APIs for CashPro® Clients

A new approach to modernizing your treasury operations

Solving for today, anticipating for tomorrow.

BANK OF AMERICA

Capture the value of CashPro® API

APIs deliver an on-time treasury experience, enabling your team to perform banking activities effectively and efficiently within your chosen ecosystem. APIs can reduce costs and improve operational efficiency by automating your treasury processes.

Traditional Banking	Real-time Banking
Banking in a portal	Banking in an ecosystem
Batch processing	Itemized transactions
Weekdays	24 X 7
Next day settlement	Instant payments
Static report delivery	Information on demand

Benefits

- Always accessible
- Data as needed
- User centric design
- Driving innovation
- Increase resiliency

On-time treasury using APIs

Originate payments from internal applications or ERP/TMS providers

Receive payment statuses and account details and balances

CashPro

API Gateway

Real-time payments JSON API

US RTP	HK RTP	Indonesia Bi-Fast	Venmo
SEPA Instant	Canada Interac	Global Digital Disbursements	PayPal
Mexico SPEI	Brazil PIX	Instant Cross-border (FX)	Zelle®

Traditional payments ISO XML API

360+ payment types:

- ACH
- Checks
- Local instruments
- Domestic and cross-border wires

- Single API across 38 markets
- Supports bundling of transactions

Data reporting JSON API

Payment statuses through push notifications
Current and previous day reporting
Intraday and end of day balances

Our API catalog

CashPro API supports over 100 APIs spanning a broad range of treasury services

| Payments (including FX)

Initiate, cancel, and request the status of different payment types

| Prime Brokerage

Retrieve free credit balances and collateral and loan details on certain regulated transactions

| Request for Payment

Request funds from counterparties, with the ability to receive a Real-Time Payment in response

| Push Notifications

Receive statuses throughout the payment processing lifecycle

| Check Services

Retrieve front and back images of checks and transmit check Positive Pay data

| Account Validation

Validate the status and owner of a recipient's bank account prior to initiating electronic credits or debits in the U.S., including Zelle® and Venmo

| Supply Chain Finance

Submit invoices and request early payment on receivables as well as request status on submitted invoices

| Account Information/Reporting

Access balances in real-time or retrieve transaction history

| FX Trading

Execute FX trades utilizing live or Guaranteed FX rates and settle pre-booked trades

| Brazil Collections: Brazil Boletos and Pix QR Codes

Issue and manage Boletos and RTP Pix QR Code collections; retrieve Boleto invoices to pay

Our focus on strong authentication and authorization helps protect our clients' data and credentials. CashPro APIs are RESTful APIs using OAuth 2.0 security standards, as well as Mutual TLS, JSON Web Encryption (JWE), and JSON Web Signatures (JWS).

Bring APIs to your ecosystem

Our catalogue of over 100 APIs spans a broad range of services across Global Transaction Services

- Data reporting and balances for all accounts across 38 markets
- Over 350 payment types available through a single payments API globally
- Real time payments such as Zelle®, PayPal, UK Faster Payments, HK RTP, Indonesia BI-FAST
- FX, account validation
- Municipal Services and Prime Brokerage

CashPro API Connected Banking

Grow strategic partnerships with ERP and TMS providers to embed APIs directly into their software

Opportunities to integrate with APIs

Seamlessly integrate your systems with our APIs in ways that work for you

Self Build

- Native programming of APIs directly into owned treasury applications
- DIY approach
- Full support by Bank of America

- Staff an integration project with internal and external resources (where needed)

Direct integration

- Enabled by collaboration with treasury system providers
- Embedded directly into the treasury system; deep integration into the workflow
- Enables direct integration with treasury systems

- Contract services with your ERP and/or TMS providers
- Engage consultants where needed

Indirect integration

- Supports solutions that are third-party treasury system agnostic
- Requires a contract between you and the third-party
- Leverage integration partners of choice

- Contract with an integration provider/aggregator
- Engage consultants where needed

Bank-provider solution

- Provider contracted by Bank of America to provide treasury system integration
- Simply install adapter to connect

- Leverage Bank of America's contracted partner to establish integration

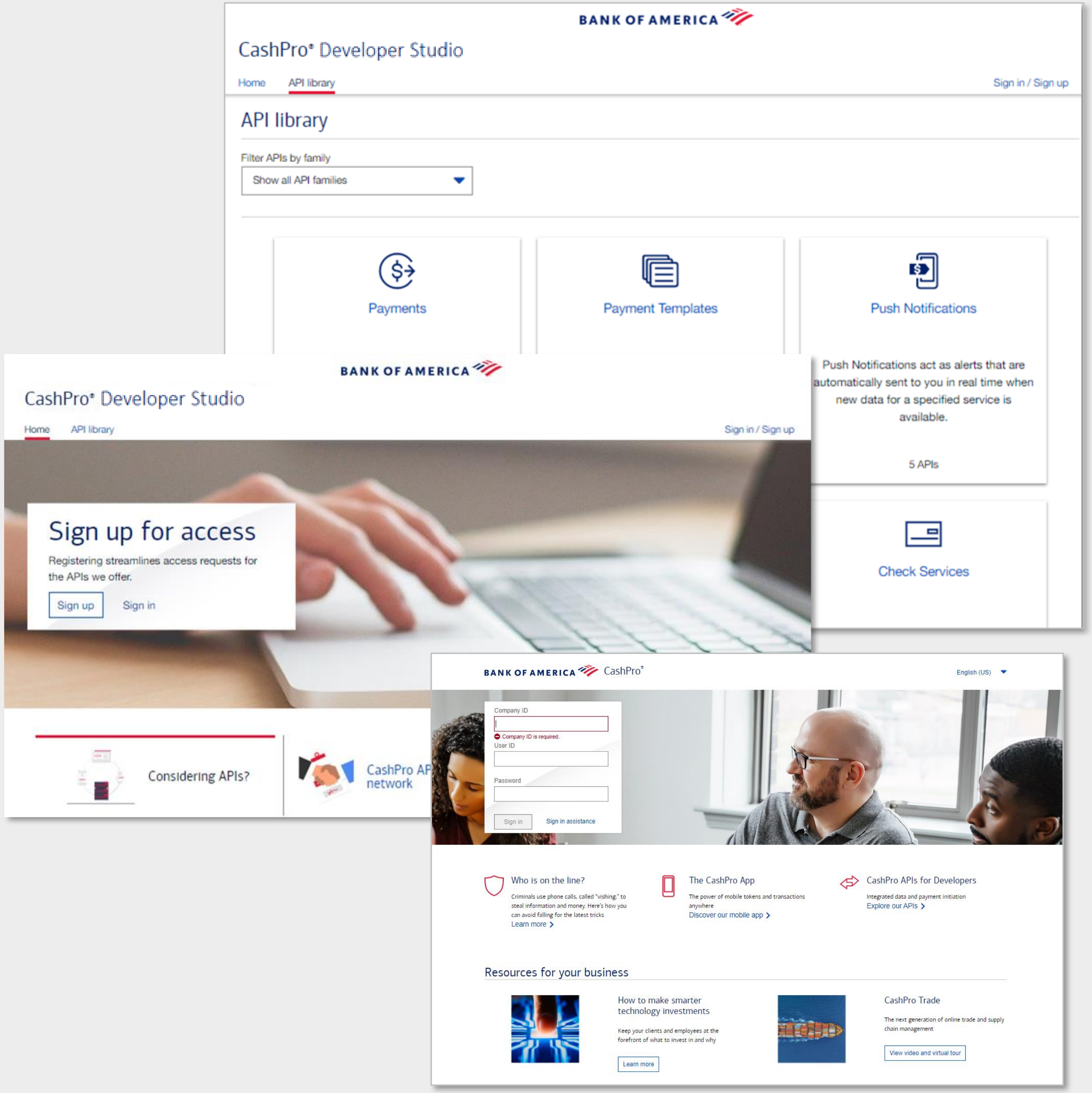
Ease of onboarding

Learn about our APIs and how to integrate them into your systems

Sandbox testing available to ensure agile development and quick integration

A seamless implementation process in 4 steps

1. Register at developer.bankofamerica.com
2. Design and test in our sandbox
3. Request production deployment
4. Go live



Our CashPro technical support team is ready to assist you.

CashPro API Case Studies

Working Capital

An insurance client gained greater visibility to the funds they were collecting to faster investment decisions as well as cost savings by shifting from manually downloading bank statements to track receipt of funds to having that same information automatically post to their system.

Reconciliation

A transportation company, who had been using a third-party contractor to manage their check and accounts payable reconciliation process, saved time and money by switching to CashPro API.

Making the move from checks to more efficient ACH payments via their ERP.

Relief

The API made it possible to send Zelle® payments for a charitable organization to deliver on their mission and provide fast, efficient financial assistance to airmen and national guard members through their internal ERP – making it easier to send the funds when and where needed.

Retention

By leveraging CashPro Payments API, a Business Banking client who operates in a gig economy is able to pay contractors and freelancers from their own ERP system. Contractors and freelancers are paid instantly instead of waiting days for U.S. ACH to settle.

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