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## Highlights

- RePower API has opened up many doors for MasterCard.
- Our rePower partners are now using our API and have converted off the traditional processing platform.
- Cash reloads through rePower initiated at Walmart, for example, will flow through the rePower API.

## Meet the Innovators: Ryan Bodman


 Story contact: [Buckman, Brien](#) on: 5/19/2014

*Brien Buckman from the OpenAPI Platform team recently sat down with Ryan Bodman (right) from the Global Prepaid team to talk about the rePower API, a service that enables customers to add funds to eligible MasterCard accounts through points of deposit such as Point-of-Sale systems, ATMs and mobile devices.*



**Brien:** Ryan, thanks for doing this interview. So, when and why did you first start thinking about APIs?

**Ryan:** My experience with APIs goes back to my time working on the IPS (Integrated Processing Solutions) team when I helped develop a suite of web services for our customers who were migrating to our platform. At that time, I began to understand the power and ease with which APIs could be used and how they could solve for targeted processing activity.

As I began to assess the challenges we faced with MasterCard rePower and the hurdles to expand the network, processor enablement played a major factor in our ability to expand from both an investment and time standpoint. So when I heard MoneySend had developed an API to provide to our P2P partners, I knew it would be a perfect solution that we could emulate for our cash-in network. Doing so would remove the challenges we faced with expanding the number of cash reload locations available.

**Brien:** How was the experience of developing the API?

**Ryan:** The experience was similar to any other platform or system development and required clear communication between the business and development teams to ensure that the appropriate requirements were met. That's not to say that there were not challenges throughout the way; however we received wonderful support from our internal partners.

**Brien:** We certainly try to support product groups as much as possible. What have your customers said about using the API versus the alternative?

**Ryan:** It's really a no brainer for them. In fact, it's opened up many more doors for us and allowed us to revisit conversations with partners who we were not able to make progress with due to the traditional processing limitations and constraints. We've seen significant adoption particularly in the U.S. where all of our rePower partners are now using our API and have converted off the traditional processing platform.

**Brien:** That's terrific to hear. Can you give us some examples of how your customers are using the API?

**Ryan:** There are a couple of different flavors for how our partners are using the API today. For instance, cash reloads through rePower initiated at Walmart will flow through the rePower API. In other instances, checks deposited through ATMs and mobile phones also flow through the API.

**Brien:** Sounds like a lot of win-wins. Any plans for future APIs?

**Ryan:** There are a number of impactful things we can do to our current API that we missed on the initial deployment such as strengthening our monitoring capabilities. I've also been starting to think through how we can develop similar APIs for our customers on the issuing side of the business. Certain solutions may help us navigate some of the markets where we do not switch today and are constrained by major investments potential customers must make to resolve some of the processing challenges.

I'm a firm believer that with the right investments, APIs can end up playing a huge part of our company's future. APIs can open up doors for us to work with non-traditional partners and allow us to innovate more quickly while maintaining the safety and security of our traditional systems.

**Brien:** You'll get no argument from us here. Thanks, Ryan!

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☒ **Rios, Wesley** 5/23/2014 9:44 AM

Ryan - Congratulation! You are breaking new ground. The API interface should also open new opportunities in emerging markets where our partners are non-financial institutions and lack the investment/processing capabilities to plug into our cash in network.



☒ **Hynes, Ron** 5/22/2014 3:58 PM

Ryan, great to read about the fantastic work you have done with APIs to help expand rePower faster and more cost-effectively. Keep us the great work!



☒ **Tsivtsivadze, Revaz** 5/20/2014 11:39 AM

Excellent success story! It's striking to see how existing RePower customers are converting from the traditional processing platform into APIs. As demand for fast, secure and cost-effective service integration continues to grow, this trend is set to pick-up across the verticals around the globe.



☒ **Woo, Mung Ki** 5/20/2014 10:12 AM

Great post, Brien and Ryan. It's great to see our APIs and platforms being highlighted and opening new doors for MasterCard.



☒ **Pye, Rodney** 5/19/2014 7:37 PM

Nice job Ryan. API's are essential in the success of MasterCard. As you know, from your own experience on IPS, API's are the backbone of our debit/prepaid issuing IPS platform, in particular for clients who want the control and \*\*power\*\* to drive their own CSR or IVR portals.



☒ **Johnson, Marvin** 5/19/2014 2:18 PM

Great article. It is good to see MasterCard embrace APIs. They are definitely a platform for innovation both within MasterCard and by our partners.



☒ **Wang, Alan** 5/19/2014 1:59 PM

Ryan - go rePower!



☒ **Webb, Angela** 5/19/2014 1:26 PM

Thank you for participating in the interview Ryan! Having internal champions for APIs like you will be essential in our journey to increase the products available via OpenAPI to the developer community.



☒ **Bhattacharjee, Manash** 5/19/2014 11:20 AM

Ryan thats a great customer success story.We should definately share this story with other product owners, during our Service Council meeting.



☒ **Grassi, Alessandra** 5/19/2014 10:34 AM

Great article! APIs will play a key role with non traditional players such as Post Offices, which often lack upfront investments and technology but constitute a great cash out/cash in network! Well done Ryan!

