A Developer's World: A Builder's Soul Drives Our Collective

1

The DHD Online Store

How the marketplace will know we will include everyone in our DIY revolution

2

The DHD Client Service Department

A new team focused on building developers and feeding the souls of builders

3

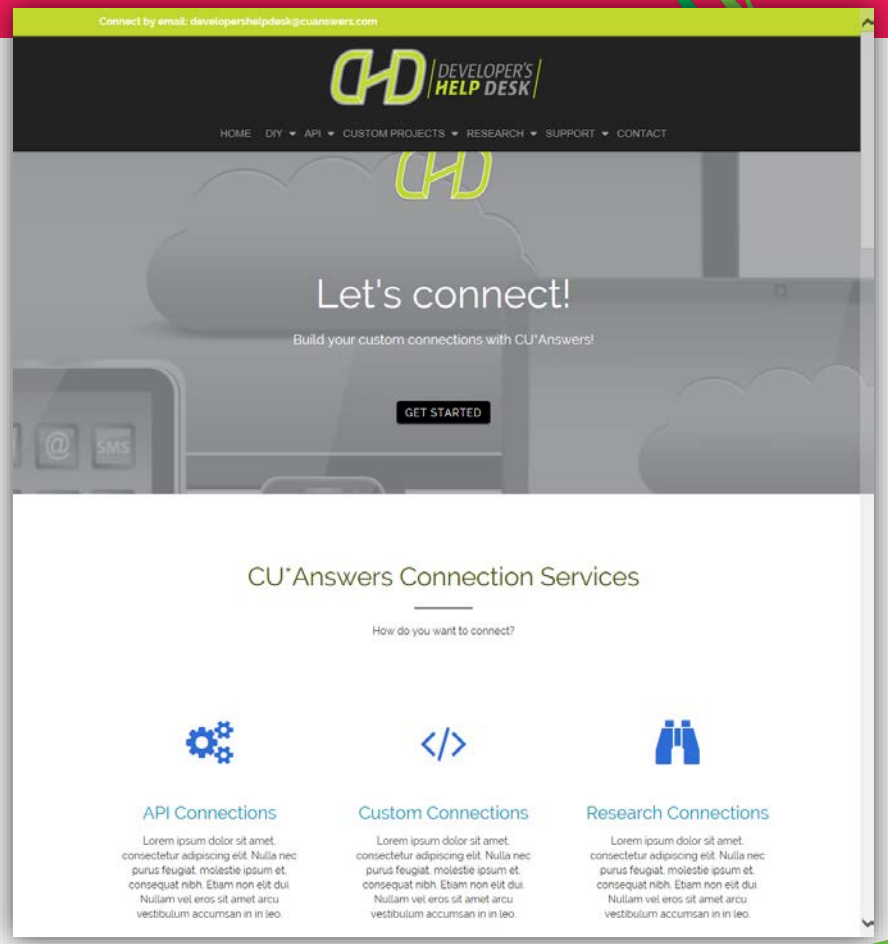
Data as a Business

Will data businesses be the next operational units to help us disrupt the market?

The DHD Online Store

Why we need an online store to work with a thousand developers

- **Goal #1:** Build a site that exhibits our intention to let the world know we welcome developers to our community
- **Goal #2:** Demonstrate our desire to teach, negotiate, and tell the marketplace about our network and the best way for us to have a successful development partnership
- **Goal #3:** Use the power of an online store to allow users to start, engage, and monitor projects all the way through success
- **Goal #4:** Redesign the old game for custom software development via CU*Answers resources and change the perception of our marketplace about our desire to entertain custom requests

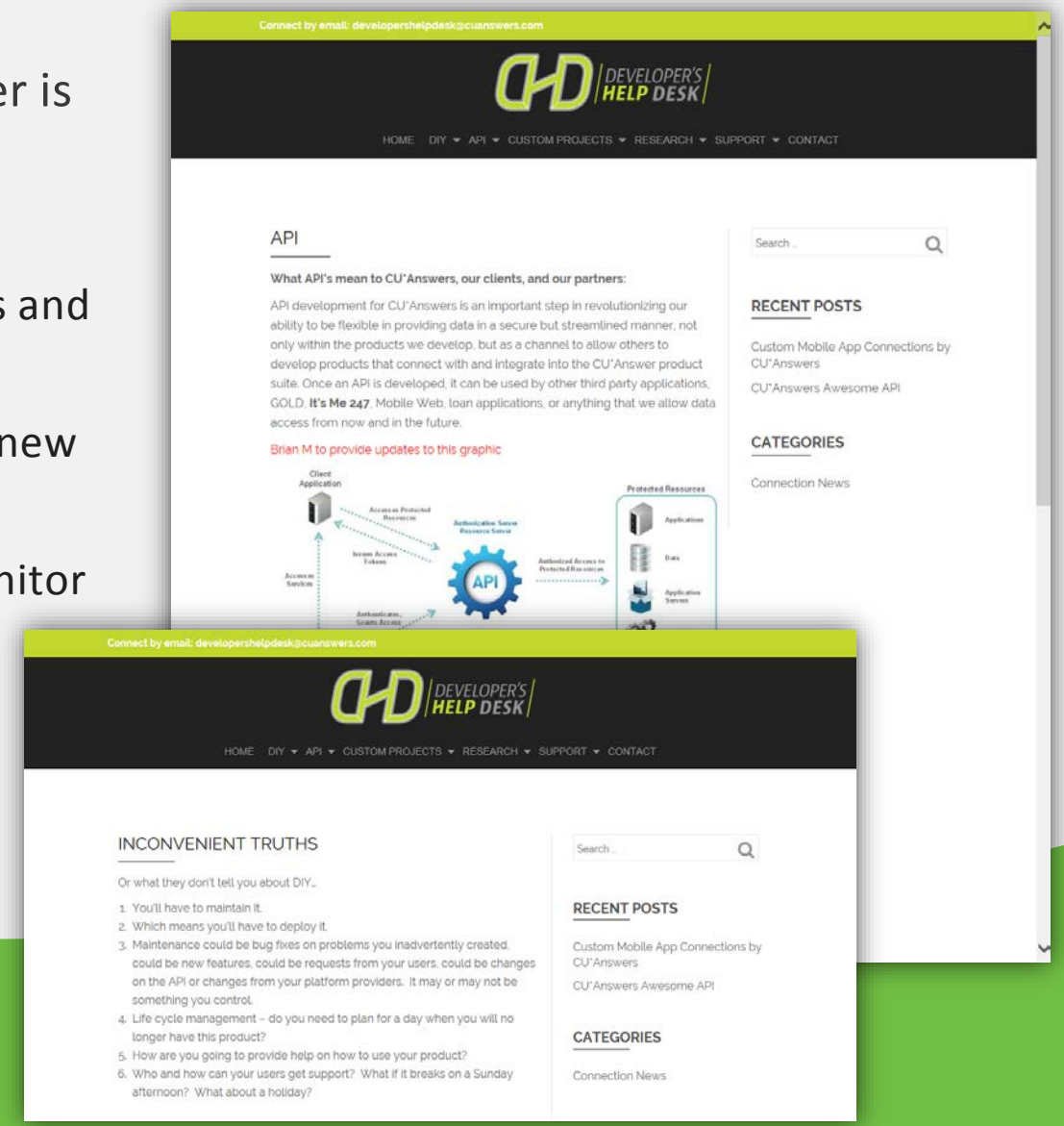


Convert what CU*Answers insiders take for granted into digital content that can change our organization, inside and out

The DHD Online Store

Can we create a lightweight, frictionless business process for a thousand developers?

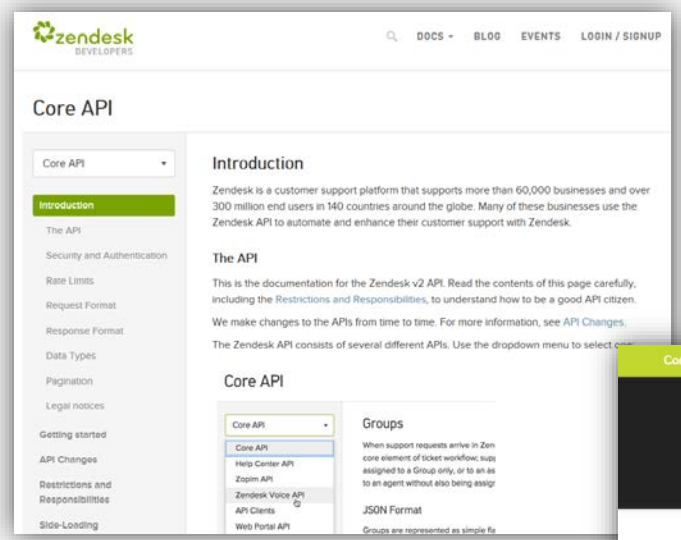
- One of the inconvenient truths about being a developer is that sooner or later, business agreements and arrangements come into play
  - What are the contractual responsibilities of CU*Answers and the external developer, CU or vendor?
  - How does the CU need to indemnify CU*Answers when new third-party processes control the fate of CU data?
  - Beyond contracts, what kinds of tools can we use to monitor good actors and avoid harm caused by bad ones?
- If business practices are poorly designed, open doesn't look very open, freeware doesn't seem very free, and the cost of failure might be too high

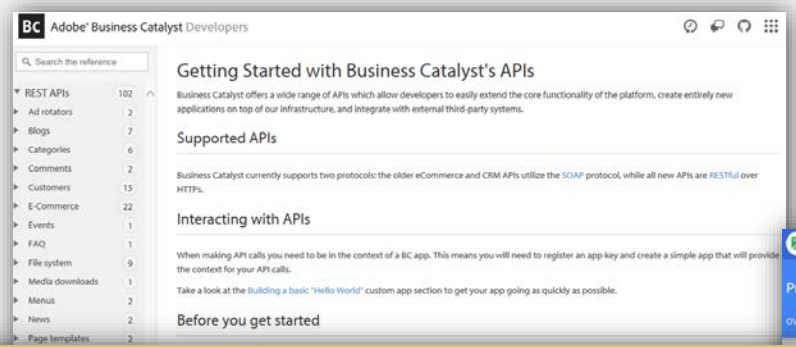


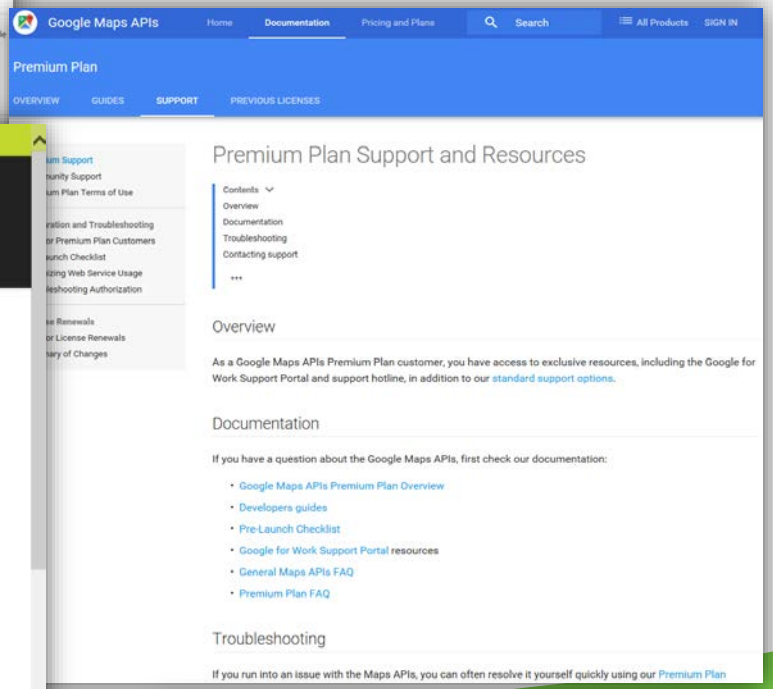
APIs are catalysts for an industry that is emerging all around us

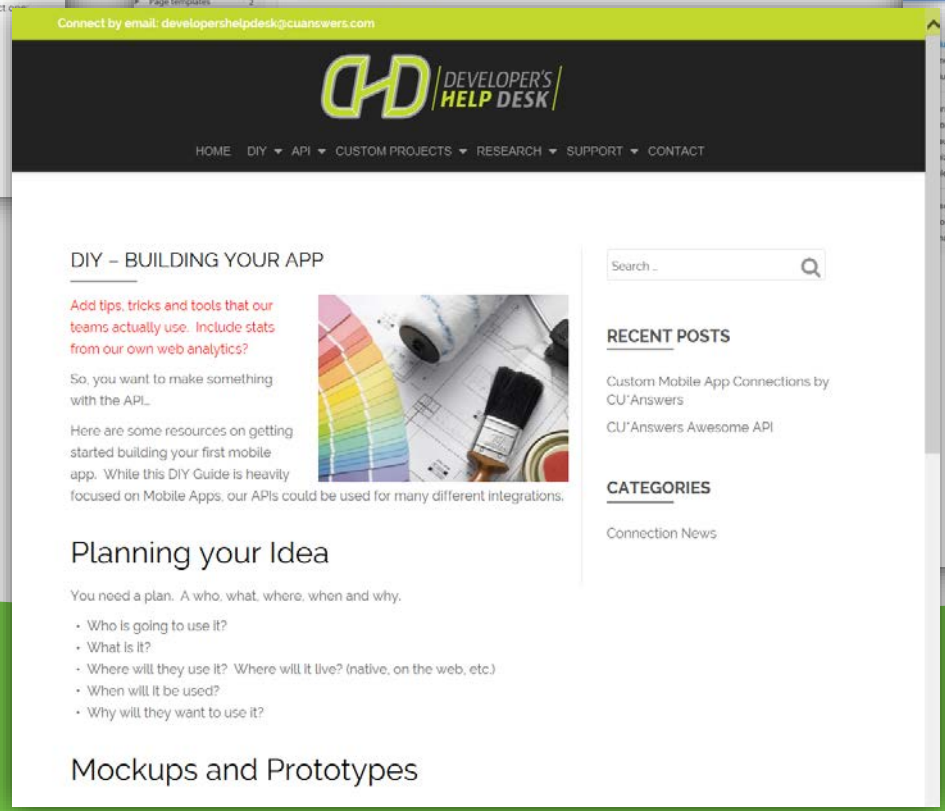
There's a blueprint for our industry, we just have to do it in the spirit of a co-op

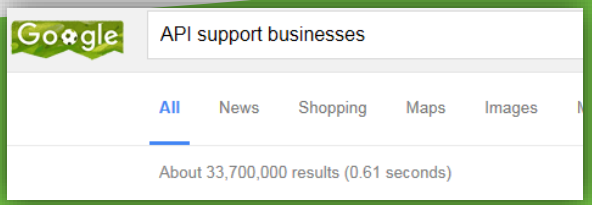
David Damstra
VP Marketing Services
and Creative Director











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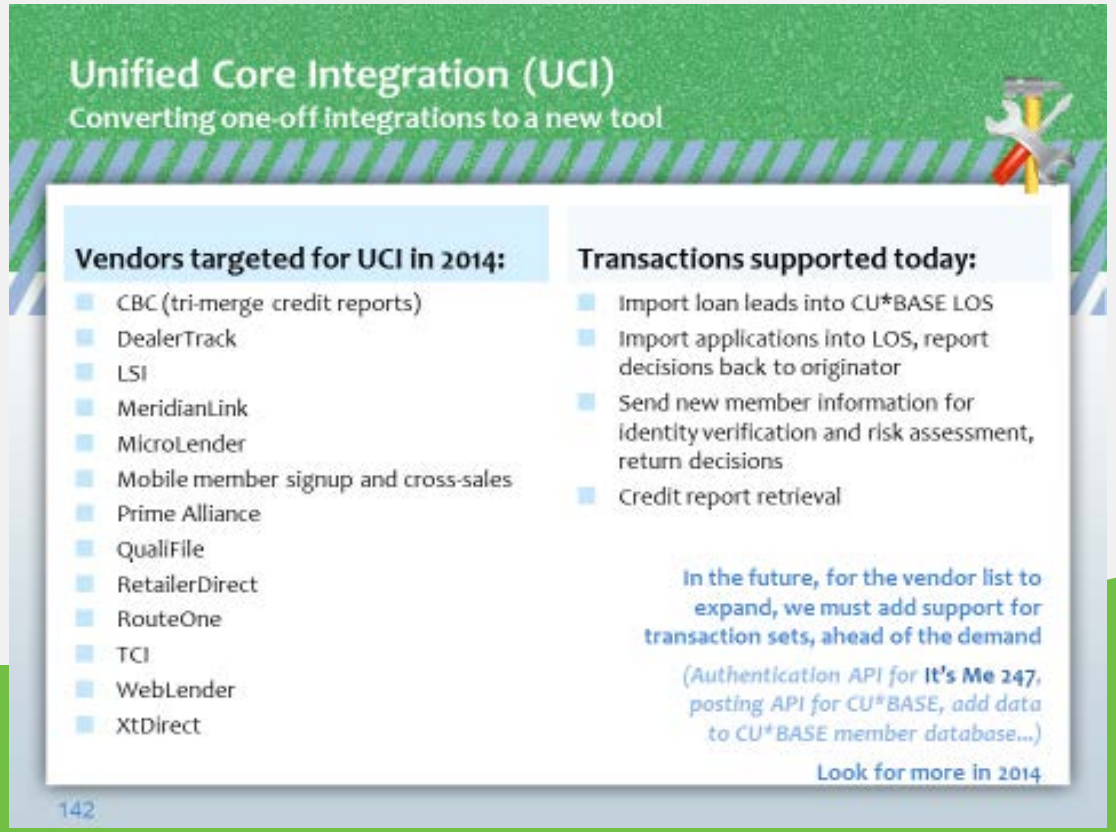
The DHD Client Service Department

How do we build a client service department in front of a company of developers?

- Let's talk with our team lead for the CSI (CUA Software Integrations) programming team
- CSI acts as our client service team to the vendor market when it comes to integrations – who better to use as a template for a front-office client service team for CUs and their vendors?
  - How can we present a truly open offering to the CU marketplace?
  - What does this team think will be the biggest obstacle to CUs creating their own solutions?
  - What will be the hardest thing for the DHD to explain to new developers?

Don Laffitte
Assistant Manager of Software Integrations

From the 2013 Leadership Conference



The DHD Client Service Department

How do we build a client service department in front of a company of developers?

- What is the biggest challenge in moving these from the back office to the front office for CU developers and their vendors?

Available Indirect Lending APIs We Provide That Use CU*Answers Data Standards	
Loan Applications	Submit a loan application to the CU's loan queue
Loan Decisions	Get the decision status for a loan application
Preapproved Loans	Submit a full loan with funding information from another LOS to CU*BASE for booking

Upcoming Indirect Lending APIs Using CU*Answers Data Standards	
Counteroffer Exchange API	Send and receive messages between dealers and CUs

API Consumers		
CU*Answers (Retailer Direct)	Loan Applications, Loan Decisions	✓
Xtend (XT Direct)	Loan Applications	✓
ILT DILLS	Preapproved Loans	✓
CUDC	Preapproved Loans	✓
Genesys	Loan Applications, Loan Decisions	✓
CUDL	Preapproved Loans	Q4
Keystone Lending Group	TBD	

Available Indirect Lending APIs We Provide That Use Partner Data Standards		
DealerTrack	Loan Applications, Loan Decisions, Counteroffer Exchange	✓
RouteOne	Loan Applications, Loan Decisions, Counteroffer Exchange	✓
Mortgage Cadence	Preapproved Loans	✓
TCI	Preapproved Loans	✓
LSI	Preapproved Loans	✓
MeridianLink	Preapproved Loans	Q4

What's next for CSI once the DHD is up and running?

Does not include internal CU*BASE APIs such as QualiFile, CBC, NADA, etc.

The DHD Client Service Department

Progress of our It's Me 247 and other API projects so far this year...

Proj #	Description	To QC
38118	API – Experian Precise ID API	✓
40342	API – MAP/MOP and account creation APIs	✓
41320	API – Creation of online banking credentials	✓
41321	API – Interface for accessing CU*BASE Config	✓
40872	API – Interface for communicating account funding info to CU*BASE	✓
36107	API – Authentication	✓
36642	API – Account Summary	✓
36643	API – Transaction history	✓
41188	API – Accept User Agreement	✓
41189	API – Accept PIB Profile	✓
41190	API – Create Security Questions	✓
41191	API – Change Password	✓
41192	API – Change Username	✓
36107	API – Logout	✓
36107	API – Refresh Session Token (session keep-alive)	✓
37319	API – Mobile Experience Center	✓

Proj #	Description	To QC
40948	API – Member Details	June 30
37658	API – Credit Union Contact Information	June 30
40934	API – Credit Union Feature List	June 30
40882	API – Password History	June 30
40954	API – Rate Board	June 30
41816	API – Basic Transfer	Sept 30
40578	Check Logic API, moving from CheckViewer to new API standards	Sept 30
	API – Login History	Sept 30
	API – eStatements	Sept 30
	API – Forgot Password	Sept 30
	API – A2A Transfer	Dec 31
	API – AFT Transfer	Dec 31
	API – Loan Transfer	Dec 31
	API – Credit Card Transfer	Dec 31
	API – Tiered Services	Mar 31, 2017
	API – eAlerts	Mar 31, 2017
	API – New Account Certificates	Mar 31, 2017
	API – New Account Shares	Mar 31, 2017

If It's Me 247 holds the transaction sets members need for self service, then these are the APIs CUs need as the foundation for their development projects

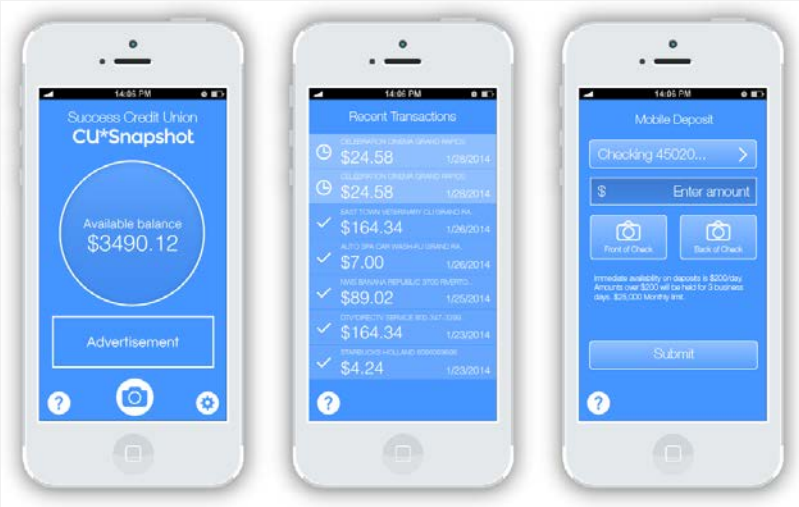
The DHD Client Service Department

How do we build a client service department in front of a company of developers?

Ken Vaughn
Assistant Manager
The MAD (Mobile Application Development) Team

- With the launch of the IRSC, Ken has had some experience with building new client service departments
- Let's ask him some questions
  - You've been tasked with being the proof of concept for API mobile app development – what do you see as the biggest challenge in building a custom mobile app, relying primarily on our growing API library?
  - You built CU Publisher so you can generate thousands of mobile apps. Most third-party vendors will have their own app-generating platform. What will be the challenges for credit union developers who don't have a platform like CU Publisher?
  - Think small – if you worked at a CU, what would be your favorite API for building a simple solution as a proof of concept?

Remember this from 2014?



In 2017 we're going to encourage people to go crazy with new ideas...are we ready?