**What Is It?**

An API, or Application Programming Interface, is a particular set of rules (code) and specifications that software programs can follow to communicate with each other. An API serves as an interface between different software programs to facilitate their interaction, similar to the way the user interface facilitates interaction between humans and computers.

**How Do They Work?**

APIs make functions of an application available outside of that application. These software interfaces enable different systems and applications to “talk” or share data — boosting efficiency by transforming workflows.

APIs provide the bridges that make it possible for any digital experience to connect to products and services — creating a custom user experience.

**Uncovering the Benefits of APIs**

- **Custom Experience:** Allowing flexibility for you to decide how and where you want to interact with an application — growing a comprehensive digital user experience.
- **Integration:** Seamlessly integrates data into packaged systems or proprietary systems and processes.
- **Ease of Adoption:** Virtually eliminate the traditional learning curve and time spent mastering a new application by incorporating critical functions into existing applications.
- **Streamlined Internal Workflows:** Unify systems to yield faster outcomes and increasing efficiency — enabling quick and easy speed to market.
- **Enhanced Analysis and Decision Making:** Provide more visibility by combining real-time data from different systems into one application.

**App Examples:**

- **Ride Share App:** APIs Powering the Ride Share App
  - Notification API
  - Maps API
  - Payment API
  - Mileage Diagnostics API

- **Ride Share Apps Using Ride Share API to Enhance Functionality:**
  - Hotel Search Engine App
  - Restaurant Reservation App
  - Airline Booking App
  - Food Delivery App

**PNC**

PNC is among the leading banks taking an active and growing interest in API technology. For more information, contact your Relationship Manager or contact us here.

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