Yodlee PersonalFinance™ Alerts Guide

Version 9.0.4

Contents

Chapter 1: About This Document

The Yodlee PersonalFinance^{TM} Alerts Guide provides information regarding Yodlee Alerts. It contains an overview of Yodlee Alert Engine and provides detailed list of alerts associated with Yodlee PersonalFinance.

Yodlee PersonalFinance is an online banking solution that helps consumers to organize their finances by tracking transactions, reviewing expenditures, and creating budgets. Some of the alerts the consumers receive are Large Withdrawal Notice, New Bill Notice, Large Credit Card Transaction Warning, and Large Deposit Notice.

1.1   Who Should Read This Document

The Yodlee PersonalFinance Alerts Guide is for financial institutions interested in using the Yodlee PersonalFinance application and understanding the alerts associated with Yodlee PersonalFinance.

1.2   Other Documents of Interest

For more information about Yodlee Alert Infrastructure, refer to the following documents:

- *Yodlee Alerts Architecture Guide*
- *Yodlee Alerts Implementation Guide*
- *Yodlee PersonalFinance Product Description Guide*

1.3   After Reading This Document

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

2.1 Yodlee Alerts Overview

Yodlee supports an alerting infrastructure that sends notifications when a predefined event occurs. The Yodlee Alert Engine constantly monitors changes in data values and compares them against customer or user-defined thresholds. In the event a threshold is breached, an alert event is triggered and the alert is dispatched by the Yodlee Alert Engine.

2.1.1 Alert Types

Three types of alert dispatch are supported:

Email: The Yodlee Alert Engine sends an email (in HTML or text format) directly to a consumer by using SMTP. Financial institutions can customize the content of the mail and consumers can select whether they would like to receive alerts in plain text or HTML formatting. This is cobrandable.

SMS: The Yodlee Alert Engine sends an SMS (in text format) directly to a consumer by using an SMS gateway. This is cobrandable.

XML: The Yodlee Alert Engine can also send alert messages in XML format over an HTTPS connection. This approach is typically used when customers want to take care of all consumer alerts being dispatched for marketing, security, or policy reasons. It requires integration work by the customers to configure their environment to receive such messages, as well as integration with their existing messaging infrastructure.

The Yodlee Alert Engine has the capability to deliver an alert in the form of an XML document over HTTPS to a preconfigured URL; this gives the customer full control over alert design and content, dispatch mechanisms, policy, and security issues. This also allows customers to integrate Yodlee alerts into their existing alerts module/application. A customer will have to configure its environment to receive such messages, as well as integrate the Yodlee Alert Engine with its existing messaging infrastructure.

2.2 Cobranding Alerts

Customers can turn the **Alerts** feature either ON or OFF. The default alerts messaging is explained below to help customers make their decision. Note that there are two messaging options. Customers can choose to send users *rich* or *standard* alert messages. As the default versions show,

- A *rich* message includes a description of the alert with some specific details of why the alert was triggered; for example, a payment is due soon to account *x*, for account number *x*, a description of the transaction, the minimum due, and so on.

- A *standard* alert message is limited to basic information, like the fact that a payment is due to account *x* on date *x*.

In all cases Yodlee masks what is shown at the customer account site and marks all but the final four digits with x. Customer cobranding is not possible because many Yodlee

data sites already mask numbers by using this process and Yodlee wants to ensure a consistent display.

2.2.1 Basic Alert Definitions

Success: The operation resulted in a favorable outcome. Because success applies to so many functions, the exact meaning can vary.

Failure: The operation did not succeed. Because failure applies to so many functions, the exact meaning can vary. In general, any ACH rejection will result in a failure.

2.2.2 Alert Greetings and Footer

Every alert message consists of three parts:

* A universal greeting that appears at the beginning
* The specific message
* A universal footer that appears at the bottom

For example, a user may receive a full email, as given below:

Dear John,

Large Transaction Warning

Large Transaction Warning:
A transaction of over $1,000.00 was detected on your Citibank Visa statement.

Log in to Yodlee MoneyCenter»

Protect your account from fraud by monitoring large transactions on your credit card with Large Transaction Warnings from MyYodlee.

2.2.3 Universal Greetings

The same greeting is used for both text and HTML alerts:

```
Dear {FirstNameOrUserName},
```

The {FirstNameOrUserName} is a variable within the Yodlee system. It renders the user's first name. If the user's first name is not available, it will render the username.

2.2.4 Universal Footer - Text Version

The universal footer appears at the bottom of all text alerts.

```
For more information on your accounts, go to {common.strings.cobrand.global.siteURL}.


You have received this email because you have subscribed to
{common.strings.cobrand.name}.
Do not reply to this email. To contact customer support, send email to:
{common.param.support.email}
_____
Copyright © 20__  {common.strings.cobrand.co} All rights reserved.
```

2.2.5   Alert Footer - HTML Version

The alertt footer appears at the bottom of all HTML alerts.

Balances and other data reflect the most recent refresh and may not be accurate, if a refresh was not successfully completed, or the information obtained during the refresh, from the financial institution or other service provider, is otherwise not accurate or current. Data, information, and any calculations based on such data or information are provided for informational purposes only, and are not intended for trading or transactional purposes. Log in to view a full disclaimer.

You have received this email because you have subscribed to {common.strings.cobrand.name}.

Copyright © 20__{common.strings.cobrand.co} All rights reserved.

2.2.6   Welcome Email

Customers are not restricted to changing only the global strings. The text for the Welcome email can be completely rewritten to suit the customer's needs. To specify a custom message, prepare a text file named Welcome_Email.txt and send it to Yodlee. Indicate that a custom file was sent in the Customer Preference column of the cobrand deployment kit.

Welcome to {common.strings.cobrand.name}!

Dear {com.yodlee.apps.base.dashboard.Strings.welcome.UserFirstName},

Welcome to {common.strings.cobrand.name}, the free service that will change the way you manage your finances.

_____

Log In at
{common.strings.cobrand.global.siteURL}{common.strings.cobrand.global.siteURL} to get started using {common.strings.cobrand.name}!

2.2.7   Standard Version

Dear <user's full name>,

Welcome to <FundsTransfer>, the service that allows you to freely move funds between your checking, savings, and brokerage accounts. You have successfully added your <FundsTransfer> account.

Using the service is easy. Just go to <FundsTransfer> and log in to your <FundsTransfer> account. Click <FundsTransfer> and follow the simple instructions to add and verify your accounts for funds transfer.

2.2.8 Rich Version

Dear <user's full name>,

Welcome to <FundsTransfer>, the service that allows you to freely move funds between your checking, savings, and brokerage accounts. You have successfully added your account ending with <account number - last 4 digits>.

Using the service is easy. Just go to <FundsTransfer> and log in to your <FundsTransfer> account. Click <FundsTransfer> and follow the simple instructions to add and verify your accounts for funds transfer.

2.2.9 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>14014568</messageId>

<timestamp>2009-03-08T19:00:38Z</timestamp>

<expiry>2009-03-15T19:00:38Z</expiry>

<messageType>FT_REGISTRATION</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>6</
destinationId><destinationType>xml</destinationType>

<address>ABC@yodlee.com</address></destination></
destinationList></header><body><fundsTransferRegistrationAction>
```

```
<user><userId>457456747</userId><loginName>30258743905</
loginName><fullName>ABC DEF</fullName></user>

<fundsTransferAccountData><accountNumber>XXXXXXXXXXXX8246</
accountNumber>

<accountName>Scottrade Account</
accountName><accountType>Brokerage</accountType></
fundsTransferAccountData>

</fundsTransferRegistrationAction></body></message>    </
messageList>

    </yodleeMessages>
```

Chapter 1: Yodlee PersonalFinance Alerts

1.1   New Bill Notice

A New Bill Notice is sent whenever the consumer has a new bill. The account types that trigger this specific alert belong to bills, loans, mortgage, credit cards, and insurance policies.

1.1.1   Standard and Rich Message

"You have received a bill from (if {Nickname}else {AccountName}) for {AmountDue} due on {DueDate}. The bill details are:

Table 1-1: Biller Details

Biller	{SiteName}
Account Number	{AccountNumberMasked}
Amount Due	{AmountDue}
Minimum Payment	{MinimumAmountDue} [Conditional Depending on the Bill]
Due	{DueDate}

To view your bill, please go to: {common.strings.global.siteURL}."

1.1.2   Alert SMS Message

"You have received a bill from (if {Nickname} else AccountName}) for {Amount_Due} due on {Due_Date}"

1.1.3   Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<request>

  <content>

    <param name="message"> <![CDATA[<?xml version="1.0"
encoding="UTF-8"?>

      <yodleeMessages xmlns:xsi=http://www.w3.org/2001/XMLSchema-
instance

             xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

      <version>2.006</version>
```

```
<messageList>

<message>

  <header>

    <messageId>16015211</messageId>

    <timestamp>2009-02-10T18:30:00Z</timestamp>

    <expiry>2009-02-18T10:06:46Z</expiry>

    <messageType>MILES_EXPIRY</messageType>

    <messageFormat>DATA</messageFormat>

    <retry>false</retry>

    <locale>en_US</locale>

    <destinationList>

      <destination>

        <destinationId>7</destinationId>

        <destinationType>xml</destinationType>

        <address>bprakash@yodlee.com</address>

      </destination>

    </destinationList>

  </header>

  <body>

    <rewardsActivityData>

      <user>

        <cobrandId>99</cobrandId>

        <userId>10136153</userId>
```

YODLEE

```
<loginName>b802bld135</loginName>

</user>

<item>

  <itemId>10420302</itemId>

  <contentServiceId>9880</contentServiceId>

  <contentServiceCategory>miles</
contentServiceCategory>

  <contentServiceName>TestSite for Mileage</
contentServiceName>

  <custom>false</custom>

  <itemStatus>ACCESS_VERIFIED</itemStatus>

  <lastSuccessfulAccessTimestamp>

      2009-02-11T10:06:31Z

  </lastSuccessfulAccessTimestamp>

  <lastAccessAttemptTimestamp>

      2009-02-11T10:06:31Z

  </lastAccessAttemptTimestamp>

  <lastAccessAttemptStatusCode> 0 </
lastAccessAttemptStatusCode>

</item>

<itemAccount>

  <accountId/>

  <accountName/>

  <accountNumber/>

  <accountType>ASSET</accountType>
```

```
                    <accountHolder/>

                    <accountNickName/>

                </itemAccount>

                <expirationDate>2009-02-11</expirationDate>

                <rewardThreshold>1</rewardThreshold>

            </rewardsActivityData>

          </body>

        </message>

      </messageList>

      </yodleeMessages>]]>

      </param>

    </content>

    <metaData></metaData>

</request>
```

1.2   Bill Reminder

A Bill Due Reminder is sent if a bill is due in x days, where x is between 1 and 10 and is defined by a consumer. Only accounts that generate and post bills can trigger this specific alert. The account types that can trigger this specific alert belong to bills, loans, mortgages, credit cards, and insurance policies.

1.2.1   Standard and Rich Message

"A bill from (if {Nickname} else {AccountName}) for {AmountDue} is due on {DueDate}. The bill details are:

.strings.global.siteURL}."

1.2.2   Alert SMS Message

A bill from (if {Nickname} else {AccountName}) for {AmountDue} is due on {DueDate}.

1.2.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15958775</messageId>

<timestamp>2009-02-07T18:30:00Z</timestamp>

<expiry>2009-02-13T18:30:00Z</expiry>

<messageType>BILL_DUE</messageType>

<messageFormat>DATA</messageFormat>

<retry>true</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>1</
destinationId><destinationType>xml</
destinationType><address>apeter@yodlee.com</address></
destination></destinationList></
header><body><billDueData><user><cobrandId>10000004</
cobrandId><userId>10126053</userId><loginName>80Build115A</
loginName><userProfileList><userProfile><key>IncludeAdvanceConten
t</key><value>true</value></userProfile></userProfileList></
user><item><itemId>10389076</itemId><contentServiceId>4762</
contentServiceId><contentServiceCategory>bills</
contentServiceCategory><contentServiceName>TestSite for Bill</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T05:10:14Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T05:10:14Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11548509</
accountId><accountName>Bill_NewBill_27</
accountName><accountNumber>XXXXXXXJS11</
```

```
accountNumber><accountType>LIABILITY</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>1109.00</amount></
accountBalance><accountNickName>data11</accountNickName></
itemAccount><bill><billId>12521167</billId><billDate>2003-09-23</
billDate><dueDate>2009-02-14</dueDate><isDueDateEstimated>false</
isDueDateEstimated><isDueUponReceipt>false</
isDueUponReceipt><amountDue><currencyCode>USD</
currencyCode><amount>2109.00</amount></
amountDue><minimumAmountDue><currencyCode>USD</
currencyCode><amount>219.00</amount></
minimumAmountDue><derivedBillStatus>INBOX</derivedBillStatus></
bill><advanceWarningDays>7</advanceWarningDays></billDueData></
body></message>     </messageList>

      </yodleeMessages>.^
```

1.3   CD Maturity Reminder

A CD Maturity Warning is sent x days before a CD is going to mature, where x is a value set by the Yodlee PersonalFinance consumer. X is configurable for 1-10 days. Only accounts in the banking and investment containers can trigger this alert.

1.3.1   Standard and Rich Message

"Your CD at (if {Nickname} else {AccountName}) will mature on {MaturityDate}

To view your account details, please go to: {SiteName} {common.strings.cobrand.name}"

1.3.2   Alert SMS Message

"Your CD at (if {Nickname} else {AccountName}) will mature on {MaturityDate}"

1.3.3   Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15959494</messageId>

<timestamp>2009-02-04T18:30:00Z</timestamp>
```

```
<expiry>2009-02-17T05:27:42Z</expiry>

<messageType>BANK_CD_MATURITY_NOTICE</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><bankCDMaturityData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10419651</
itemId><contentServiceId>4752</
contentServiceId><contentServiceCategory>bank</
contentServiceCategory><contentServiceName>TestSite for Bank</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T05:27:22Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T05:27:22Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580408</
accountId><accountName>Bank_CDMat_208</
accountName><accountNumber>XXXX XXXX XXXX 1298</
accountNumber><accountType>ASSET</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>190.00</amount></
accountBalance><accountNickName/></
itemAccount><maturityDate>2009-02-11</
maturityDate><advanceWarningDays>7</advanceWarningDays></
bankCDMaturityData></body></message>        </messageList>

        </yodleeMessages>.^
```

1.4 Loan Maturity Reminder

A Loan Maturity Notice is sent X days before a loan is going to mature, where X is a value from 1 - 10 days set by the Yodlee PersonalFinance consumer and is valid for loans and mortgages.

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1.4.1 Standard and Rich Message

"Your (if {Nickname} else {AccountName}) loan is due to mature on {MaturityDate}.

To view your account details, please go to: {common.strings.global.siteURL}."

1.4.2 Alert SMS Message

Your (if {Nickname} else {AccountName}) loan is due to mature on {MaturityDate}.

1.4.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?><request><content><param
name="message"> <![CDATA[<message><header><messageId>15962902</
messageId>

<timestamp>2009-02-02T18:30:00Z</timestamp>

<expiry>2009-02-17T07:16:48Z</expiry>

<messageType>LOAN_MATURITY_NOTICE</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

</header><body><loanMaturityData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10419700</
itemId><contentServiceId>10739</
contentServiceId><contentServiceCategory>loans</
contentServiceCategory><contentServiceName>TestSite for Loan5</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T07:03:02Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T07:03:02Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580450</
accountId><accountName>AccName322</accountName><accountNumber/
><accountType>ASSET</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>5661232.99</amount></
accountBalance><accountNickName/></
itemAccount><maturityDate>2009-02-12</
```

```
maturityDate><advanceWarningDays>7</advanceWarningDays></
loanMaturityData></body></message> .^
```

1.5 Large Deposit Notice

A Large Deposit notice is sent to the consumer whenever a deposit exceeds a consumer-defined threshold. Only accounts assigned to the banking category can trigger this specific alert.

1.5.1 Standard and Rich Message

"A deposit of {CurrencySymbol}(TransactionAmount} that exceeds your {CurrencySymbol}(Threshold) threshold was posted to your {SiteName} (if {Nickname} else {AccountName}) account on {TransactionDate}. Below are the transaction details:

Table 1-2: Transaction Details

Financial Institution	{SiteName}
Account Name	(if {Nickname} else {AccountName})
Account Number	{AccountNumber}
Transaction Date	{TransactionDate}
Transaction Amount	{TransactionAmount}
Transaction Description	{TransactionDescription}

To view your account, please go to:

{common.strings.global.siteURL}."

1.5.2 Standard SMS Message

"A deposit of {CurrencySymbol}{TransactionAmount} was posted to your {SiteName} (if {Nickname} else {AccountName}) account on {TransactionDate}"

1.5.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15966454</messageId>
```

```
<timestamp>2009-02-10T10:54:14Z</timestamp>

<expiry>2009-02-17T10:54:14Z</expiry>

<messageType>LARGE_BANK_DEPOSIT_NOTICE</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><largeBankDepositNoticeData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10419758</
itemId><contentServiceId>4752</
contentServiceId><contentServiceCategory>bank</
contentServiceCategory><contentServiceName>TestSite for Bank</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T10:43:44Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T10:43:44Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580476</
accountId><accountName>Bank_LgDpst_205</
accountName><accountNumber>XXXX XXXX XXXX 1209</
accountNumber><accountType>ASSET</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>90.00</amount></
accountBalance><accountNickName/></
itemAccount><transaction><date>2009-01-28</
date><description>Funds Transfer Through ACH</
description><transactionAmount><currencyCode>USD</
currencyCode><amount>2000.00</amount></
transactionAmount><transactionType>CREDIT</transactionType></
transaction><threshold><currencyCode>USD</
currencyCode><amount>1</amount></threshold></
largeBankDepositNoticeData></body></message>    </messageList>
```

YODLEE

```
</yodleeMessages>]]> </param></content><metaData></metaData></
request>.^
```

1.6   Large Withdrawal Notice

A large withdrawal notice is sent to the consumer whenever a withdrawal exceeds a consumer-defined threshold. Only accounts assigned to the Banking category can trigger this specific alert.

1.6.1 Standard and Rich Message

"A withdrawal of {CurrencySymbol}(TransactionAmount} that exceeds your {CurrencySymbol}(Threshold) threshold was debited from your {SiteName} (if {Nickname} else {AccountName}) account on {TransactionDate}. Below are the transaction details:

Table 1-3: Transaction Details

Financial Institution	{SiteName}
Account Name	(if {Nickname} else {AccountName})
Account Number	{AccountNumber}
Transaction Date	{TransactionDate}
Transaction Amount	{TransactionAmount}
Transaction Description	{TransactionDescription}

To view your account, please go to: {common.strings.global.siteURL}."

1.6.2 Standard SMS Message

"A withdrawal of {CurrencySymbol}{TransactionAmount} was debited from your {SiteName} (if {Nickname} else {AccountName}) account on {TransactionDate}"

1.6.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?><request><content><param
name="message"> <![CDATA[<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15958431</messageId>
```

```
<timestamp>2009-02-10T05:02:29Z</timestamp>

<expiry>2009-02-17T05:02:32Z</expiry>

<messageType>LARGE_BANK_WITHDRAWAL_WARNING</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><largeBankWithdrawalWarningData><user><cobrandId>99<
/cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10418457</
itemId><contentServiceId>4752</
contentServiceId><contentServiceCategory>bank</
contentServiceCategory><contentServiceName>TestSite for Bank</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T05:01:37Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T05:01:37Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11579402</
accountId><accountName>Bank_OverDraft_162</
accountName><accountNumber>XXXX XXXX XXXX 1276</
accountNumber><accountType>ASSET</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>190.00</amount></
accountBalance><accountNickName/></
itemAccount><transaction><date>2009-01-24</date><description>CD
Withdrawal Fee</
description><transactionAmount><currencyCode>USD</
currencyCode><amount>1234.00</amount></
transactionAmount><transactionType>DEBIT</transactionType></
transaction><threshold><currencyCode>USD</
currencyCode><amount>500</amount></threshold></
largeBankWithdrawalWarningData></body></message>     </
messageList>
```

```
          </yodleeMessages>]]> </param></content><metaData></metaData></
request>.^
```

1.7 Overdraft Protection Warning

Whenever a bank balance falls below a consumer-defined threshold, an Overdraft Protection Warning is sent. Only accounts that belong to the banking container can trigger this specific alert.

1.7.1 Standard and Rich Message

Your (if {Nickname} else{AccountName}) balance as of {LastRefreshDate} has fallen below your threshold of {CurrencySymbol}{Threshold} by {CurrencySymbol}{Excess}. Below are your account details:

Table 1-4: Account Details

Financial Institution	{SiteName}
Account Name	If {Nickname} else {AccountName}
Account Number	{AccountNumber}
Date	{LastRefreshDate}
Balance	{CurrencySymbol}{Current Balance}

To view your account details, please go to: {common.strings.global.siteURL}."

1.7.2 Alert SMS Message

"Your (if {Nickname} else {AccountName}) account has a low balance of {CurrencySymbol}{CurrentBalance} and is below your threshold of ${CurrencySymbol}{Threshold}".

1.7.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

     <version>2.006</version>

     <messageList>

     <message><header><messageId>15959495</messageId>

<timestamp>2009-02-10T05:27:42Z</timestamp>
```

```
<expiry>2009-02-17T05:27:42Z</expiry>

<messageType>OVERDRAFT_WARNING</messageType>

<messageFormat>DATA</messageFormat>

<retry>true</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><overdraftWarningData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10419651</
itemId><contentServiceId>4752</
contentServiceId><contentServiceCategory>bank</
contentServiceCategory><contentServiceName>TestSite for Bank</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T05:27:22Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T05:27:22Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580408</
accountId><accountName>Bank_CDMat_208</
accountName><accountNumber>XXXX XXXX XXXX 1298</
accountNumber><accountType>ASSET</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>190.00</amount></
accountBalance><accountNickName/></
itemAccount><threshold><currencyCode>USD</
currencyCode><amount>500</amount></threshold></
overdraftWarningData></body></message>     </messageList>

        </yodleeMessages>.^
```

1.8   Payment Credited Notice

A Payment Credit Notice is sent whenever a credit exceeding a consumer-defined value is posted to one of the consumer's credit cards. Only accounts that belong to the credit card container can trigger this specific alert.

1.8.1 Standard and Rich Message

"A payment for {CurrencySymbol}(TransactionAmount} that exceeds your {CurrencySymbol}(Threshold} threshold was credited to your {SiteName} (if {Nickname} else {AccountName}) credit card on {TransactionDate}. Below are the payment details:

Table 1-5: Payment Details

Credit Card	{SiteName}
Account Name	(if {Nickname} else {AccountName})
Account Number	{AccountNumber}
Transaction Date	{TransactionDate}
Transaction Amount	{TransactionAmount}
Transaction Description	{TransactionDescription}

To view your card account details, please go to: {common.strings.global.siteURL}."

1.8.2 Alert SMS Message

"A payment for {CurrencySymbol}{TransactionAmount} was credited to your {SiteName} (if {Nickname} else {AccountName}) card on {TransactionDate}."

1.8.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>16079544</messageId>

<timestamp>2009-02-20T07:04:34Z</timestamp>

<expiry>2009-02-27T07:04:36Z</expiry>

<messageType>LARGE_CREDIT_NOTICE</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>
```

```
<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><largeCreditNoticeData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10422005</
itemId><contentServiceId>10737</
contentServiceId><contentServiceCategory>credits</
contentServiceCategory><contentServiceName>TestSite for Card5</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-20T07:03:14Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-20T07:03:14Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11582348</
accountId><accountName>Card_HighSpending_184</
accountName><accountNumber>XXXXXXXum75</
accountNumber><accountType>LIABILITY</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>1000.00</amount></
accountBalance><accountNickName/></
itemAccount><transaction><date>2008-12-21</
date><description>junk_descripotion67</
description><transactionAmount><currencyCode>USD</
currencyCode><amount>4567.89</amount></
transactionAmount><transactionType>CREDIT</transactionType></
transaction><threshold><currencyCode>USD</
currencyCode><amount>1</amount></threshold></
largeCreditNoticeData></body></message>    </messageList>

    </yodleeMessages>.^
```

1.9   Large Card Transaction Warning

The Large Card Transaction Warning is sent whenever a credit card transaction exceeds a consumer-defined threshold. Only accounts that belong to the credit card category can trigger this specific alert.

1.9.1 Standard and Rich Message

"A transaction for {CurrencySymbol}(TransactionAmount} that exceeds your {CurrencySymbol}(Threshold} threshold was charged to your {SiteName} (if {Nickname} else {AccountName}) credit card on {TransactionDate}. Below are the transaction details:

Table 1-6: Transaction Details

Credit Card	{SiteName}
Account Name	If {Nickname} else {AccountName}
Account Number	{AccountNumber}
Transaction Date	{TransactionDate}
Transaction Amount	{TransactionAmount}
Transaction Description	{TransactionDescription}

To view your card account details, please go to: {common.strings.global.siteURL}."

1.9.2 Alert SMS Message

"A transaction for {CurrencySymbol}{TransactionAmount} was charged to your {SiteName} (if {Nickname} else {AccountName}) card on {TransactionDate}."

1.9.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?><yodleeMessages
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="yodlee-message-schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15964557</messageId>

<timestamp>2009-02-10T07:57:38Z</timestamp>

<expiry>2009-02-17T07:57:38Z</expiry>

<messageType>LARGE_TRANSACTION_WARNING</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</
locale><destinationList><destination><destinationId>7</
```

destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><largeTransactionWarningData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10419751</
itemId><contentServiceId>4757</
contentServiceId><contentServiceCategory>credits</
contentServiceCategory><contentServiceName>TestSite for Card</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T07:56:31Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T07:56:31Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580452</
accountId><accountName>Alert_Fraud_or_LgTrans_125</
accountName><accountNumber>7</
accountNumber><accountType>LIABILITY</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>9999.99</amount></
accountBalance><accountNickName/></
itemAccount><transaction><date>2009-01-03</
date><description>YODLEE.COM INC PAYROLL </
description><transactionAmount><currencyCode>USD</
currencyCode><amount>2000.00</amount></
transactionAmount><transactionType>DEBIT</transactionType></
transaction><threshold><currencyCode>USD</
currencyCode><amount>1</amount></threshold></
largeTransactionWarningData></body></message>   </messageList>
</yodleeMessages>]]> </param></content><metaData></metaData></
request>.^

1.10 Credit Limit Warning

The Credit Limit Warning is sent whenever a credit card balance gets within a consumer-specified amount of the credit limit. For example, if the credit limit is $10,000 and the consumer specifies $1,000, this alert will be triggered if the consumer's balance exceeds $9,000. Only accounts that belong to the credit card container can trigger this specific alert.

1.10.1 Standard and Rich Message

"Your (if {Nickname} else {AccountName}) balance as of {LastRefreshDate} is within {Currency}{Threshold} of your ${Currency}{CreditLimit}. Below are your account details:

Table 1-7: Account Details

Financial Institution	{SiteName}
Account Name	If {Nickname} else {AccountName}
Account Number	{AccountNumber}
Date	{LastRefreshDate}
Threshold	{Currency}{Threshold}
Credit Limit	{Currency}{CreditLimit}

To view your account details, please go to: {common.strings.global.siteURL}."

1.10.2 Alert SMS Message

Your (if {Nickname} else {AccountName}) balance is within {CurrencySymbol}{Threshold} of your   {CurrencySymbol}{CreditLimt} credit limit.

1.10.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15964558</messageId>

<timestamp>2009-02-10T07:57:38Z</timestamp>

<expiry>2009-02-17T07:57:39Z</expiry>

<messageType>CREDIT_LIMIT_WARNING</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>
```

```
<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><creditLimitWarningData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10419751</
itemId><contentServiceId>4757</
contentServiceId><contentServiceCategory>credits</
contentServiceCategory><contentServiceName>TestSite for Card</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T07:56:31Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T07:56:31Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580453</
accountId><accountName>Alert_HighSpending</
accountName><accountNumber>34</
accountNumber><accountType>LIABILITY</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>0.0000</amount></
accountBalance><accountNickName/></
itemAccount><remainingCredit><currencyCode>USD</
currencyCode><amount>0.0000</amount></
remainingCredit><threshold><currencyCode>USD</
currencyCode><amount>1</amount></
threshold><creditLimit><currencyCode>USD</
currencyCode><amount>0.0000</amount></creditLimit></
creditLimitWarningData></body></message>    </messageList>

    </yodleeMessages>]]> </param></content><metaData></metaData></
request>.^
```

1.11 High Card Spending Warning

A High Card Spending Warning is sent whenever a credit card balance exceeds a user-defined threshold. Only accounts that belong to the credit card container can trigger this specific alert.

1.11.1 Standard and Rich Message

" {FirstName},

Your (if {Nickname} else {AccountName}) balance of {Currency}{CurrentBalance} as of {LastRefreshDate} exceeds your threshold of {Currency}{Threshold}. Below are your account details:

Table 1-8: Account Details

Financial Institution	{SiteName}
Account Name	If {Nickname} else {AccountName}
Account Number	{AccountNumber}
Date	{LastRefreshDate}
Threshold	{Currency}{Threshold}
Credit Limit	{Currency}{CreditLimit}
Current Balance	{Currency}{CurrentBalance}

To view your account details, please go to: {common.strings.global.siteURL}."

1.11.2 Alert SMS Message

"Your (if {Nickname} else {AccountName}) balance of {CurrencySymbol}{CurrentBalance} exceeds your threshold of {CurrencySymbol}{Threshold}."

1.11.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15964555</messageId>

<timestamp>2009-02-10T07:57:37Z</timestamp>

<expiry>2009-02-17T07:57:37Z</expiry>

<messageType>HIGH_SPENDING_WARNING</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>
```

```
<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><highSpendingWarningData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10419751</
itemId><contentServiceId>4757</
contentServiceId><contentServiceCategory>credits</
contentServiceCategory><contentServiceName>TestSite for Card</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T07:56:31Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T07:56:31Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580452</
accountId><accountName>Alert_Fraud_or_LgTrans_125</
accountName><accountNumber>7</
accountNumber><accountType>LIABILITY</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>9999.99</amount></
accountBalance><accountNickName/></
itemAccount><remainingCredit><currencyCode>USD</
currencyCode><amount>9999.99</amount></
remainingCredit><threshold><currencyCode>USD</
currencyCode><amount>1</amount></
threshold><creditLimit><currencyCode>USD</
currencyCode><amount>9999.99</amount></creditLimit></
highSpendingWarningData></body></message>    </messageList>

    </yodleeMessages>.^
```

1.12 Minutes Used Warning

A Minutes Used Warning is sent whenever the minutes used moves within a consumer-specified amount of the total plan limit. For example, if the consumer's mobile plan allows up to 300 minutes per month and the consumer specifies 30, this alert will be sent whenever the minutes used reaches 270. Only accounts that belong to the Minutes tag can trigger this specific alert.

1.12.1 Standard and Rich Message

Your (if {Nickname} else {AccountName}) cell phone usage has exceeded your monthly threshold of {Threshold} minutes.

To review your remaining minutes, please go to: {common.strings.global.siteURL}.

1.12.2 Alert SMS Message

"Your (if {Nickname} else {AccountName}) cell phone usage is within {Threshold} minutes of your monthly limit of {MinutesLimit}."

1.12.3 Alert XML

```xml
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>16014917</messageId>

<timestamp>2009-02-11T09:22:40Z</timestamp>

<expiry>2009-02-18T09:22:40Z</expiry>

<messageType>PLAN_USAGE_WARNING</messageType>

<messageFormat>DATA</messageFormat>

<retry>true</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><planUsageWarningData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10420151</
itemId><contentServiceId>4764</
contentServiceId><contentServiceCategory>minutes</
contentServiceCategory><contentServiceName>TestSite for Minutes</
```

```
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-11T09:22:04Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-11T09:22:04Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580914</
accountId><accountName>junk9</
accountName><accountNumber>XXXXXX3JS9</
accountNumber><accountType>LIABILITY</
accountType><accountNickName/></
itemAccount><planUsage><description>yodleeAccount</
description><limit>50</limit><used>40</used><remaining>25</
remaining></planUsage><threshold>35</threshold></
planUsageWarningData></body></message>    </messageList>

        </yodleeMessages>.^
```

1.13 Scheduled Budget Summary Report

The Budget Summary Status alert provides a summary of a user's spending in a category versus his/her budget goal. A user can select to run the report every week or once a month. The weekly report tracks the user's spending for that particular month. The Budget Summary Status report has the following rules:

● Monthly Budget Summary Status alert is fired on the 1st Sunday of every month and generates a report detailing the users spending versus budget goals for the previous month.

● The Weekly Budget Summary Status alert is fired at the end of every week on Sunday evening at 00.00GMT and it generates a cumulative budget report for the month. The following table shows example alerts for the month of July.

Table 1-9: Budget Summary Status Alert

Budget Summary Alert Date Range		
Alert Trigger Date	**Start Date**	**End Date**
07/04	06/01	06/30
07/11	07/01	07/11
07/18	07/01	07/18
07/25	07/01	07/25
08/01	07/01	07/31

1.13.1 Standard and Rich Message

"If the user has exceeded budget goals:

Your total expenses of <Currency Symbol><Actual Amount> exceeded your budgeted goal of <Currency Symbol><Goal Amount> by <Currency><Excess> for <Month>.

Else if user is under their budgeted goals:

Your total expenses of <Currency Symbol><Account Amount> are <Currency Symbol><Less> under your budgeted goal of <Currency Symbol><Goal Amount> for <Month>.

Your budget summary for <Month>:

<Include table with category, amount spent, and budget goal for each category>

To review your spending, please go to: {common.strings.global.siteURL}."

1.13.2 Alert SMS Message

"If the consumer has exceeded budgeted goals:

Your total expenses of {Currency}{ActualAmount} exceeded your budgeted goal of {Currency}{GoalAmount} by {Currency}{Excess} for {Month}.

If the consumer is under their budgeted goals:

Your total expenses of {Currency}{ActualAmount} are {Currency}{Less} under your budgeted goal of {Currency}{GoalAmount} for {Month}."

1.13.3 Alert XML

```
"<yodleeMessages xmlns:xsi=""http://www.w3.org/2001/XMLSchema-
instance""

xsi:noNamespaceSchemaLocation=""yodlee-message-schema.xsd"">

  <version>2.006</version>

  <messageList>

    <message>

      <header>

        <messageId>12345678</messageId>

        <timestamp>2009-05-19T07:00:45Z</timestamp>

        <expiry>2009-05-26T07:00:00Z</expiry>
```

```xml
      <messageType>BUDGET_STATUS_REPORT</messageType>

      <messageFormat>DATA</messageFormat>

      <retry>false</retry>

      <locale>en_US</locale>

      <destinationList>

        <destination>

          <destinationId>3</destinationId>

          <destinationType>xml</destinationType>

          <address>abc@yodlee.com</address>

        </destination>

      </destinationList>

  </header>

  <body>

    <budgetStatusReport>

      <metaData>

        <defaultCurrencyCode>USD</defaultCurrencyCode>

        <year>2009</year>

        <month>May</month>

        <weekOfMonth>4</weekOfMonth>

      </metaData>

      <groups>

        <group>

          <categories>
```

```xml
<category>

  <type>3</type>

  <categoryId>25</categoryId>

  <currencyCode>USD</currencyCode>

  <name>ATM/Cash Withdrawals</name>

  <goal>3000.0</goal>

  <threshold>0.0</threshold>

  <current>100.0</current>

  <average>24288.0</average>

</category>

<category>

  <type>3</type>

  <categoryId>24</categoryId>

  <currencyCode>USD</currencyCode>

  <name>Service Charges/Fees</name>

  <goal>50.0</goal>

  <threshold>0.0</threshold>

  <current>0.0</current>

  <average>3.3333333333333335</average>

</category>

<category>

  <type>0</type>

  <categoryId>0</categoryId>
```

```
<currencyCode>USD</currencyCode>

<name>Total Spending</name>

<goal>5000.0</goal>

<threshold>0.0</threshold>

<current>1100.0</current>

<average>21569.161666666667</average>

</category>

<category>

<type>4</type>

<categoryId>28</categoryId>

<currencyCode>USD</currencyCode>

<name>Transfers</name>

<goal>21000.0</goal>

<threshold>0.0</threshold>

<current>0.0</current>

<average>1058.3333333333333</average>

</category>

<category>

<type>1</type>

<categoryId>1</categoryId>

<currencyCode>USD</currencyCode>

<name>Uncategorized</name>

<goal>-1.0</goal>
```

```
                <threshold>0.0</threshold>

                <current>18328.03</current>

                <average>116422.02</average>

          </category>

          <category>

                <type>3</type>

                <categoryId>39</categoryId>

                <currencyCode>USD</currencyCode>

                <name>Utilities</name>

                <goal>1000.0</goal>

                <threshold>0.0</threshold>

                <current>0.0</current>

                <average>-3146.0049999999997</average>

            </category>

          </categories>

        </group>

      </groups>

    </budgetStatusReport>

  </body>

 </message>

 </messageList>

</yodleeMessages>"
```

1.14 Budget Threshold Alert

Budget Threshold Alert Threshold Value refers to the difference in the user's budget category goal and the actual category spending. If this Threshold Value is passed or is approaching (i.e., the user approaches within X % of the total category budget), it will trigger this email alert and/or the display of this alert in the Alerts module. The Budget Threshold Alert is run as a batch job every X days. Once a Budget Threshold alert is sent to a consumer for a specific month that consumer will not receive another alert for that category for that month.

1.14.1 Standard and Rich Message

"If a consumer has passed a budget goal threshold, but has not exceeded the budget goal:

You have spent {Currency}{ActualAmount} on {Category} and are within {Currency}{Threshold} of surpassing your budget goal of {Currency}{GoalAmount}.

To review your spending, please go to: {common.strings.global.siteURL}.

If a user has exceeded a budget goal threshold:

You overspent on your {Currency}{GoalAmount} budget for {Category} by {Currency}{Excess} in {Month}

To review your spending, please go to: {common.strings.global.siteURL}."

1.14.2 Alert SMS Message

"If the consumer has exceeded a budget goal threshold:

You have spent {Currency}{ActualAmount} on {Category} and are within {Currency}{Threshold} of surpassing your budget goal of {Currency}{GoalAmount}.

If the consumer has exceeded a budget goal:

You overspent on your {Currency}{GoalAmount} budget for {Category} by {Currency}{Excess} in {Month}."

1.14.3 Alert XML

```
"<yodleeMessages xmlns:xsi=""http://www.w3.org/2001/XMLSchema-
instance""

xsi:noNamespaceSchemaLocation=""yodlee-message-schema.xsd"">

  <version>2.006</version>

  <messageList>

    <message>
```

```
<header>

  <messageId>25025125</messageId>

  <timestamp>2009-05-19T08:03:24Z</timestamp>

  <expiry>2009-05-23T07:00:00Z</expiry>

  <messageType>BUDGET_THRESHOLD_ALERT</messageType>

  <messageFormat>DATA</messageFormat>

  <retry>false</retry>

  <locale>en_US</locale>

  <destinationList>

    <destination>

      <destinationId>3</destinationId>

      <destinationType>xml</destinationType>

      <address>abc@yodlee.com</address>

    </destination>

  </destinationList>

</header>

<body>

  <budgetThresholdAlert>

    <groups>

      <group>

        <categories></categories>

      </group>

      <group groupId=""10036960"" groupName=""CHECKING"">
```

```
                        <categories>

                            <category>

                                <type>0</type>

                                <categoryId>0</categoryId>

                                <currencyCode>USD</currencyCode>

                                <name>Total Income</name>

                                <goal>8000.0</goal>

                                <threshold>90.0</threshold>

                                <current>7873.4</current>

                                <average>18373.683333333338</average>

                            </category>

                        </categories>

                    </group>

                </groups>

            </budgetThresholdAlert>

        </body>

    </message>

  </messageList>

</yodleeMessages>"
```

1.15 Real Estate Market Value Change

The alert that notifies the consumer whenever an estimated market value of the home changes by a user-defined threshold (%) and is only for the Real Estate container.

1.15.1 Standard and Rich Message

"The estimated market value of your property has changed by {Direction}{PercentageChange} to {CurrencyValue}{Amount}. Below are the details:

Table 1-10: Property Details

Property	If {Nickname} else {AccountName}
Last Refreshed	{LastRefreshDate}
Percent Change in Value	{Direction}{ThresholdPercentage}
Current Value	{CurrencyValue}{Amount}

To review your property, please go to: {common.strings.global.siteURL}."

1.15.2 Alert SMS Message

The estimated market value of your (if {Nickname} else {AccountName}) property has changed by {Direction}{PercentageChange}

1.15.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15962974</messageId>

<timestamp>2009-02-10T07:18:41Z</timestamp>

<expiry>2009-02-17T07:18:42Z</expiry>

<messageType>REAL_ESTATE_MARKET_VALUE_CHANGE</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>
```

```
</
header><body><realEstateMarketValueChangeAction><user><userId>101
36153</userId><loginName>b802bld135</loginName></
user><realEstateAccountData><contentServiceName>CustomAgent</
contentServiceName><accountNickName>1</
accountNickName><accountName>Home 1</accountName></
realEstateAccountData><lastRefreshDate>2009-02-10</
lastRefreshDate><thresholdPercentage><direction>+</
direction><percentageChange>9900.0</percentageChange></
thresholdPercentage><balance><currencyCode>INR</
currencyCode><amount>1.2E7</amount></balance></
realEstateMarketValueChangeAction></body></message>
```

1.16 Credit Card Balance Change Alert - Per Credit Card

The Credit Card Balance Change Alert is triggered when a consumer's individual credit card balance exceeds the certain percentage of the available credit card's limit (%).

Only accounts in the credit card container are eligible to receive this alert.

1.16.1 Standard and Rich Message

"Your (if {Nickname} else {AccountName}) balance {Currency}{CurrentBalance} as of {TriggerConditionDate} is within {ThresholdPercentage} of your ${Currency}{AvailableBalance} credit limit. Below are your account details:

Table 1-11: Account Details

Financial Institution	{SiteName}
Account Name	If {Nickname} else {AccountName}
Account Number	{AccountNumber}
Date	{TriggerConditionDate}
Current Balance	{Currency}{CurrentBalance}
Threshold	{ThresholdPercentage}
Credit Limit:	{Currency}{CreditLimit}

To view your account details, please go to: {common.strings.global.siteURL}."

1.16.2 Alert SMS Message

Your (If {Nickname} else {AccountName}) balance of {Currency}{CurrentBalance} is within {ThresholdPercentage} of your {CurrencySymbol}{AvailableBalance} credit limit.

1.16.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>15964561</messageId>

<timestamp>2009-02-10T07:57:43Z</timestamp>

<expiry>2009-02-17T07:57:43Z</expiry>

<messageType>BALANCE_CHANGED_ACTION</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><balanceChangedAction><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10419751</
itemId><contentServiceId>4757</
contentServiceId><contentServiceCategory>credits</
contentServiceCategory><contentServiceName>TestSite for Card</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-10T07:56:31Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-10T07:56:31Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580452</
accountId><accountNumber>7</
accountNumber><accountType>LIABILITY</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>9999.99</amount></
accountBalance><accountNickName/></itemAccount><siteName>TestSite
for Card</siteName><accountName>Alert_Fraud_or_LgTrans_125</
```

```
accountName><accountNumber>7</accountNumber><nickName/
><thresholdPercentage><direction>+</
direction><percentageChange>1.0</percentageChange></
thresholdPercentage><netBalance><currencyCode>USD</
currencyCode><amount>9999.99</amount></
netBalance><netAvailableBalance><currencyCode>USD</
currencyCode><amount>9999.99</amount></
netAvailableBalance><latestStorageDate>2009-02-10T07:56:31Z</
latestStorageDate></balanceChangedAction></body></message>      </
messageList>

    </yodleeMessages>.^
```

1.17 Registration

The alert that notifies the user once after user registration is done.

1.17.1 Standard and Rich Message

"Welcome to {Company Name} {Service Name}, the FREE service that allows you to manage all your finances in one place. Please complete your account registration in four easy steps:

1. Your confirmation code is xxxx.
2. Log into {Company Name} {Service Name} with your user ID and password.
3. Verify your e-mail addressing using the code.
4. Select Continue and **Get Started** managing your finances.

Yodlee MoneyCenter allows you to securely manage all your finances. You can link and manage any of your online accounts including checking, savings, credit cards, investments (stocks, mutual fund, 401k), loans, mortgages, rewards, insurance, and utilities.

Sincerely,

Your {Company Name} {Service Name} Team"

1.17.2 Alert XML

```
"<yodleeMessages xmlns:xsi=""http://www.w3.org/2001/XMLSchema-
instance""

xsi:noNamespaceSchemaLocation=""yodlee-message-schema.xsd"">

  <version>2.006</version>

  <messageList>
```

```
<message>

  <header>

    <messageId>25040381</messageId>

    <timestamp>2009-05-20T07:43:37Z</timestamp>

    <expiry>2009-05-27T07:43:38Z</expiry>

    <messageType>SERVICE_REGISTRATION</messageType>

    <messageFormat>DATA</messageFormat>

    <retry>false</retry>

    <locale>en_US</locale>

    <destinationList>

      <destination>

        <destinationId>3</destinationId>

        <destinationType>xml</destinationType>

        <address>abc@yodlee.com</address>

      </destination>

    </destinationList>

  </header>

  <body>

    <registrationData>

      <user>

        <userId>22255240</userId>

        <loginName>379dd48c8b17d2cb1a744e62b4fc4c2d</
loginName>

      </user>
```

```
            <registrationTimestamp>2009-05-20T00:43:31Z</
registrationTimestamp>

            <serviceType>1</serviceType>

         </registrationData>

      </body>

   </message>

  </messageList>

</yodleeMessages>"
```

1.18 Large Card Transaction Warning

The Large Card Transaction Warning is sent whenever a credit card transaction exceeds a consumer-defined threshold. Only accounts that belong to the credit card container can trigger this specific alert.

1.18.1 Standard and Rich Message

"A transaction for {CurrencySymbol}(TransactionAmount} that exceeds your {CurrencySymbol}(Threshold) threshold was charged to your {SiteName} (if {Nickname} else {AccountName}) credit card on {TransactionDate}. Below are the transaction details:

Table 1-12: Transaction Details

Credit Card	{SiteName}
Account Name	If {Nickname} else {AccountName}
Account Number	{AccountNumber}
Transaction Date	{TransactionDate}
Transaction Amount	{TransactionAmount}
Transaction Description	{TransactionDescription}

To view your card account details, please go to: {common.strings.global.siteURL}."

1.18.2 Alert SMS Message

"A transaction for {CurrencySymbol}{TransactionAmount} was charged to your {SiteName} (if {Nickname} else {AccountName}) card on {TransactionDate}."

1.18.3 Alert XML

```xml
<?xml version="1.0" encoding="UTF-8"?><request><content><param
name="message"> <![CDATA[<message><header><messageId>16079561</
messageId>

<timestamp>2009-02-20T07:04:39Z</timestamp>

<expiry>2009-02-27T07:04:39Z</expiry>

<messageType>LARGE_TRANSACTION_WARNING</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

</header><body><largeTransactionWarningData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10422005</
itemId><contentServiceId>10737</
contentServiceId><contentServiceCategory>credits</
contentServiceCategory><contentServiceName>TestSite for Card5</
contentServiceName><custom>false</custom><itemNickname/
><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-20T07:03:14Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-20T07:03:14Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11582348</
accountId><accountName>Card_HighSpending_184</
accountName><accountNumber>XXXXXXXum75</
accountNumber><accountType>LIABILITY</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>1000.00</amount></
accountBalance><accountNickName/></
itemAccount><transaction><date>2009-02-19</
date><description>junk_descripotion84</
description><transactionAmount><currencyCode>USD</
currencyCode><amount>1234.572</amount></
transactionAmount><transactionType>DEBIT</transactionType></
transaction><threshold><currencyCode>USD</
currencyCode><amount>500</amount></threshold></
largeTransactionWarningData></body></message>]]> </param></
content><metaData><param name="memAlertSetupId">10252518</
```

```
param><param name="cobAlertSetupId">107</param><param
name="memAlertTriggerId">10464422</param><param
name="itemAccountId">null</param></metaData></request>.^
```

1.19 Investment Maturity Notice

The alert that reminds the user that a fixed income holding in an investment account will be maturing soon. An Investment Maturity Warning is sent x days before a fixed income security is going to mature, where x is a value from 1 - 10 days and is set by the Yodlee PersonalFinance consumer. Only accounts in investment container can trigger this alert.

1.19.1 Standard and Rich Message

"You have {HOLDING_TYPE} at ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} due to mature on {MATURITY_DATE}"

1.19.2 Alert SMS Message

"You have {HOLDING_TYPE} at ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} due to mature on {MATURITY_DATE}"

1.19.3 Alert XML

```xml
<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>16014672</messageId>

<timestamp>2009-02-09T18:30:00Z</timestamp>

<expiry>2009-02-18T08:49:40Z</expiry>

<messageType>INVESTMENT_MATURITY_NOTICE</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>
```

```
<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><investmentMaturityData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10420100</
itemId><contentServiceId>10738</
contentServiceId><contentServiceCategory>stocks</
contentServiceCategory><contentServiceName>TestSite for
Investment5</contentServiceName><custom>false</
custom><itemNickname/><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-11T08:29:03Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-11T08:29:03Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></
item><itemAccount><accountId>11580900</
accountId><accountName>Account_Name_23</
accountName><accountNumber/><accountType>ASSET</
accountType><accountBalance><currencyCode>USD</
currencyCode><amount>-2000.00</amount></
accountBalance><accountNickName/></itemAccount><holding><symbol/
><holdingType>CD</holdingType><assetClass/><description>4</
description></holding><maturityDate>2009-02-12</
maturityDate><advanceWarningDays>3</advanceWarningDays></
investmentMaturityData></body></message>     </messageList>

    </yodleeMessages>]]> </param></content><metaData></metaData></
request>.^
```

1.20 Rewards Milestone Notice

The Rewards Milestone alert notifies a consumer when the consumer's total rewards or mileage points exceed a consumer-defined value. Only accounts that belong to the miles container can trigger this specific alert.

1.20.1 Standard and Rich Message

"Congratulations, your {SiteName} (if {Nickname} else {AccountName}) rewards balance has reached your defined threshold of {Threshold}

To view your account details, please go to: {common.strings.global.siteURL}."

1.20.2 Alert SMS Message

"Congratulations, your {SiteName} (if {Nickname} else {AccountName}) rewards balance has reached your defined threshold of {Threshold}."

1.20.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?><request><content><param
name="message"> <![CDATA[<message><header><messageId>16024814</
messageId>

<timestamp>2009-02-12T07:03:27Z</timestamp>

<expiry>2009-02-19T07:03:28Z</expiry>

<messageType>MILES_THRESHOLD</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

</header><body><rewardsActivityData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10420363</
itemId><contentServiceId>9880</
contentServiceId><contentServiceCategory>miles</
contentServiceCategory><contentServiceName>TestSite for Mileage</
contentServiceName><custom>false</
custom><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-12T07:02:44Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-12T07:02:44Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></item><itemAccount><accountId/
><accountName/><accountNumber/><accountType>ASSET</
accountType><accountHolder/><accountNickName/></
itemAccount><rewardThreshold>1</
rewardThreshold><totalBalance>1940.94</totalBalance></
rewardsActivityData></body></message>]]> </param></
content><metaData><param name="memAlertSetupId">10251043</
param><param name="cobAlertSetupId">115</param><param
name="memAlertTriggerId">10459277</param><param
name="itemAccountId">null</param></metaData></request>
```

1.21 Mileage Expiration Notice

The Mileage Expiration Notice alert when the consumer has miles that will expire this
month.

YODLEE

1.21.1 Standard and Rich Message

"Miles in your <rewards account name> - <nickname, if available> account are due to expire this month.

Table 1-13: Account Details

Account	{Site_Name} ({nickname_if_avail})
Account Number	{account_number_masked}
Account Balance	{Balance} miles
Expiration Date	{exp_date_mm/yy}

1.21.2 Alert SMS Message

"Reward miles in your {SiteName} (if {Nickname} else {AccountName}) account are due to expire this month"

1.21.3 Alert XML

```
<?xml version="1.0" encoding="UTF-8"?><request><content><param
name="message"> <![CDATA[<?xml version="1.0" encoding="UTF-8"?>

<yodleeMessages xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:noNamespaceSchemaLocation="yodlee-message-
schema.xsd">

    <version>2.006</version>

    <messageList>

    <message><header><messageId>16015211</messageId>

<timestamp>2009-02-10T18:30:00Z</timestamp>

<expiry>2009-02-18T10:06:46Z</expiry>

<messageType>MILES_EXPIRY</messageType>

<messageFormat>DATA</messageFormat>

<retry>false</retry>

<locale>en_US</locale>

<destinationList><destination><destinationId>7</
destinationId><destinationType>xml</
```

```
destinationType><address>bprakash@yodlee.com</address></
destination></destinationList></
header><body><rewardsActivityData><user><cobrandId>99</
cobrandId><userId>10136153</userId><loginName>b802bld135</
loginName></user><item><itemId>10420302</
itemId><contentServiceId>9880</
contentServiceId><contentServiceCategory>miles</
contentServiceCategory><contentServiceName>TestSite for Mileage</
contentServiceName><custom>false</
custom><itemStatus>ACCESS_VERIFIED</
itemStatus><lastSuccessfulAccessTimestamp>2009-02-11T10:06:31Z</
lastSuccessfulAccessTimestamp><lastAccessAttemptTimestamp>2009-
02-11T10:06:31Z</
lastAccessAttemptTimestamp><lastAccessAttemptStatusCode>0</
lastAccessAttemptStatusCode></item><itemAccount><accountId/
><accountName/><accountNumber/><accountType>ASSET</
accountType><accountHolder/><accountNickName/></
itemAccount><expirationDate>2009-02-11</
expirationDate><rewardThreshold>1</rewardThreshold></
rewardsActivityData></body></message>     </messageList>

     </yodleeMessages>]]> </param></content><metaData></metaData></
request>.^
```

1.22 Account Error

The alert that notifies the user when the account update/refresh fails.

1.22.1 Standard and Rich Message

"We are unable to refresh your {Site} (if {Nickname} else {AccountName}) account from your {SiteName} {common.strings.cobrand.name} account.

To correct the problem, please:

1. Log into {Site} to confirm your login credentials.
2. Log into {SiteName} {common.strings.cobrand.name} and verify the correct login credentials are stored for your {Site} (if {Nickname} else {AccountName}).

Thank you for your help in resolving this issue."

1.22.2 Alert XML

```
"<?xml version=""1.0"" encoding=""UTF-8""?>

<yodleeMessages xmlns:xsi=""http://www.w3.org/2001/XMLSchema-
instance"" xsi:noNamespaceSchemaLocation=""yodlee-message-
schema.xsd"">
```

```
<version>2.006</version>

<messageList>

  <message>

    <header>

      <messageId>86314</messageId>

      <timestamp>2009-10-14T06:43:14Z</timestamp>

      <expiry>2009-10-21T06:43:14Z</expiry>

      <messageType>ITEM_VERIFICATION</messageType>

      <messageFormat>DATA</messageFormat>

      <retry>false</retry>

      <locale>en_US</locale>

      <destinationList>

        <destination>

          <destinationId>2</destinationId>

          <destinationType>xml</destinationType>

          <address>snataraj@yodlee.com</address>

        </destination>

      </destinationList>

    </header>

    <body>

      <itemVerificationData>

        <user>

          <cobrandId>99</cobrandId>
```

```
            <userId>11404085</userId>

            <loginName>siva1255501973136</loginName>

        </user>

        <item>

            <itemId>101411485</itemId>

            <contentServiceId>9978</contentServiceId>

            <contentServiceCategory>bank</contentServiceCategory>

            <contentServiceName>Custom Personal Property</
contentServiceName>

            <custom>false</custom>

            <itemStatus>ACCESS_NOT_VERIFIED</itemStatus>

            <lastSuccessfulAccessTimestamp>2009-10-14T06:41:58Z</
lastSuccessfulAccessTimestamp>

            <lastAccessAttemptTimestamp>2009-10-14T06:42:23Z</
lastAccessAttemptTimestamp>

            <lastAccessAttemptStatusCode>402</
lastAccessAttemptStatusCode>

        </item>

        <itemAccount>

            <accountId>3215989</accountId>

            <accountName>Custom Bank Name (itemId - 101411485)</
accountName>

            <accountNumber>Custom Bank Number (itemId -
101411485)</accountNumber>

            <accountType>ASSET</accountType>

            <nickName>test</nickName>
```

```
        </itemAccount>

        <itemAccessStatusType>LOGIN_FAILURE</
itemAccessStatusType>

        <hasScheduledPayments>false</hasScheduledPayments>

      </itemVerificationData>

      <shortText>Dear siva1255501973136,

Your password to Custom Personal Property is invalid. Please login
and update your password.

      </shortText>

      </body>

    </message>

  </messageList>

</yodleeMessages>"
```

1.23 Service Suspension

This alert notifies the consumer that his or her account has been suspended and that the consumer will need to contact the customer care.

1.23.1 Standard and Rich Message

Your {SiteName} {common.strings.cobrand.name} account has been suspended. Please email customer service at {CustomerCareEmailAddress} to reactivate your account.

1.24 Service Unsuspension

The alert notifies the consumer that his or her account has been unsuspended.

1.24.1 Standard and Rich Message

Your {SiteName} {common.strings.cobrand.name} account has been unsuspended.

1.25 Password Reset

This alert is sent when a consumer requests to reset password.

1.25.1 Standard and Rich Message

You are receiving this email due to a request to reset your {SiteName} {common.strings.cobrand.name} password.

If you did not make this request, please contact customer support at {CustomerCareEmailAddress} immediately to prevent unauthorized access to the accounts stored with {SiteName} {common.strings.cobrand.name}.

Your Yodlee MoneyCenter username is: {UserName}. If you remember your password, you may now log in at: {YodleeServiceURL}.

If you do not remember your password, you can correctly answer the security questions you selected during registration to regain access to {common.strings.cobrand.name}.

At that point, you will have the opportunity to enter in a new password for future access to your {SiteName} {common.strings.cobrand.name}. Please click on the link below to reset your password. The link will be valid until {ExpirationDate}.

1.26 Password Expired

The consumer gets this alert when the account refresh fails while logging in to the end site.

1.26.1 Standard and Rich Message

We are unable to refresh your {Site} (if {Nickname} else {AccountName}) account from your {SiteName} {common.strings.cobrand.name} account.

To correct the problem, please:

1. Log into {Site} to confirm your login credentials

2. Log into {SiteName} {common.strings.cobrand.name} and verify the correct login credentials are stored for your {Site} (if {Nickname} else {AccountName}).

Thank you for your help in resolving this issue.

Sincerely,

Your {SiteName} {common.strings.cobrand.name}

1.27 Account Sharing Access Granted

The email is sent to notify a consumer that another consumer has given view and/or edit shared access to one or more of his or her accounts. The email recipient needs to click the link and enter the shared secret before he or she can have access to the shared account.

1.27.1 Standard and Rich Message

{FirstName} {LastName} has granted you access to share one or more of his accounts on {SiteName} {common.strings.cobrand.name}.

If {Message} then {Message}

To complete the process:

1. Click the following link or copy and paste it into you Web browser:

https://moneycenter.yodlee.com/moneycenter/
shareAccountConfirm.moneycenter.do?requestId=100567

2. Log into your account on {SiteName} {common.strings.cobrand.name}. If you do not have an account you will have to create one.

3. Enter the shared secret provided by {FirstName} {LastName}. If you do not have the shared secret, you will need to contact {FirstName} {LastName} to obtain it.

4. Your reference ID for this request is 1001.

If you have any questions please email customer service at {CustomerCareEmailAddress}.

1.28 Account Sharing Stopped

The alert is sent to the consumer notifying that another consumer has removed access to his or her shared account.

1.28.1 Standard and Rich Message

{FullName} has stopped sharing his account on {SiteName} {common.strings.cobrand.name} with you and you will no longer have access to this account.

1.29 Net worth Change

This alert notifies the consumer when his/her overall net worth balance changes by the specified threshold, either a percentage (%) or a dollar amount ($).

1.29.1 Standard and Rich Message

Your net worth has changed by {Direction (+/-)}{PercentageChange} or {Currency}{Amount} to {NetAmount}. Below are the details:

Last Update: {LastStorageDate}

Percent Change in Value: {Direction}{ThresholdPercentage} OR

Change in Value: {Currency}{Amount}

Net Worth: {NetAmount}

To review your property, please go to: {common.strings.global.siteURL}.

1.29.2 Alert SMS Message

Your net worth has changed by {Direction (+/-)}({PercentageChange} or {Currency}{Amount}) to {NetAmount}

1.30 Portfolio Balance Change

This alert notifies the consumer when his/her total portfolio balance changes by the specified threshold, either a percentage (%) or a dollar amount ($).

1.30.1 Standard and Rich Message

Your portfolio balance has changed by {Direction (+/-)}({PercentageChange} or {Currency}{Amount}) to {NetAmount}. Below are the details:

Last Update: {LastStorageDate}

Percent Change in Value: {Direction}{ThresholdPercentage} OR

Change in Value: {Currency}{Amount}

Portfolio Balance: {NetAmount}

To review your investments, please go to: {common.strings.global.siteURL}.

1.30.2 Alert SMS Message

Your total portfolio balance has changed by {Direction (+/-)}({PercentageChange} or {Currency}{Amount}) to {NetAmount}.Alert XML

1.31 Cumulative Credit Card Balance Change

This alert notifies the consumer when his/her cumulative credit card balance exceeds the certain percentage of the overall available credit card limit (%).

1.31.1 Standard and Rich Message

Your total credit card balance of {Currency}{CumulativeAmount} is within {ThresholdPercentage} of your total {Currency}{AvailableAmount} credit card limit.

To view your account details, please go to: {common.strings.global.siteURL}.

1.31.2 Alert SMS Message

Your total credit card balance of {Currency}{CumulativeAmount} is within {ThresholdPercentage} of your total {Currency}{Available} credit card limit.Alert XML

1.32 Account Sharing Access Removed

This alert is sent to notify the consumer that he/she no longer has access to another consumer's shared accounts.

1.32.1 Standard and Rich Message

Your access to {FullName}'s {AccountName} account on {SiteName} {common.strings.cobrand.name} has been removed.