

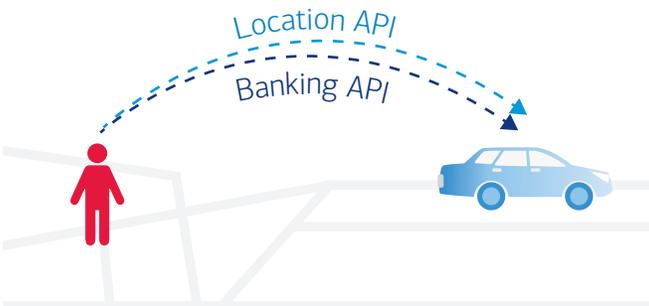
The ABCs of APIs

Real-time integration to new and existing CashPro capabilities

Application Programming Interfaces (APIs) are rapidly transforming B2B and B2C digital transactions, as well as things we do in our everyday lives. From ordering takeout through a delivery marketplace to arranging ride shares, APIs work behind the scenes to help make it happen. Now your business can take advantage of complimentary banking APIs via CashPro to enhance how you interact with Bank of America and your customers. With the growing demands of the real-time economy, APIs can increase your business efficiency and your competitive edge.

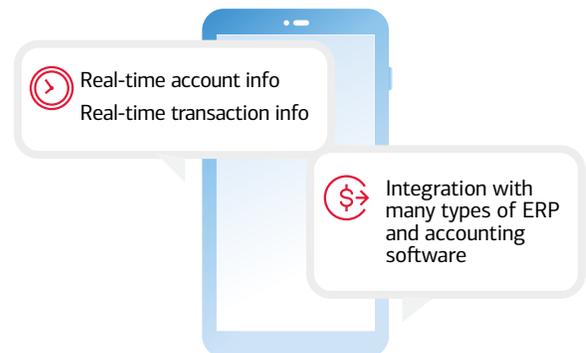
How APIs work

So what are APIs exactly? They're small pieces of code that enable different digital applications to work together, such as connecting your ride-share driver with your user profile, location and destination. When you pay for your ride, it's an API that enables your bank app to send funds to the driver. From a business perspective, CashPro APIs can be used to integrate payment functionality into your proprietary platform, giving you much greater flexibility in how you disburse funds.



While this may sound complicated, the technical infrastructure is simple. APIs are built using common coding and design standards that make it easy for most IT professionals to use and build on. Further, APIs are highly adaptable and can be tailored for a wide variety of uses, including your banking needs.

Introducing CashPro API

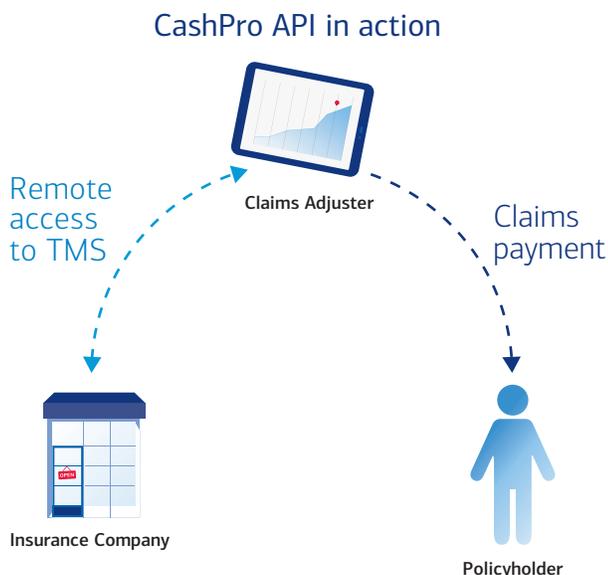


CashPro API complements the online, mobile and file-based access that CashPro users already enjoy, and features all of CashPro's leading security built right in. What makes CashPro API different? For starters, it can help you work in ways that are fast and smart. Whether it's sending real-time payments or accessing up-to-the-minute account and transaction info, we've created APIs for a wide range of business needs.

How to use CashPro API

You can access CashPro API-enabled services on any device, from mobile phones and tablets to desktop computers. And you get free access whether you connect to us directly through CashPro, or via Treasury Management Systems (TMS) and Enterprise Resource Planning (ERP) packages, such as SAP, Oracle NetSuite and Sage Intacct. There are potentially limitless ways to use CashPro API, regardless of whether you're a smaller business or a multinational.

For example, an insurance company with a custom, in-house TMS can deliver a better customer experience by using the CashPro Payments API. The insurer needs a way for adjusters and claims handlers to remotely access their TMS—often while on-site with policyholders—and quickly send payments to settle claims. Our payments API can act as a bridge between the insurer's TMS and the policyholder, transmitting funds digitally, without the need to collect the recipient's bank account info.



Here are some other ways that our APIs can simplify how you do business each day.



Multibank

CashPro APIs can allow you to aggregate CashPro data and services with your activity at the other banks, enabling better strategic decisions.



Real-time reporting

The CashPro Information Reporting API can create a connection that automatically feeds real-time account info into your treasury software.

Getting started

It's easy to implement CashPro APIs, even if your treasury team isn't staffed with coding experts. Our APIs use best practices for security (OAuth 2.0), nomenclature (JSON), and design (RESTful APIs), so your IT people can quickly dive in.

If you connect with us directly through CashPro, the first step is to request access to our [CashPro API Developer Portal](#). We open up our API code, and your IT team can start working in our secure testing environment. Our experts work with you during testing to iron out the details and get you up and running quickly. If you want to access CashPro APIs through your ERP or TMS, reach out to your treasury sales officer.

Regardless of how you connect, CashPro APIs can help you transact and manage your accounts with new levels of convenience, whether you're in the office or working remotely. Visit the [CashPro API Developer Portal](#) if you're ready to get started, or speak with your BofA rep to learn more.

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