



Yodlee® Standard Reports Guide

Yodlee® PersonalFinance

Version 9.0.4

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Chapter 1: About This Document

The Yodlee PersonalFinance Standard Reports Guide provides information regarding all standard reports for the Yodlee PersonalFinance.

1.1 Who Should Read This Document

Yodlee PersonalFinance Standard Reports Guide is for users who access Yodlee Reporting Services to generate and view reports. It is also useful for technical and business users associated with Yodlee customers involved in deploying and managing Yodlee products.

1.2 Other Documents of Interest

For more information about Yodlee Reporting Services, refer to the following document:

- *Yodlee Reports User Guide*

1.3 After Reading This Document

Yodlee welcomes your comments and suggestions on the quality and usefulness of this document. Please feel free to share your input with the documentation team by sending an email to TechPub@yodlee.com.

Chapter 2: Yodlee PersonalFinance Overview

Yodlee PersonalFinance is one of the core applications of the Yodlee MoneyCenter suite. Hosted on the patented Yodlee Platform, Yodlee PersonalFinance simplifies the personal financial management tasks that consumers' value the most. The user-friendly solution delivers automated and advanced personal financial management options, without software downloads, and with easy set-up and minimal maintenance. Consumers can use it to optimize spending patterns and stick to a budget, while keeping long-term goals firmly in mind. For a financial institution, Yodlee PersonalFinance offers the perfect platform to build goodwill and brand loyalty.



3.1 Introduction

Yodlee delivers a set of standard reports through the OpenReports server where reports detailing usage, operations, and customer service requests are offered to customers. The reports are standard, but the data is customer-specific.

OpenReports is based on open source technology and Yodlee strongly recommends that it be customized to comply with the Yodlee OpenReports infrastructure. This will ensure that the reports are compatible with future Yodlee products and product versions.

Yodlee provides the following types of reports:

Channel-specific Reports

These reports are available only for Channel users and not for Sub-brand users.

Standard Reports

These reports are delivered as a standard, free offering to customers, along with Yodlee products. They generally do not contain any transactional data and are delivered through emails.

Custom Reports

These reports allow customers to generate reports as per their own requirement. They can be encrypted and delivered by using separate delivery channels like email, FTP or SFTP.

3.2 Yodlee Standard Reports Features

Yodlee Standard Reports allows users to schedule reports to run at a certain time or at regular intervals, depending on how often they want to review report data.

Yodlee Standard Reports supports delivery of reports by email. Reports can be generated on demand and can also be delivered as files in HTML or CSV formats. The Yodlee OpenReports server can read encrypted data from the production/OLTP databases for consumer-level reporting. Data can be re-encrypted by using PGP to deliver NPI (non-public information) or other reports.

3.2.1 Yodlee Standard Reports Interface

This section explains the Yodlee Standard Reports user interface.

3.2.1.1 Home Page

After users log in to Yodlee Standard Reports, they can see the Reports page, which functions as the Home page and displays a list of available reports.

3.2.1.2 *Reports Parameters*

When users click the name of the required report, they are prompted to enter report parameters like Start Date and End Date, as shown in the following figure.

3.2.1.3 *Export Options*

Various export options such as PDF, HTML, CSV, XLS.

Select the required option and click Run. For example, if HTML is chosen, the HTML version of the report is displayed, as shown in the following figure.

3.2.1.4 *Generated Reports*

The generated report provides details like the Report Name, Report Date and the various metrics as shown in the following figure.

Chapter 4: Yodlee Personal Finance Reports

4.1 Account Summary

The Account Summary report provides information on the number of accounts of the consumers who have been active in the last 30, 60, and 90 days. Under the Site Type column, the accounts with different site types are shown which is basically the line of business of a financial institution such as banking or credit cards. The accounts are further distinguished into savings, checking, CD, or mortgage under the Account Type column. Account type "All" shows the account summary for a site irrespective of the type of account. If there is no information available for an account type with Yodlee, it will be shown as "Unknown".

Thus, a customer will know the number of accounts and their types with a financial institute.

For example, Bank ABC will know how many accounts are active for the last 30, 60, and 90 days of IQ Bank. It will also know what type of accounts are associated with IQ Bank which can be checking, saving, loan, or mortgage account.

This report is available in HTML, CSV, and XLS formats.

Scheduled	The first day of the month
Range	Previous month
Granularity	Site

Account Summary Report for the Month of December 2009									
Report ID:		CP-SEN-L06900							
CoBrand Name:		Yodlee							
Report Date:		02/01/2010 02:04:19 AM							
ID	Site	Site Type	Account Type	Users With Account	Total Accounts	30 Day Active Accounts	60 Day Active Accounts	90 Day Active Accounts	Average A
1373	Fifth Third Bank	bank	ALL	1	1	0	0	0	
1373	Fifth Third Bank	bank	checking	1	1	0	0	0	
9233	102 Federal Credit Union - Credit Cards	credits	ALL	2	2	0	0	0	
9233	102 Federal Credit Union - Credit Cards	credits	credit	1	1	0	0	0	
9233	102 Federal Credit Union - Credit Cards	credits	unknown	1	1	0	0	0	
566	1st Advantage Federal Credit Union	bank	ALL	9	20	8	8	8	
566	1st Advantage Federal Credit Union	bank	unknown	1	3	0	0	0	
566	1st Advantage Federal Credit Union	bank	savings	8	9	8	8	8	
566	1st Advantage Federal Credit Union	bank	checking	8	8	3	3	3	
8815	1st Advantage Federal Credit Union - Loan	loans	ALL	2	4	0	0	0	
8815	1st Advantage Federal Credit Union - Loan	loans	Unknown	2	4	0	0	0	
3190	1st Bank	bank	ALL	111	266	22	22	22	54
		bank	savings				14	17	

Fig. 4-1: Account Summary Report

Metrics:

- ID – Unique Yodlee-assigned ID for each merchant

- **Site** – Application display name for each site
- **Site Type** - It is the broad categorization of an account type. This categorization is made by the Yodlee application to identify the line of business of a financial institute. For example, the Site Type can be banking or credit cards of a financial institute.
- **Account Type** - It is the type of account that the consumer holds with a financial institute. It can either be a checking, savings, loan, or mortgage account
- **Users With Account** – Number of consumers who have accounts with the merchant
- **Total Accounts** – Number of accounts the consumers have with the merchant (a consumer can have multiple accounts)
- **30 Day Active Accounts** – Number of accounts that have been active in the past 30 days
- **60 Day Active Accounts** – Number of accounts that have been active in the past 60 days
- **90 Day Active Accounts** – Number of accounts that have been active in the past 90 days
- **Average Account Balance** – Average account balance in US dollars
- **Total Account Balance** – Total balance of all accounts in US dollars

4.2 Alert Summary

The Alert Summary report provides details on the number of consumers who have alerts enabled and the number of alerts dispatched.

Customers will know how many consumers are getting benefitted from a specific alert type.

For example, 13,889 consumers have received the Large Bank Withdrawal alert in the last one month.

Customers will also know the popularity of an alert by monitoring the number of consumers who have enabled a particular alert.

This report is available in HTML, CSV, and XLS formats.

Scheduled	The first day of the month
Range	Previous month
Granularity	Alert type

Alert Summary Report for the Month of June 2009

Report ID: CP-SEM-L06100
 Cobrand Name: Yodlee
 Report Date: 07/28/2009 11:23:22 PM

Alert Name	90 Day Active Users with Alert Enabled	Alerts Dispatched in 30 Day	Users Received Alerts in 30 Day	Alerts Received per User in 30 Day
accountError	22,821	111,195	20,383	
accountNotVerifiedUserActionRequired	48	0	0	
ahhAccessLevelChanged	44	29	6	
ahhAccessRemoved	152	125	37	
ahhSharedAccountDeleted	45	43	8	5
ahhShareeServiceCancellation	9	0	0	0
ahhSharingInvitationInvalidated	9	0	0	0
all_creditCard_balance_changed	78	297	40	7
autopaySetupError	13	2	1	
autopaySetupSuccess	112	19	8	
billNotReceived	14	0	0	
billPayNewPayeeAdded	3,795	1,402	568	
billPayPayeeModified	1,521	672	322	
billPaymentReminder	6,068	13,460	6,018	
	161		50	

Fig. 4-2: Alert Summary Report

Metrics:

- **Alert Name** – Name of the alert that is generated
- **90 Day Active User with Alert Enabled** – Number of consumers who have logged in, in the past 90 days who have the alert enabled
- **Alerts Dispatched in 30 Day** – Number of alerts dispatched in the last 30 days for a given alert
- **User Received Alerts in 30 Day** – Number of consumers who have received alerts for a given alert in the last 30 days
- **Alerts Received per User in 30 Day** – (Alerts Dispatched in 30 Day) / (Consumers Received Alerts in 30 Day). The calculation gives the average number of alerts received by a consumer in the last 30 days for a given alert

4.3 Refresh Health Summary - Date Range

The Refresh Health Summary report provides information on how efficiently the consumer accounts are refreshed. It also shows the overall status of the error conditions. This report is generated based on the time period selected. It will help customers track

which day a particular error rate was high so that appropriate action can be taken to understand the root cause. Customers will also know the performance of an end-site.

Example: For IQ Bank, out of 40,759 successful sites, 36,870 are refreshed successfully and 3,889 have failed refresh. Of the sites which failed refresh, the report specifies the number of Agent, Site, UAR, or other errors.

This report is available in HTML, CSV, and XLS formats.

Scheduled	The day report may be generated
Range	Selected time period
Granularity	Site

Refresh Health Summary Report for 07/02/2009 to 07/14/2009						
Report ID: CP-SED-U05900						
Cobrand Name: Yodlee						
Report Date: 07/28/2009 03:36:36 AM						
ID	Site	Current Successful Account Refreshes	Current Unsuccessful Account Refreshes	Agent Error	Site Error	UAR Error
566	1st Advantage Federal Credit Union	15	7	7	0	0
8815	1st Advantage Federal Credit Union - Loan	0	5	5	0	0
3190	1st Bank	64	47	29	0	18
8896	1st Bank - Loan	1	9	6	0	3
7107	1st City Savings FCU - Bill Pay	0	1	0	0	1
9445	1st Constitution Bank	16	4	2	0	2
10281	1st Discount Brokerage	6	0	0	0	0
4281	1st Federal Bank	10	0	0	0	0
11986	1st Financial Bank USA - Credit Card	281	35	2	1	32
7152	1st Financial Federal CU (aka Aerospace Commu CU)	25	1	0	1	0
9264	1st Global - Investments	50	1	0	0	1
3764	1st Mariner Bank	35	1	1	0	0
7121	1st National Bank of Nevada - Credit Card	11	0	0	0	0
9686	21st Century Insurance	259	60	46	1	13
13198	3 Mobile (UK) - (BETA)	0	24	24	0	0
9083	3M Worldwide - 401k	62	0	0	0	0
12087	3U Telecom Long Distance	0	21	0	17	4
15296	401Save - Investments	21	3	3	0	0
9728	401k Access	1,000	19	11	8	0
14127	401k Focus - Participant	15	0	0	0	0
4869	401k.com	16,564	488	64	360	64
3412	4myaccount.com	38	0	0	0	0
		10			0	0

Fig. 4-3: Refresh Health Summary Report

Metrics:

- **ID** – Unique Yodlee-assigned ID for each merchant
- **Site** – Application display name for each site

- **Current Successful Account Refreshes** – Total number of successful site refreshes in the given time period
- **Current Unsuccessful Account Refreshes** – Total number of unsuccessful site refreshes in the given time period
- **Agent Error** - Total number of unsuccessful refreshes caused by agent errors
- **Site Error** - Total number of unsuccessful refreshes caused by site errors
- **UAR Error** - Total number of unsuccessful refreshes caused by UAR (user action required) errors
- **Other Error** - Total number of unsuccessful refreshes caused by errors that require further investigation

4.4 User Activity Summary

The User Activity Summary report provides information about consumer activity in the past 90 days. This report is generated weekly on Sunday and provides daily data granularity for the prior week.

For example, the IQ Bank will know if the number of 30-days Active Users have decreased or increased by comparing the current week report with the previous week. It will also know how many new consumers have been registered in the last one week.

This report is also available by date range. To generate a User Activity Summary report for a specific date range, the appropriate start and end dates should be provided.

This report is available in PDF, HTML, CSV, and XLS formats.

Scheduled	Weekly - every Sunday
Range	Previous week
Granularity	Date

User Activity Summary Report from 10/13/2009 to 10/19/2009							
Report ID :	CP-SEW-L06301						
Cobrand Name :	Yodlee						
Report Date :	10/20/2009 03:31:01 AM						
	90 Days Active User						
	User Login			With Held Accounts	With Held Away Accounts		
Date	Logged-In	Not Logged-In	Total			Logged-In	No
10/13/09 12:00 AM	22495	33180	55675	0	55675	20761	
10/14/09 12:00 AM	22160	33568	55728	0	55728	20440	
10/15/09 12:00 AM	21919	33844	55763	0	55763	20205	
10/16/09 12:00 AM	21625	34242	55867	0	55867	19890	
10/17/09 12:00 AM	21247	34640	55887	0	55887	19471	
10/18/09 12:00 AM	21593	34334	55927	0	55927	19794	
		33546			55941	20584	

Fig. 4-4: User Activity Summary Report

Metrics:

- **Date** – The date for which the report activities were valid
- **90/60/30 Days Active User**
 - **User Login** - Segregation of active consumers on the basis of login vs. alerts
 - **Logged-In** - Number of consumers who are active as they logged in the last 90/60/30 days
 - **Not Logged-In** - Number of consumers who are active as they have received alerts but not logged in to the application in the last 90/60/30 days
 - **Total** - Number of consumers who have logged in or for whom an alert or an SMS has been generated in the last 90/60/30 days
 - **With Held Accounts** - Number of active consumers with at least one held account
 - **Without Held Accounts** - Number of active consumers with one held away accounts
- **Accounts** - Segregation of accounts on the basis of different types of accounts with Yodlee
 - **Pre Populated**
 - **Incremental Success** - Number of pre-populated accounts added successfully on a given day
 - **Incremental Failure** - Number of pre-populated accounts that failed to get added on a given day
 - **Cumulative (A)** - Number of pre-populated accounts added till date. It includes both success and failed accounts
 - **Non Pre Populated**

- **Incremental Success** - Number of non pre-populated accounts added successfully on a given day
- **Incremental Failure** - Number of non pre-populated accounts that failed to get added on a given day
- **Cumulative (B)** - Number of non pre-populated accounts added till date. It includes both success and failed accounts
- **Held**
 - **Incremental Success** - Number of held accounts added successfully on a given day
 - **Incremental Failure** - Number of held accounts that failed to get added on a given day
 - **Cumulative (C)** - Number of held accounts added till date. It includes both success and failed accounts
- **Held Away**
 - **Incremental Success** - Number of held away accounts added successfully on a given day
 - **Incremental Failure** - Number of held away accounts that failed to get added on a given day
 - **Cumulative (D)** - Number of held away accounts added till date. It includes both success and failed accounts
- **Manual**
 - **Incremental** - Number of manual accounts added on a given day
 - **Cumulative (E)** - Number of manual accounts added till date.
- **Total (A+B+E) = (C+D+E)** - Total number of accounts added till date
- **User Registered**
 - **Incremental** - Number of consumers who have registered and are active in a given period of time
 - **User Registered** – Number of consumers who have registered with the application since this service was launched
- **User Deregistered**
 - **Incremental** – Number of consumers who have unregistered themselves on a given day
 - **Cumulative** – Number of consumers who have unregistered with the application since this service was launched
- **Integrated User**
 - **Incremental** – Number of unique consumers who have added at least one non-shared account on a given day



- **Cumulative** – Number of total, unique, currently registered consumers who have added at least one non-shared account with a complete set of credentials
- **Aggregated Integrated User**
 - **Incremental** - Number of consumers who have added at least one non pre-populated, aggregated and non-shared account on a given day
 - **Cumulative** - Number of consumers who have added at least one non pre-populated, aggregated and non-shared account till date
- **Unique User Login** – Number of consumers who have logged in to the application at least once on the specified day

4.5 Yodlee System Refresh Health Report

Yodlee System Refresh Health Report compares the account refresh rates of a customer with that of all Yodlee customers for the top sites by refresh requests volume.

The primary difference between the Yodlee System Refresh Health and the Refresh Health Summary – Date Range reports is that the former shows the real time data whereas the later shows the data up to the previous day. Also, the Refresh Health Summary – Date Range report does not compare refresh rates between one customer and all Yodlee customers.

The following attributes can be selected by the customer to generate this report:

- **Supported Sites** - Supported sites are websites nsupported for a customer. Selecting All will display the sites supported for a Yodlee PersonalFinance customer. If DirectPay or IAV is selected, then sites supported for these products only will be displayed.
- **Refresh Type** - It is the Yodlee PersonalFinance (PFM) or Yodlee InstantAccountVerification (IAV) refresh depending on the type of sites supported for the customer. Selecting All or PFM will display the sites supported for the customer with refresh type as PFM. Selecting IAV will result in an empty report for a customer with the Yodlee PersonaFinance product only.
- **Enter Number of Top Failing Sites** - Provide the number of sites for which the information is required. This field is mandatory.
- **Enter Hours (0-24)** - Provide a time duration for which the report to be generated. Customers can fetch information for a maximum of 24 hours in the past. The default number of hours set is 4.
- **Order By** - Customer can select either of the two following options provided:
 - Cobrand – Refresh health report of top sites based on the maximum number of refresh requests will be displayed. These sites are supported by the customer.
 - All Yodlee –Refresh health report of sites based on the cumulative sum of the maximum number of total refresh requests will be displayed. These sites are supported by all customers.

This report is available in PDF, HTML, and CSV formats.

Scheduled	Hourly
Range	Last 0-24 hours
Granularity	Site Level

Yodlee System Refresh Health Report From 08/20/2009 11:09:47 PM To 08/21/2009 02:09:47 AM					
Cobrand Name:	Yodlee				
Report Date:	08/21/2009 02:36:38 PM				
Security Level	External				
Top 10 Volume Sites by Total Refreshes Requests					
Yodlee					
Site Name	Total Requests	Total Successes	% Agent Errors	% Site Errors	% UAR Errors
American Express Cards	516	502	0.19 %	1.36 %	0.19 %
Citibank Credit Cards	326	311	1.23 %	0.92 %	0.92 %
Chase Credit Cards	280	265	1.43 %	0.00 %	1.07 %
Discover Card	254	239	1.57 %	1.57 %	0.79 %
Capital One	246	223	0.00 %	1.22 %	0.00 %
Vanquard	219	218	0.00 %	0.00 %	0.00 %
Bank of America (All except WA & ID)	215	213	0.00 %	0.00 %	0.00 %
Fidelity Investments	214	211	0.47 %	0.47 %	0.47 %
Bank of America (WA & ID) - Credit	208	208	0.00 %	0.48 %	0.00 %
Capital One	173	173	0.00 %	0.00 %	0.00 %

Fig. 4-5: System Refresh Health Report

Metrics:

- **Site Name** – Application display name for each site
- **Total Requests** - Total number of refreshes requests received for a site for a customer in a given time period
- **Total Successes** – Number of successful refreshes
- **% Agent Errors** – Percentage of refresh failures due to agent errors against the total refresh requests
- **% Site Errors** – Percentage of refresh failures due to site errors against total refresh requests
- **% UAR Errors** - Percentage of refresh failures due to UAR errors against total refresh requests

There are three additional reports that are a subset of the Yodlee System Refresh Health Report. All reports have same metrics but are sorted on the basis of agent errors, site errors, and UAR errors instead of total refresh requests. Each has an additional metric.

1. **Sorted by Agent Errors** - The Top X (number of sites selected) Failing Sites by Agent Errors report lists the top sites that registered the most agent errors in a given time period.

Yodlee System Refresh Health Report From 08/20/2009 11:09:47 PM To 08/21/2009 02:09:47 AM

Cobrand Name: Yodlee
Report Date: 08/21/2009 02:36:38 PM
Security Level: External

Top 10 Volume Sites by Total Refreshes Requests

Yodlee					
Site Name	Total Requests	Total Successes	% Agent Errors	% Site Errors	% UAR Errors
American Express Cards	516	502	0.19 %	1.36 %	0.19 %
Citibank Credit Cards	326	311	1.21 %	0.92 %	0.92 %
Chase Credit Cards	280	265	1.43 %	0.00 %	1.07 %
Discover Card	254	239	1.57 %	1.57 %	0.79 %
Capital One	246	223	0.06 %	1.22 %	0.00 %
Vanguard	219	218	0.06 %	0.00 %	0.00 %
Bank of America (All except WA & ID)	215	213	0.06 %	0.00 %	0.00 %
Fidelity Investments	214	211	0.47 %	0.47 %	0.00 %
Bank of America (WA & ID) - Credit	208	208	0.00 %	0.48 %	0.00 %
	171	171	0.00 %	0.00 %	0.00 %

Fig. 4-6: System Refresh Health Report sorted by Agent errors

Metrics:

Total Agent Errors – Total Number of agent errors for a site in the selected time period

2. **Sorted by Site Errors** - The Top X (number of sites selected) Failing Sites by Site Errors report lists the top sites that registered the most agent errors in a given time period.

Yodlee System Refresh Health Report From 08/20/2009 11:09:47 PM To 08/21/2009 02:09:47 AM

Cobrand Name: Yodlee
Report Date: 08/21/2009 02:36:38 PM
Security Level: External

Top 10 Volume Sites by Total Refreshes Requests

Yodlee					
Site Name	Total Requests	Total Successes	% Agent Errors	% Site Errors	% UAR Errors
American Express Cards	516	502	0.19 %	1.36 %	0.19 %
Citibank Credit Cards	326	311	1.21 %	0.92 %	0.92 %
Chase Credit Cards	260	265	1.43 %	0.00 %	1.07 %
Discover Card	204	239	1.51 %	1.57 %	0.79 %
Capital One	246	223	0.06 %	1.22 %	0.00 %
Vanguard	219	218	0.06 %	0.00 %	0.00 %
Bank of America (All except WA & ID)	215	213	0.06 %	0.00 %	0.00 %
Fidelity Investments	214	211	0.47 %	0.47 %	0.00 %
Bank of America (WA & ID) - Credit	208		0.06 %	0.48 %	0.00 %
	1,731			0.00 %	

Fig. 4-7: System Refresh Health Report sorted by Site errors

Metrics:

Total Agent Errors – Total Number of site errors for a site in the selected time period

3. **Sorted by UAR Errors** - The Top X (number of sites selected Failing Sites by UAR Errors report lists the top sites that registered the most of UAR errors in a given time period.

Top 10 Failing Sites by UAR Errors

Yodlee						
Site Name	Total Requests	Total Successes	Total UAR Errors	% Agent Errors	% Site Errors	% UAR Errors
Fidelity.com	1,585	957	130	0.08 %	0.37 %	
ETRADE	728	677	90	0.14 %	0.00 %	
AT&T Wireless	264	233	30	0.00 %	0.36 %	11.36 %
Best Buy Reward Zone	36	10	26	0.00 %	0.00 %	72.22 %
Home Depot Credit Card	120	99	25	0.79 %	0.79 %	19.84 %
Morgan Stanley Smith Barney	181	157	22	0.00 %	1.10 %	12.15 %
Bank of America (All except WA & ID)	812	790	22	0.00 %	0.00 %	2.71 %
AT&T (Formerly SBC)	90	40	21	11.11 %	21.11 %	2.22 %
Sears Credit Card	161	133	20	1.24 %	3.11 %	1.24 %
Citibank	1,147	1,060		0.79 %	3.31 %	1.66 %

Fig. 4-8: System Refresh Health Report sorted by UAR errors

Metrics:

Total Agent Errors – Total Number of UAR errors for a site in the selected time period

4.6 Population Report

Data Population Status Report tracks the Yodlee success rate in replicating the data from the source site into the Yodlee database. Yodlee tracks by listing out the data fields i.e., bank account, account holder, et al, in the major database tables from the source site.

Common Fields: All the reports have the following common fields:

- Sum Info ID - Unique Yodlee reference ID for the source site. This number is useful when making an enquiry to Yodlee about a specific site
- Display Name - The name of the end-site as appears to the consumer
- Account Type - The consumer's bank account type (unknown, other, Checking, Savings)
- Mem ID - The unique identifier for a consumer registered with the personal finance application
- Mem Item ID - The unique identifier of a consumer's account in the personal finance application with the source site

NOTE: The data considered for the Population report is limited to the consumers who have added a new account in their profile a day ago.

4.6.1 Bank Account Report

It is the data population report for bank account data table.

The population rate of each data field is measured against the primary field of the Bank Account Report. The primary field for this report is:

Report	Primary Field
Bank Transaction	<p>Bank Account ID - The unique identifier of each bank account. In the report it displays the total number of bank accounts that consumer has added with a customer.</p> <p>E.g: Total 1,000 accounts of ABC Bank has been added with IQ Bank. Thus total number of Bank Account ID is 1,000. Consider total number of Account Numbers populated for these 1,000 accounts is 990. Therefore, % Account Number is $990 \times 100 / 1000 = 99\%$.</p> <p>Thus, Yodlee's success rate in replicating account number data from ABC Bank in Account Number data field in Bank Account data table for IQ Bank is 99%.</p>

Data Population Status Report (Banking-Account level) From 10/01/2009 to 12/10/2009							
Report ID: PF-SIW-H00200							
Cobrand Name: IG Bank							
Report Date: 10-Dec-2009 11:23:36 PM							
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	ACCT_TYPE	MEM_ID	MEM_ITEM_ID	BANK_ACCOUNT_ID	ACCOUNT_N
2931	BofABanks	Bank of America (All except WA & ID)	checking	33137	33764	45860	
663	ChaseBank	Chase Bank	checking	29157	29818	38919	
2931	BofABanks	Bank of America (All except WA & ID)	savings	22714	22958	26833	
4723	INGDirect	ING DIRECT - Bank	savings	13764	14204	22600	
5	Wellsfargo	Wells Fargo Bank	checking	14067	14238	19972	19
5	Wellsfargo	Wells Fargo Bank	savings	10996	11110	14997	14
663	ChaseBank	Chase Bank	savings	10137	10204	11835	11
2022	WachoviaBank	Wachovia	checking	7563	7707	10796	10
663	ChaseBank	Chase Bank	moneyMarket	7702	7793	8878	
545	usbank	U.S. Bank	checking	5758	5861	8162	
3472	USAABank	USAA Bank	checking	5954	6022	7759	
3472	USAABank	USAA Bank	savings	4846	4898	6906	
1644	CitibankBank_New	Citibank	checking	5514	5648	6601	
		Wachovia			4381	5699	

Fig. 4-9: Bank Account Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Account ID is 234. This indicates that the total number of accounts with ABC Bank is 234.

Secondary Field Definitions:

- Account Number - The unique identifier of an account
- Account Name - The name of the account
- Routing Number - The nine-digit number specific to a financial institution
- As of Date - The date as of which account information is current
- Annual Percent Yield - The annual percentage yield for each bank account, if applicable
- Available Balance - The available account balance (may not include pending transactions)
- Current Balance - The current account balance (may not include transactions on that account, often as of previous business day)
- Interest Earned YTD - The interest earned by each account for current calendar year
- Previous Year Interest - The interest earned by an account for the previous calendar year
- Account Holder - The name or other identifier of the owner of the account
- Interest Rate - The interest rate associated with each account
- Maturity Date - The CD maturity date

- Term - The term of a CD
- Overdraft Protection - The overdraft protection amount for an account
- Link - The URL of the source site

4.6.2 Bank Account Transactions Report

It is the data population report for bank account transactions data table.

The population rate of each data field is measured against the primary field of the Bank Account Transactions Report. The primary field for this report is:

Report	Primary Field
Bank Transaction	<p>Bank Transaction ID - The unique identifier of each bank transaction. In the report it displays the total number of transactions for all the bank accounts added with a customer.</p> <p>E.g: Total 1,000 transactions of ABC Bank has been added with IQ Bank. Thus total number of Bank Transaction ID is 1,000. Consider total amount populated for these 1,000 transactions is 990. Therefore, % Transaction Amount is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating transaction amount data from ABC Bank in Transaction Amount data field in Bank Transaction data table for IQ Bank is 99%.</p>

Data Population Status Report (Banking - Transactions level) From 10/01/2009 to 12/10/2009						
Report ID: PF-SIW-H00400						
Cobrand Name: IQ Bank						
Report Date: 10-Dec-2009 11:30:44 PM						
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	BANK_TRANSACTION_ID	TRANSACTION_AMOUNT
2931	BofABank	Bank of America (All except WA & ID)	23444	23883	4340163	4340450
5	Wellsfargo	Wells Fargo Bank	9873	10000	1221345	1221345
2022	WachoviaBank	Wachovia	5528	5631	934158	934666
663	ChaseBank	Chase Bank	15928	16243	838890	838890
545	usbank	U.S. Bank	4232	4310	676798	676868
4723	INGDirect	ING DIRECT - Bank	10479	10784	384581	385318
3472	USAABank	USAA Bank	4190	4234	329047	329047
803	AmSouthBank	Regions Bank	1556	1576	301814	303003
10877	WachoviaBank	Wachovia (log in with user ID/password)	1632	1665	301743	301743
2422	SunTrustBank	SunTrust Bank	1823	1840	288628	288628
3149	BankAmerica_WA	Bank of America (WA & ID)	1629	1657	287835	287835
2199	PNCBank	PNC Bank	1989	2016	245793	245793
5702	CitizensBank_MA_NH_CT_RI	Citizens Bank	1241	1267	238414	238414
	Cobank				223838	223838

Fig. 4-10: Bank Account Transactions Report

The data shown under each field is the *total number* of that metric.

Example: The metric for ABC Bank Transaction ID is 45560. So, the report should be read as the total number of bank transactions of ABC Bank is 45560.

Field Definitions

- Transaction Amount - The transaction amount
- Trans Date - The date of the actual transaction
- Post Date - The date when the transaction is posted
- Check Number - The number of the check
- Transaction Type ID - The transaction type (credit or debit)
- Transaction Base Type ID - It is a debit/credit indicator for a transaction
- Running Balance - The running balance of the respective transaction
- Transaction Posting Order - The posting order of transaction on a date
- Transaction ID - The unique identifier of a transaction
- Plain Text Description - The description of each transaction
- Transaction Status ID - The transaction status whether it is pending or posted

4.6.3 Credit Card Account Report

It is the data population report for credit card account data table.

The population rate of each data field is measured against the primary field of the Credit Card Account Report. The primary field for this report is:

Report	Primary Field
Card Account	Card Account ID - The unique identifier of each card account. In the report it displays the total number of credit cards accounts that consumers have added with a customer. Total 1,000 card accounts of ABC Bank has been added with IQ Bank. Thus total number of Card Account ID is 1,000. Consider total number of Account Numbers populated for these 1,000 accounts is 990. Therefore, % Account Number is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating account number data from ABC Bank in Account Number data field in Card Account data table for IQ Bank is 99%.

Data Population Status Report (Credit Card - Account level) From 10/01/2009 to 12/10/2009								
Report ID: FF-SIW-H00600								
Cobrand Name: IQ Bank								
Report Date: 10-Dec-2009 11:39:33 PM								
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	ACCT_TYPE_ID	MEM_ID	MEM_ITEM_ID	CARD_ACCOUNT_ID	ACCOUNT_NUMBER	% ACCOUNT_NUM
3163	ChaseCredit	Chase Credit Card	unknown	31645	33152	49117	49117	
12	AMEX	American Express Cards	charge	25094	25952	35906	35906	
12847	BofACredit	Bank of America (All except WA & ID) - Credit Card	unknown	22965	23628	29605	29605	100.0
1503	CitibankCredits	Citibank Credit Cards	unknown	21166	22186	26481	26485	100.0
2935	CapitalOneCredits	Capital One	unknown	17934	18824	20462	20466	100.0
11	DiscoverCard	Discover Card	unknown	13569	14191	14191	12997	91.56
8945	MacyCredits	Macy's Credit Card	unknown	4605	4656	8580	8580	100.0
982	WellsfargoCredits	Wells Fargo Credit Card	unknown	5531	5641	6009	6009	100.0
3548	USAACredits	USAA Credit Card	unknown	5062	5140	5955	5955	100.0
3711	USBankCredit	U.S. Bank Credit Cards	credit	3987	4039	4410	4417	100.0
5044	BofACredit	Bank of America (WA & ID) - Credit Card	unknown	2568	2625	3296	3296	100.0
12633	HBNACredits	FIA Card Services	unknown	2571	2588	2772	2772	100.0
		Chase Credit Cards (aka Bank One Visa)	unknown	1884		2254	2252	99.9

Fig. 4-11: Credit Card Account Report

The data shown under each field is the *total number* of that metric.

Example: The metric for ABC Bank Card ID is 45560. So, the report should be read as the total number of card accounts of ABC Bank is 45560.

Field Definitions

- Account Number - The unique identifier of account
- Account Name - The name of each card account
- As of Date - The current interest charged on the account
- Last Payment Date - The date the last account payment was received
- STMT List to Date - The last statement to date fetched by the agent
- Running Balance - The current amount owed on the account (similarly the amount required to zero the balance)
- New Charges - The charges since the last statement
- Payments - The payments received during the billing period
- Adjustments - Adjustments to the account since the last statement
- Adjustments Payments - Adjustments/payments to the account since the last statement
- Pending Charges - Charges that are pending but have been not posted to the account since the last statement
- Last Payment - The amount of the last payment
- Disputed Amount - Any disputed amounts
- Available Credit - The current credit available for each account

- Available Cash - The available cash for each account (eg cash advance limit)
- Total Credit Line - The total credit line for an account
- Total Cash Limit - The total cash limit for an account
- Due Date - The date the minimum account is due
- Ending Balance - The balance after the payment is done
- Min Balance - Minimum balance of an account
- Account Holder - Name or identification of the owner of the account
- APR - The annual percentage rate applied to balances on the card
- Amount Due - The total amount due currently
- Interest Paid This Period - The current interest charged on the account
- Interest Paid YTD - The interest charged to the account, year to date
- Cash APR - The annual percentage rate applied to cash withdrawals on the card
- USR Autopay ENRL Status ID - Whether user is enrolled for AutoPay
- Autopay ENRL Status ID - It is the status of Autopay enrollement.

4.6.4 Credit Card Bill Report

It is the data population report for credit card bill data table.

The population rate of each data field is measured against the primary field of the Credit Card Bill Report. The primary field for this report is:

Report	Primary Field
Card Bill	<p>Card Statement ID - The unique identifier of credit card statement. In the report it is the total number of credit card statements that consumers have for all the credit card accounts added with a customer.</p> <p>Total 1,000 card statments from ABC Bank has been added with IQ Bank. Thus total number of Card Statement ID is 1,000. Consider total payment populated for these 1,000 card statements is 990. Therefore, % Payments is $990 \times 100 / 1000 = 99\%$.</p> <p>Thus, Yodlee's success rate in replicating payments data from ABC Bank in Payments data field in Card Bill data table for IQ Bank is 99%.</p>

Data Population Status Report (Credit Card-Statement/Bill level) From 10/01/2009 to 12/11/2009								
Report ID: PF-SW-H00800								
Cobrand Name: Q Bank								
Report Date: 11-Dec-2009 02:29:47 AM								
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	CARD_STATEMENT_ID	PAYMENTS	% PAYMENTS	A
2935	CapitalOneCredits	Capital One	17649	18530	77882	77898	100.02	
11	DiscoverCard	Discover Card	12484	13079	38104	0	0.00	
3163	ChaseCredit	Chase Credit Card	27890	29077	35847	0	0.00	
12847	BoFACredit	Bank of America (All except WA & ID) - Credit Card	23360	24028	31929	0	0.00	
12	AMEX	American Express Cards	23424	24098	29521	0	0.00	
1503	CitibankCredits	Citibank Credit Cards	21461	22510	28521	159	0.55	
8945	MacyCredits	Macy's Credit Card	4004	4037	8064	0	0.00	
4644	GMCard	Orchard Bank - Credit Card	1872	2006	7952	7952	100.00	
10162	HRSAccountCC	BestBuy Credit Card	2054	2075	7516	0	0.00	
11419	GMCard	HSBC Credit Cards	1744	1821	6981	6981	100.00	
982	WellsfargoCredits	Wells Fargo Credit Card	5394	5503	6093	0	0.00	
3548	USAACredits	USAA Credit Card	4894	4971	5897	0	0.00	
3711	USBankCredit	U.S. Bank Credit Cards	3859	3929	4363	0	0.00	
		Household Bank MasterCard				4047	100.00	

Fig. 4-12: Credit Card Bill Report

The data shown under each field is the *total number* of that metric.

Example: The metric for ABC Bank Card Statement ID is 45560. So, the report should be read as the total number of card statments of ABC Bank is 45560.

Field Definitions

- Payments - Payments received during the billing period
- Adjustments - Adjustments to the account during the billing period
- Adjustments Payments - Adjustments/payments to the account during the billing period
- Finance Charges - Finance charges accrued during the billing period
- Disputed Amount - Disputed amount(s) on each statement
- Available Credit - The available credit amount at the end of the billing period
- Available Cash - The available cash amount at the end of the billing period
- Total Credit Line - The total credit line at the end of the billing period
- Total Cash Limit - The total cash line at the end of the billing period
- Account Holder - The owner of the account
- APR - The annual percentage rate applied to balances on the card
- Late Charges - Any late charges applied during the statement period
- Cash Advance - The cash advance amount for the statement period
- Credit - Any credits applied for the statement period
- Interest Paid This Period - The current interest charged on the account

- Interest Paid YTD - The interest charged to the account, year to date
- Bill Date - The date the statement was generated
- Bill Period Start Date - The starting date for the statement period
- Bill Period End Date - The end date of the statement period
- Due Date - The date the minimum payment is due for each statement
- Last Pay Date - The date the last payment was received on each statement
- New Charges - New charges on each statement (charges since last statement, up to the end of the billing period)
- Due Amount - The total amount owed at the end of the billing period
- Minimum Payment - The minimum payment for each statement
- Previous Due - The previous amount owed and the end of the billing period
- Past Due - The past due amount as of the statement date
- Last Payment - The last payment amount on each statement
- Ending Balance - Returns the ending balance (the balance in the account on the day the statement was cut)
- Late Payment Charge - Late charges due amount
- Link - It is the URL of the source site
- Account Number - The unique identifier of an account
- Account Name - The name of the account

4.6.5 Credit Card Transactions Report

It is the data population report for credit card transactions data table.

The population rate of each data field is measured against the primary field of the Credit Card Transactions Report. The primary field for this report is:

Report	Primary Field
Card Transaction	<p>Card Transaction ID - The unique transaction ID for each transaction. In the report it is the total number of transactions with all the card accounts that consumers have added with a customer.</p> <p>Total 1,000 card transactions of ABC Bank has been added with IQ Bank. Thus total number of Card Transaction ID is 1,000. Consider total amount populated for these 1,000 transactions is 990. Therefore, % Transaction Amount is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating transaction amount data from ABC Bank in Transaction Amount data field in Card Transaction ID data table for IQ Bank is 99%.</p>

Data Population Status Report (Credit Card-Transactions level) From 10/01/2009 To 12/14/2009							
Report ID: PF-SIW-H01000							
Cobrand Name: IQ Bank							
Report Date: 14-Dec-2009 07:27:37 PM							
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	CARD_TRANSACTION_ID	TRANSACTION_ID	% TRANSACTION
12	AMEX	American Express Cards	26525	27366	2450237	2364180	
2935	CapitalOneCredits	Capital One	18225	19112	856600	0	
3163	ChaseCredit	Chase Credit Card	31288	32662	736518	0	
1503	CitibankCredits	Citibank Credit Cards	21656	22662	626710	0	
11	DiscoverCard	Discover Card	13525	14162	541702	0	0.0
12847	BofACredit	Bank of America (All except WA & ID) - Credit Card	22309	22892	396967	0	0.0
3548	USAACredits	USAA Credit Card	4945	5018	352986	0	0.0
982	WellsfargoCredits	Wells Fargo Credit Card	5476	5581	133203	0	0.0
3711	USBankCredit	U.S. Bank Credit Cards	4069	4125	116233	0	
12633	MBNACredits	FIA Card Services	2501	2517	75994	0	
11419	GMCard	HSBC Credit Cards	1862	1943	69480	0	
5044	BofACredit	Bank of America (WA & ID) - Credit Card	2500	2548	58298	0	
12168	WachoviaVisaCard	Wachovia - Credit Card (Visa)	932	947	49387	0	
		Orchard Bank - Credit Card			42864	0	

Fig. 4-13: Credit Card Transaction Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Card Transaction ID is 45560. This indicates that the total number of card transactions with ABC Bank is 45560.

Field Definitions

- Transaction ID - The unique transaction ID for each transaction
- Transaction Amount - The amount for each transaction
- Transaction Date - The date each transaction occurred
- Post Date - The date each transaction posted to the account
- Transaction Base Type ID - The transaction type (credit or debit)
- Running Balance - The running balance for this respective transaction
- Transaction Posting Order - The posting order of transaction on a date
- Plain Text Description - The description for each transaction
- Transaction Status ID (is pending or not) - The transaction status whether it is pending or posted

4.6.6 Insurance Account Report

It is the data population report for insurance account data table.

The population rate of each data field is measured against the primary field of the Insurance Account Report. The primary field for this report is:

Report	Primary Field
Insurance Account	Insurance ID - The unique identifier of an Insurance account. In the report it is the total number of insurance policies that consumers have added with a customer. Total 1,000 insurance policies of ABC Bank has been added with IQ Bank. Thus total number of Insurance ID is 1,000. Consider total number of Account Numbers populated for these 1,000 policies is 990. Therefore, % Account Number is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating account number data from ABC Bank in Account Number data field in Insurance data table for IQ Bank is 99%.

Data Population Status Report (Investment - Account level) From 01/01/2009 To 12/11/2009

Report ID: PF-SIW-H02000
 Cobrand Name: IQ Bank
 Report Date: 11-Dec-2009 01:12:27 AM

SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	INVESTMENT_ACCOUNT_ID	ACCT_TYPE	ACCOUNT_NUMBER	% ACCOU
806	Fidelity401k	Fidelity Investments - NetBenefits	297214	308734	369261	401k	369261	
105	VanguardBalances	Vanguard	147243	162695	216733	ira	216733	
24	ETradeInvestments	ETRADE	181413	184793	208391	brokerageCash	208391	
105	VanguardBalances	Vanguard	142941	150688	206826	individual	206826	
1623	Scottrade	Scottrade	151706	174312	194575	brokerageCash	194556	
4869	Fidelity401k	401k.com	151402	156404	187997	401k	187997	
21	CharlesSchwabStocks	Charles Schwab	122272	127958	174576	brokerageCash	174582	
3650	WellsFargoShareBuilder	ShareBuilder.com	108844	112161	156587	unknown	156587	
522	FidelityInvestments	Fidelity.com	123230	135981	147340	roth	147340	
522	FidelityInvestments	Fidelity.com	126082	129478	144958	individual	144958	
4562	TIAA-CREF	TIAA-CREF	71049	75774	140283	unknown	140330	
312	Ameritrade	TD Ameritrade	123239	125477	129611	individual	129611	
21	CharlesSchwabStocks	Charles Schwab	80678	87479	120930	ira	120932	
	Fidelity.com	Fidelity.com	103844	103844	117598		117598	

Fig. 4-14: Insurance Account Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Insurance ID is 45560. This indicates that the total number of insurance policies made with ABC Bank is 45560.

Field Definitions

- Insurance Type - The type of insurances such as Life, Auto, Health ,or Home
- Account Number - The unique identifier of an account
- Account Name - The name of the account
- Account Holder - The owner of the account
- Provider - The financial institution providing the insurance to the consumer
- Premium Amount - The premium amount on insurance policy

- Adjustable Premium Amount - The adjustable premium amount on insurance policy
- Level Premium Amount - Level premium amount on insurance policy
- Last Payment - The last payment amount
- Deductible - The deductible amount on insurance policy
- Last Payment Date - The last payment date
- Minimum Amount Due - The minimum amount due on insurance policy
- Remaining Balance - The remaining balance on insurance policy
- Statement List from Date - Statement list from the date on insurance policy
- Statement List to Date - Statement list to the date on insurance policy
- As Of - As of date with time zone
- Payment Address1 - Payment address line 1 where payments will be mailed to
- Payment Address2 - Payment address line 2 where payments will be mailed to
- Payment City - Payment city where payments will be mailed to
- Payment State - Payment state where payments will be mailed to
- Payment Country - Payment country where payments will be mailed to
- Payment Zip - The zip code of the place where payments will be mailed to
- Payment Full Address - Full address of the place where payments will be mailed to
- Effective Date - Insurance effective date
- Expiration Date - Insurance expiration date
- Policy Term - Policy term on insurance policy
- Is Renewed Policy - Is the insurance policy renewable
- Transaction List to Date - Transaction list to date on insurance policy
- Group Number - Group number on insurance policy
- Applicable Provider Network - Applicable policy provider network
- Cash Value - Cash value information on Home insurance policy
- Replacement Value - Replacement value information on Home insurance policy
- Property Address1 - Insured property address 1
- Property Address2 - Insured property address 2
- Property City - The city in which the property is located
- Property State - The state in which the property is located
- Property Country - The country in which the property is located
- Property Zip - The zip code of the place in which the property is located

- Property Full Address - The detailed address of the place where the property is located
- Death Benefit - Death benefit amount on life insurance policy
- Accidental Death Benefit - Accidental death benefit amount on life insurance policy
- Basic Insurance Amount - Basic insurance amount on life insurance policy
- Face Amount - Face amount on life insurance policy
- Annuity - Annuity amount on life insurance policy
- Deferred Annuity - Deferred annuity amount on life insurance policy
- Dividend - Dividend amount on life insurance policy
- Dividend Addition - Additional dividend amount on life insurance policy
- Policy Debt - Policy debt amount on life insurance policy
- Home Insurance Type ID - The unique identifier for Home insurance type
- Life Insurance Type ID - The unique identifier for Life insurance type
- Installment Amount - Installment Amount
- Policy Term to Date - Policy term to date
- Link - It is the URL of the source site
- Amount Due - Minimum amount due in currency
- Due Date - Estimated due date as given by user. This will be used as the due date for the first payment till we receive the scraped bill.
- Loan Available - Loan available on the cash value that has been accumulated
- Loan Amount - Loan amount borrowed on the Loan
- Loan APR - Indicates the currency of the loan APR
- Loan Payment - Indicates the currency of the loan payment
- Annuity Balance - The value that adds up for an annuity
- Is Ext Autopay Enrolled - If the particular account is enrolled in autopay
- Is Ext Autopay Scraped - If the external autopay details are scrapped

4.6.7 Insurance Bill Report

It is the data population report for insurance bill data table.

The population rate of each data field is measured against the primary field of the Insurance Bill Report. The primary field for this report is:

Report	Primary Field
Insurance Bill	<p>Bank Account ID - The unique identifier of an insurance policy bill. In the report it is the total number of insurance bills of all the policies that consumers have received from a customer.</p> <p>Total 1,000 bills from ABC Bank have been added with IQ Bank. Thus total number of Bill ID is 1,000. Consider total number of Account Numbers populated for these 1,000 bills is 990. Therefore, % Account Number is $990 \times 100 / 1000 = 99\%$.</p> <p>Thus, Yodlee's success rate in replicating account number data from ABC Bank in Account Number data field in Insurance Bill data table for IQ Bank is 99%.</p>

Data Population Status Report (Insurance-Bill level) From 10/01/2009 to 12/10/2009									
Report ID:	PF-SIW-002900								
Co-brand Name:	IQ Bank								
Report Date:	11-Dec-2009 03:29:37 AM								
SUP_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	BILL_ID	ACCOUNT_NUMBER	%ACCOUNT_NUMBER	ACCOUNT_NAME	%
15037	TravelersInsurance	Travelers Insurance	1	1	1	0	0.00	0	

Fig. 4-15: Insurance Bill Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Account ID is 45560. This indicates that the total number of bank accounts of ABC Bank is 45560.

Field Definitions

- Account Number - Unique identifier of an account
- Account Name - The name of the account
- Payee - The consumer who is paying the amount
- Bill Date - The date the statement was generated
- Bill Period Start Date - The starting date for the statement period
- Bill Period End Date - The ending date for the statement period
- Due Date - Due date by which due amount to be paid
- Last Pay Date - The date the last payment was received on each statement
- Due Amount - Due amount to be paid
- Minimum Payment - The minimum payment for each statement
- Previous Due - The previous amount owed and the end of the billing period

- Past Due - The past due amount as of the statement date
- Last Payment - The last payment amount
- Payment Date - The date when payment is made
- Payment Received Date - The date on which the payment is received
- Payment - It is the amount paid
- Account Holder - Name or identification of the owner of the account
- Link - The URL of the source site
- Billing Account ID - The unique identifier of billing account
- Late Payment Charge - Late charges due amount
- Payment Link - The URL of of the insurance bill due
- Account Type ID - The unique identifier of account type

4.6.8 Insurance Transactions Report

It is the data population report for insurance transactions data table.

The population rate of each data field is measured against the primary field of the Insurance Transactions Report. The primary field for this report is:

Report	Primary Field
Insurance Transactions	Transaction ID - The unique identifier of an insurance transaction. It is total number of transactions for all the insurance policies that consumers have added with a customer. Total 1,000 transactions of ABC Bank have been added with IQ Bank. Thus total number of Transaction ID is 1,000. Consider total number of Transaction Date populated for these 1,000 policies is 990. Therefore, % Transaction Date is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating transaction dates data from ABC Bank in Transaction Date data field in Insurance Transactions table for IQ Bank is 99%.

Data Population Status Report (Insurance-Transaction level) From 10/01/2009 to 12/10/2009								
Report ID: PF-SIW-H02700								
Co-brand Name: IQ Bank								
Report Date: 11-Dec-2009 03:30:05 AM								
SUPP_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	INS_TRANS_ID	TRANSACTION_ID	%TRANSACTION_ID	TRANS_DATE
55037	TravelersInsurance	Travelers Insurance	1	1	5	0	0.00	5

Fig. 4-16: Insurance Transaction Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Insurance ID is 123. This indicates that the total number of insurance policies made with ABC Bank is 123.

Field Definitions:

- INS_Trans_ID - The unique identifier for insurance transactions
- Trans Date - The date on which the transaction was made
- Post Date - The date on which the transaction was posted
- Amount - The transaction amount
- Insurance ID - The unique identifier of an insurance policy
- Link - The URL of the source site
- Transaction Category ID - The unique identifier of a transaction under a category
- Plain Text Description - The description of each transaction
- Running Balance - The running balance of the respective transaction
- Calc Running Balance - This is the running balance calculated by the application
- Transaction Posting Order - The posting order of transaction on a date
- NAICS Order - North American Industry Classification System has been developed by US, Canada and Mexico for categorizing business activities/data in a comparable manner. The classification is based on establishment rather than commodity. The codes can be found at <http://www.sba.gov/size/sizetable2002.html>
- MC Code - Merchant Category Codes are 4-digit numeric values used to classify merchants into specific categories based on the type of business, trade or services supplied. The most recent one is available at http://www.x9.org/X9Committee/edocs/ISO_18245-2003.pdf

4.6.9 Investment Account Report

It is the data population report for investment account data table.

The population rate of each data field is measured against the primary field of the Investment Account Report. The primary field for this report is:

Report	Primary Field
Investment Account	<p>Investment Account ID - The unique account ID for each investment account. In the report it is total number of investment accounts for all the investments that consumers have added with a customer.</p> <p>Total 1,000 investment accounts of ABC Bank have been added with IQ Bank. Thus total number of Investment Account ID is 1,000. Consider total number of Account Number populated for these 1,000 policies is 990. Therefore, % Account Number is $990 \times 100 / 1000 = 99\%$.</p> <p>Thus, Yodlee's success rate in replicating account number data from ABC Bank in Account Number data field in Investment Account table for IQ Bank is 99%.</p>

Data Population Status Report (Investment - Account level) From 01/01/2009 To 12/11/2009

Report ID: PF-SIW-H02000
 Cobrand Name: IQ Bank
 Report Date: 11-Dec-2009 01:12:27 AM

SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	INVESTMENT_ACCOUNT_ID	ACCT_TYPE	ACCOUNT_NUMBER	% ACCOU
805	Fidelity401k	Fidelity Investments - NetBenefits	297214	308734	369261	401k	369261	
105	VanguardBalances	Vanguard	147243	162695	216733	ira	216733	
24	ETradeInvestments	E*TRADE	181413	184793	208391	brokerageCash	208391	
105	VanguardBalances	Vanguard	142941	150688	206826	individual	206826	
1623	Scottrade	Scottrade	151706	174312	194575	brokerageCash	194556	
4869	Fidelity401k	401k.com	151402	156404	187997	401k	187997	
21	CharlesSchwabStocks	Charles Schwab	122272	127958	174576	brokerageCash	174582	
3650	WellsFargoShareBuilder	ShareBuilder.com	108844	112161	156587	unknown	156587	
522	FidelityInvestments	Fidelity.com	123230	135981	147340	roth	147340	
522	FidelityInvestments	Fidelity.com	126082	129478	144958	individual	144958	
4562	TIAA-CREF	TIAA-CREF	71049	75774	140283	unknown	140330	
312	Ameritrade	TD Ameritrade	123239	125477	129611	individual	129611	
21	CharlesSchwabStocks	Charles Schwab	80678	87479	120930	ira	120932	
	Fidelity.com		103811				117598	

Fig. 4-17: Investment Account Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Investment Account ID is 32478. This indicates that the total number of investment accounts with ABC Bank is 32478.

Field Definitions:

- Account Type - The consumer's bank account type (unknown, other, brokerageCash, brokerageMargin, moneyMarket, IRA, 401k, 403b, Trust, Annuity, Simple, Custodian)
- Account Number - Unique identifier of an account
- CMA Balance - Cash Management Account balance
- Is SEID From Data Source - Is Source Element ID (SEID) from data source

- Short Balance - The amount of balance held for short trading
- Investment Account Base Type ID - It is a debit/credit indicator for a transaction
- Cash Call - Overextension of cash in the account
- Loan 401K - The amount borrowed from a 401k plan
- Annuity Death Benefit - Death benefit of the annuity contract
- Annuity Balance - Value of the annuity contract
- Deferred Comp Vested - In a deferred compensation plan which is vested
- Deferred Comp Balance - Value of a deferred compensation plan
- Total MV Margin Securities - Total market value of all securities held as marginable
- Total MV Cash Securities - Market value of non-marginable securities
- Total MV Short - Market value of securities held short
- Total MV Long - Current market value of securities held long
- Funds Available - Total of money market plus cash
- Money Market Balance - Total money market funds available
- Account Equity Percentage - It is the account equity percentage
- Account Equity - Amount of equity in the account; marginable securities which have been paid for
- Day Trading Margin Call - Margin call under Rule 2520
- House Call - A brokerage house notification that the customer's equity in a margin account has fallen below the maintenance requirement level. If the consumer fails to immediately deliver the required margin by depositing more funds or securities into the account, his or her position will be liquidated.
- Fed Call - Margin calls as a result of Reg T violations
- Margin Call - Overextension of credit; when the account equity percentage is below the minimums
- Open Call - This means that account entered into a margin call situation
- Day Trading Cash Option BP - Cash or option buying power under NASD Rule 2520 (pattern day trading)
- Margin BP - Amount available for trading marginable securities
- Cash Option BP - Amount available in a brokerage account for trading non-marginable securities, or for withdrawal in cash (including borrowing on margin)
- Unsettled Funds - The value of any trades in the account which has been executed, but not settled
- Margin Balance - The amount of borrowed funds used to purchase securities

- Buying Power - The buying power for an account
- Available Loan - Cash available to withdraw from the account, including all margin loan that may be available
- Funds Owed - The amount of funds due immediately to the financial institution
- Total Unvested Balance - The total unvested balance of an account
- Plan Name - The plan name associated with the account
- Plan Number - The plan number associated with the account
- Account Holder - Name or identification of the owner of the account
- Link - The URL of source site
- As of Date - The date as of which account information is current
- Total Balance - The total account value (including cash)
- Cash - The liquid cash value held in the account (including money, market funds)
- Transaction List to Date - The start date from which the agent has scraped the data from the end site in the previous refresh
- Transaction List from Date - The end date till which the agent has scraped the data from the end site in the previous refresh
- Account Name - The name of the account (if applicable)

4.6.10 Investment Holding Report

It is the data population report for investment holding data table.

The population rate of each data field is measured against the primary field of the Investment Holding Report. The primary field for this report is:

Report	Primary Field
Investment Holding	<p>Holding ID - The unique identifier of Holding ID. In this report it is the total number of holdings for all the investments that consumers have added with a customer. Total 1,000 holdings of ABC Bank have been added with IQ Bank. Thus total number of Holding ID is 1,000. Consider total number of Holding Sub Type populated for these 1,000 holdings is 990. Therefore, % Holding Sub Type is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating holding sub type data from ABC Bank in Holding Sub Type data field in Investment Holding table for IQ Bank is 99%.</p>

Data Population Status Report (Investment - Holding level) For 08/01/2009 to 12/11/2009								
Report ID: PF-SIW-HQ2400								
Cobrand Name: IQ Bank								
Report Date: 11-Dec-2009 01:17:58 AM								
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	HOLDING_ID	HOLDING_TYPE	HOLDING_SUB_TYPE	% HOLDING_S
806	Fidelity401k	Fidelity Investments - NetBenefits	76597	79942	382916	mutualFund		0
105	VanguardBalances	Vanguard	82348	90559	381848	mutualFund		0
522	FidelityInvestments	Fidelity.com	49834	54217	265705	mutualFund		0
312	Ameritrade	TD Ameritrade	34464	36990	234868	stock		0
522	FidelityInvestments	Fidelity.com	40573	43182	233276	stock		0
24	ETradeInvestments	ETRADE	36885	37985	203026	stock		0
3650	WellsFargoShareBuilder	ShareBuilder.com	29678	30458	198203	stock		0
1623	Scottrade	Scottrade	36029	40192	196332	stock		0
21	CharlesSchwabStocks	Charles Schwab	20926	22129	190121	stock		0
4869	Fidelity401k	401k.com	31015	32084	155693	mutualFund		0
4562	TIAA-CREF	TIAA-CREF	18224	19481	146265	mutualFund		0
806	Fidelity401k	Fidelity Investments - NetBenefits	45170	46521	136714	stock		0
522	FidelityInvestments	Fidelity.com	67219	73026	131838	moneyMarketFund		0
		Charles Schwab	18208					0

Fig. 4-18: Investment Holding Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Investments Holding ID is 325. This indicates that the total number of Holding with ABC Investments is 325.

Field Definitions:

- Holding Type - The type of holding
- Holding Sub Type - It is the finer classification of the type of securities holding
- Symbol - CUSIP symbol for the investment holding type
- Quantity - The quantity held of each option position
- Description - The description of the investment holding
- Price - The current price of each option position
- Daily Change - The daily change shown by the website over the previous market close
- Value - The value of the investment holding
- CUSIP Number - CUSIP number for the investing holding
- Yield - The percentage yield for each mutual fund position
- Par Value - The par value for each bond position
- Maturity Date - The date of maturity of the investment holding
- Coupon Rate - The coupon rate (percentage yield) for each bond position
- Next Coupon Date - The date that the next coupon (interest payment) will be made for each bond position

- Call Price - The amount that each bond position can be repurchased for each the issuer
- Next Call Date - The next date on which each bond position can be repurchased by the issuer
- Call Type ID - The call type for each bond position (other unknown, call, put, prefund, maturity)
- Term - The length of time for each CD
- Face Value - The face value of the investment holding
- Interest Rate - The interest rate earned by each CD
- Expiration Date - The date on which each option position expires
- Strike Price - The strike (exercise) price for each option position
- Percentage Allocation - The percentage of the total portfolio represented by each option position
- Risk Category - The risk category of each equity position
- Last Contribution Date - The date on which the last contribution made on investment
- Employer Contribution - The amount of the most recent employer contribution to each mutual fund position
- Link - The URL of the source site
- Moody Rating - The moody's bond rating
- SP Rating - The S&P bond rating
- Mutual Fund Type ID - The unique identifier for the mutual fund type
- Percentage Change - The percentage change in the investment value over a period of time
- Cost Basis - The average total cost of the holdings
- Is Short - Identifier to check the type of holding i.e., short
- Is Marginable -
- MMF Number - Mutual fund number
- Company Name - Company name of the employee stock option plan
- Grant Date - Grant date of the employee stock option holding
- Grant Number - Grant number of the employee stock option holding
- Vesting Date - Date on which the stock was vested
- Vested Quantity - Vested quantity of the employee stock option holding
- Vested Shares Ex - Vested Shares Exercisable of the employee stock option holding
- Vested Value - Vested value of the employee stock option holding

- Unvested Value - Unvested value of the employee stock option holding
- Contract Quantity - The quantity held of each equity position
- Plan Name

4.6.11 Investment Transactions Report

It is the data population report for investment transaction data table.

The population rate of each data field is measured against the primary field of the Investment Transactions Report. The primary field for this report is:

Report	Primary Field
Investment Transactions	<p>Investment Transaction ID - The unique identifier of an investment transaction. In this report it is the total number of transactions for all the investments that consumers have added with a customer.</p> <p>Total 1,000 investment transactions of ABC Bank have been added with IQ Bank. Thus total number of Investment Transaction ID is 1,000. Consider total transaction populated for these 1,000 investments is 990. Therefore, % Transaction ID is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating transactions data from ABC Bank in Transaction ID data field in Investment Transactions table for IQ Bank is 99%.</p>

Data Population Status Report (Investment - Transaction level) From 10/01/2009 To 12/15/2009

Report ID: PF-SIW-H02200
 CoBrand Name: IQ Bank
 Report Date: 15-Dec-2009 10:41:49 AM

SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	INVESTMENT_TRANSACTION_ID	TRANSACTION_ID	% TRANSACTION_ID
21	CharlesSchwabStocks	Charles Schwab	5161	5420	361525	0	0.00
3380	AmericanFunds	American Funds	1868	2071	279475	0	0.00
105	VanguardBalances	Vanguard	8313	8929	152060	0	0.00
806	Fidelity401k	Fidelity Investments - NetBenefits	10789	11095	120579	0	0.00
312	Ameritrade	TD Ameritrade	4264	4587	118113	118113	100.00
522	FidelityInvestments	Fidelity.com	7575	7962	79425	0	0.00
4543	PrudentialRetirementServices	Prudential Retirement Services	691	695	47661	0	0.00
4975	USAAInvestment	USAA Investment	2005	2074	24976	0	0.00
24	ETradeInvestments	E*TRADE	3713	3801	24561	0	0.00
704	MerrillLynch	Merrill Lynch OnLine	647	666	24339	4193	17.22
13773	CharlesSchwabStocks	Charles Schwab - Signature Alliance	172	191	23530	0	0.00
4307	TRoweWorkplace	T. Rowe Price - Workplace Retirement	1309	1330	21817	0	0.00
1673	Scottrade	Scottrade	3164	3485	19082	0	0.00
	Edward Jones					0	

Fig. 4-19: Investment Transactions Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Investment Transaction ID is 5678. This indicates that the total number of investments made with ABC Bank is 5678.

Field Definitions:

- Transaction ID - Unique identifier from the site
- Trans Date - The actual date of this transaction
- Symbol - The symbol for the security of each transaction (if applicable)
- Description - Description of the transaction
- Quantity - The quantity associated with each transaction
- Price - The price of the security for each transaction
- Commission - The commission amount paid for each transaction
- Amount - The net total amount for this transaction including commission/fee
- Confirmation Number - The confirmation number associated with this transaction
- Trade Date - Date on which the transaction was made
- Link - The URL of source site
- Settle Date - The settlement date for this transaction
- Gross Amount - The total amount for this transaction before commission/fee
- Transaction Type ID - The types of transaction i.e., buy or sell
- Sec Fee - The fee charged for the security
- Transaction Base Type ID - Indicates if the transaction is debit/credit
- CUSIP ID - CUSIP number of the security transacted
- Plain Text Description - The description of each transaction
- Running Balance - The running balance for this respective transaction
- NAICS code - North American Industry Classification System has been developed by US, Canada and Mexico for categorizing business activities/data in a comparable manner. The classification is based on establishment rather than commodity. The codes can be found at <http://www.sba.gov/size/sizetable2002.html>
- MC Code - Merchant Category Codes are 4-digit numeric values used to classify merchants into specific categories based on the type of business, trade or services supplied. The most recent one is available at http://www.x9.org/X9Committee/edocs/ISO_18245-2003.pdf
- Transaction Holding Description - This is the transaction description. It can be the security name, or a more complete description such as "Purchased 100 shares of XYZ".
- Short Description - It is the description of the holding
- Split Type - The type of split consumer performed using PFM on a transaction

4.6.12 Loan Account Report

It is the data population report for loan account data table.

The population rate of each data field is measured against the primary field of the Loan Account Report. The primary field for this report is:

Report	Primary Field
Loan Account	<p>Loan ID - The unique identifier of a loan account. It is the total number of loans that consumers have added with a customer.</p> <p>Total 1,000 loans of ABC Bank have been added with IQ Bank. Thus total number of Loan ID is 1,000. Consider total accounts populated for these 1,000 investments is 990. Therefore, % Account Number is $990 \times 100 / 1000 = 99\%$.</p> <p>Thus, Yodlee's success rate in replicating accounts data from ABC Bank in Account Number data field in Loan Account table for IQ Bank is 99.</p>

Data Population Status Report (Loan - Account level) From 09/01/2009 To 12/11/2009						
Report ID: PF-S2W-H01200						
Cobrand Name: IQ Bank						
Report Date: 11-Dec-2009 01:31:42 AM						
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	LOAN_ID	LOAN_TYPE
3805	SallieMaeLoan	Sallie Mae - Loan	24510	25522	74780	Student
4954	DirectLoan	PSA Direct Loan	27325	28420	52337	Student
9595	CibStudentLoan	Cibank StudentLoan.com	11666	11898	34371	Student
3797	WellsfargoMortgage	Wells Fargo Bank - Mortgage	22786	22824	26135	Mortgage
3861	ChaseMortgage	Chase Home Finance Center	14274	14326	17192	Mortgage
13635	AccessGroup	accessgroup.org - Graduate Student Loans	2161	2224	13899	Student
3800	CibMortgage	CibMortgage	12135	12815	12815	Mortgage
3777	AFSADataCorpLoan	Affiliated Computer Services	8881	9153	12135	Student
12089	PHEAALoan	American Education Services Student Loan	4477	4576	11057	Student
12058	HondaLoan	Honda Financial Services - Loan	9299	9340	10469	Auto
9715	EPFLoanServices	Nelnet	2667	2755	9518	Student
3806	ToyotaLoan	Toyota Financial Services	8368	8422	8618	Auto
7100	ChaseAutoFinance	Chase Auto Loan	7736	7756	7970	Auto
		College Foundation of North Carolina - Loan			6600	Student

Fig. 4-20: Loan Account Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC StudentLoan.com Loan ID is 345. This indicates that the total number of loans approved by ABC StudentLoan.com is 345.

Field Definitions:

- Loan ID - The unique identifier of loan account
- Loan Type - The type of loan such as Auto, Home
- Account Number - Unique identifier of an account
- Account Holder - Account holder information

- Principal Balance - The principal amount of the loan
- Description - Description of account given by institution
- Last Payment Amount - Last payment amount
- Original Loan Amount - Original loan amount
- Interest Paid YTD - Interest paid year to date amount
- Interest Paid Last Year - Interest paid last year amount
- Loan Term - Length of term on loan account (duration) Includes units: weekly, monthly, semimonthly, annually)
- Last Payment Date - Last payment date
- Maturity Date - Date when loan will mature (end)
- Origination Date - Loan origination date
- First Payment Date - Date when account holder made first payment on loan account
- Collateral - Property or possession offered to support a loan that can be seized if you default
- Lender - Institution that is responsible for authorizing loan to account holder
- Interest Rate - Interest rate on loan account (APR%)
- Payment Address1 - Account Holder Address
- Payment Address2 - Account Holder Address
- Payment City - Payment city where payments will be mailed to
- Payment State - Payment state where payments will be mailed to
- Payment Country - Payment country where payments will be mailed to
- Payment Zip - The zip code of the place where payments will be mailed to
- Payment Full Address - Full address of the place where payments will be mailed to
- Trans List From Date - Statement transaction start date
- Trans List To Date - Statement transaction end date
- STMT List From Date' - Statement starting date
- STMT List To Date - Statement ending date
- Recurring Payment - Recurring payment amount setup to pay balance on mortgage account
- Escrow Balance - Escrow balance amount
- Points Paid YTD - Points paid year to date amount
- Points Paid Last Year - Points paid last year amount
- Insurance Paid YTD - Interest paid year to date amount



- Insurance Paid Last Year - Interest paid last year amount
- Property Tax Paid YTD - Property tax paid year to date amount
- Property Tax Paid Last Year - Property tax paid last year amount
- Property Address1 - Property address of home on account
- Property Address2 - Property address of home on account
- Property City - City where property is located
- Property State - State where property is located
- Property Country - Country where property is located
- Property Zip - Zip code of the property
- Property Full Address - Full address of the property
- Original School - Original school name that account holder had attended
- Current School - Current school name that account holder is attending
- Gurantor - Gurantor for the loan
- Available Credit - Available credit balance given to account holder on line of credit account
- Credit Limit - Credit limit balance given to account holder on line of credit account
- Account Name - The name of the account
- Link - The URL of source site
- Amount Due - Due amount to be paid
- Minimum Payment - Minimum amount to be paid
- Due Date - Due date by which due amount to be paid
- Is Ext Autopay Enrolled - Whether user is enrolled for autopay

4.6.13 Loan Bill Report

It is the data population report for loan bill data table.

The population rate of each data field is measured against the primary field of the Loan Bill Report. The primary field for this report is:

Report	Primary Field
Loan Bill	<p>Loan ID - The unique identifier of a bill. It is the total number of bills for all the loans that consumers have added with a customer.</p> <p>Total 1,000 bills of ABC Bank have been added with IQ Bank. Thus total number of Bill ID is 1,000. Consider total accounts populated for these 1,000 bills is 990. Therefore, % Account Number is $990 \times 100 / 1000 = 99\%$.</p> <p>Thus, Yodlee's success rate in replicating accounts data from ABC Bank in Account Number data field in Loan Bill table for IQ Bank is 99.</p>

Data Population Status Report (Loan - Bill level) From 09/01/2009 To 12/11/2009

Report ID: PF-SIW-H01600
 Co-brand Name: IQ Bank
 Report Date: 11-Dec-2009 01:35:02 AM

SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	BILL_ID	ACCOUNT_NUMBER	%
3805	SallieMaeLoan	Sallie Mae - Loan	20761	21573	59327		0
4954	DirectLoan	FSA Direct Loan	22881	23791	28244		0
3797	WellsfargoMortgage	Wells Fargo Bank - Mortgage	21403	21438	22483		0
3861	ChaseMortgage	Chase Home Finance Center	12738	12785	14897		0
3800	CoMortgage	CoMortgage	11314	11947	12042		0
12058	HondaLoan	Honda Financial Services - Loan	8704	8743	9850		0
3806	ToyotaLoan	Toyota Financial Services	7752	7803	8014		0
9715	EFSLoanServices	Nelnet	2180	2253	7677		0
3777	AFSADDataCorpLoan	Affiliated Computer Services	5628	5765	7629		0
7100	ChaseAutoFinance	Chase Auto Loan	7138	7157	7395	7375	
12089	PHEAALoan	American Education Services Student Loan	3075	3129	6719		0
10297	USAAALoan	USAA Bank - Loan	4665	4696	5685		0
5865	GMACMortgage	GMAC Mortgage	4274	4278	5385		0
	BankTrust Mortgage				3401		0

Fig. 4-21: Loan Bill Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Account ID is 123. This indicates that the total number of loan accounts with ABC Bank is 123.

Field Definitions

- Account Number - The unique identifier of an account
- Account Type ID - The unique identifier of an account type
- Bill Date - The date on which the bill is produced
- Due Date - Due date by which due amount to be paid
- Last Pay Date - Last payment day of the bill
- Due Amount - Due amount to be paid

- Payment Date - The date on which the loan amount is paid
- Payment - The loan amount
- Ending Balance - It is the due amount for the loan
- Account Holder - The owner of the account
- Link - The URL of source site
- Billing Account ID - The unique identifier of a billing account
- Custom Name - Consumer can set the custom name for a transaction coming from the financial institution
- Custom Description - Consumer can set the custom description for a transaction coming from the financial institution
- Late Payment Charge - Late charges due amount

4.6.14 Loan Statement Report

It is the data population report for loan statement data table.

The population rate of each data field is measured against the primary field of the Loan Statement Report. The primary field for this report is:

Report	Primary Field
Loan Statement	<p>Loan Statement ID - The unique identifier of a loan statement. In this report it is the total number of statements for all the loans that consumers have added with a customer. Total 1,000 statements of ABC Bank have been added with IQ Bank. Thus total number of Loan Statement ID is 1,000. Consider total loans populated for these 1,000 statements is 990. Therefore, % Loan ID is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating loans data from ABC Bank in Loan ID data field in Loan Statement table for IQ Bank is 99.</p>

Data Population Status Report (Loan - Statement level) From 10/01/2009 to 12/11/2009						
Report ID: PF-SIW-H01400						
Cobrand Name: iQ Bank						
Report Date: 11-Dec-2009 01:37:35 AM						
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	LOAN_STATEMENT_ID	LOAN_ID
3805	SallieMaeLoan	Sallie Mae - Loan	2549	2646	7565	7700
4954	DirectLoan	FSA Direct Loan	2458	2524	3051	3051
9715	EFSLearnServices	Netnet	433	440	1649	1649
3861	ChaseMortgage	Chase Home Finance Center	1288	1296	1540	1540
3797	WellsfargoMortgage	Wells Fargo Bank - Mortgage	1045	1045	1089	1089
3800	CitiMortgage	CitiMortgage	874	926	930	930
12394	BankAmericaMortgage	Bank of America (All except WA & ID) - Mortgage	732	733	826	826
10297	USAALoan	USAA Bank - Loan	604	606	721	721
12058	HondaLoan	Honda Financial Services - Loan	628	632	715	715
3806	ToyotaLoan	Toyota Financial Services	677	681	695	695
7100	ChaseAutoFinance	Chase Auto Loan	627	627	647	647
3777	AFSADataCorpLoan	Affiliated Computer Services	461	475	583	583
11045	WellsfargoMortgage	Wells Fargo Home Mortgage - Online Bills	440	440	462	462
		GMAC Mortgage			458	458

Fig. 4-22: Loan Statement Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Loan Statement ID is 123. This indicates that the total number of loan statements generated by ABC Bank is 123.

Field Definitions:

- Loan Statement ID - The unique identifier of the loan statement
- Loan ID - The unique identifier for loan account
- Description - The description of the loan statment
- Interest Amount - Amount on interest
- Principal Amount - Principal amount
- Current Balance - Current balance in account
- Late Charges Due - Late charges due amount
- Insurance Paid YTD - Insurance paid year to date amount
- Miscellaneous Fees - Miscellaneous fee amount
- Escrow - Escrow balance
- Property Tax - Property tax amount
- Property Tax Paid YTD - Property tax paid year to date
- Insurance Escrow - Insurance escrow amount
- Property Tax Escrow - Property tax escrow amount
- Interest Paid YTD - Interest paid year to date amount

- Interest Paid Last Year - Interest amount paid last year
- Trans List From Date - Statement transaction start date
- Trans List To Date - Statement transaction end date
- Bill ID - The unique identifier of the bill
- Miscellaneous Fee Description - Description of miscellaneous fee
- Link - The URL of source site

4.6.15 Loan Transaction Report

It is the data population report for loan transaction data table.

The population rate of each data field is measured against the primary field of the Loan Transactions Report. The primary field for this report is:

Report	Primary Field
Loan Transaction	<p>Loan Transaction ID - The unique identifier of a loan transaction. In this report it is the total number of transactions for all the loans that consumers have added with a customer.</p> <p>otal 1,000 transactions of ABC Bank have been added with IQ Bank. Thus total number of Loan Transaction ID is 1,000. Consider total transaction dates populated for these 1,000 loan transactions is 990. Therefore, % Transaction Date is $990 \times 100 / 1000 = 99\%$. Thus, Yodlee's success rate in replicating transaction date data from ABC Bank in Transaction Date data field in Loan Transaction table for IQ Bank is 99.</p>

Data Population Status Report (Loan - Transactions level) From 10/01/2009 To 12/11/2009							
Report ID:	PF-S2W-H01800						
Cobrand Name:	IQ Bank						
Report Date:	11-Dec-2009 01:38:35 AM						
SUM_INFO_ID	CLASS_NAME	DISPLAY_NAME	MEM_ID	MEM_ITEM_ID	LOAN_TRANSACTION_ID	TRANS_DATE	
3805	SallieMaeLoan	Sallie Mae - Loan	6090	6268	135741	0	
4954	DirectLoan	PSA Direct Loan	4046	4150	59768	0	
3800	CitiMortgage	CitiMortgage	1731	1809	57085	0	
3861	ChaseMortgage	Chase Home Finance Center	2913	2923	47672	0	
5865	GMACMortgage	GMAC Mortgage	913	913	42488	0	
3797	WellsfargoMortgage	Wells Fargo Bank - Mortgage	5211	5215	36950	0	
12058	HondaLoan	Honda Financial Services - Loan	1442	1447	32020	0	
9715	EFSLoanServices	Nelnet	919	936	30069	0	
4594	WellsFargoBankLoan	Wells Fargo Loan	1833	1846	28571	0	
10297	USAALoan	USAA Bank - Loan	1171	1174	12557	989	
4598	SunTrustBankMortgage	SunTrust Mortgage	529	530	10507	8442	
12071	ChaseStudentLoan	Chase Student Loan Servicing	436	440	9980	9980	
5016	FirstResourcePCUStudentLoan	Great Lakes - Educational Loan	859	880	9939	0	
		Chase Auto Loan			9474	53	

Fig. 4-23: Loan Transaction Report

The value shows the total number of elements in each field (Account Name, Card Transaction, etc) for a financial institution (Display Name).

Example: The value for ABC Bank Amount is 45560. This indicates that the total loan amount transacted with ABC Bank is 45560.

Field Definitions:

- Transaction Date - Date the transaction was initiated
- Post Date - Date the transaction was posted
- Description - Description of the transaction
- Amount - Amount of the transaction
- Interest - Interest amount applied to amount due
- Principal - Principal amount applied to amount due
- Balance - The remaining loan amount
- Loan Statement ID - The unique identifier of a loan statement
- Transaction Type ID - The unique identifier of a transaction type (debit/credit)
- Loan ID - The unique identifier of loan
- Link - The URL of source site
- Plain Text Description - The description of each transaction
- Running Balance - The running balance for this respective transaction
- Transaction Posting Order - The posting order of transaction on a date

4.7 Budget Goals Summary Report

The Budget Goals Summary Report is the monthly report which provides the overall budget goals summary of the consumers of a financial institution/customer. This report helps in tracking the usage of Budget Goals of a customer's personal finance application.

This report can be generated in PDF, HTML, or XLS format.

Scheduled	The first day of the month
Range	Monthly
Granularity	Category

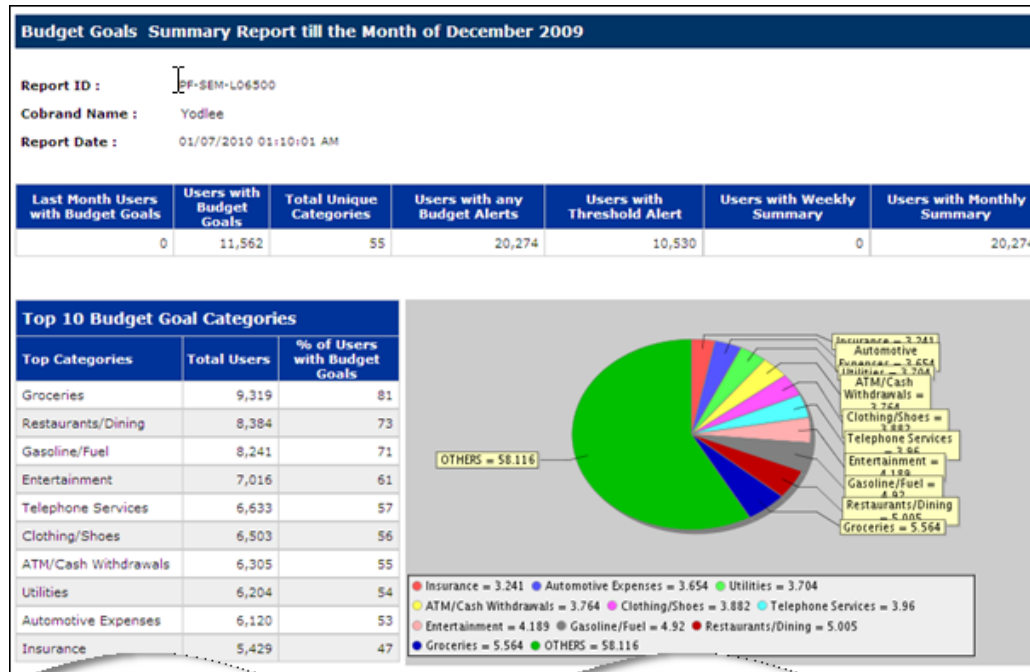


Fig. 4-24: Budget Goals Summary report

Metrics:

- **Last Month Users with Budget Goals** – The total number of consumers who have setup their budget goals for any category in the last month.
- **Users with Budget Goals** – The total number of consumers who have setup their budget goals for any category till date
- **Total Unique Categories** – The total number of distinct categories for which budget goals have been setup.
- **Users with any Budget Alerts** – The total number of consumers who have opted to receive any budget alerts.
- **Users with Threshold Alerts** – The total number of consumers who have opted to receive Budget Threshold Alert.
- **Users with Weekly Summary** – The total number of consumers who have opted to receive summary of their budget goals every week.
- **Users with Monthly Summary** - The total number of consumers who have opted to receive summary of their budget goals every month.
- **Top 10 Budget Goals Categories** – The 10 most popular categories for which the consumers have set their budget goals.
 - Top Categories – The top 10 categories listed as per popularity.

- Total Users – The total number of consumers who set their budget goal against each category.
- % of Users with Budget Goals – The percentage of total number of consumers who have setup budget goals for a category with respect to total number of consumers who have setup budget goals for any category.

Account

It is the single data source that a consumer has registered with the Yodlee application.

Agent Error

A Yodlee agent is a software component created by Yodlee that collects data from one or several websites.

An agent error is a refresh error caused by an error in the agent. For example, an agent error might occur if the website is changed so that new fields/attributes are added to the login process and the agent is unable to gather this new information.

Aggregated Account

This account is set up to have its data updated automatically through the Yodlee Data Engine. This includes accounts that are created as a result of Yodlee scraping a site and finding an account as well as accounts originally created through other means and later linked to an account found through aggregation.

Budget Monthly Summary

It is the monthly report summarizing the budget set for various categories by a consumer.

Budget Threshold Alert

This alert is triggered when the consumer's budget for a category reaches the set threshold value.

Budget Weekly Summary

It is the weekly report summarizing the budget set for various categories by a consumer.

Consumer

A consumer is a financial institution's customer. The consumer is the person using the Yodlee PersonalFinance service offered by that financial institution.

Customer

Yodlee considers a customer to be the financial institution that is offering the Yodlee Personal Finance service.

Held Account

It is the user account which is with the same financial institution. For example, user has a checking account with Bank X. When user adds this account to Bank X's personal finance application, it will be called Held Account.

Held-Away Account

User account which is with a different financial institution. For example, user has checking account with Bank Y. When user adds this account to Bank X's personal finance application, it will be called Held-Away Account.

Manual Account

An account which a user adds to the application that is not available online and hence, cannot be refreshed automatically. The user is required to update the account manually. For example, adding a piece of jewelry or a collection of paintings.

Non Pre-populated Account

An account for which the user initiates a request from personal finance application to add to his profile. For example, user has a savings account with Bank X. User goes to Bank X's personal finance application and initiates a request to add his saving account in Bank X's personal finance application. Then this account will be called Non Pre-populated Account for the user in his profile.

Non-Sharing Account

An account added in personal finance application which requires login credentials. For example, user has a checking account with Bank X. User requires online banking credentials to add his/her checking account.

Pre-populated Account

An account automatically added in user's personal finance application profile. For example, user has a checking account with Bank X. The Bank X has a personal finance application. When the user visits the Bank X's personal finance application, he views his checking account with Bank X which is already added to his profile. This is because this account was pre-populated for the user in his profile.

Sharing Account

An account added in personal finance application which does not require login credentials. For example, user does not require credentials to add News website.

Single Sign On (SSO)

Single Sign On (SSO) allows your end-users to be seamlessly registered and logged into two or more applications while only having to enter their credentials once.

Site Error

It stands for an error at the end site. For example, an error can occur if the Yodlee agent is unable to log in because the site is down for maintenance.

UAR Errors

UAR error stands for user action required. It is a refresh error that requires additional user interaction before the error can be resolved.

Example: If a site requires the consumer to change his or her password every 90 days then the agent will not be able to log in because it has been 93 days since the password was changed. The consumer is required to update his or her login credentials to enable the refresh process.