



Code Connect/IBS Open APIs Case Study

Quick response proof-of-concept delivers deposits

Fintech solutions evolve so quickly that banks can lose sight of the advantages their traditional core technology partners offer. This was the case of a long-term FIS partner bank that did not realize the power and ready availability of IBS Open APIs—available to them through FIS Code Connect.

To establish the value IBS Open APIs could provide, the bank and FIS worked on a Proof-of-Concept (POC). The POC was needed to prove that FIS could rapidly meet the bank's integration needs using IBS Open APIs and Code Connect, while demonstrating significant development time savings and the ease of use of the robust API solution.

Bank excited and inspired by FIS results

The APIs rolled out so rapidly from FIS, the third party was not quite ready when the POC began. In fact, they started working with the FIS team one week later than anticipated. Even with a shorter period, FIS delivered integrated deposit origination functionality in less than two weeks. The bankers and their third party, Avoka, were impressed by the depth of the APIs FIS presented, their ease of integration with the deposit origination app, and seamless access of FIS Code Connect.

The POC was an immediate success within the bank as their IT team validated the APIs at the time they were presented to their third-party partner. Perceptions changed rapidly within the bank, executives realized the value of over 400 IBS Open APIs readily available for their use. The POC quickly evolved into active planning for an Open Banking partnership with FIS.

The institution:

The bank is one of New England's oldest and largest independent banks with over \$10 billion in assets and 115 branches.

The business need:

To grow their core deposits, the bank had to rapidly create a unique deposit origination solution that integrated the features of Avoka with their IBS Deposit System. They knew a comprehensive API solution was the answer.

Rapidly delivering a complete solution

Creating the deposit origination solution was straightforward and simple. Avoka demonstrated a flow of their application to FIS. Our subject expert's experience with deposit origination applications allowed him to quickly assess what APIs were needed. Using IBS Open APIs, he easily provided plug-and-play API examples of required functionality to the third party. Quick mapping assistance then followed to fine-tune the application.



The APIs provided within Code Connect allowed Avoka to copy and paste the APIs into their working environment. Both the bank and their third party were impressed with the process and subsequent deliverables.

Bank executives delighted

The following observation captures the feeling of the bank's executives at the end of the POC:

“This initiative was a major success here. We were uncertain about our future API direction, then your API integration to Avoka was done in under three weeks. This type of result was impressive.”

The Solution:

IBS Open APIs and FIS Code Connect provided a powerful platform that met the bank's needs for a rapidly developed integrated API solution in less than two weeks.

Results:

- Rapid integration of Open APIs created deposit origination account opening with an existing customer use case
- The bank realized the value of IBS Open APIs, Code Connect, and the depth of the FIS API library
- the bank client able to validate APIs as they were delivered to their third party, Avoka
- A platform was established for the bank to rapidly build out additional unique, API-driven third-party solutions

Contact us

To learn more about how IBS Open APIs can rapidly advance integration initiatives at your bank, contact your FIS Strategic Account Manager (SAM), call 800.822.6758, or visit www.fisglobal.com.