure that the user_code that you have passed must be activated on the service_code = 52

AePS Fund Settlement Queries

How to integrate the AePS Fund settlement?

For the AePS Fund settlement integration, refer to the link

["https://developers.eko.in/docs/aeaps-fund-settlement"](https://developers.eko.in/docs/aeaps-fund-settlement) ,

["https://developers.eko.in/reference#aeaps-fund-settlement-overview"](https://developers.eko.in/reference#aeaps-fund-settlement-overview)

I am getting Account verification failed. Name not matched while adding the account for the AePS fund settlement, how should i add the account?

If you are getting the above message / you can add upto 3 recipients while adding the account then raise a request for the account addition manually from the API [Add Settlement Bank Account (Offline Process)] (<https://developers.eko.in/reference#add-settlement-bank-account>)

I am getting the error message as "you can settle upto max_amount", how to resolve this?

You can settle the amount upto the value which is mentioned in the unsettled_fund. This is the amount of which the user has done the AePS transaction of minus the amount which he is already settled.

If the you are passing the amount which is in the range of unsettled-fund and you are still unable to settle the amount then you need to check for the configuration set on your connect portal. If you want your merchants to settle the AePS amount into their bank account then the configuration must be set to "My Merchant" and if you want to settle the complete AePS amount then the configuration must be set to "Self" in the connect portal.

You can change this configuration once in a 15 days and once the configuration is changed the previous amount can be settled only by the partner and not his merchant

I am getting the error message as "Agent not allowed to do the transaction", how to resolve this?

Make sure that you must have activate the service of AePS fund settlement for the user code that you have passed in the request on the service_code = 39. Below is the cURL request for the same 📌

```
curl --location --request PUT 'https://staging.eko.in:25004/ekoapi/v1/user/service/activate'  
--header 'developer_key: becbbce45f79c6f5109f848acd540567'  
--header 'secret-key: MC6dKW278tBef+AuqL/5rW2K3WgOegF0ZHLW/FriZQw='  
--header 'secret-key-timestamp: 1516705204593'  
--header 'Content-Type: application/x-www-form-urlencoded'  
--data-urlencode 'service_code=39'  
--data-urlencode 'initiator_id=7411111111'  
--data-urlencode 'user_code=20310003'
```

Replace with your production credentials and in the user_code pass the user code.

If you are receiving the same error message even after service activation raise the same on integration.support@eko.co.in along with the complete request, response and request URL.

How can I delete the bank account for the AePS fund settlement?

Currently there is no API for the same, if you want to delete any beneficiary then raise a request on cs@eko.co.in or to your RM along with the recipient id you want to delete and valid reason for the deletion

The amount in the evaluate is much higher but when I am settling the amount it is showing only some part, what is the reason for the same?

With the AePS fund settlement feature on your connect portal you can only settle the AePS transaction business and not any other amount. If you want to settle the complete amount then use the fund settlement option from the left side menu in the connect portal

PAN Verification Queries

I am getting error message "PAN verification Fail", what should I do?

If getting message on production server then drop an email on cs@eko.co.in , for the staging environment drop an email on integration.support@eko.co.in with the complete request and response along with the timestamp and request URL so that the team can check the logs and let you know the issue

I am getting error message "Customer not allowed", what should I do?

For the staging environment use the UAT credentials only and for the production environment make sure that you must have enable the service of PAN verification for your organisation on `service_code = 4`. Find the sample cURL request below:

```
curl --location --request PUT 'https://staging.eko.in:25004/ekoapi/v1/user/service/activate'  
--header 'developer_key: becbbbe45f79c6f5109f848acd540567'  
--header 'secret-key: MC6dKW278tBef+AuqL/5rW2K3WgOegF0ZHLW/FriZQw='  
--header 'secret-key-timestamp: 1516705204593'  
--header 'Content-Type: application/x-www-form-urlencoded'  
--data-urlencode 'service_code=4'  
--data-urlencode 'initiator_id=9971771929'  
--data-urlencode 'user_code=20110001'
```

This is a one time activation and replace with your production credentials and in the `user_code` pass your Eko code provided to you

What are the UAT credentials to test PAN verification service?

1. `developer_key` - becbbbe45f79c6f5109f848acd540567
2. Key - d2fe1d99-6298-4af2-8cc5-d97dcf46df30 (will be used to generate secret-key and secret-key-timestamp). The secret-key and secret-key-timestamp have to be generated

dynamically. Refer to the link "<https://developers.eko.in/docs/authentication>" for the dynamic secret-key and secret-key-timestamp generation

3. initiator_id - 9971771929

I am getting error message "Insufficient balance", what should I do?

Add the evalule from your connect portal in order to use the PAN veriifcation service.

While testing the PAN verification service I passed my PAN card number but in the response I am not getting the correct response, what could be the reason?

On the staging environent we have mocked the response but on the production environment you will get the correct response.

How to generate the secret-key and secret-key-timestamp dynamically?

You need to pass dynamic secret-key and secret-key-timestamp in every request in headers along with developer_key. For the dynamic generation of secret-key and secret-key-timestamp, refer to [Authentication](#) . We have sample code available in PHP, Java and C#.

How can i test the PAN verifcation service?

You can check and test the PAN verification sercice from postman. Please export the collection from the link ""

How can i ensure the security of the request which i am hitting?

1. You need to pass the dynamic secret-key and secret-key-timestamp for every request
2. We only accept the requests on the production environment from the whitelisted IP only. You can provide an Indian Server IP for the whitelisting

How many IPs i can whitelist and how can i whitelist the IPs?

On one account we can whitelist maximum if 3 IPS and in order to make the IP whitelisted you need to send an email on integration.support@eko.co.in with your regisitered mobile number / Eko Code and make sure that the IPs must have a geoloaction of India otherwise as per compliance we cannot whitelist the IP outside of India.

I am getting 403 HTTP error code. What I am doing wrong?

If you are working on the staging environment then you must check that if you are generating and passing the secret-key and secret-key-timestamp in the headers along with the correct initiator_id and developer-key and secret-key and secret-key-timestamp must be generated properly

On the production environment, make sure that you are only requesting from the whitelisted IP and also passing the correct credentials including the correct generation of the dynamic secret-key and secret-key-timestamp

I am getting 402 HTTP error code. What I am doing wrong?

402 Error code comes when we are not receiving the developer-key from your end. Please check the same

I am getting 404 HTTP error code. What I am doing wrong?

404 error code comes when you are passing the wrong request URL, please make sure to check the request URL before hitting the request.

I am getting 504 Bad Gateway HTTP error code. What should i do?

Please connect with the integration team on integration.support@eko.co.in and menion the environment (UAT / production) you are facing the issue on

I am getting "No key for response" error message?

Raise the same on integration.support@eko.co.in with the complete request and response along with the request URL

I am getting "Failed to connect to staging.eko.in port 25004: Connection refused / Failed to connect to api.eko.in port 25002: Connection refused" error message, what should i do?

This message is coming because the connection is not being made from your server with our server. Please telnet from your server and check if the connection is being made from your server or not.

The command for staging environment which you have to use: `telnet staging.eko.in 25004`.
The command for production environment which you have to use: `telnet api.eko.in 25002`.

Also, in your server settings please check if port 25004 is open for you or not for the staging server and 25002 port must be opened for production environment

How can I get my live credentials?

Once you are done with the implementation and testing on the UAT environment, you need to drop an email on integration.support@eko.co.in along with your Eko code/ registered mobile number, programming language that you used for the integration, developer details (name, number and email). If your documentation part is completed we will provide you the production credentials on the registered email id.

Where i can connect if having any issue with the integration part?

You can drop an email to the integration team on integration.support@eko.co.in with your registered mobile number/ Eko code, programming language that you are working on, your developer details, product(s) which you implementing and your query

BBPS Queries

What are the UAT credentials to test BBPS service?

1. developer_key - becbbbe45f79c6f5109f848acd540567
2. Key - d2fe1d99-6298-4af2-8cc5-d97dcf46df30 (will be used to generate secret-key and secret-key-timestamp). The secret-key and secret-key-timestamp have to be generated dynamically. Refer to the link "<https://developers.eko.in/docs/authentication>" for the dynamic secret-key and secret-key-timestamp generation
3. initiator_id - 9962981729

2.How can i integrate the BBPS?

For the BBPS APIs integration refer to the link : <https://developers.eko.in/docs/bbps>

APIs have to be integrated for BBPS. Please refer the link below :

<https://developers.eko.in/reference/get-operator-category-list>
<https://developers.eko.in/reference/get-operator-location-list-1>
<https://developers.eko.in/reference/get-operator-list-api>
<https://developers.eko.in/reference/get-operator-parameters-api>
<https://developers.eko.in/reference/fetch-bills-api>
<https://developers.eko.in/reference/pay-bills-api>

What is the process of BBPS?

1. Onboard your retailers/merchants on Eko platform using [Onboard User](#) API
2. Activate service for your retailers/merchants on service_code = 53 (for BBPS API)
3. Check the status of the service for the retailer/merchants using the [User Service Enquiry](#) API
4. Integrate [BBPS API](#) for enabling BBPS transactions for onboarded retailers/merchants.

Where i can connect if having any issue with the integration?

You can drop an email to the integration team on integration.support@eko.co.in with your registered mobile number/ Eko code, programming language that you are working on, your developer details, product(s) which you implementing and your query

How to generate the secret-key and secret-key-timestamp dynamically?

You need to pass dynamic secret-key and secret-key-timestamp in every request in headers along with developer_key. For the dynamic generation of secret-key and secret-key-timestamp, refer to [Authentication](#) . We have sample code available in PHP, Java and C#.

Where i can check all the BBPS related API's and their flow?

You can check all the API's for onboarding and AePS APIs with their flow on *Postman*. You can download the User onboarding and service Activation postman collection [here](#) , BBPS APIs postman Collection [here](#)

How can I get my live credentials?

Once you are done with the implementation, you have to share the request and response of the onboard user API, Activate service API and user service Inquiry API and the login credentials with URL with us where the BBPS APIs implementation has been done along with the testing utility account number. Also, the requests shared should be from your server and not postman.

Technical team will do the sanity testing to check the flow and then gives you go ahead for the live credentials if everything goes right and will share the production credentials on the registered email id.

Sanity Testing is a required step in order to get the live credentials so as to avoid any issues on the production environment and to and fro.

How can i ensure the security of the request which i am hitting?

1. You need to pass the dynamic secret-key and secret-key-timestamp for every request
2. We only accept the requests on the production environment from the whitelisted IP only. You can provide an Indian Server IP for the whitelisting
3. We are asking for the request_hash parameter also which must be generated in the correct sequence only

How many IPs i can whitelist and how can i whitelist the IPs?

On one account we can whitelist maximum if 3 IPS and in order to make the IP whitelisted you need to send an email on integration.support@eko.co.in with your regisitered mobile number / Eko Code and make sure that the IPs must have a geoloaction of India otherwise as per compliance we cannot whitelist the IP outside of India.

What are the possible scenarios relating to the "403" error (forbidden) in the Fetch Bill API?

Answer) The possible scenarios are listed below:

Incorrect Initiator ID, developer key, secret key, timestamp, or request hash authenticated incorrectly and is passed in the request body.

On the production server, please make sure the request originates from a whitelisted IP address.

Same is not required for the staging environment.

iii) If user_code you are passing is not activated on service code 53.

I am getting 402 HTTP error code. What I am doing wrong?

402 Error code comes when we are not receiving the developer-key from your end. Please check the same

I am getting 404 HTTP error code. What I am doing wrong?

404 error code comes when you are passing the wrong request URL, please make sure to check the request URL before hitting the request.

I am getting 504 Bad Gateway HTTP error code. What should i do?

Please connect with the integration team on integration.support@eko.co.in and mention the environment (UAT / production) you are facing the issue on

Can i test the APIs with the dummy values on the production environment?

Do not test the APIs on the production environment with the dummy values as the details are shared with the bank

I am getting "No key for response" error message?

Raise the same on integration.support@eko.co.in with the complete request and response along with the request URL

If you are getting this message in the Fetch Bill API then make sure to pass the correct and valid and existing utility account number value

I am getting "Failed to connect to staging.eko.in port 25004: Connection refused / Failed to connect to api.eko.in port 25002: Connection refused" error message, what should i do?

This message is coming because the connection is not being made from your server with our server. Please telnet from your server and check if the connection is being made from your server or not.

The command for staging environment which you have to use: `telnet staging.eko.in 25004`.
The command for production environment which you have to use: `telnet api.eko.in 25002`.

Also, in your server settings please check if port 25004 is open for you or not for the staging server and 25002 port must be opened for production environment

I am getting "This user already exists" error message, how can I resolve the same?

This is not an error message , we have given the `user_code` value in the response, map the same and store it with the details in your database

Share the dummy value of the utility account number parameter

Pass the value of this parameter from your end and it must be a valid utility account number which is existing in real life

How to activate the service of the BBPS for the retailers?

Below is the cURL request for the activation of the BBPS service:

```
curl --location --request PUT 'https://staging.eko.in:25004/ekoapi/v1/user/service/activate'  
--header 'developer_key: becbbbe45f79c6f5109f848acd540567'  
--header 'secret-key: MC6dKW278tBef+AuqL/5rW2K3WgOegF0ZHLW/FriZQw='
```

```
--header 'secret-key-timestamp: 1516705204593'  
--header 'Content-Type: application/x-www-form-urlencoded'  
--header 'Cookie: JSESSIONID=DDFE0149A107950E9591820607D6A9F8'  
--data-urlencode 'service_code=53'  
--data-urlencode 'initiator_id=9962981729'  
--data-urlencode 'user_code=20810200'  
--data-urlencode 'latlong=77.06794760,77.06794760'
```

Replace with your production credentials and in the user_code pass the user code.

What could be the cause of "No key for Response" in the Pay bill API?

Ans. This error generally means there is some issue with the request parameter (missing or unformatted) like when we receive a null value for the developer key on our server.

Please check your request parameters thoroughly and then if the issue persists kindly raise issue to us at integration.support@eko.co.in with complete curl request response with timestamp.

In response to the fetch bill API, you may receive "No license is available for accepting payments to the benefit of this operator."

Ans. Those alerts come from certain operator when services (operator_id) are sometimes not supported or deactivated for non-kyc users.

Enrollment in HG Pay is required for such cases.

The enrollment process basically involves sharing each Merchant's contact number , email address, shop address with pincode and geocode and the complete name of the merchant with your account RM, who will be able to assist you in the rest of the process.

It will take 15-20 days for the merchant to become enrolled.

All API requests must be authenticated with a *developer_key* in the request. Your API keys carry many privileges, so be sure to keep them secret!

You authenticate to the Eko API by providing your API key in the header of each request.

How to generate developer_key?

Production developer key will be shared after the following is done:

1. Organization's KYC is completed on Eko's platform (visit <https://connect.eko.in>)
2. Integration has been completed on UAT with signoff from Eko team
3. For UAT, a dummy **developer_key** can be used from [platform credentials](#) section

Security 2.0

To ensure that compromise on one of the authentication i.e your **developer_key** never leads to any fraud, another solution has been provided which requires clients to send 2 more parameters for each API call:

1. secret-key
2. secret-key-timestamp

How to generate the secret-key?

1. Encode key using base64 encoding technique
2. Generate current timestamp (in milliseconds since UNIX epoch), i.e. **secret-key-timestamp** (Check currentmillis.com to understand the timestamp format)
3. Compute the signature by hashing salt and base64 encoded key using Hash-based message authentication code HMAC and SHA256
4. Encode the signature using base64 encoding technique and use this as **secret-key**

PHP CODE to generate:

```
<?php
```

```
// Initializing key in some variable. You will receive this key from Eko via email
```

```
$key = "d2fe1d99-6298-4af2-8cc5-d97dcf46df30";
```

```
// Encode it using base64
```

```
$encodedKey = base64_encode($key);
```

```
// Get current timestamp in milliseconds since UNIX epoch as STRING
```

```
// Check out https://currentmillis.com to understand the timestamp format
```

```
$secret_key_timestamp = (int)(round(microtime(true) * 1000));
```

```
// Computes the signature by hashing the salt with the encoded key
$signature = hash_hmac('SHA256', $secret_key_timestamp, $encodedKey, true);
```

```
// Encode it using base64
$secret_key = base64_encode($signature);
```

```
echo $secret_key;
```

```
?>
```

JAVA CODE TO GENERATE SECRET-KEY AND TIMESTAMP

```
package com.smartkinda.util;
```

```
import org.apache.commons.codec.binary.Base64;
import javax.crypto.Mac;
import javax.crypto.spec.SecretKeySpec;
import java.security.InvalidKeyException;
import java.util.Date;
```

```
public class HmacSHA256 {
    public static final String HMAC_SHA256 = "HmacSHA256";
```

```
    public static void activateEKyc()
    {
```

```
        try {
```

```
            String secret_key="",secret_key_timestamp="";
```

```
            // Initializing key in some variable. You will receive this key from Eko via
```

```
email
```

```
            String key = "d2fe1d99-6298-4af2-8cc5-d97dcf46df30";
```

```
            String encodedKey = Base64.encodeBase64String(key.getBytes());
```

```
            // Encode it using base64
```

```
            // Get secret_key_timestamp: current timestamp in milliseconds since
```

```
UNIX epoch as STRING
```

```
            // Check out https://currentmillis.com to understand the timestamp format
```

```
            Date date = new Date();
```

```
            secret_key_timestamp = Long.toString(date.getTime());
```

```
            // Computes the signature by hashing the salt with the encoded key
```

```
            Mac sha256_HMAC;
```

```
            sha256_HMAC = Mac.getInstance(HMAC_SHA256);
```



```

        SecretKeySpec signature = new SecretKeySpec(encodedKey.getBytes(),
HMAC_SHA256);
        try {
            sha256_HMAC.init(signature);
        } catch (InvalidKeyException e) {
            // TODO Auto-generated catch block
            e.printStackTrace();
        }

        // Encode it using base64 to get secret-key
        secret_key =
Base64.encodeBase64String(sha256_HMAC.doFinal(secret_key_timestamp.getBytes())).trim();

        System.out.println("secret_key : "+secret_key);
        System.out.println("secret_key_timestamp : "+secret_key_timestamp);

    } catch (Exception e) {
        e.printStackTrace();
    }
}
}

```

Python code:

```

import hmac
import base64
import hashlib
import time

```

```

secret_key_timestamp = str(int(round(time.time()*1000)))
key = 'd2fe1d99-6298-4af2-8cc5-d97dcf46df30'
dig = hmac.new(
    base64.b64encode(key), secret_key_timestamp, hashlib.sha256
).digest()
secret_key = base64.b64encode(dig).decode()

```

-Note:The secret-key-timestamp must match with the current time.
How will you get the key for generating secret-key & request-hash?

The key will be provided to you by Eko via email.

key for the Staging Environment

key = d2fe1d99-6298-4af2-8cc5-d97dcf46df30