**Group 4: Assessment of API Suite for Yes Bank & Wells Fargo Bank**

***Domestic Bank : Yes Bank***

***International Bank: Wells Fargo***

***Yes Bank*** offers a comprehensive developer platform called **Yes Fintech Developer** (formerly YES API Developer Portal), featuring over **50+ sandbox APIs** that are already live across various categories—and growing toward 100+. These APIs allow fintechs, startups, corporates, and channel partners to integrate banking services into their apps seamlessly. Here's an overview of the key API categories and some representative endpoints:

**1. Account Management**

* **Account Opening**, **Account Management**, **Customer Portfolio** APIs
* **Account APIs** for balance checks & transaction history

**2. Payments**

* **Payments APIs**: NEFT/RTGS fund transfers, UPI, bill payments, both one-time & recurring
* Specific services include:
  + **Beneficiary Management**
  + **Fund Transfers**, **Bulk Domestic Payments**
  + **FTx Payments** – high-speed fund transfers
* **Inward Remittance APIs** for partner integrations

**3. Cards**

* APIs for **managing debit and credit cards**, including applications, activation, and transaction services

**4. CRM & Lead Management**

* APIs for **Lead Capture/Status**, **Customer Service**, **Lead Trigger**, **LeadEventAPI**

**5. KYC & Authentication**

* **EKYC** endpoint for electronic identity verification
* **IRISSessionAPI** for SSO session validation

**6. Loan & Credit**

* **LoanAPI**, **LoanServicesV2**, **AutoLoanService**, **InstaFinancial**, **InstantCreditService**

**7. Master Data & Utility Services**

* Lookup services: **GetIFSCDetails**, **NameResolution**, **MasterData**
* **BankingCalculator**, **DuplicateCheck**, **DedupeReportService**, etc.

**8. Corporate & Mandates**

* **NACH e-mandate APIs** for online debit mandate onboarding
* APIS such as **MMIDService**, **ARMSAPI** (dormant account sync), **BSAAPI**, **BlockChannels**, etc.

**9. Security & Channel Management**

* **BlockDebitCardService**, **BlockMobileBankingService**, **BlockElectronicChannel**, **EnableDisableAPI**, **BasicAuth\_SuspectAccountApi**

**10. Partner & 3rd‑party APIs**

* Sandbox support for **Partner APIs** (e.g. Digilocker V1/V2, Karza, BillDesk, EPFO, InvoiceXpress)

**11. Sandbox & Developer Support**

* A robust sandbox environment where all these APIs can be tested end‑to‑end
* OAuth 2.0-based authentication and secure endpoints

***Wells Fargo’s*** API ecosystem, based on recent reports and developer resources:

**1. Wells Fargo Gateway (Open & Commercial APIs)**

* Launched around **2016**, this centralized API platform supports retail, small-business, and corporate integrations via a unified gateway
* Handles everything from **balance inquiries**, **transaction history**, and **account details** to **payments**, **account opening**, and **treasury services**.
* In 2019, Gateway processed over **1.5 billion API calls** from aggregators (Plaid, Intuit, Xero) and embedded fintechs

**2. Informational APIs**

Cater to retrieve data:

* **Account Balance** and **Account Aggregation**: fetch combined data across checking, savings, credit, loans, investments.
* **Transaction Detail API**: access full transaction history with summaries .
* **Image Retrieval API**: view check images, deposit slips, etc.
* **Tax Info**, **Location Lookup**, and general banking metadata .

**3. Payments & Embedded Treasury**

* **Payments APIs** enabling wires, ACH, faster payments and real-time transfers for commercial clients .
* **Treasury/APIs for ERP systems**: allow integration with ERP/CMS platforms for real-time balance, payables, invoicing, approvals and inventory-financing workflows .
* Instant payments API supports 24x7 real-time financial operations .

**4. Data Sharing & Open Banking Standards**

* Integrated with **Akoya (FDX-compliant)** since 2021, eliminating insecure screen-scraping in favor of tokenized consent-based data sharing.
* Establishes **bilateral-sharing agreements** with Intuit (Mint, QuickBooks, TurboTax), Plaid, Xero since ~2017.
* Customer-facing **Control Tower** UI empowers users to manage data-sharing permissions per account.

## 5. **Commercial & B2B APIs**

* APIs for **inventory management**, **order processing**, **invoice and payable automation**, **floorplan financing** targeted at manufacturers, dealers, distributors – aiming to replace EDI/batch files.
* Provide **real-time credit checks**, **order approvals**, **payment reconciliation**, and **supply chain integrations**.

## 6. **Reuse & Channel-Agnostic Delivery**

* Built on MuleSoft and enterprise API platforms to reuse existing services across mobile, web, partner portals, apps .
* Structured around API-led connectivity that supports **a consistent experience across all digital channels**.