

Integrations and SSOs Everywhere

- The last year has seen an increase in the number of SSO and integration requests we've had come in
- From an internal standpoint, it means increased support
 - Tougher troubleshooting, more unique systems



What is an “Integration” Anyway?

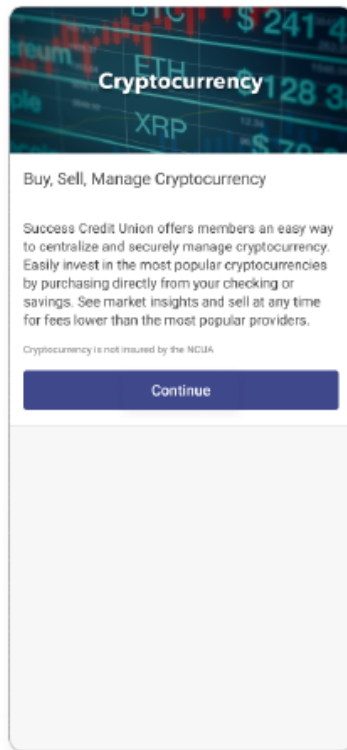
- A routine file exchange?
- Data retrieval from an external source?
- Link from online banking or the mobile app?
 - Dozens of styles, from simple to very complex
- Ask before you buy
 - Check the Kitchen and the Store
 - Contact DHD
 - Do your own due diligence

**“Just give us
your APIs
and we won’t
need you”
...NOT!**



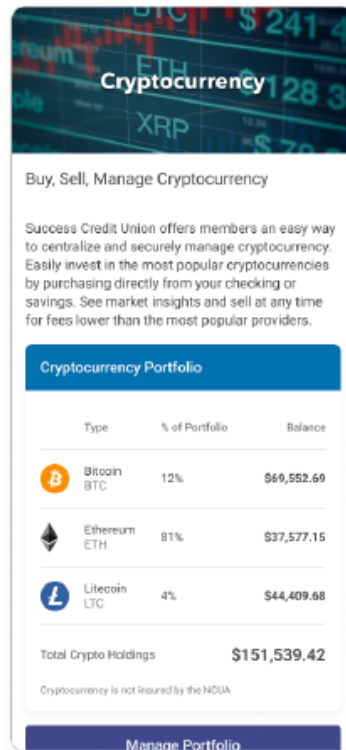
Online/Mobile Banking SSO/Integration Types

Tier 1
Standalone SSO Web Module
(.NET Web SSO)



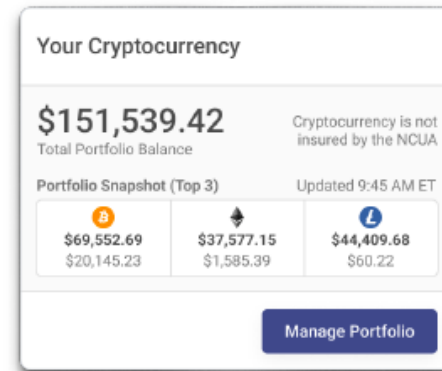
Under 100 hrs

Tier 2
Standalone SSO Web Module
(API Views)



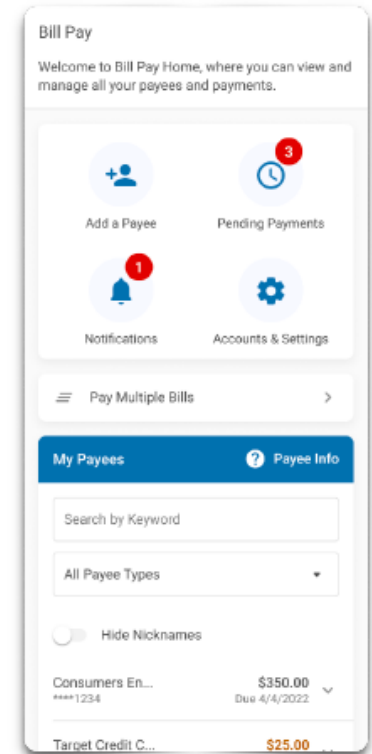
100-200 hrs

Tier 3
Native Widget
(.NET Web / iOS / Android)



400+ Hrs

Tier 4
Standalone Web Module
(.NET Web)



200-1000+ Hrs



New SSOs the Last Year

WE GET THEM THERE, THEY DO THE REST

- EconoCheck Benefits (ID Protect)
- PSCU CU Rewards for Credit Cards
- Tru Treasury from BizLink247
- Copper Financial wealth management

The EconoCheck logo features the word "ECONOCHECK" in a blue, sans-serif font. The letter "O" is replaced by a stylized circular icon with a blue and green gradient.The Tru Treasury logo consists of a dark blue rectangular background. On the left, there is a white icon of a stylized building or structure. To the right of the icon, the words "TRU" and "TREASURY" are stacked vertically in a white, serif font.

New Integrations the Last Year

➔ POPi/o

➔ Glia

➔ Unblu

➔ Hybrid integrations: InvestiFi and REPAY

POPi/o

unblu

glia

InvestiFi

REPAY[®]

Realtime Electronic Payments



Integrations vs. Screen-Scrape Aggregators

We can...

- ...check if typical traffic is coming in
- ...check if our system is receiving and responding to requests

We cannot...

- ...contact aggregators who do not have an official integration with us
 - And they are legion!
- ...chase down a single member's issue
 - Could be their device, browser, internet provider, connection quality, third-party app version, other middleman vendors, etc.



The Advantages of Plaid Integration

- Better data and transaction descriptions
- Members can discover the tools that work with Plaid and use them
- Members aren't sharing login credentials
 - And it's not interrupted by MFA!
- Open communication between our developers

