

ORCA™: Open Reusable Core API

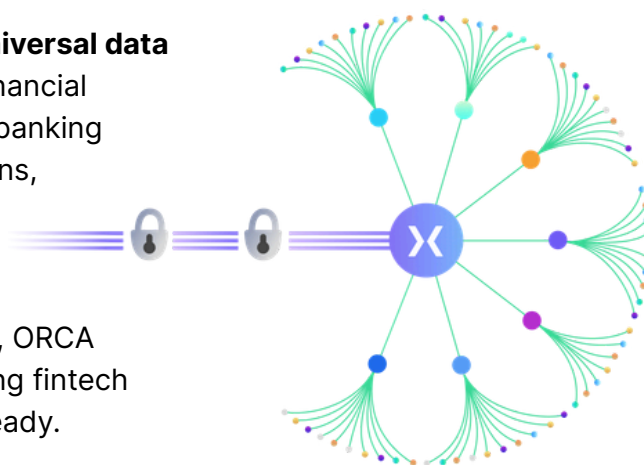
Universal, Portable Connectivity to Banking Cores

The standardized API specification that accelerates fintech adoption, streamlines integrations, and reduces the risk of core migration.

What It Is

ORCA™ (Open Reusable Core API) is PortX's **universal data model and API specification** for connecting financial institutions, fintechs, and applications to core banking systems. Instead of custom, one-off integrations, ORCA provides a **single, reusable API** designed to work across most major cores.

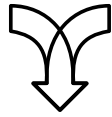
Delivered as a feature of **Integration Manager**, ORCA standardizes real-time core interactions, making fintech connectivity faster, more secure, and future-ready.



Why it Matters for Financial Institutions

	Accelerate Core Integrations.	Replace months of custom coding with a single reusable API.
	Standardized Core Access.	Built with insights from ISO 20022, CUFx, and FDX for consistency and interoperability.
	Faster Fintech Adoption.	Enable partners and new digital solutions through one standard interface.
	Simplify Core Migrations.	Maintain stable connectivity during core conversions or upgrades.
	Reduce Risk & Lock-In.	Future-proof your institution with a portable API designed for flexibility.

What it Does



Implements a Single API Spec.

Covers the most common FI use cases, from deposits and loans to payments and customer info.



Provides Core Connectors.

Pre-built implementations of the ORCA spec against different banking cores.



Delivers Trusted Data.

Real-time interactions with the core, plus Data Extract to capture and stream governed data into Data Manager.



Decouples Apps from the Core.

Applications connect once to ORCA, not to each individual core.



Speeds Up Deployments.

Works hand-in-hand with Integration Manager and Connect Marketplace for rapid go-lives.

Key Features

Reusable API Specification.	Write once, reuse everywhere.
Core Connectors.	Plug-and-play integrations across major core providers.
Data Extract Integration.	Real-time and historical data delivered to Data Manager.
Portable & Standards-Based.	JSON/REST API aligned with ISO 20022, CUFx, and FDX frameworks.
Compliance & Security.	Secure, governed, and auditable access to core data.
Platform-Ready.	Integrates seamlessly with Integration Manager, Data Manager, Payment Manager, and PiXi AI.