Signature Bank, N.A.

Aggregators and Third-Party Application Access

Signature Bank has a modern Online Banking platform built on an API, or Application Programming Interface, which allows you to choose to connect certain third-party applications to your Online Banking. Many of these third-party applications use intermediaries, called data aggregators, to create connections for them.

Aggregators known to work with Signature Bank's new Online Banking platform include:

- Akoya
- Finicity by Mastercard
- Intuit
- MX
- Plaid
- Stripe
- Visa
- Yodlee

While this list includes most major data aggregators, there are an unlimited number of data aggregators in the market, and it is impossible to guarantee support for every type of connection. We cannot provide technical assistance for 3rd party applications.

Will my Third-Party App work with Signature Bank Online Banking?

You can contact us at onlinebanking@signaturebankna.com and provide the name and website address of your application and we can review if your app already has a connection to our Online Banking platform.

- If your app has an existing connection but logins are failing:
    - Try to remove all existing connections between the third party app/aggregator and Signature Bank Online Banking, log into Online Banking directly to verify/update your credentials, and then reconnect your accounts.
    - Gather information on any error messages presented and share them with your third party application support. Make sure you have already successfully logged into Online Banking directly so you can inform them that your credentials are correct and not the cause of the error.
- If no connection exists yet:
    - Check to see if the application uses a supported Data Aggregator. Refer to the list above for known & supported aggregators.
    - Although your app may use a supported aggregator, the app may not have instructed their aggregator to connect them to Signature Bank's Open Banking API.
        - Open a support request with your third party application to assess their readiness to connect to our Open Banking API. Data aggregators will generally require requests to build new connections to banks to come from directly from the third party app (their client), rather than the bank; likewise, third party applications will require requests to support tickets to come directly from application users, rather than the bank.

- If your third-party application provider wants to build an integration to our API, there are API documentation resources we can refer them to. This does require action by the third party to build needed infrastructure to support the connection. If a third party decides to build needed connections to the API, there are still steps the bank and its vendors must take to approve a new connection type.

Screen Scraping

Signature Bank's Online Banking platform includes many security features, including an Open Banking API for third party connectivity to your Online Banking data. This type of modern API connection replaces an older version of connectivity called screen scraping. Screen scraping is no longer an acceptable connection method in the financial industry because it lacks uniformity and certain safeguards for financial data traveling between systems, leading to higher risk of compromise. Replacing screen scraping with API access is a vital security measure; all major US banks are embracing API technology to safeguard client data, and the Federal Government is expected to require banks to stop allowing screen scraping within the next several years.

Our platform does not allow screen-scraping. If you encounter an application that still uses screen scraping to connect to Online Banking platforms, we are happy to refer your vendor or application provider to a resource that can help them learn how to connect to our platform using a modern API connection.