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**Constellation Enables Seamless, Secure Data Aggregation for Credit Union Members**

**RALEIGH, N.C. – Nov. 9, 2021 –** [Constellation Digital Partners](https://www.constellation.coop/), the first open-development platform for credit union digital banking services, announced today the addition of a data aggregation service within its digital banking offering. The feature makes third-party financial institution account information accessible to any fintech’s service deployed on their platform at a fraction of the legacy cost.

Credit unions using the service can retrieve third party account data from data aggregation resources, which then passes the information to Constellation’s Accounts and Transaction Warehouses – to enable members to share their personal financial information safely and securely, among all other fintech services deployed on the Constellation platform. Members can benefit from their credit union being able to offer many different (fintech) services through the Constellation platform as their financial data and personal information is transferred securely, correctly and in real time.

To fully leverage the data aggregation, Constellation partnered with FinGoal, a company that builds data infrastructure and analytics for the fintech ecosystem. Now, when a member links an off-core account in one service, built by one developer, that data becomes available for that member in other services built by other developers. The data is made available to the credit union as well. FinGoal’s industry-first data aggregation and permission API removes user friction, normalizes data models, and represents a significant cost reduction.

“Harnessing the unique benefits of seamless integration and built-in security provided by the Constellation platform extends our own service’s capabilities.” said David Nohe, CEO of FinGoal. “Credit unions who have built tools and reporting through the Constellation platform for bank-held data will immediately get access to third-party account data linked by their members.”

Data aggregation is foundational to members’ ease-of-use and enhancing their digital experience. Until now it was a costly and time-consuming effort to ensure integration of a credit union’s fintech-developed services, thus difficult to pursue. However, Constellation’s solution benefits both credit unions and fintechs by enabling their ability to deliver on member expectations.

“Providing aggregated account data was made possible with FinGoal’s APIs – which is proof that collaborative development at the platform level is a strategic advantage,” said Constellation President and CEO Kris Kovacs. “Unlike legacy technologies, we can ensure services’ interoperability because innovations such as this are native to our platform, and not an after-thought.”

Interested credit unions and fintech developers can request a platform demo or inquire about Constellation’s service development process and investment opportunities, by visiting [constellation.coop/contact-us](https://constellation.coop/contact-us/).

To discover certified services already available on the Constellation platform, or to see which fintechs are actively developing services, visit [constellation.coop/directory/services-directory/](https://constellation.coop/directory/services-directory/).

**About Constellation Digital Partners, LLC:**

Constellation has created the first open development platform dedicated to credit union and fintech app development. This patented, secure, and flexible cloud-based ecosystem provides credit unions and innovative app developers the ideal platform to deliver safe, reliable, and next-generation digital financial service experiences. Credit unions now have the freedom to compete, innovate, and thrive in the financial services industry. First, by redefining what they offer, and second by delivering digital financial services in a way that places members squarely at the center of their business strategy.

**About FinGoal**

Banks and Credit Unions count on FinGoal data and analytics to understand their individual end-users on a human level—personal values, life events, and current motivations. FinGoal believes if credit unions understood their individual members as deeply as social networks do, one billion more people around the world would have healthy financial breathing room. FinGoal is on a mission to make that happen as the most trusted infrastructure for hyper-personalized financial services. Learn more at [www.fingoal.com](http://www.fingoal.com).

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