



API CATALOG

Fall 2018

dhd.cuanswers.com



CU^{*}ANSWERS

Index

Introduction.....	1
What is an API.....	2
API Analogy.....	3
Value of APIs.....	4
Getting Started.....	5
Online Banking APIs.....	6-9
Rate Board APIs.....	10-11
Indirect Lending APIs.....	12-15
Mobile Experience Center APIs.....	16-17
Membership Opening APIs.....	18-21
API Testing Window.....	23
Custom API Development.....	25
API Index.....	26-44
Contact Information.....	33

Introduction

For CU*Answers, API development represents an important process to continually enhancing our flexibility in providing data in a streamlined, secure manner. This is not only for the tools we develop, but provides a gateway to allow others to develop products that connect with and integrate into the CU*Answers product suite.

Why is this process so important? For a variety of reasons. For instance, once an API is developed, it may be used by other 3rd party applications, CU*BASE, It's Me 247 Online Banking, loan applications, or anything else for which we allow data access points in the future.

Each year, the CU*Answers API development team has goals for developing a variety of new APIs. For example, in 2018 we rolled out API Authentication, which represents more than a dozen APIs that included all of the steps needed to verify a member's identity and log them into their accounts. It meant that all It's Me 247 delivery channels (desktop, mobile web, mobile app) are utilizing the same API platform for authenticating members, and is fully available to 3rd party app developers as well. Additionally, we are migrating approximately 95% of It's Me 247 Online Banking desktop and mobile web programs from a socket-based platform to a web-service API-based platform. Beginning in 2019, and via this new platform, we will launch a new iteration of It's Me 247 for desktop and mobile users.

Our development teams are fully engaged in developing hundreds of APIs to significantly enhance overall API functionality, and create exciting, new retail opportunities for credit unions. As shown in this catalog, 250+ APIs are already completed and in production or are in the development pipeline, with many more being planned. We are classifying APIs into one of six primary categories by their purpose and anticipated use. API classification types include:

- **Member Interaction**
- **Member Information**
- **Credit Union Information**
- **Loan Origination System (LOS)**
- **CU*BASE**
- **Third-party Integrations**

In addition to encouraging 3rd party vendors to integrate these solutions via this API bridge to CU*BASE, it opens the door for brand new ideas and provides a catalyst to credit union do-it-yourself projects. In essence, it creates opportunities for new revenue streams by challenging each client to leverage the tools and actively seek out their own API initiatives.

Best of all, all of these inventoried APIs may be ordered free of charge directly via our CU*Answers Online Store. Should you require a CU*Answers assist for potentially modifying or enhancing an existing API to better meet your project objectives, our DHD team may provide a price quote to the level of professional services desired.

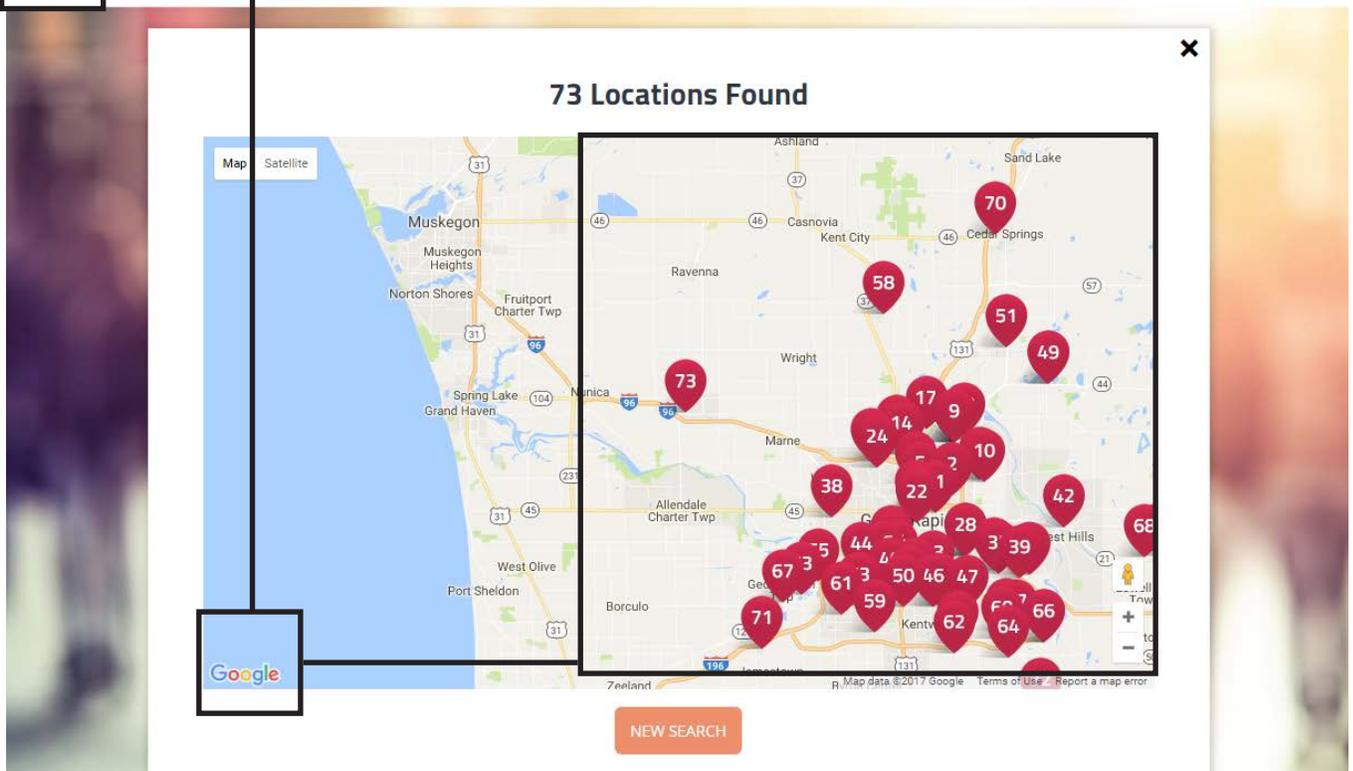
We hope you will take time to review this Fall 2018 API Catalog. In addition, please familiarize yourself with our DHD website, dhd.cuanswers.com, for considerably more learning tools and getting started with APIs.

What is an API?

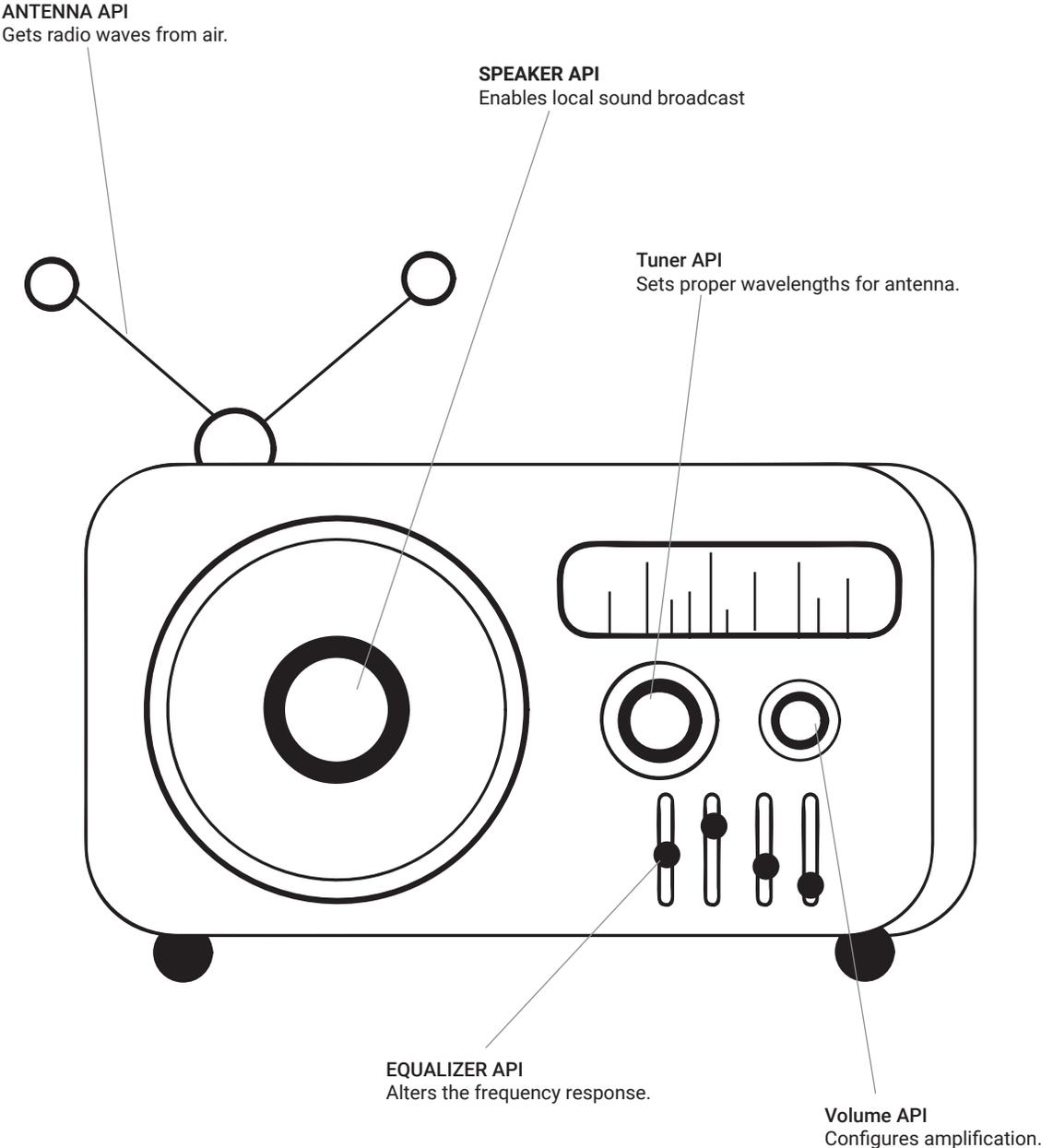
Technically, API stands for Application Programming Interface. At some point or another, most companies have built APIs for their customers, or for internal use. But how do you explain it in plain English?

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!

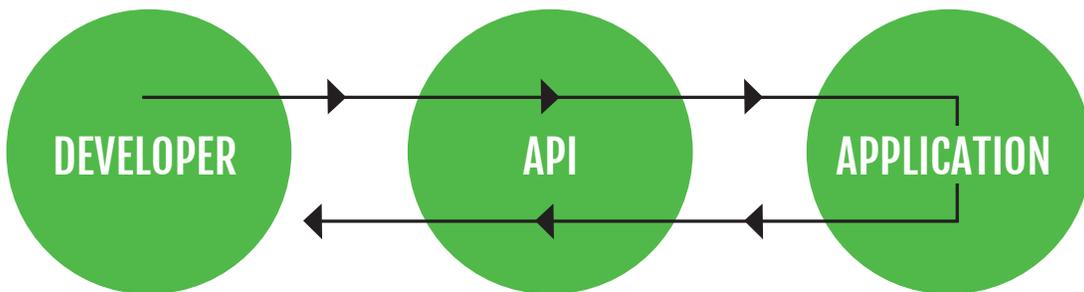
What is the value of having APIs?

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 offers a streamlined, well-documented API development project strategy. First, you'll want to visit dhd.cuanswers.com, click on "Toolbox" then on "Getting Started with APIs" where you can read thru either a detailed step-by-step process. You may also visit the DHD Online Store and order "Get Started with APIs" to review sample Agreements. Our DHD team will reach out to you upon Online Store checkout.

Steps to completing an API project:

1. Visit the DHD site to review current APIs, documentation and sample Agreements
 - If a custom API development request, we will assist you to complete and submit a Special Project Request/ Authorization form, and review applicable steps
2. Execute the applicable Agreements
3. Select and Order Development API (test) key sets
 - Goal: deliver API test keys within 7-10 business days of order received
4. Schedule a DHD team kick-off call to review project details
5. Order pre-scheduled API Testing Windows (optional)
 - An added layer of API testing with CU*Answers experts
6. Select and order Production API key sets
7. Contact CU*Answers to verify/ schedule API deployment

The screenshot shows the CU*Answers Developer's Help Desk website. The header includes the logo and tagline "A Strategy for Building Custom Software with CU*Answers". The navigation menu has "TOOLBOX" selected, with a dropdown menu open showing "Getting Started with an API Project" highlighted. The main content area features a "Getting Started with APIs" heading, a robot illustration, and introductory text about API development. The text explains that CU*Answers provides data in a format that can be used by other 3rd party applications, and provides a gateway to allow others to develop products that connect with and integrate into the CU*Answer product suite. It also mentions that the process is important for a variety of reasons, such as once an API is developed, it may be used by other 3rd party applications, CU*BASE, It's Me 247 Online Banking, loan applications, or anything else we allow data access points in the future. As part of our efforts, and although each API situation may be a bit unique, here are the steps typically needed for completing an API process.

Consolidated steps to completing an API project:*

1. Visit the DHD site to review current APIs, documentation and sample Agreements
 - If a custom API development request, we will assist you to complete and submit a Special Project Request/



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

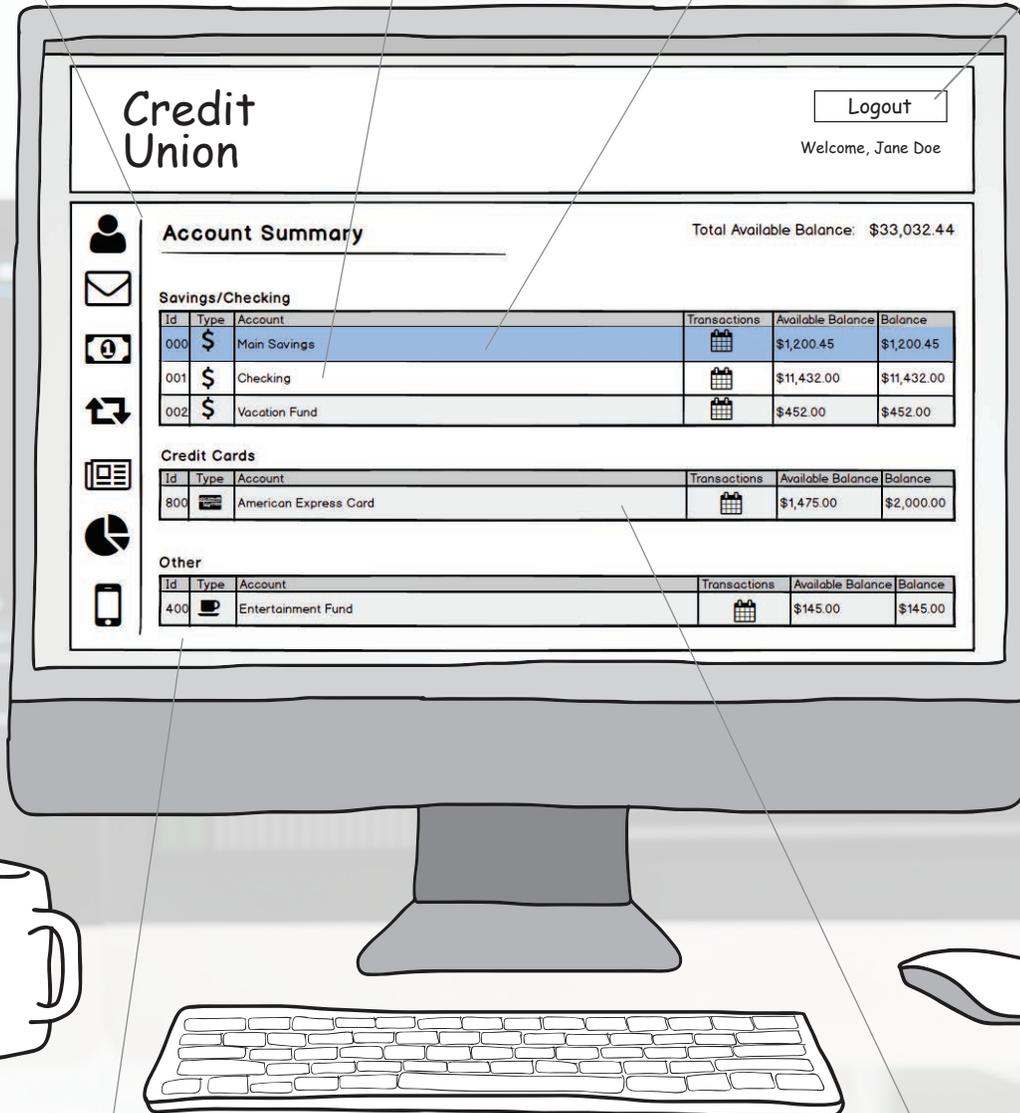
Gets a list of checking accounts for the membership.

/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.

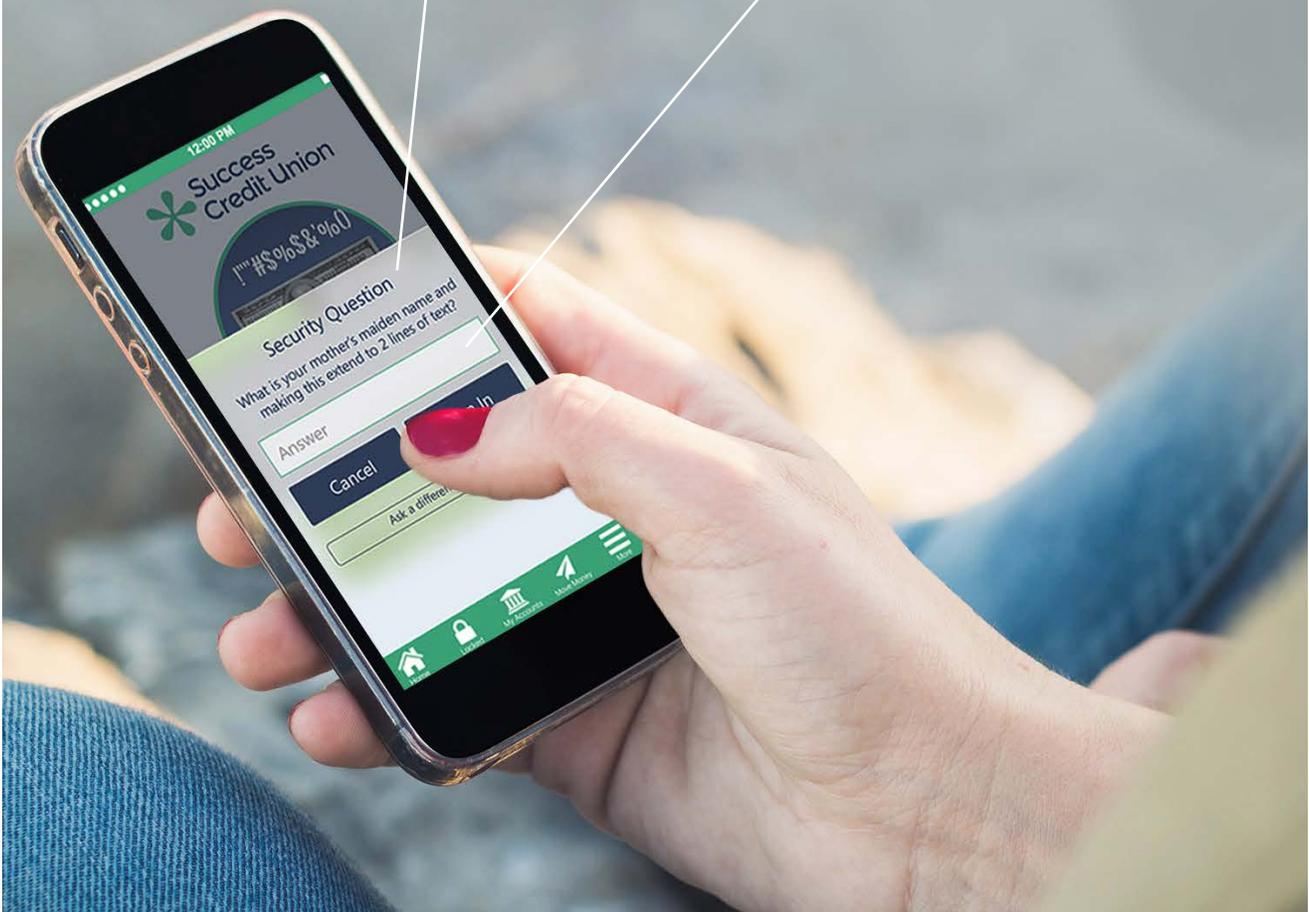
/ACCOUNTS/CREDITCARDS

Gets a list of credit card accounts for the membership.

Online Banking APIs

/AUTHENTICATION/SECURITY QUESTIONS
This API endpoint is for setting up the members security questions and answers.

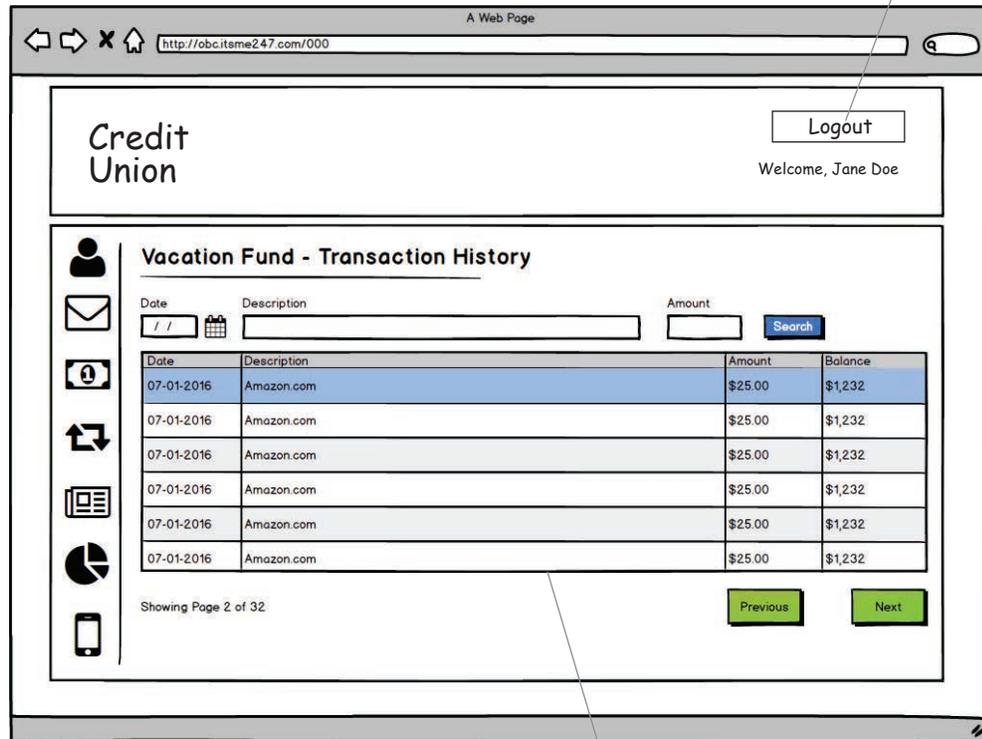
/AUTHENTICATION/SECURITY ANSWER
This API is for the member to answer their security question for their account.



Online Banking APIs

/AUTHENTICATION/LOGOUT

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



/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

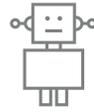
/RATES/LOAN

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

The screenshot shows a web browser window displaying the 'Savings Rates' page of a credit union. The browser's address bar shows 'http://'. The page title is 'Credit Union' and it includes navigation links for 'Home', 'Products', 'Rates', and 'Contact'. A table titled 'Rates' is displayed, showing the following data:

Certificate Rates	APY	Minimum Deposit
3 MO Share Cert	0.100%	\$500
6 MO Share Cert	0.150%	\$500
12 MO Share Cert	0.250%	\$500
18 MO Share Cert	0.250%	\$500

Below the table, there are additional rows for 'HSA' (1.000% APY, \$0.00 Minimum Deposit) and 'TRADITIONAL IRA' (0.900% APY, \$0.00 Minimum Deposit). The website header features the 'Western Districts MEMBERS CREDIT UNION' logo and 'k's 24/7 Online Banking' with a 'Logout' button and 'Available Balance: \$9,243.09'.



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.

LOAN APPLICATION FORM

Applicant Information

First	Middle	Last	Date of Birth	Soc Sec #
Phone Number		Email		
Marital Status	<input type="radio"/> Single	<input type="radio"/> Married	<input type="radio"/> Divorced	<input type="radio"/> Widowed

Residential Information

Address	City	State	Zip Code
Value of Property	Monthly Payments	Lender	

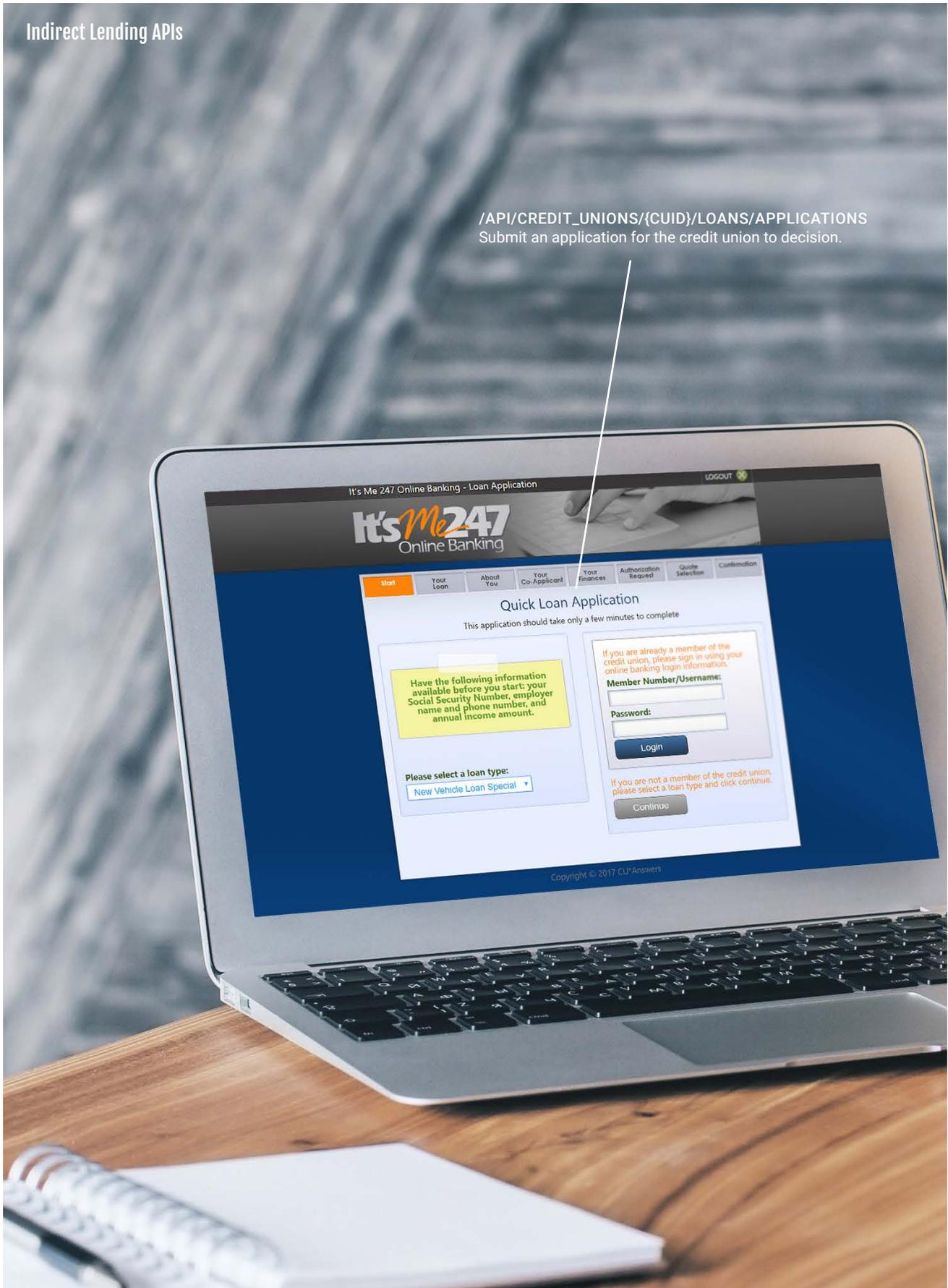
Employment Information

Employer's Name	Title	Self Employed? <input type="radio"/> Yes <input type="radio"/> No	
Address	City	State	Zip Code

Signature _____ Date / /

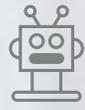
`/API/CREDIT_UNIONS/{CUID}/LOANS/APPLICATIONS/{UNIQUE_APPLICATION_ID}/DECISIONS`
Get decisions for a particular application.

/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
nodules – it's not much fun
and you can't build anything
new with it.

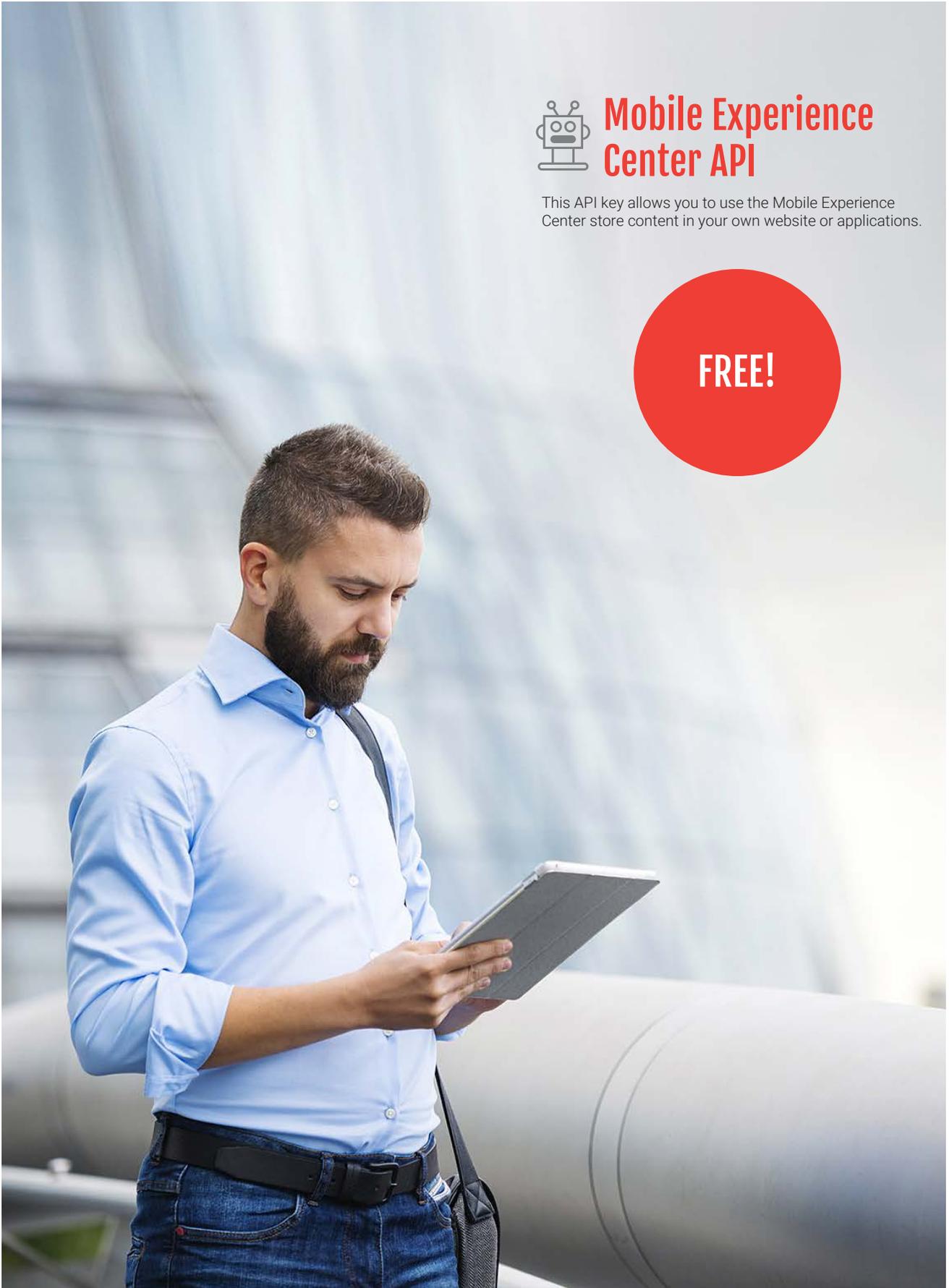




Mobile Experience Center API

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

FREE!



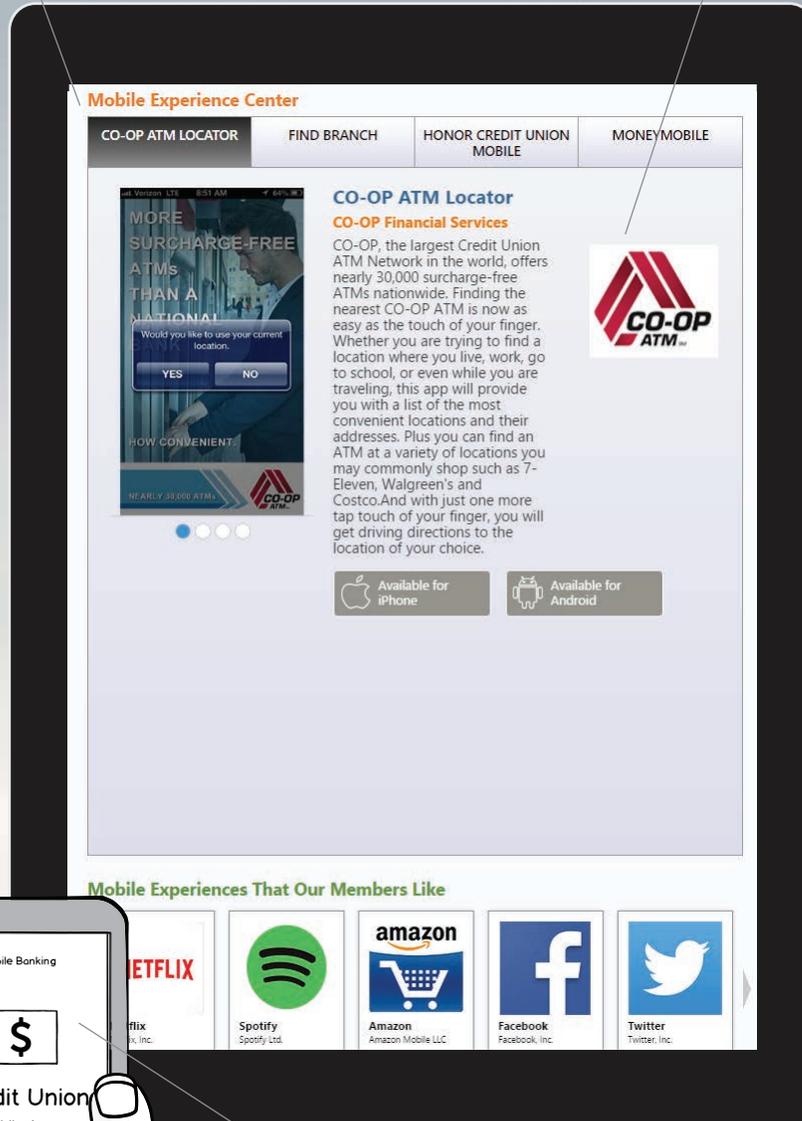
Mobile Experience Center APIs

/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!

`/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/QUESTIONS`
This API endpoint gets questions to verify candidate identity.

FREE!



`/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/QUESTIONS/{QUESTIONS_ID}/ANSWERS`
This API posts answers back to a question set for full verification score.

Membership Opening APIs

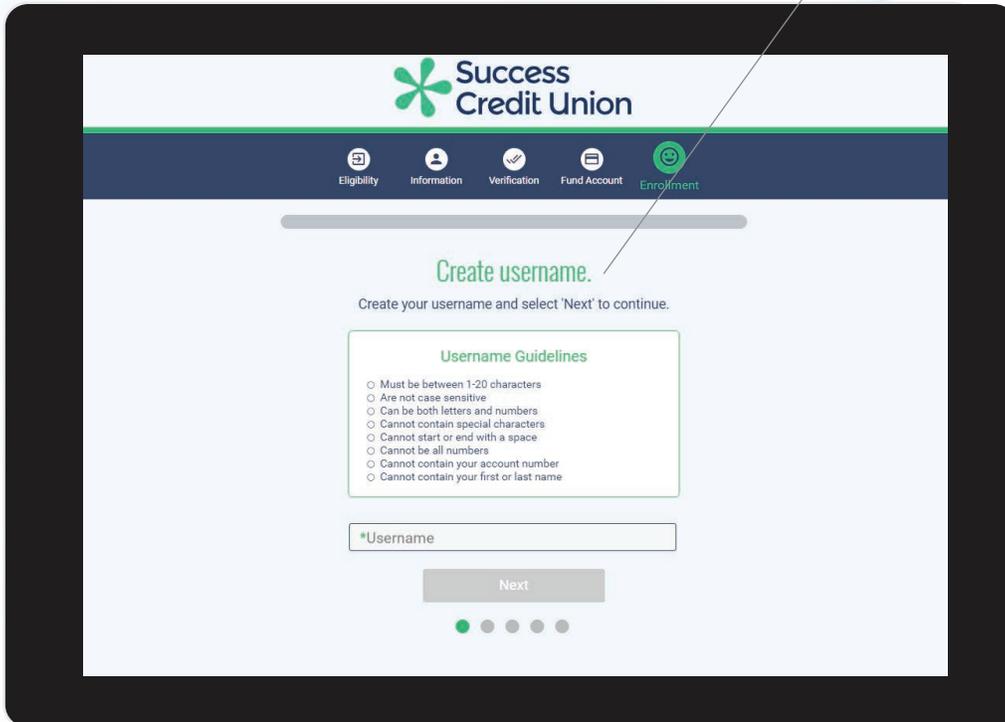
`/CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES`
This API endpoint is used for initial posting of a candidate for ID verification.

`/CREDIT_UNION/{CREDIT_UNION_ID}/MEMBERSHIP/APPLICANTS`
This API endpoint is used for a MAP submission.



Membership Opening APIs

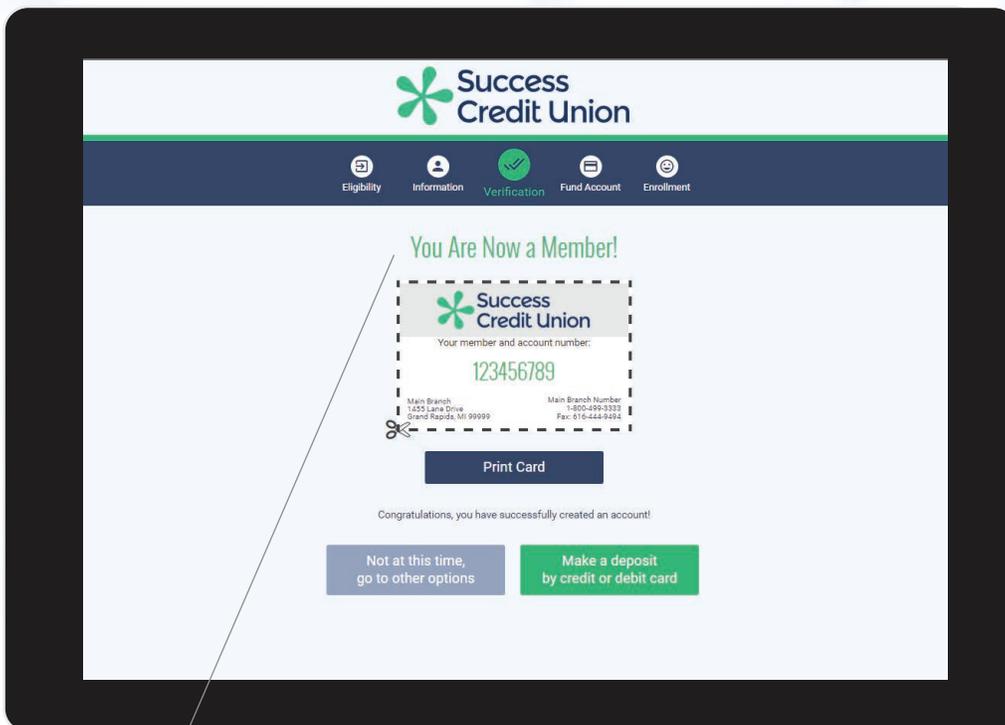
`/CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{MEMBER_ID}/ONLINE_BANKING_ACTIVATION`
This endpoint is used to get the credentials used to enroll a member in online banking.



The screenshot shows the 'Create username' step of the online banking activation process. At the top, the Success Credit Union logo is displayed. Below the logo is a navigation bar with icons for Eligibility, Information, Verification, Fund Account, and Enrollment. The main heading is 'Create username.' followed by the instruction 'Create your username and select 'Next' to continue.' A box titled 'Username Guidelines' lists the following 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
- Cannot contain your first or last name

Below the guidelines is a text input field labeled '*Username' and a 'Next' button. At the bottom, there are five dots indicating the progress of the steps, with the first dot being filled.



The screenshot shows the 'You Are Now a Member!' confirmation screen. At the top, the Success Credit Union logo is displayed. Below the logo is a navigation bar with icons for Eligibility, Information, Verification, Fund Account, and Enrollment. The main heading is 'You Are Now a Member!' followed by a dashed box containing a member card. The card displays the Success Credit Union logo, the text 'Your member and account number:', and the account number '123456789'. Below the account number, the card provides contact information for the Main Branch: 1235 Lane Drive, Grand Rapids, MI 99999, Main Branch Number: 1-800-999-3333, and Fax: 616-444-9494. A 'Print Card' button is located below the card. Below the card, the text 'Congratulations, you have successfully created an account!' is displayed. At the bottom, there are two buttons: 'Not at this time, go to other options' and 'Make a deposit by credit or debit card'.

`/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.







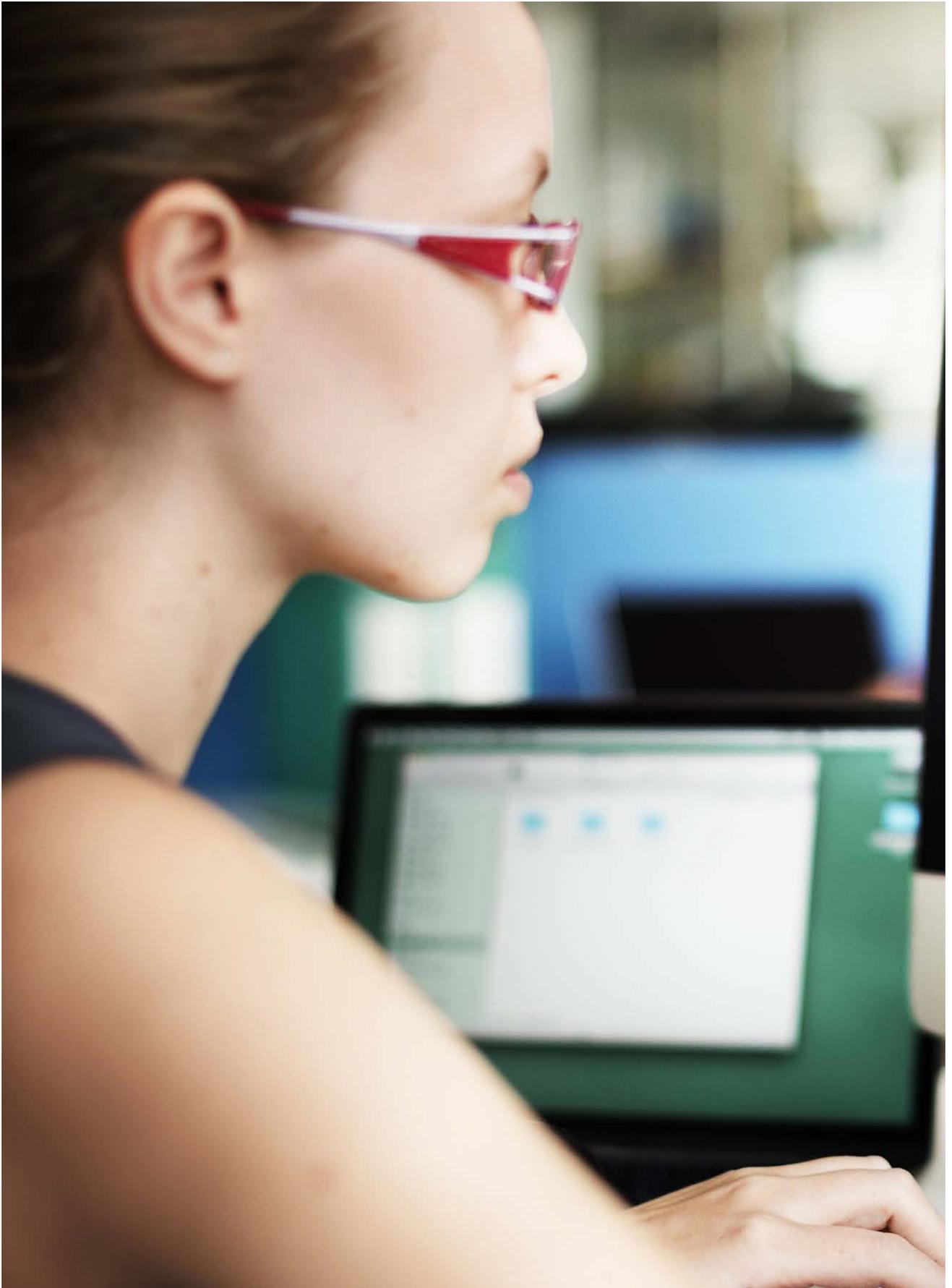
API Testing Window

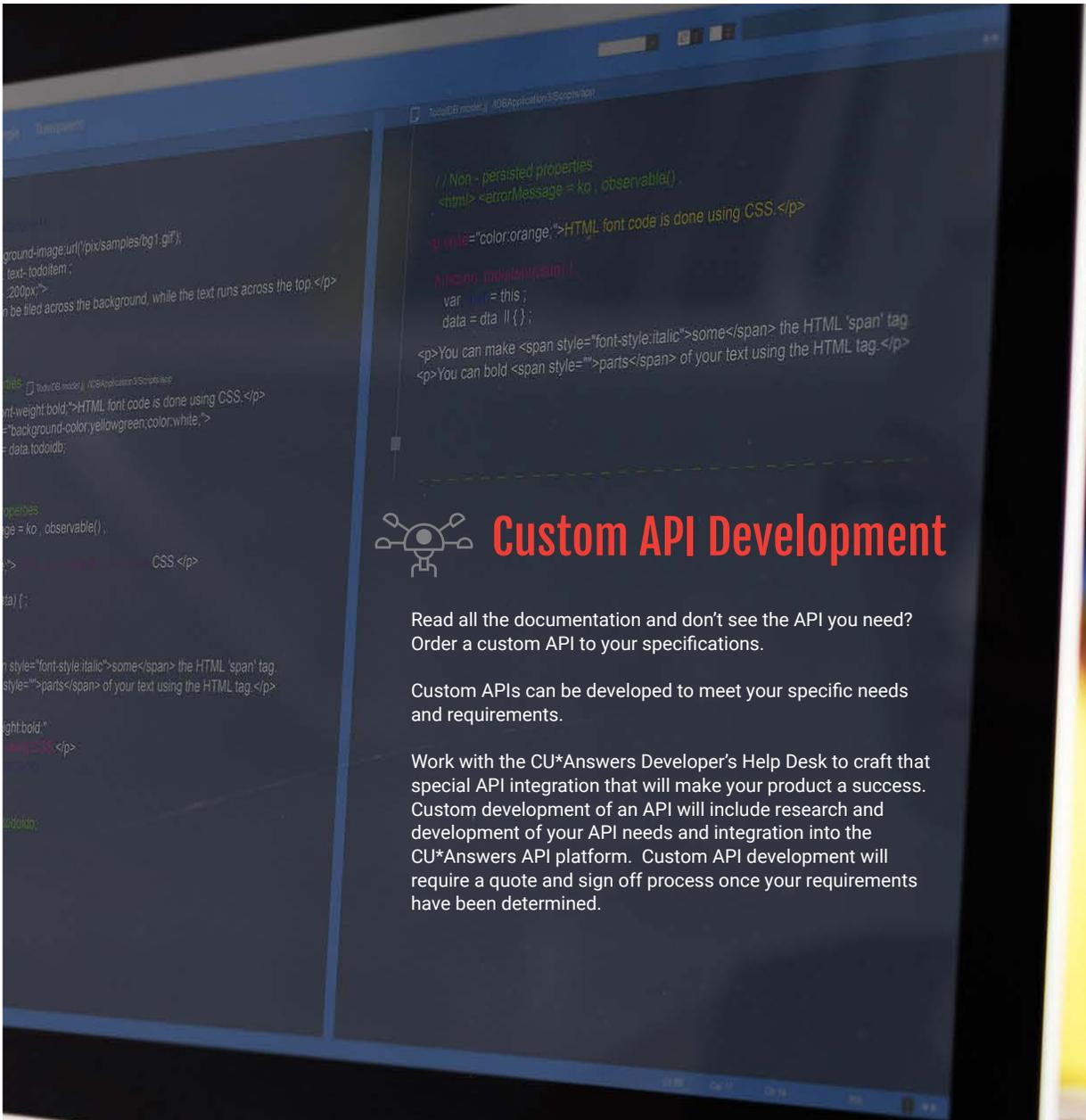
Ready to test your project? These pre-scheduled windows allow you to test your API based project while coordinating with a Developer's Help Desk Account Executive to verify the activities and configuration on the CU*BASE side.

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.

QUOTE
PROVIDED

API Index

Third-Party Integrations

This strategy works in conjunction with the DHD process and creates or leverages existing APIs to 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.

In Production

GET **GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/VENDOR_ACCOUNTS/PRECISE_ID**
Get account info for Experian PreciseID for a credit union.

PATCH **PATCH /CREDIT_UNIONS/{CREDIT_UNION_ID}/VENDOR_ACCOUNTS/PRECISE_ID**
Update account info for Experian PreciseID for a credit union

GET **PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/VENDOR_ACCOUNTS/PRECISE_ID**
Post account info for Experian PreciseID for a credit union

POST **POST /UCI/DEALERTRACK/SUBMIT/{UCI_LENDER_ID}}**
Submit DealerTrack Application

POST **POST /UCI/DEALERTRACK/SUBMIT/{UCI_LENDER_ID}}**
Submit DealerTrack Comments

POST **POST /UCI/ILI**
Get Loan Decision for ILI (Retailer Direct)

POST **POST /UCI/ILI/DECISIONS**
Submit loan application for ILI (Retailer Direct)

GET **GET /UCI/APPLICATIONS/{COMMENT_ID}/COMMENTS**
Get comments for UCI application

GET **GET /UCI/APPLICATIONS/{COMMENT_ID}**
Get UCI application information

GET **GET /UCI/APPLICATIONS/{COMMENT_ID}/DECISIONS**
Get UCI Decision Information

POST **POST /UCI/APPLICATIONS/{COMMENT_ID}/COMMENTS**
Post a comment to a UCI partner

POST **POST /UCI/DECISIONS**
Post a UCI decision (Used for CU*BASE to post a decision)

POST **POST /UCI/ROUTEONE/SUBMIT/{UCI_LENDER_ID}**
Submit RouteOne Application

POST **POST /UCI/ROUTEONE/SUBMIT/{UCI_LENDER_ID}**
Submit RouteOne Comments

POST	POST /UCI/TCI/SUBMIT/{UCI_LENDER_ID} Submit TCI Application
POST	POST /UCI/LSI/SUBMIT/{UCI_LENDER_ID} Submit LSI Application
POST	POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/LOANS/FANNIE_MAE?PARTNER=FANNIE_MAE Submit a Fannie Mae 3.2 Loan Application
POST	POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/MERIDIANLINK/LOANS/{DELIVERY_CHANNEL}/SUBMIT Submit Loan (MeridianLink)
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/CASSETTES Get all cassettes connected to a TCD/TCR (CFM) device
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/CASSETTES/{CASSETTE_ID} Get info for a specific
PUT	PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/CASSETTES/{CASSETTE_ID}/EMPTY Empty a specific cassette
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/COINCASSETTES Get all coin cassettes connected to a cash device
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/COINCASSETTES/{CASSETTE_ID} Get specific coin cassette info
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/INVENTORY Get the aggregate inventory for a cash device
POST	POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/INVENTORY Post inventory to a TCD or coin machine
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES Get all TCD/TCR (CFM) devices
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID} Get specific TCM information
PUT	PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/RESET Reset a teller cash machine
PUT	PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/EMPTY Empty a teller cash machine
PUT	PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/UNLOCK Unlock a teller cash machine

POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/DEPOSIT_REQUESTS

Post a deposit request for a TCD/TCR (CFM) Device

PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/DEPOSIT_REQUESTS/{DEPOSIT_REQUEST_ID}/COMPLETE

Complete a deposit request

PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/DEPOSIT_REQUESTS/{DEPOSIT_REQUEST_ID}/MORE

Deposit more in this deposit session

PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/DEPOSIT_REQUESTS/{DEPOSIT_REQUEST_ID}/UNDO

Undo all deposits completed within this deposit session

POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/TELLER_CASH_MACHINES/{TELLER_CASH_MACHINE_ID}/DISPENSE_REQUESTS

Post a dispense request for a TCD/TCR (CFM) Device

POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/CREDIT_BUREAUS

Submit identity information for credit pull

POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/LOANS/DECISION_MODELS

Submit a loan application for a decision

GET /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/DAON

Get DAON biometric authentication settings for a mobile app

GET /API/MOBILE-BUILDS/{CUID}/{APP_ID}/IOS/IOS_DAON_LICENSE

Get Daon license configuration for an iOS app

Credit Union 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.

In Production

GET /CREDIT_UNIONS/{CREDIT_UNION_ID}

Get Integrations CU Info

GET /CREDIT_UNIONS

Get list of Integrations CUs

GET /API/CU-INFO/{CUID}/ASSISTS

Get full list of assist questions for a Credit Union

-
- GET** **GET /API/CU-INFO/{CUID}/ASSISTS/{ASSIST_ID}**
Get a specific assist question for a Credit Union
-
- GET** **GET /API/CU-INFO/{CUID}/BRANCHES**
Get full list of branch locations for a Credit Union
-
- GET** **GET /API/CU-INFO/{CUID}/BRANCHES/{BRANCH_ID}**
Get a specific branch location for a Credit Union
-
- GET** **GET /API/CU-INFO/{CUID}/TESTIMONIALS**
Get a full list of member testimonials for a Credit Union
-
- GET** **GET /API/CU-INFO/{CUID}/TESTIMONIALS/{TESTIMONIAL_ID}**
Get a specific member testimonial for a Credit Union
-
- GET** **GET /API/CU-INFO/{CUID}/MOBILE-EXPERIENCE**
Get the full list of mobile app listings for a Credit Union
-
- GET** **GET /API/CU-INFO/{CUID}/MOBILE-EXPERIENCE/{APP_ID}**
Get a specific mobile app listing for a Credit Union
-
- GET** **GET /API/V1/CU/{CUID}/FORMS/ALL/{TYPE}**
Get all available custom forms for a CU with a particular style type applied
-
- GET** **GET /API/V1/CU/{CUID}/FORMS/LISTS/{TYPE}**
Get a specific list of custom forms with a style type applied
-
- GET** **GET /API/V1/CU/{CUID}/FORMS/{FORM}/{TYPE}**
Get information about a specific custom form with a particular style type applied
-
- GET** **GET /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/RDC**
Get RDC configuration settings for a mobile app
-
- POST** **POST /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/RDC/HANDOFF**
Create an RDC handoff string for authenticating with eDOC APIs
-
- GET** **GET /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/OBT**
Get online banking configuration settings for a mobile app
-
- GET** **GET /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/SOCIAL**
Get social media links for a mobile app
-
- GET** **GET /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/REGULATORY**
Get regulatory information settings for a mobile app
-
- POST** **POST /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/ERRORS**
Log an error from a mobile app

GET **GET /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/ALERTS**
Get active mobile alerts for a mobile app

GET **GET /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/FEATURES**
Get app feature configuration settings for a mobile app

GET **GET /API/MOBILE-BUILDS/{CUID}/{APP_ID}/ANDROID/BUILD-MATERIALS**
Get build materials for compiling a particular Android app

POST **POST /API/MOBILE-BUILDS/{CUID}/{APP_ID}/ANDROID/SCREENSHOTS/{IMAGE}**
Save a screenshot from the Android app build process

GET **GET /API/MOBILE-BUILDS/{CUID}/{APP_ID}/IOS/FASTLANE.JSON**
Get iOS app build materials for use with the fastlane build tool

GET **GET /API/MOBILE-BUILDS/{CUID}/{APP_ID}/IOS/IOS_ICON/DEFAULT**
Get iOS app icon for an app

GET **GET /API/MOBILE-BUILDS/{CUID}/{APP_ID}/IOS/IOS_ICON/{SIZE}**
Get iOS app icon at a specific image size

GET **GET /API/MOBILE-BUILDS/{CUID}/{APP_ID}/IOS/IOS_SPLASH/{SIZE}**
Get iOS app splash screen image

GET **GET /API/MOBILE-BUILDS/{CUID}/{APP_ID}/IOS/IOS_PLIST/{TYPE}**
Get iOS app configuration file for use in build process

GET **GET /API/MOBILE-BUILDS/{CUID}/{APP_ID}/IOS/IOS_SCREENSHOTS/{IMAGE}**
Get a screenshot for an iOS app

POST **POST /API/MOBILE-BUILDS/{CUID}/{APP_ID}/IOS/IOS_SCREENSHOTS/{IMAGE}**
Save a screenshot from the iOS app build process

GET **GET /API/CU-INFO/{CUID}/REGULATORY**
Get regulatory information for a Credit Union

GET **GET /API/CU-INFO/{CUID}/SOCIAL**
Get social media information for a Credit Union

GET **GET /API/MOBILE-APPS/{CUID}/{APP_ID}/{PLATFORM}/CARDCONTROLS**
Get card controls configuration settings for a mobile app

CU*BASE

This strategy will provide a set of APIs that provide the functionality of key CU*BASE functions. Ranging from multiple Teller initiatives to web-based dashboards accessible through CU*BASE, these APIs will offer the flexibility to adjust your product strategy while providing the building blocks needed for the future.

In Production

GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/AVAILABLE
Check if CU is in Stand-in

In Development

GET /credit_unions/{credit_union_id}/web_sessions/response
Get web session responses

GET /credit_unions/{credit_union_id}/cuna_loan/{{application_number}}
Get CU Loan Information (Initially CUNA)

GET /credit_unions/{credit_union_id}/insurance_codes
Get CU Insurance Codes (Initially CUNA)

GET /credit_unions/{credit_union_id}/employee_permissions/{{employee_id}}/interviewer
Get Employee Interviewer Permissions (Initially CUNA)

GET /credit_unions/{credit_union_id}/employee_permissions/{{employee_id}}/processor
Get Employee Processor Permissions (Initially CUNA)

GET /credit_unions/{credit_union_id}/employee_permissions/{{employee_id}}
Get employee Permissions (Initially CUNA)

POST /credit_unions/{credit_union_id}/insurance_quote
Post insurance quote information to CU*BASE (Initially CUNA)

Loan Origination System (LOS)

This strategy will develop a robust suite of APIs that will provide information and integration with our multiple LOS initiatives: Soup to nuts, Ready to look, ready to book, and Web based.

In Production

POST/PUT /API/CREDIT_UNIONS/{CUID}/LOANS/APPLICATIONS
Loan Application Submission (Ready-to-Look Loans)

GET /API/CREDIT_UNIONS/{CUID}/LOANS/APPLICATIONS/{UNIQUE_APPLICATION_ID}/DECISIONS
Retrieve Loan Decisions for a particular loan

POST /API/CREDIT_UNIONS/{CUID}/LOANS
Loan Submission (Ready-to-Book) (or legacy Ready-to-Look for underwritten loans)

Member Information

This strategy provides a group of APIs that allow an application to get information about the member. In general, this is not the member themselves interacting with the request, but an application doing so to gain the needed information to better understand the member.

In Production

- GET** **GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{MEMBER_ID}/ACCOUNTS**
Get member accounts summary (Initially used for Autobooks)
- GET** **GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{MEMBER_ID}/ACCOUNTS/{ACCOUNT_ID}/TRANSACTIONS**
Get account transactions (Initially used for Autobooks)
- GET** **GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{MEMBER_ID}**
Get member information (From MOP Submissions)
- GET** **GET /CREDIT_UNIONS/{CORE_REFERENCE_ID}/COLLATERAL/{COLLATERAL_REFERENCE_ID}**
Get collateral info (Used for NADA currently)
- POST** **POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/CONTACT_INFO**
Retrieve contact information for primary member (Initially for VSB)
- POST** **POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/MERIDIANLINK/MEMBERINFO**
Get Member Information (MeridianLink)

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, Mobile Web, Mobile applications, MAP/MOP, but will also be utilized through applications developed by external vendors or even by credit unions themselves.

In Production

- DELETE** **DELETE /DAON/PROFILE**
Delete Daon profile.
- GET** **GET /DAON/PROFILE**
Get Daon Profile
- POST** **POST /DAON/PROFILE**
Enroll in Daon.
- PUT** **PUT /DAON/PROFILE**
Update Daon profile

GET	GET /DAON/AUTHENTICATIONFACTORS/{DEVICEID} Get available modes of authentication for device.
POST	POST /DAON/VERIFYIDENTITY Authenticate with biometric data.
POST	POST /DAON/DEVICEID Create device which profile can use to authenticate.
PUT	PUT /DAON/DEVICEID Update device.
POST	POST /DAON/INIT Initiate a Transaction for out of band verification (not implemented)
POST	POST /DAON/CHALLENGE Generates a challenge for device; security measure to prevent replay attack
POST	POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES Post a candidate for ID verification
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES/{CANDIDATE_ID} Retrieve Candidate Information
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/QUESTIONS Get Precise ID Questions
POST	POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/QUESTIONS/{QUESTIONS_ID}/ANSWERS Submit Precise ID Answers
GET	GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/VERIFICATION/CANDIDATES/{CANDIDATE_ID}/BLOCK Check if candidate is on the blocked list
POST	POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{ACCOUNT_BASE}/TRACKERS Create a tracker conversation (Initially for Olle)
GET	GET /ACCOUNTS Gets a list of accounts for the membership.
GET	GET /ACCOUNTS/CHECKING Gets a list of checking accounts for the membership.
GET	GET /ACCOUNTS/SAVINGS Gets a list of savings accounts for the membership.

GET **GET /ACCOUNTS/LOANS**
Gets a list of loan accounts for the membership.

GET **GET /ACCOUNTS/CREDITCARDS**
Gets a list of credit card accounts for the membership.

GET **GET /ACCOUNTS/CERTIFICATES**
Gets a list of certificate accounts for the membership.

GET **GET /ACCOUNTS/LOANS/{ACCOUNTID}/INFO**
Gets more information about the loan account.

GET **GET /ACCOUNTS/CREDITCARDS/{ACCOUNTID}/INFO**
Gets more information about the credit card account.

GET **GET /ACCOUNTS/CERTIFICATES/{ACCOUNTID}/INFO**
Gets more information about the certificate account.

GET **GET /ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/ALL**
Gets transaction history for the account.

GET **GET /ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/{TRANSACTIONID}**
GETs one transaction.

GET **GET /ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/ACH**
Gets ACH transaction history for the account.

GET **GET /ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/CHECKS**
Gets check transaction history for the account.

GET **GET /ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/DEBITCARD**
Gets transaction history for the account.

GET **GET /ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/DEPOSITS**
Gets transaction history for the account.

GET **GET /ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/WITHDRAWALS**
Gets transaction history for the account.

POST **POST /AUTHENTICATION/CREDENTIALS**
The first step in authenticating a user.

POST **POST /AUTHENTICATION/SECURITYANSWER**
Answering a security question for another layer of security.

GET **GET /AUTHENTICATION/REFRESHTOKEN**
Refresh the session token.

-
- GET** /AUTHENTICATION/EULA
Get text for the Eula to present to User.
-
- POST** /AUTHENTICATION/EULA
Record the user reponse to the agreement.
-
- POST** /AUTHENTICATION/USERNAME
Update username.
-
- POST** /AUTHENTICATION/PASSWORD
Create password.
-
- PUT** /AUTHENTICATION/PASSWORD
Update current password.
-
- POST** /AUTHENTICATION/EMAIL
Add/Update Members email address.
-
- POST** /AUTHENTICATION/DEFAULTPIB
Acceptance of the default PIB Profile.
-
- POST** /AUTHENTICATION/SECURITYQUESTIONS
Create the member's security questions
-
- PUT** /AUTHENTICATION/SECURITYQUESTIONS
Update the member's security questions
-
- POST** /AUTHENTICATION/FORGOTPASSWORD
Start process to reset password.
-
- POST** /AUTHENTICATION/ANSWERALL
Answer all three security questions.
-
- GET** /AUTHENTICATION/LOGOUT
Logout. Expires the tokens.
-
- POST** /AUTHENTICATION/GELOCATION
Geolocation
-
- GET** /CREDITUNIONS/EMAIL
Get credit union email.
-
- GET** /CREDITUNIONS/FEATURES
Get credit union features and settings.
-
- GET** /CREDITUNIONS/PASSWORDSETTINGS
Get credit union password settings

GET GET /CREDITUNIONS/{CUID}/HOSTINFO
Get host socket connection info.

GET GET /MEMBERS
Get a member.

PUT PUT /MEMBERS/PASSWORD
Change password.

GET GET /MEMBERS/USERNAME
Get username.

PUT PUT /MEMBERS/USERNAME
Change username.

GET GET /MEMBERS/PASSWORDHISTORY
Get password history for a member.

GET GET /MEMBERS/SECURITYQUESTIONS
Get member security questions.

PUT PUT /MEMBERS/SECURITYQUESTIONS
Change security questions.

GET GET /MEMBERS/LOGINS
Gets login history for the membership

POST POST /MESSAGES
Creates a message in Message Center; eDoc Signing Rooms

GET GET /PLASTICS
Get all plastics.

GET GET /PLASTICS/{ACCOUNTID}
Get plastics for suffix.

PUT PUT /PLASTICS/STATUS
Update card status

GET GET /RATES/LOAN
Get Loan Rates.

GET GET /RATES/CD
Get CD Rates.

GET GET /RATES/SHAR
Get Share Rates.

GET GET /SECURITYQUESTIONS/MASTER
Master list of all possible security questions.

GET GET /SECURITYQUESTIONS
Get the member's security questions

GET GET /TRANSFERS/DEPOSITACCOUNTS/RDC
Gets depositable accounts for RDC.

POST POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/APPLICANTS
Submit to MAP

POST POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS
Create a credit union member (MOP)

PUT PUT /CREDIT_UNIONS/{CREDIT_UNION_ID}/MEMBERSHIP/MEMBERS/{MEMBER_ID}/ONLINE_BANKING_ACTIVATION
Get credentials for Online Banking (MOP OB Enrollment Process)

PATCH PATCH /CREDIT_UNIONS/{CORE_REFERENCE_ID}/COLLATERAL/{COLLATERAL_REFERENCE_ID}
Update collateral value (Used for NADA currently)

In Development

GET GET /ACH/PENDING
Gets pending ACH deposits

GET GET /ACH/DEPOSITS
Gets ACH deposits

GET GET /ACH/DISTRIBUTIONS
Gets distributions for ACH deposits

POST POST /ACH/DISTRIBUTIONS
Create an ACH Distribution

PUT PUT /ACH/DISTRIBUTIONS
Update an ACH Distribution

DELETE DELETE /ACH/DISTRIBUTIONS
Delete an ACH Distribution

SKIP - A - PAY
API to facilitate Skip-A-Pay

CU FEATURES

API to get all CU configurations/settings used in ItsMe

ESTATMENTS API

API to retrieve eStatements, and other items from DocumentPortal -Imaging Team

GET

GET /TRANSFERS/FREQUENCIES

Gets the CU configured frequencies allowed for scheduling

GET

GET /TRANSFERS/WITHDRAWALACCOUNTS/SCHEDULED

Gets a list of withdrawal accounts that can be used for scheduled transfers.

GET

GET /TRANSFERS/WITHDRAWALACCOUNTS/SCHEDULED/{ACCOUNTID}

Gets a list of withdrawal accounts that can be used for scheduled transfers for specific deposit account.

GET

GET /TRANSFERS/DEPOSITACCOUNTS/SCHEDULED

Gets a list of deposit accounts that can be used for scheduled transfers.

GET

GET /TRANSFERS/DEPOSITACCOUNTS/SCHEDULED/{ACCOUNTID}

Gets a list of deposit accounts that can be used for scheduled transfers for specific withdrawal account.

POST

POST /TRANSFERS/SCHEDULED/VERIFY

Submits a scheduled transfer for validation

POST

POST /TRANSFERS/SCHEDULED/POST

Completes the scheduled transfer request.

GET

GET /TRANSFERS/SCHEDULED

Gets all scheduled transfers

GET

GET /TRANSFERS/SCHEDULED/{ID}

Gets a specific scheduled transfer

PUT

PUT /TRANSFERS/SCHEDULED/{ID}/VERIFY

Submits an updated scheduled transfer for validation

PUT

PUT /TRANSFERS/SCHEDULED/{ID}/POST

Completes the updated scheduled transfer.

DELETE

DELETE /TRANSFERS/SCHEDULED/{ID}/VERIFY

Submits a deleted scheduled transfer for validation

DELETE

DELETE /TRANSFERS/SCHEDULED/{ID}/POST

Completes the deleted scheduled transfer.

CONTACT PREFERENCES API

API to retrieve and update members contact preferences

UPDATE MEMBER PHONE NUMBERS

API to retrieve/update/delete all the members phone numbers (M-Up)

GET

GET ACCOUNTS/DIVIDENDINTEREST/ACTIVE

Get dividend and interest informatio for active accounts

GET

GET ACCOUNTS/DIVIDENDINTEREST/CLOSED

Get dividend and interest informatio for closed accounts

GET

GET ACCOUNTS/DIVIDENDINTEREST/PREVIUOXSTAX

Get previous years tax information

POST

POST CHECKS/STOPPAYMENT/{ACCOUNTID}/VERIFY

Submit a check stop payment for verification

POST

POST CHECKS/STOPPAYMENT/{ACCOUNTID}/POST

Complete the check stop payment request.

PERSONAL INFORMATION API

API for retrieving and updating members address.

GET

GET /CREDIT_UNIONS/{CREDIT_UNION_ID}/CORE_WEB_SESSIONS/{SESSION_ID}

Get web session information for CU*BASE web handoffs

POST

POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/WEB_SESSIONS/RESPONSE

Post back a web session response to CU*BASE

In Quality Control

GET

GET /TRANSFERS/WITHDRAWALACCOUNTS/INSTANT

Gets a list of withdrawal accounts.

GET

GET /TRANSFERS/WITHDRAWALACCOUNTS/INSTANT/{ACCOUNTID}

GETs a list of withdrawal accounts available for given deposit account.

GET

GET /TRANSFERS/DEPOSITACCOUNTS/INSTANT

Gets a list of deposit accounts.

GET

GET /TRANSFERS/DEPOSITACCOUNTS/INSTANT/{ACCOUNTID}

Gets a list of deposit accounts available for given withdrawal account.

POST **POST /TRANSFERS/INSTANT/VERIFYIDENTITY**
Submits a transfer for validation

POST **POST /TRANSFERS/INSTANT/POST**
Completes the transfer request.

DELETE **DELETE /MESSAGES**
Deletes multiple messages.

GET **GET /MESSAGES**
Get all messages.

POST **POST /MESSAGES**
Inserts a message into Message Center.

PUT **PUT /MESSAGES**
Marks multiple messages as read message.

GET **GET /MESSAGES/READ**
Get only read messages.

GET **GET /MESSAGES/UNREAD**
Get only unread messages.

GET **GET /MESSAGES/EALERT**
Get only eAlert messages.

GET **GET /MESSAGES/PIB**
Get only PIB messages.

GET **GET /MESSAGES/ENOTICE**
Get list of eNotices.

GET **GET /MESSAGES/ENOTICE/{MESSAGEID}**
Get single eNotice.

GET **GET /MESSAGES/MEMBERREACH**
Get only member reach messages.

GET **GET /MESSAGES/DOCUMENT**
Get only document messages.

DELETE **DELETE /MESSAGES/{MESSAGEID}**
Deletes one message.

GET **GET /MESSAGES/{MESSAGEID}**
Gets one message.

PUT **PUT /MESSAGES/{MESSAGEID}**
Marks one message as read/unread

GET **GET /NICKNAMES**
Get all nicknames.

DELETE **DELETE /NICKNAMES/{ACCOUNTID}**
Delete nickname for specific account.

GET **GET /NICKNAMES/{ACCOUNTID}**
Get nickname by account id.

PUT **PUT /NICKNAMES/{ACCOUNTID}**
Update nickname for specific account.

GET **GET /TIEREDSERVICES**
Get tiered services

GET **GET /TIEREDSERVICES/INFOLINK**
Get more info link

GET **GET /TIEREDSERVICES/STATEMENT**
Get statement information

GET **GET /TIEREDSERVICES/EXPIRINGPOINTS**
Get points that will be expire

GET **GET /TIEREDSERVICES/REWARDPOINTS**
Get history of reward points.

GET **GET /EALERTS**
Get all alerts

DELETE **DELETE /EALERTS/NOTICE/{ACCOUNTID}**
Delete notice alert

GET **GET /EALERTS/NOTICE/{ACCOUNTID}**
Get notice alert if there are any.

POST **POST /EALERTS/NOTICE/{ACCOUNTID}**
Create notice alert

PUT /EALERTS/NOTICE/{ACCOUNTID}
Update notice alert

DELETE /EALERTS/BALANCE/{ACCOUNTID}
Delete selected balance alert

GET /EALERTS/BALANCE/{ACCOUNTID}
Get all balance alerts

POST /EALERTS/BALANCE/{ACCOUNTID}
Create balance alert

PUT /EALERTS/BALANCE/{ACCOUNTID}
Update balance alert

DELETE /EALERTS/ACH/{ACCOUNTID}
Delete selected ACH alert

GET /EALERTS/ACH/{ACCOUNTID}
Get all ACH alerts

POST /EALERTS/ACH/{ACCOUNTID}
Create ACH alert

PUT /EALERTS/ACH/{ACCOUNTID}
Update ACH alert

DELETE /EALERTS/LOAN/{ACCOUNTID}
Delete selected loan alert

GET /EALERTS/LOAN/{ACCOUNTID}
Get all loan alerts

POST /EALERTS/LOAN/{ACCOUNTID}
Create loan alert

PUT /EALERTS/LOAN/{ACCOUNTID}
Update loan alert

GET /RATES/LOAN
Get Loan Rates

GET /RATES/LOAN/INTRODUCTION
Get Loan Rates Introduction Message

GET **GET /RATES/LOAN/{ACCOUNTID}**
Get Loan Rate Details for Suffix ID

GET **GET /RATES/CD**
Get CD Rates

GET **GET /RATES/CD/INTRODUCTION**
Get CD Rates Introduction Message.

GET **GET /RATES/CD/{ACCOUNTID}**
Get CD Rates Details for Suffix ID

GET **GET /RATES/SHARE**
Get Share Rates

GET **GET /RATES/SHARE/INTRODUCTION**
Get Share Rates Introduction Message.

GET **GET /RATES/SHARE/{ACCOUNTID}**
Get Share Rate Details for Suffix Id.

GET **GET /PREFERENCES/ODP**
Get overdraft protection options

GET **PUT /PREFERENCES/ODP**
Update overdraft protection options

GET **GET /MEMBERS/CREDITSCORE**
Get members credit score.

GET **GET /CREDITUNIONS/MOREINFO/CREDITSCORES**
Get CU configured "sales info" for credit scores

GET **GET /MEMBERS/CODEWORD**
Gets member's code word.

PUT **PUT /MEMBERS/CODEWORD**
Updates member's code word.

GET **GET /ACCOUNTS/{ACCOUNTID}/TRANSACTIONS/PENDING**
Gets pending transactions (AKA funds on hold) for the account.

GET **GET /RATES/SHARES/{ACCOUNTID}/QUALIFIEDDIVIDENDS**
Get qualified dividend statuses for the member



GET /RATES/QUALIFIEDDIVIDENDS

Get qualified dividend statuses for the credit union



POST /CREDIT_UNIONS/{CREDIT_UNION_ID}/TRANSACTIONS/REMOTE_DEPOSIT_CAPTURE

Post RDC transactions for a CU

Not seeing what you need? More API's are coming! Follow along at dhd.cuanswers.com.

