

API 95



API-95

What is API-95

API-95 is the future of our desktop and mobile platforms. It is a milestone and the beginning of bigger things all in one. It opens the door not only for new ideas for our core product, but for a host of credit union do-it-yourself projects down the road. What are your dreams for online and mobile products and services for your members? API-95 is the foundation for making those dreams a reality.



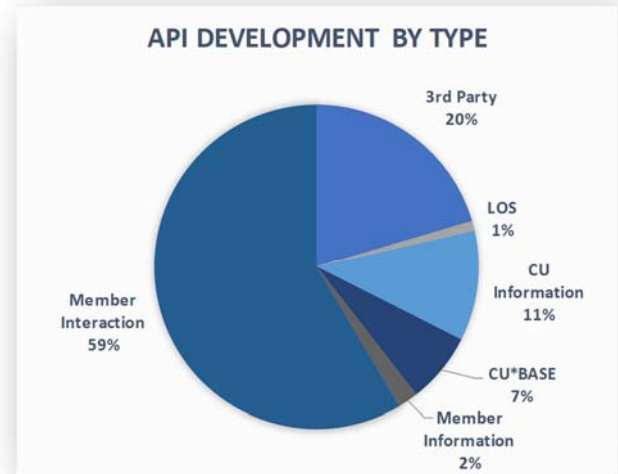
The 18.03 CU*BASE release included a major milestone which opened the doors for all the rest: API authentication. Actually, this release included a set of more than a dozen authentication-based APIs including all of the steps needed to verify a member's identity and log them into their accounts.

This release meant that all channels – desktop, mobile web, mobile app – began using the same API platform for authenticating your members. And this API is available to your third-party app developers as well.

API Development Through 2018

As of 9/30/2018, 156 API's have been developed and put into production with an additional 105 API's in various stages of development. We are classifying API's into one of 6 categories by their purpose and anticipated use as defined below.

156 API's are Available in Production Today!



API Classification Types

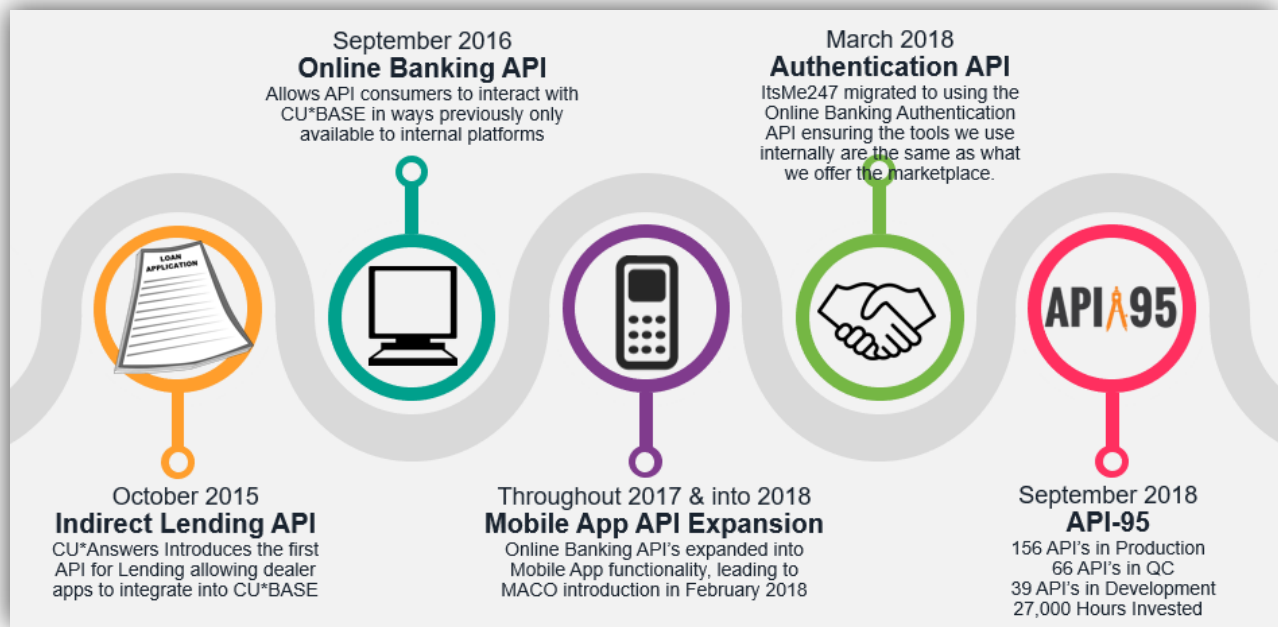
Percent of Development	Description
59%	Member Interaction – This strategy will develop and consume APIs that allow individual credit union members to interact with their financial and personal information in a variety of systems. These systems will be ones developed and provided by CU*Answers – such as It's Me 247 desktop and mobile web banking, mobile apps, and MAP/MOP – but will also be utilized through applications developed by external vendors or even by credit unions themselves.
2%	Member Information – This strategy provides a group of APIs that allow an application to retrieve information about the member. In general, this is not a member interacting with the request, but an application doing so to gain the needed information to better understand the member information.
11%	CU Information – This strategy provides a group of APIs that allow an application to access both the products/services that a CU provides and the configuration and settings associated with each.
1%	Loan Origination System (LOS) – This strategy will develop a robust suite of APIs that will provide information and integration with our four LOS initiatives: soup-to-nuts, ready-to-look, ready-to-book, and web-based.
7%	CU*BASE – This strategy will provide a set of APIs that provide the functionality of key CU*BASE functions. Ranging from the multiple teller platform initiative to web-based dashboards accessible through CU*BASE, these APIs will give us the flexibility to adjust our product strategy while providing the building blocks needed for the future.
20%	Third-party Integrations – This strategy works in conjunction with the DHD process and creates or leverages existing APIs for external products or services. Most of this development is to work with vendors to integrate/leverage their products or services into the CU*Answers workflow.

Programming Investments/Milestones



To date, nearly 27,000 man hours have been invested into API development, the equivalent of a year’s work for **13 employees**

Development Milestones



What will our comments be for our 2019 business year?

Where do we go from here?

Have we developed 95% of the API's needed?

With our library soon to exceed 250 available API's have we met our goal?

Is it time to engage our audience of DIY'ers to leverage this body of work?

In today's internet retailing culture, it's time to rethink our current strategies and consider the rolls these API's will play in our Online '19 initiative.

Online '19 considers the fact that 85% of all visits to a credit union's website result in an immediate redirect to online banking. Within this authenticated member model, we need to energize our network into a frenzy of designing what we will take to the future.



For a copy of our API catalog, visit our store:

<https://store.cuanswers.com/product/api-catalog-2018/>