



# YODLEE GLOSSARY

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# 1 INTRODUCTION

## 1.1 Objective

The Yodlee Glossary defines a common lexicon for consistently describing and discussing Yodlee products and services.

## 1.2 Audience

This document is intended for an internal, Yodlee audience only. Sub-versions of this document can be exposed to outside parties as part of developer documentation, client and partner marketing programs.

## 1.3 Conventions

- Defined names are approved and should be used in all internal and external documentation when referring to the associated concept.
- Wherever an existing term is being replaced in favor of a more accurate and descriptive term, the new term is followed by the original (obsolete) term in parenthesis and quotation marks.
  - Example: <New Name> (formerly "<Old Name>")
- Wherever a term may be referenced by an alternate term, the primary term is listed first, followed by the alternate in parenthesis. In these cases, both names are valid for use.
  - Example: <Primary Name> (<Alternate Name>)
- The full name with capitalization should be used in every instance of official Yodlee documentation. Exceptions include:
  - Where the term is listed in lower case
  - Where lower case alternate is provided as an option
  - Where an acronym is provided as an option

## 1.4 Alphabetical Index

Click on the desired alphabet to jump to the list of words starting from that letter.

<a href="#">A</a>	<a href="#">F</a>	K	<a href="#">P</a>	<a href="#">U</a>	<a href="#">Z</a>
<a href="#">B</a>	<a href="#">G</a>	<a href="#">L</a>	Q	<a href="#">V</a>	
<a href="#">C</a>	<a href="#">H</a>	<a href="#">M</a>	<a href="#">R</a>	<a href="#">W</a>	
<a href="#">D</a>	<a href="#">I</a>	<a href="#">N</a>	<a href="#">S</a>	<a href="#">X</a>	
<a href="#">E</a>	<a href="#">J</a>	<a href="#">O</a>	<a href="#">T</a>	<a href="#">Y</a>	

## 1.5 General

### 1.5.1 100% Token Match

It may be considered as a special rule under [user-defined rules](#) itself; it is 100 % token match of a transaction description.

### 1.5.2 401K

The 401(k) plan is a type of employer-sponsored retirement plan named after a section of the United States Internal Revenue Code. A 401(k) plan allows a worker to save for retirement while deferring income taxes on the saved money or earnings until withdrawal. Comparable types of salary-deferral retirement plans include 403(b) plans covering workers in educational institutions, churches, public hospitals, and non-profit organizations and 401(a) and 457 plans, which cover employees of state and local governments and certain tax-exempt entities. For more details, refer to <http://en.wikipedia.org/wiki/401k>.

## 1.6 A

### 1.6.1 Account

An Account represents a logical set of collected data (at minimum, a name) that corresponds to a "real world" account in the way that users generally think of them. Prior to 7.0, this was referred to as an "Item Account." An Account may be either online, where information is automatically collected through scraping, datafeed, or similar online mechanism; or may be manual, where the user enters information. A Site may encompass multiple Accounts, such as: Site = Citibank Online Bank associated Accounts =

- Joe's Citibank Checking 1
- Joe's Citibank Checking 2
- Joe's Citibank Credit Card

An account by default is already enabled for data presentment, and may be enabled for additional activity types if support is available.

### 1.6.2 Account Balance

The total value of the account (cash plus investments).

### 1.6.3 Account Details

Account Details are like a "super statement" for each account, displaying balance, holdings (if applicable) and transaction information for up to 3 months. Accounts added in the following categories have account detail functionality available:

- Financial Accounts
  - Banking, Bills, Credit Cards, Insurance, Investments, Loans, Mortgages, Payment Services
- Non-Financial Accounts
- Email, Rewards

### 1.6.4 Account Enablement

This refers to the activities an account is enabled to perform. The following activity types are supported.

DirectPay Enabled	DirectPay supported by Agent
Presentment Enabled	Data aggregation supported
IAV Enabled	IAV supported by Agent
Deep Linking Enabled	Biller deep linking supported
Pay Anyone Enabled	Contains valid Payment Partner association

FT Enabled	Contains ACH info + verified
Payment Account Enabled	Contains payment account information
Draft Account Enabled	Contains ACH information and is verified
Card Account Enabled	Contains card information

### **1.6.5 Account-Level Charting**

Account-level charting provides trends and snapshot views of individual account balances a user has with an institution.

### **1.6.6 Account Grouping**

Account grouping consumers to group their accounts based on an individual need. Grouping accounts provides the ability to distinguish account types to run various reports on specific groups of accounts, which also can include shared accounts belonging to other users.

### **1.6.7 Account Name**

The name of each account

### **1.6.8 Account Number**

Returns the account number as specified on this statement.

### **1.6.9 Account Sharing**

Account Sharing allows consumers to provide limited or full access/visibility to their accounts to other consumers. Account Sharing allows consumers such as a spouse, accountant, or financial advisor access to the primary member's account. The access can be set to full or limited visibility. Account Sharing also provides the ability to monitor accounts and receive alerts on account activity for dependent account members such as children.

### **1.6.10 Account Status**

The status of an account indicates its relevance to the application. Possible states include active, removed, and inactive. Account status may affect things like an account's eligibility for refresh, it's inclusion in calculated fields, it's display in certain views, and so on.

### **1.6.11 Account Verification**

The accounts verification involves verifying accounts involved in the funds transfer prior to use. Verification occurs using either [Instant Account Verification](#) or [Challenge Deposits](#).

### **1.6.12 ACH**

See [Automated Clearing House \(ACH\)](#).

### **1.6.13 ACH Database**

Central database for Funds Transfer

### **1.6.14 ACL**

Access Control List

### **1.6.15 Active Account**

An account that is eligible for all application views, is eligible for data updates, and is eligible for inclusion in Net Worth calculations. Also, see [Inactive Account](#).

### 1.6.16 Activity Types

Activity Types are actions that can be performed on an [account](#) such as [refresh](#), [AutoLogin](#), [AutoReg](#), and so on. Activity Types can be associated with an [application type](#) and this can be used as a filter when choosing which accounts to display.

### 1.6.17 Actual Balance

This is the balance provided from the Financial Institution during scraping or data feed. This is also known as current balance.

### 1.6.18 ADA Compliance

ADA = Americans with Disability Act. Also sometimes called "Section 508", for the government code requires that government/public Web sites are coded to meet certain accessibility standards. Yodlee "retrofitted" our platform with some basic accessibility standards starting in 5.6.1. All new code developed afterwards meets all p1 accessibility checkpoints. Also, see [DDA](#).

### 1.6.19 ADT

See [Agent Deployment Tool](#).

### 1.6.20 AdvisorView

The AdvisorView application enables users to selectively share their aggregated account data with their financial advisor. The AdvisorView Web-based application provides Financial Advisors with a consolidated view of registered Customers' accounts, including their held-away accounts with different institutions.

### 1.6.21 Agent

A Yodlee Agent is a software component within the [Gatherer](#) that collects data from one or several Content Services. The method of collection may be via any number of standards-based or proprietary direct data feeds such as HTML, OFX, IFX, XML, and YML. Yodlee Agents may be initiated on demand by applications or by the Refresh Scheduler.

### 1.6.22 Agent Error Codes

An Agent Error is a refresh error caused by an error in the [Agent](#). An example would be if the [site](#) changed a page and the Agent did not know how to read the new page.

[Error codes](#) that fall into this group include: 300, 400, 401, 403, 403, 403, 404, 408, 413, 419, 439, 449, 450, and 453. Also refer to [UAR](#) and [Site error codes](#).

### 1.6.23 Agent Deployment Tool

This is a Web-based tool, which has the ability to:

1. Migrate agents to all the Gatherers. The Gatherers (more than 300 in number) use these agents to aggregate data from the specific sites during cache and instant refresh.
2. Deploy database changes from the seed database (palda and epalda), to different database environments (Firemem stage, application stage, production, etc).

### 1.6.24 Agent-Enabled Account

An Account is Agent enabled if the user has provided valid login credentials to access that account online or from a data source.

### **1.6.25 Agent-Supported Account**

An Agent-supported account means that a Data Agent exists for an account. Only accounts corresponding to Yodlee-supported sites qualify as "Agent Supported".

### **1.6.26 Agent Version Check Tool**

This tool checks the current version of a Data Agent that is running in the Production environment.

### **1.6.27 Aggregated Data**

Data collected by the Yodlee platform on behalf of [Members](#).

### **1.6.28 Aggregation-Enabled 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.

### **1.6.29 Aggregated Transaction**

Yodlee aggregated transactions

### **1.6.30 AIR**

See [Automated Clearing House \(ACH\)](#).

### **1.6.31 AJAX**

Stands for "Asynchronous JavaScript and XML", moves more application logic processing from the server side to the client side. A key element is an approach that loads a small amount of data quickly to present the user with a basic Web page, but continues to request data from the server in the background. This asynchronous action allows it to build a local data cache on the browser so that when the user requests an action, there is a good chance it can be executed immediately without a page reload. Conceptually, using AJAX also allows applications to update small parts of the page without having to reload the entire page. The goal is a more immediate, rich, and satisfying user experience using a standard Web browser.

### **1.6.32 Alert**

In 7.0, users can set up alerts at an [Item Account](#) level vs. the [Mem Item](#) level-only support that persisted prior to the 7.0 release. This is consistent with the new definition and focus on the [account](#) concept within the [MoneyCenter](#) system.

### **1.6.33 Alert Definition**

The alert definition consists of Item ID, User Criteria (that is, date or threshold value), and Alert Rule (that is, large credit transaction, credit limit, and statement date).

### **1.6.34 Alerts Dispatcher**

Since Alerts Dispatcher is no longer a part of the Alerts Engine in 7.0 release and will be used in a more of generic dispatching capacity, it is renamed from an [Alerts Engine](#) to a [Delivery Mechanism](#).

### **1.6.35 Alert Destination (Device)**

Alert Destination is an instance of Device Type. User's alert is delivered to user device (destination), such as email inbox, mobile phone, and so on.

### **1.6.36 Alert Engine**

The overall Alerting framework implementation that includes the Alert Generator, Rule Processor, Dispatch Adapter. In the 7.0 release, the actual [Alerts Dispatcher](#) is now a separate entity from the Alerts Engine. This processes all eligible data responses and triggers and sends alerts when appropriate.

### **1.6.37 Alerts Module**

The Alerts Module displays the same alerts you receive via the alerts email address you store with the My Yodlee service. This module allows users to store and view all the alerts for each account in one place and react to each one at their convenience.

### **1.6.38 Alert Rule**

Alert rule describes an alert triggering condition (scheduled date or threshold value). Alert rules are tag-specific. If multiple tags share the same container (that is, bills, phone), they can share the same rule.

### **1.6.39 Annual Percentage Yield**

This is the yield (percentage rate) you receive for funds you have on deposit in an account.

### **1.6.40 Application**

Any software application built on top of the Yodlee 6 Platform using the published and supported APIs.

### **1.6.41 Application Data Requirement (ADR)**

ADR is a concept that will tell each script which portion of its code to execute, based on the application / cobrand requesting the data. There can be  $n$  number of ADRs. Each cobrand or application can have 1 to  $n$  ADRs.

### **1.6.42 Application De-registration**

A user has an option to de-register (un-register) for a service at the host site. This essentially means cancellation of the service, which the user no longer wants to use.

### **1.6.43 Application Programming Interface**

A set of library routine definitions with which third party software developers can write portable programs. Examples are the Berkeley Sockets for applications to transfer data over networks, those published by Microsoft for their Windows graphical user interface, and the Open/GL graphics library initiated by Silicon Graphics Inc. for displaying three-dimensional rendered objects.

### **1.6.44 Application Server (App Server)**

These contain the Core code as well as all applications and SDK servers.

### **1.6.45 Application Type**

Well-defined, named sets of functionality within the MoneyCenter suite that generally correspond to product licenses. Application Types have a relationship with [Roles](#), [Modules](#), Containers, and [Activity Types](#).

### **1.6.46 AreYouSure**

"AreYouSure" is the name for the interstitial that appears after the user initiates an action with significant results (financial transactions, deletion of data). The Are You Sure page serves the following functions: 1) informs the user of the "consequences" of their request,

2) allows the user to discard the request or verify that they wish to continue with it. "Are You Sure" pages come before the action, and should not to be confused with confirmations, which appear after the action is complete.

#### **1.6.47      ASAP**

See [Auto Site Addition Panel](#). This tool has the same functionality as that of Content Manager but it serves the 4x and 3x versions of Yodlee's hosted applications.

#### **1.6.48      Asset**

Anything owned by an individual or company that has a cash value. This includes property, goods, savings, investments, or goodwill. Also see [Liability](#).

#### **1.6.49      Asset Type**

An attribute associated with a Container that determines whether it's an asset, a liability or neither.

#### **1.6.50      Asynchronous data migration**

In asynchronous migration, data migration process runs offline post upgrade and gradually migrates all required data for all users.

#### **1.6.51      Asset Allocation**

The allocation of a client's portfolio between cash, bonds, stocks, and other asset classes. The asset allocation mix should match the client's investment goals and tolerance for bearing market value fluctuations.

#### **1.6.52      ASP**

ASP stands for Application Service Provider

#### **1.6.53      Application Type**

Application types are well defined, named sets of functionality within the MoneyCenter suite that generally correspond to product licenses. Application types have a relationship with Roles, Modules, Containers, and Activity Types.

#### **1.6.54      Auto-Categorized**

If Yodlee's Categorization Engine categorizes a transaction after applying one or more rules, such a transaction is defined as an Auto-Categorized transaction.

#### **1.6.55      AutoLogin**

AutoLogin allows a user to login to their account site with one-click. Clicking on autologin opens a new window, logs in a user by passing their encrypted credentials to the Web site, and navigates the user to the Web site's first page after sign-in.

#### **1.6.56      Automated Clearing House (ACH)**

The Automated Clearinghouse Network is a nationwide batch-oriented electronic funds transfer system governed by the [NACHA](#) Operating Rules, which provide for the interbank clearing of electronic payments for participating depository financial institutions. The Federal Reserve and Electronic Payments Network act as ACH Operators, central clearing facilities through which financial institutions transmit or receive ACH entries. A collection of 32 regional electronic inter-bank networks used to process transactions electronically with a guaranteed one-day bank collection float.



### **1.6.57 Automated Intelligent Refresh (AIR)**

Automated Intelligent Refresh is a set of rules-based logic that optimizes the offline refresh frequency of Aggregated Data stored in the Yodlee Data Repository. For example, users who have not logged into the system in n days may not have their data updated until they log in and re-establish themselves as an active user.

### **1.6.58 Auto Site Addition Panel**

This is an automated tool for pushing the sites that Yodlee supports to all 3.x/4.x customers based on some predefined rules.

### **1.6.59 Average User**

An average user is defined as a user with 10 accounts (3 bank, 2 investment, 3 card, 1 loan, 1 reward), alerts enabled on 5 items, 2000 transactions across all accounts, and 1 year of statements.

## **1.7 B**

### **1.7.1 Backward Compatibility**

Backward compatibility refers to the ability of a component of a previous version to work successfully, in all its guises, with another component of a newer version with NO changes required of the older version. For example, say you have an application that is version 1.0 and is happily running against an SDK that is version 1.0. If you were to upgrade ONLY the SDK to version 1.1 and the 1.0 application successfully and completely functioned as it did before the change, the 1.1 version of SDK can be said to be backward compatible with application 1.0.

### **1.7.2 Balance Type**

- Opening Balance: Balance as of the statement start date.
- Closing Balance: Balance as of the statement end date.
- Current Balance: Total value of the account, including items, which may not have settled type.
- Available Balance: How much money you have available for withdrawal. This may be less than your current balance.
- Overdraft Protection: The dollar amount to which the bank will protect you if you overextend it. This protection takes the form of a loan, and carries interest charges.
- Total Deposits: Sum total of all credit transactions during the statement period.
- Total Withdrawals: Sum total of all debit transactions during the statement period.

### **1.7.3 Base Type**

Indication whether a transaction has resulted in a decrease in balance (debit) or an increase in balance (credit).

### **1.7.4 Base URL**

This is the URL of the site home page.

### **1.7.5 Batch Firemem Tool**

This tool is within the YoSHI application. It allows the data engineer to run multiple Firemems in a batch.



### 1.7.6 Bayesian Classification

This is a probability-based determination of the most probable outcome of a composite event based on probabilities of outcomes of its individual events. It uses the Bayes Theorem to determine the final probability. In the context of Transaction Categorization, Bayesian Classification approach is used to determine (at the Global level) the most applicable transaction category from a given transaction description. This is based on the number of users categorizing the same transaction description in distinct ways.

### 1.7.7 Bayesian Engine

In the context of Transaction Auto-Categorization, this is a Bayesian-classification based engine applicable at the Global level across all [cobrands](#). Given a transaction description, this engine determines a category for the given transaction based on a set of rules derived from a users' classification of transaction categories for the transaction description. The Bayesian engine is a *democratic* engine, whose derivation of a category depends on the number of users *voting* for that particular category.

### 1.7.8 BDPA

Stands for BillDirect Pay Anyone

### 1.7.9 BDPA/ACH-Enabled Account

An account that has been enabled for ACH and a member can use this account for ACH/paper payments.

### 1.7.10 BDPA/ACH-Supported

An account that is ACH eligible. If a user is a member of the BDPA role his ACH-supported accounts are automatically enabled for the Pay Anyone functionality.

### 1.7.11 BillDirect

BillDirect is an inexpensive and feature-rich bill pay service with robust bill presentment and compelling alerts.

### 1.7.12 BillDirect Deeplinking-supported / BillDirect Deeplinking-enabled

BD Deeplinking-supported means that the account is Agent supported and the Agent is capable of Deeplinking.

If an account is BD Deeplinking-supported, then it is Deeplinking enabled automatically when it is Agent enabled.

### 1.7.13 BillDirect Pay Anyone

BillDirect Pay Anyone is an application that incorporates many of the existing features in the BillDirect line and adds true pay anyone capability using paper checks and electronic disbursements.

### 1.7.14 Biller

A payee that has a USID in the Universal Biller Directory

### 1.7.15 Bill Pay Account Accelerator

Yodlee Bill Pay Account Accelerator enables consumers to switch bill pay to the financial institution of their choice by automatically retrieving payees and payments and setting them up.

### **1.7.16 Bill Reminders Module**

The Bill Reminders Module displays the due date and amount due for each financial account where payments are owed, including bills/utilities, credit cards, insurance, mortgage and loan payments. Also displays scheduled payments, received bills and payment history from several bill payment services supported by Yodlee.

### **1.7.17 Blackberry**

A wireless email solution for mobile professionals. It provides easy access to your business email wherever you go.

### **1.7.18 BQRF**

Stands for Build Query Request Form. Located in Neptune server. Each Stage/Production deployment request comes through this form.

### **1.7.19 BRD**

The critical component of the business phase is the creation of a Business Requirements Document (BRD) for each of the Yodlee Lines of Business (LOB.) Each LOB is owned by a product manager who is responsible for creating the BRD during this phase of the program. The BRD contains the complete list of new product requirements, with business use cases for each, to be considered for the release. It is the job of the product manager to define these requirements based on their own product vision, the Yodlee product roadmap, and input and feedback from the following:

- Yodlee customers
- Usability testing
- Sales
- Security
- Operations
- International
- Engineering
- Professional Services
- Finance
- Customer Support

The template for the Yodlee BRD is checked into Perforce in the following folder:

//docs/Yodlee\_Process/PDM/BRD\_Template.doc

### **1.7.20 Brokerage Account**

The first step to building your [portfolio](#) is to open a brokerage account. These accounts allow you to purchase stocks, bonds, mutual funds, and other investments by paying professionals to buy or sell the items you tell them to.

### **1.7.21 Browser**

A client program (software) that is used to look at various kinds of Internet resources.

### **1.7.22 Bugzilla**

Bugzilla is Yodlee's bug management system. Bugzilla has links to Perforce (Yodlee's version control system), and to [Gandiva](#) (Yodlee's issue tracker). The Yodlee implementation of Bugzilla also uses an unsupported custom fields patch. The Bugzilla

application has two layers: a Web application layer, comprised of numerous Perl scripts and HTML templates served via Apache, on top of a MySQL database. Yodlee's Bugzilla application is accessible at <http://bugzilla.yodlee.com>.

### **1.7.23 Business Day**

A bank working day as defined by the Federal Reserve Board. All days are working days except Saturdays, Sundays, and holidays declared by the Federal Reserve Board. The updated list of holidays for two subsequent years is available at <http://www.frb services.org/HomePage/Holidays.html>

### **1.7.24 BVT**

Stands for Build Verification Test / Basic Verification Test. This test is normally done after each deployment and it includes testing of functionalities such as login, refresh, logout, and so on.

## **1.8 C**

### **1.8.1 Cache Server**

The component in the Yodlee aggregation system that does the nightly updates, or more precisely updates that are not triggered by an online user.

### **1.8.2 Cache Update**

Refresh of items by the cache server.

### **1.8.3 Calculated Field**

A user-specific field whose value is derived as a function of one or multiple other account data fields (for example, Net Worth).

### **1.8.4 Calendar Day**

One day as represented on the calendar.

### **1.8.5 Calendar Month**

One month as specified on the American calendar (January has 31 days, Feb has 28/29 days, and so on). Elapsing of one calendar month means the same date on subsequent months. For example, between Jan 6 and Feb 6, one calendar month has elapsed.

### **1.8.6 Calendar Week**

Seven calendar days

### **1.8.7 Canceled Transaction**

A scheduled or custom transaction in Yodlee that was canceled by the user.

### **1.8.8 Canceled Transfer**

A transfer that has been cancelled by user action. Neither the credit, nor the debit transaction will be initiated for this transfer. Also, see Failed Transfer.

### **1.8.9 Capital Calls**

The actual act of transferring the money by a venture capital firm so that it reaches the investment target.

### **1.8.10 CAPTCHA**

CAPTCHA is an automated test program that can generate and grade tests that humans can pass but current computer programs cannot. For example, humans can read distorted text, but current computer programs can't.

The term CAPTCHA (for Completely Automated Turing Test To Tell Computers and Humans Apart) was coined in 2000 by Luis von Ahn, Manuel Blum, Nicholas Hopper and John Langford of Carnegie Mellon University. At the time, they developed the first CAPTCHA to be used by Yahoo.

### **1.8.11 CardDirect**

CardDirect gives users the ability to view bills, make one-time payments, and enroll in recurring payments. Additional features include the ability to track payments and bill history, auto-register for online accounts, and receive customized alerts.

### **1.8.12 Card Verification Value Code**

CVV is an authentication procedure established by credit card companies to further efforts towards reducing fraud for Internet transactions. It consists of requiring a cardholder to enter the CVV number in at transaction time to verify that the card is on hand. The CVV code is a security feature for "card not present" transactions (for example, Internet transactions), and now appears on most (but not all) major credit and debit cards. This new feature is a three- or four-digit code that provides a cryptographic check of the information embossed on the card. Therefore, the CVV code is not part of the card number itself.

The CVV code helps ascertain that the customer placing the order actually possesses the credit/debit card and that the card account is legitimate. Each credit card company has its own name for the CVV code, but it functions the same for all major card types. (VISA refers to the code as CVV2, MasterCard calls it CVC2, and American Express calls it CID.)

The back panel of most Visa/MasterCard cards contains the full 16-digit account number, followed by the CVV/CVC code. Some banks, though, only show the last four digits of the account number followed by the code. To aid in the prevention of fraudulent credit card use, the 3 or 4 digit code on the back of your credit card is required. When you submit your credit card information your data is protected by Secure Socket Layer (SSL) technology certified by a digital certificate.

### **1.8.13 Category**

A Category is a grouping of [Content Services](#) by type, such as Banking, Credit Card, and Investments.

### **1.8.14 Categorization Engine**

It consists of a set of automated rules at various levels, which are used to derive the category of a given transaction.

### **1.8.15 Categorized**

When a user selects (from the dropdown list of categories) a category for an uncategorized transaction that transaction is said to be categorized or user categorized.

Same as [User Categorized](#).

### **1.8.16 CCP Deployment Tool**

This tool is used to deploy applications that have been packaged by the Customer Configuration Panel (CCP).

### **1.8.17 CD-Enabled Account**

An account that is eligible for credit card payments.

### **1.8.18 CD-Supported Account**

An account that is eligible for credit card payments.

### **1.8.19 Certificate Authority**

An issuer of Security Certificates used in SSL connections.

### **1.8.20 Certificate Manager**

The Certificate Manager enables the management of security certificates used with Marimba products. It is possible to request, install, view, delete, import, export, and change security password of security certificates. It is also possible to import new Root certificates.

### **1.8.21 Challenge Deposits**

Account Verification process that involves the provider, in this case, Yodlee, depositing a random de minimus amount of money in the account the end user intends to use for a transfer requiring that the end user return and inform the provider of the amount deposited.

### **1.8.22 Changelist**

In Perforce, to change files in the depot, you submit changelists, which contain details about the change. When you open or integrate a file, the file is added to the default changelist. You can create additional changelists and move files from one changelist to another.

### **1.8.23 Change Management Board**

Following the completion of Phase 2, the Requirements phase, the program scope is frozen and any request for change must go through change control. The [PMT](#) serves as the Change Management Board which reviews all change requests during the weekly program meeting. Change requests are any of the following:

- Addition of new product functionality
- Removal of product functionality
- Changing product functionality
- Changing testing requirements
- Addition of new ramp-up customers

If the changes can be accommodated without affecting the timing of the program, the number of resources, or existing scope then the change is typically approved by the CMB. If the change cannot be accommodated without affecting the above parameters then the CMB makes a recommendation to the executive management team who makes a final decision on the change request.

#### **1.8.24 Change Request**

Any change in scope, program timing, or testing requirements that arise as a result of design activities are raised for review and approval to the CMB by the development leads.

#### **1.8.25 Channel**

A Channel is a grouping of [Categories](#) by type. For example the Finance channel includes Banking, Credit Cards, and Investments (to name a few). Channels are a legacy of the 4.x OnCenter that no longer appears in Yodlee products, but the concept is still useful for internal use.

#### **1.8.26 Channel Copier**

The Channel Copier copies a channel from a source location to a destination location. The source location can be a Transmitter, a Channel archive (CAR) file, or a directory. The destination location can be a Transmitter or a CAR file.

#### **1.8.27 Channel Manager**

The Channel Manager is the default UI when the Tuner is started. The Channel Manager allows the SUM administrator to subscribe, update, and start the channels present in its Tuner. It is also possible to browse the available channels published on different Transmitters from here.

#### **1.8.28 Channels**

Channels are applications or files sent to the [Tuners](#) and then stored on the local system, where a channel can be:

- An application of any type (Windows, Java, Visual Basic, and so on) or a Java applet
- One or more content files, containing HTML or any data
- A combination of the above

#### **1.8.29 Checking Account**

A bank account that the account holder can draw checks against without giving prior notice or having a passbook.

#### **1.8.30 CheckDirect**

CheckDirect is a new type of payment type that leverages online biller support of check-based payments when card-based payments are not supported. The typical user experience requires the user to enter their account, routing number, and other relevant, personally identifiable information into the site.

#### **1.8.31 Check Register**

The Check Register allows users to track all payments. Payments scheduled through [BDPA](#) include credit card payments and payments drawn on a user's "[held](#)" checking account. These automatically appear in the Check Register.

#### **1.8.32 Cleansing Augmentation Normalization (CAN)**

Technology that improves the quality and consistency of [aggregated data](#) through a process of cleansing, augmentation, and normalization.

### 1.8.33 Cleared Transaction

Yodlee has marked the transaction “Complete” and the third party has processed the user account with the transaction.

### 1.8.34 Client

An institution that licenses Yodlee products and services to serve its end users (customers).

Or

Institutions that license Yodlee technology are *clients* or *licensees*.

### 1.8.35 Closed Account

An account state that indicates the account is effectively frozen in Yodlee's applications. Closed accounts are generally still visible in the application but are not eligible for data updates and are not included in present or future Net Worth calculations. Closed accounts can be reopened or marked as valid by users.

### 1.8.36 CMB

Stands for [Change Management Board](#).

### 1.8.37 Cobrand Control Panel (CCP)

The Cobrand Control Panel is a Web-based management console that enables business level users to configure and create instances of Yodlee applications.

### 1.8.38 Cobrand Feature

Cobrand feature is a broad platform function that applies across all application instances in an entire Cobrand. These features are generally associated with customer integration points and/or activities that involve data. Examples include enablement of the Alerts Engine, [AIR/EDGAR](#) rules, enablement of Transaction Categorization, Pay Anyone Partner settings, SSO settings, Held Sum Info definition, and so on.

### 1.8.39 Cobrand Level Configuration

Cobrand Level Configuration permits enablement of [Cobrand Features](#), [Application Types](#), configuration of User Profile information related to each Application Type, and [MoneyCenter instance](#) creation.

### 1.8.40 Cobrandable Region

Cobrandable region is a space holder in a [module](#) that is designed to allow clients to insert content particular to their [MoneyCenter instance](#).

### 1.8.41 Cobrand Recache

In this case, all cobrand-specific information like db\_message\_catalog (which includes display\_name of a particular site among other fields), cob\_sum\_info level changes are updated after [PushPRD](#). Making changes in these cobrand-specific tables also requires usage of tools like [Content Manager](#). The frequency of this caching is not as frequent as content recache is. For some cobrands, it is usually 8 hours since the changes in these tables are not that frequent.

### 1.8.42 Cobrand

A cobrand is a namespace exclusively associated with one [client](#). It may contain a set of unique members, and is associated with one or more applications.



#### **1.8.43 Cobrand Application Group Management Tool (CAGM)**

This tool is used to create an application ID and assign it to an existing Cobrand/Group instance.

where the Application ID can be for one of the following:

- OnCenter application
- [SDK](#)
- Other Yodlee applications

#### **1.8.44 Cobrand Level**

Cobrand level permits enablement of cobrand features, application types, configuration of user profile information related to each application type, and MoneyCenter instance creation.

#### **1.8.45 Cobrand Login Tool**

This tool is used to create login credentials for the [SDK](#) application.

#### **1.8.46 Completed Transaction**

Yodlee has completed this transaction (sent to third party for processing, and so on) and as far as Yodlee knows it was successful.

#### **1.8.47 Configuration Manager**

The Configuration Manager is a Web-based management tool that manages configuration settings in the Configuration Database, which are used to administer Yodlee platform modules, groups, inheritance preferences, hardware additions, and other platform level administration duties. The Configuration Manager provides access to all installation and operational parameters used by Yodlee Enterprise Edition [components](#).

#### **1.8.48 Consumer**

Consumers are those who use our software and solutions. A client's client/customer is also referred to as a consumer.

#### **1.8.49 Content Database**

The Content database stores the list of transaction categories and slam-bang match words.

#### **1.8.50 Content Recache**

In this case, after [PushPRD](#) is done, all site-specific data from sum\_info, login\_info, org\_info, site\_info tables gets pulled into content cache of all production databases. The frequency of this caching is usually once every 60 minutes and this is configurable for every [cobrand database](#).

#### **1.8.51 Content Service**

This is a specific service within a site that maps to a specific Category, such as Banking, Credit Card, and Investments.

#### **1.8.52 Common Elements**

Common elements are those elements of the user interface that are reused across multiple applications that need to look and behave consistently across the Yodlee platform, AND with the client [FI](#)'s Web site. To enable this, these must be defined once



and reused by the separate applications. Each common element will have [CSS](#)-based layout so that Yodlee can easily configure to match FI branding.

### **1.8.53 Configuration Database**

The Configuration Database is the database used to store the operational and configuration parameters. These parameters are used during the start-up and run-time execution of all Yodlee 6 Platform components.

### **1.8.54 Configuration Manager**

The Configuration Manager is a Web-based management tool that manages configuration settings in the Configuration Database, which are used to administer Yodlee 6 platform modules, groups, inheritance preferences, hardware additions and other platform level administration duties.

### **1.8.55 Confirmation**

Confirmation messages or screens appear after a user-initiated action has been completed. They should not be confused with Are You Sure screens, which ask the user to verify that they truly want the action to be performed

### **1.8.56 Container**

A Container defines a particular type of [aggregated data](#). These are categories of [sites](#) and [accounts](#). Example:

- Email
- Banking
- Credit Card

Containers may contain child Containers or sub-Containers that further define a particular type of [aggregated data](#). Example

- Holdings
- Transactions
- Statement

### **1.8.57 Content Manager**

The Content Manager application is used to enable/disable sites or to change the display name for all 5.x and above clients. This is within YoSHI.

### **1.8.58 Content Partner**

An organization contracted to provide or enable collection of data by Yodlee 5.

### **1.8.59 Content Replicator**

The Content Replicator is the server management component that does the work of taking data files from a source system, sending the content to a data server (a Transmitter), and then previewing, staging, installing, or rolling back the content on destination machines.

### **1.8.60 Content Service**

A Content Service represents a relationship between a Container and a specific Site. Each Content Service corresponds to exactly one Site. Multiple Content Services may exist for a given Site. An exception is a custom service with data manually entered by a

user. These are also considered Content Services even though they do not have a 1:1 relationship with a Site. Examples:

- Yahoo Email (Site = Yahoo, Container = Email)
- Yahoo Calendar (Site = Yahoo, Container = Calendar)
- Citibank Banking (Site = Citibank, Container = Banking)
- Citibank Credit Card (Site = Citibank, Container = Credit Card)

#### **1.8.61 Content Type**

Content Type defines “what” is dispatched over Delivery Mechanism for a particular Device Type. Every Device Type should be configured to use a Content Type. For Example: AOL cobrand can use XML Content for “mail” Device Type, Citibank cobrand can use Email Content for “mail” Device Type. There are four Content Types supported by Alert Infrastructure:

- XML Content
- Email Content
- Inbox Content
- SMS Content

#### **1.8.62 ControlTier**

The ControlTier system is a third-party automated software tool that reduces errors, improves productivity, and decreases the amount of effort required to get multi-tier, integrated applications from development to production. In short, ControlTier saves time and money for an organization.

#### **1.8.63 CR**

Stands for [Change Request](#).

#### **1.8.64 Credentials**

Credentials represent any permutation of usernames, passwords, and other information required to authenticate a user.

#### **1.8.65 Credit**

An accounting entry which results in either an increase in liabilities or a decrease in assets on a company's balance sheet or in your bank account.

#### **1.8.66 Credit Origination Date**

The calendar date on which the ACH file containing the credit instruction corresponding to the transfer is sent to the ODFI. *Controlled by Yodlee*

#### **1.8.67 Credit Settlement Date**

The calendar date on which the credit instruction will be settled by the RDFI receiving the credit instruction, per NACHA rules. *Yodlee does not directly control settlement date. RDFI is bound by NACHA regulations to settle on the day following the credit settlement date if the debit is received by the RDFI before the end of day (fed deadline). See [Debit Settlement Date](#).*

#### **1.8.68 CSS**

Cascading Style Sheet - A standard for specifying the appearance of text and other elements. CSS was developed for use with HTML in Web pages but is also used in other

situations, notably in applications built using XPFE. CSS is typically used to provide a single "library" of styles that are used over and over throughout a large number of related documents, as in a Web site. A CSS file might specify that all numbered lists are to appear in *italics*. By changing that single specification the look of a large number of documents can be easily changed.

#### **1.8.69 CST**

See [Customer Service Tool \(CST\)](#).

#### **1.8.70 CUSIP (Committee on Uniform Securities Identification Procedures)**

The CUSIP Service Bureau, operated by Standard & Poor's for the American Bankers Association, exists for the primary purpose of uniquely identifying issuers and issues of financial instruments within a standard framework, and disseminating this data to the financial marketplace via various media. Every stock, bond, and other security has a unique, 9-digit CUSIP number chosen according to this system. The first six digits identify the issuer (e.g., IBM); the next two identify the instrument that was issued by IBM (e.g., stock, bond); and the last digit is a check digit. For more details, visit <http://www.cusip.com>

#### **1.8.71 Custom Fields**

Custom fields are created by clients at the time of cobranding for specific purposes. For example, a client can define a flag field to deduce a Yes/No condition based on which a message on the UI needs to be turned Off/On.

#### **1.8.72 Customer Service Administrator (CSA)**

The CSAs have the ability to access the Yodlee CustomerCare application with administrative, customer management, and account/payment/transaction privileges.

#### **1.8.73 Customer Service Log**

The Customer Service Log page displays the log history for all of the operations (includes auditable view-only operations also) that Yodlee CustomerCare users perform on the consumer's account. The service log is useful in resolving a service request that has been reported and also in determining the actions performed against the consumer's account and perform an audit trail.

#### **1.8.74 Customer Service Representative (CSR)**

The CSR has the most basic privileges. The CSR has access to the consumer profile along with customer management, and account/payment/transaction management privileges.

#### **1.8.75 Customer Service Supervisor (CSS)**

The CSS, while not having sufficient administrative privileges to create and manage Yodlee CustomerCare user accounts, has access to the consumer profile along with customer management and account/payment/transaction management privileges.

#### **1.8.76 Customer Service Tool (CST)**

Yodlee clients will have access to the Yodlee MoneyCenter CST (customer service tool), a Web-based application for front-line customer service representatives employed by the client institution. The Yodlee CST will enable "administrators" to setup and manage access privileges for other "users" of the tool (for example, tier one CSRs).

### **1.8.77 Customer Support Panel**

This is part of the YoSHI application. It allows to unlock and delete users for any 5.x cobrands. At the same time, it has functionality to search the mem item by giving the cache item and vice versa.

### **1.8.78 Custom Transactions**

User-generated transactions using MoneyCenter

### **1.8.79 Customer**

Customers are banks, credit unions, portals and other financial services-like entities that buy our software. A synonym for a customer is a client.

### **1.8.80 Customer-Managed Fields**

Customer managed fields in the user profile are not exposed to the users for changes. These fields are managed by the client (FSPs). Such fields are identified at the time of cobranding.

### **1.8.81 CVV**

See [Card Verification Value Code](#).

## **1.9 D**

### **1.9.1 DAG**

See [Dummy Account Generator](#).

### **1.9.2 Dashboard**

The Dashboard is the first page a user sees after adding their accounts or logging into the service. The Dashboard is customizable by the Yodlee Client and the consumer to show a variety of Modules in a customizable look and feel.

### **1.9.3 Data Agent (Agent)**

Refer to [Agent](#) (formerly “Gatherer Script”).

### **1.9.4 Data Aggregation**

Technology that gathers, augments, and consolidates data from users’ personal accounts into a common, normalized database.

### **1.9.5 DBFiler**

The component in the Yodlee aggregation system that persists the aggregated data.

### **1.9.6 Data Center**

A secure location for Web-hosting servers. Data centers are designed to assure that the servers and the data housed on them are protected from environmental hazards and security breaches.

### **1.9.7 Data FSD**

A specification document (also called “spec”) created in PDF, which acts as a reference for data developers to write an Agent. A spec contains screen-shots of all pages, which the Agent needs to navigate to for grabbing data. It also contains mapping of Yodlee Data Model elements to the specific fields on the particular Web site.

### 1.9.8 Data Import Export tool (DIET)

DIET is used to update site metadata and import cobranding data from the CCP database into the Yodlee [OLTP database](#).

### 1.9.9 Data Presentment-enabled / Manual Entry

By default an account is enabled for data presentment, where the data is entered by the user (every account supports a “nickname” field). Data entered by the user is called Manual Entry data (“manual” data for short). The act of entering data is called Manual Entry.

If the account is Agent-enabled, then the user-entered data is replaced and supplemented by data retrieved by the Agent. Data obtained in this manner can be called Agent Data or Scraped Data.

### 1.9.10 Data Service Types

A Data Service Type is a logical “real world” grouping of data related to an Item Account. It is always associated with a Container. Each Container can contain multiple Data Service Types. Examples:

- Banking (describes the data related to the Container “Banking”)
- Investment (describes the data related to the Container “Investment”)
- Holding (describes the data related to holdings in the Container “Investment”)
- Transaction (describes the data related to transactions in the Container “Investment”)
- Statement (describes the data related to statements in the Container “Investment”)

### 1.9.11 Data Test Harness Tool

This tool compares the latency, population rates, and error codes for different versions of Gatherers and agents on the production and firemem environments.

### 1.9.12 DDA

See [Disability Discrimination Act \(DDA\)](#).

### 1.9.13 Deadline Time

The time before which the transfer request needs to be made so that the transfer can be initiated on the transfer initiation date. This is also the time till which any transfer that has been set up can be cancelled. *Controlled by Yodlee based on cobrand settings and hard system limits*

### 1.9.14 Debit

An accounting entry which results in either an increase in assets or a decrease in liabilities on a company's balance sheet or in your bank account.

### 1.9.15 Debit Origination Date

The calendar date on which the ACH file containing the debit instruction corresponding to the transfer is sent to the ODFI. *Controlled by Yodlee*

### 1.9.16 Debit Settlement Date

The calendar date on which the debit instruction will be settled by the RDFI receiving the debit instruction, per NACHA rules. *Yodlee does not directly control settlement date. RDFI is bound by NACHA regulations to settle on the day following the debit settlement*

*date if the debit is received by the RDFI before the end of day (fed deadline). See [Credit Settlement Date](#).*

### **1.9.17      Deeplinking**

Deeplinking is a feature that enables users to have multiple entry points into Yodlee-hosted applications. Instead of always beginning at the “home” page of the application, users can be sent directly to a particular page within the application (for example, the Expanded Portfolio within Yodlee hosted application) from any point within the client-hosted application. This effectively multiplies the integration points available to customers and allows the user experience to be improved further by keeping the context consistent as users navigate between the two systems.

### **1.9.18      Deleted Site**

Deleting a Site marks all related accounts as deleted and erases the site credentials (such as login credentials) from the Yodlee database. This state is not reversible.

### **1.9.19      Delivery Mechanism**

Delivery Mechanism defines how alerts are dispatched for a particular device type (cobrandaible). The three supported delivery mechanisms are:

- [HTTPS](#)
- [SMTP](#)
- Alerts Inbox

### **1.9.20      Deployment**

A deployment is a mapping of one *task group* to one or more *server groups* (groups of target servers).

### **1.9.21      Deployment Manager**

The Deployment Manager enables to create and manage [deployments](#). Deployments can be scheduled at regular intervals, so that jobs can run automatically in the background. Deployment jobs can also be configured to send notifications when the status of a job changes.

### **1.9.22      Destination Account**

This is the account to which the funds are to be transferred. This account is also referred to as the “to” account. Also refer to [Source Account](#).

### **1.9.23      Development Partner**

An organization that develops and sells proprietary products that leverage the Yodlee platform.

### **1.9.24      Device Type**

Delivery Mechanism and Content Type define Device Type. For Example: Device Type “mail” has no meaning by itself. The meaning of Device Type “mail” is in context of what [Delivery Mechanism](#) and [Content Type](#) is used in conjunction for the Device Type mail.

Alert Infrastructure declares list of supported Device Type(s) for which a user can subscribe. For Example: If “mail” is a supported Device Type but “sms” is not a supported Device Type then user can subscribe for “mail” Device Type but not for “sms” Device Type.

### **1.9.25 DIET**

See [Data Import Export tool \(DIET\)](#).

### **1.9.26 Direct Payments SDK**

Direct Payments SDK is the easiest way to “card-enable” existing bill pay applications to earn revenue for every payment.

### **1.9.27 DirectPay Enabled Account**

An account setup to enable a bill payment through a Yodlee DirectPay payment rail (using credit card, debit card, or draft account information. All DirectPay Enabled Accounts are also aggregation enabled by default, however the opposite is not necessarily true as only a subset of Sum Infos support DirectPay functionality.

### **1.9.28 DirectPay Enabled Payee**

Payee that has been "upgraded" to support payments using a credit card, debit card, or checking account information via their Web site or other electronic means.

### **1.9.29 Disability Discrimination Act (DDA)**

This act ensures that Web sites are accessible to blind and disabled users. DDA in UK is similar to [ADA](#) in US.

### **1.9.30 Display Name**

This is the [Site](#) or [Content Service](#) name, as rendered on the GUI of Yodlee product pages. This is the name that appears on Add an Account page of various Yodlee applications.

### **1.9.31 Distributions Out**

Payments made from a retirement plan/mutual fund/ private equity fund to its investors.

### **1.9.32 Dormant User**

A Yodlee CustomerCare user who has not logged in to Yodlee CustomerCare in the past 60 days.

### **1.9.33 DTH Tool**

See [Data Test Harness Tool](#).

### **1.9.34 Dummy Account Generator**

Dummy Account Generator (DAG) is an infrastructure that replicates data service types supported by Yodlee. DAG serves as an “echo” server to the Gatherer infrastructure and returns predefined sample data sets.

**Note:** DAG runs only on Resin/Linux.

## **1.10 E**

### **1.10.1 Earliest Payment Date**

The earliest payment date is computed by the system based on the [payment rail](#), internal processing time, yodlee cutoff time, biller cutoff time, biller lead time, and so on. The earliest payment date is calculated by taking into account the financial holidays.

### **1.10.2 EDGAR**

Efficient Data Gathering Architecture Requirements

### 1.10.3 EE

See [Enterprise Edition](#).

### 1.10.4 Electronic Transaction

A "typical" electronic transaction where we send payments directly to the biller, to RPPS, to ORCC, etc.

### 1.10.5 End User

Individuals who register for a Yodlee-powered service are *customers* or *end users*.

### 1.10.6 Email Content

Email Content handles alerts messages to be used by an SMTP server. Email Content supports two formats - html or text. User can choose either of these two formats. This content should be used only with SMTP Delivery Mechanism.

### 1.10.7 Enabled Status

Enabled status denotes that the required user/account data has been collected, and the account is now ready for activity it had been enabled for. See [Presentment-enabled](#), [BDPA/ACH-enabled](#), [FT-enabled](#), [IAV-enabled](#), [CD-enabled](#) accounts. Also, see [Supported Status](#).

### 1.10.8 Environment

The following environments are used during different phases of a Yodlee product life cycle for a release.

No.	Environment	Phase	5.x	6.x	7.x	Stakeholders (Teams) Bold indicates primary stakeholders
1.	Development (core development work)	Design, Development, and QA	Y	Y	Y	<b>PD</b> and QA
2.	Development – Stage (Unit / Integration testing environment)	Design, Development, and QA	N	N	Y	<b>PD</b> and QA
	BVT (automated deploy post daily builds to check product health)	Design, Development, QA, rampup	N	Y	Y	<b>QA</b> , PD, PGM, Deployment
3.	QA (for testing)	Design, Development, QA, and Rampup	Y	Y	Y	<b>QA</b> , PD, and PDM
4.	Performance (for performance testing)	Design, Development, QA, and Rampup	Y	Y	Y	<b>Performance</b> , PD, QA, PDM



No.	Environment	Phase	5.x	6.x	7.x	Stakeholders (Teams) <b>Bold indicates primary stakeholders</b>
5.	Alpha (for PDM testing)	Design, Development, QA, and Rampup	N	N	Y	Program, PD, <b>PDM</b> , and QA
6	UPG (yodlee.com dedicated stage environment)	Post YA – Rampup	N	Y	Y	Ops, Deployment, Sustaining, and <b>Project Manager</b>
7.	Stage environment for different cobrands (cobrand stage environment)	Post YA – Rampup	Y	Y	Y	Ops, Deployment, Sustaining, PDM, and <b>Project Manager</b>
8.	Beta (shared OC instance pointing to the production database for troubleshooting purpose)	Post GA – Maintenance	N	Y	Y	<b>Sustaining</b> , Performance, Ops, and Deployment
9.	Yodlee.com production (production environment for yodlee.com)	Post GA – Maintenance	Y	Y	Y	Ops, Deployment, Sustaining, Performance, PDM, and <b>Project Manager</b>
10.	Production for various cobrands	Post GA – Maintenance	Y	Y	Y	Ops, Deployment, Sustaining, Performance, and <b>Project Manager</b>

For Data Tools and Gatherers, there are three environments: Development, QA, and Production.

### 1.10.9 EPALDA

The [seed database](#) from 5x release onwards.

### 1.10.10 Error Anchoring

Error Anchoring is the requirement to always take the user directly to the spot on the page where the error message appears (or where the first error message appears if there are multiple). All error messages containing links should point to page.html#error, and if a page returns an error upon submission, should be reloaded to point to page.html#error

### 1.10.11 Error Code

There are different types of error codes: [Agent](#), [UAR](#), and [Site](#).

### 1.10.12 Expense Manager Module

The Expense Manager Module displays transactions from banking and credit card accounts occurring over a user-specified time period from 7 days to 3 months. The Module calculates total banking withdrawals/spending and credit card deposits/payments over this specified time period. Also see [Bill Reminders Module](#), [Net Worth Module](#), and [Portfolio Module](#).

## 1.11 F

### 1.11.1 Failed Transaction

A transaction that was previously in progress but was not successfully completed.

### 1.11.2 Failed Transfer

A transfer is considered failed when either the [credit](#) or [debit](#) leg is returned. Also, see [Canceled Transfer](#).

### 1.11.3 FAQ

Frequently Asked Questions - FAQs list and answer the most common questions on a particular subject.

### 1.11.4 Feature

Feature is a distinct set of functionality that can be feature switched ON and OFF. It can be global or module specific. A feature is generally the most granular element in the MoneyCenter infrastructure that can be enabled or disabled (not to be confused with [Cobrand Features](#), which are 'system' level settings).

*Another definition:*

A Feature is a distinct set of functionality with a defined purpose that can be reused in multiple views and applications. Examples include the AutoLogin Widget, an expense report table, a list of held accounts, and so on. Also see [Global feature](#) and [Module feature](#).

### 1.11.5 Fieldset

Fieldset is a container for a whole form. It is an [ADA](#) requirement that makes it easier for a screen-reading user to understand a form layout.

### 1.11.6 Firemem (3x, 4x)

This tool is used to trigger instant refresh for any item of 3.x/4.x cobrands on a test environment. This takes mem item and db name as input.

### 1.11.7 Firemem (5x, 6x)

This tool is used to trigger an instant refresh for any item of 5.x and above on a test environment. This is within YoSHI. This takes mem item/cache item and database name as input.

### 1.11.8 Flexible Caching

Flexible caching is the next generation [AIR](#). For details, refer to [ACH](#).

### 1.11.9 Forrester Reports

This tool is used to display the data population reports for Forrester cobrand.

#### **1.11.10 FSP**

Financial Service Provider.

#### **1.11.11 FT-Enabled Account**

An account that is set up to enable funds transfer. This requires verification of account ownership either through [IAV](#), [challenge deposits](#), or based on [held account](#) status plus related routing number and account number information.

#### **1.11.12 FT-Supported Account**

An account that is FT-eligible (that is, checking account, savings account, and a few investment accounts). If an account is an FT-supported account, this assumes that the user is a member of the FT [role](#).

#### **1.11.13 Funding Account Present**

A funding account has been successfully verified and added to a member's profile.

#### **1.11.14 FundsTransfer**

The OnCenter FundsTransfer service allows an end user to freely move funds to/from bank, credit union and brokerage accounts. The Funds Transfer service utilizes the existing payment processing and delivery technology, of the [Automated Clearing House \(ACH\)](#).

#### **1.11.15 FundsTransfer Paymon**

FundsTransfer Payment Monitoring tool is designed to oversee, and in some cases, initiate, all of the funds transfer payment processing and user and account management actions that Yodlee's payment operations staff will use to support:

- Customer's FT Customer Support organization
- FT consumers

### **1.12 G**

#### **1.12.1 Gandiva**

Gandiva is Yodlee's CRM system. The server itself is located in the production environment in the Santa Clara data center. The integration with [Bugzilla](#) allows certain bugs to be available to clients for perusal and for those bugs to be updated via Gandiva. Minor schema changes have been made to Bugzilla to accommodate this functionality. The Gandiva staff will occasionally request dumps of the database, which can be accomplished using the mysqldump command. Historically, the integration has had some problems, most notably including a particular query that causes MySQL's CPU usage to peg to over 99%. Accordingly, a Gandiva stage machine is being placed into service that should help Gandiva test their changes prior to implementing them in production.

#### **1.12.2 Gatherer**

The Gatherer is the component in the Yodlee Data Engine that collects data from Yodlee-supported [sites](#).

#### **1.12.3 Gather Logs**

Provide the log summary for a specific Sum Info ID, Mem Item ID, Data Agent, or Gatherer at a certain time range for a cobrand.

#### 1.12.4 Global Feature

A feature that is available and can be reused by multiple modules at client's (cobrand) discretion. This feature can be incorporated into multiple modules and is configured at the [MoneyCenter instance level](#). Examples include a refresh link, an AutoLogin widget, and so on.

A distinct set of functionality that can be feature switched on and off that can be global or module specific.

### 1.13 H

#### 1.13.1 Held Account

An account that is associated with the institution or client that is providing the service.

#### 1.13.2 Held-Away Account

An account that is not associated with the institution or client that is providing the service.

#### 1.13.3 Hi-Fi

Hi-fi refers to the standard browsing environment that you and I, and the other 99% of Web browsers, share in common. It means using a modern Web browser, like one of the latest versions of Firefox or IE on Windows, or Safari on the Mac, having basic JavaScript scripting enabled, being able to view the screen, and use a mouse. The vast majority of home and corporate users will view our product in "hi-fi" mode. Also see, [Low-Fi](#).

#### 1.13.4 Home Value Account

A Home Value account represents the estimated market value of the home, either a manual real estate account, or a Zillow provided account. You can take advantage of the following functionalities when you add your home value to your Yodlee [MoneyCenter](#) account:

- Create an accurate net worth statement
- Automatically offset mortgage liability
- Receive real-time home value updates
- Follow housing market updates
- Know how much equity you have in your home

#### 1.13.5 HTTPS Delivery Mechanism

HTTPS Delivery Mechanism uses HTTPS post method to send alerts to a specified URL. For request and response protocol and message format, refer to [\\projects\Platform\5.1\Engineering\Specs\AlertDispatch\AlertDispatchInterfaceSpec.doc](#). This Delivery Mechanism supports only XML Content. For Example: One should not configure a Device Type to use HTTPS Delivery Mechanism with [Email Content](#) or [Inbox Content](#).

### 1.14 I

#### 1.14.1 IAV

See [Instant Account Verification](#).

#### 1.14.2 IAV-Enabled Account

An account whose ownership has been verified by [IAV](#).

### **1.14.3 IAV-Supported Account**

An account for which IAV functionality has been developed. This state assumes this account is also [Agent supported](#).

### **1.14.4 Inactive Account**

An account that has been marked as 'Inactive' in Yodlee. This occurs when the account is de-activated by the user or by the system due to inaction from a user beyond the configured period. Such an account is still visible in the application but is not eligible for data updates and is included in Net Worth calculations. This state can be reversed. Also see [Active account](#).

### **1.14.5 Inbound Transfer**

Transfer from an external source account to a destination account held by the end user at the client FI. Also, see [Outbound Transfer](#).

### **1.14.6 Inbox Content**

Inbox Content represents content that is stored in the database. It is in an XML format that is internal to Yodlee (Content Model). This content should be used only with Inbox Dispatcher.

### **1.14.7 Inbox Delivery Mechanism**

Inbox Delivery Mechanism saves the alerts to an [OLTP database](#). This delivery mechanism supports only [Inbox Content](#). For Example: One should not configure a [Device Type](#) to use Inbox Delivery Mechanism with XML Content or Email Content.

### **1.14.8 InsideView**

InsideView is Yodlee's answer to the cumbersome, costly methods of collecting the panelist data necessary to do quantitative market research. InsideView offers market research firms automated panelist data collection with configurable delivery parameters.

### **1.14.9 Insurance**

Insurance, in law and economics, is a form of risk management primarily used to hedge against the risk of potential financial loss. Insurance is defined as the equitable transfer of the risk of a potential loss, from one entity to another, in exchange for a premium and duty of care. For more information, refer to <http://en.wikipedia.org/wiki/Insurance>.

### **1.14.10 Internal Warnings**

Internal Warnings is an internal data quality tool that allows Yodlee to proactively monitor every data element gathered for consistency and accuracy. The tool is based upon monitoring events that alert the system administrator to possible anomalies in the data gathered. Based on these alerts, gathering scripts are modified or new algorithms are added to the [CAN](#) infrastructure to ensure the highest quality of data is available to all applications.

### **1.14.11 In-Progress (In-process) Transaction**

Transaction processing has started but not yet completed. Applies to Yodlee bill pays, fund transfers and, potentially, custom transactions.

### **1.14.12 Instant Account Verification**

Verifies account ownership and available funds in real-time to decrease abandonment and increase transactional revenues.

#### **1.14.13 Interest Rate**

Interest rate is the rate received for funds on deposit, or charged for funds loaned.

#### **1.14.14 Internal Warnings**

Yodlee has an Internal Warning tool (currently available for some selected 4x cobrands only) that has rules built into it to alert about various application-specific data quality issues.

#### **1.14.15 Interstitial**

An interstitial is a Web page that appears between the page you're coming from (where you clicked a link) and the one you're trying to go to. For example, when an existing user of 6.2 OnCenter logs into 7.0 OnCenter, an interstitial is displayed informing the user that the upgraded application is 7.0.

Or

An interstitial (something "in between") is a page that is inserted in the normal flow of editorial content structure on a Web site for the purpose of advertising or promotion. It can be more or less intrusive and the reaction of viewers usually depends on how welcome or entertaining the message is. An interstitial is usually designed to move automatically to the page the user requested after allowing enough time for the message to register or the ad(s) to be read.

#### **1.14.16 ISID (International Securities Identification Directory)**

The International Securities Identification Directory (ISID) is a cross reference for the many different identification schemes in use.

#### **1.14.17 Item**

Item refers to the end user's online account relationship at the client. An Item is the sum of what could be several Item Accounts.

#### **1.14.18 Item Account**

An Item Account is an account entity collected by the Yodlee [Data Engine](#) that represents a real-world account such as [checking](#), [savings](#), credit card, 401K, and so on. A user may have multiple Item Accounts at a given Site or institution.

#### **1.14.19 Item Account Migration Tool**

This tool is used to migrate the users and their accounts from earlier version-database schema to the next version database schema. This tool migrates the 5.5 accounts to have Item Accounts to provide the nickname functionality in 5.6. Not all accounts have to be migrated; only accounts belonging to the financial containers have to be migrated.

### **1.15J**

#### **1.15.1 Javadoc**

The JDK tool that generates API documentation from documentation comments. The Javadoc tool can generate output originating from four different types of "source" files:

- Source code files for Java classes (.java) - these contain class, interface, field, constructor and method comments.
- Package comment files - these contain package comments
- Overview comment files - these contain comments about the set of packages

- Miscellaneous unprocessed files - these include images, sample source code, class files, applets, HTML files, and whatever else you might want to reference from the previous files.

### **1.15.2 JBoss**

JBoss Application Server is the most widely used Java application server on the market. A J2EE certified platform for developing and deploying enterprise Java applications, Web applications, and Portals, JBoss Application Server provides the full range of J2EE 1.4 features as well as extended enterprise services including clustering, caching, and persistence.

## **1.16 L**

### **1.16.1 Large Cobrand**

A large cobrand is defined as:

- Comprising 1 million users
- Each user having an average of 6 financial item accounts
- Alerts enabled on 30% of accounts

### **1.16.2 "Label For" and "ID"**

Label For and ID are an ADA requirement, a matched set of attributes that must be included in any set of form label and form element: Your Full Name

- Label For and ID attributes must not contain any spaces
- Label For and ID attributes must be unique per page
- There must be a 1 to 1 mapping of Label For and ID attributes

### **1.16.3 Legend**

The legend is an ADA requirement, a descriptive caption for forms: Enter password to link your account.

### **1.16.4 Liability**

A financial obligation, or the cash outlay that must be made at a specific time to satisfy the contractual terms of such an obligation. Also see [Asset](#).

### **1.16.5 LOB**

Stands for *Line of Business*. In Yodlee, the different LOB groups are: EBPP, Wealth Management, OnCenter, Risk Management, Funds Transfer, Platform and SDK, and Data products.

### **1.16.6 LoginHelper**

LoginHelper (LH) is a downloadable application that deeplinks the Bill Payments page in BillPay and enables auto login into the host institutions' sites. LH improves an end user's efficiency by auto logging into the Web sites and by taking the users directly onto the Bill Payments page (at the host institution's Web site) through deep linking.

### **1.16.7 Login Form Set ID**

This is a unique identifier assigned to a Login Form type, where each Login Form type covers a unique set of credentials required to login to a site.

### **1.16.8 Login URL**

This is the URL of the Content Service Login page.

### **1.16.9 Low-Fi**

Low-fi mode is intended for the other 1% of our viewing audience. This includes:

- People who are blind and accessing the Web site using screen reading software, which literally reads aloud all of the content on the page
- People who have arthritis or repetitive stress injuries which prevent them from using the mouse to navigate and select options on a Web page
- People who may be accessing our software from a mobile device, which charges per KB for content downloaded, and may not support JavaScript very well.

Also see, [Hi-Fi](#).

## **1.17 M**

### **1.17.1 Manual Payee**

A payee that is not represented by a USID in the Universal Biller Directory

### **1.17.2 Margin**

Margin represents the amount of money the account holder has currently borrowed from the brokerage firm.

### **1.17.3 Marimba**

A third party content publishing tool, which works using a Transmitter and a Receiver configured on a channel. This tool is used to publish meta data and agent class files to Enterprise customers.

### **1.17.4 “Mark As” functionality**

When the status of a transaction or bill is not known, Yodlee allows the user to mark the status. Mark as paid, mark as un-enrolled from automatic payments, mark as auto-paid, mark as cleared are the versions that would be included in [MoneyCenter](#).

### **1.17.5 Marketing Partner**

An organization that participates in promoting and/or selling Yodlee 6. It does not assume title but may receive a commission or other performance-based compensation.

### **1.17.6 Manual Account**

A Manual Accounts is a collection of user-entered information consisting of at minimum an account name and possibly a nickname, balance, identification as asset or liability, alert settings, and/or enablement for transfers or payments. Prior to 7.0, this was referred to as a Custom Account.

### **1.17.7 MCC**

Refer to [Merchant Category Code](#).

### **1.17.8 Mem Item (Item)**

An Item represents a user's relationship with a Sum Info.

### **1.17.9 Member**

A Member represents a unique user within a Cobrand.



#### **1.17.10 Merchant Category 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](http://www.x9.org/X9Committee/edocs/ISO_18245-2003.pdf).

#### **1.17.11 Merge**

A user driven action that links two entities together to form one, logical representation in the application. Examples of entities that can be merged include accounts and transactions. A set of rules is used to reconcile data conflicts resulting from the merge such that a complete set of data and history is retained. The merge action cannot be revoked.

#### **1.17.12 Merged Transaction**

Yodlee's internal transaction state (not for the users) when a transaction is merged with another. The transaction that has been merged is marked with this state.

#### **1.17.13 Minimum Transfer Amount**

The minimum amount of money that can be transferred in a single transfer.

#### **1.17.14 Module**

A collection of [features](#) that represents a self-contained set of functionality and accomplishes a specific goal. It may also contain a workflow for more complex user interactions or processes. It can also be directly referenced using a URL. Examples include payments, making funds transfer requests, adding accounts, and so on.

#### **1.17.15 Module Feature**

A collection of features that represents a self-contained set of functionality and accomplishes a specific goal. It may also contain a workflow for more complex user interactions or processes. It is also URL referenceable directly. Examples include Manage Accounts, Account Details, Portfolio, etc.

#### **1.17.16 MoneyCenter**

Similar to "Microsoft Office", "Yodlee MoneyCenter" is merely a marketing name for the suite of personal finance solutions, including Yodlee Personal Finance, Yodlee Funds Transfer, Yodlee Bill Pay.

#### **1.17.17 MoneyCenter Instance**

A MoneyCenter instance (MC instance) is an instantiation of the MoneyCenter suite that is related to a specific [Cobrand](#). Cobrands may contain multiple MoneyCenter instances.

#### **1.17.18 MoneyCenter Instance Level Configuration**

MoneyCenter Instance Level Configuration permits configuration of [global features](#), modules enablement, container enablement, activity type enablement, role creation and eligibility for each application type, and T&C management.

#### **1.17.19 MQ server**

The MQ server handles all message requests within the Yodlee Platform and routes them to the appropriate component based on priority and other intelligent message handling rules.

### **1.17.20 Mutual Fund**

A mutual fund is a group of investors operating through a fund manager to purchase a diverse portfolio of stocks or bonds. There are myriad kinds of mutual funds, each with its own goals and methodologies.

A mutual fund may be either an actively managed fund or an indexed mutual fund. Actively managed funds are changed on a regular basis by a fund manager in the attempt to maximize their profitability. The fund manager looks at the market and the sectors a fund invests in and redistributes the fund accordingly. An indexed fund simply takes one of the major indexes and buys according to that index. Indexed funds change much less frequently than actively managed funds, but in theory an active fund has more potential for profit.

## **1.18N**

### **1.18.1 NACHA**

Stands for The National Automated Clearing House Association. A national association that develops electronic solutions for today's different payment systems; NACHA also makes all of the business practices and operating rules for financial institutions that deal with the [ACH](#) network.

### **1.18.2 NAICS**

NAICS stands for North American Industry Classification System. US, Canada, and Mexico have developed NAICS to categorize 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>

### **1.18.3 Network**

A system of channels and interconnections such as among financial institutions, processors, and merchants.

### **1.18.4 Network-Based Learning of Categorization**

Each time that a consumer of any cobrand categorizes an uncategorized transaction, or re-categorizes a categorized transaction; this user's verdict is fed back into the Bayesian Engine across the network. This changes the probability of the transaction description being categorized in a certain way, and may potentially change the global derivation of the category for the transaction. As more and more users across Sum Infos categorize and re-categorize transactions, the network-based learning of the Bayesian Engine continues to evolve progressively.

### **1.18.5 Net Worth Module**

The Net Worth Module displays a user's account names and balances in a personalized Balance Sheet format, categorizing them into Assets and Liabilities and calculating a total Net Worth. Within Assets and Liabilities, the user's accounts are further categorized into different categories, such as banking, investments, and credit cards for easier viewing.

### **1.18.6 Next Day Transfer**

Next Day Transfer is a transfer in which the source account is debited and the destination account is credited on the banking day following its initiation. Also, see [Standard Transfer](#).

### **1.18.7 Next Update Time**

The time at which the Cache server can issue a refresh request for a cache item. Also, see [Cache Server](#).

### **1.18.8 Nicknaming**

Users can append a personalized nickname at the institution level to separately owned accounts (that is, those accounts which require a unique set of credentials). Nicknames apply only to the overall account an individual holds with an institution, not the individual sub-accounts. As an example, a bank may be nicknamed “Joe’s Accounts”, but the individual checking and savings accounts may not.

## **1.19 O**

### **1.19.1 ODFI**

Originating Depository Financial Institution. A participating Depository Financial Institution is an ODFI with respect to entries (1) it transmits directly to its ACH Operator for transmittal to an [RDFI](#) and (2) on which it is designated as the ODFI in accordance with the [ACH](#) record format specifications.

Or

A participating financial institution that originates ACH entries at the request of and by agreement with its customers.

### **1.19.2 OEM Partner**

OEM partners typically have an online banking platform that they develop, maintain, and sell to banks. This can be either hosted by them or by the bank itself. In the OEM model, the partner will integrate Yodlee services, via the [SDK](#) and/or [Portlets](#), into their platform. This is then sold into the small bank and credit union markets.

### **1.19.3 OLTP Database**

The main, online database used to store all user information, aggregated data, payment information, and so on.

Online Transaction Processing - OLTP databases, as the name implies, handle real time transactions, which inherently have some special requirements. If you are running a store, for instance, you need to ensure that as people order products they are properly and efficiently updating the inventory tables while they are updating the purchases tables, while they are updating the customer tables so on and so forth. OLTP databases must be atomic in nature (an entire transaction either succeeds or fails, there is no middle ground), be consistent (each transaction leaves the affected data in a consistent and correct state), be isolated (no transaction affects the states of other transactions), and be durable (changes resulting from committed transactions are persistent). All of this can be a fairly tall order but is essential to running a successful OLTP database.

Collection of all aggregated data in the Yodlee platform as well other precision data (source data, cobrand data, mem data, and so on)

### **1.19.4 On Behalf Of**

Yodlee CustomerCare offers a powerful “on behalf of” feature that enables Customer Service Administrators and Customer Service Supervisors to perform certain Yodlee MoneyCenter activities on behalf of the consumer, such as viewing bills (that is those bills received only using Yodlee's bill presentment technology).

### **1.19.5 OnCenter**

OnCenter is a consumer application that aggregates data from user-authorized accounts into useful formats that help the user manage their finances and other online activities in a single environment. OnCenter displays summary information through Modules in the Dashboard View and detailed information through Account Details pages. Also, see [BillDirect](#), [CardDirect](#), and [Funds Transfer](#).

Or

A powerful suite of personal finance applications, including portfolio manager, alerts, bill reminders, expense tracker, net worth view, and more makes an FSP's site highly "sticky"

### **1.19.6 One-Time Scheduled Payments**

A one-time scheduled payment is a single, non-recurring payment transaction that is set up to occur in the future. Also see Recurring Scheduled Payments.

### **1.19.7 On Us Transfer**

On Us Transfer is the transfer between two accounts at the same host institution.

### **1.19.8 Organization**

A logical entity that typically corresponds to an organization in the real world and consists of sites from which data may be collected. Examples: Yahoo (organization), Citibank (organization), Citibank Bank (site), Citibank Credit Card (site), and Merrill Lynch (organization).

### **1.19.9 Org ID**

An Org ID is a unique identifier assigned to each [organization](#).

### **1.19.10 Org Name**

An Org Name is a unique name assigned to each [organization](#).

### **1.19.11 OS-Browser Matrix**

Yodlee publishes a matrix of operating system and Web browser combinations, for QA to do a formal testing and certification. This matrix is updated at every major release so that Yodlee is testing for browsers that correspond to the [Average user](#).

### **1.19.12 OSPY**

Stands for Oracle SPY.

### **1.19.13 Outbound Transfer**

Transfers from a [source account](#) held by the end user at the client [FI](#) to a destination external account. Also, see [Inbound Transfer](#).

## **1.20 P**

### **1.20.1 Page**

A collection of modules that can be referenced using an URL. It generally contains header and footer modules for navigation and several other modules that display content.

### **1.20.2 PALDA**

The [seed database](#) for 4x Release databases.

### **1.20.3 Partial Account**

A Partial Account is a Site Account that has incomplete or missing credentials. [Data](#) is not collected for Partial Accounts. Accounts may be considered "Partial" if the set of credentials is incomplete even though a subset is available and sufficient to allow successful authentication. The notion of Partial Account does not presuppose that any credentials entered by the user are correct.

### **1.20.4 Partner**

An organization that participates in marketing and/or developing value-added software that leverages Yodlee technology.

### **1.20.5 Password Saver**

Password Saver (PWS) is also a downloadable application that enables a user to add new sites/accounts into Yodlee and help users to configure alerts. PWS keeps track of the Web sites user navigates and logins. PWS prompts user to add a Yodlee-supported Web site to add to Yodlee. This makes it easier for users to add accounts and Web sites. PWS also enables users to configure alerts on the accounts.

### **1.20.6 Pay**

(Webster's definition): To make due return to for services rendered or property delivered.

### **1.20.7 Payee**

An organization or individual who receives a payment

### **1.20.8 Payee Record**

Attributes and data that describe a Payee, such as Biller ID and Remittance address

### **1.20.9 Payee Validation**

The process of confirming that the submitted USID, remittance address, and account number are a valid combination and has a high chance of payment success. This is specific to the Add Payee process, where we are validating the user-added payee and soon-to-be payee instruction.

### **1.20.10 Pay Anyone-Enabled Account**

The account through which a user can make a bill payment via a Yodlee payment partner.

### **1.20.11 Pay Now Payment**

An online payment transaction that begins processing as soon as the payment request is submitted and delivered to the biller ASAP and no later than 24 hours from the time that it is submitted.

### **1.20.12 Payment Account-Enabled Account**

An account configured to be the payment account for bill pay transactions. Payment Accounts may be setup either by the client through SAML or SDK integration or by the user directly through the application.

An account can be used as a payment account for transactions via one of two methods:

- A Credit or Debit card can be enabled as a payment account by providing the card number, type, name, and address associated with the card, and expiration date

- A DDA or Debit account can be enabled as a payment account by providing the bank name, routing number, account number, and verification of account ownership using IAV or micro-deposits

### **1.20.13 Payment Completion Time**

The time that the payment instruction reaches the biller or the biller's bank.

### **1.20.14 Payment Confirmation Time**

The time at which the payment is marked as confirmed within the payment reporting system. In the case of online payments, the confirmation time occurs when the online transaction is accepted by the biller's online system. In the case of electronic payments (ACH and RPPS) this is the time when the payment instruction is delivered to the biller's financial institution. In the case of consumer check drafts, this is the time that the paper check is mailed.

### **1.20.15 Payment Date**

The date that the payment instruction is targeted to reach the biller or biller's account and the debit instruction is targeted to reach the user's account. (NOTE: Yodlee does not generate the [debit](#) instruction).

### **1.20.16 Payment Initiation Cutoff**

The latest time that a payment request can begin processing and the payment instruction can be guaranteed to be delivered to the biller, or biller's account, on or before a specific payment date.

### **1.20.17 Payment Instruction**

A compilation of parameters that define the specifics of how, when, where, the amount, who from, and who to a payment is made.

### **1.20.18 Payment Processing Duration**

Minimum time that must be allocated for Payment Processing phase in order to ensure [payment](#) is made by [payment date](#).

### **1.20.19 Payment Processing Phase**

The portion of the Payment Lifecycle during which the payment instruction is processed via the defined rails and the Payment Instruction is transferred electronically to the biller's bank or a check draft is mailed directly to the biller. This phase begins at [Payment Request Cutoff Time](#) and ends at [Payment Confirmation Time](#).

### **1.20.20 Payment Rail**

Payments can be made through different "Rails" - Direct, [ACH](#), or Paper check. The rail for a payment is decided by the system based on the [payee](#) and the payment account chosen by the user.

### **1.20.21 Payment Request**

A user-specified request that results in one or more payment instructions for payment(s) to a [payee](#).

### **1.20.22 Payment Request Cutoff**

The latest time at which a payment request can be submitted for a specific payment date, and the beginning of the Processing Phase. The default is Payment Initiation Time minus the amount of time that Yodlee determines as an appropriate buffer to compensate for

potential processing delays. The parameter is cobrandable but only to an earlier date/time.

#### **1.20.23 Payment Scheduled Date**

The Payment Date is not necessarily the same as the Payment Scheduled Date. The Payment Scheduled Date is calculated by working backwards from the Payment Date.

#### **1.20.24 Payment Scheduled Phase**

The portion of the Payment Lifecycle during which the Payment instruction is queued in the Scheduler queues awaiting Payment Initiation Time. This phase begins at “Request Scheduled” time and ends at Request Cutoff time.

#### **1.20.25 Payment Setup Phase**

The portion of the Payment Lifecycle when the User begins setting up the payment request and the parameters (payment account, [payee](#), payment amount, rail, and processing time and payment initiation time) for the Payment Instruction are defined, configured, and confirmed. This phase ends when the Payment Instruction is sent to the Scheduler.

#### **1.20.26 Payment Submitted Time**

The time at which the payment request information is packaged and sent to the scheduler. Also, the beginning of the scheduled phase.

#### **1.20.27 Payment Term**

The length of time that a recurring payment recurs

#### **1.20.28 Payment Validation**

Similar to Payee Validation in that we are confirming whether a user account number and USID pair are a valid combination with high chance of payment success. The difference is that Payment Validation is specific to the Gateway product. Thousands of batched payment instructions must be validated (hence the term “payment” validation). Consumer information or remittance address is not always known so there is no concept of a payee instruction.

#### **1.20.29 Payment Window**

A period of time during which all payment requests submitted that have the same processing times will also be capable of having the same Payment Date.

#### **1.20.30 PayMon**

This tool specifically used by the Payments Operations team within the BillDirect LOB. The tool monitors Payment activities (both DirectPay, AutoPay, and AutoReg) in the CardDirect product.

#### **1.20.31 Payor Payee**

The relationship between the Payor and the Payee. This is also known as an “account”.

#### **1.20.32 Payor Payee Record**

Attributes and data that describe the Payor Payee relationship, such as an account number and remittance address



### **1.20.33 PA-Supported / PA-Enabled**

An Account is PA-supported if the account or person name, account number if applicable, and complete billing address can be provided. An Account can become PA-enabled by providing this information to the payment partner and getting a response.

### **1.20.34 Pending Transaction**

Yodlee has marked the transaction “Complete”, the transaction has been acknowledged by the site but not yet posted. Some financial institutions make their transactions available on their site before they are posted in their systems. Such transactions details can get modified before they are posted. Typically the description gets changed and sometimes the amount also gets modified. In other words, the transaction is not final and susceptible to change.

### **1.20.35 Perforce**

Perforce is a software configuration management tool Yodlee uses to manage source files and other documents, such as multiple revisions of a manual, Web pages, or operating system administration files.

### **1.20.36 Platform Certification Document**

The Platform Certification document defines the components and general certification requirements of the main platform release (for example, 6.1, 6.2, 7.0, and so on). This document should be used by QA to define the environment, browser certification, deployment scenarios, and upgrade scenarios for all products.

### **1.20.37 Popular Accounts**

Popular accounts are customizable lists of frequently owned accounts displayed to new registrants as a way to prompt them to add as many accounts as possible. The Popular Accounts page is configured for every cobrand depending upon their category and site preferences.

### **1.20.38 Portfolio Module**

The Portfolio Module aggregates investment holdings from multiple sources and presents the investors with a complete picture of their investment portfolio. Data within the Module can be grouped either by holding (which displays aggregate positions across all accounts) or by account (which displays holdings in each account added).

### **1.20.39 Portlet**

Portlet is a relatively lightweight, client-side technology to ‘suck-in’ existing application modules into the client’s site. Portlet-based technology presents an HTML or XML document containing all business logic output, which can be incorporated into a client-hosted HTML page using a <div> or iFrame.

The integration effort on the part of the client is significantly less than what is required in the SOAP/SDK, Web Services model yet they still retain control over presentation, formatting, and some functionality using the associated CSS.

### **1.20.40 Post Date**

The date the transaction was posted by the bank. For example, if you make a deposit over the weekend, it will not be displayed until the following business day.

### **1.20.41 Posted Transactions**

Aggregated transactions at Yodlee are marked as Posted.



#### **1.20.42 Posted Transaction Order**

This order indicates that the [Financial Institution](#) processing the transactions has posted the activity to the consumer's account. After the transaction is posted, it can never be modified. It is assumed the transaction is posted if the Agents do not return the transaction status.

#### **1.20.43 Presentment-Enabled Account**

The data for the presentment-enabled account is being aggregated and displayed to the member (that is, account balance, transactions)

#### **1.20.44 Principal Payment**

A portion of monthly payment that reduces the remaining balance of a loan.

#### **1.20.45 Processed Transfer**

A transfer that has been successfully executed.

#### **1.20.46 Program**

A group of inter-related projects to create a product, product family, product generation, or a defined set of new features.

#### **1.20.47 Program Manager**

A program manager that is accountable for the on-time delivery and success of the program owns every Yodlee release.

In this capacity, the program manager's key responsibilities include:

- Defining program timeline and strategy
- Leading the Program Management Team
- Tracking and driving execution of all entry and exit criteria for each phase
- Tracking and driving execution of all items in the program project plan
- Ensuring the program is managed according to the YUP
- Managing overall scope of the program
- Ensuring Change Control processes are followed
- Communication of program status and risk

#### **1.20.48 Program Management Team**

The most important concept of the YUP is the program management team or PMT. The PMT is a cross functional team that consists of one representative from every department in Yodlee. Led by the program manager, the PMT forms a governing body that collectively makes all program decisions and recommendations to the Yodlee management team. Members of the PMT are empowered to make decisions as a representative of their departments but are also accountable for the success of the program as measured by the metrics important to their department.

In this capacity, the PMT's key responsibilities include:

- Weekly program meetings
- Signoff at every phase

- When a PMT member signs off on entry/exit criteria and artifact(s), he/she is indicating that the artifact(s) are sufficient for his/her group to successfully execute their portion of the program in subsequent phases.
- PMT member should not sign off if he/she is not confident that the current artifact(s) are sufficient for his/her group's success
- Every PMT member ultimately is responsible for his/her group's success/failure at any phase. The PMT member should not sign off on an artifact that does not ensure success in subsequent phases.
- Communicate program status, risks, and decisions to respective departments

#### **1.20.49 Project**

A group of inter-related actions with defined goals, an established time limit, and agreed resources for the duration.

#### **1.20.50 Projected Balance**

Projected balance is the actual balance plus all scheduled transactions independent of origin (funds transfer, bill payment, and manual transactions).

#### **1.20.51 Pseudo Account**

A pseudo account can be treated as a held-account or a held-away account – the end Cobrand determines this. For example, Bank of America (BofA) has acquired MBNA, and also issues MBNA credit cards to their direct consumers. BofA and MBNA accounts are yet to be fully integrated into BofA, which is why BofA allows SSO on their direct accounts suppressing auto-login for these accounts. However, for MBNA accounts, BofA is not yet able to allow SSO. Users need to auto-login to their MBNA accounts by clicking on a auto-login link. BofA also allows consumers to make payments with MBNA credit cards on their Web site. (Aside: Note that Cobrands usually do not allow users to make same-day payments with credit cards other than those issued by themselves). In this context MBNA account is treated as a Pseudo Held Account with respect to BofA Site.

#### **1.20.52 PUDM**

PUDM stands for Parallel User Data Migration, which is an infrastructure built in 7.0 for migrating users from 6.2 version to 7.x. This will be running in parallel while other Yodlee applications are running during the migration process.

#### **1.20.53 PushDA**

Migration of agent and content data to the Firemem environment.

#### **1.20.54 PushPRD**

Migration of content data to all the production databases and it happens through a process called PushPRD. PushPRD is a process to migrate content data and agents to production environment (and Gatherers).

### **1.21 R**

#### **1.21.1 Rapid Credential Validation**

Rapid credential validation is a new feature slated for 7.0. Once the user submits credentials, Yodlee Agents shall check first to ensure that the credentials are valid (before attempting to further navigate the site or retrieve account information). At minimum, 75%

of credential validation requests shall reach an end state of "success" or "402" within 8 seconds (other requests shall display an "in progress" message).

### **1.21.2 RDFI**

Receiving Depository Financial Institution. A participating Depository Financial Institution is an RDFI with respect to entries (1) it receives from its ACH Operator for debit or credit to the accounts of Receivers, and (2) on which it is designated as the RDFI in accordance with the ACH record format specifications.

Or

The FI that receives the ACH debits or credits on behalf of an individual or business client.

### **1.21.3 Re-Categorized Transaction**

When a user changes the existing category of a Categorized transaction, that transaction is said to be re-categorized or user-recategorized transaction. Same as [User-Recategorized Transaction](#).

### **1.21.4 Recurring Payment**

A Payment Request for a given Payee scheduled in advance and set to occur repeatedly at some regular, predefined interval.

### **1.21.5 Recurring Scheduled Payments**

A recurring scheduled payment is a series of payment transactions that are defined by the user in the initial payment request to occur at a regular interval, and the subsequent payment transactions are automatically setup and processed at each interval by the payment engine. Also, see [One-Time Scheduled Payments](#).

### **1.21.6 Refresh**

A Refresh is the act of updating aggregated data for one or a set of [Item Accounts](#) to obtain the most recent data available. Refresh requests may originate from either an explicit request during a user session (for user or application-initiated refreshes) or the Refresh Scheduler (for offline, automated refreshes)

### **1.21.7 Refresh at login**

Refresh at Login is a non-user-initiated refresh performed on all accounts when the user logs in. This feature is used as an alternative to regularly scheduled automated offline refreshes.

The OnCenter application behaves the same way during Refresh at Login as it does when a user initiates a "Refresh All Data" request.

### **1.21.8 Refresh Scheduler (formerly "[Cache Server](#)")**

The Refresh Scheduler is a module within the Yodlee Refresh Server. Using [AIR](#) logic, the Refresh Scheduler analyzes a set of variables for each Item Account and generates refresh requests on behalf of users not currently logged in and/or requesting data. This serves to improve the relevancy of the data most likely to be accessed by users while minimizing offline data collection waste.

### **1.21.9 Refresh Server (formerly "Refresh Services")**

The Refresh Server contains the Yodlee CAN Server and the Refresh Scheduler, which file updated Aggregated Data into the Yodlee Data Repository, and manage the creation and queuing of Refresh requests. NOTE: Refresh Server indicates the physical

hardware, whereas the term “Refresh Services” still refers to the software that encompass the functions performed by the Yodlee CAN Server (formerly “DBFiler”) and the Refresh Scheduler (formerly “Cache Server”).

#### **1.21.10 Refresh Servlet Server**

The Refresh Servlet Server contains the Request Servlet and Response Servlet. The Request Servlet receives Refresh requests from the Request Queue in the MQ server and passes them to the Gatherer. The Response Servlet receives Refresh responses from the Gatherer and passes them to the Response Queue in the MQ server.

#### **1.21.11 Refresh Time Window**

The time during which a cache item can be refreshed.

#### **1.21.12 Reg URL**

This is the URL of the Content Service Registration page.

#### **1.21.13 Rejected Transaction**

A transaction once completed by Yodlee but the third party has not accepted it due to some reason.

#### **1.21.14 Removed Account**

An account state that indicates that the account has been removed from the active view of the user. It is generally not eligible for data updates, it is not included in current or future net worth, and can be viewed only in the history view. This state cannot be reversed.

#### **1.21.15 Reseller Partner**

An organization that assumes title and resells Yodlee applications. This may be under the Yodlee brand or private labeled in an OEM model. Resellers typically do not have a technology platform that they sell and maintain. Rather, they act as sales agents for Yodlee-hosted applications, which are co-branded to the small bank or credit union’s “look and feel” and deployed directly to the bank.

#### **1.21.16 Resin Web server**

Resin provides a fast stand-alone Web server. For many sites, the stand-alone Web server is ideal because of its performance and because it is easier to configure and maintain than using a separate Web server.

Resin has two major configuration options:

- A standalone Web server
- A servlet engine with an external Web server

#### **1.21.17 Response Code Based Frequency**

Response Code Based Frequency is the time period after which failed cache refresh should be retried. This improves the effectiveness of cache-runs, so that even after refresh failures caused by temporary problems (or easily fixable problems), cache refreshes are retried for certain number of times and exactly after a given period of time. This time period is called the *Refresh Retry Wait period* and the number of times a cache refresh can be retried is called the *Maximum Retry Count*.

#### 1.21.18 Return (n)

An ACH transaction (either the credit or debit) that has been rejected due to one of the standard NACHA return reason codes.

#### 1.21.19 Returned Transaction

A transaction completed by Yodlee, passes through the third party payment partner but returned by the biller due to some reason.

#### 1.21.20 Role

In 7.0, role is equivalent to the concept of “application” in the 5.x and 6.x versions of Yodlee. It has a set of feature associations and users can be assigned to one or more roles. Examples include [OnCenter](#), [BillDirect](#), [CardDirect](#), [BillDirect Pay Anyone](#), [Funds Transfer](#), and so on.

*Another definition:*

A role is a set of permissions granted to a user that are associated with a particular Application Type and MoneyCenter instance. The role is the last level of filtering done before exposing a user to modules, features, and data in MoneyCenter. A user can hold multiple simultaneous roles but only one within each [Application Type](#) per [MoneyCenter Instance](#) at a time.

#### 1.21.21 Role Level Configuration

Role level configuration permits enablement of [modules](#), [module features](#), [containers](#), and [activity types](#). The set available for enablement is determined by the settings from the previous level and those associated with the [application type](#) for the role being configured (this is a pre-determined definition of the App Type itself).

#### 1.21.22 Role Eligibility

When a user registers with a [Cobrand](#), the set of roles the user can become a member of by default is determined by the roles that have default eligibility. This is a setting made at the MoneyCenter instance level.

#### 1.21.23 Row Delineation

Row delineation is the ability of the [Data Engine](#) to accurately match duplicate incoming rows with rows already in the database.

#### 1.21.24 Running Balance

Running balance is a calculated (temporary) value that is adjusted to reflect transactions as they are applied against an account.

### 1.22 S

#### 1.22.1 Same Day Biller

Biller that is capable of supporting Same-Day Payments.

#### 1.22.2 SAML

The Yodlee 6.0 platform supports the Security Assertion Markup Language 1.1 (SAML) standard for user authentication and SSO. SAML is a standards-based XML framework for exchanging authentication and authorization information about identities in multiple security domains. It enables multiple business partners to implement security interoperability functions such as SSO using Web standards such as SOAP, XML

Signature, and XML Encryption. SAML is being developed by the OASIS XML-Based Security Services Technical Committee (SSTC) and has received contributions and support from numerous companies including BEA Systems, Computer Associates, Entrust, Hewlett-Packard, Netegrity, Oblix, OpenNetwork, Reactivity, RSA Security, SAP, Sun Microsystems, VeriSign, and others.

#### **1.22.3 SAML Artifact**

The SAML artifact serves a reference to the assertion. The Yodlee 6 Platform supports artifact type of type code 0x0001.

#### **1.22.4 SAML Request**

A SAML Request message is sent by Yodlee to the source site to request Assertion(s) corresponding to the Artifact(s) in correspondence with the Browser Artifact profile.

#### **1.22.5 SAML Assertion**

A SAML Assertion is an XML document supplied by the Issuing Authority that describes authentication, authorization, and attribute information regarding the subject.

#### **1.22.6 Savings Account**

Accounts that pay interest, typically at below-market interest rates, that do not have a specific maturity, and that money usually can be withdrawn upon demand.

#### **1.22.7 Scheduled Biller**

Biller that requires the Payment Request to be a Scheduled Payment.

#### **1.22.8 Scheduled Transaction**

A transaction is configured to happen on a future date but processing has not yet started. Applies to Yodlee bill pay, funds transfers, and potentially, custom transactions.

#### **1.22.9 SCRUM**

Scrum is an iterative, incremental process for developing any product or managing any work. It produces a potentially shippable set of functionality at the end of every iteration.

#### **1.22.10 SDK**

See [Software Development Kit](#).

#### **1.22.11 Security Tools**

This is used to create encryption keys for two scenarios:

- Encryption keys are used to secure sensitive data stored in the Yodlee OLTP database.
- YPI Encryption keys are used to support SSO CCW.

#### **1.22.12 Seed Database**

The root database from which data is collected by tools such as [DIET](#) and fed to production databases.

#### **1.22.13 Service Request**

Yodlee CustomerCare users at the financial institution are able to submit service issues (payment, auto-pay enrollment, or funds transfer) to Yodlee when they receive reports from their account-holders.

#### 1.22.14 Service Request ID

When a service request has been submitted successfully, Yodlee CustomerCare generates a unique service request ID. This ID can then be used to track the issue as it moves through the resolution process.

#### 1.22.15 Service Request Queue

The Service Request Queue in Yodlee CustomerCare users represents the Yodlee CustomerCare users work queue and can be used to escalate issues that are pending.

#### 1.22.16 Show Password

Show Password allows a user to view the password to any of their account sites.

#### 1.22.17 Site

A site is the set of content services that can be accessed with the same credentials. An organization may have multiple Sites. (Prior to 7.0, Sites were called Items or Member Items). For a given organization, the set of content services that do not require credentials are also considered a site. An example site named "Citibank Bank" may include the following content services:

- Citibank Checking
- Citibank Savings

A different site within the same organization named "Citibank Investment" may include the following content services:

- Citibank Brokerage
- Citibank Bonds

#### 1.22.18 Site-Level Categorization Rules

These are static Slam-Bang MatchWord Rule(s) defined for Sum Infos depending on the cobrand requirements. Such rules, if present, will override any corresponding Global Slam-Bang MatchWord Rule. For example, a cobrand may want transactions containing the keyword "Starbucks" to be always categorized as *Entertainment*, and the PS team would setup a corresponding Slam-Bang Rule at the site level to implement the same. Consequently, all users of that site (who have not defined user-level rules for "Starbucks") will view the "Starbucks" transactions classified as *Entertainment*. Other sites (who do not have such a site-level rule defined) will by default view "Starbucks" transactions as *Restaurant*. Note that, in general, site-level rules are likely to be rarely used in practice. Their use would be as per cobrand- specific requirements for that site.

#### 1.22.19 Site Account (Account)

A Site Account is a set of credentials a Member has for a particular Site, which can access the Member Items associated with the Site. A Member may have multiple Site Accounts. The term "Account" may be used interchangeably with "Site Account", unless the "Yodlee Account" is discussed in the same context. In this case there should be clear differentiation between "Site Account" and "Yodlee Account".

#### 1.22.20 Site Error Codes

Site Error means there was an error at the Site. An example would be if the Agent could not login because the site is down for maintenance.

Error codes that fall into this group include: 409, 410, 411, 412, 415, 418, 423, 424, 425, 426, 431, 432, 447, 448, 454, 455, 456, and 457.



### **1.22.21 Site ID**

A Site ID is a unique identifier assigned to each site for which an [Agent](#) has been created.

### **1.22.22 Site Tracker**

Site Tracker is a management tool used to monitor and report on Agent error rates, script versions per database, and other statistics.

### **1.22.23 SLA**

Service Level Agreement - A contract between the provider and the user who specifies the level of service that is expected during its term. SLAs are used by vendors and customers as well as internally by IT shops and their end users. They can specify availability, response times for routine and ad hoc queries, response time for problem resolution (network down, machine failure, etc.) as well as attitudes and consideration of the technical staff.

SLAs can be very general or extremely detailed, including the steps taken in the event of a failure. For example, if the problem persists after 30 minutes, a supervisor is notified; after one hour, the account manager is contacted, and so on.

### **1.22.24 Slam-Bang MatchWord Rule**

This is a static categorization rule, which matches hard-coded keywords within a transaction description to derive a category. For example, if the transaction description contains the keyword “Starbucks”, categorizing it as “Restaurant” is a slam-bang MatchWord Rule. A Slam-Bang MatchWord Rule can exist at the site level or at the Global Bayesian (Engine) level.

### **1.22.25 SMTP Delivery Mechanism**

SMTP Delivery Mechanism uses JDK’s Java Mail APIs to send alerts. An SMTP-based Email Server is required to finally deliver the message to the user. This [Delivery Mechanism](#) supports only [Email Content](#). For Example: One should not configure a [Device Type](#) to use SMTP Delivery Mechanism with XML Content or [Inbox Content](#).

### **1.22.26 Snippet**

Snippet is a chunk of HTML that can be called by a [client](#) (cobrand) and incorporated within a page they serve. Each [module](#) is capable of serving its own snippet.

### **1.22.27 Soft Error**

These are errors happening during gathering and filing time.

### **1.22.28 Software Development Kit**

A set of tools, [APIs](#), and documentation to assist with the development of software in a specific computer language or for a particular operating environment.

### **1.22.29 Software Update Manager**

The Software Update Manager automatically regulates the scheduling and secure distribution of software updates to all Yodlee 6 installations.

### **1.22.30 Source Account**

This is the account from which the funds are to be transferred. This account is also referred to as the “from” account. Also refer to [Destination Account](#).



### 1.22.31 Source Element ID

The Source Element ID is a unique identifier of a transaction generated by the Yodlee 6 Platform. This identifier is derived from a combination of multiple fields within a transaction instance. It is used to identify unique transactions and eliminate duplicates.

### 1.22.32 SOW

Statement of Work - Large and complex systems require that detailed work requirements need to be written containing "what is to be done" in definitive and precise language and terminology. The purpose of a SOW is to detail the work requirements for projects and programs that have deliverables and/or services performed.

### 1.22.33 SSO Tool

This tool is used to set up a [SAML](#) client.

### 1.22.34 Standard Transfer

Standard Transfer is a transfer in which the source account is debited the day following initiation and the destination account is credited two days later. Standard Transfers allow greater protection from default than [Next Day transfers](#), because they allow Yodlee to withhold the credit to the destination account if the debit is returned.

### 1.22.35 Sum Info

This represents a container-specific subset of a real world institution or company (Site) that holds or provides accounts, whether financial or otherwise. Examples are BofA Banking, BofA Credit Card, Wachovia Banking, Citibank Credit Card, and Yahoo Mail. The Sum Info list is limited to those that Yodlee supports aggregation for.

Note: In 7.0, the notion of "Site" in the application UI actually corresponds to Sum Info, or the container-specific subset of the institution. In the future, the meaning of "Site" may be altered in the UI to actually correspond to the institution itself, or the non container-specific representation.

### 1.22.36 Sum Info Variations: (Same URL) vs. (Related) vs. (Sibling)

There are several sum\_info "groupings" that each serve different purposes:

- Same URL Sites
  - Are sum\_info that share the same domain name or root URL
  - The purpose of this grouping is to detect whether a Manual Entry account for which the URL value has just been saved is a possible duplicate of an already-existing account
- Sibling Sites
  - Are sum\_info that have similar-sounding display names but require unique credentials (and may also have unique URLs). A common example is BofA, which has many "BofA" sum\_infos that map to different geographic regions.
  - The purpose of this grouping is to allow the user to re-confirm his sum\_info selection after a 402 or Auto-registration error is returned.
- Related Sites
  - Are sum\_info that can be accessed with the same set of credentials (and may also have unique URLs)

The purpose of this grouping is to allow the user to add multiple sum\_infos at once after a single submission of the Enter Credentials or Auto-registration form.

### **1.22.37 Supported Status**

Supported status denotes an account that is eligible for a particular activity. Also, see [Agent-supported](#), [BDPA/ACH-supported](#), [FT-supported](#), [IAV-supported](#), and [CD-supported](#). Also, see [Enabled status](#).

### **1.22.38 Suspended User**

A suspended user is a Yodlee CustomerCare user account that has been suspended. A Yodlee CustomerCare user account is suspended when it's temporarily disabled in the case of a suspected fraud, or a temporary reassignment of the Yodlee CustomerCare user to a different client/project with the intention of un-suspending the Yodlee CustomerCare user account at a later point.

### **1.22.39 Symbol**

Either the trading symbol for the security or an identifier used specifically by the financial institution for this security.

### **1.22.40 Synchronous data migration**

In synchronous migration, the user logs in before his data is fully migrated. This action must immediately trigger the user's data to be migrated.

### **1.22.41 System Level**

System Level permits configuration of features that affect the entire system, control relationships between components, manage network configuration, and establish Cobrands or namespaces.

### **1.22.42 System Transaction**

Yodlee-generated transactions such as BillPay, FT, and so on.

## **1.23 T**

### **1.23.1 TAG**

Yodlee's data containers - data is normalized per tags. All the sum infos belonging to a TAG have data in the same structure. For example: Mail, Bank

### **1.23.2 Transaction Categorization**

Categorization systematically assigned to transactions from financial accounts to income and expense categories so that the user can get an immediate understanding of how they are spending (and earning) their money. The user can set rules and edit individual transactions to improve utility.

### **1.23.3 Testing Plan**

Based on the final scope definition, the platform certifications document, and the available testing resources, product testing manager creates the program test plan and testing project plan that define:

- Scope of product testing at a system and product level
- Number of regression cycle for each product component
- Testing leads and resources for testing activities

The [program manager](#) works with the development leads, testing manager, and build engineer to define the build strategy and schedule for phase 4 and phase 5. This information defines at a high level how the delivery of new functionality will be delivered to the testing team across the scheduled builds from the development environment to the testing environment. This allows the testing team to define the test plan and strategy around critical new functionality and features.

#### **1.23.4 Through Us**

Electronic Payee type where payee has a commercial account at the FI and the FI can send payments directly to the payee (i.e. Wachovia has 700 Through Us billers)

#### **1.23.5 To Us Transaction Rate**

Electronic payee type where payees that are owned by an FI (i.e. Wachovia Credit Card, Wachovia Mortgage, Wachovia Loans -- those are the typical three)

#### **1.23.6 Transaction Classification**

Transaction Classification allows users to flag transactions as tax-deductible or business-related to facilitate more useful PFM reporting.

#### **1.23.7 Transaction Memos**

Transaction Memos allow users to input additional information about a transaction like a confirmation number, a billing period, the occasion (that is, birthday party).

#### **1.23.8 Transaction ID**

A unique number provided for every transaction by the FI.

#### **1.23.9 Transaction Posting Order**

The order in which the transactions are posted by the FI (critical in case of multiple transactions on a single day).

#### **1.23.10 Transaction Running Balance**

Account balance at the end of every transaction (a debit transaction reduces the balance and a credit transaction increases the balance).

#### **1.23.11 Transaction Search**

Transaction Search is a new feature, which will be added to 7.0, which will provide the user to make a search on all his financial transactions present in Yodlee database. The user will be able to configure the different types of transactions he can search and also use filters which searching his transactions.

#### **1.23.12 Transaction Status**

Status indicator whether a transaction has been posted to the user's account or not. Unknown transaction status will be for the purpose of reconciliation.

#### **1.23.13 Transfer Completion Date**

The date on which the transfer is expected to be complete. This coincides with the Credit Settlement date. *Since Yodlee does not control the [credit settlement date](#), for scheduling purposes, this is considered to be one business day following the [credit origination date](#).*

#### **1.23.14 Transfer Direction**

The direction of the funds transfer. The following four directions are available:

- **Inbound:** Transfer from a [held-away account](#) to a host account

- **Outbound**: Transfer from a host account to a held-away account
- **On us**: Transfer between two host accounts
- **Third party**: Transfer between two held-away accounts

#### 1.23.15 Transfer Fee

Fees charged for a transfer. Fees are [debited](#) from the [source account](#) as part of the debit instruction.

#### 1.23.16 Transfer Initiation Date

The date on which the transfer is initiated. This coincides with the Debit Origination date.  
*Controlled by Yodlee*

#### 1.23.17 Transfer Limit

The maximum amount of money that can be transferred in a specified period. Limits for the following periods are available

- **Single Transfer**: Maximum amount per transfer
- **Daily**: Maximum amount in a day
- **Weekly**: Maximum amount in a calendar week
- **Monthly**: Maximum amount in a calendar month
- **Quarterly**: Maximum amount in three calendar months

All the above limits are specified based on Travel Direction. There will also be limits based on the above time periods for **overall transfer amounts** as well.

#### 1.23.18 Transfer Request Date

The date on which the user schedules the transfer is scheduled. *Controlled by user*

#### 1.23.19 Transfer Scheduled Date

The date on which the user scheduled the transfer. This is the date when the transfer is sent for Send based scheduling and date when the transfer will be received for Receive based scheduling. *Controlled by user*

#### 1.23.20 Transfer Types

Transfers can be of three types: one time, scheduled, or recurring

#### 1.23.21 Transmitter

The Transmitter is essentially a server that delivers channels to its clients (Tuners). It is similar to a Web server, but instead of serving Web pages, it serves *channels*. Transmitters use the HTTP protocol to deliver the channels requested by a client. The Transmitter listens to a port waiting for requests from clients. When it receives a request, the Transmitter services that request in one of several ways:

- It subscribes (sends) the channel to the client.
- It updates the client's channel by sending only the information that has changed.
- It refuses to send anything if the client doesn't have permission to get the information.

#### 1.23.22 Transmitter Administrator

The Transmitter Administrator is an application used to configure and manage a Transmitter. The Transmitter being administered can either be located on the same

computer and Tuner as the Transmitter Administrator, or it can be located on a remote computer in the network.

### 1.23.23 Technology Partner

An organization from which Yodlee licenses technology for the purposes of embedding it into its own products.

### 1.23.24 Tuner

The Tuner is a software application responsible for downloading and installing channels on the host machine. End users subscribe to the published channels using a Tuner. The Tuner consists of a *tuner kernel* (the core) and a *primary channel* that will be started as soon as the Tuner comes up. In addition, the Tuner can also consist of some archived channels that will be available for users to subscribe as soon as Tuner comes up.

### 1.23.25 Tuner Administrator

The Tuner Administrator is used to view and manage individual Tuners on the network. The Tuner is usually on a remote computer within the network, but it can also be on the same computer as the Tuner Administrator.

### 1.23.26 TWiki

TWiki is a Wiki program, which runs (serves as a platform for) certain wikis, which are called TWiki sites. TWiki enables simple form-based Web applications, without programming, and granular access control (though it can also operate in the classic 'no authentication' mode). Other enhancements include configuration variables, embedded searches, server side includes, file attachments and a plug-in API that has spawned over 160 plug-ins to link into databases, create charts, sort tables, write spreadsheets, make drawings, track Extreme Programming projects and so on. The main scripts are written in Perl.

## 1.24 U

### 1.24.1 UAR Error Codes

UAR Error stands for *User Action Required* and is a [refresh](#) error that requires additional user interaction before the error can be resolved. An example would be if a Site required the user change his password every 90 days, and the Agent cannot log in because the 90 days have expired.

Error codes that fall into this group include: 402, 405, 406, 407, 414, 416, 417, 420, 421, 422, 427, 428, 429, 430, 434, 435, 437, 438, 440, 441, 442, 443, 444, 445, 446, 451, 452, 458, 459, 460, and 461.

### 1.24.2 Uncategorized

If Yodlee's Categorization Engine cannot classify a transaction after applying all applicable rules, such a transaction is deemed as an uncategorized transaction. It has a category of unknown and is displayed to the user as "Select Category" if the user is allowed to edit the category; otherwise it is displayed as "Uncategorized" once the user is not allowed to edit the category.

### 1.24.3 User

An actual end user of Yodlee or third party applications that leverage the Yodlee platform. A user can have any role within the system from administrator to actual consumer of an application such as Yodlee OnCenter.

#### **1.24.4 User Categorized**

When a user selects (from the dropdown list of categories) a category for an uncategorized transaction that transaction is said to be categorized or user categorized.

Same as [Categorized](#).

#### **1.24.5 User Context**

The User Context contains the relevant role associations of the user, among other things. It is used by the platform to determine the data that should be included in any particular View instantiation.

#### **1.24.6 User-Defined Rules**

These are the rules that a user defines explicitly; usually user defines rules on transaction description and transaction amount.

#### **1.24.7 User-Driven Entity Management**

User-driven entity management deals with the ability of a user to perform an action on an entity to either change its status or merge it with another entity.

#### **1.24.8 User Group Management Tool**

This tool adds/removes users to a cobrand/group instance. It can be used to move users of one cobrand/group instance to another.

#### **1.24.9 User-Managed Fields**

The end users of the applications directly manage user-managed fields. Users can change such fields at any time.

#### **1.24.10 User-Recategorized Transaction**

When a user changes the existing category of a Categorized transaction, that transaction is said to be re-categorized or user-recategorized transaction.

### **1.25V**

#### **1.25.1 Valid Account**

The status of an account that indicates it is eligible for general functions such as display in application views, data updates, inclusion in Net Worth calculations, and so on.

#### **1.25.2 Verified Payee**

Payee that has been confirmed to be capable of supporting a specific payment type and rail.

#### **1.25.3 Version Upgrade Tool**

This tool is used to upgrade from the 4.x OnCenter application to the higher Yodlee OnCenter application and includes migration of the following:

- Cobrand Data
- Content Data
- Member Data

#### **1.25.4 View**

A View is a collection of [features](#) that helps determine what is displayed to a user at any one time.

## 1.26 W

### 1.26.1 **Waiting Transaction**

User for a unique situation in Bill Pay when Yodlee is waiting for an e-bill to arrive to determine payment amount and payment date for automatically setting up the payment request.

### 1.26.2 **Wealth Management**

The coordination of a customer's investment, tax, and estate plans into a comprehensive plan to achieve their personal goals.

### 1.26.3 **Window Search Period**

The number of days from the desired day, until which the Refresh Scheduler can search for a valid effective time window. Also, see [Refresh at login](#).

### 1.26.4 **"With" Debit**

Yodlee directly debits the payor's/consumer's bank account via the ACH network

### 1.26.5 **"Without" Debit**

Yodlee bulk settles with the FI and the FI debits the payor's/consumer's account

### 1.26.6 **Workflow**

A Workflow is a set of defined transitions that control the flow of a user through a series of [Views](#). Workflows must be contained within a [module](#).

## 1.27 X

### 1.27.1 **XML Content**

XML Content handles alerts messages in the XML format as defined in [\\projects\\Platform\\5.1\\Engineering\\Specs\\AlertDispatch\\AlertDispatchInterfaceSpec.doc](#). This content should be used only with [HTTPS Delivery Mechanism](#).

### 1.27.2 **XSLT Gateway**

The XSLT gateway listens for a request from Yodlee Alert Dispatcher, applies XSLT transformation to the XML message, and makes an outbound connection to client's receiver.

## 1.28 Y

### 1.28.1 **YAC**

Yodlee Architecture Committee

### 1.28.2 **YCM**

See [Yodlee Change Management](#).

### 1.28.3 **YCP**

Stands for Yodlee Certified Professional.

### 1.28.4 **YML**

See [Yodlee Markup Language](#).



#### **1.28.5 Yodlee**

Yodlee was founded in 1999 by a group of tech-savvy Indian entrepreneurs with a common vision: to deliver on the true promise of the Internet and make it a valuable, productive, personalized experience for every user.

#### **1.28.6 Yodlee Agent (Agent) (formerly "Gatherer Script")**

A Yodlee Agent is a software component within the Gatherer that collects data from one or several Content Services. The method of collection may be via any number of standards-based or proprietary direct data feeds such as HTML, OFX, IFX, XML, and YML. Yodlee Agents may be initiated on demand by applications or by the Refresh Scheduler. Same as [Agent](#).

#### **1.28.7 Yodlee Data Engine**

The Yodlee Data Engine is the set of infrastructure components that intelligently aggregates, cleanses, augments and stores data on behalf of Members with their permission and using their credentials. The Yodlee Data Engine is capable of aggregating a highly extensible range of data from a large number of Data Providers using a variety of structured and semi-structured data formats.

#### **1.28.8 Yodlee CAN Server (formerly DBFiler)**

The Yodlee CAN Server is responsible for filing [aggregated data](#) into the normalized data schema of the Yodlee Data Repository.

#### **1.28.9 Yodlee Change Management**

A Committee of members approves all Production-related changes. This committee discusses the YCM requests every week and decides whether to approve or not.

- *Emergency YCM*: No need for an approval and used only in case of 100% outage.
- *Standard YCM*: Approval in 7 days
- *Urgent YCM*: Approval in one day

#### **1.28.10 Yodlee CustomerCare**

Yodlee CustomerCare serves as a single application that allows financial institutions to fulfill their customer service needs across all Yodlee products. Yodlee CustomerCare provides a dashboard view to Yodlee MoneyCenter consumer activity, and serves as an online system for reporting, escalating, managing, prioritizing, and resolving all consumer issues.

#### **1.28.11 Yodlee Data Engine**

The Yodlee Data Engine is the set of infrastructure components that intelligently aggregates, cleanses, augments and stores data on behalf of Members with their permission and using their credentials. The Yodlee Data Engine is capable of aggregating a highly extensible range of data from a large number of Data Providers using a variety of structured and semi-structured data formats.

#### **1.28.12 Yodlee Hosted Services**

Set of services based on the Yodlee platform and associated applications that Yodlee makes available to Clients and Partners via an ASP model.



### 1.28.13 Yodlee Markup Language

The Yodlee Markup Language (YML) describes an interface that can be used to exchange information in a structured way. YML is XML-based and is Yodlee's standard for [Datafeed](#). YML is a datafeed protocol that allows Yodlee to go straight to the financial institution or biller's server(s) rather than having to scrape data from the consumer-facing Web site.

### 1.28.14 Yodlee Mobile

Yodlee Mobile is Yodlee [MoneyCenter](#) optimized for a mobile phone; it consists of many features that enables easy and convenient access to all your financial transactions and information on your mobile phone.

Yodlee Mobile is built with Yodlee SDK as the base and it translates the Markup language to support browsers of the most popular devices

### 1.28.15 Yodlee OLTP Database (formerly "Production Database")

The Yodlee OLTP Database is the collection of all Aggregated Data in Yodlee 6 Platform as well as all other persistent data including:

- Source Data - this is data relating to the Sites for the different content services such as URLs, site display names for HTML scraping feeds, auto-login URL, credential information for authentication with the content source
- Cobrand Data - includes the customizations that are specific to the installation of Yodlee Platform
- Member Profile Data - includes the profile information and the authentication credential information for Members of Yodlee 6 Platform
- Item Information – includes the Items that have been added to Yodlee 6 Platform by Members and the credentials associated with each of them.

NOTE: The abbreviated versions of this term ("Yodlee DB" and "DB") may be used interchangeably on two conditions: The entire term (Yodlee OLTP Database) has already been used in the same sentence, paragraph, or context. No other Yodlee Databases (CCP, Configuration, and so on) are being discussed in the same sentence, paragraph, or context.

### 1.28.16 Yodlee Professional Services

Consulting services provided to [Clients](#) and [Partners](#) to assist with development, planning, implementation, and maintenance activities.

### 1.28.17 Yodlee Unified Process

The Yodlee Unified Process is a series of nine phases that takes business concepts for a new version of the Yodlee software product suite through development to the end of life as a Yodlee supported platform. Every Yodlee program is defined and managed based on the processes defined in the YUP document.

### 1.28.18 YoSHI

YoSHI stands for Yodlee Support, Health, and Information. A set of administrative management tools that allows Yodlee and clients to maintain, support, and monitor Yodlee products and applications.

### 1.28.19 YTask

YTask is a module that performs scheduled and asynchronous activities such as operational maintenance and user notification.

### 1.28.20 YUP

Stands for [Yodlee Unified Process](#).

## 1.29 Z

### 1.29.1 Zestimate

The Zestimate (pronounced ZEST-ti-met, rhymes with estimate) home valuation is Zillow's estimated market value, computed using a proprietary formula. It is not an appraisal but a starting point in determining a home's value. The Zestimate is pulled from data; your real estate agent or appraiser physically inspects the home and takes special features, location, and market conditions into account. Variations in price also occur because of negotiating factors, closing costs, and timing of closing.

### 1.29.2 Zillow.com

Zillow.com is an online real estate service company. Its technology gathers and aggregates a multitude of data points from public records in calculating a home's estimated market value.

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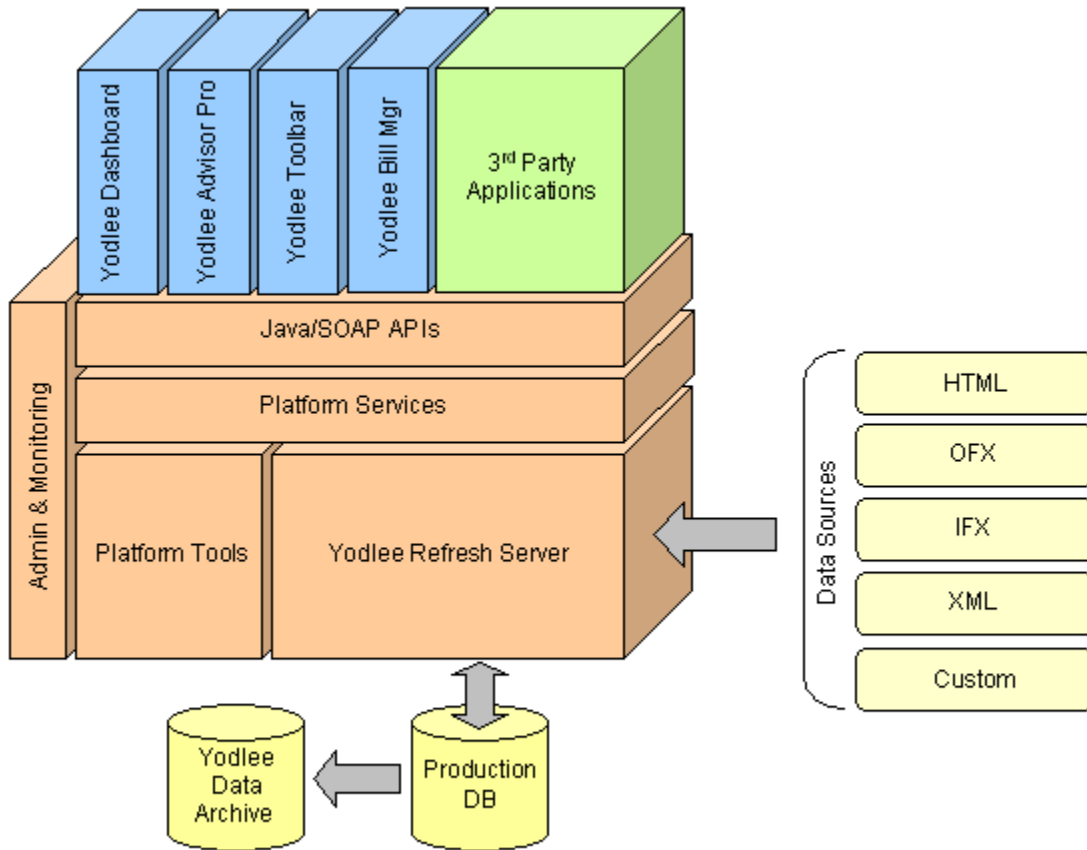
[General Product Marketing Architecture \(6.0 Platform\)](#)

[Data Model Relationships](#)

[Yodlee Platform](#)

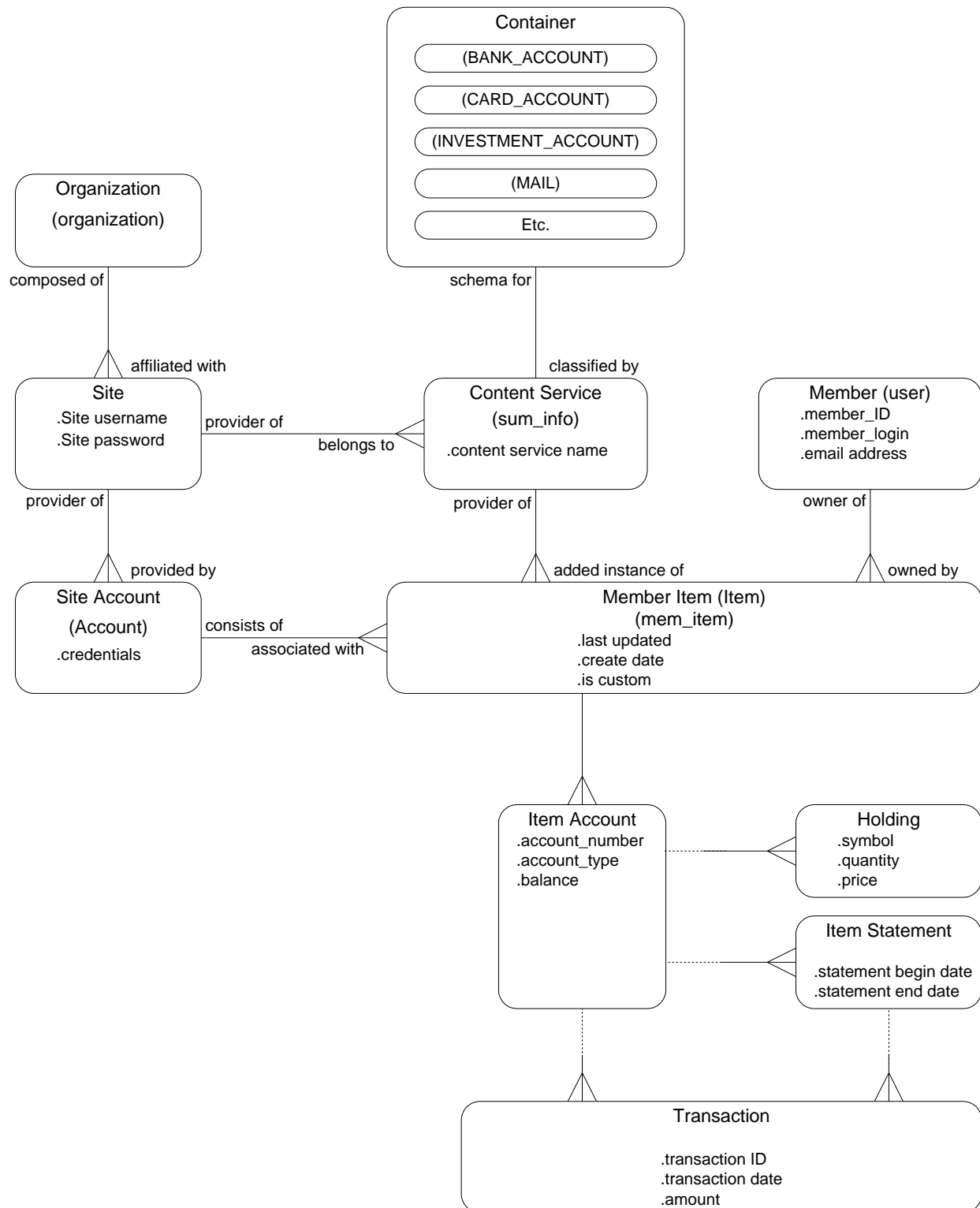
## 2 DIAGRAMS

### 2.1 General Product Marketing Architecture (6.0 Platform)



## 2.2 Data Model Relationships

This diagram shows the relationships among various data model entities in this Glossary.



## 2.3 Yodlee Platform

This physical architecture diagram includes many of the terms defined in this document. The dotted lines show how the runtime configuration settings in the Configuration Database are used by all other components.

