



API CATALOG

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CU*ANSWERS

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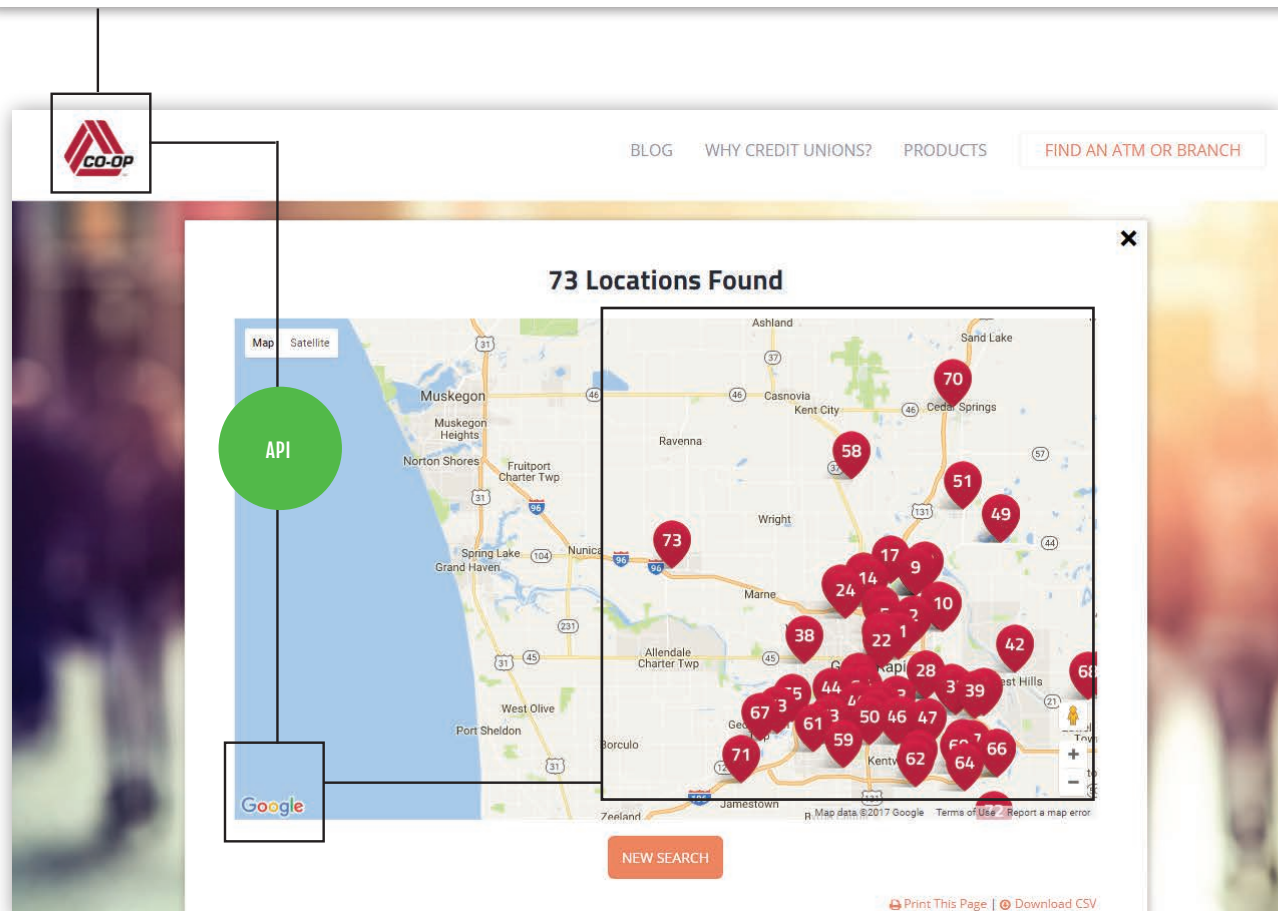
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What is an API?

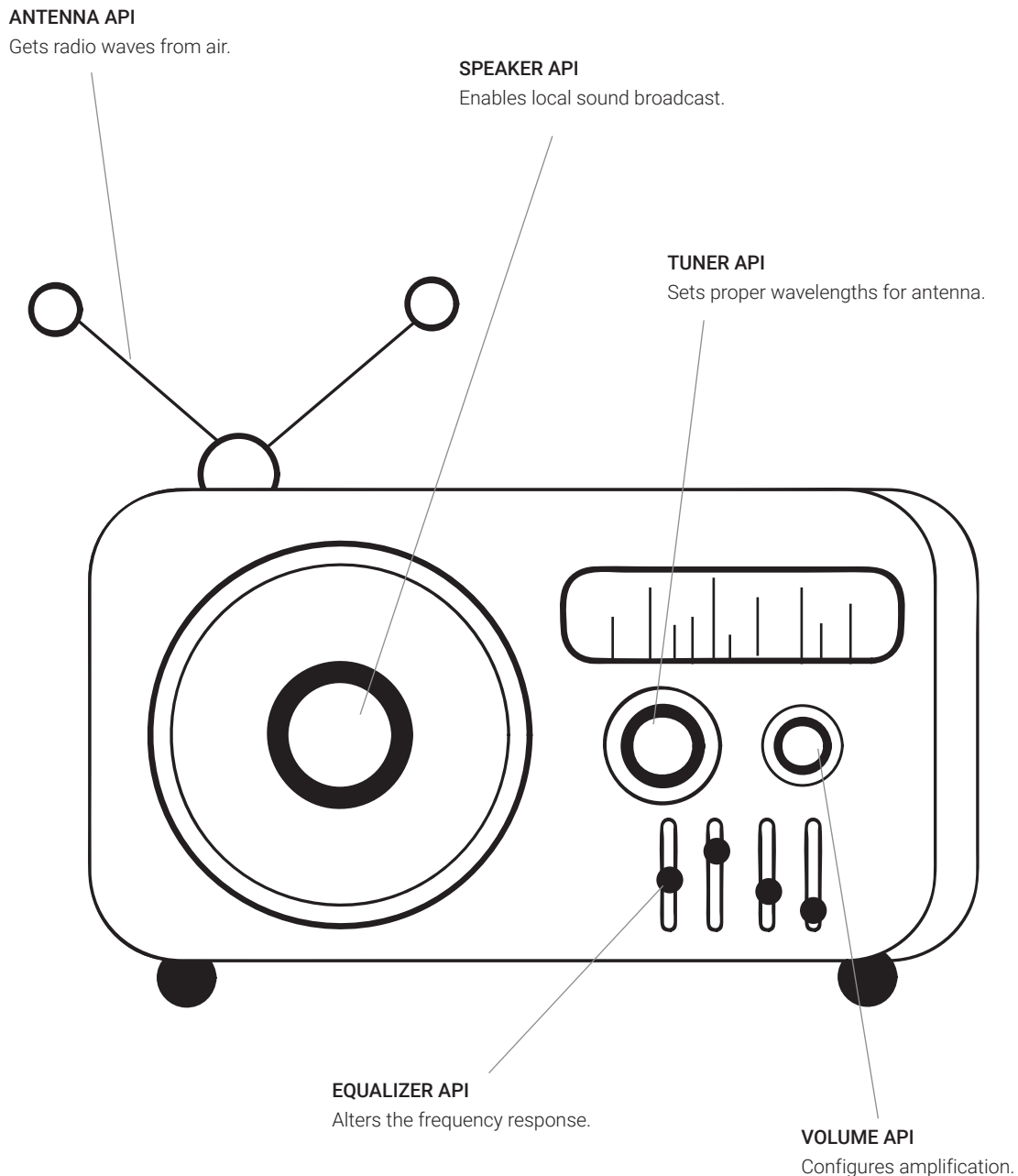
Technically, API stands for Application Programming Interface. At some point or another, most companies have built APIs for their customers, or for internal use. But how do you explain it in plain English?

In the simplest terms, APIs are sets of requirements that control how one application can talk to another. APIs aren't at all new; whenever you use a desktop, laptop, tablet or mobile phone, APIs are what make it possible to move information between programs.

APIs make it possible for services like Google Maps or Facebook to let other apps "piggyback" on their offerings. Think about the way the CO-OP Financial Services website, for instance, display nearby ATMs and branches on a Google Map for members. APIs do this by getting some of the program's internal functions to the outside world. This makes it possible for applications to share data and take actions on one another's behalf without making developers share all of their software's code.



API Analogy



APIs are like the parts of a radio. Knobs and buttons connect with the internal components of the radio to allow you to turn it on, change the volume, station, etc., to create a desired listening experience. In essence, we're giving you the necessary parts (APIs) you need for the radio (app) to operate effectively. Now, all you (developer) need to do is take these parts and build the radio. Enjoy the music!

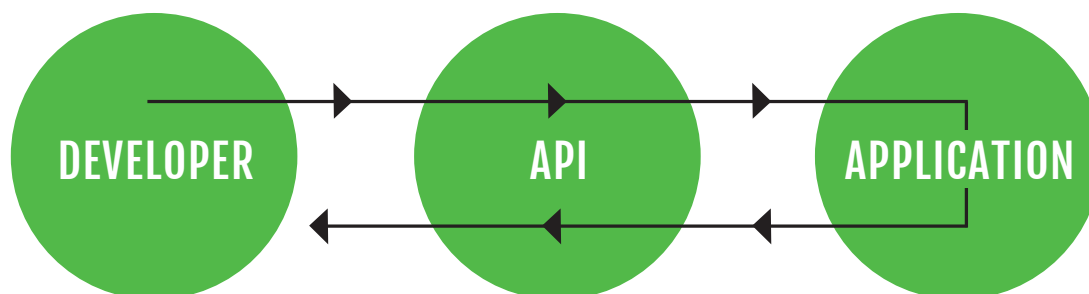
What is the value of having APIs?

APIs are especially important because they are a way for credit unions to provide members with faster, convenient access to funds, financial services and payment vehicles. For instance, Payveris created an API for a pay by photo tool, which integrates into its overall payments engine. This allows members to capture the details of a bill from their phone, store the payee information in the engine, and access that information from a desktop or mobile device. APIs speed development and allow credit unions to enable vendor integrations to enhance member services.

API development for CU*Answers is an important step in revolutionizing our ability to be flexible in producing data in a secure but streamlined manner, not only within the products we develop, but as a channel to allow others to develop products that connect with and integrate into the CU*Answers product suite.

Once an API is developed, it can be used by other third party applications, CU*BASE GOLD, **It's Me 247** Mobile Web, loan applications, or anything that we allow data access from now and in the future.

An API is the middleman between a developer and an application. This middleman accepts requests and returns data.



How to get started with APIs

The CU*Answers Developer's Help Desk has an easy sign up process to get you working with APIs as soon as possible.

First, you'll want to visit dhd.cuanswers.com, click on "**Toolbox**" then under "**API Center**" click on "**Getting Started with APIs**". You'll be able to add the "Get Started with APIs" product to your cart which will be the first step in getting started. Our DHD team at CU*Answers will reach out to you once you have checked out.

Next, you will want to request development for API keys for the API set you need. This will let you work within a designated credit union environment. Wondering what in the world this means? Don't worry, we explain these steps and procedures on our DHD website and will guide you in the right direction.

Finally, after verifying that all required agreements and schedules are on file, you'll have the option to add this product to your cart and our staff will work through final sign off procedures with you.

Welcome, Guest! [Log In / Register](#) Search ... [GET STARTED!](#)

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A BUILDER'S SOUL I WANT TO **TOOLBOX** ALERTS & NEWS SHOP CONTACT

Home » Toolbox » API Center » Getting Started

Getting Started

Help Me Get Started
Getting Started with a Custom CU*BASE Project
API Center
DIY - Building your App

API Guidelines
Getting Started with APIs
3 Levels of Data
API Documentation Portal

Ready to get started?
Here's the process

The CU*Answers Developer's Help Desk has an easy sign up process to get your working as soon as possible.

First we need some agreements in place. Add this product to your cart and the CU*Answers Developer's Help Desk will get in touch with you to get started.

Second, request development API keys for the API set you need. This will let you work with a real credit union configuration.

Finally, before launching your product, you must have a Client Use Agreement on file. Add this product to your cart and the Developer's Help Desk will work through final sign off procedures with you.

Step 1: Order The Get Started with APIs Agreements



CU*Answers Online Banking APIs

Does your application or data exchange need member authentication or other online banking APIs? If so, we can help. Take a look on the next several pages for a list of APIs we can offer you.

FREE!

Online Banking APIs

/ACCOUNTS

This API contains a very basic listing of all the members sub-accounts. It's meant as a quick display of information.

/ACCOUNTS/CHECKING

Gets a list of checking accounts for the membership.

/ACCOUNTS/SAVINGS

Gets a list of savings accounts for the membership.

/AUTHENTICATION/LOGOUT

This endpoint expires the token and allows the member to logout.



/ACCOUNTS/LOANS

Gets a list of loan accounts for the membership.

/ACCOUNTS/CREDITCARDS

Gets a list of credit card accounts for the membership.

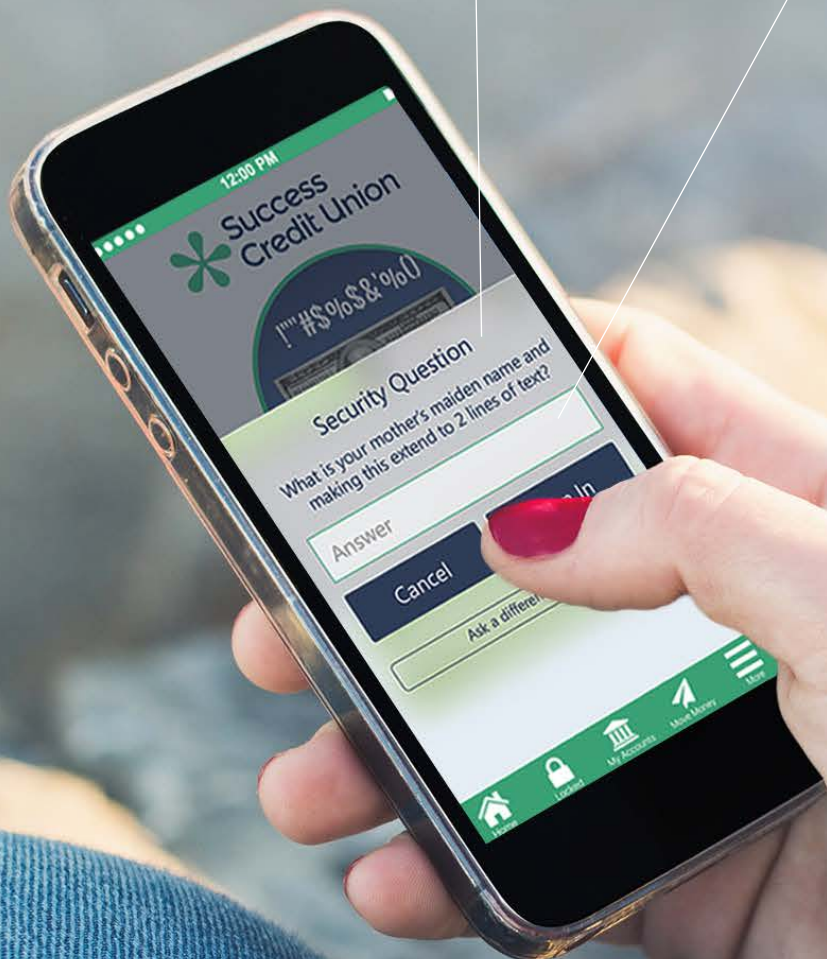
Online Banking APIs

/AUTHENTICATION/SECURITYQUESTIONS

This API endpoint is for setting up the members security questions and answers.

/AUTHENTICATION/SECURITYANSWER

This API is for the member to answer their security question for their account.



Online Banking APIs

/AUTHENTICATION/LOGOUT

This API endpoint will log the member out of online banking, and render all security tokens unusable.

A Web Page

http://obc.itsme247.com/000

Credit Union

Logout

Welcome, Jane Doe

Vacation Fund - Transaction History

Date Description Amount Search

Date	Description	Amount	Balance
07-01-2016	Amazon.com	\$25.00	\$1,232
07-01-2016	Amazon.com	\$25.00	\$1,232
07-01-2016	Amazon.com	\$25.00	\$1,232
07-01-2016	Amazon.com	\$25.00	\$1,232
07-01-2016	Amazon.com	\$25.00	\$1,232
07-01-2016	Amazon.com	\$25.00	\$1,232

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/ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/ALL

This API endpoint contains a listing of all transaction details for the particular sub-account.



/AUTHENTICATION/CREDENTIALS

This API is the beginning of authentication and the gateway to all the other APIs we have available for online banking. Here, you will pass in the members username and password.

/AUTHENTICATION/FORGOTPASSWORD

This API begins the process for members who have forgotten their password.

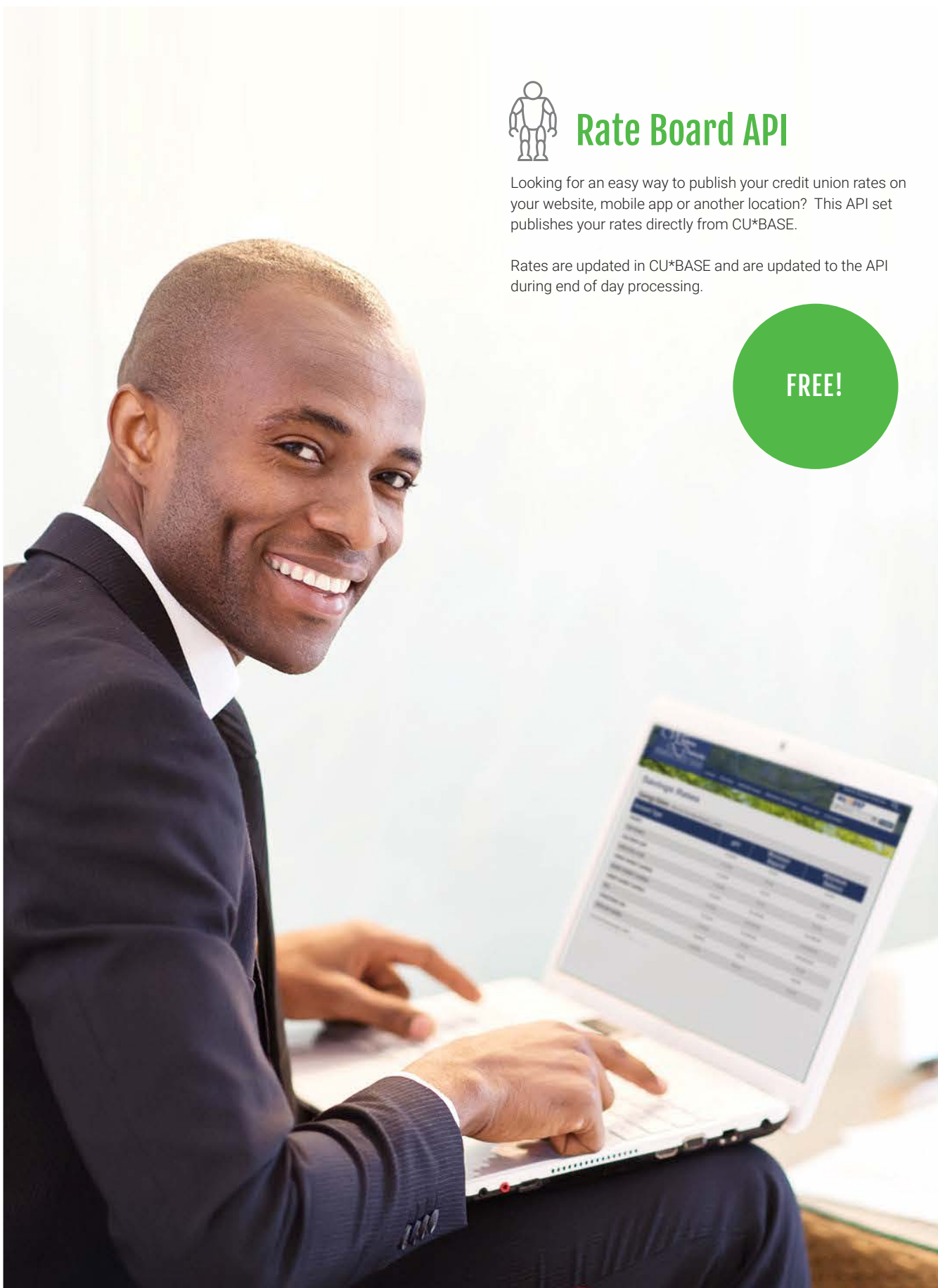


Rate Board API

Looking for an easy way to publish your credit union rates on your website, mobile app or another location? This API set publishes your rates directly from CU*BASE.

Rates are updated in CU*BASE and are updated to the API during end of day processing.

FREE!



Online Banking APIs

/RATES/SHARE

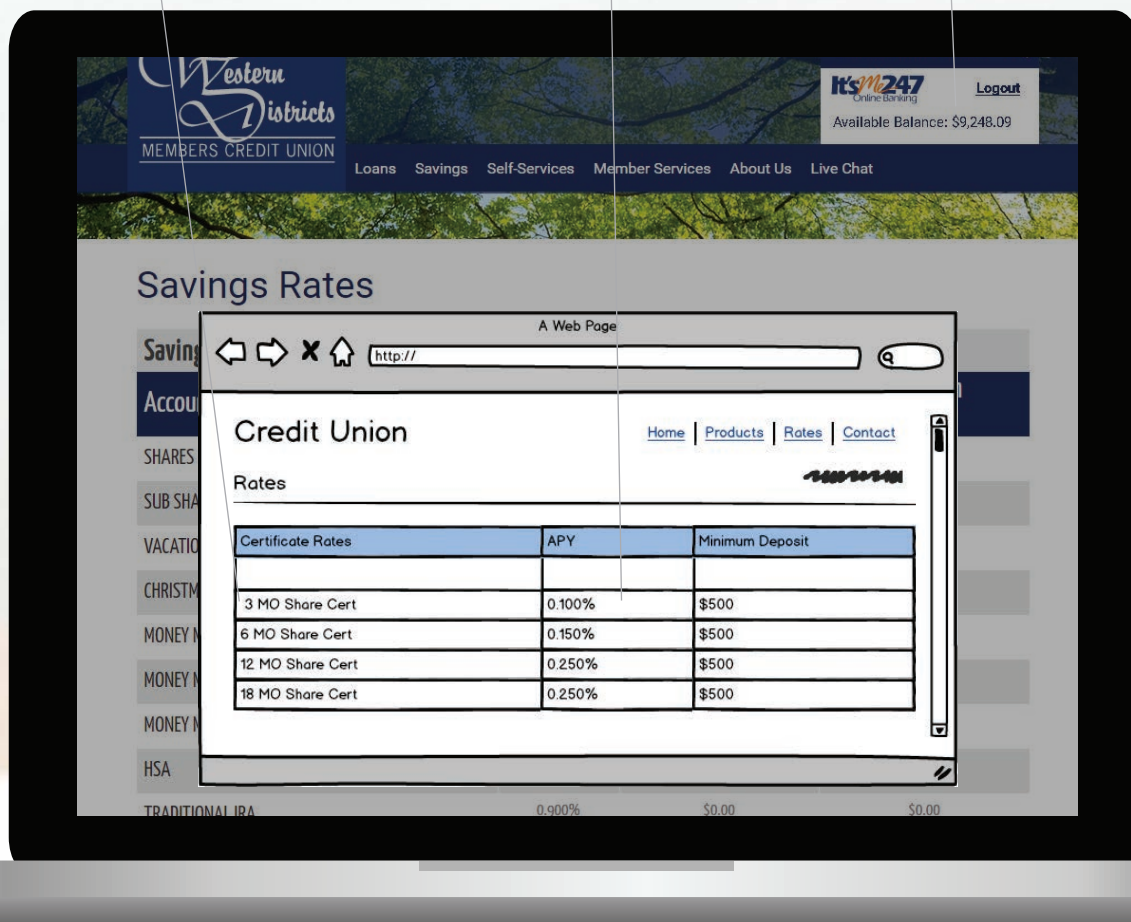
This API endpoint will retrieve the current share rates for the credit union for all sub-account products provided.

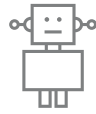
/ACCOUNTS/CHECKING

Gets a list of checking accounts for the membership.

/RATES/LOAN

This API endpoint will retrieve the current loan rates for the credit union for all sub-account products provided.





Indirect Lending APIs

Designed for third party loan origination, this API set allows you to create a new loan origination platform and build loans in CU*BASE from various third party systems.

FREE!



Indirect Lending APIs

/API/CREDIT_UNIONS/{CUID}/LOANS

Submit preapproved loans that contain an approved decision.

The image shows a computer monitor displaying a 'Loan Application Form'. The form is titled 'Loan Details' at the top. It is divided into several sections: 'Applicant Information', 'Residential Information', and 'Employment Information'. Each section contains various input fields for personal and financial data. To the left of the main form, there is a sidebar with additional fields like 'Are you a current member?', 'Purpose of Loan', 'Term (in months)', 'Purchase Source', 'Year', 'Mileage', 'Vehicle Identification Number', 'Property Type', 'Property Address', and 'City'. The form is presented in a clean, professional layout with a blue header and footer.

Loan Details

LOAN APPLICATION FORM

Applicant Information

First Middle Last Date of Birth Soc Sec #

Phone Number Email

Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Residential Information

Address City State Zip Code

Value of Property Monthly Payments Lender

Employment Information

Employer's Name Title Self Employed? ☐ Yes ☐ No

Address City State Zip Code

Signature Date

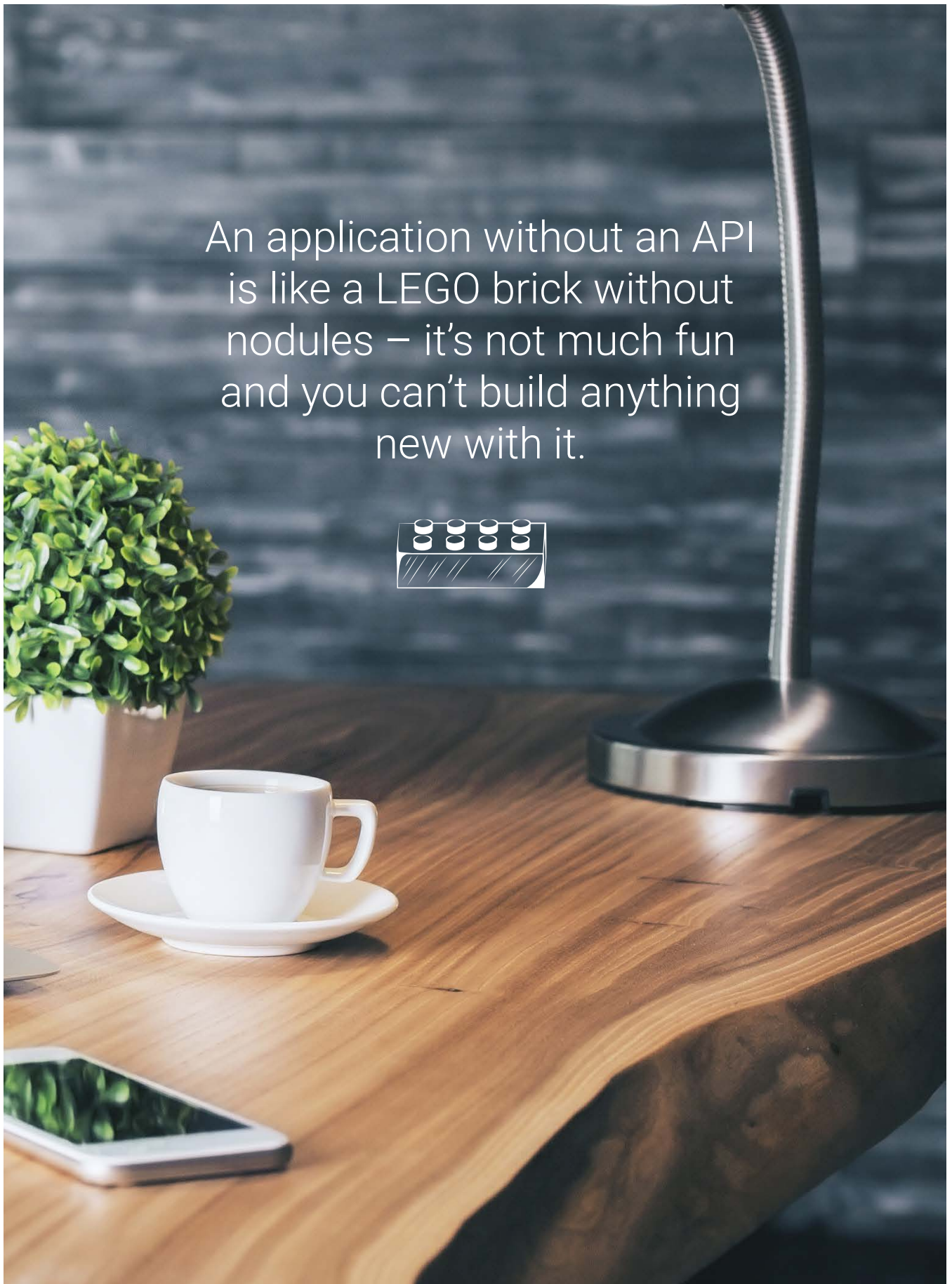
/API/CREDIT_UNIONS/{CUID}/LOANS/APPLICATIONS/{UNIQUE_APPLICATION_ID}/DECISIONS

Get decisions for a particular application.

/API/CREDIT_UNIONS/{CUID}/LOANS/APPLICATIONS
Submit an application for the credit union to decision.



An application without an API
is like a LEGO brick without
noodles – it's not much fun
and you can't build anything
new with it.

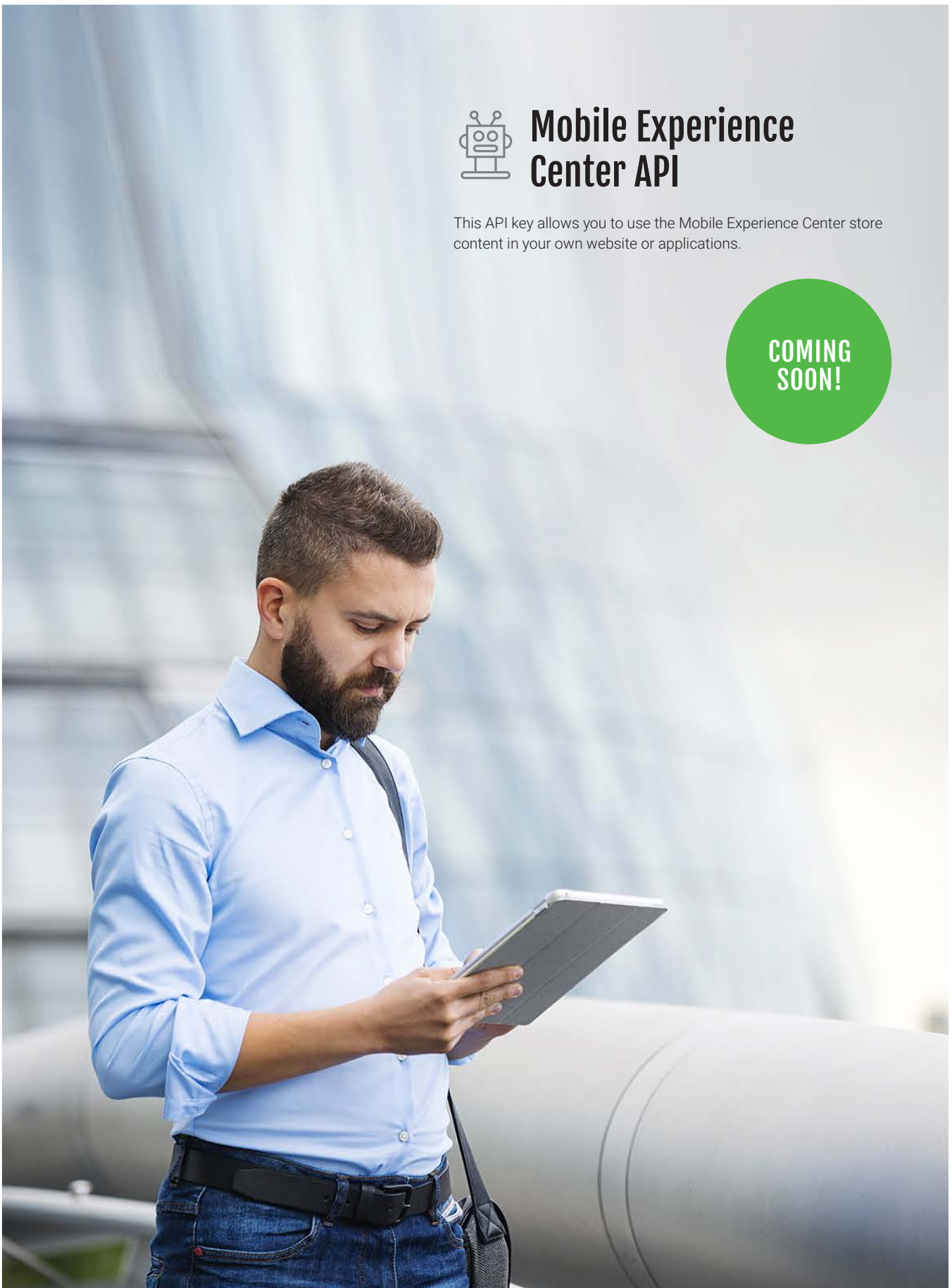




Mobile Experience Center API

This API key allows you to use the Mobile Experience Center store content in your own website or applications.

**COMING
SOON!**



Mobile Experience Center APIs

/APPS/ALL

This API returns all the mobile apps, irrespective of the credit union.

/APPS/{CUID}

This API returns all the mobile apps for a particular credit union.



/APPS/{CUID}/{ID}

This API returns a particular app by its ID for a particular credit union.



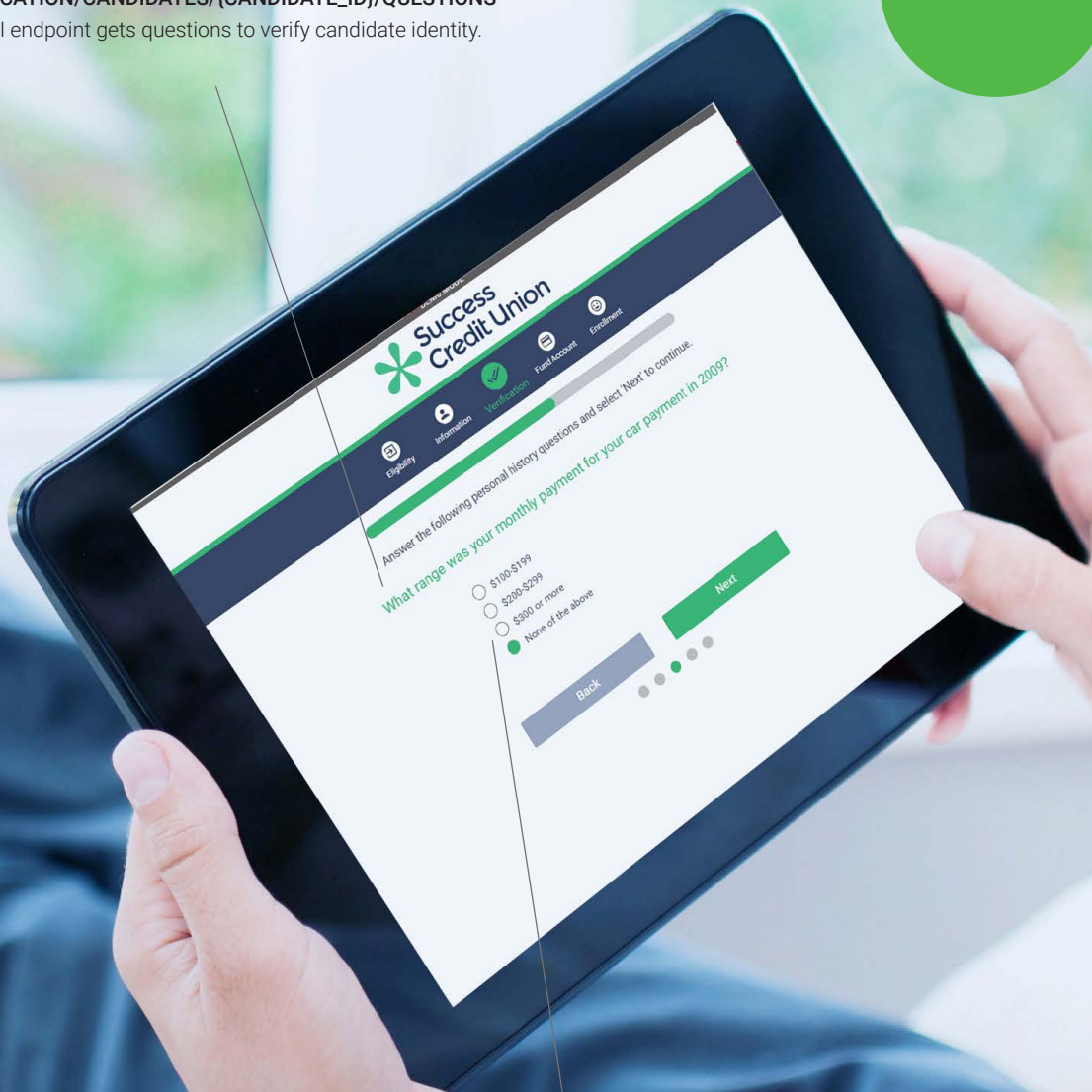
Membership Opening API

Does your application or data exchange need to open new memberships in CU*BASE? If so, then this is the API set for you!

FREE!

/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/QUESTIONS

This API endpoint gets questions to verify candidate identity.



/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/QUESTIONS/{QUESTIONS_ID}/ANSWERS

This API posts answers back to a question set for full verification score.

Membership Opening APIs

/CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES

This API endpoint is used for initial posting of a candidate for ID verification.

/CREDIT_UNION/{CREDIT_UNION_ID}/MEMBERSHIP/APPLICANTS

This API endpoint is used for a MAP submission.



Membership Opening APIs

/CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{MEMBER_ID}/ONLINE_BANKING_ACTIVATION

This endpoint is used to get the credentials used to enroll a member in online banking.

The screenshot shows the 'Create username' page of the Success Credit Union online banking enrollment process. The page has a dark blue header with the Success Credit Union logo and a navigation bar with icons for Eligibility, Information, Verification, Fund Account, and Enrollment. The main content area is white with a green 'Create username.' heading. Below the heading is a sub-heading 'Create your username and select 'Next' to continue.' A box titled 'Username Guidelines' lists rules: Must be between 1-20 characters, Are not case sensitive, Can be both letters and numbers, Cannot contain special characters, Cannot start or end with a space, Cannot be all numbers, Cannot contain your account number, and Cannot contain your first or last name. Below the guidelines is a text input field labeled '*Username' and a 'Next' button. At the bottom are five dots, with the first one being green.

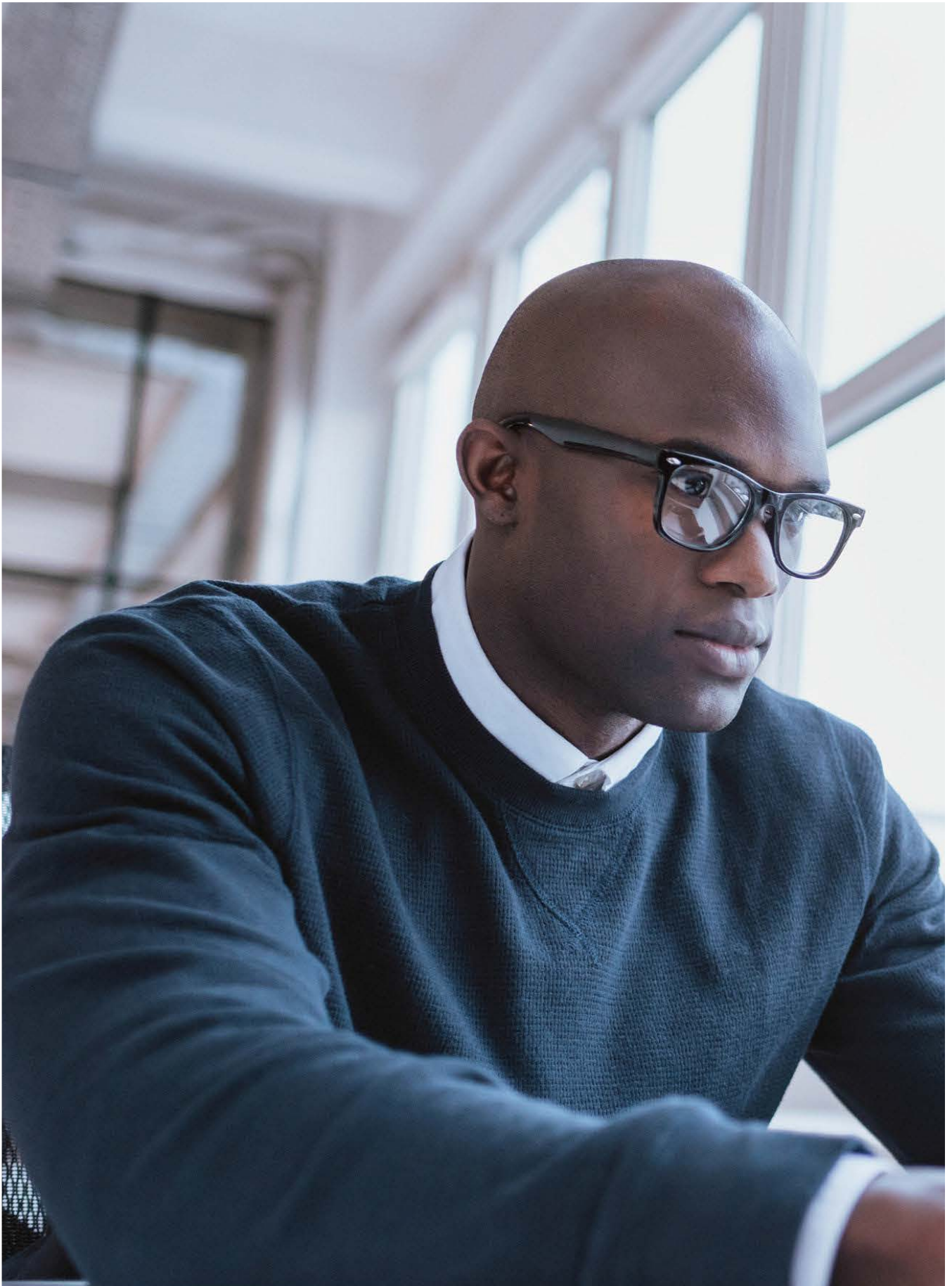
The screenshot shows the 'You Are Now a Member!' page of the Success Credit Union online banking enrollment process. The page has a dark blue header with the Success Credit Union logo and a navigation bar with icons for Eligibility, Information, Verification, Fund Account, and Enrollment. The main content area is white with a green 'You Are Now a Member!' heading. Below the heading is a dashed box containing a Success Credit Union logo, the text 'Your member and account number:', the number '123456789', and contact information for the Main Branch (1255 Lane Drive, Grand Rapids, MI 49503, Main Branch Number: 1-800-499-3333, Fax: 616-464-9434). Below the dashed box is a 'Print Card' button. At the bottom are two buttons: 'Not at this time, go to other options' and 'Make a deposit by credit or debit card'. A message at the bottom says 'Congratulations, you have successfully created an account!'.

/CREDIT_UNION/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS

This API endpoint creates a credit union member.

An API is like the nozzles on a fire hydrant. Different hoses can connect to different nozzle sizes, so firefighters can mix and match as needed.







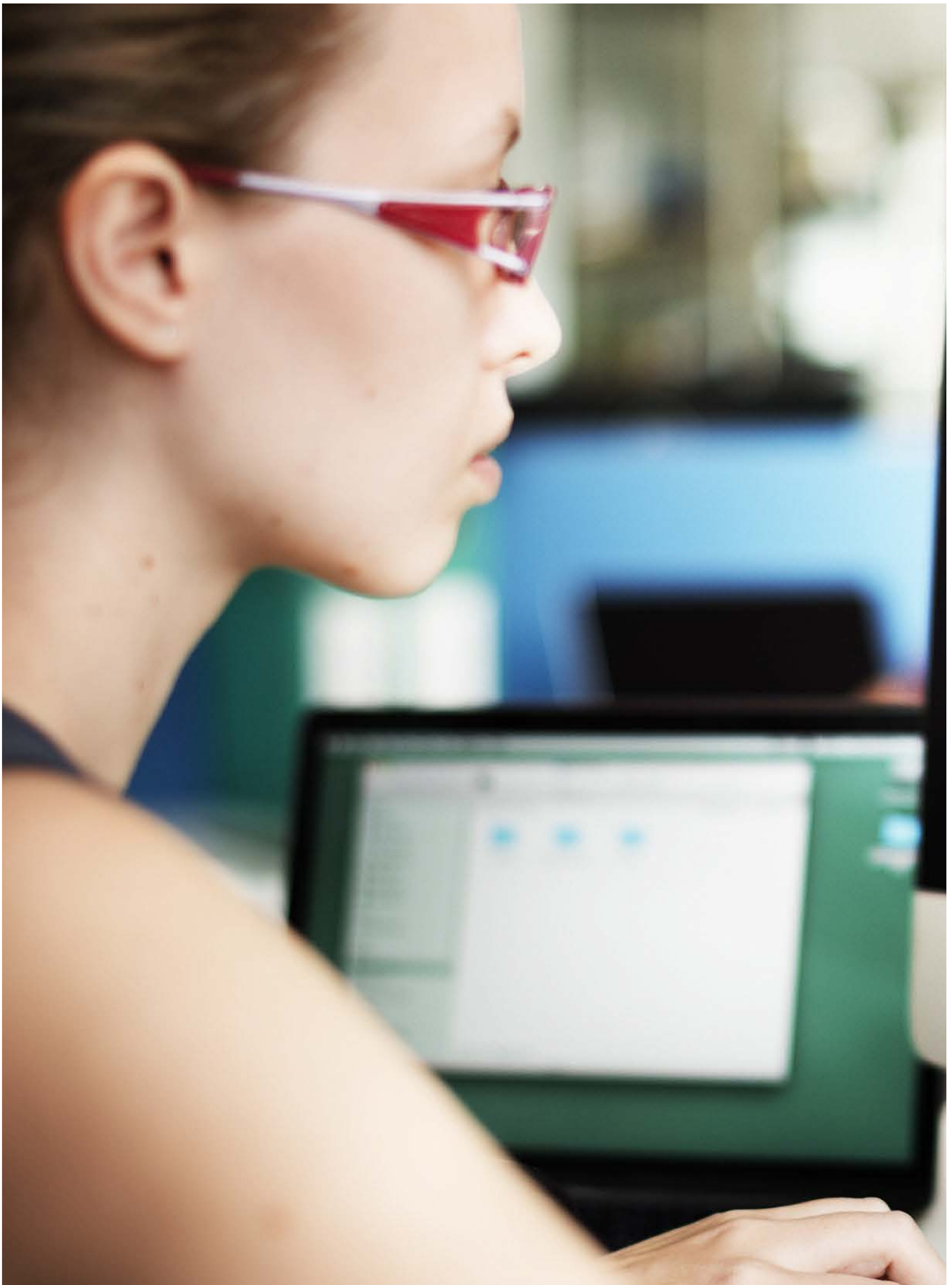
API Testing Window

Ready to test your project? These pre-scheduled windows allow you to test your API based project while coordinating with a Developer's Help Desk Account Executive to verify the activities and configuration on the CU*BASE side.

You may need to coordinate with the CU*Answers Developer's Help Desk to test a specific user case. Things like password complexity settings, first time sign on scenarios or user lock out behavior.

Please contact Developer's Help Desk to schedule a testing window.

**ONE TIME
FEE**





Custom API Development

Read all the documentation and don't see the API you need? Order a custom API to your specifications.

Custom APIs can be developed to meet your specific needs and requirements.

Work with the CU*Answers Developer's Help Desk to craft that special API integration that will make your product a success. Custom development of an API will include research and development of your API needs and integration into the CU*Answers API platform. Custom API development will require a quote and sign off process once your requirements have been determined.















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GET	/ACCOUNTS/CREDITCARDS Gets a list of credit card accounts for the membership	pg. 6
GET	/ACCOUNTS/CERTIFICATES Gets a list of certificate accounts for the membership	
GET	/ACCOUNTS/LOANS/{ACCOUNTID}/INFO Gets more information about the loan account	
GET	/ACCOUNTS/CREDITCARDS/{ACCOUNTID}/INFO Gets more information about the credit card account	
GET	/ACCOUNTS/CERTIFICATES/{ACCOUNTID}/INFO Gets more information about the certificate account	
GET	/ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/ALL Lists all transaction details for a particular sub-account for the account the member is signed in with	pg. 8
GET	/ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/ACH Contains a listing of all transaction details for any ACH transactions for the account	
GET	/ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/CHECKS Contains a listing of all transaction details for any check transactions for the account	
GET	/ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/DEBITCARD Contains a listing of all transaction details for any debit card transactions for the account	
GET	/ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/DEPOSITS Contains a listing of all transaction details for any deposit transactions for the account	
GET	/ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/WITHDRAWALS Contains a listing of all transaction details for any withdrawal transactions for the account	
GET	/ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/{TRANSACTIONID} Contains the detail of a single transaction	

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	/AUTHENTICATION/REFRESHTOKEN Refresh the session token	
	/AUTHENTICATION/EULA Get text for the Eula to present to user	
	/AUTHENTICATION/EULA Record the user response to the agreement	
	/AUTHENTICATION/USERNAME Update username	
	/AUTHENTICATION/PASSWORD Update password	
	/AUTHENTICATION/EMAIL Add/update members email list	
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	/AUTHENTICATION/ANSWERALL The second step in the forgot password process	
	/AUTHENTICATION/LOGOUT Logout. Expires the token	pg. 6, 8

Online Banking API Index

Credit Union APIs



/CREDITUNIONS/FEATURES

Contains all of the various features the credit union has turned on for Online Banking

Member APIs



/MEMBERS

Retrieves information about the member such as full name, address, and contact information



/MEMBERS/PASSWORDHISTORY

Retrieves a listing of all password changes in the last 90 days

Security Questions APIs



/SECURITYQUESTIONS/MASTER

Retrieves master list of security questions for Online Banking



/SECURITYQUESTIONS

Retrieves the 3 security questions that the member has selected for their account

Rate Board APIs



/RATES/LOAN

Retrieves the current loan rates for the credit union

pg. 10



/RATES/CD

Retrieves the current certificate rates for the credit union



/RATES/SHARE

Retrieves the current share rates for the credit union

pg. 10

Transfer APIs



/TRANSFERS/DEPOSITACCOUNTS/RDC

Gets depositable accounts for RDC

Indirect Lending API Index

Loan Application API



/API/CREDIT_UNIONS/{CUID}/LOANS/APPLICATIONS

Submit an application for the credit union to decision

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Loan Decisions API



/API/CREDIT_UNIONS/{CUID}/LOANS/APPLICATIONS/{UNIQUE_APPLICATION_ID}/DECISIONS

Get decisions for a particular application

pg. 12

Loans API



/API/CREDIT_UNIONS/{CUID}/LOANS

Submit preapproved loans that contain an approved decision

pg. 12

Mobile Experience API Index

APP APIs



/APPS/ALL

Returns all the apps, irrespective of credit union

pg. 16



/APPS/{CUID}

Returns all the mobile apps for a particular credit union

pg. 16



/APPS/{CUID}/{ID}

Returns a particular app by its ID for a particular credit union

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Membership Opening API Index

Candidate APIs



/CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES

Used for initial posting of a candidate for ID verification

pg. 18



/CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES/{CANDIDATE_ID}

Gets a specific candidate



/CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/BLOCK

Check whether a block flag exists on a specific candidate

Question API



/CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/QUESTIONS

Questions to verify candidate identity

pg. 17

Answer API



.../VERIFICATION/CANDIDATES/{CANDIDATE_ID}/QUESTIONS/{QUESTIONS_ID}/ANSWERS

Post answers back to a question set for full verification score

pg. 17

Applicant API



/CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/APPLICANTS

This endpoint is used for Membership Application Process (MAP) submissions

pg. 18

Credit Union APIs



/CREDIT_UNIONS/{CREDIT_UNION_ID}/

Get a specific credit union



/CREDIT_UNIONS

Get all credit unions

Membership Opening API Index

Member APIs



/CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS

Create a credit union member from a MOP submission

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/CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{MEMBER_ID}/ONLINE_BANKING_ACTIVATION

Get credentials used to enroll a member in Online Banking

pg. 19



/CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{ACCOUNT_BASE}/TRACKERS

Create a tracker on the supplied member account base

Precise ID APIs



/CREDIT_UNIONS/{CREDIT_UNION_ID}/VENDOR_ACCOUNTS/PRECISE_ID

Get account information for Experian PreciseID for a credit union



/CREDIT_UNIONS/{CREDIT_UNION_ID}/VENDOR_ACCOUNTS/PRECISE_ID

Update account information for Experian PreciseID for a credit union



/CREDIT_UNIONS/{CREDIT_UNION_ID}/VENDOR_ACCOUNTS/PRECISE_ID

Post account information for Experian PreciseID for a credit union

Collateral APIs



/CREDIT_UNIONS/{CORE_REFERENCE_ID}/COLLATERAL/{COLLATERAL_REFERENCE_ID}

Get collateral information for NADA valuation



/CREDIT_UNIONS/{CORE_REFERENCE_ID}/COLLATERAL/{COLLATERAL_REFERENCE_ID}

Used to modify an existing collateral record

**Not interested in reading the catalog?
No problem, this is all online at dhd.cuanswers.com.**

**Not seeing what you need? More APIs are coming!
follow along at dhd.cuanswers.com.**

