



API: What are they and why should we implement?

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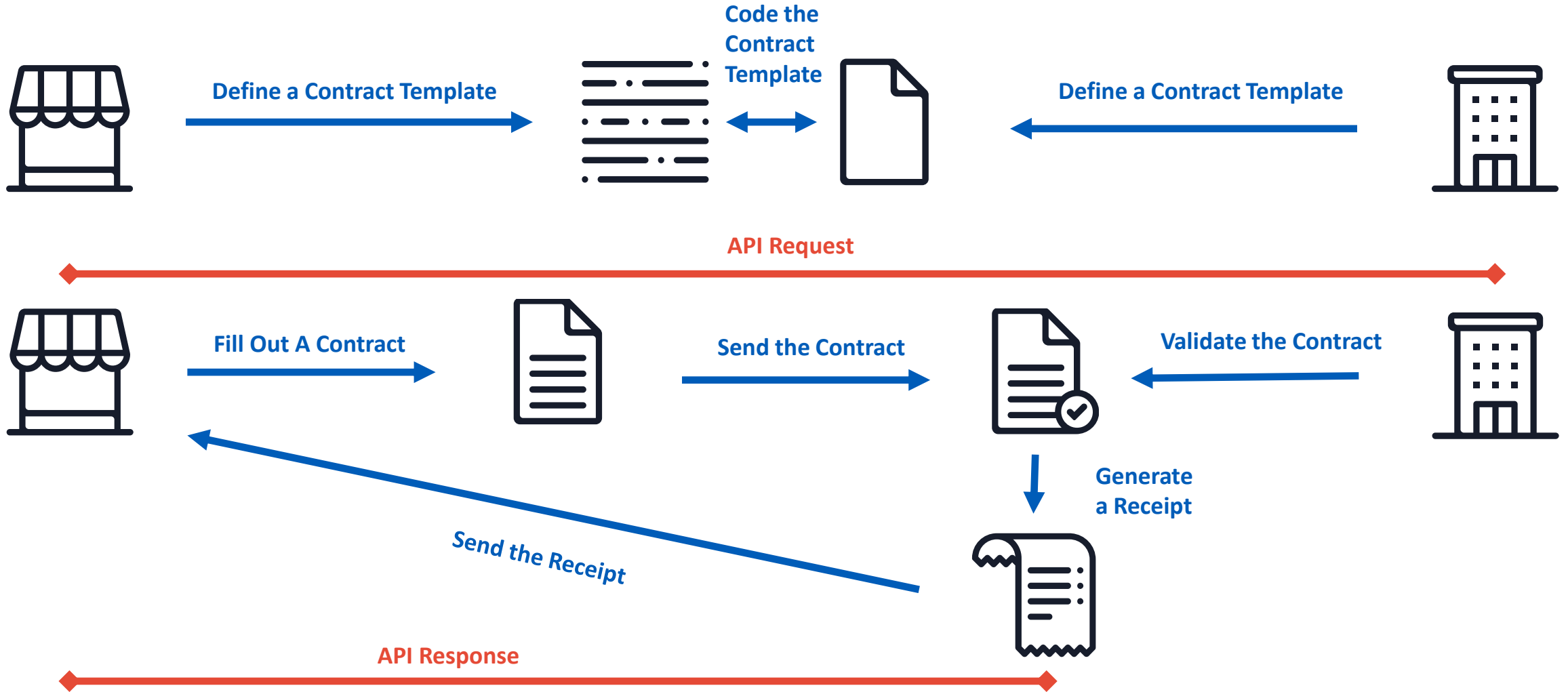
Monday, February 25th – 3: 00 PM

Evolving Integration Strategies

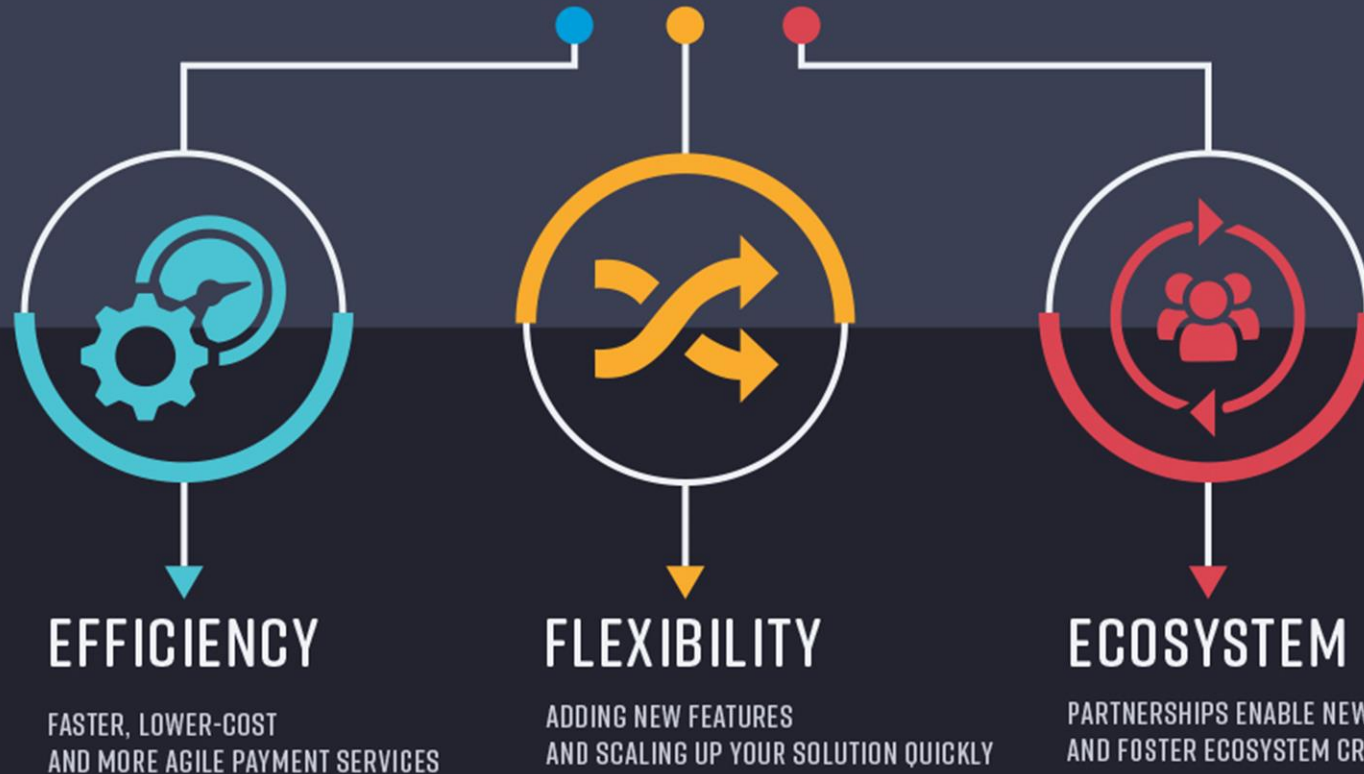
- Batch Processing Integration
 - Leverage FTP File Exchange
- Application Layer Integration via API
 - Remote Procedure Call (RPC)
 - SOAP/XML Web Services
 - REST/JSON Web Services



API Fundamentals



BENEFITS OF APIS



APIs Democratize Payments

- **Simplify & Standardize Integration**
 - Single "Contract" for all Payment Methods
 - Adopt Open Banking Innovation
 - Pre-integrated Connections w/ eCommerce Platforms
- **Security & Stability**
 - Leverages Web Security Protocols (TLS/SSL)
 - Parallel Processing Improves TPS



Emerging Standards

- W3C Payment API
 - Standardize Web Payments
- EMVCo Secure Remote Commerce (SRC)
 - Secure Card Payments Online



Discussion Topics

- What are challenges with API adoption?
- Do you prefer to use middleware or build directly?
- Opinions on Services Oriented Architectures (SOA), Microservices, and Serverless Computing?

