

Data eXchange API

Delivering Your Members' Experience

You know your members and want to deliver the best experience possible. This means having access to the information and capabilities that offer the most convenience and utility for members. The Data eXchange™ application program interface (API) from PSCU is an integration tool that gives your IT development team the ability to embed cardholder data and functionality into your systems as well as third party solutions. With Data eXchange, your credit union has complete control over your members' experience by providing cardholder capabilities in your member-facing applications.

Use Cases to Consider

Make your front line staff more efficient and improve member service by adding fields for cardholder information and functionality to your core system screens. For members who prefer self-service, you can integrate similar data and functionality into your online banking screens and mobile banking app.

Standards-based API Technology

Data eXchange is an API built on XML technical standards that translates data requests to and from our processing platforms. Because we use industry standards, Data eXchange is channel agnostic and can be used for virtually any integration needed by a credit union.

Solution Summary

The Data eXchange API is an integration tool that provides you the flexibility to deliver the exact Member experience you want around payments. Based on XML technical standards, this solution translates raw data and supports customization of your systems.

- *Delivers the experience you want by placing cardholder data and functionality where you need it*
- *Provides a complete range of cardholder data*
- *Populate online banking screens with information and popular cardholder functions for a fraction of the cost of live agent support*
- *Integrate data and functionality into front line staff and teller systems to increase efficiency and productivity*
- *Add payments information and capabilities to your mobile banking application to deliver a more seamless mobile experience*
- *Create new accounts from your lending application*

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Available Data

You can use Data eXchange to obtain a wealth of data to answer virtually all of your members' and staff's requests about payment accounts. The data and functionality within Data eXchange includes, but is not limited to:

- Card account summary information
- Cardholder information
- Rewards activity and history
- Statement data and summaries
- Electronic statements
- Payment history
- Recent activity and balances
- Payment on demand
- Authorized users
- PIID (separate entity)
- Current fraud suspend strategy
- FICO® Score

Service Functions

Data eXchange is more than a data retrieval tool. The solution includes support for service capabilities that include but are not limited to:

- Non-monetary cardholder account updates
- Right Time payments & reversals
- CVV
- New account set-up
- Balance consolidation
- Account transfer
- Submit dispute
- One-time future payment
- EMV instant issue support
- Alerts and controls
- Support travel notification

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