

NMA Services 3.3

# Document Status

status: Request for Comment (valid values are < Request for Comment, Preliminary Review, Public Review, Architectural Review, Final Review, Published, Deprecated)

This version: **Assembla**.com. Files Tag = CUFX\_3.3\_RFC\_Active

Previous Version: **Assembla**.com. Files Tag = CUFX\_3.2\_RFC\_Archive

# Change Log

|  |  |  |
| --- | --- | --- |
| Version | Date | Changes |
| 0.1 |  | * Initial Creation |
| 0.2 |  | * Added description of services and use case flow. |
| 0.3 |  | * Clarified the order of services |
| 0.4 |  | * Updated Credit Card services to Card Services and changed definition * Updated definitions of some of the services |
| 0.5 |  | * Updated Overview of Specification |
| 0.6 |  | * Deleted Account Detail, added Collateral, Product Offering, Credential Group, Disclosure and Configuration Services, Search Methodology and updated Lead data and services to Product Service Request |
| 3.0 | **10/29/2013** | * Versioning and format change with release CUFX 3.0 |
| 3.1 | **07/17/2015** | * Updated to release 3.1 |
| 3.2 | **05/10/2016** | * Updated to release 3.2 |
| 3.3 | **02/15/2017** | * Updated to release 3.3 |

# Overview of Specification

The scope of the NMA project includes defining standard data set and services for the steps necessary to create a new membership relationship with a financial institution along with all products and services offered as part of the new membership process. The CUFX integration specifications for New Membership Application (NMA) include the following:

* Data Entity Model
* Data elements in the form of XSD’s
* HTML document for the database schema for each XSD
* Word document defining services, use cases and REST – JSON examples for the service messages
* Security Services; the CUFX recommendation of best security practices and examples

The RFC Process will consist of three iterations. The NMA Working Group is looking for feedback on the contents of the specifications, the process flows assumed by the specifications as well as the feasibility of implementation.

Feedback e-mails should indicate the artifact the feedback relates to, as well as your name and contact information, in case clarification or follow up discussion on the comment is needed.

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# Any know Errors in the document

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| **Error Description** | Status of Error |
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# Definitions related to the specification

CUFX Compliant nma application:

A New Member Application that’s developed using CUFX NMA services.

CUFX Compliant nma Services:

A CUFX complainant NMA service that offered by the core provider.

Data Provider

Any Financial Institutions Core Banking Provider from which new member application data is requested and returned using this specification.

# Data Elements

See Data Entity Model and related XSD’s.

# Services

Security-Services: The CUFX Security Services specification describes the format and methods for secure authentication and general communication security in support of other CUFX specifications such as Personal Financial Management (PFM). Version 2.0 represents a major shift from custom security standards to utilizing standards based security models such as SAML, OAuth, and SCIM.

Search Methodology: The purpose of this document is to provide a high-level overview of the CUFX search methodology as it pertains to using the Filters associated with different CUFX objects.

Card DATA and Services: The Card Data and Services specification defines the card data object for use by all specifications. A card defines either ATM, credit or debit plastic card information to connect to connect accounts such as loans and deposit accounts. This service is used to create, read, update and delete a card.

CUFX application Data and Services: The CUFX application Data and Services specification defines the features the definition for an application to use products and services at the financial institution. This entity can be related to product offering data, party and relationship data. See overview of capabilities for the service for more details.

CUFX Product Offering Data and Services: Defines the ProductOffering data object for use by all specifications. ProductOffering reference information is used by a financial institution to identify all products available. ProductOffering has rates associated to the product based on date range, rewards programs, product brand, risk rating, etc. See the ProductOffering.xsd for reference data that can be stored for the ProductOffering.

CUFX relationship Data model and Services: The CUFX Relationship Data model and Services defines the relationship Data object for use by all specifications. Relationships allow a financial institution to associate different accounts for account owners to easily consolidate account data.

CUFX Contact Data Model and Services: The CUFX contact data model and services defines the contact data model and services for party and relationship. Contacts include contact points such as email, mail, phone, instant message, and social media.

CUFX Deposit Data model and Services: This specification defines the features for creating share (deposit) accounts, including the ability to create a new share, draft or certificate account, specify overdraft priority, specify a relationship between an account and a party, order a Debit/ATM card and fund a new account.

CUFX Eligibility Requirement Data model and Services: Defines the eligibility requirement Data object for use by all specifications. Eligibility requirement reference information is used by a financial institution to identify if a potential party is eligible to use their services. Eligibility might be related to a particular company, geographical region or other community. In addition to a base set of eligibility requirements, the model should support data input by the user. See the party data and services for eligibility data that can be stored for the party.

CUFX Account Data Model and Services: The CUFX account Data model and Services defines the account data model and Services used by all specifications. Accounts are an abstract summary of loan, share and investment balances at a high level. An account represents any financial product stored in a back end financial services platform optionally including any transactions associated with that account.

CUFX Error Mapping: The CUFX Error Mapping specification describes the error code, sub code, error message and format for general communication in support of CUFX specifications. It contains all the specific error messages and their customizable constructs to provide additional detail for the end user and client application.

CUFX Product Service Request Model and Services The CUFX Product Service Request Data and Services specification enables an application to submit details about products and services that the party is interested in that go beyond a loan or deposit product. Product or Service requests are pre- stage information requests to help internal staff identify additional products and services that a party has requested. A product request might be an Investment account that the party is interested in but can’t be supported through the Deposit services. A service request example is requesting a box of checks, or stopping payment on a check, notification that a card has been lost, etc. This entity can be standalone (in the case of a CRM like system) or related to party, account, contact and relationship data previously created on an account. See capabilities for the service for more details. In addition, the status of the events and tasks related to fulfillment of the request(s) can be accessed via this service.

CUFX Loan Data and Services: The Loan specification describes the services used as part of a new membership application process, for creating a loan, funding the loan, and disbursing the funds.

CUFX Collateral Data and Services: The Collateral specification describes the services used as part of a new membership application process, for creating, updating, and modifying collateral records.

CUFX Message Context Data: The CUFX Message Context Data object specification describes the object that can be included in all data requests to aid in the applying any additional discovery of who/what made the request. This is not provided for security purposes. See Security Services for more detail on how this fits into security processes.

CUFX Party Association Data Model and Services: The CUFX Party Association Data Model and Services defines the party Association Data object and services for use by all specifications. The party association allows an organization to see if parties work for, related to, or have a legal responsibility to another party.

CUFX Party Data Model and Services: The Party Data Model and Services define how a party is created, read, updated and deleted on the core. A party is an individual, organization, club or not-for-profit that uses or is associated to the financial institution’s products and services.

CUFX preference Data and Services: The CUFX preference Data and Services is a collection of services that drive the user experience and allow services to modify themselves and to be personalized to the consumer of the service. This model is flexible in that it can point to multiple accounts, contact points, parties, relationship, etc.

CUFX Artifact Data and Services: The CUFX Artifact Data and Services specification defines the features of the CUFX Artifact service. The Artifact service provides a set of methods to read and write Artifacts such as Images and/or Documents to a Repository. This specification also contains sufficient data to describe how the object model may be added to other objects models (such as the party data model).

CUFX Disclosure Data and services: The Disclosure Data Model and Services defines the information stored when a person signs a document or agreement electronically or manually. The model and services also relate the disclosures to the party(ies), relationship and/or account(s)s to which it relates. Disclosures can be created, read, updated or deleted within the back end system via the service methods.

CUFX NMA Validation services: The CUFX NMA Validation Services specification defines the features for validating a potential member’s identity and the risk they might pose to the financial institution. Included is credit reporting, authentication services, OFAC, etc.

CUFX Configuration Data and services: The Configuration Data Model and Services defines what capabilities the CUFX end points have enabled. The configuration services allow another endpoint to read what services an endpoint has allowed. One configuration service may support multiple financial institutions, so the configuration is stored for each financial institution accessible via the CUFX end point.

CUFX Credentials Group Data and services: The Credential Group Data Model and Services define how a credential group is created, read, updated and deleted on the core. A credential group is a combination of fields that allow a user access to a system and subsequently to a list of relationships and accounts.

## Sample Use Case

This use case is for the core where the member ship needs to be created first before creating party and accounts. This is one example of a possible workflow. THE ORDER OF THE SERVICE CALLS CAN BE MODIFIED AS NEEDED. In some cases the services may be provided by other data sources other than the core (such as credit bureau or identification services.)

CUFX NMA Services (provided by core)

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Relationship API Response

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Set T&Cs API Request

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Product Offerings API Response

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Product Offerings API Request (credit cards loans etc.)

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Relationship API Request

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Account API Request

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Preference API Request

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Eligibility Services API Response

1

Eligibility Services API Request

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Set T&Cs API Respoonse

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Create Party API Request

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Create Party API Response

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Account API Response

CUFX Core Data Provider

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Relationship API Request

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Relationship API Response

CUFX Compliant NMA App

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Preference API Response

# Bibliography

W3C. (n.d.). *Key words for use in RFCs to Indicate Requirement Levels [RFC2119].* Retrieved Sept. 8th, 2011, from W3C.