



# API Connection Milestones



## Kickoff Day 1

Typically teams have had interactions around whether an API is available and the general details of the teams on both sides moving projects forward.

During kickoff, Introductions of individuals working on project and delivery of initial documents and contract occur.

Teams typically include project managers from the business and technical side for both parties. They also include the lead engineers and gateway administrators.

### Kickoffs typically cover:

- Company overviews and expectations
- Review of data provided
- Preliminary use cases needed and provided

## Recipient Review 2 - 3 weeks

The Financial Institutions (Data Provider) initiates the Data Recipient review process. On boarding for API access is generally lighter than a Vendor on boarding process given the FI is not purchasing services from the Data Recipient.

### The review may consist of the following:

- Signed Mutual NDA
- Security Questionnaire
- On-sight review
- Providing Audit Summaries (i.e. SOC II, PCI)
- Clarity on services provided by Data Recipient

## Sandbox Access 3 - 6 weeks

Sandbox access can be given before the contract is signed. Once access is given, Data Recipient can start the work of coding up to the API. The more robust the sandbox is the faster the connection can move into production.

### Sandbox considerations:

- Supported account types
- Supported data elements
- Availability of historical transactions
- Error handling

## Delivering Documentation Upon Request

Sandbox access can be given before The API Data Provider will deliver API docs or access to a developer portal to pull API documentation. This is typically done early in conversations. Often around the same time the contract is delivered.

### Documentation may include:

- Developer portal credentials
- API call documentation
- Complete data spec
- Security requirements / documents

## Contract Negotiations 2 - 18 months

The contract is typically the longest stage. The industry is aligning on standards and contract expectations although significant variation still exists due to a bilateral approach.

### Typical contract concerns center around:

- List of Affiliate URLs
- Liability Caps
- Downstream liability
- Data Usage
- Indemnity

## WhiteList IPs Upon Request

Whitelisting IPs provides clarity into existing volumes and maintains monitored access for mutual end-users (aligning with the OCC guidance for "more comprehensive and rigorous oversight") Outside of API access, this provides the best user experience during migration.

### Whitelisted IPs benefits include:

- Clear insight into existing traffic
- Shifting traffic from other sources
- A path to data not currently supported in the API

Contract Signing

## Access to Test Environments 1 - 4 weeks

Testing varies depending on the Data Provider. Some will have several different testing environment and others only a sandbox that acts as the test environment.

### Test Environments provide:

- The ability to make API calls
- Data Validation for accounts and transactions
- Additional Data Element Validation
- Error handling

Production

## MX Friends and Family Testing 1 - 2 weeks

After completing work in the testing environment, MX runs a friends and family test. This includes volunteer MX employees that are willing to test with their accounts and typically around 5-10 individuals from the API Data Provider.

### Testing steps:

- Register MX's employee application
- Provide credentials to FI partners' team
- Link accounts
- Address any questions or errors that arise

## App Registration Upon Request

App registration is an area that varies vastly between Data Providers. Processes usually are either via an API or manual. The manual process usually consists of uploading app info in a shared Drive.

### Data needed for registering usually is:

- App name
- Redirect URL
- Occasionally the app logo



## Start Migrations for low complexity clients 3 months

Migration of low complexity clients will start slowly and ramp up. For example, the first group is 5 apps and hundreds of users. The next group will be 10 apps and thousands of user. Next we will increase to 90 apps and continue the trend until all low complexity clients.

### Low Complexity clients / apps:

- Use MX UIs to surface account linking
- Do not need to make system adjustments

**Note: Credentials are deleted at the time an App/client is migrated.**



## Start Migrations for High complexity clients 6 - 12 months

High complexity clients will follow the same pattern as low complexity clients. We will test with a few as they have implemented changes needed. Since each client/app needs to make changes, the migration of high complexity will be more spread out based on the individual client/apps work being complete.

### High Complexity Client / Apps:

- Use MX APIs for account linking
- Must make system adjustments

Must be done in order

Day 1

2 - 3 weeks

3 - 6 weeks

2 - 18 months

1 - 4 weeks

1 - 2 weeks

3 months

6 - 12 months

