

# Our Developing API Vision for the Future

June 2015

## What are APIs and why are they important?

In the simplest terms, APIs (Application Programming Interface) are snippets of code that allow one application to talk and interact with another. Take for example Google Maps. When a website has Google Maps embedded to share location information, like a branch location, that website is using the Google Maps API to make that possible.

It's a form of code sharing that allows you to share your work in a limited capacity so that others that want to use it don't have to recreate the wheel.

In the past, CU\*Answers did not create APIs when developing new products, but as our network grows and with it the desire to connect to other third-party providers, we saw (and were reminded of) the need.

API development for CU\*Answers is an important step in revolutionizing our ability to be flexible in providing data in a secure but streamlined manner. Once an API is developed, it can be used by other third party applications, GOLD, **It's Me 247**, Mobile Web, loan applications, or anything that we allow data access from now and in the future.

*"If we are to create variable revenue to support broad distribution of our Internet retailing solutions, it will come from gate-way fees based on CU-driven third-party integrations."*

- Randy Karnes

## What have we done to develop APIs?

Under the surface, CU\*Answers has been hard at work over the last year to set the stage for API development. In 2014, CU\*Answers began engaging with IBM to learn and to create the necessary infrastructure.

Last November, after the initial infrastructure design, we began testing our system, and developing a few trial APIs. With some experience under our belts, we reconvened with IBM experts to optimize performance. The research phase concluded in February and we have moved towards active development of a few APIs. Check out the back of this flyer to see what we're working on now and what we're considering for the future.

The foundation is set; now to work on the top.

### Timeline

- May 2014—Web Services and Database Re-engineering (IBM)
- June 2014—iDoctor Training (IBM)
- September 2014—Infrastructure Design/Development
- October 2014—Worked with API framework vendor
- November 2014—Initial Testing of Implemented Technology
- Dec '14 & Jan '15—DB2 Connect Added (IBM)
- February 2015—Active Development Begins

# First APIs in Active Development:

## Authentication



### Authentication API

Allow for external authentication of a user while still obeying stand-by/offline/PIB security. Allows for metrics to track where login/authorization requests are coming from.

## Account Summary



### Account Summary API

Lists available accounts and applicable account details. Includes OTB account information as well.

## Transaction History



### Transaction History API

List recent transactions by account.

## What other APIs are we considering for development?



ACH (pend. tran. & manage dist.)



Downloads (app only feature?)



New Account



Bill Pay (developer TBD)



E-Alerts



Non-Member Login



Branch Locations v1.0\*



E-Statements



Personal Info (update preferences)



Update Login Credentials



Help (online documentation)



Rates



View Check Images



Helpful Links



RDC



Check Withdrawal/Stop Pay



Login History



Tiered Services (view rewards)



Credit Score



Marketing Info



Transfer Funds



Credit Score History



Message Center



Voting (online ballots)



CU Contact Info v1.0\*

\*Next on development schedule

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