www.flexcutech.com

PARTNER INTEGRATIONS

FLEXBridge API

SSO Integration

FLEX offers a completely open and RESTful API - FLEXBridge - to allow credit unions the flexibility to connect to the best fintech solutions

Using a standardized and well-documented format, FLEXBridge can provide API integration to virtually any desired solution.

In situations where an API is not required, FLEX provides multiple single sign-on (SSO) options including SAML, O-Auth, and OpenID

Whether your credit union is implementing an API via FLEXBridge or an SSO, ensuring credit union and member data security is our priority

API

About Us:

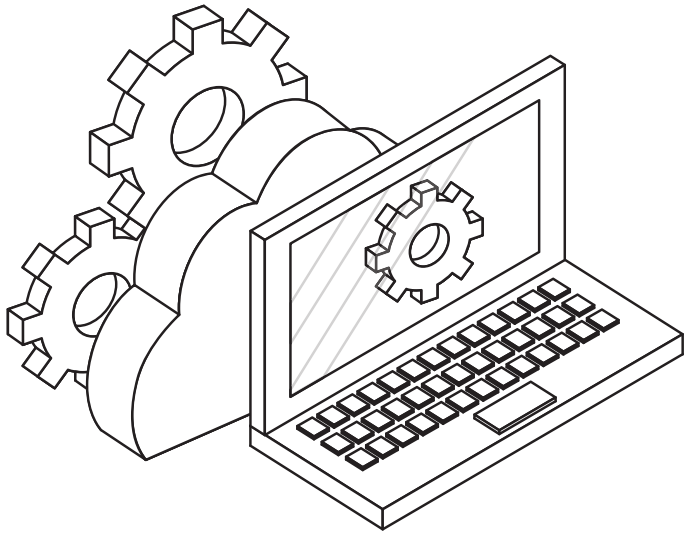
FLEX has disrupted the credit union core system marketplace by enabling efficient solutions for digital transformation and sustainable growth. FLEX will allow credit unions to launch a full-service digital banking suite with innovative member-facing technologies and automated services. Credit unions will buy back lost time by remapping the digital journey and increasing member loyalty.

LEVERAGING FINTECH

Fintech companies are undoubtedly disrupting the financial services industry. The key to success will be to gain a full understanding of the potential disruptive threats and to adapt to the changing landscape. This will include leveraging APIs (FLEXBridge) as an enabler for new products and services.

Many credit unions want to deliver new financial technology but they are leery to disrupt their existing infrastructure and agitate members along the way. Consequently, few end up implementing new products, allowing other ambitious financial services providers, most of whom are not traditional FI players, to be the first to market with cutting-edge solutions.

FLEXBridge is an API-based approach aiming to eliminate those obstacles, providing a quick and agile channel to deploy new fintech solutions. FLEXBridge is universally adaptable, allowing fintech developers to easily connect. A technology partner that encourages third-party integration gives credit unions a new level of freedom when choosing what technologies they want to incorporate and what services they choose to offer their members, no matter the provider.



OPEN ARCHITECTURE

Callahan & Associates recently asked credit union executives what top features they were looking for in a new credit union core provider. The top three answers were:

1. Seamless core integration
2. User-friendly
3. Adaptability

Looking back to 2012, credit unions identified IT Systems to be a limiting factor to their success. Now, the seamless integration of third-party products within your core is identified as a top feature for growing credit unions. Not only was integration named the most important feature credit unions are looking for, it was also identified as the number one deciding factor for credit unions who converted to a new core within the last year.

Additionally, Accenture performed an industry survey which found 20% of financial institutions have already invested in open architecture related initiatives and 77% will do so by 2019.

For many credit unions identifying a core system partner that will provide an end-to-end solution is ideal. At FLEX, we develop software that reduces the need and complexity for third-party products and solutions, instead of depending on them to complete the core. However, in many cases, third-party solutions and apps may be what you are looking for.

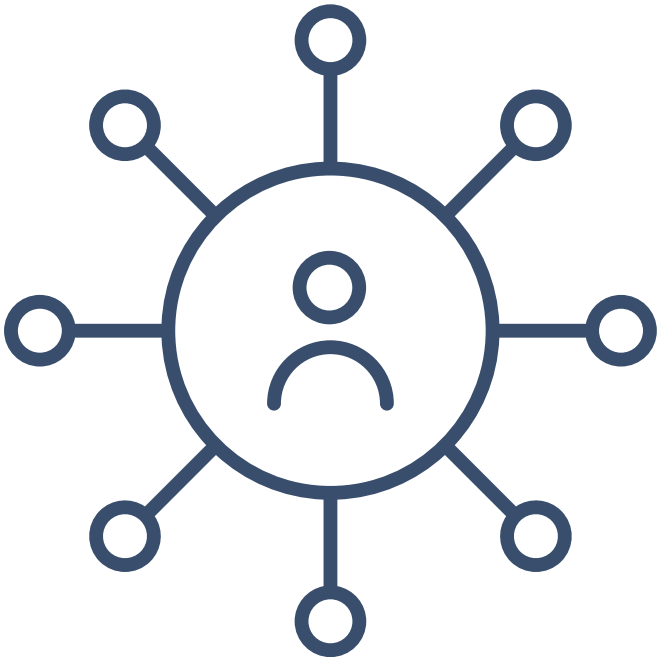
FLEX has been designed for the 21st century credit union. This means if you prefer to follow traditional banking channels, you can do so with FLEX out-of-the-box. However, if your credit union process, member preference or other factors require third-party solutions & apps, FLEX can deliver as well. Using open architecture and employing a robust application programming interface (API) FLEX can connect your credit union to the open world of financial service offerings.

FLEX CORE INTEGRATIONS

In the pages that follow we will highlight the third-party integration options that exist within the FLEX framework and FLEXBridge API. Keep in mind that in many cases third-party solutions may not be required but are optional, as FLEX is first and foremost a software development company. We do not outsource our programming, nor do we employ off-shore development teams. While most core systems providers depend on third-party solutions, FLEX provides each credit union with the options that best fit their needs. A core system should provide integrated connections to the products and services your credit union requires to remain competitive and relevant in today's crowded and competitive financial services space.

MEMBER SERVICES

The key to success in providing exceptional member services is anticipating the needs of your members. Credit unions can do this by realizing what services will improve their members' financial lives before they do. FLEX provides the visual data to assess needs and assist your members allowing MSRs a 360° view of member information and allowing members to have a 360° view themselves.



FLEXBRIDGE API

Welcome to the Open World

FLEXBridge is a RESTful API that enables third-party solution providers and your credit union to access FLEX core data and business rules. As a single API with developer documentation, FLEXBridge connects all internal credit union systems, yet only exposes data to developers in a secure and compliant way. This allows credit unions to innovate with speed and agility.

Employing industry-standard best practices, FLEXBridge provides a web-centered restful API granting a secure and open channel to third-party service providers for the exchange of data. As the name suggests, FLEXBridge operates in real-time facilitating the secure passage and updating of data between the FLEX core and any connected external source. This means third-party solution providers are precluded from the need of having to manually maintain each database. FLEXBridge is offered in a standardized and well-documented format that is easily interpreted. It unleashes the power of an ever-expanding financial technology marketplace and provides an array of service opportunities for the benefit of credit unions and the members they serve.

FLEXBRIDGE API INTEGRATIONS

FLEXBridge API - Lending

ALLEGRO™ LENDING SUITE
It's About Time.

CreditSnap

CU DIRECT

CRIF

INTEGRA LENDING TECHNOLOGY

INTEGRATED™ LENDING TECHNOLOGIES

meridianlink®

ORIGENCE®

QCASH®

FLEXBridge API - New Accounts

CreditSnap

CU DIRECT

INTEGRA LENDING TECHNOLOGY

meridianlink®

ORIGENCE®

FLEXBridge API - Digital Banking

Bankjoy

NCR

FLEXBridge API - Call Centers

AnyHour Solutions

CO OP Solutions℠

LSI

FLEXBridge API - Account Switching

ClickSWITCH

FLEXBridge API - Instant Card Issuance

Entrust Datacard™

FLEXBridge API - Account Onboarding

DIGITAL ONBOARDING

FLEXBridge API - ITM | Currency Recyclers

Cennox

HYOSUNG

FLEXBridge API - IVR | Audio Response Systems

NICE · CXone

nextiva
SIMPLIFYING BUSINESS COMMUNICATION

FLEX SSO BASED INTEGRATIONS

Single Sign-On (SSO) authentication provides integration options for decentralized systems that do not require API connectivity. SSO solves a big problem: how to manage the increasing number of users across a whole ecosystem of applications and services. Frameworks such as Auth0, Connect, OpenID, and SAML make integrating third-party solutions into the FLEX application more seamless for enhanced staff and member experience.

SSO - API | iFrame - Bill Pay

Paymentus
CheckFree
CO OP Solutions℠
FIS
ProfitStars
PSCU
Vizo financial

SSO API - Payment Solutions

beyond
MessagePay
REPAY
Realtime Electronic Payments

SSO API - Insurance | GAP | Warranty | MBI

Allied Solutions
StateNational
asg | Group
FROST
ROUTE 66 INSURANCE
SWBC
AUTO EXAM
vision WARRANTY CORPORATION
ncino

SSO API - Member Credit Score Management

FICO

savvymoney®
Credit Score · Analytics · Offers Engine · Financial Education

SSO API - Personal Finance Management (PFM)

Quicken

MD moneydesktop MX

intuit quickbooks

SSO API - eSignature

DocuSign

eDOC INNOVATIONS

SSO API - Check Image View

alloya Corporate Federal Credit Union

Alogent

APEX Payment Solutions

BANK OF THE WEST BNP PARIBAS

BankLine

CATALYST Corporate Federal Credit Union

Corporate Central Credit Union

EasCorp

CorporateAmerica CREDIT UNION
DIFFERENT STARTS HERE™

Cleveland STATE BANK

ePROCESSING NETWORK

vizo financial

First National Bank

Louisiana Corporate Credit Union

ICUL IOWA CREDIT UNION LEAGUE

millennium PAYMENT SYSTEMS

Illinois Credit Union League

Maine Credit Union League

Tricorp Federal Credit Union

Heartland Credit Union Association

WSC WISCUB Service Center

volcorp

SYNERGENT

Bank of Hawaii

SSO API - Check Order

CHECKS FOR LESS

DELUXE

HARLAND CLARKE

VERICAST

MAIN STREET

LIBERTY

SSO API - Remote Deposit Capture (RDC)

EasCorp
What together we can do.®

SSO API - Member Credit Score Management

FICO®

savvymoney®
Credit Score · Analytics · Offers Engine · Financial Education

SSO API - Digital Member Service

glia

eltropy

SSO API - Payment Solutions

beyond

MessagePay

REPAY
Realtime Electronic Payments

SSO API - Debit & Credit Card Rewards

augeo

FIS

jack henry & ASSOCIATES INC.®

TF TransFund℠

FLEX NATIVE INTEGRATIONS

Native integrations are created by engineers behind applications to share data between software applications. FLEX works with many industry partners to create integration within the core application to limit the number of applications credit union staff are required to use. Additionally, native integration creates a single sign-on environment for credit union staff, which reduces the need to manage multiple user IDs and passwords.

Native Integration - Cash Machines/Coin Dispensers

ARCA

DIEBOLD

HYOSUNG

GLORY

DeLa Rue

NCR

talaris
a GLORY company

Native Integration - Forms Management

CUNA
Credit Union National Association

conmarsystems

Oak Tree Business Systems, Inc.

Illinois
Credit Union League

MINNESOTA LIFE
A Securian Company

Native Integration - Instant Issue

card@once®

evolve
INSTANT ISSUANCE™

HID

Native Integration - Lending

Dealertrack

TECHNOLOGY THAT DRIVES YOU.

Native Integration - Debit and ATM Processors

Native Integration - Credit Gateway | Pass-Through Processors

Native Integration - Credit Full-Service Processors

Native Integration - Real-Time Card Activation Processors

Native Integration - Overdraft Privilege

JMFA John M. Floyd & Associates

Pinnacle Financial Strategies

SMARTSTEP solutions

VELOCITY SOLUTIONS

Native Integration - Credit Bureau

CBC Innovis

Factual Data

EQUIFAX

experian

TransUnion

Native Integration - AML | Fraud Prevention

Advanced Fraud Solutions

SimpliRisk KNOW YOUR CUSTOMERS

VERAFIN

Native Integration- Personal Finance Management (PFM)

Quicken

MD moneydesktop MX

intuit quickbooks

Native Integration - Person-to-Person Payments (P2P)

NP NEURAL PAYMENTS

Zelle

Native Integration - Loan Decisioning

hart CREDIT TECHNOLOGY

ZEST AI

Native Integration - CRM & MCIF

MARQUIS

Raddon
A Fiserv Company

Touché Analyzer

Native Integration - Mortgage Origination

Byte

CALYX software

CREDIT UNION MORTGAGE ASSOCIATION, INC.
Serving Credit Unions and Their Members Since 1978

FICS

MISMO

Native Integration - ALM | Accounting

alloya Corporate Federal Credit Union

FIMAC SOLUTIONS LLC

B&A BRICK

fiserv.

CUNA Credit Union National Association

FARIN FINANCIAL RISK MANAGEMENT

ProfitStars

abrigo make big things happen.

MHS Mark H. Smith INCORPORATED

Wisdom

Native Integration - Share Draft & ACH

alloya Corporate Federal Credit Union

Alogent

APEX Payment Solutions

BANK OF THE WEST BNP PARIBAS

BankLine

CATALYST Corporate Federal Credit Union

Cleveland STATE BANK

CorporateAmerica CREDIT UNION DIFFERENT STARTS HERE™

CorporateOne FEDERAL CREDIT UNION

Corporate Central Credit Union

UNITED STATES FEDERAL RESERVE SYSTEM

EasCorp What together we can do.

First National Bank

Heartland Credit Union Association

ICUL IOWA CREDIT UNION LEAGUE

Illinois Credit Union League

Louisiana Corporate Credit Union

Maine Credit Union League

millennium PAYMENT SYSTEMS

vizo financial

WSC WISCUB Service Center

volcorp

Tricorp Federal Credit Union

SYNERGENT

Bank of Hawaii

Grow with FLEX

Serving Over
280
Credit Unions

Serving in
46
States

Experience
47
Years

FLEX has disrupted the credit union core system marketplace by enabling efficient solutions for digital transformation and sustainable growth.

FLEX will allow credit unions to launch a full-service digital banking suite with innovative member-facing technologies and automated services.

Credit unions will buy back lost time by remapping the digital journey and increasing member loyalty.

Grow with FLEX

- FLEX customers have experienced 10x growth or more following conversion.
- FLEX is scalable and will grow at your credit union's pace.
- FLEX credit unions are among the industry leaders in efficiency ratio.