Yodlee REST API

Version 1.1

YODLEE

About This Document

The REST API Guide explains the REST APIs currently supported by Yodlee.

Who Should Read This Document

This document is meant for developers who are interested in building financial applications using Yodlee APIs.

Other Documents of Interest

- *Yodlee Developer's Guide*

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 by sending an email to developer@yodlee.com.

1. REST API Introduction

REST stands for Representational State Transfer. It relies on a stateless, client-server, cacheable communications protocol and in virtually all cases, the HTTP protocol is used.

REST is *an architecture style* for designing networked applications. The idea is that, rather than using complex mechanisms such as CORBA, RPC or SOAP to connect between machines, simple HTTP is used to make calls between machines.

RESTful applications use HTTP requests to post data (create and/or update), read data (e.g., make queries), and delete data. Thus, REST uses HTTP for all four CRUD (Create/Read/Update/Delete) operations.

You can use almost any programming language to communicate over http with the REST Server.

Yodlee REST API URL Pattern

The base Yodlee REST URL pattern is   :

https://www.yodlee.com/moneycenter/srest/<cobName>/v1.0/{functional rest name}/

E.g. https://www.yodlee.com/moneycenter/srest/<cobName>/v1.0/account   for the main module.

Examples of sub-module REST urls are:

https://www.yodlee.com/moneycenter/srest/<cobName>/v1.0/account/summary/all

https://www.yodlee.com/moneycenter/srest/<cobName>/v1.0/account/summary/{container_name}

https://www.yodlee.com/moneycenter/srest/<cobName>/v1.0/account/detail/{container_name}

https://www.yodlee.com/moneycenter/srest/<cobName>/v1.0/account/detail/{container_name}/{account_id}

URL Query Parameters

Yodlee does not encourage passing operation names as http query strings. For absolute simplicity and any third party standardization point of view Yodlee will recognize query parameters. Oauth parameters will be passed HTTP Post data.

HTTP Headers

HTTP REQUEST HEADERS

Standard HTTP Headers and Yodlee Cookies Optionally Oauth authentication parameters may be included in the HTTP headers.

HTTP RESPONSE HEADERS

HTTP Status code: 200 -- Successful response with XMLcontent
HTTP Status code: 201 -- Successful response with no content

POSITIVE RESPONSE CONTENT

Defined separately for each functional REST services

ERROR & EXCEPTION RESPONSES

HTTP Status code 40x -- These values reflect system failures or invalid service urls or site unavailability.

HTTP Status code 50x -- These values reflects functional errors for specific REST calls. The detail error message and additional information are specified as XML string in HTTP Response defined through Error.xsd xml schema.

The following diagram describes the Error xml schema:
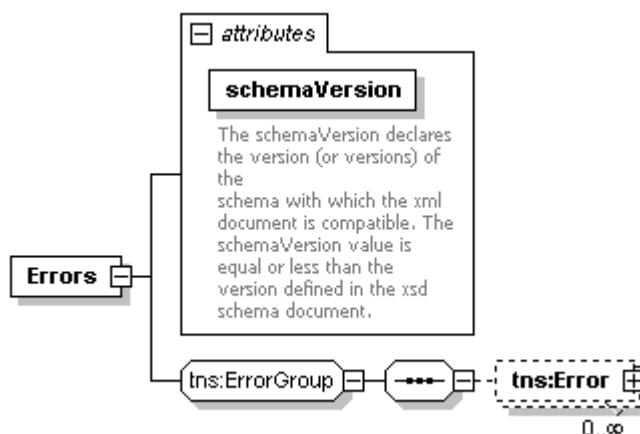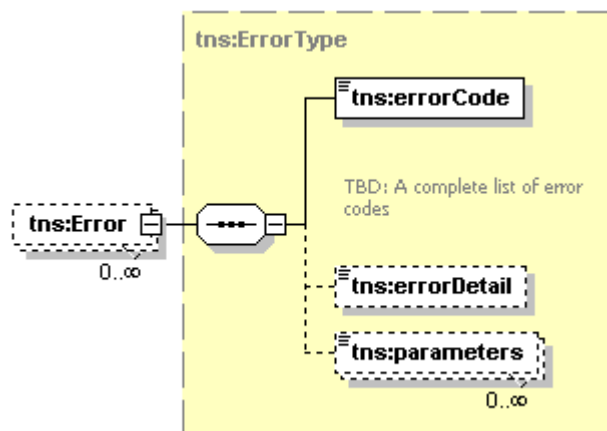
Versioning

REST SERVICE VERSIONING

All REST urls includes a version number. This version indicates that the REST service consumer is compliant with a particular version. For Yodlee, a single instance of the REST service endpoint will support multiple versions.

 A complete REST URI is:

https://<server>:<port>/moneycenter/srest/<yodleeName>/v1.0/account/summary/all

XML SCHEMA VERSIONING

Yodlee REST XML Schema versions are specified in two places:
One in the version attribute at the start of the XML schema. For example:

```
<xs:schema xmlns:jaxb="http://java.sun.com/xml/ns/jaxb"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:tns="http://namespace.yodlee.com/pfm/2009/Account
" xmlns:err="http://namespace.yodlee.com/2009/Error"
targetNamespace="http://namespace.yodlee.com/pfm/2009/A
ccount" elementFormDefault="qualified" version="1.0"
jaxb:version="2.0">
```

XML documents do not have to change if they remain valid with the new version of the schema. This version is guidance to the REST service consumer. For Yodlee, it is not an enforceable constraint. The XML schema validator ignores the version attribute.

The second place where a version is specified and enforced by Yodlee is in the Root element. For example,

```
<xs:schema xmlns:jaxb="http://java.sun.com/xml/ns/jaxb"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:tns="http://namespace.yodlee.com/pfm/2009/Account
```

```
" xmlns:err="http://namespace.yodlee.com/2009/Error"
targetNamespace="http://namespace.yodlee.com/pfm/2009/A
ccount" elementFormDefault="qualified" version="1.0"
jaxb:version="2.0">
            <xs:element name="AccountSummaries">
                <xs:complexType>
                    …
                    <xs:attribute name="schemaVersion"
type="xs:decimal" use="required">
                        <xs:annotation>
<xs:documentation>
The schemaVersion declares the version (or versions) of
the schema with which the xml document is compatible.
The schemaVersion value is equal or less than the
version defined in the xsd schema document.
</xs:documentation>
                        </xs:annotation>
                    </xs:attribute>
                </xs:complexType>
</xs:element>
```

2. Account Summary

The REST URL gets a summary list of all accounts for the consumer. This provides summary information for all accounts. It may be filtered using various criteria only to return a sub-set of accounts.

Summary information is generally the same regardless of the container.
Current container support includes Banking, Credit Card, Investment, CD, Loan, Real Estate, and Reward Data.

The API output includes values that can be used in making further calls to retrieve additional account information.

The following information is not returned by this API:

- Deleted accounts
- De-activated accounts

The API will return currency code which will always be the account level currency code. It will not return the consumer-preference currency code.

Service URL

https://<server>:<port>/moneycenter/srest/<cobName>/v1.0/account/itemsummary/

Applications
 This API applies to the following Yodlee applications:
- PersonalFinance
- BillPay
- FundsTransfer
- AccountVerification
- AccountAccelerator

Format

Beta Link - https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account/summary/all

HTTP Method(s)
GET

Input Parameter Description
Input parameters can be used to filter the accounts based on the container such as Banking, Credit Card, Investment, etc.

YODLEE

Input Parameter Definition

Field	Mandatory/Optional	Description
AccountGroup	Optional	Filter the Accounts by their respective account groups.

OUTPUT FORMAT

The response block is a simple hierarchy of summary data that groups the accounts based on the container. It contains simple elements such as account name, account balance and the latest account update.

Balance information is generally present in the of the consumer's currency preference, but for rewards container the balance information is shown as a value and a type which is commonly miles, points, dollars, etc.

Example: For American Express Blue Cash, the value can be 39.13 dollars but for JetBlue Airways – TrueBlue, the value can be 636 points.

Not all account types have valid balance. In the case of an account not having a valid balance, the balance field is returned as an empty tag.

The following balance information is returned based on the container:

Container	Balance
CREDIT_CARD	Running Balance
BANKING	Current Balance
INVESTMENT	Total Balance
LOAN	Principal Balance (if no Principal Balance, the Payoff amount)
MORTGAGE	Principal Balance
INSURANCE	Cash Value
REALESTATE	Home Value
REWARD_PROGRAM	Units
BILL	Not returned yet
TELEPHONE	Not returned yet
MINUTES	Not returned yet
UTILITIES	Not returned yet
CABLE_SATELLITE	Not returned yet
BILL_PAY_SERVICE	Not returned yet
MISCELLANEOUS	Not returned yet
MAIL	Not returned yet

Each summary object contains a reference (xlink) pointing to the unique REST URL for the account details call.

Schema

```
<ns2:ItemAccountSummaries schemaVersion="1.0"
xmlns:ns2="http://namespace.yodlee.com/pfm/2009/Account"
xmlns:ns3="http://namespace.yodlee.com/pfm/2009/Error">
   <ns2:ItemContainer ContainerName="LOAN">
     <ns2:LoanItemAccountSummary>
       <ns2:AccountName>loan acct</ns2:AccountName>
       <ns2:Balance>
         <amount>12321.0</amount>
         <currencyCode>USD</currencyCode>
       </ns2:Balance>
       <ns2:LastUpdate>
         <date>2009-07-28T05:19:28.000-07:00</date>
       </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.alpha71.do?itemA
ccountId=10091086&amp;amp;itemId=10069218&amp;amp;c=csit_key_0%3AYJLqvF
40U4yzDtMSPcOJtqcOR5I%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:ItemAc
countSummaryUri>
     </ns2:LoanItemAccountSummary>
   </ns2:ItemContainer>
   <ns2:ItemContainer ContainerName="REALESTATE">
     <ns2:RealEstateItemAccountSummary>
       <ns2:AccountName>manual home</ns2:AccountName>
       <ns2:Balance>
         <amount>1231.0</amount>
         <currencyCode>USD</currencyCode>
       </ns2:Balance>
       <ns2:LastUpdate>
         <date>2009-12-18T01:32:12.000-08:00</date>
       </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.alpha71.do?itemA
ccountId=10103090&amp;amp;itemId=10080665&amp;amp;c=csit_key_0%3Aav5Ukk
bxGDwgmpzBSGh67cH9PzQ%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:ItemAc
countSummaryUri>
     </ns2:RealEstateItemAccountSummary>
     <ns2:RealEstateItemAccountSummary>
       <ns2:AccountName>Newark Home</ns2:AccountName>
       <ns2:Balance>
         <amount>230000.0</amount>
         <currencyCode>USD</currencyCode>
       </ns2:Balance>
       <ns2:LastUpdate>
         <date>2010-04-14T15:13:50.000-07:00</date>
       </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.alpha71.do?itemA
ccountId=10109532&amp;amp;itemId=10086657&amp;amp;c=csit_key_0%3A3c7z0a
```

```
Oh2nOsBe%2Fq78OezCSZQfg%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:Item
AccountSummaryUri>
    </ns2:RealEstateItemAccountSummary>
    <ns2:RealEstateItemAccountSummary>
      <ns2:AccountName>my manual home</ns2:AccountName>
      <ns2:Balance>
        <amount>1231.0</amount>
        <currencyCode>USD</currencyCode>
      </ns2:Balance>
      <ns2:LastUpdate>
        <date>2009-07-28T05:20:12.000-07:00</date>
      </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.alpha71.do?itemA
ccountId=10091087&amp;amp;itemId=10069219&amp;amp;c=csit_key_0%3ACv2a1t
bPxu9P3zkKY26hhDUuEeE%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:ItemAc
countSummaryUri>
    </ns2:RealEstateItemAccountSummary>
  </ns2:ItemContainer>
  <ns2:ItemContainer ContainerName="CREDIT_CARD">
    <ns2:CCItemAccountSummary>
      <ns2:AccountName>Manhattan Platinum</ns2:AccountName>
      <ns2:Balance>
        <amount>8983.07</amount>
        <currencyCode>INR</currencyCode>
      </ns2:Balance>
      <ns2:LastUpdate>
        <date>2010-04-18T12:57:04.000-07:00</date>
      </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.alpha71.do?itemA
ccountId=10107978&amp;amp;itemId=10085765&amp;amp;c=csit_key_0%3AQxGy2M
TpvExLE3%2BoZYIrtHYN0kM%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:Item
AccountSummaryUri>
        <ns2:AccountType>Unknown</ns2:AccountType>
    </ns2:CCItemAccountSummary>
  </ns2:ItemContainer>
  <ns2:ItemContainer ContainerName="BANKING">
    <ns2:BankingItemAccountSummary>
      <ns2:AccountName>manual bank</ns2:AccountName>
      <ns2:Balance>
        <amount>12312.0</amount>
        <currencyCode>USD</currencyCode>
      </ns2:Balance>
      <ns2:LastUpdate>
        <date>2009-09-01T04:58:58.000-07:00</date>
      </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.alpha71.do?itemA
ccountId=10095232&amp;amp;itemId=10073106&amp;amp;c=csit_key_0%3AJ0pD9T
mSlEBIkzjk2e3c%2Fcg16mk%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:Item
AccountSummaryUri>
```

```
      <ns2:AccountType/>
   </ns2:BankingItemAccountSummary>
   <ns2:BankingItemAccountSummary>
      <ns2:AccountName>HDFC</ns2:AccountName>
      <ns2:Balance>
         <amount>0.0</amount>
         <currencyCode>USD</currencyCode>
      </ns2:Balance>
      <ns2:LastUpdate>
         <date>2010-02-08T01:42:14.000-08:00</date>
      </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.alpha71.do?itemA
ccountId=10113432&amp;amp;itemId=10089856&amp;amp;c=csit_key_0%3ASDF7Di
0R9fgo1k0weOlhL4k%2BB5k%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:Item
AccountSummaryUri>
      <ns2:AccountType>Unknown</ns2:AccountType>
   </ns2:BankingItemAccountSummary>
 </ns2:ItemContainer>
 <ns2:ItemContainer ContainerName="REWARD_PROGRAM"/>
     </ns2:ItemAccountSummaries>
```

EXCEPTIONS

404 - This response code is returned if the URL is malformed.

501 – This response code is returned when there is internal system error.

EXAMPLES

Sample Request URL: HTTP GET 200
https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account/summary/all

Sample Request Data

SummaryRequest parameters
None

Sample Response

```
<ns2:ItemAccountSummaries schemaVersion="1.0"
xmlns:ns2="http://namespace.yodlee.com/pfm/2009/Account"
xmlns:ns3="http://namespace.yodlee.com/pfm/2009/Error">
   <ns2:ItemContainer ContainerName="BANK">
     <ns2:BankingItemAccountSummary>
        <ns2:AccountName>Joint Checking Account</ns2:AccountName>
        <ns2:Balance>
           <amount>320.12</amount>
           <currencyCode>USD</currencyCode>
        </ns2:Balance>
        <ns2:LastUpdate>
           <date>2010-06-16T12:59:51.000-07:00</date>
        </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187194&amp;amp;itemId=13164214&amp;amp;c=csit_key%3A1T0o%
2B7VZ2I2NAcuyicmTEA0l%2BHk%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:I
temAccountSummaryUri>
        <ns2:AccountType>Checking</ns2:AccountType>
     </ns2:BankingItemAccountSummary>
     <ns2:BankingItemAccountSummary>
        <ns2:AccountName>Another Test Account</ns2:AccountName>
        <ns2:Balance>
           <amount>320.13</amount>
           <currencyCode>USD</currencyCode>
        </ns2:Balance>
        <ns2:LastUpdate>
           <date>2010-06-16T12:59:51.000-07:00</date>
        </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187195&amp;amp;itemId=13164214&amp;amp;c=csit_key%3Ad3Mh8
ZtxzHZ3sF2Fpim%2FQgn19wA%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:Ite
mAccountSummaryUri>
        <ns2:AccountType>Checking</ns2:AccountType>
     </ns2:BankingItemAccountSummary>
     <ns2:BankingItemAccountSummary>
        <ns2:AccountName>Test Account Again</ns2:AccountName>
        <ns2:Balance>
           <amount>320.14</amount>
           <currencyCode>USD</currencyCode>
        </ns2:Balance>
        <ns2:LastUpdate>
           <date>2010-06-16T12:59:51.000-07:00</date>
        </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187196&amp;amp;itemId=13164214&amp;amp;c=csit_key%3ABk5%2
```

FPdcHOx44QfTu%2BQbZ8IyPFEs%3D&amp;l=itemAccountId:itemId:u:s</ns2:I
temAccountSummaryUri>
        <ns2:AccountType>Checking</ns2:AccountType>
    </ns2:BankingItemAccountSummary>
    <ns2:BankingItemAccountSummary>
        <ns2:AccountName>Still Testing</ns2:AccountName>
        <ns2:Balance>
          <amount>320.15</amount>
          <currencyCode>USD</currencyCode>
        </ns2:Balance>
        <ns2:LastUpdate>
          <date>2010-06-16T12:59:51.000-07:00</date>
        </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187197&amp;itemId=13164214&amp;c=csit_key%3AuwC1c
C6GtVaHabUIPDh4PcPMiKE%3D&amp;l=itemAccountId:itemId:u:s</ns2:ItemA
ccountSummaryUri>
        <ns2:AccountType>Checking</ns2:AccountType>
    </ns2:BankingItemAccountSummary>
    <ns2:BankingItemAccountSummary>
        <ns2:AccountName>One More Here</ns2:AccountName>
        <ns2:Balance>
          <amount>320.16</amount>
          <currencyCode>USD</currencyCode>
        </ns2:Balance>
        <ns2:LastUpdate>
          <date>2010-06-16T12:59:51.000-07:00</date>
        </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187198&amp;itemId=13164214&amp;c=csit_key%3ADTeSx
HqqTKGempsdOuM2rmtt0iw%3D&amp;l=itemAccountId:itemId:u:s</ns2:ItemA
ccountSummaryUri>
        <ns2:AccountType>Checking</ns2:AccountType>
    </ns2:BankingItemAccountSummary>
    <ns2:BankingItemAccountSummary>
        <ns2:AccountName>No Savings</ns2:AccountName>
        <ns2:Balance>
          <amount>320.17</amount>
          <currencyCode>USD</currencyCode>
        </ns2:Balance>
        <ns2:LastUpdate>
          <date>2010-06-16T12:59:51.000-07:00</date>
        </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187199&amp;itemId=13164214&amp;c=csit_key%3AHYPCe
HKMmG1mBHCzZsfERMAO4jI%3D&amp;l=itemAccountId:itemId:u:s</ns2:ItemA
ccountSummaryUri>
        <ns2:AccountType>Checking</ns2:AccountType>
    </ns2:BankingItemAccountSummary>

```
<ns2:BankingItemAccountSummary>
   <ns2:AccountName>No Savings At Alls</ns2:AccountName>
   <ns2:Balance>
      <amount>320.18</amount>
      <currencyCode>USD</currencyCode>
   </ns2:Balance>
   <ns2:LastUpdate>
      <date>2010-06-16T12:59:51.000-07:00</date>
   </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187200&amp;amp;itemId=13164214&amp;amp;c=csit_key%3Acm1%2
Bql6uSWo9PyCNEa6SBJfSFA0%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:Ite
mAccountSummaryUri>
      <ns2:AccountType>Checking</ns2:AccountType>
   </ns2:BankingItemAccountSummary>
   <ns2:BankingItemAccountSummary>
      <ns2:AccountName>Another Account</ns2:AccountName>
      <ns2:Balance>
         <amount>320.19</amount>
         <currencyCode>USD</currencyCode>
      </ns2:Balance>
      <ns2:LastUpdate>
         <date>2010-06-16T12:59:51.000-07:00</date>
      </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187201&amp;amp;itemId=13164214&amp;amp;c=csit_key%3ABzXL5
hNBgucUBLFhruCj2rbVvdw%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:ItemA
ccountSummaryUri>
      <ns2:AccountType>Checking</ns2:AccountType>
   </ns2:BankingItemAccountSummary>
   <ns2:BankingItemAccountSummary>
      <ns2:AccountName>Checking Account</ns2:AccountName>
      <ns2:Balance>
         <amount>320.11</amount>
         <currencyCode>USD</currencyCode>
      </ns2:Balance>
      <ns2:LastUpdate>
         <date>2010-06-16T12:59:51.000-07:00</date>
      </ns2:LastUpdate>

<ns2:ItemAccountSummaryUri>/moneycenter/accountDetails.yodleebeta.do?it
emAccountId=31187235&amp;amp;itemId=13164214&amp;amp;c=csit_key%3AqRw99
kNm%2Bibhw8jQWHWBeuIoWjM%3D&amp;amp;l=itemAccountId:itemId:u:s</ns2:Ite
mAccountSummaryUri>
      <ns2:AccountType>Checking</ns2:AccountType>
   </ns2:BankingItemAccountSummary>
  </ns2:ItemContainer>
</ns2:ItemAccountSummaries>
```

3. Transaction Search

This REST API returns a list of transactions.

Service URL

https://<server>:<port>/moneycenter/srest/<cobName>/v1.0/txsearch?<URL parameters>

Beta Link - https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/txsearch

Format

https://<server>:<port>/moneycenter/srest/<cobName>/v1.0/txsearch?pagenumber=2&categoryid=25|3

HTTP Method(s)

GET

PARAMETERS

Field	Mandatory/Optional	Description
Pagenumber	Optional	Default=1. Contains the page number of the result to return. If this is not included, the transaction list will always include the first page. There are two elements returned TransactionSearch/currentPageId and TransactionSearch/pageCount that can be used to paginate through the results.
fromdate	Optional	The transactions returned will have a post da is after this date. The field is the number of milliseconds since the standard base time kn as "the epoch", namely January 1, 1970, 00:(GMT. Example: 1262304000 is Fri, 01 Jan 2(00:00:00 GMT.
todate	Optional	The transactions returned will have a post date that is before this date. The field is the number of milliseconds since the standard base time known as "the epoch", namely January 1, 1970, 00:00:00 GMT. Example: 1264982400 is Mon, 01 Feb 2010 00:00:00 GMT.
categoryid	Optional	A string that has "CategoryId|CategoryIdLevel" inside of it. Standard Yodlee categories are: 1|3:Uncategorized 2|3:AutomotiveExpenses 3|3:CharitableGiving 4|3:Child/DependentExpenses

5|3:Clothing/Shoes
6|3:Education
7|3:Entertainment
8|3:Gasoline/Fuel
9|3:Gifts
10|3:Groceries
11|3:Healthcare/Medical
12|3:HomeMaintenance
13|3:HomeImprovement
14|3:Insurance
15|3:Cable/SatelliteServices
16|3:OnlineServices
17|3:Loans
18|3:Mortgages
19|3:OtherExpenses
20|3:PersonalCare
21|3:Rent
22|3:Restaurants/Dining
23|3:Travel
24|3:ServiceCharges/Fees
25|3:ATM/CashWithdrawals
26|3:CreditCardPayments
27|3:Deposits
28|3:Transfers
29|3:Paychecks/Salary
30|3:InvestmentIncome
31|3:RetirementIncome
32|3:OtherIncome
33|3:Checks
34|3:Hobbies
35|3:OtherBills
36|3:SecuritiesTrades
37|3:Taxes
38|3:TelephoneServices
39|3:Utilities
40|3:Savings
41|3:RetirementContributions
42|3:Pets/PetCare
43|3:Electronics
44|3:GeneralMerchandise
45|3:OfficeSupplies

92|3:Consulting
94|3:Sales
96|3:Interest
98|3:Services
100|3:Advertising
102|3:BusinessMiscellaneous
104|3:PostageandShipping
106|3:Printing
108|3:DuesandSubscriptions

		110|3:OfficeMaintenance 112|3:WagesPaid
searchtype	Optional	Default= all. This parameter determines that search should consider all parameters. Values supported are "all" and container names are: 1. Bank 2. Credits 3. Stocks 4. Insurance 5. Loans 6. Miles 7. Mortgage
groupby	Optional	Determines how the transactions in the result set are grouped. Values allowed are "date" and "container". Default value=date. For example, a savings account and a checking account will be grouped in Banking container.
itemaccountid	Optional	Default=-1. When a valid item account identifier is passed, the search returns the transactions belonging to that account only. By default, all account transactions are returned.
daterangeid	Optional	Default= -1(All). This field specifies the range of dates between which transactions are to be retrieved. Values allowed are: 1W: 1 week 2W: 2 weeks 3W: 3 weeks 1D: 1 day 2D: 2 days 3D: 3 days 1M: 1 month 2M: 2 months 3M: 3 months 0: 7 days 2: 14 days 1: One month 3: Three months 6: Six months 12: Twelve months tw: This week tm: This month ty: This year 1w: One week 1m: One month

YODLEE

		1y: One year -99: To be used in conjunction with fromdate and todate.
transactionstatusid	Optional	Default=-1. Specifies that transactions having a specific status should be returned by the search. Values allowed are: 1: Posted 2: Pending 3: Scheduled 4: In progress 5: Failed 6: Cleared 7: Merged 8: Disbursed By default, transactions with any status is returned.
transactionbasetypeid	Optional	Default=-1. Specifies that transactions belonging to a specific base type should be returned by the search. Values allowed are: 1:Credit 2:Debit 3:Other 4:Unknown By default, transactions belonging to all types are returned.
AccountGroup	Optional	Specifies that transactions belonging to a specific account group should be returned by the search. By default, transactions belonging to all Account Groups are returned.
TransactionType	Optional	The transaction type as per the simple description.
MerchantName	Optional	The merchant name as per the simple description.
Concatenating Character	Optional	The concatenating character as per the simple description.

Schema

```
<TransactionSearch schemaVersion="1.0">
  <currentPageId>1</currentPageId>
  <nextPageId>2</nextPageId>
  <pageCount>1</pageCount>
  <previousPageId>0</previousPageId>
```

YODLEE

```
<dateRange>-1</dateRange>
<groupByFilter>date</groupByFilter>
<transactionsPerPage>25</transactionsPerPage>
<overallTransactionTotal>
   <amount>-109951.25</amount>
   <cobAmount>-109951.25</cobAmount>
   <cobCurrencyCode>USD</cobCurrencyCode>
   <cobPreciseAmount>-109951.25</cobPreciseAmount>
   <currencyCode>USD</currencyCode>
   <currencyId>0</currencyId>
   <precise>false</precise>
   <preciseAmount>-109951.25</preciseAmount>
</overallTransactionTotal>
<pageTransactionTotal>
   <amount>-109951.25</amount>
   <cobAmount>-109951.25</cobAmount>
   <cobCurrencyCode>USD</cobCurrencyCode>
   <cobPreciseAmount>-109951.25</cobPreciseAmount>
   <currencyCode>USD</currencyCode>
   <currencyId>0</currencyId>
   <precise>false</precise>
   <preciseAmount>-109951.25</preciseAmount>
</pageTransactionTotal>
<transactionData>
   <accessLevel>0</accessLevel>
   <accountName>Custom Mortgage - xxxxxxxxgage</accountName>
   <amount>
      <amount>-98789.0</amount>
      <cobAmount>-98789.0</cobAmount>
      <cobCurrencyCode>USD</cobCurrencyCode>
      <cobPreciseAmount>-98789</cobPreciseAmount>
      <currencyCode>USD</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>-98789</preciseAmount>
   </amount>
   <transactionCategory>
      <category>Other Expenses</category>
      <categoryId>19</categoryId>
      <categoryTypeId>0</categoryTypeId>
   </transactionCategory>
   <container>mortgage</container>
   <date>2010-04-19T00:00:00-07:00</date>
   <description>Opening transaction to set Current
Balance</description>
   <floaterLink>
      <caption/>
      <description/>

<escapedHref>https://mc1.alpha.yodlee.com/moneycenter/editManualTransac
tionFloater.alpha71.action?transactionStatus=debit&amp;amp;container=mo
rtgage&amp;amp;transactionId=10019758&amp;amp;itemAccountId=10125633&am
```

p;amp;searchType=manual&amp;c=csit_key_0%3A7hvDolxZTEIKVSji0alrJCjL
DnQ%3D&amp;l=transactionStatus:container:transactionId:itemAccountI
d:searchType:u:s&amp;floater=true</escapedHref>

<href>https://mc1.alpha.yodlee.com/moneycenter/editManualTransactionFlo
ater.alpha71.action?transactionStatus=debit&container=mortgage&
transactionId=10019758&itemAccountId=10125633&searchType=manual
&c=csit_key_0%3A7hvDolxZTEIKVSji0alrJCjLDnQ%3D&l=transactionSta
tus:container:transactionId:itemAccountId:searchType:u:s&floater=tr
ue</href>
        <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>10125633</itemAccountId>
    <netCost>0.0</netCost>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
      <businessExpense>false</businessExpense>
      <container>mortgage</container>
      <description>Opening transaction to set Current
Balance</description>
      <keyword/>
      <medicalExpense>false</medicalExpense>
      <memo/>
      <reimbursable>false</reimbursable>
      <sharedTransaction>false</sharedTransaction>
      <taxDeductible>false</taxDeductible>
      <transactionId>10019758</transactionId>
      <userDescription/>
    </transactionDetail>
    <transactionId>10019758</transactionId>
    <transactionStatus>
      <status>Cleared</status>
    </transactionStatus>
  </transactionData>
  <transactionData>
    <accessLevel>0</accessLevel>
    <accountName>Custom Credits - xxxxxxxxxxxxxxxxnual</accountName>
    <amount>
      <amount>-145.0</amount>
      <cobAmount>-145.0</cobAmount>
      <cobCurrencyCode>USD</cobCurrencyCode>
      <cobPreciseAmount>-145</cobPreciseAmount>
      <currencyCode>USD</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>-145</preciseAmount>
    </amount>
    <transactionCategory>
      <category>Other Expenses</category>
      <categoryId>19</categoryId>
      <categoryTypeId>0</categoryTypeId>

```
    </transactionCategory>
    <container>credits</container>
    <date>2010-04-19T00:00:00-07:00</date>
    <description>Opening transaction to set Current
Balance</description>
    <floaterLink>
      <caption/>
      <description/>

<escapedHref>https://mc1.alpha.yodlee.com/moneycenter/editManualTransac
tionFloater.alpha71.action?transactionStatus=debit&amp;amp;container=cr
edits&amp;amp;transactionId=10019757&amp;amp;itemAccountId=10125632&amp
;amp;searchType=manual&amp;amp;c=csit_key_0%3AdNgvLNA4ynwX9c4PyrZ6DWZY0
aQ%3D&amp;amp;l=transactionStatus:container:transactionId:itemAccountId
:searchType:u:s&amp;amp;floater=true</escapedHref>

<href>https://mc1.alpha.yodlee.com/moneycenter/editManualTransactionFlo
ater.alpha71.action?transactionStatus=debit&amp;container=credits&amp;t
ransactionId=10019757&amp;itemAccountId=10125632&amp;searchType=manual&
amp;c=csit_key_0%3AdNgvLNA4ynwX9c4PyrZ6DWZY0aQ%3D&amp;l=transactionStat
us:container:transactionId:itemAccountId:searchType:u:s&amp;floater=tru
e</href>
      <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>10125632</itemAccountId>
    <netCost>0.0</netCost>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
      <businessExpense>false</businessExpense>
      <container>credits</container>
      <description>Opening transaction to set Current
Balance</description>
      <keyword/>
      <medicalExpense>false</medicalExpense>
      <memo/>
      <reimbursable>false</reimbursable>
      <sharedTransaction>false</sharedTransaction>
      <taxDeductible>false</taxDeductible>
      <transactionId>10019757</transactionId>
      <userDescription/>
    </transactionDetail>
    <transactionId>10019757</transactionId>
    <transactionStatus>
      <status>Cleared</status>
    </transactionStatus>
  </transactionData>
  <transactionData>
    <accessLevel>0</accessLevel>
    <accountName>Custom Credits -
xxxxxxxxxxxxxxxxxxxxxxxxxCard</accountName>
    <amount>
```

```
    <amount>-222.0</amount>
    <cobAmount>-222.0</cobAmount>
    <cobCurrencyCode>USD</cobCurrencyCode>
    <cobPreciseAmount>-222</cobPreciseAmount>
    <currencyCode>USD</currencyCode>
    <currencyId>0</currencyId>
    <precise>false</precise>
    <preciseAmount>-222</preciseAmount>
</amount>
<transactionCategory>
    <category>Other Expenses</category>
    <categoryId>19</categoryId>
    <categoryTypeId>0</categoryTypeId>
</transactionCategory>
<container>credits</container>
<date>2010-04-13T00:00:00-07:00</date>
<description>Opening transaction to set Current
Balance</description>
<floaterLink>
    <caption/>
    <description/>

<escapedHref>https://mc1.alpha.yodlee.com/moneycenter/editManualTransac
tionFloater.alpha71.action?transactionStatus=debit&amp;amp;container=cr
edits&amp;amp;transactionId=10019460&amp;amp;itemAccountId=10123937&amp
;amp;searchType=manual&amp;amp;c=csit_key_0%3ADqg7S%2F4G3KIJYU5jXsuQJ4g
ohAg%3D&amp;amp;l=transactionStatus:container:transactionId:itemAccount
Id:searchType:u:s&amp;amp;floater=true</escapedHref>

<href>https://mc1.alpha.yodlee.com/moneycenter/editManualTransactionFlo
ater.alpha71.action?transactionStatus=debit&amp;container=credits&amp;t
ransactionId=10019460&amp;itemAccountId=10123937&amp;searchType=manual&
amp;c=csit_key_0%3ADqg7S%2F4G3KIJYU5jXsuQJ4gohAg%3D&amp;l=transactionSt
atus:container:transactionId:itemAccountId:searchType:u:s&amp;floater=t
rue</href>
        <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>10123937</itemAccountId>
    <netCost>0.0</netCost>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
        <businessExpense>false</businessExpense>
        <container>credits</container>
        <description>Opening transaction to set Current
Balance</description>
        <keyword/>
        <medicalExpense>false</medicalExpense>
        <memo/>
        <reimbursable>false</reimbursable>
        <sharedTransaction>false</sharedTransaction>
        <taxDeductible>false</taxDeductible>
```

```
      <transactionId>10019460</transactionId>
      <userDescription/>
    </transactionDetail>
    <transactionId>10019460</transactionId>
    <transactionStatus>
      <status>Cleared</status>
    </transactionStatus>
  </transactionData>
  <transactionData>
    <accessLevel>0</accessLevel>
    <accountName>Custom Loan - xxxxxxxnual</accountName>
    <amount>
      <amount>-12345.0</amount>
      <cobAmount>-12345.0</cobAmount>
      <cobCurrencyCode>USD</cobCurrencyCode>
      <cobPreciseAmount>-12345</cobPreciseAmount>
      <currencyCode>USD</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>-12345</preciseAmount>
    </amount>
    <transactionCategory>
      <category>Other Expenses</category>
      <categoryId>19</categoryId>
      <categoryTypeId>0</categoryTypeId>
    </transactionCategory>
    <container>loans</container>
    <date>2010-04-13T00:00:00-07:00</date>
    <description>Opening transaction to set Current
Balance</description>
    <floaterLink>
      <caption/>
      <description/>

<escapedHref>https://mc1.alpha.yodlee.com/moneycenter/editManualTransac
tionFloater.alpha71.action?transactionStatus=debit&amp;amp;container=lo
ans&amp;amp;transactionId=10019458&amp;amp;itemAccountId=10123935&amp;a
mp;searchType=manual&amp;amp;c=csit_key_0%3ABcHYAs4tM9bIq7ouCdNsprddthw
%3D&amp;amp;l=transactionStatus:container:transactionId:itemAccountId:s
earchType:u:s&amp;amp;floater=true</escapedHref>

<href>https://mc1.alpha.yodlee.com/moneycenter/editManualTransactionFlo
ater.alpha71.action?transactionStatus=debit&amp;container=loans&amp;tra
nsactionId=10019458&amp;itemAccountId=10123935&amp;searchType=manual&am
p;c=csit_key_0%3ABcHYAs4tM9bIq7ouCdNsprddthw%3D&amp;l=transactionStatus
:container:transactionId:itemAccountId:searchType:u:s&amp;floater=true<
/href>
      <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>10123935</itemAccountId>
    <netCost>0.0</netCost>
```

```xml
      <transactionBaseType>debit</transactionBaseType>
      <transactionDetail>
        <businessExpense>false</businessExpense>
        <container>loans</container>
        <description>Opening transaction to set Current
Balance</description>
        <keyword/>
        <medicalExpense>false</medicalExpense>
        <memo/>
        <reimbursable>false</reimbursable>
        <sharedTransaction>false</sharedTransaction>
        <taxDeductible>false</taxDeductible>
        <transactionId>10019458</transactionId>
        <userDescription/>
      </transactionDetail>
      <transactionId>10019458</transactionId>
      <transactionStatus>
        <status>Cleared</status>
      </transactionStatus>
    </transactionData>
    <transactionData>
      <accessLevel>0</accessLevel>
      <accountName>Custom Bank - xxxxxxxxxxxxxxxxxxxting (Developer
bank)</accountName>
      <amount>
        <amount>2000.0</amount>
        <cobAmount>2000.0</cobAmount>
        <cobCurrencyCode>USD</cobCurrencyCode>
        <cobPreciseAmount>2000</cobPreciseAmount>
        <currencyCode>USD</currencyCode>
        <currencyId>0</currencyId>
        <precise>false</precise>
        <preciseAmount>2000</preciseAmount>
      </amount>
      <transactionCategory>
        <category>Other Income</category>
        <categoryId>32</categoryId>
        <categoryTypeId>0</categoryTypeId>
      </transactionCategory>
      <container>bank</container>
      <date>2010-03-28T00:00:00-07:00</date>
      <description>Opening transaction to set Current
Balance</description>
      <floaterLink>
        <caption/>
        <description/>

<escapedHref>https://mc1.alpha.yodlee.com/moneycenter/editManualTransac
tionFloater.alpha71.action?transactionStatus=credit&amp;amp;container=b
ank&amp;amp;transactionId=10018958&amp;amp;itemAccountId=10120936&amp;a
mp;searchType=manual&amp;amp;c=csit_key_0%3AJ3EW1vcNz8PWB0k%2Bb8JfTGx5P
```

YODLEE

```
9Y%3D&amp;amp;l=transactionStatus:container:transactionId:itemAccountId
:searchType:u:s&amp;amp;floater=true</escapedHref>

<href>https://mc1.alpha.yodlee.com/moneycenter/editManualTransactionFlo
ater.alpha71.action?transactionStatus=credit&amp;container=bank&amp;tra
nsactionId=10018958&amp;itemAccountId=10120936&amp;searchType=manual&am
p;c=csit_key_0%3AJ3EW1vcNz8PWB0k%2Bb8JfTGx5P9Y%3D&amp;l=transactionStat
us:container:transactionId:itemAccountId:searchType:u:s&amp;floater=tru
e</href>
      <target/>
   </floaterLink>
   <groupBy>date</groupBy>
   <itemAccountId>10120936</itemAccountId>
   <netCost>0.0</netCost>
   <runningBalance>
      <amount>0.0</amount>
      <cobAmount>0.0</cobAmount>
      <cobCurrencyCode>USD</cobCurrencyCode>
      <cobPreciseAmount>0</cobPreciseAmount>
      <currencyCode>USD</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>0</preciseAmount>
   </runningBalance>
   <runningBalanceAmount>0.0</runningBalanceAmount>
   <transactionBaseType>credit</transactionBaseType>
   <transactionDetail>
      <businessExpense>false</businessExpense>
      <container>bank</container>
      <description>Opening transaction to set Current
Balance</description>
      <keyword/>
      <medicalExpense>false</medicalExpense>
      <memo/>
      <reimbursable>false</reimbursable>
      <sharedTransaction>false</sharedTransaction>
      <taxDeductible>false</taxDeductible>
      <transactionId>10018958</transactionId>
      <userDescription/>
   </transactionDetail>
   <transactionId>10018958</transactionId>
   <transactionStatus>
      <status>Cleared</status>
   </transactionStatus>
 </transactionData>
 <transactionData>
   <accessLevel>0</accessLevel>
   <accountName>DagCreditcard - Super CD Plus</accountName>
   <amount>
      <amount>-450.25</amount>
      <cobAmount>-450.25</cobAmount>
      <cobCurrencyCode>USD</cobCurrencyCode>
```

```
    <cobPreciseAmount>-450.25</cobPreciseAmount>
    <currencyCode>USD</currencyCode>
    <currencyId>0</currencyId>
    <precise>false</precise>
    <preciseAmount>-450.25</preciseAmount>
</amount>
<transactionCategory>
    <category>Uncategorized</category>
    <categoryId>1</categoryId>
    <categoryTypeId>0</categoryTypeId>
</transactionCategory>
<container>credits</container>
<date>2004-05-01T00:00:00-07:00</date>
<description>TransDesc</description>
<floaterLink>
    <caption/>
    <description/>

<escapedHref>https://mc1.alpha.yodlee.com/moneycenter/editAggregateTran
sactionFloater.alpha71.action?transactionStatus=debit&amp;amp;container
=credits&amp;amp;transactionId=10209738&amp;amp;searchType=aggregated&a
mp;amp;c=csit_key_0%3Av8O2yJoMM4VvtUZ7VJVT5s5alRo%3D&amp;amp;l=transact
ionStatus:container:transactionId:searchType:u:s&amp;amp;floater=true</
escapedHref>

<href>https://mc1.alpha.yodlee.com/moneycenter/editAggregateTransaction
Floater.alpha71.action?transactionStatus=debit&amp;container=credits&am
p;transactionId=10209738&amp;searchType=aggregated&amp;c=csit_key_0%3Av
8O2yJoMM4VvtUZ7VJVT5s5alRo%3D&amp;l=transactionStatus:container:transac
tionId:searchType:u:s&amp;floater=true</href>
        <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>10123845</itemAccountId>
    <netCost>0.0</netCost>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
        <businessExpense>false</businessExpense>
        <container>credits</container>
        <description>TransDesc</description>
        <keyword/>
        <medicalExpense>false</medicalExpense>
        <memo/>
        <reimbursable>false</reimbursable>
        <sharedTransaction>false</sharedTransaction>
        <taxDeductible>false</taxDeductible>
        <transactionId>10209738</transactionId>
        <userDescription/>
    </transactionDetail>
    <transactionId>10209738</transactionId>
    <transactionStatus>
        <status>posted</status>
```

```
      </transactionStatus>
    </transactionData>
</transactionSearch>
```

EXAMPLES

Sample Request URL: HTTP GET 200

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/txsearch

Sample Request Data

Default Request parameters: None

Sample Response:

```xml
<TransactionSearch schemaVersion="1.0">
  <currentPageId>1</currentPageId>
  <nextPageId>2</nextPageId>
  <pageCount>1</pageCount>
  <previousPageId>0</previousPageId>
  <dateRange>-1</dateRange>
  <groupByFilter>date</groupByFilter>
  <transactionsPerPage>25</transactionsPerPage>
  <overallTransactionTotal>
    <amount>3.850517000000071</amount>
    <cobAmount>3.850517000000071</cobAmount>
    <cobCurrencyCode>USD</cobCurrencyCode>

<cobPreciseAmount>3.8505170000000710217591404216364026069641113281 25</cobPreciseAmount>
    <currencyCode>USD</currencyCode>
    <currencyId>0</currencyId>
    <precise>false</precise>

<preciseAmount>3.8505170000000710217591404216364026069641113281 25</preciseAmount>
  </overallTransactionTotal>
  <pageTransactionTotal>
    <amount>3.850517000000071</amount>
    <cobAmount>3.850517000000071</cobAmount>
    <cobCurrencyCode>USD</cobCurrencyCode>

<cobPreciseAmount>3.8505170000000710217591404216364026069641113281 25</cobPreciseAmount>
    <currencyCode>USD</currencyCode>
    <currencyId>0</currencyId>
    <precise>false</precise>
```

```
<preciseAmount>3.85051700000007102175914042163640260 6964111328125</prec
iseAmount>
  </pageTransactionTotal>
  <transactionData>
    <accessLevel>0</accessLevel>
    <accountName>HDFC Bank (India) - Savings Account (Aditya Dash -
Account)</accountName>
    <amount>
      <amount>-10.0</amount>
      <cobAmount>-10.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>-10</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>-10</preciseAmount>
    </amount>
    <transactionCategory>
      <category>Transfers</category>
      <categoryId>28</categoryId>
      <categoryTypeId>0</categoryTypeId>
    </transactionCategory>
    <container>bank</container>
    <date>2010-06-14T00:00:00-07:00</date>
    <description>NEFT CHGS INCL ST &amp; CESS 310510</description>
    <floaterLink>
      <caption/>
      <description/>

<escapedHref>https://beta.yodlee.com/moneycenter/editAggregateTransacti
onFloater.yodleebeta.action?transactionStatus=unknown&amp;amp;container
=bank&amp;amp;transactionId=133795112&amp;amp;searchType=aggregated&amp
;amp;c=csit_key%3APc4ZNB7JNV322OqAi%2BAq4zmRRk8%3D&amp;amp;l=transactio
nStatus:container:transactionId:searchType:u:s&amp;amp;floater=true</es
capedHref>

<href>https://beta.yodlee.com/moneycenter/editAggregateTransactionFloat
er.yodleebeta.action?transactionStatus=unknown&amp;container=bank&amp;t
ransactionId=133795112&amp;searchType=aggregated&amp;c=csit_key%3APc4ZN
B7JNV322OqAi%2BAq4zmRRk8%3D&amp;l=transactionStatus:container:transacti
onId:searchType:u:s&amp;floater=true</href>
        <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>31187668</itemAccountId>
    <netCost>0.0</netCost>
    <runningBalance>
      <amount>0.0</amount>
      <cobAmount>0.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>0</cobPreciseAmount>
```

```
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>0</preciseAmount>
    </runningBalance>
    <runningBalanceAmount>0.0</runningBalanceAmount>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
      <businessExpense>false</businessExpense>
      <container>bank</container>
      <description>NEFT CHGS INCL ST &amp; CESS 310510</description>
      <keyword>FT</keyword>
      <medicalExpense>false</medicalExpense>
      <memo/>
      <reimbursable>false</reimbursable>
      <sharedTransaction>false</sharedTransaction>
      <taxDeductible>false</taxDeductible>
      <transactionId>133795112</transactionId>
      <userDescription/>
    </transactionDetail>
    <transactionId>133795112</transactionId>
    <transactionStatus>
      <status>posted</status>
    </transactionStatus>
    <transactionSimpleDescription>
      <simpleDescriptionConcat>-</simpleDescriptionConcat>
    </transactionSimpleDescription>
  </transactionData>
  <transactionData>
    <accessLevel>0</accessLevel>
    <accountName>HDFC Bank (India) - Savings Account (Aditya Dash -
Account)</accountName>
    <amount>
      <amount>-300.0</amount>
      <cobAmount>-300.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>-300</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>-300</preciseAmount>
    </amount>
    <transactionCategory>
      <category>ATM/Cash Withdrawals</category>
      <categoryId>25</categoryId>
      <categoryTypeId>0</categoryTypeId>
    </transactionCategory>
    <container>bank</container>
    <date>2010-06-13T00:00:00-07:00</date>
    <description>NWD-526419013329 8231 -BANGALORE</description>
    <floaterLink>
      <caption/>
```

```
        <description/>

<escapedHref>https://beta.yodlee.com/moneycenter/editAggregateTransacti
onFloater.yodleebeta.action?transactionStatus=unknown&amp;amp;container
=bank&amp;amp;transactionId=133795113&amp;amp;searchType=aggregated&amp
;amp;c=csit_key%3A4OZB%2Fvfa%2BGol3YcAbelfKli6x0E%3D&amp;amp;l=transact
ionStatus:container:transactionId:searchType:u:s&amp;amp;floater=true</
escapedHref>

<href>https://beta.yodlee.com/moneycenter/editAggregateTransactionFloat
er.yodleebeta.action?transactionStatus=unknown&amp;container=bank&amp;t
ransactionId=133795113&amp;searchType=aggregated&amp;c=csit_key%3A4OZB%
2Fvfa%2BGol3YcAbelfKli6x0E%3D&amp;l=transactionStatus:container:transac
tionId:searchType:u:s&amp;floater=true</href>
        <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>31187668</itemAccountId>
    <netCost>0.0</netCost>
    <runningBalance>
        <amount>0.0</amount>
        <cobAmount>0.0</cobAmount>
        <cobCurrencyCode>INR</cobCurrencyCode>
        <cobPreciseAmount>0</cobPreciseAmount>
        <currencyCode>INR</currencyCode>
        <currencyId>0</currencyId>
        <precise>false</precise>
        <preciseAmount>0</preciseAmount>
    </runningBalance>
    <runningBalanceAmount>0.0</runningBalanceAmount>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
        <businessExpense>false</businessExpense>
        <container>bank</container>
        <description>NWD-526419013329 8231 -BANGALORE</description>
        <keyword>NWD</keyword>
        <medicalExpense>false</medicalExpense>
        <memo/>
        <reimbursable>false</reimbursable>
        <sharedTransaction>false</sharedTransaction>
        <taxDeductible>false</taxDeductible>
        <transactionId>133795113</transactionId>
        <userDescription/>
    </transactionDetail>
    <transactionId>133795113</transactionId>
    <transactionStatus>
        <status>posted</status>
    </transactionStatus>
    <transactionSimpleDescription>
        <simpleDescriptionConcat>-</simpleDescriptionConcat>
    </transactionSimpleDescription>
  </transactionData>
```

YODLEE

```
<transactionData>
   <accessLevel>0</accessLevel>
   <accountName>HDFC Bank (India) - Savings Account (Aditya Dash -
Account)</accountName>
   <amount>
      <amount>-300.0</amount>
      <cobAmount>-300.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>-300</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>-300</preciseAmount>
   </amount>
   <transactionCategory>
      <category>ATM/Cash Withdrawals</category>
      <categoryId>25</categoryId>
      <categoryTypeId>0</categoryTypeId>
   </transactionCategory>
   <container>bank</container>
   <date>2010-06-12T00:00:00-07:00</date>
   <description>ATS-526419013329 8231 -BANGLORE</description>
   <floaterLink>
      <caption/>
      <description/>

<escapedHref>https://beta.yodlee.com/moneycenter/editAggregateTransacti
onFloater.yodleebeta.action?transactionStatus=unknown&amp;amp;container
=bank&amp;amp;transactionId=133795114&amp;amp;searchType=aggregated&amp
;amp;c=csit_key%3Am8uaDY6ozR2Xuas8%2FB%2B6pdm4bhU%3D&amp;amp;l=transact
ionStatus:container:transactionId:searchType:u:s&amp;amp;floater=true</
escapedHref>

<href>https://beta.yodlee.com/moneycenter/editAggregateTransactionFloat
er.yodleebeta.action?transactionStatus=unknown&amp;container=bank&amp;t
ransactionId=133795114&amp;searchType=aggregated&amp;c=csit_key%3Am8uaD
Y6ozR2Xuas8%2FB%2B6pdm4bhU%3D&amp;l=transactionStatus:container:transac
tionId:searchType:u:s&amp;floater=true</href>
      <target/>
   </floaterLink>
   <groupBy>date</groupBy>
   <itemAccountId>31187668</itemAccountId>
   <netCost>0.0</netCost>
   <runningBalance>
      <amount>0.0</amount>
      <cobAmount>0.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>0</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>0</preciseAmount>
```

```
    </runningBalance>
    <runningBalanceAmount>0.0</runningBalanceAmount>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
      <businessExpense>false</businessExpense>
      <container>bank</container>
      <description>ATS-526419013329 8231 -BANGLORE</description>
      <keyword>ATS</keyword>
      <medicalExpense>false</medicalExpense>
      <memo/>
      <reimbursable>false</reimbursable>
      <sharedTransaction>false</sharedTransaction>
      <taxDeductible>false</taxDeductible>
      <transactionId>133795114</transactionId>
      <userDescription/>
    </transactionDetail>
    <transactionId>133795114</transactionId>
    <transactionStatus>
      <status>posted</status>
    </transactionStatus>
    <transactionSimpleDescription>
      <simpleDescriptionConcat>-</simpleDescriptionConcat>
    </transactionSimpleDescription>
  </transactionData>
  <transactionData>
    <accessLevel>0</accessLevel>
    <accountName>HDFC Bank (India) - Savings Account (Aditya Dash -
Account)</accountName>
    <amount>
      <amount>-310.99</amount>
      <cobAmount>-310.99</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>-
310.99000000000009094947017729282379150390625</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>-
310.99000000000009094947017729282379150390625</preciseAmount>
    </amount>
    <transactionCategory>
      <category>Restaurants/Dining</category>
      <categoryId>22</categoryId>
      <categoryTypeId>0</categoryTypeId>
    </transactionCategory>
    <container>bank</container>
    <date>2010-06-11T00:00:00-07:00</date>
    <description>POS 5264190133298231 DOMINOS PIZZA DE</description>
    <floaterLink>
      <caption/>
      <description/>
```

```
<escapedHref>https://beta.yodlee.com/moneycenter/editAggregateTransacti
onFloater.yodleebeta.action?transactionStatus=unknown&amp;amp;container
=bank&amp;amp;transactionId=133795116&amp;amp;searchType=aggregated&amp
;amp;c=csit_key%3AXvQO6cPI88oJzF6%2BLlL41%2ByJ5A0%3D&amp;amp;l=transact
ionStatus:container:transactionId:searchType:u:s&amp;amp;floater=true</
escapedHref>

<href>https://beta.yodlee.com/moneycenter/editAggregateTransactionFloat
er.yodleebeta.action?transactionStatus=unknown&amp;container=bank&amp;t
ransactionId=133795116&amp;searchType=aggregated&amp;c=csit_key%3AXvQO6
cPI88oJzF6%2BLlL41%2ByJ5A0%3D&amp;l=transactionStatus:container:transac
tionId:searchType:u:s&amp;floater=true</href>
      <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>31187668</itemAccountId>
    <netCost>0.0</netCost>
    <runningBalance>
      <amount>0.0</amount>
      <cobAmount>0.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>0</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>0</preciseAmount>
    </runningBalance>
    <runningBalanceAmount>0.0</runningBalanceAmount>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
      <businessExpense>false</businessExpense>
      <container>bank</container>
      <description>POS 5264190133298231 DOMINOS PIZZA DE</description>
      <keyword>dominos</keyword>
      <medicalExpense>false</medicalExpense>
      <memo/>
      <reimbursable>false</reimbursable>
      <sharedTransaction>false</sharedTransaction>
      <taxDeductible>false</taxDeductible>
      <transactionId>133795116</transactionId>
      <userDescription/>
    </transactionDetail>
    <transactionId>133795116</transactionId>
    <transactionStatus>
      <status>posted</status>
    </transactionStatus>
    <transactionSimpleDescription>
      <simpleDescriptionConcat>-</simpleDescriptionConcat>
    </transactionSimpleDescription>
  </transactionData>
  <transactionData>
```

```
    <accessLevel>0</accessLevel>
    <accountName>HDFC Bank (India) - Savings Account (Aditya Dash -
Account)</accountName>
    <amount>
      <amount>-200.0</amount>
      <cobAmount>-200.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>-200</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>-200</preciseAmount>
    </amount>
    <transactionCategory>
      <category>ATM/Cash Withdrawals</category>
      <categoryId>25</categoryId>
      <categoryTypeId>0</categoryTypeId>
    </transactionCategory>
    <container>bank</container>
    <date>2010-06-11T00:00:00-07:00</date>
    <description>ATW-526419013329 8231 -MICO LAYOUT</description>
    <floaterLink>
      <caption/>
      <description/>

<escapedHref>https://beta.yodlee.com/moneycenter/editAggregateTransacti
onFloater.yodleebeta.action?transactionStatus=unknown&amp;amp;container
=bank&amp;amp;transactionId=133795115&amp;amp;searchType=aggregated&amp
;amp;c=csit_key%3AKg2CCPScQaVZ5MPN%2FGnjtSLTs4A%3D&amp;amp;l=transactio
nStatus:container:transactionId:searchType:u:s&amp;amp;floater=true</es
capedHref>

<href>https://beta.yodlee.com/moneycenter/editAggregateTransactionFloat
er.yodleebeta.action?transactionStatus=unknown&amp;container=bank&amp;t
ransactionId=133795115&amp;searchType=aggregated&amp;c=csit_key%3AKg2CC
PScQaVZ5MPN%2FGnjtSLTs4A%3D&amp;l=transactionStatus:container:transacti
onId:searchType:u:s&amp;floater=true</href>
        <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>31187668</itemAccountId>
    <netCost>0.0</netCost>
    <runningBalance>
      <amount>0.0</amount>
      <cobAmount>0.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>0</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>0</preciseAmount>
    </runningBalance>
```

```
<runningBalanceAmount>0.0</runningBalanceAmount>
<transactionBaseType>debit</transactionBaseType>
<transactionDetail>
  <businessExpense>false</businessExpense>
  <container>bank</container>
  <description>ATW-526419013329 8231 -MICO LAYOUT</description>
  <keyword>atw</keyword>
  <medicalExpense>false</medicalExpense>
  <memo/>
  <reimbursable>false</reimbursable>
  <sharedTransaction>false</sharedTransaction>
  <taxDeductible>false</taxDeductible>
  <transactionId>133795115</transactionId>
  <userDescription/>
</transactionDetail>
<transactionId>133795115</transactionId>
<transactionStatus>
  <status>posted</status>
</transactionStatus>
<transactionSimpleDescription>
  <simpleDescriptionConcat>-</simpleDescriptionConcat>
</transactionSimpleDescription>
</transactionData>
<transactionData>
<accessLevel>0</accessLevel>
<accountName>HDFC Bank (India) - Savings Account (Aditya Dash -
Account)</accountName>
<amount>
  <amount>-10.0</amount>
  <cobAmount>-10.0</cobAmount>
  <cobCurrencyCode>INR</cobCurrencyCode>
  <cobPreciseAmount>-10</cobPreciseAmount>
  <currencyCode>INR</currencyCode>
  <currencyId>0</currencyId>
  <precise>false</precise>
  <preciseAmount>-10</preciseAmount>
</amount>
<transactionCategory>
  <category>Gasoline/Fuel</category>
  <categoryId>8</categoryId>
  <categoryTypeId>0</categoryTypeId>
</transactionCategory>
<container>bank</container>
<date>2010-06-08T00:00:00-07:00</date>
<description>FUEL SURCHG 5264190133298231 47018855</description>
<floaterLink>
  <caption/>
  <description/>

<escapedHref>https://beta.yodlee.com/moneycenter/editAggregateTransacti
onFloater.yodleebeta.action?transactionStatus=unknown&amp;amp;container
=bank&amp;amp;transactionId=133795117&amp;amp;searchType=aggregated&amp
```

```
;amp;c=csit_key%3Aa852ApNIIDTjSwa4v11Rxfp6dpY%3D&amp;amp;l=transactionS
tatus:container:transactionId:searchType:u:s&amp;amp;floater=true</esca
pedHref>

<href>https://beta.yodlee.com/moneycenter/editAggregateTransactionFloat
er.yodleebeta.action?transactionStatus=unknown&amp;container=bank&amp;t
ransactionId=133795117&amp;searchType=aggregated&amp;c=csit_key%3Aa852A
pNIIDTjSwa4v11Rxfp6dpY%3D&amp;l=transactionStatus:container:transaction
Id:searchType:u:s&amp;floater=true</href>
      <target/>
    </floaterLink>
    <groupBy>date</groupBy>
    <itemAccountId>31187668</itemAccountId>
    <netCost>0.0</netCost>
    <runningBalance>
      <amount>0.0</amount>
      <cobAmount>0.0</cobAmount>
      <cobCurrencyCode>INR</cobCurrencyCode>
      <cobPreciseAmount>0</cobPreciseAmount>
      <currencyCode>INR</currencyCode>
      <currencyId>0</currencyId>
      <precise>false</precise>
      <preciseAmount>0</preciseAmount>
    </runningBalance>
    <runningBalanceAmount>0.0</runningBalanceAmount>
    <transactionBaseType>debit</transactionBaseType>
    <transactionDetail>
      <businessExpense>false</businessExpense>
      <container>bank</container>
      <description>FUEL SURCHG 5264190133298231 47018855</description>
      <keyword>fuel</keyword>
      <medicalExpense>false</medicalExpense>
      <memo/>
      <reimbursable>false</reimbursable>
      <sharedTransaction>false</sharedTransaction>
      <taxDeductible>false</taxDeductible>
      <transactionId>133795117</transactionId>
      <userDescription/>
    </transactionDetail>
    <transactionId>133795117</transactionId>
    <transactionStatus>
      <status>posted</status>
    </transactionStatus>
    <transactionSimpleDescription>
      <simpleDescriptionConcat>-</simpleDescriptionConcat>
    </transactionSimpleDescription>
  </transactionData>
      </TransactionSearch>
```

EXCEPTIONS

404 – This response code is returned if the URL is malformed.

501 – This response code is returned when there is internal system error.

YODLEE

4. Networth

This REST API returns the net worth of a PFM consumer

Consumer's net worth is the difference between assets and liabilities..
Consumers can see their net worth value in their preferred currency. For example, if a consumer holds accounts in US dollars (USD) but chooses pound sterling (GBP) as the preferred currency, the net worth value will be shown in GBP.

In Yodlee PersonalFinance consumers can also manually add accounts for assets that are not tracked online, for example a piece of jewelry.

Consumers can view their net worth change over a period of time. Consumers can choose to review data over three, six, or twelve months, view cumulative data for the current year or see the prior year's value.

Net Worth Calculation

Note: Data points are the historical account balances that Yodlee stores for an account to ensure that the account balances are synchronized with the transaction register.

Networth Module	Formula / Logic
Networth Calculation	Net worth = Assets (sum of banking, investment, real estate value, insurance and other assets) - Liabilities (sum of loans, mortgages, credit card balances and other liabilities)
Networth Change	1. Two data points are required to populate net worth change and charting 2. Weekly change is shown till one month's data is populated, but the chart will be weekly for five weeks 3. The % change is the difference between net worth on the current date and at the end of the previous month

Table 1 – Net worth Calculation Table

Charting Logic

Net Worth Module	Formula/Logic

Chart - 3 months	Weekly data points. Weekly data point is captured as of Saturday of the week
Chart - 6 months	Monthly data points. Current month plus previous 5 months
Chart - 12 months	Monthly data points. Current month plus previous 11 months
Chart - This year	Monthly data points. Current month plus previous months of the year
Chart - Last year	The data points are calculated as: Start date = 1st day of previous year and End date = current year's 1st date - 1st day
Data Table	Data table shows weekly (today - end of last week) movements for the three months net worth performance chart and monthly movement, for all other periods.

SERVICE URL

Beta Link - https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/networth

Example URL

http://localhost:8081/moneycenter/srest/default/v1.0/networth/all

Applications

This API applies to the following Yodlee applications:

- PersonalFinance

Format

https://<server>:<port>/moneycenter/srest/<cobName>/v1.0/networth/groupid/<URL parameters>

HTTP Method(s)

GET

GET METHOD

Input Parameter Description

The first URL [net worth/all] would run without any input parameters and groupid will be used for filtering in case of the second URL [groupid/<URL parameters>].

Input Parameter Definition

Field	Mandatory/Optional	Description
Assets	Optional	Contains list of assets of PFM consumer

Liabilities	Optional	Contains list of liabilities of PFM consumer
Net worth	Optional	Contains list of the calculated Net worth (Assets – Liabilities) of the PFM consumer

OUTPUT FORMAT

The output is the net worth of the PFM consumer.

Schema

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:jaxb="http://java.sun.com/xml/ns/jaxb"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:tns="http://namespace.yodlee.com/pfm/2009/Networth"
xmlns:cm="http://common.jaxb.domain.yodlee.com"
targetNamespace="http://namespace.yodlee.com/pfm/2009/Networth"
elementFormDefault="qualified" version="1.0" jaxb:version="2.0">
<xs:import namespace="http://common.jaxb.domain.yodlee.com"
schemaLocation="Yodlee_Common.xsd"/>

    <xs:annotation>
        <xs:documentation>
            The schema is compliant with two versions: a jaxb
version and a Yodlee version.  the Yodlee version defines the overall
version of this xsd document. The validation logic will validate xml
document for this version and backward versions.  The schemaVersion
defined in the root element has values less than or equal to this
version value.
        </xs:documentation>
        <xs:appinfo>
            <jaxb:schemaBindings>
                <jaxb:package
name="com.yodlee.domain.jaxb.networth"/>
            </jaxb:schemaBindings>
        </xs:appinfo>
    </xs:annotation>

    <xs:complexType name="BasicAccountInfoType">
        <xs:sequence>
            <xs:element name="accountName" type="xs:string"
minOccurs="1"/>
            <xs:element name="balanceAmount" type="cm:YMoney"
minOccurs="1"/>
            <xs:element name="currencyCode" type="xs:string"
minOccurs="1"/>
        </xs:sequence>
        <xs:attribute name="link" type="xs:anyURI" use="required"/>
    </xs:complexType>
```

YODLEE

```
<xs:complexType name="SummaryType">
      <xs:sequence>
            <xs:element name="total" type="cm:YMoney"
minOccurs="1"/>
            <xs:element name="currencyCode" type="xs:string"
minOccurs="1"/>
      </xs:sequence>
</xs:complexType>

<xs:complexType name="NetworthType">
      <xs:sequence>
            <xs:element name="assetsTotal" type="cm:YMoney"
minOccurs="1"/>
            <xs:element name="liabilityTotal" type="cm:YMoney"
minOccurs="1"/>
            <xs:element name="networthAmount" type="cm:YMoney"
minOccurs="1"/>
            <xs:element name="currencyCode" type="xs:string"
minOccurs="1"/>
      </xs:sequence>
</xs:complexType>

<xs:complexType name="AssetAccountType">
      <xs:sequence>
            <xs:element name="AssetAccount"
type="tns:BasicAccountInfoType" minOccurs="0" maxOccurs="unbounded"
nillable="false"/>
            <xs:element name="Summary" type="tns:SummaryType"
minOccurs="0" maxOccurs="1" nillable="false"/>
      </xs:sequence>
</xs:complexType>

<xs:complexType name="LiabilityAccountType">
      <xs:sequence>
            <xs:element name="LiabilityAccount"
type="tns:BasicAccountInfoType" minOccurs="0" maxOccurs="unbounded"
nillable="false"/>
            <xs:element name="Summary" type="tns:SummaryType"
minOccurs="0" maxOccurs="1" nillable="false"/>
      </xs:sequence>
</xs:complexType>

<xs:element name="Networth">
      <xs:complexType>
            <xs:sequence>
                  <xs:element name="AssetDetails"
type="tns:AssetAccountType" minOccurs="0" maxOccurs="1"
nillable="false"/>
                  <xs:element name="LiabilityDetails"
type="tns:LiabilityAccountType" minOccurs="0" maxOccurs="1"
nillable="false"/>
```

```
                    <xs:element name="NetworthDetails"
type="tns:NetworthType" minOccurs="0" maxOccurs="1" nillable="false"/>
                </xs:sequence>
                <xs:attribute name="schemaVersion" type="xs:decimal"
use="required">
                    <xs:annotation>
                        <xs:documentation>The schemaVersion declares
the version (or versions) of the
                            schema with which the xml document is
compatible. The schemaVersion value is equal or less than the version
defined in the xsd schema document.
                        </xs:documentation>
                    </xs:annotation>
                </xs:attribute>
            </xs:complexType>
        </xs:element>
</xs:schema>
```

EXCEPTIONS

404 - This response code is returned if the URL is malformed.

501 – This response code is returned when there is internal system error.

EXAMPLES

Sample Request URL: HTTP GET 200

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/networth/all

Sample Request Data: None

SummaryRequest parameters: None

Sample Response

```
<ns2:Networth schemaVersion="1.0"
xmlns:ns2="http://namespace.yodlee.com/pfm/2009/Networth">
  <ns2:AssetDetails>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187668&amp;itemId=13164215">
      <ns2:accountName>Aditya Dash - Account</ns2:accountName>
      <ns2:balanceAmount>
        <amount>500.77</amount>
        <currencyCode>INR</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
```

```
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187235&amp;itemId=13164214">
      <ns2:accountName>Dag Bank</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.11</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187201&amp;itemId=13164214">
      <ns2:accountName>Test Account Generator-Bank - Another
Account</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.19</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187195&amp;itemId=13164214">
      <ns2:accountName>Test Account Generator-Bank - Another Test
Account</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.13</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187194&amp;itemId=13164214">
      <ns2:accountName>Test Account Generator-Bank - Joint Checking
Account</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.12</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187199&amp;itemId=13164214">
      <ns2:accountName>Test Account Generator-Bank - No
Savings</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.17</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187200&amp;itemId=13164214">
```

```
      <ns2:accountName>Test Account Generator-Bank - No Savings At
Alls</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.18</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187198&amp;itemId=13164214">
      <ns2:accountName>Test Account Generator-Bank - One More
Here</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.16</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187197&amp;itemId=13164214">
      <ns2:accountName>Test Account Generator-Bank - Still
Testing</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.15</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:AssetAccount
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?itemAccountId=31187196&amp;itemId=13164214">
      <ns2:accountName>Test Account Generator-Bank - Test Account
Again</ns2:accountName>
      <ns2:balanceAmount>
        <amount>320.14</amount>
        <currencyCode>USD</currencyCode>
      </ns2:balanceAmount>
    </ns2:AssetAccount>
    <ns2:Summary>
      <ns2:total>
        <amount>2892.17</amount>
        <currencyCode>USD</currencyCode>
      </ns2:total>
    </ns2:Summary>
  </ns2:AssetDetails>
  <ns2:NetworthDetails>
    <ns2:assetsTotal>
      <amount>2892.17</amount>
      <currencyCode>USD</currencyCode>
    </ns2:assetsTotal>
    <ns2:networthAmount>
      <amount>2892.17</amount>
      <currencyCode>USD</currencyCode>
```

```
        </ns2:networthAmount>
      </ns2:NetworthDetails>
  </ns2:Networth>
```

5. Account Groups

This REST API retrieves the list of groups (Owned and Shared) present for the consumer.

Service URL

https://<server>:<port>/moneycenter/srest/<cobName>/v1.0/accountgroups

Example URL

http://localhost:8081/moneycenter/srest/default/v1.0/accountgroups

Applications

This REST API applies to the following applications:
- Yodlee PersonalFinance

Format

Beta Link

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/accountgroups/all
https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/accountgroups/shared
 https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/accountgroups/owned

HTTP Method(s)

GET

INPUT PARAMETERS DESCRIPTION

No inputs for filtering.

INPUT PARAMETERS DEFINITION

OUTPUT FORMAT

The output is the list of account groups of the consumer, which includes both the owned groups as well as the shared group types. The owned groups contain group Id and group name while the shared group contains sharer ID and sharer name.

Schema

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:jaxb="http://java.sun.com/xml/ns/jaxb"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:tns="http://namespace.yodlee.com/pfm/2009/AccountGroups"
xmlns:cm="http://common.jaxb.domain.yodlee.com"
```

```
targetNamespace="http://namespace.yodlee.com/pfm/2009/AccountGroups"
elementFormDefault="qualified" version="1.0" jaxb:version="2.0">

    <xs:annotation>
        <xs:documentation>
The schema is compliant with two versions: a jaxb version and a Yodlee
version.  the Yodlee version defines the overall version of this xsd
document. The validation logic will validate xml document for this
version and backward versions.  The schemaVersion defined in the root
element has values less than or equal to this version value.
        </xs:documentation>
        <xs:appinfo>
            <jaxb:schemaBindings>
                <jaxb:package
name="com.yodlee.domain.jaxb.accountgroup"/>
            </jaxb:schemaBindings>
        </xs:appinfo>
    </xs:annotation>

    <xs:complexType name="OwnedAccountGroupType">
        <xs:sequence>
            <xs:element name="groupId" type="xs:long"
minOccurs="1"/>
            <xs:element name="groupName" type="xs:string"
minOccurs="1"/>
        </xs:sequence>
        <xs:attribute name="link" type="xs:anyURI" use="required"/>
    </xs:complexType>

    <xs:complexType name="SharedAccountGroupType">
        <xs:sequence>
            <xs:element name="sharerId" type="xs:long"
minOccurs="1"/>
            <xs:element name="sharerInfo" type="xs:string"
minOccurs="1"/>
        </xs:sequence>
        <xs:attribute name="link" type="xs:anyURI" use="required"/>
    </xs:complexType>

    <xs:element name="AccountGroups">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="OwnedGroups"
type="tns:OwnedAccountGroupType" minOccurs="0" maxOccurs="unbounded"
nillable="false"/>
                <xs:element name="SharedGroups"
type="tns:SharedAccountGroupType" minOccurs="0" maxOccurs="unbounded"
nillable="false"/>
            </xs:sequence>
            <xs:attribute name="schemaVersion" type="xs:decimal"
use="required">
                <xs:annotation>
```

```
                        <xs:documentation>The schemaVersion declares
the version (or versions) of the
                                schema with which the xml document is
compatible. The schemaVersion value is equal or less than the version
defined in the xsd schema document.
                        </xs:documentation>
                    </xs:annotation>
                </xs:attribute>
            </xs:complexType>
        </xs:element>
</xs:schema>
```

EXCEPTIONS

404 – This response code is returned if the URL is malformed.

501 – This response code is returned when there is internal system error.

EXAMPLES

1. Sample Request URL: HTTP GET 200

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/accountgroups/all

Sample Request Data:

SummaryRequest parameters: None

Sample Response:
```
 <OwnedGroups
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?groupId=10163952">
    <groupId>10163952</groupId>
    <groupName>Group 1</groupName>
  </OwnedGroups>
  <OwnedGroups
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?groupId=10163953">
    <groupId>10163953</groupId>
    <groupName>TEST Account</groupName>
  </OwnedGroups>
</AccountGroups>
```

2. Sample Request URL: HTTP GET 200
https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/accountgroups/shared

Sample Request Data:

SummaryRequest parameters: None

Sample Response:

```
<AccountGroups schemaVersion="1.0"
xmlns="http://namespace.yodlee.com/pfm/2009/AccountGroups">
  <SharedGroups
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?sharerId=11528664">
    <sharerId>11528664</sharerId>
    <sharerInfo>Srikanth Bolem</sharerInfo>
  </SharedGroups>
</AccountGroups>
```

3. Sample Request URL: HTTP GET 200

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/accountgroups/shared

Sample Request Data:

SummaryRequest parameters: None

Sample Response:

```
<AccountGroups schemaVersion="1.0"
xmlns="http://namespace.yodlee.com/pfm/2009/AccountGroups">
<AccountGroups schemaVersion="1.0"
xmlns="http://namespace.yodlee.com/pfm/2009/AccountGroups">
  <OwnedGroups
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?groupId=10163952">
    <groupId>10163952</groupId>
    <groupName>Group 1</groupName>
  </OwnedGroups>
  <OwnedGroups
link="https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/account
/summary?groupId=10163953">
    <groupId>10163953</groupId>
    <groupName>TEST Account</groupName>
  </OwnedGroups>
</AccountGroups>
```

6. Bill Summary

HTTP Bill Summary

The REST URL gets a summary view of all bills that are considered due in the system. These bills may be due or overdue, but the bills are considered current and have not been detected as paid by the Yodlee eBill framework or explicitly marked as paid by the consumer.

The Yodlee platform may detect upcoming bills infinitely into the future, but only bills due in the 30-60 days will show up. The exact dates into the future are set by the Yodlee cobrand and cannot be controlled through the API.

Service URL

Beta Link - https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/bills/summary/all

Applications

This API applies to the following Yodlee applications:
- PersonalFinance
- BillPay

Format

https://<server>:<port>/moneycenter/srest/<cobName>/v1.0/bills/summary/all

Beta Link - https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/bills/summary/all

HTTP Method(s)

GET.

INPUT PARAMETER DESCRIPTION

No inputs for filtering.

INPUT PARAMETER DEFINITION

Not applicable.

OUTPUT FORMAT

The output is a list of bills with summary information about the bills including the account name, payment status, due date, minimum payment and amount due.

Payment status from Yodlee is the derived payment status after business logic has run and falls into this group:

Bill Status Type	Description

unknown	Denotes a bill whose status is not known.
inbox	Denotes a bill that has been received.
outbox	Denotes a bill that has been scheduled to be paid.
paid	Denotes a bill which has been paid.
filed	Denotes a bill which has been filed away.
other	Denotes a bill whose status does not fall into this list. Most likely a new status introduced in a future release that does not have a clear mapping.

Schema

BillSummary.xsd (linkable)   BillSummaries.xsd

Figure 1

EXCEPTIONS

404 - This response code is returned if the URL is malformed.

501 – This response code is returned when there is an internal system error.

Examples

Sample Request URL: HTTP GET 200

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/bills/summary/all

Sample Request Data:

SummaryRequest parameters: None

Sample Response:

```
<ns2:BillSummaries schemaVersion="1.0"
xmlns:ns2="http://namespace.yodlee.com/pfm/2009/Bill">
  <ns2:Bill>
    <ns2:Account link="&lt;span class=&quot;acctbean&quot;>&lt;a href=
&quot;/moneycenter/billStatement.yodleebeta.action?accountUniqueId=3118
7886&amp;amp;itemId=13164815&amp;amp;c=csit_key%3AgPnQjZtuAr7LQfUpUZDvG
wjRxsk%3D&amp;amp;l=accountUniqueId:itemId:u:s&quot; title= &quot;View
Bill 2 Account Details&quot;>&lt;strong>Bill
2&lt;/strong>&lt;/a>&lt;/span>">
      <ns2:AccountName>Custom BillsBill 2</ns2:AccountName>
    </ns2:Account>
    <ns2:dueDate>
```

```
          <date>2010-06-28T00:08:27.833-07:00</date>
        </ns2:dueDate>
        <ns2:amountDue>
          <amount>200.0</amount>
          <currencyCode>USD</currencyCode>
        </ns2:amountDue>
        <ns2:paymentStatus>inbox</ns2:paymentStatus>
      </ns2:Bill>
</ns2:BillSummaries>
```

7. Add/Edit Manual Account

This REST API posts the information of the manual account provided by the consumer and creates a new manual account.

Service URL

There are two types of POST events: Create and Edit

<u>Create:</u>

Beta Link -
https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/manualaccount/create

<u>Edit:</u>

Beta Link -
https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/manualaccount/edit

HTTP POST Method(s)

Post

Input Parameter Description

The first URL [account/create] will create a new manual account, while the second URL [account/edit] will edit an existing account. While using the edit URL for editing, an account should be referred by its MemitemId.

Input Parameters Defination

The following input parameters are required for all types of account creation:

Field	Mandatory/Optional	Description
MemitemId	Mandatory	Valid MemId, which should be integer (valid only for Edit URL)
accountName	Mandatory	The name of the manual account that is to be added in Yodlee MoneyCenter.
nickname	Optional	The name given to a manual account for easy reference in Yodlee MoneyCenter.
accountType	Mandatory	The type of manual account and the container associated with it. Eg – Bank (type) and Banking (container)

YODLEE

		1. Bank Banking 2. stocks Investments 3. Loans Loans 4. Mortgage Mortgages 5. Credits Credit Cards 6. Insurance Insurance 7. Other_assets Other Assets 8. Other_liabilities Other Liabilities 1.
Memo	Optional	Any description of the manual account.
URL	Optional	A website that is the data source for this item which is not supported by Yodlee. (Note: this is used by Yodlee to help identify new data sources. Not valid for Real Estate Account Type). **Validation:** If provided by the consumer, it should check for the validity through characters like "www" and "."
username	Optional	User name of the consumer provided by the source account FI, which is the data source. (Note: this is used by Yodlee to help identify new data sources. Not valid for Real Estate Account Type).
password	Optional	The password of the consumer to access the source account, which is the data source. (**Note:** This is used by Yodlee to help identify new data sources. Not valid for Real Estate Account Type).

Additional inputs for accountType=bank

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the Account number of the manual account which is being added to the application.

YODLEE

BalanceCurrency	Mandatory	The currency standard in which The amounts are to be displayed
		Default: United States Dollars (USD)
		
		Validation:
		
		Input from the following list should only be accepted:
		  a. AUD - Australian Dollar
		  b. GBP - British Pound
		  c. CAD - Canadian Dollar
		  d. EUR - Euro
		  e. HKD - Hong Kong Dollar
		  f. INR - Indian Rupees
		  g. JPY - Japanese Yen
		  h. MXN - Mexican Peso
		  i. CHF - Swiss Franc
		  j. USD - United States Dollar

CurrentBalance	Optional	The current balance in the account. **Validation:** Should accept only integers or as per the regional settings of decimal symbol (0.00 or 0,00).
IncludeNetWorthStatus	Optional	A status to include the account information for calculating Net worth. **Validation:** Should be provided as true or false

Additional inputs for accountType=bills

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the account number of the manual account which is being added to the application.
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed. Default: United States Dollar (USD) **Validation:** Input from the following list should only be accepted: a. AUD - Australian Dollar b. GBP - British Pound c. CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen h. MXN - Mexican Peso i. CHF - Swiss Franc j. USD - United States Dollar
AmountDue	Optional	Amount outstanding for this bill. **Validation:** Should accept only integer and float
BillingCycle	Mandatory	The billing cycle of this bill (yearly by default). **Validation:** Only the following inputs should be accepted: • 1 – One Time • 2 – Weekly • 3 – Every 2 Weeks • 4 – Semi Monthly (Twice every month) • 5 – Monthly • 6 – Every Two Months • 7 – Quarterly (Every 3 months) • 8 – Semi Annually (Half yearly) • 9 – Annually (Yearly)

NextDueDate	Mandatory	The next due date for payment of the bill
		Validation:
		Input date should be greater or equal to current date. The date should be accepted in the epoch format.

Additional inputs for accountType=cable &satellite

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the account number of the manual account which is being added into the application.
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed. Default: United States Dollar (USD). **Validation:** Input from the following list should only be accepted: a. AUD - Australian Dollar b. GBP - British Pound c. CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen h. MXN - Mexican Peso i. CHF - Swiss Franc j. USD - United States Dollar
AmountDue	Optional	Amount outstanding for this bill. **Validation:** Should accept only integer and float.
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by default) **Validation:** Only the following inputs should be accepted: • 1 – One Time • 2 – Weekly • 3 – Every 2 Weeks • 4 – Semi Monthly (Twice every month)

		• 5 – Monthly • 6 – Every Two Months • 7 – Quarterly (Every 3 months) • 8 – Semi Annually (Half yearly) • 9 – Annually (Yearly)
NextDueDate	Mandatory	The next due date for payment of the bill **Validation:** Input date should be greater or equal to current date. The date should be accepted in the epoch format.

Additional inputs for accountType= minutes

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the account number of the manual account which is being added into the application.

BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed.
		Default: United States Dollar (USD)
		
		Validation:
		
		Input from the following list should only be accepted:
		   a. AUD - Australian Dollar
		   b. GBP - British Pound
		   c. CAD - Canadian Dollar
		   d. EUR - Euro
		   e. HKD - Hong Kong Dollar
		   f. INR - Indian Rupees
		   g. JPY - Japanese Yen
		   h. MXN - Mexican Peso
		   i. CHF - Swiss Franc
		   j. USD - United States Dollar

AmountDue	Optional	Amount outstanding for this bill **Validation:** Should accept only integer and float
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by default) **Validation:** Only the following inputs should be accepted:

		• 1 – One Time • 2 – Weekly • 3 – Every 2 Weeks • 4 – Semi Monthly (Twice every month) • 5 – Monthly • 6 – Every Two Months • 7 – Quarterly (Every 3 months) • 8 – Semi Annually (Half yearly) • 9 – Annually (Yearly)
NextDueDate	Mandatory	The next due date for payment of the bill **Validation:** Input date should be greater or equal to current date. The date should be accepted in the epoch format.

Additional inputs for accountType= credits

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the account number of the manual account which is being added into the application.

BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed.
		Default: United States Dollar (USD)
		
		Validation:
		
		Input from the following list should only be accepted:
		   a. AUD - Australian Dollar
		   b. GBP - British Pound
		   c. CAD - Canadian Dollar
		   d. EUR - Euro
		   e. HKD - Hong Kong Dollar
		   f. INR - Indian Rupees
		   g. JPY - Japanese Yen
		   h. MXN - Mexican Peso
		   i. CHF - Swiss Franc
		   j. USD – United States Dollar

AmountDue	Optional	Amount outstanding for this bill

YODLEE

		Validation:
		Should accept only integer and float
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by default)
		Validation:
		Only the following inputs should be accepted:
		1 – One Time 2 – Weekly 3 – Every 2 Weeks 4 – Semi Monthly (Twice every month) 5 – Monthly 6 – Every Two Months 7 – Quarterly (Every 3 months) 8 – Semi Annually (Half yearly) 9 – Annually (Yearly)
IncludeNetWorthStatus	Optional	A status to include the account information for calculating Networth
		Validation:
		Should be provided as true or false
CurrentBalance	Optional	The current balance of the Card.
		Validation: Should accept only Integers or as per the regional settings of decimal symbol (0.00 or 0,00).

Additional inputs for accountType=insurance

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the Account number of the manual account which is being added into the application.
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed. Default: United States Dollar (USD)
		Validation:
		Input from the following list should

		only be accepted:
		  a. AUD - Australian Dollar
		  b. GBP - British Pound
		  c. CAD - Canadian Dollar
		  d. EUR - Euro
		  e. HKD - Hong Kong Dollar
		  f. INR - Indian Rupees
		  g. JPY - Japanese Yen
		  h. MXN - Mexican Peso
		  i. CHF - Swiss Franc
		  j. USD – United States Dollar

AmountDue	Optional	A status to include the account information for calculating Networth **Validation:** Should be provided as true or false
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by default) **Validation:** Only the following inputs should be accepted: • 1 – One Time • 2 – Weekly • 3 – Every 2 Weeks • 4 – Semi Monthly (Twice every month) • 5 – Monthly • 6 – Every Two Months • 7 – Quarterly (Every 3 months) • 8 – Semi Annually (Half yearly) • 9 – Annually (Yearly)
NextDueDate	Mandatory	The next due date for payment of the Insurance **Validation:** Input date should be greater or equal to current date. The date should be accepted in the epoch format.
IncludeNetWorthStatus	Optional	A status to include the account information for calculating Networth **Validation:** Should be provided as true or false

AssetOrLiablity	Mandatory	Whether the account is an asset or a liability (default: Asset) **Validation:** Should be provided as true or false
CurrentBalance	Optional	The current balance to be paid of the Insurance. **Validation:** Should accept only Integers or as per the regional settings of decimal symbol (0.00 or 0,00)

Additional inputs for accountType=isp

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the account number of the manual account which is being added to the application.

BalanceCurrency	Mandatory	The currency Standard in which the amounts are to be displayed
		Default: United States Dollar (USD)
		Validation:
		
		Input from the following list should only be accepted:
		    a. AUD - Australian Dollar
		    b. GBP - British Pound
		    c. CAD - Canadian Dollar
		    d. EUR - Euro
		    e. HKD - Hong Kong Dollar
		    f. INR - Indian Rupees
		    g. JPY - Japanese Yen
		    h. MXN - Mexican Peso
		    i. CHF - Swiss Franc
		    j. USD - United States Dollar

AmountDue	Optional	Amount outstanding for this bill **Validation:** Should accept only integer and float
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by default) **Validation:** Only the following inputs should be accepted: • 1 – One Time • 2 – Weekly

YODLEE

		• 3 – Every 2 Weeks
		• 4 – Semi Monthly (Twice every month)
		• 5 – Monthly
		• 6 – Every Two Months
		• 7 – Quarterly (Every 3 months)
		• 8 – Semi Annually (Half yearly)
		• 9 – Annually (Yearly)
NextDueDate	Mandatory	The next due date for payment of the bill **Validation:** Input date should be greater or equal to current date. The date should be accepted in the epoch format.

Additional inputs for accountType= stocks

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the account number of the manual account which is being added to the application.

BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed
		Default: United States Dollar (USD)
		
		Validation:
		
		Input from the following list should only be accepted:
		    a. AUD - Australian Dollar
		    b. GBP - British Pound
		    c. CAD - Canadian Dollar
		    d. EUR - Euro
		    e. HKD - Hong Kong Dollar
		    f. INR - Indian Rupees
		    g. JPY - Japanese Yen
		    h. MXN - Mexican Peso
		    i. CHF - Swiss Franc
		    j. USD - United States Dollar

CurrentBalance	Optional	The current balance of the Investment **Validation:** Should accept only Integers or as per the regional settings of decimal symbol (0.00 or 0,00)

YODLEE

IncludeNetWorthStatus	Optional	A status to include the account information for calculating Networth **Validation:** Should be provided as true or false

Additional inputs for accountType= loan

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the account number of the manual account which is being added to the application.
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed Default: United States Dollar (USD) **Validation:** Input from the following list should only be accepted: a. AUD - Australian Dollar b. GBP - British Pound c. CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen h. MXN - Mexican Peso i. CHF - Swiss Franc j. USD - United States Dollar
AmountDue	Optional	Amount outstanding for this loan. **Validation:** Should accept only integer and float
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by default) **Validation:** Only the following inputs should be accepted: • 1 – One Time • 2 – Weekly • 3 – Every 2 Weeks • 4 – Semi Monthly (Twice every month) • 5 – Monthly

		• 6 – Every Two Months • 7 – Quarterly (Every 3 months) • 8 – Semi Annually (Half yearly) • 9 – Annually (Yearly)
NextDueDate	Mandatory	The next due date for payment of the loan. **Validation:** Input date should be greater or equal to current date. The date should be accepted in the epoch format.
IncludeNetWorthStatus	Optional	A status to include the account information for calculating Networth **Validation:** Should be provided as true or false.
CurrentBalance	Optional	The current balance of the Loan **Validation:** Should accept only Integers or as per the regional settings of decimal symbol (0.00 or 0,00)

Additional inputs for accountType= mortgage

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the Account number of the manual account which is being added into the application.
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed Default: United States Dollar (USD) **Validation:** Input from the following list should only be accepted: a. AUD - Australian Dollar b. GBP - British Pound c. CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen h. MXN - Mexican Peso

		i. CHF - Swiss Franc j. USD - United States Dollar
AmountDue	Optional	Amount outstanding for this loan **Validation:** Should accept only integer and float
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by default) **Validation:** Only the following inputs should be accepted: • 1 – One Time • 2 – Weekly • 3 – Every 2 Weeks • 4 – Semi Monthly (Twice every month) • 5 – Monthly • 6 – Every Two Months • 7 – Quarterly (Every 3 months) • 8 – Semi Annually (Half yearly) • 9 – Annually (Yearly)
NextDueDate	Mandatory	The next due date for payment of the loan. **Validation:** Input date should be greater or equal to current date. The date should be accepted in the epoch format.
IncludeNetWorthStatus	Optional	A status to include the account information for calculating Networth **Validation:** Should be provided as true or false
CurrentBalance	Optional	The current balance of the loan. **Validation:** Should accept only Integers or as per the regional settings of decimal symbol (0.00 or 0,00)

Additional inputs for accountType= other_assets

Field	Mandatory/Optional	Description
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed Default: United States Dollar (USD) **Validation:** Input from the following list should only be accepted: a. AUD - Australian Dollar b. GBP - British Pound c. CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen h. MXN - Mexican Peso i. CHF - Swiss Franc j. USD - United States Dollar
CurrentBalance	Optional	The current balance of the Account **Validation:** Should accept only Integers or as per the regional settings of decimal symbol (0.00 or 0,00)
IncludeNetWorthStatus	Optional	A status to include the account information for calculating Net worth **Validation:** Should be provided as true or false

Additional inputs for accountType= other_liabilities

Field	Mandatory/Optional	Description
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed Default: United States Dollar (USD) **Validation:** Input from the following list should only be accepted: a. AUD - Australian Dollar b. GBP - British Pound c. CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen

		h. MXN - Mexican Peso i. CHF - Swiss Franc j. USD - United States Dollar
CurrentBalance	Optional	The current Balance of the Account **Validation:** Should accept only Integers or as per the regional settings of decimal symbol (0.00 or 0,00)
IncludeNetWorthStatus	Optional	A status to include the account information for calculating Net worth. **Validation:** Should be provided as true or false.

Additional inputs for accountType= bill_payment

Field	Mandatory/Optional	Description
AccountNumber	Optional	Account Number of the manual account to be added.

Additional inputs for accountType= telephone

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the Account number of the manual account which is being added into the application.
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed Default: United States Dollar (USD) **Validation:** Input from the following list should only be accepted: a. AUD - Australian Dollar b. GBP - British Pound c. CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen h. MXN - Mexican Peso i. CHF - Swiss Franc j. USD - United States Dollar
AmountDue	Optional	Amount outstanding for this Bill **Validation:** Should accept only integer and float.
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by

		default)
		Validation:
		Only the following inputs should be accepted:
		• 1 – One Time
		• 2 – Weekly
		• 3 – Every 2 Weeks
		• 4 – Semi Monthly (Twice every month)
		• 5 – Monthly
		• 6 – Every Two Months
		• 7 – Quarterly (Every 3 months)
		• 8 – Semi Annually (Half yearly)
		• 9 – Annually (Yearly)
NextDueDate	Mandatory	The next due date for payment of the bill
		Validation:
		Input date should be greater or equal to current date.
		The date should be accepted in the epoch format.

Additional inputs for accountType= RealEstate

Field	Mandatory/Optional	Description
AutoCalculate	Mandatory/Either	Auto calculate the home value (Using Zillow.com) **Validation:** Should be provided as true or false
ManualCalculate	Mandatory/Either	Manual entry of the home value **Validation:** Should be provided as true or false.
IncludeNetWorthStatus	Optional	A status flag to include this account for calculating Net worth. **Validation:** Should be provided as true or false.

YODLEE

CorrespondingMortgageAccountId	Optional	The Item Account Id of the corresponding mortgage account this property is linked to.

Additional Input for AccountType=RealEstate and AutoCalculate="True"

Field	Mandatory/Optional	Description
StreetAddress	Mandatory	The street address of the real estate property.
CityStateZip	Mandatory	The city or state or zip code of the real estate property.

Additional Input for AccountType=RealEstate and ManualCalculate="True"

Field	Mandatory/Optional	Description
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed Default: United States Dollar (USD) **Validation:** Input from the following list should only be accepted: a. AUD – Australian Dollar b. GBP - British Pound c.CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen h. MXN - Mexican Peso i. CHF - Swiss Franc j. USD - United States Dollar
EstimatedValue	Mandatory	The estimated value of the Real estate property. **Validation:** Should accept only integers and float.

Additional inputs for accountType= miles

Field	Mandatory/Optional	Description
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed Default: Credits **Validation:** Input from the following list should only be accepted:

		a. Credits
		b. Dollars
		c. Miles
		d. Points
CurrentBalance	Optional	The current balance of the account. **Validation:** Should accept only Integers or as per the regional settings of decimal symbol (0.00 or 0,00).
AccountNumber	Optional	The account number of the manual account.

Additional inputs for accountType= utilities

Field	Mandatory/Optional	Description
AccountNumber	Optional	It is the Account number of the manual account which is being added into the application
BalanceCurrency	Mandatory	The currency standard in which the amounts are to be displayed Default: United States Dollar (USD) **Validation:** Input from the following list should only be accepted: a. AUD - Australian Dollar b. GBP - British Pound c. CAD - Canadian Dollar d. EUR - Euro e. HKD - Hong Kong Dollar f. INR - Indian Rupees g. JPY - Japanese Yen h. MXN - Mexican Peso i. CHF - Swiss Franc j. USD - United States Dollar
AmountDue	Optional	Amount outstanding for this Bill **Validation:** Should accept only integer and float
BillingCycle	Mandatory	The billing cycle of this bill. (Yearly by default) **Validation:** Only the following inputs should be accepted: • 1 – One Time • 2 – Weekly • 3 – Every 2 Weeks

		• 4 – Semi Monthly (Twice every month) • 5 – Monthly • 6 – Every Two Months • 7 – Quarterly (Every 3 months) • 8 – Semi Annually (Half yearly) • 9 – Annually (Yearly)
NextDueDate	Mandatory	The next due date for payment of the bill. **<u>Validation:</u>** Input date should be greater or equal to current date. The date should be accepted in the epoch format.

OUTPUT FORMAT

The output will be the successful addition/editing of a manual account.

Schema

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:jaxb="http://java.sun.com/xml/ns/jaxb"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:tns="http://namespace.yodlee.com/pfm/2009/Account1"
xmlns:cm="http://common.jaxb.domain.yodlee.com"
targetNamespace="http://namespace.yodlee.com/pfm/2009/Account1"
elementFormDefault="qualified" version="1.0" jaxb:version="2.0">
     <xs:import namespace="http://common.jaxb.domain.yodlee.com"
schemaLocation="Yodlee_Common.xsd"/>
     <xs:annotation>
          <xs:documentation>
               The schema is compliant with two versions: jaxb and
Yodlee.  The Yodlee version defines the overall version of this xsd
document. The validation logic will validate XML document for the
current and backward versions.  The schemaVersion defined in the root
element has values less than or equal to this version value.
          </xs:documentation>
          <xs:appinfo>
               <jaxb:schemaBindings>
                    <jaxb:package
name="com.yodlee.domain.jaxb.manualaccount"/>
               </jaxb:schemaBindings>
          </xs:appinfo>
     </xs:annotation>
     <xs:complexType name="AccountDetails">
          <xs:sequence>
```

```
                <xs:element name="accountName" type="xs:string"/>
                <xs:element name="nickName" type="xs:string"
minOccurs="0"/>
                <xs:element name="accountType"
type="cm:ItemContainerNames"/>
                <xs:element name="memo" type="xs:string"
minOccurs="0"/>
                <xs:element name="url" type="xs:string" minOccurs="0"/>
                <xs:element name="userName" type="xs:string"
minOccurs="0"/>
                <xs:element name="password" type="xs:string"
minOccurs="0"/>
            </xs:sequence>
    </xs:complexType>
    <xs:complexType name="Bank">
        <xs:complexContent>
            <xs:extension base="tns:AccountDetails">
                <xs:sequence>
                    <xs:element name="accountNumber"
type="xs:string" minOccurs="0"/>
                    <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                    <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                    <xs:element name="url" type="xs:string"
minOccurs="0"/>
                    <xs:element name="includeNetWorthStatus"
type="cm:BooleanType" minOccurs="0"/>
                </xs:sequence>
            </xs:extension>
        </xs:complexContent>
    </xs:complexType>
    <xs:complexType name="Credits">
        <xs:complexContent>
            <xs:extension base="tns:AccountDetails">
                <xs:sequence>
                    <xs:element name="accountNumber"
type="xs:string" minOccurs="0"/>
                    <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                    <xs:element name="amountDue"
type="cm:YMoney" minOccurs="0"/>
                    <xs:element name="billingCycle"
type="xs:string" minOccurs="0"/>
                    <xs:element name="nextDueDate"
type="cm:YDate"/>
                    <xs:element name="newBillingNoticeFlag"
type="cm:BooleanType" minOccurs="0"/>
                    <xs:element name="billDueWarningFlag"
type="cm:BooleanType" minOccurs="0"/>
                    <xs:element name="paymentProcessFlag"
type="cm:BooleanType" minOccurs="0"/>
```

```
                                <xs:element name="includeNetWorthStatus"
type="cm:BooleanType" minOccurs="0"/>
                                <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                        </xs:sequence>
                </xs:extension>
            </xs:complexContent>
        </xs:complexType>
        <xs:complexType name="Insurance">
            <xs:complexContent>
                <xs:extension base="tns:AccountDetails">
                        <xs:sequence>
                                <xs:element name="accountNumber"
type="xs:string" minOccurs="0"/>
                                <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                                <xs:element name="amountDue"
type="cm:YMoney" minOccurs="0"/>
                                <xs:element name="billingCycle"
type="xs:string" minOccurs="0"/>
                                <xs:element name="nextDueDate"
type="cm:YDate"/>
                                <xs:element name="newBillingNoticeFlag"
type="xs:string" minOccurs="0"/>
                                <xs:element name="billDueWarningFlag"
type="xs:string" minOccurs="0"/>
                                <xs:element name="paymentProcessFlag"
type="xs:string" minOccurs="0"/>
                                <xs:element name="includeNetWorthStatus"
type="xs:string" minOccurs="0"/>
                                <xs:element name="asstOrLiablity"
type="xs:string"/>
                                <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                        </xs:sequence>
                </xs:extension>
            </xs:complexContent>
        </xs:complexType>
        <xs:complexType name="Stocks">
            <xs:complexContent>
                <xs:extension base="tns:AccountDetails">
                        <xs:sequence>
                                <xs:element name="accountNumber"
type="xs:string" minOccurs="0"/>
                                <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                                <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                                <xs:element name="includeNetWorthStatus"
type="xs:string" minOccurs="0"/>
                        </xs:sequence>
                </xs:extension>
```

```
            </xs:complexContent>
        </xs:complexType>
        <xs:complexType name="Loan">
            <xs:complexContent>
                <xs:extension base="tns:AccountDetails">
                    <xs:sequence>
                        <xs:element name="accountNumber"
type="xs:string" minOccurs="0"/>
                        <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                        <xs:element name="amountDue"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="billingCycle"
type="xs:string" minOccurs="0"/>
                        <xs:element name="nextDueDate"
type="cm:YDate"/>
                        <xs:element name="newBillingNoticeFlag"
type="cm:BooleanType" minOccurs="0"/>
                        <xs:element name="billDueWarningFlag"
type="cm:BooleanType" minOccurs="0"/>
                        <xs:element name="paymentProcessFlag"
type="cm:BooleanType" minOccurs="0"/>
                        <xs:element name="includeNetWorthStatus"
type="cm:BooleanType" minOccurs="0"/>
                        <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                    </xs:sequence>
                </xs:extension>
            </xs:complexContent>
        </xs:complexType>
        <xs:complexType name="Mortgage">
            <xs:complexContent>
                <xs:extension base="tns:AccountDetails">
                    <xs:sequence>
                        <xs:element name="accountNumber"
type="xs:string" minOccurs="0"/>
                        <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                        <xs:element name="amountDue"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="billingCycle"
type="xs:string" minOccurs="0"/>
                        <xs:element name="nextDueDate"
type="cm:YDate"/>
                        <xs:element name="newBillingNoticeFlag"
type="cm:BooleanType" minOccurs="0"/>
                        <xs:element name="billDueWarningFlag"
type="cm:BooleanType" minOccurs="0"/>
                        <xs:element name="paymentProcessFlag"
type="cm:BooleanType" minOccurs="0"/>
                        <xs:element name="includeNetWorthStatus"
type="cm:BooleanType" minOccurs="0"/>
```

```
                              <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                       </xs:sequence>
                </xs:extension>
          </xs:complexContent>
     </xs:complexType>
     <xs:complexType name="OtherAssets">
          <xs:complexContent>
                <xs:extension base="tns:AccountDetails">
                     <xs:sequence>
                              <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                              <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                              <xs:element name="includeNetWorthStatus"
type="cm:BooleanType" minOccurs="0"/>
                       </xs:sequence>
                </xs:extension>
          </xs:complexContent>
     </xs:complexType>
     <xs:complexType name="OtherLiabilities">
          <xs:complexContent>
                <xs:extension base="tns:AccountDetails">
                     <xs:sequence>
                              <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                              <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                              <xs:element name="includeNetWorthStatus"
type="cm:BooleanType" minOccurs="0"/>
                       </xs:sequence>
                </xs:extension>
          </xs:complexContent>
     </xs:complexType>
     <xs:complexType name="RealState">
          <xs:complexContent>
                <xs:extension base="tns:AccountDetails">
                     <xs:sequence>
                              <xs:element name="autoCalculate"
type="xs:string" minOccurs="0"/>
                              <xs:element name="manualCalculate"
type="xs:string" minOccurs="0"/>
                              <xs:element name="includeNetWorthStatus"
type="cm:BooleanType" minOccurs="0"/>
                              <xs:element
name="correspondingMortgageAccountId" type="xs:string" minOccurs="0"/>
                       </xs:sequence>
                </xs:extension>
          </xs:complexContent>
     </xs:complexType>
     <xs:complexType name="Miles">
          <xs:complexContent>
```

```
                     <xs:extension base="tns:AccountDetails">
                          <xs:sequence>
                               <xs:element name="balanceCurreny"
type="xs:string" minOccurs="0"/>
                               <xs:element name="currentBalance"
type="cm:YMoney" minOccurs="0"/>
                               <xs:element name="accountNumber"
type="xs:string" minOccurs="0"/>
                          </xs:sequence>
                     </xs:extension>
               </xs:complexContent>
          </xs:complexType>
          <xs:element name="ManualAccount">
               <xs:annotation>
                    <xs:documentation>This is the root node for Manual
Accounts.  </xs:documentation>
               </xs:annotation>
               <xs:complexType>
                    <xs:sequence>
                         <xs:element name="ManualAccountType"
maxOccurs="unbounded">
                              <xs:complexType>
                                   <xs:choice>
                                        <xs:element name="Bank"
type="tns:Bank" maxOccurs="unbounded"/>
                                        <xs:element name="Miles"
type="tns:Miles" maxOccurs="unbounded"/>
                                        <xs:element name="RealState"
type="tns:RealState" maxOccurs="unbounded"/>
                                        <xs:element
name="OtherLiabilities" type="tns:OtherLiabilities"
maxOccurs="unbounded"/>
                                        <xs:element name="OtherAssets"
type="tns:OtherAssets" maxOccurs="unbounded"/>
                                        <xs:element name="Mortgage"
type="tns:Mortgage" maxOccurs="unbounded"/>
                                        <xs:element name="Loan"
type="tns:Loan" maxOccurs="unbounded"/>
                                        <xs:element name="Stocks"
type="tns:Stocks" maxOccurs="unbounded"/>
                                        <xs:element name="Insurance"
type="tns:Insurance" maxOccurs="unbounded"/>
                                        <xs:element name="Credits"
type="tns:Credits" maxOccurs="unbounded"/>
                                   </xs:choice>
                                   <xs:attribute name="AccountType"
type="cm:ItemContainerNames" use="required">
                                        <xs:annotation>
                                             <xs:documentation>
                    This is original list of valid ContainerType. The
complete list of valid values are defined in  AccountTypeEnum
               </xs:documentation>
```

```
                                           </xs:annotation>
                                   </xs:attribute>
                                   <xs:attribute name="schemaVersion"
type="xs:decimal" use="required">
                                           <xs:annotation>
                                                   <xs:documentation>The
schemaVersion declares the version (or versions) of the
schema with which the xml document is compatible. The schemaVersion
value is equal or less than the version defined in the xsd schema
document.</xs:documentation>
                                           </xs:annotation>
                                   </xs:attribute>
                           </xs:complexType>
                   </xs:element>
           </xs:sequence>
           <xs:attribute name="schemaVersion" type="xs:decimal"
use="required">
                   <xs:annotation>
                           <xs:documentation>The schemaVersion declares
the version (or versions) of the
schema with which the xml document is compatible. The schemaVersion
value is equal or less than the version defined in the xsd schema
document.</xs:documentation>
                   </xs:annotation>
           </xs:attribute>
       </xs:complexType>
   </xs:element>
   </xs:schema>
```

EXCEPTIONS

1. 404 – This response code is returned if the URL is malformed.

2. 501 – This response code is returned when there is internal system error.

3. InvalidUserContextException - If the consumer context specified is null or invalid.

4. InvalidConversationCredentialsException - If the specified consumer does not have a valid session.

5. CoreException – If the data point retrieval failed for any reason.

YODLEE

8. Internationalization

This REST API fetches the requested information in the consumer-preferred formats, configured in the Regional Settings page.

Service URL

Error! Hyperlink reference not valid.

Application

This API applies to the following Yodlee applications:

- PersonalFinance
- BillPay
- FundsTransfer

Format

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/person/preference

HTTP Method(s)

GET

INPUT PARAMETERS DESCRIPTION

The consumer context is the input for this GET API.

OUTPUT FORMAT

The REST API fetches the following inputs from the regional settings of the consumer:

a. **Time Zone**: Information on time must be as per consumer-defined time zone.

Time Zone.xlsx

b. **Date Format:** Information on date must be as per the consumer-defined date format. The date formats acceptable are:

    a. DD/MM/YYYY
    b. DD.MM.YYYY
    c. MM/DD/YYYY
    d. YYYY-MM-DD

c. **Currency:** Currency information is in consumer-preferred currency. The currency Formats acceptable are:

    a. AUD - Australian Dollar
    b. GBP - British Pound
    c. CAD - Canadian Dollar
    d. EUR - Euro
    e. HKD - Hong Kong Dollar
    f. INR - Indian Rupees
    g. JPY - Japanese Yen
    h. MXN - Mexican Peso
    i. CHF - Swiss Franc
    j. USD - United States Dollar
    k. BRL – Brazilian Real
    l. CNY - Chinese Renminbi
    m. NZD – New Zealand Dollar
    n. RUB – Russian Ruble

d. **Currency Notation:** Currency notation is in consumer-preferred notations. Acceptable Currency Notation are:

    a. Text (Ex: USD)
    b. Symbol (Ex: $)
    c. Text Symbol (Ex: US $)

e. **Digit Grouping:** Numeric information is in consumer-preferred notations. Acceptable digit grouping are:

    a. 123,456,789
    b. 123456789

f. **Decimal Symbol:** Numeric information is in consumer-preferred decimal symbol preferences. Acceptable decimal symbol are:

    a. Period (Example: 1234.00)
    b. Comma (Example: 1234,00)

g. **Digit Grouping Symbol:** Numeric information is in consumer-preferred decimal digit grouping symbol. Acceptable digit grouping symbols are:

    a. Period (Ex: 123.456.789.00)
    b. Comma (Ex: 123,456,789.00)
    c. Space (Ex: 123 456 789.00)

Schema

```
<xs:schema xmlns:jaxb="http://java.sun.com/xml/ns/jaxb"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
elementFormDefault="unqualified" version="1.0" jaxb:version="2.0">
    <xs:annotation>
        <xs:documentation>
                The schema is compliant with two versions: a jaxb
version and a Yodlee version.  the Yodlee version defines the overall
version of this xsd document. The validation logic will validate xml
document for this version and backward versions.  The schemaVersion
defined in the root element has values less than or equal to this
version value.
        </xs:documentation>
    </xs:annotation>

    <xs:complexType name="YMoney">
        <xs:sequence>
                <xs:element name="amount" type="xs:double"
default="0.0" nillable="true"/>
                <xs:element name="currencyCode" type="xs:string"
default="" nillable="true"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="YDate">
        <xs:sequence>
                <xs:element name="date" type="xs:dateTime"
nillable="true" minOccurs="0"/>
                <xs:element name="timezone" type="xs:string"
nillable="true" minOccurs="0"/>
                <xs:element name="displayTimezone" type="xs:string"
nillable="true" minOccurs="0"/>
                <xs:element name="localFormat" type="xs:string"
nillable="true" minOccurs="0"/>
        </xs:sequence>
    </xs:complexType>
    <xs:simpleType name="YearType">
        <xs:annotation>
                <xs:documentation>xs:gYear — Period of one year. The
value space of xs:gYear is the period of one calendar year (such as the
year 2009); its lexical space follows the ISO 8601 syntax for such
periods (YYYY) with an optional time zone. Restriction: The duration
(one year) is fixed, and no calendars other than Gregorian are
supported.
Examples: Valid values include 2009, 2009+02:00, 2009Z, 2009+00:00, -
2009, and -20000.
The following values are invalid: 01 (the century part is missing) or
2009-12 (month parts are forbidden).</xs:documentation>
        </xs:annotation>
        <xs:restriction base="xs:gYear">
                <xs:whiteSpace value="collapse"/>
```

```
                            <xs:pattern value="[0-9]{4}"/>
                </xs:restriction>
        </xs:simpleType>
        <xs:simpleType name="BooleanType">
                <xs:annotation>
                        <xs:documentation>
           The basic xml boolean type "BooleanType"
      </xs:documentation>
                </xs:annotation>
                <xs:restriction base="xs:string">
                        <xs:enumeration value="Y"/>
                        <xs:enumeration value="N"/>
                </xs:restriction>
        </xs:simpleType>
        <xs:complexType name="PersonInformation">
                <xs:annotation>
                        <xs:documentation>
                                The Yodlee element " PayerInfo " or "
RecipientInfo is of type "PersonInformation"
                        </xs:documentation>
                </xs:annotation>
                <xs:sequence>
                        <xs:element name="Title" type="xs:string"
minOccurs="0"/>
                        <xs:element name="FirstName" type="xs:string"/>
                        <xs:element name="MiddleName" type="xs:string"
minOccurs="0"/>
                        <xs:element name="LastName" type="xs:string"/>
                        <xs:element name="Suffix" type="xs:string"
minOccurs="0"/>
                        <xs:element name="FullName" type="xs:string"
minOccurs="0"/>
                        <xs:element name="BirthDate" type="YDate"
minOccurs="0"/>
                        <xs:element name="NickName" type="xs:string"
minOccurs="0"/>
                        <xs:element name="Phone" type="xs:string"
minOccurs="0"/>
                        <xs:element name="HomePhone" type="xs:string"
minOccurs="0"/>
                        <xs:element name="WorkPhone" type="xs:string"
minOccurs="0"/>
                        <xs:element name="MobilePhone" type="xs:string"
minOccurs="0"/>
                        <xs:element name="Fax" type="xs:string" minOccurs="0"/>
                        <xs:element name="Pager" type="xs:string"
minOccurs="0"/>
                        <xs:element name="Email" type="xs:string"
minOccurs="0"/>
                        <xs:element name="SSN" type="xs:string" minOccurs="0"/>
                        <xs:element name="WorkAddress1" type="xs:string"
minOccurs="0"/>
```

```
                <xs:element name="WorkAddress2" type="xs:string"
minOccurs="0"/>
                <xs:element name="WorkCity" type="xs:string"
minOccurs="0"/>
                <xs:element name="WorkState" type="xs:string"
minOccurs="0"/>
                <xs:element name="WorkCountry" type="xs:string"
minOccurs="0"/>
                <xs:element name="WorkZip" type="xs:string"
minOccurs="0"/>
                <xs:element name="WorkFullAddress" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeAddress1" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeAddress2" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeCity" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeState" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeCountry" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeZip" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeFullAddress" type="xs:string"
minOccurs="0"/>
                <xs:element name="Gender" type="xs:string"
minOccurs="0"/>
                <xs:element name="LastName1" type="xs:string"
minOccurs="0"/>
                <xs:element name="Company" type="xs:string"
minOccurs="0"/>
                <xs:element name="WorkProvince" type="xs:string"
minOccurs="0"/>
                <xs:element name="WorkApartmentNo" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeProvince" type="xs:string"
minOccurs="0"/>
                <xs:element name="HomeApartmentNo" type="xs:string"
minOccurs="0"/>
            </xs:sequence>
      </xs:complexType>

      <xs:simpleType name="ItemContainerNames">
           <xs:annotation>
                <xs:documentation>This is a list of standard
containerTypes picked from
com.yodlee.core.dataservice.types.ContainerTypes</xs:documentation>
           </xs:annotation>
           <xs:restriction base="xs:string">
                <xs:enumeration value="CREDITS"/>
                <xs:enumeration value="BANK"/>
```

```
                <xs:enumeration value="STOCKS"/>
                <xs:enumeration value="BILLS"/>
                <xs:enumeration value="TELEPHONE"/>
                <xs:enumeration value="MINUTES"/>
                <xs:enumeration value="UTILITIES"/>
                <xs:enumeration value="CABLE_SATELLITE"/>
                <xs:enumeration value="BILL_PAY_SERVICE"/>
                <xs:enumeration value="LOANS"/>
                <xs:enumeration value="MORTGAGE"/>
                <xs:enumeration value="INSURANCE"/>
                <xs:enumeration value="REALESTATE"/>
                <xs:enumeration value="REWARD_PROGRAM"/>
                <xs:enumeration value="MAIL"/>
                <xs:enumeration value="TAX"/>
                <xs:enumeration value="MISCELLANEOUS"/>
                <xs:enumeration value="OTHER_ASSESTS"/>
                <xs:enumeration value="OTHER_LIABLITIES"/>
                <xs:enumeration value="MILES"/>
        </xs:restriction>
    </xs:simpleType>

        <!-- NEW Additions for R and B form types-->

    <xs:complexType name="StateTax">
        <xs:annotation>
            <xs:documentation>
                    STTAXWHAGG OFX element : The xml type for
"StateTax"
            </xs:documentation>
        </xs:annotation>
        <xs:sequence>
            <xs:element name="amountWithheld" type="YMoney"
minOccurs="0">
                    <xs:annotation>
                        <xs:documentation>
                                AMOUNT OFX element : Amount withheld
                         </xs:documentation>
                    </xs:annotation>
            </xs:element>
            <xs:element name="payerState" type="xs:string"
minOccurs="0">
                    <xs:annotation>
                        <xs:documentation>
                                PAYERSTATE OFX element : Payers state
code
                         </xs:documentation>
                    </xs:annotation>
            </xs:element>
            <xs:element name="payerStateID" type="xs:string"
minOccurs="0">
                    <xs:annotation>
                        <xs:documentation>
```

```
                                    PAYERSTID OFX element : Payers state ID
number
                              </xs:documentation>
                        </xs:annotation>
                  </xs:element>
                  <xs:element name="stateDist" type="YMoney"
minOccurs="0">
                        <xs:annotation>
                              <xs:documentation>
                                    STDIST OFX element : State distribution
                              </xs:documentation>
                        </xs:annotation>
                  </xs:element>
            </xs:sequence>
      </xs:complexType>

      <xs:complexType name="LocalTax">
            <xs:annotation>
                  <xs:documentation>
                        LCLTAXWHAGG OFX element : The xml type for
"LocalTax"
                  </xs:documentation>
            </xs:annotation>
            <xs:sequence>
                  <xs:element name="amountWithHeld" type="YMoney"
minOccurs="0">
                        <xs:annotation>
                              <xs:documentation>
                                    AMOUNT OFX element : Amount withheld
                              </xs:documentation>
                        </xs:annotation>
                  </xs:element>
                  <xs:element name="localityName" type="xs:string"
minOccurs="0">
                        <xs:annotation>
                              <xs:documentation>
                                    NAMELCL OFX element : Locality Name
                              </xs:documentation>
                        </xs:annotation>
                  </xs:element>
                  <xs:element name="localDist" type="YMoney"
minOccurs="0">
                        <xs:annotation>
                              <xs:documentation>
                                    LCLDIST OFX element : Local
distribution
                              </xs:documentation>
                        </xs:annotation>
                  </xs:element>
            </xs:sequence>
      </xs:complexType>
```

```
            <xs:complexType name="ProceedsInformation">
            <xs:annotation>
                <xs:documentation>
                        PROCDET_V100 OFX element : The xml type for
"ProceedsInformation".
                        1099B proceeds description aggregate
                </xs:documentation>
            </xs:annotation>
            <xs:sequence>
                <xs:element name="dateAcquired" type="YDate"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                DTAQD OFX element : Date acquired. This
may not always be known by an FI if the security
                                was transferred from another FI
                            </xs:documentation>
                        </xs:annotation>
                </xs:element>
                <xs:element name="isVariousAcquireDate"
type="BooleanType" minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                DTVAR OFX element : Various acquire
dates. The security was acquired over a period of time
                                rather than on a single date
                            </xs:documentation>
                        </xs:annotation>
                </xs:element>
                <xs:element name="dateOfSale" type="YDate"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                DTSALE OFX element : Date of sale
                            </xs:documentation>
                        </xs:annotation>
                </xs:element>
                <xs:element name="securityName" type="xs:string"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                SECNAME OFX element : Security Name
                            </xs:documentation>
                        </xs:annotation>
                </xs:element>
                <xs:element name="numberOfShares" type="xs:double"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                NUMSHRS OFX element : Number of shares
                            </xs:documentation>
                        </xs:annotation>
```

```
                    </xs:element>
                    <xs:element name="costBasis" type="YMoney"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                COSTBASIS OFX element : Cost basis.
This may not always be known by an FI if the security was
                                transferred from another FI
                            </xs:documentation>
                        </xs:annotation>
                    </xs:element>
                    <xs:element name="salesPrice" type="YMoney"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                SALESPR OFX element : Sales price. This
is the total price of the sale and not the price per share
                            </xs:documentation>
                        </xs:annotation>
                    </xs:element>
                    <xs:element name="holdingPeriod" type="xs:string"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                LONGSHORT OFX element : Long-short.
Indicates the holding period of the sale when the acquisition
                                date should not be used for the term
calculation, LONG or SHORT
                            </xs:documentation>
                        </xs:annotation>
                    </xs:element>
                    <xs:element name="isWashSale" type="BooleanType"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                WASHSALE OFX element : Wash sale.
Indicates the sale is subject to wash sale rules
                            </xs:documentation>
                        </xs:annotation>
                    </xs:element>
                    <xs:element name="fedTaxWithheld" type="YMoney"
minOccurs="0">
                        <xs:annotation>
                            <xs:documentation>
                                FEDTAXWH OFX element : Federal income
tax withheld for this sale
                            </xs:documentation>
                        </xs:annotation>
                    </xs:element>
            </xs:sequence>
        </xs:complexType>
```

```
<xs:complexType name="ExtendedInformation">
      <xs:annotation>
            <xs:documentation>
                  EXTDBINFO_V100 OFX element : The xml type for
"ExtendedInformation".
                  Extended 1099B information typically found in
1099B broker summary reports.
            </xs:documentation>
      </xs:annotation>
      <xs:sequence>
            <xs:element name="proceedsInformation"
type="ProceedsInformation" minOccurs="0" maxOccurs="unbounded">
                  <xs:annotation>
                        <xs:documentation>
                              PROCDET_V100 OFX element : Proceeds
Information
                        </xs:documentation>
                  </xs:annotation>
            </xs:element>
            <xs:element name="taxExemptInterest" type="YMoney"
minOccurs="0">
                  <xs:annotation>
                        <xs:documentation>
                              TEINTEREST OFX element : Tax-exempt
interest
                        </xs:documentation>
                  </xs:annotation>
            </xs:element>
            <xs:element name="pvtActivityInterest" type="YMoney"
minOccurs="0">
                  <xs:annotation>
                        <xs:documentation>
                              PABINTEREST OFX element : Private
activity bond interest included in total tax-exempt interest
                        </xs:documentation>
                  </xs:annotation>
            </xs:element>
            <xs:element name="taxExemptDividend" type="YMoney"
minOccurs="0">
                  <xs:annotation>
                        <xs:documentation>
                              TEINTDIVIDEND OFX element : Tax-exempt
interest dividend
                        </xs:documentation>
                  </xs:annotation>
            </xs:element>
            <xs:element name="pvtActivityDividend" type="YMoney"
minOccurs="0">
                  <xs:annotation>
                        <xs:documentation>
                              PABDIVIDEND OFX element : Private
activity bond included in total tax-exempt interest dividends
```

```xml
                        </xs:documentation>
                    </xs:annotation>
                </xs:element>
            </xs:sequence>
        </xs:complexType>
        <xs:complexType name="CategoryType">
            <xs:annotation>
                <xs:documentation>
                    Represents the Transaction Category Type.
                </xs:documentation>
            </xs:annotation>
            <xs:sequence>
                <xs:element name="transactionCategoryType"
type="xs:string" />
            </xs:sequence>
            <xs:attribute name="transactionCategoryTypeId"
type="xs:long"
                    use="required">
            </xs:attribute>
        </xs:complexType>

        <xs:simpleType name="Currency">
            <xs:annotation>
                <xs:documentation>List of User Supported Currencies
                </xs:documentation>
            </xs:annotation>
            <xs:restriction base="xs:string">
                <xs:enumeration value="AUD" />
                <xs:enumeration value="GBP" />
                <xs:enumeration value="CAD" />
                <xs:enumeration value="EUR" />
                <xs:enumeration value="HKD" />
                <xs:enumeration value="INR" />
                <xs:enumeration value="JPY" />
                <xs:enumeration value="MXN" />
                <xs:enumeration value="CHF" />
                <xs:enumeration value="USD" />
                <xs:enumeration value="BRL" />
                <xs:enumeration value="CNY" />
                <xs:enumeration value="NZD" />
                <xs:enumeration value="RUB" />
            </xs:restriction>
        </xs:simpleType>
        <xs:simpleType name="Timezones">
            <xs:annotation>
                <xs:documentation>List of Supported
Timezones</xs:documentation>
            </xs:annotation>
            <xs:restriction base="xs:string">
                <xs:enumeration value="Etc/GMT+12" />
                <xs:enumeration value="Pacific/Samoa" />
                <xs:enumeration value="HST" />
```

```
<xs:enumeration value="AST" />
<xs:enumeration value="PST" />
<xs:enumeration value="US/Arizona" />
<xs:enumeration value="America/Mazatlan" />
<xs:enumeration value="Canada/Mountain" />
<xs:enumeration value="America/Mexico_City" />
<xs:enumeration value="CST" />
<xs:enumeration value="Canada/Saskatchewan" />
<xs:enumeration value="EST" />
<xs:enumeration value="America/New_York" />
<xs:enumeration value="America/Bogota" />
<xs:enumeration value="US/East-Indiana" />
<xs:enumeration value="America/Caracas" />
<xs:enumeration value="America/Santiago" />
<xs:enumeration value="Atlantic/Bermuda" />
<xs:enumeration value="Canada/Newfoundland" />
<xs:enumeration value="America/Araguaina" />
<xs:enumeration value="America/Godthab" />
<xs:enumeration value="America/Buenos_Aires" />
<xs:enumeration value="Atlantic/South_Georgia" />
<xs:enumeration value="Atlantic/Azores" />
<xs:enumeration value="Canada/Saskatchewan" />
<xs:enumeration value="Atlantic/Cape_Verde" />
<xs:enumeration value="UTC" />
<xs:enumeration value="Europe/London" />
<xs:enumeration value="Europe/Amsterdam" />
<xs:enumeration value="Africa/Brazzaville" />
<xs:enumeration value="Europe/Paris" />
<xs:enumeration value="Europe/Athens" />
<xs:enumeration value="Africa/Cairo" />
<xs:enumeration value="Europe/Bucharest" />
<xs:enumeration value="Africa/Harare" />
<xs:enumeration value="Europe/Riga" />
<xs:enumeration value="Asia/Jerusalem" />
<xs:enumeration value="Asia/Tehran" />
<xs:enumeration value="Asia/Dubai" />
<xs:enumeration value="Asia/Baku" />
<xs:enumeration value="Asia/Kabul" />
<xs:enumeration value="Asia/Karachi" />
<xs:enumeration value="IST" />
<xs:enumeration value="Asia/Katmandu" />
<xs:enumeration value="Asia/Almaty" />
<xs:enumeration value="Asia/Dhaka" />
<xs:enumeration value="Asia/Colombo" />
<xs:enumeration value="Asia/Rangoon" />
<xs:enumeration value="Asia/Bangkok" />
<xs:enumeration value="Asia/Krasnoyarsk" />
<xs:enumeration value="Hongkong" />
<xs:enumeration value="Asia/Ulaanbaatar" />
<xs:enumeration value="Australia/Perth" />
<xs:enumeration value="Asia/Taipei" />
<xs:enumeration value="Asia/Tokyo" />
```

```xml
                <xs:enumeration value="Asia/Seoul" />
                <xs:enumeration value="Asia/Yakutsk" />
                <xs:enumeration value="Australia/Adelaide" />
                <xs:enumeration value="Australia/Darwin" />
                <xs:enumeration value="Australia/Brisbane" />
                <xs:enumeration value="Australia/Canberra" />
                <xs:enumeration value="Pacific/Guam" />
                <xs:enumeration value="Australia/Hobart" />
                <xs:enumeration value="Asia/Vladivostok" />
                <xs:enumeration value="Asia/Magadan" />
                <xs:enumeration value="Pacific/Auckland" />
                <xs:enumeration value="Pacific/Fiji" />
                <xs:enumeration value="Pacific/Enderbury" />
            </xs:restriction>
    </xs:simpleType>
    <xs:simpleType name="DateFormat">
            <xs:annotation>
                <xs:documentation>List of Supported
DateFormates</xs:documentation>
            </xs:annotation>
            <xs:restriction base="xs:string">
                <xs:enumeration value="dd/MM/yyyy" />
                <xs:enumeration value="dd.MM.yyyy" />
                <xs:enumeration value="MM/dd/yyyy" />
                <xs:enumeration value="yyyy-MM-dd" />
            </xs:restriction>
    </xs:simpleType>
    <xs:simpleType name="CurrencyNotation">
            <xs:annotation>
                <xs:documentation>3 Types of
Notations</xs:documentation>
            </xs:annotation>
            <xs:restriction base="xs:string">
                <xs:enumeration value="TEXT" />
                <xs:enumeration value="SYMBOL" />
                <xs:enumeration value="TEXTSYMBOL" />
            </xs:restriction>
    </xs:simpleType>
    <xs:complexType name="NumberFormat">
            <xs:annotation>
                <xs:documentation>
                        Number Formating Options
                </xs:documentation>
            </xs:annotation>
            <xs:sequence>
                <xs:element name="decimalSeperator"
type="DecimalSeperator" />
                <xs:element name="DigitalGrouping" type="BooleanType"
/>
                <xs:element name="digitalGroupingSymbol"
type="DigitalGroupingSymbol" />
            </xs:sequence>
```

YODLEE

```
        </xs:complexType>
        <xs:simpleType name="DecimalSeperator">
                <xs:annotation>
                        <xs:documentation>Possible Values For Decimal Seperator
                        </xs:documentation>
                </xs:annotation>
                <xs:restriction base="xs:string">
                        <xs:enumeration value="COMMA" />
                        <xs:enumeration value="PERIOD" />
                </xs:restriction>
        </xs:simpleType>
        <xs:simpleType name="DigitalGroupingSymbol">
                <xs:annotation>
                        <xs:documentation>Possible Values For
DigitalGroupingSymbol
                        </xs:documentation>
                </xs:annotation>
                <xs:restriction base="xs:string">
                        <xs:enumeration value="PERIOD" />
                        <xs:enumeration value="COMMA" />
                        <xs:enumeration value="WHITE_SPACE" />
                </xs:restriction>
        </xs:simpleType>
</xs:schema>
```

EXCEPTIONS

1. 404 – This response code is returned if the URL is malformed

2. 501 – This response code is returned when there is internal system error

3. InvalidUserContextException - If the consumer context specified is null or invalid

4. InvalidConversationCredentialsException - If the specified consumer does not have a valid session.

5. CoreException – If the data point retrieval failed for any reason

EXAMPLES

Sample Request URL: HTTP GET 200

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/person/preference

Sample Response

```
<ns2:UserPreference schemaVersion="1.0"
xmlns:ns2="http://namespace.yodlee.com/pfm/2009/UserPreference">
  <ns2:currency>INR</ns2:currency>
  <ns2:timezone>PST</ns2:timezone>
  <ns2:dateFormat>MM/dd/yyyy</ns2:dateFormat>
  <ns2:currencyNotation>SYMBOL</ns2:currencyNotation>
  <ns2:numberFormat>
    <decimalSeperator>,</decimalSeperator>
    <DigitalGrouping>###,##0.##</DigitalGrouping>
    <digitalGroupingSymbol>.</digitalGroupingSymbol>
  </ns2:numberFormat>
</ns2:UserPreference>
```

9. Add Manual Transactions

This REST API posts the information of the manual transaction provided by the consumer for a particular account.

Service URL

https://<server>:<port>/moneycenter/srest/<cobName>/v1.0/transaction/create

Applications

This API applies to Yodlee PersonalFinance application.

Format

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/transaction/create

HTTP Method(s):

POST

Input Parameter Description

Input parameters can be used to add manual transactions for the accounts based on the container such as Banking, Credit Card, etc (all containers except Investments).

Input Parameter Definition

Field	Mandatory/Optional	Description
ItemId	Mandatory	The unique ItemAccount ID for the account for which a manual transaction is being added. The account in which the manual transaction is to be added in Yodlee MoneyCenter
ItemAccountId	Mandatory	The itemId to which the transaction belongs
TransactionType	Mandatory	If the transaction is a debit or credit. Default Value - Debit:
Date	Mandatory	The date of the transaction in Epoch format
Amount	Mandatory	The amount of the transaction. The amount

		should accept uptil 2 decimal places
Currency	Optional	The currency of the amount. If not provided, it will be consumer-preferred currency (USD) by default. Input from the following list should only be accepted: • AUD - Australian Dollar • GBP - British Pound • CAD - Canadian Dollar • EUR - Euro • HKD - Hong Kong Dollar • INR - Indian Rupees • JPY - Japanese Yen • MXN - Mexican Peso • CHF - Swiss Franc • USD - United States Dollar
Description	Mandatory	A brief about the transaction
Memo	Optional	A memo to be added to the transaction
Recurs	Optional	Specifies if the transaction repeats itself in certain amount of days. The types of recurs are: • One_time – One Time • Weekly – Weekly • Every_2_weeks – Every 2 Weeks • Semi_monthly – Semi Monthly (Twice Every Month) • Monthly – Monthly • Every_2_months – Every 2 Months • Quarterly – Quaterly (Every 3 Months) • Semi_annually – Semi Anually (Half Yearly) • Annually – Anually (Yearly) Default Value: 1 – One Time

EndDate	Optional	The date on which the recurring will stop in the Epoch format **<u>Validation:</u>** Date should be greater than current date.
TransactionCategoryId	Mandatory	The category to which the transaction belongs. The list of transaction categories are: Transaction Category.xlsx Default Value: ATM/Cash Withdrawl
MedicalExpense	Optional	True/False – Indicates if this should be tagged as a medical expense. Default: False
BusinessRelated	Optional	True/False – Indicates if this should be tagged as business related. Default: False
TaxDeductible	Optional	True/False – Indicates if this should be tagged as tax deductible. Default: False
Reimburseable	Optional	True/False – Indicates if this should be tagged as reimburseable. Default: False
CheckNumber	Optional	The check number used for this transaction
ClearedStatus	Optional	True/False - Status flag used to put the cheque status of this transaction as cleared. Default: False
TransactionIdBaseType	Mandatory	The ID assigned to a transaction. Values: Debit or Credit. By default it's a Credit

Exceptions:

    a. 404 – This response code is returned if the URL is malformed.

    b. 501 – This response code is returned when there is internal system error.

    c. InvalidUserContextException - If the consumer context specified is null or invalid.

    d. InvalidConversationCredentialsException - If the specified consumer does not have a valid session.

    e. CoreException – If the data point retrieval failed for any reason.

Examples

Sample Request URL: HTTP GET 200
https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/transaction/create

Sample Parameters:
uid=email3&ItemId=100123&ItemAccountId=100343&TransactionType=Debit&Amount=200.0
0&TransactionCategoryId=12

10. Get Categories

This REST API retrieves the list of all categories for the consumer making the call.

This will show hierarchy of categories. The top-level categories may contain a list of sub elements which include the consumer-defined categories under that node.

There is also an indication to show if the consumer has marked the hidden or not in their preferences.

Service URL

https://<server>:<port>/<appext>/srest/<cobName>/v1.0/category/userCategories

Applications

This API applies to the following Yodlee applications:
- PersonalFinance
- BillPay
- FundsTransfer

Format

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/category/userCategories

HTTP Methods(s)

GET

Input Parameters Description

The input for this API is the consumer context.

Output Format

The categories are listed in the attached Excel sheet.

Transaction
Category.xlsx

SCHEMA

```
<?xml version="1.0" encoding="UTF-8" ?>
<xs:schema xmlns:jaxb="http://java.sun.com/xml/ns/jaxb"
  xmlns:xs="http://www.w3.org/2001/XMLSchema"
```

```
    xmlns:tns="http://namespace.yodlee.com/pfm/2009/Categories"
    xmlns:cm="http://common.jaxb.domain.yodlee.com"
    targetNamespace="http://namespace.yodlee.com/pfm/2009/Categories"
    elementFormDefault="qualified" version="1.0" jaxb:version="2.0">
  <xs:import namespace="http://common.jaxb.domain.yodlee.com"
    schemaLocation="Yodlee_Common.xsd" />
- <xs:annotation>
  <xs:documentation>The schema is compliant with two versions: a jaxb
    version and a Yodlee version. the Yodlee version defines the overall
    version of this xsd document. The validation logic will validate xml
    document for this version and backward versions. The schemaVersion
    defined in the root element has values less than or equal to this
    version value.</xs:documentation>
- <xs:appinfo>
- <jaxb:schemaBindings>
  <jaxb:package name="com.yodlee.domain.jaxb.category" />
    </jaxb:schemaBindings>
    </xs:appinfo>
    </xs:annotation>
- <xs:complexType name="Category">
- <xs:sequence>
- <xs:element name="name" type="xs:string" nillable="false">
- <xs:annotation>
  <xs:documentation>Name of the Category.</xs:documentation>
    </xs:annotation>
    </xs:element>
- <xs:element name="transactionCategoryType" type="cm:CategoryType">
- <xs:annotation>
  <xs:documentation>Represents the Transaction Category
    Type.</xs:documentation>
    </xs:annotation>
    </xs:element>
- <xs:element name="localizedName" type="xs:string">
<xs:annotation>
  <xs:documentation>Represents the Localized Name of the
    Category.</xs:documentation>
    </xs:annotation>
    </xs:element>
- <xs:element name="description" type="xs:string">
- <xs:annotation>
  <xs:documentation>Represents the Description of the
    Category</xs:documentation>
    </xs:annotation>
    </xs:element>
- <xs:element name="hidden" type="cm:BooleanType" default="N">
- <xs:annotation>
  <xs:documentation>Boolean flag for identifying the category is hidden or
    not.</xs:documentation>
    </xs:annotation>
    </xs:element>
- <xs:element name="SubCategories" type="tns:Category"
    maxOccurs="unbounded">
```

```
- <xs:annotation>
  <xs:documentation>Collection of sub categories for a particular
    category.</xs:documentation>
    </xs:annotation>
    </xs:element>
    </xs:sequence>
- <xs:attribute name="categoryId" type="xs:long" use="required">
- <xs:annotation>
  <xs:documentation>This will represent the category id of the
    category.</xs:documentation>
    </xs:annotation>
    </xs:attribute>
    </xs:complexType>
- <xs:element name="Categories">
- <xs:complexType>
- <xs:sequence>
- <xs:element name="Category" type="tns:Category" maxOccurs="unbounded">
- <xs:annotation>
  <xs:documentation>Collection of category.</xs:documentation>
    </xs:annotation>
    </xs:element>
    </xs:sequence>
- <xs:attribute name="schemaVersion" type="xs:decimal" use="required">
- <xs:annotation>
  <xs:documentation>The schemaVersion declares the version (or versions) of
    the schema with which the xml document is compatible. The schemaVersion
    value is equal or less than the version defined in the xsd schema
    document.</xs:documentation>
    </xs:annotation>
    </xs:attribute>
    </xs:complexType>
    </xs:element>
    </xs:schema>
```

For cm:CategoryType:

```
<xs:complexType name="CategoryType">
        <xs:annotation>
            <xs:documentation>
                Represents the Transaction Category Type.
            </xs:documentation>
        </xs:annotation>
        <xs:simpleContent>
            <xs:extension base="xs:string">
                <xs:attribute name="transactionCategoryTypeId"
type="xs:long">
                </xs:attribute>
            </xs:extension>
        </xs:simpleContent>
    </xs:complexType>
```

EXCEPTIONS

    a. 404 – This response code is returned if the URL is malformed

    b. 501 – This response code is returned when there is internal system error

    c. InvalidUserContextException - If the user context specified is null or invalid

    d. InvalidConversationCredentialsException - If the specified consumer does not have a valid session.

    e. CoreException – If the data point retrieval failed for any reason

EXAMPLES

SAMPLE REQUEST URL: HTTP GET 200

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/category/userCategories

SAMPLE RESPONSE

```
<Categories schemaVersion="1.0"
xmlns="http://namespace.yodlee.com/pfm/2009/Categories">
  <Category categoryId="100">
    <name>Advertising</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Advertising</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="2">
    <name>Automotive Expenses</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Automotive Expenses</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="102">
    <name>Business Miscellaneous</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Business Miscellaneous</localizedName>
    <hidden>N</hidden>
  </Category>
```

YODLEE

```
<Category categoryId="15">
  <name>Cable/Satellite Services</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Cable/Satellite Services</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="25">
  <name>Cash</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Cash</localizedName>
  <hidden>N</hidden>
  <SubCategories categoryId="10004503">
    <name>HDFC Card withdrawl</name>
    <localizedName>HDFC Card withdrawl</localizedName>
    <hidden>N</hidden>
  </SubCategories>
  <SubCategories categoryId="10004502">
    <name>ICICI Card Withdrawal</name>
    <localizedName>ICICI Card Withdrawal</localizedName>
    <hidden>N</hidden>
  </SubCategories>
</Category>
<Category categoryId="3">
  <name>Charitable Giving</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Charitable Giving</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="33">
  <name>Checks</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Checks</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="4">
  <name>Child/Dependent Expenses</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Child/Dependent Expenses</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="5">
  <name>Clothing/Shoes</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Clothing/Shoes</localizedName>
  <hidden>N</hidden>
</Category>
```

```xml
<Category categoryId="108">
  <name>Dues and Subscriptions</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Dues and Subscriptions</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="6">
  <name>Education</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Education</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="43">
  <name>Electronics</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Electronics</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="7">
  <name>Entertainment</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Entertainment</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="8">
  <name>Gasoline/Fuel</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Gasoline/Fuel</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="44">
  <name>General Merchandise</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>General Merchandise</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="9">
  <name>Gifts</name>
  <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
  <localizedName>Gifts</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="10">
  <name>Groceries</name>
```

```
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Groceries</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="11">
    <name>Healthcare/Medical</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Healthcare/Medical</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="34">
    <name>Hobbies</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Hobbies</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="13">
    <name>Home Improvement</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Home Improvement</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="12">
    <name>Home Maintenance</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Home Maintenance</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="14">
    <name>Insurance</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Insurance</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="17">
    <name>Loans</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Loans</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="18">
    <name>Mortgages</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Mortgages</localizedName>
```

```
      <hidden>N</hidden>
    </Category>
    <Category categoryId="110">
      <name>Office Maintenance</name>
      <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
      <localizedName>Office Maintenance</localizedName>
      <hidden>N</hidden>
    </Category>
    <Category categoryId="45">
      <name>Office Supplies</name>
      <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
      <localizedName>Office Supplies</localizedName>
      <hidden>N</hidden>
    </Category>
    <Category categoryId="16">
      <name>Online Services</name>
      <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
      <localizedName>Online Services</localizedName>
      <hidden>N</hidden>
    </Category>
    <Category categoryId="35">
      <name>Other Bills</name>
      <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
      <localizedName>Other Bills</localizedName>
      <hidden>N</hidden>
    </Category>
    <Category categoryId="19">
      <name>Other Expenses</name>
      <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
      <localizedName>Other Expenses</localizedName>
      <hidden>N</hidden>
    </Category>
    <Category categoryId="20">
      <name>Personal Care</name>
      <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
      <localizedName>Personal Care</localizedName>
      <hidden>N</hidden>
    </Category>
    <Category categoryId="42">
      <name>Pets/Pet Care</name>
      <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
      <localizedName>Pets/Pet Care</localizedName>
      <hidden>N</hidden>
    </Category>
    <Category categoryId="104">
```

```
    <name>Postage and Shipping</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Postage and Shipping</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="106">
    <name>Printing</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Printing</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="21">
    <name>Rent</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Rent</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="22">
    <name>Restaurants/Dining</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Restaurants/Dining</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="24">
    <name>Service Charges/Fees</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Service Charges/Fees</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="37">
    <name>Taxes</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Taxes</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="38">
    <name>Telephone Services</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Telephone Services</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="23">
    <name>Travel</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
```

```xml
    <localizedName>Travel</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="39">
    <name>Utilities</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Utilities</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="112">
    <name>Wages Paid</name>
    <transactionCategoryType
transactionCategoryTypeId="3">Expense</transactionCategoryType>
    <localizedName>Wages Paid</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="92">
    <name>Consulting</name>
    <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
    <localizedName>Consulting</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="27">
    <name>Deposits</name>
    <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
    <localizedName>Deposits</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="96">
    <name>Interest</name>
    <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
    <localizedName>Interest</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="30">
    <name>Investment Income</name>
    <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
    <localizedName>Investment Income</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="32">
    <name>Other Income</name>
    <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
    <localizedName>Other Income</localizedName>
    <hidden>N</hidden>
  </Category>
```

```
<Category categoryId="29">
  <name>Paychecks/Salary</name>
  <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
  <localizedName>Paychecks/Salary</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="31">
  <name>Retirement Income</name>
  <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
  <localizedName>Retirement Income</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="94">
  <name>Sales</name>
  <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
  <localizedName>Sales</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="98">
  <name>Services</name>
  <transactionCategoryType
transactionCategoryTypeId="2">Income</transactionCategoryType>
  <localizedName>Services</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="26">
  <name>Credit Card Payments</name>
  <transactionCategoryType
transactionCategoryTypeId="4">Transfer</transactionCategoryType>
  <localizedName>Credit Card Payments</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="40">
  <name>Savings</name>
  <transactionCategoryType
transactionCategoryTypeId="4">Transfer</transactionCategoryType>
  <localizedName>Savings</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="36">
  <name>Securities Trades</name>
  <transactionCategoryType
transactionCategoryTypeId="4">Transfer</transactionCategoryType>
  <localizedName>Securities Trades</localizedName>
  <hidden>N</hidden>
</Category>
<Category categoryId="28">
  <name>Transfers</name>
```

```
    <transactionCategoryType
transactionCategoryTypeId="4">Transfer</transactionCategoryType>
    <localizedName>Transfers</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="41">
    <name>Retirement Contributions</name>
    <transactionCategoryType transactionCategoryTypeId="5">Deferred
Compensation</transactionCategoryType>
    <localizedName>Retirement Contributions</localizedName>
    <hidden>N</hidden>
  </Category>
  <Category categoryId="1">
    <name>Uncategorized</name>
    <transactionCategoryType transactionCategoryTypeId="1">---
</transactionCategoryType>
    <localizedName>Uncategorized</localizedName>
    <hidden>N</hidden>
  </Category>
</Categories>
```

11. View Account Details

This REST API retrieves the account details of accounts, which the consumer has added into the application by calling the respective account's itemId and itemAccountId.

Service URL

Error! Hyperlink reference not valid. parameters>

Application

The API applies only to Yodlee PersonalFinance.

Format

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/accountdetail/view

HTTP Method(s)
GET

Input Parameter Description
The developer can call this REST API by providing two inputs: ItemId and ItemAccountId.

The containers in scope are:
1. Bank
2. Credit Card
3. Investment
4. Loan
5. Mortgage
6. Real Estate

Output Format

Details for accountType=bank

Field	Optional/Optional	Description
AccountName	Optional	The account name is name or description for each bank account **Validation:**

		Use Yodlee display name logic
AccountNumber	Optional	It is the account number of the manual account which is being added into the application. **Validation:** Should be shown in encryption except last 4 digits. Eg: xxxxxxxxxxx1234
AccountType	Optional	The consumer's account type (like unknown, other, checking, savings, CD, money market). If accountType includes "Savings" then type = savings if includes "CD" then type = cd Here is list of All account types: AccountType.xlsx
CurrentBalance	Optional	The current account balance along with the currency in which the account was added
AvailableBalance	Optional	The available account balance (This will include pending & posted transactions – this is the amount immediately available to account holder) along with the currency in which the account was added
AccountHolder	Optional	The name of the account holder of the account
InterestRate	Optional	The interest rate applicable to the account.
MaturalDate	Optional	This implies only for CDs. This is the maturity date of a CD.
Term	Optional	This implies only for CDs. This is the term of of the CD

ItemId	Optional	The itemId of the account
ItemAccountId	Optional	The itemAccountId of the account
LastUpdateDate	Optional	The date on which the account was last updated

Details for accountType= credits

Field	Optional/Optional	Description
AccountNumber	Optional	It is the account number of the credit account **Validation:** Should be shown in encryption except last 4 digits. Eg: xxxxxxxxxxxx1234
AccountName	Mandaory	The account name or description for a credit account. **Validation:** Use Yodlee display name logic
RunnningBalance	Optional	The amount the card holder owes to the issuer at that point of time along with the currency in which the account was added
TotalCreditLimit	Optional	The maximum amount of credit available on a card along with the currency in which the account was added
AvailableCredit	Optional	It is the remaining amount that is available for more purchases along with the currency in which the account was added
TotalCashLimit	Optional	It is the total cash that can be withdrawn using the credit card along with the currency in which the account was added
AvailableCash	Optional	It is the remaining amount of cash that can be withdrawn using the card along with the currency in

YODLEE

		which the account was added
APR	Optional	Annual purchase rate for purchases. This indicates the interest rate used to calculate how much in finance charges will accumulate if the balance isn't paid in full by the due date. This is usually displayed as some percentage (like 17.5%)
DueDate	Manadatory	The date by which the due amount/minimum payment has to be paid so as to avoid late payment charges
MinPayment	Optional	It is the minimum amount that consumer needs to pay so as to avoid late payment charges along with the currency in which the account was added. This is usually 2-5% of the outstanding amount
LastPayment	Optional	The amount that was paid recently along with the currency in which the account was added
LastPaymentDate	Optional	The date on which the recent payment was made
AccountHolder	Optional	The name of the account holder of the account
AmountDue	Optional	The total amount due for payment for the account
NewCharges	Optional	The amount of new charges incurred in the current period
InterestPaid	Optional	The amount of interest paid towards the account for the current statement period
InterestPaidYTD	Optional	The total interest paid by the consumer from start of this year till the last updated date

ItemId	Optional	The itemId of the account.
ItemAccountId	Optional	The itemAccountId of the account.
LastUpdatedDate	Optional	The date on which the account was last updated
Payments	Optional	This represents the amount payable for the current period

Details for accountType= Investments

Field	Optional/Optional	Description
AccountType	Optional	The account type associated with each account (unknown, other, brokerageCash, brokerageMargin, moneyMarket, IRA, 401k, 403b, trust, annuity, simple, custodian)
AccountNumber	Optional	It is the account number associated with each account. Validation: Should be shown in encryption except last 4 digits. Eg: xxxxxxxxxxxx1234
AccountName	Optional	The account name of the investment account. **Validation:** Use Yodlee display name logic
TotalBalance	Optional	The total account value (including cash) along with the currency in which the account was added.
AccountHolder	Optional	Name or identification of the owner of the account.
Cash	Optional	The liquid cash value held in the account (includes money market balance if not accounted in holdings total).
MoneyMarketBalance	Optional	Total money market funds available
401kLoan	Optional	This data is only relevant for 401KLoan

YODLEE

TotalVestedBalance	Optional	This data is only relevant for 401KLoan
MarginBalance	Optional	Amount available for trading marginable securities
Shortbalance	Optional	Short balance is the short day trading balance in addition to cash and margin balances that is held for trading holdings in short
TotalUnvestedBalance	Optional	This data is only relevant for 401KLoan
HoldingType	Optional	The Holding type of the investments. Eg: Stock, Bonds, CPs, etc There are 14 Holding types: HOLDING_TYPE_ID HOLDING_TYPE 1 stock 2 mutualFund 3 bond 4 CD 5 option 6 moneyMarketFund 7 other 8 remic 9 future 10 commodity 11 currency 12 unitInvestmentTrust 13 employeeStockOption 14 insuranceAnnuity
TickerSymbol	Optional	The ticker symbol for the equity position
Quantity	Optional	The quantity held of each equity position
Price	Optional	The current price of each equity position
DailyChange	Optional	The change in price from the

YODLEE

		previous day's close for each equity position
Value	Optional	The total value of each equity position
Cuisp	Optional	The CusipNumber for each equity position
Description	Optional	The description (name) for each equity position (e.g. Cisco Systems)
PercentageAllocation	Optional	The percentage of the total portfolio represented by each equity position
ItemId	Optional	The itemId of the account
ItemAccountId	Optional	The itemAccountId of the account
LastUpdatedDate	Optional	The date on which the account was last updated

Details for accountType= mortgage

Field	Optional/Optional	Description
AccountNumber	Optional	It is the account number associated with each account. **Validation:** Should be shown in encryption excepting last 4 digits. Ex: xxxxxxxxxxxx1234
LoanType	Optional	It is the type of the Loan
LoanDescription	Optional	It is the description of account given by institution
LastPaymentAmount	Optional	It is the last payment amount made to the account along with the currency in which the account was added
PrincipalBalance	Optional	It is the principal/loan balance on loan account along with the currency in which the account was added

OriginalLoanAmount	Optional	It is the original loan amount of the loan
InterestPaidYTD	Optional	It is the interest paid year to date along with the currency in which the account was added
LastPaymentDate	Optional	It is the date on which the last payment has been made for this account
LoanOriginationDate	Optional	It is the date on which the loan has been originated
MaturityDate	Optional	It is the date on which the loan matures
InterestRate	Optional	It is the interest rate at which the loan has been taken. This is represented in percentage
ItemId	Optional	The itemId of the account
ItemAccountId	Optional	The itemAccountId of the account.
LastUpdatedDate	Optional	The date on which the account was last updated

Details for accountType= RealEstate

Field	Optional/Optional	Description
AccountName	Optional	It is the name of the real estate account which has been added to the application **Validation:** Use Yodlee display name logic
Address	Optional	It is the address of the real estate property. It should include: Street City State Zipcode **Validation:** If any of these details is not available set the address to be blank If any one of these details is

YODLEE

		available, set the address to the available field
CurrentValue	Optional	It the the current value of the real estate property along with the currency in which the account was added
ItemId	Optional	The itemId of the account
ItemAccountId	Optional	The itemAccountId of the account
LastUpdatedDate	Optional	The date on which the account was last updated

Schema

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

<xs:schema xmlns:jaxb="http://java.sun.com/xml/ns/jaxb"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:tns="http://namespace.yodlee.com/pfm/2009/AccountDetail"
xmlns:cm="http://common.jaxb.domain.yodlee.com"
targetNamespace="http://namespace.yodlee.com/pfm/2009/AccountDetail"
elementFormDefault="qualified" version="1.0" jaxb:version="2.0">
    <xs:annotation>
        <xs:documentation>
            The schema is compliant with two versions: a jaxb
version and a Yodlee version.  the Yodlee version defines the overall
version of this xsd document. The validation logic will validate xml
document for this version and backward versions.  The schemaVersion
defined in the root element has values less than or equal to this
version value.
        </xs:documentation>
        <xs:appinfo>
            <jaxb:schemaBindings>
                <jaxb:package
name="com.yodlee.domain.jaxb.accountdetail"/>
            </jaxb:schemaBindings>
        </xs:appinfo>
    </xs:annotation>
```

```
<xs:import schemaLocation="Yodlee_Tax_Common.xsd"
namespace="http://common.jaxb.domain.yodlee.com"/>
<xs:complexType name="AccountDetailDataType">
    <xs:sequence>
        <xs:element name="AccountName" type="xs:string"
minOccurs="0"/>
        <xs:element name="LastUpdate" type="cm:YDate"
minOccurs="0"/>
    </xs:sequence>
    <xs:attribute name="ItemId " type="xs:integer"
use="required"/>
    <xs:attribute name="ItemAccountId  " type="xs:integer"
use="required"/>
</xs:complexType>
<xs:complexType name="AccountTypeAttribute">
<xs:simpleContent>
        <xs:extension base="xs:string">
        <xs:attribute name="AccountTypeId" type="xs:long"/>
        </xs:extension>
</xs:simpleContent>
</xs:complexType>
<xs:complexType name="HoldingTypeAttribute">
<xs:simpleContent>
     <xs:extension base="xs:string">
     <xs:attribute name="HoldingTypeId" type="xs:long"/>
   </xs:extension>
    </xs:simpleContent>
</xs:complexType>
<xs:complexType name="LoanTypeAttribute">
 <xs:simpleContent>
        <xs:extension base="xs:string">
        <xs:attribute name="LoanTypeId" type="xs:long"/>
        </xs:extension>
</xs:simpleContent>
</xs:complexType>
<xs:complexType name="CreditCardItemAccountDetailDataType">
    <xs:complexContent>
        <xs:extension base="tns:AccountDetailDataType">
            <xs:sequence>
                <xs:annotation>
```

```xml
                    <xs:documentation>Place holder for
CC Specific Data</xs:documentation>
                </xs:annotation>
                <xs:element name="AccountType"
type="tns:AccountTypeAttribute" minOccurs="0"/>
                <xs:element name="AccountHolder "
type="xs:string" minOccurs="0"/>
                <xs:element name="AccountNumber"
type="xs:string" minOccurs="0"/>
                <xs:element name="RunnningBalance"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="InterestedPaidYTD "
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="AmountDue"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="NewCharges"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="TotalCreditLimit"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="AvailableCredit"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="TotalCashLimit"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="AvailableCash"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="Payments"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="APR" type="xs:double"
minOccurs="0"/>
                <xs:element name="InterestPaid"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="DueDate"
type="cm:YDate" minOccurs="0"/>
                <xs:element name="MinPayment"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="LastPayment"
type="cm:YMoney" minOccurs="0"/>
                <xs:element name="LastPaymentDate"
type="cm:YDate" minOccurs="0"/>
            </xs:sequence>
        </xs:extension>
      </xs:complexContent>
   </xs:complexType>
   <xs:complexType name="BankingItemAccountDetailDataType">
```

```
<xs:complexContent>
        <xs:extension base="tns:AccountDetailDataType">
                <xs:sequence>
                        <xs:annotation>
                                <xs:documentation>Place holder for
Bank Specific Data</xs:documentation>
                        </xs:annotation>
                        <xs:element name="AccountType"
type="tns:AccountTypeAttribute" minOccurs="0"/>
                        <xs:element name="AccountHolder"
type="xs:string" minOccurs="0"/>
                        <xs:element name="AccountNumber"
type="xs:string" minOccurs="0"/>
                        <xs:element name="CurrentBalance"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="AvailableBalance"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="InterestRate"
type="xs:double" minOccurs="0"/>
                        <xs:element name="MaturityDate"
type="cm:YDate" minOccurs="0">
                                <xs:annotation>
                                        <xs:documentation>
                                                Only Applies
to CD
                                        </xs:documentation>
                                </xs:annotation>
                        </xs:element>
                        <xs:element name="Term" type="xs:string"
minOccurs="0">
                                <xs:annotation>
                                        <xs:documentation>
                                                Only Applies
to CD
                                        </xs:documentation>
                                </xs:annotation>
                        </xs:element>
                </xs:sequence>
        </xs:extension>
    </xs:complexContent>
</xs:complexType>
<xs:complexType name="Holding">
```

```
                <xs:sequence>
                        <xs:element name="HoldingType"
type="tns:HoldingTypeAttribute" minOccurs="0"/>
                        <xs:element name="TickerSymbol"
type="xs:string" minOccurs="0"/>
                        <xs:element name="Quantity" type="xs:double"
minOccurs="0"/>
                        <xs:element name="Price" type="cm:YMoney"
minOccurs="0"/>
                        <xs:element name="DailyChange"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="Value" type="cm:YMoney"
minOccurs="0"/>
                        <xs:element name="Cusip" type="xs:integer"
minOccurs="0"/>
                        <xs:element name="Description"
type="xs:string" minOccurs="0"/>
                        <xs:element name="PercentageAllocation"
type="cm:YMoney" minOccurs="0"/>
                </xs:sequence>
        </xs:complexType>
        <xs:complexType name="InvestmentItemAccountDetailDataType">
            <xs:complexContent>
                <xs:extension base="tns:AccountDetailDataType">
                    <xs:sequence>
                        <xs:annotation>
                            <xs:documentation>Place holder for
Investment Specific Data</xs:documentation>
                        </xs:annotation>
                        <xs:element name="AccountType"
type="tns:AccountTypeAttribute" minOccurs="0"/>
                        <xs:element name="AccountNumber"
type="xs:string" minOccurs="0"/>
                        <xs:element name="AccountHolder"
type="xs:string" minOccurs="0"/>
                        <xs:element name="TotalBalance"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="Cash" type="cm:YMoney"
minOccurs="0"/>
                        <xs:element name="MoneyMarketBalance"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="TotalVestedBalance"
type="cm:YMoney" minOccurs="0">
```

```
                                        <xs:annotation>
                                                <xs:documentation>
                                                        Only applies
to 401k accounts
                                                </xs:documentation>
                                        </xs:annotation>
                                </xs:element>
                                <xs:element name="TotalUnvestedBalance"
type="cm:YMoney" minOccurs="0">
                                        <xs:annotation>
                                                <xs:documentation>
                                                        Only applies
to 401k accounts
                                                </xs:documentation>
                                        </xs:annotation>
                                </xs:element>
                                <xs:element name="MarginBalance"
type="cm:YMoney" minOccurs="0"/>
                                <xs:element name="ShortBalance"
type="cm:YMoney" minOccurs="0"/>
                                <xs:element name="Loank401"
type="cm:YMoney" minOccurs="0">
                                        <xs:annotation>
                                                <xs:documentation>
                                                        Only applies
to 401k accounts
                                                </xs:documentation>
                                        </xs:annotation>
                                </xs:element>
                                <xs:element name="Holdings"
type="tns:Holding" minOccurs="0"/>
                        </xs:sequence>
                </xs:extension>
        </xs:complexContent>
    </xs:complexType>
    <xs:complexType name="InsuranceItemAccountDetailDataType">
                        <xs:sequence>
                                <xs:annotation>
                                        <xs:documentation>Place holder for
Insurance Specific Data</xs:documentation>
                                </xs:annotation>
```

```
                              <xs:any minOccurs="0"/>
                      </xs:sequence>
        </xs:complexType>
        <xs:complexType name="RealEstateItemAccountSummaryDataType">
                <xs:complexContent>
                        <xs:extension base="tns:AccountDetailDataType">
                                <xs:sequence>
                                        <xs:annotation>
                                                <xs:documentation>Place holder for
Real Estate Specific Data</xs:documentation>
                                        </xs:annotation>
                                        <xs:element name="Address"
type="cm:PersonInformation" minOccurs="0"/>
                                        <xs:element name="CurrentValue"
type="xs:string" minOccurs="0"/>
                                </xs:sequence>
                        </xs:extension>
                </xs:complexContent>
        </xs:complexType>
        <xs:complexType name="LoanPayoff">
                <xs:sequence>
                        <xs:element name="PayoffAmount" type="cm:YMoney"
maxOccurs="unbounded"/>
                        <xs:element name="PayByDate" type="cm:YDate"
maxOccurs="unbounded"/>
                </xs:sequence>
        </xs:complexType>
        <xs:complexType name="LoanItemAccountDetailDataType">
                <xs:complexContent>
                        <xs:extension base="tns:AccountDetailDataType">
                                <xs:sequence>
                                        <xs:annotation>
                                                <xs:documentation>Place holder for
Loan Specific Data</xs:documentation>
                                        </xs:annotation>
                                        <xs:element name="AccountNumber"
type="xs:string" minOccurs="0"/>
                                        <xs:element name="AccountHolder"
type="xs:string" minOccurs="0"/>
                                        <xs:element name="LoanType"
type="tns:LoanTypeAttribute" minOccurs="0"/>
```

```
                                        <xs:element name="LoanDescription"
type="xs:string" minOccurs="0"/>
                                        <xs:element name="LastPaymentAmount"
type="cm:YMoney" minOccurs="0"/>
                                        <xs:element name="PrincipalBalance"
type="cm:YMoney" minOccurs="0"/>
                                        <xs:element name="OriginalLoanAmount"
type="cm:YMoney" minOccurs="0"/>
                                        <xs:element name="InterestPaidYTD"
type="cm:YMoney" minOccurs="0"/>
                                        <xs:element name="LastPaymentDate"
type="cm:YDate" minOccurs="0"/>
                                        <xs:element name="LoanOriginalDate"
type="xs:string" minOccurs="0"/>
                                        <xs:element name="MaturityDate"
type="cm:YDate" minOccurs="0"/>
                                        <xs:element name="InterestRate"
type="xs:double" minOccurs="0"/>
                                        <xs:element name="LoanPayoffs"
type="tns:LoanPayoff" minOccurs="0"/>
                            </xs:sequence>
                    </xs:extension>
            </xs:complexContent>
        </xs:complexType>
        <xs:complexType name="MortgageItemAccountDetailDataType">
            <xs:complexContent>
                    <xs:extension base="tns:AccountDetailDataType">
                            <xs:sequence>
                                    <xs:annotation>
                                            <xs:documentation>Place holder for
Mortage Specific Data</xs:documentation>
                                    </xs:annotation>
                                    <xs:element name="AccountNumber"
type="xs:string" minOccurs="0"/>
                                    <xs:element name="AccountHolder"
type="xs:string" minOccurs="0"/>
                                    <xs:element name="LoanType"
type="tns:LoanTypeAttribute" minOccurs="0" />
                                    <xs:element name="LoanDescription"
type="xs:string" minOccurs="0"/>
                                    <xs:element name="LastPaymentAmount"
type="cm:YMoney" minOccurs="0" />
```

```
                        <xs:element name="PrincipalBalance"
type="cm:YMoney" minOccurs="0" />
                        <xs:element name="OriginalLoanAmount"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="InterestPaidYTD"
type="cm:YMoney" minOccurs="0"/>
                        <xs:element name="LastPaymentDate"
type="cm:YDate" minOccurs="0" />
                        <xs:element name="LoanOriginalDate"
type="xs:string" minOccurs="0"/>
                        <xs:element name="MaturityDate"
type="cm:YDate" minOccurs="0"/>
                        <xs:element name="InterestRate"
type="xs:double" minOccurs="0"/>
                        <xs:element name="LoanPayoffs"
type="tns:LoanPayoff" minOccurs="0"/>
                    </xs:sequence>
                </xs:extension>
            </xs:complexContent>
        </xs:complexType>
        <xs:complexType name="BillItemAccountDetailDataType">
                    <xs:sequence>
                        <xs:annotation>
                            <xs:documentation>Place holder for
Bill Specific Data</xs:documentation>
                        </xs:annotation>
                        <xs:any minOccurs="0"/>
                    </xs:sequence>
        </xs:complexType>
        <xs:complexType name="RewardsItemAccountDetailDataType">
                    <xs:sequence>
                        <xs:annotation>
                            <xs:documentation>Place holder for
Rewards Specific Data</xs:documentation>
                        </xs:annotation>
                        <xs:any minOccurs="0"/>
                    </xs:sequence>
        </xs:complexType>
        <xs:complexType name="BillPayItemAccountDetailDataType">
                    <xs:sequence>
                        <xs:annotation>
```

YODLEE

```
                              <xs:documentation>Place holder for
BillPay Specific Data</xs:documentation>
                           </xs:annotation>
                           <xs:any minOccurs="0"/>
                     </xs:sequence>
         </xs:complexType>
         <xs:complexType name="UtilitiesItemAccountDetailDataType">
                     <xs:sequence>
                           <xs:annotation>
                              <xs:documentation>Place holder for
Utilities Specific Data</xs:documentation>
                           </xs:annotation>
                           <xs:any minOccurs="0"/>
                     </xs:sequence>
         </xs:complexType>
         <xs:complexType name="TelephoneItemAccountDetailDataType">
                     <xs:sequence>
                           <xs:annotation>
                              <xs:documentation>Place holder for
Telephone Specific Data</xs:documentation>
                           </xs:annotation>
                           <xs:any minOccurs="0"/>
                     </xs:sequence>
         </xs:complexType>
         <xs:complexType name="CableItemAccountDetailDataType">
                     <xs:sequence>
                           <xs:annotation>
                              <xs:documentation>Place holder for
Cable Specific Data</xs:documentation>
                           </xs:annotation>
                           <xs:any minOccurs="0"/>
                     </xs:sequence>
         </xs:complexType>
         <xs:complexType name="MinutesItemAccountDetailDataType">
                     <xs:sequence>
                           <xs:annotation>
                              <xs:documentation>Place holder for
Minutes Specific Data</xs:documentation>
                           </xs:annotation>
                           <xs:any minOccurs="0"/>
```

```
                        </xs:sequence>
        </xs:complexType>
        <xs:complexType name="MailItemAccountDetailDataType">
                        <xs:sequence>
                                <xs:annotation>
                                        <xs:documentation>Place holder for
Mail Specific Data</xs:documentation>
                                </xs:annotation>
                                <xs:any minOccurs="0"/>
                        </xs:sequence>
        </xs:complexType>
        <xs:complexType name="TaxItemAccountDetailDataType">
                        <xs:sequence>
                                <xs:annotation>
                                        <xs:documentation>Tax Account
Specific Data</xs:documentation>
                                </xs:annotation>
                                <xs:element name="TaxFormDataSummary"
type="cm:TaxFormDataLink" maxOccurs="unbounded"/>
                                <xs:element name="TaxAccountId"
type="xs:string" nillable="false">
                                        <xs:annotation>
                                                <xs:documentation>In OFX US
Tax forms it is recipient fed tax id</xs:documentation>
                                        </xs:annotation>
                                </xs:element>
                                <xs:element name="AccountNumber"
type="xs:string">
                                        <xs:annotation>
                                                <xs:documentation>Recipient's
account number</xs:documentation>
                                        </xs:annotation>
                                </xs:element>
                                <xs:element name="AccountHolder"
type="xs:string" nillable="true">
                                        <xs:annotation>
                                                <xs:documentation>Account
Holder is ACCOUNT_HOLDER.
                                        </xs:documentation>
                                        </xs:annotation>
                                </xs:element>
```

YODLEE

```
                              <xs:element name="AccountType"
type="xs:string" nillable="true">
                                    <xs:annotation>
                                        <xs:documentation>Account
Type is ACCOUNT_TYPE.
                              </xs:documentation>
                                    </xs:annotation>
                              </xs:element>
                              <xs:any minOccurs="0"/>
                        </xs:sequence>
      </xs:complexType>
      <xs:element name="ItemAccountDetail">
            <xs:annotation>
                  <xs:documentation>This is the root node for Item
Detail.  It maps to ItemSummaries fetched with a default
SummaryRequest filter</xs:documentation>
            </xs:annotation>
            <xs:complexType>
                  <xs:sequence>
                        <xs:element name="ItemContainerType">
                              <xs:annotation>
                                    <xs:documentation>This xml element
maps to list of ItemSummaryData per ContainerType</xs:documentation>
                              </xs:annotation>
                              <xs:complexType>
                                    <xs:choice>
                                        <xs:element
name="TaxItemAccountDetail" type="tns:TaxItemAccountDetailDataType"/>
                                        <xs:element
name="CCItemAccountDetail"
type="tns:CreditCardItemAccountDetailDataType"/>
                                        <xs:element
name="BankingItemAccountDetail"
type="tns:BankingItemAccountDetailDataType"/>
                                        <xs:element
name="InvestmentAccountDetail"
type="tns:InvestmentItemAccountDetailDataType"/>
                                        <xs:element
name="BillItemAccountDetail"
type="tns:BillItemAccountDetailDataType"/>
                                        <xs:element
name="TelephoneItemAccountDetail"
type="tns:TelephoneItemAccountDetailDataType"/>
```

```xml
                                        <xs:element
name="MinutesItemAccountDetail"
type="tns:MinutesItemAccountDetailDataType"/>
                                        <xs:element
name="UtilitiesItemAccountDetail"
type="tns:UtilitiesItemAccountDetailDataType"/>
                                        <xs:element
name="CableItemAccountDetail"
type="tns:UtilitiesItemAccountDetailDataType"/>
                                        <xs:element
name="BillPayItemAccountDetail"
type="tns:BillPayItemAccountDetailDataType"/>
                                        <xs:element
name="LoanItemAccountDetail"
type="tns:LoanItemAccountDetailDataType"/>
                                        <xs:element
name="MortageItemAccountDetail"
type="tns:MortgageItemAccountDetailDataType"/>
                                        <xs:element
name="InsuranceItemAccountDetail"
type="tns:InsuranceItemAccountDetailDataType"/>
                                        <xs:element
name="RealEstateItemAccountDetail"
type="tns:RealEstateItemAccountSummaryDataType"/>
                                        <xs:element
name="RewardsItemAccountDetail"
type="tns:RewardsItemAccountDetailDataType"/>
                                        <xs:element
name="MailItemAccountDetail"
type="tns:MailItemAccountDetailDataType"/>
                                   </xs:choice>
                                   <xs:attribute name="schemaVersion"
type="xs:decimal" use="required">
                                       <xs:annotation>
                                           <xs:documentation>The
schemaVersion declares the version (or versions) of the
schema with which the xml document is compatible. The schemaVersion
value is equal or less than the version defined in the xsd schema
document.</xs:documentation>
                                       </xs:annotation>
                                   </xs:attribute>
                             </xs:complexType>
                        </xs:element>
                   </xs:sequence>
```

```
                        <xs:attribute name="schemaVersion" type="xs:decimal"
        use="required">
                                <xs:annotation>
                                        <xs:documentation>The schemaVersion
        declares the version (or versions) of the
        schema with which the xml document is compatible. The schemaVersion
        value is equal or less than the version defined in the xsd schema
        document.</xs:documentation>
                                </xs:annotation>
                        </xs:attribute>
                </xs:complexType>
        </xs:element>
</xs:schema>
```

EXCEPTIONS:

    a. 404 – This response code is returned if the URL is malformed.

    b. 501 – This response code is returned when there is internal system error.

    c. InvalidUserContextException - If the consumer context specified is null or invalid.

    d. InvalidConversationCredentialsException - If the specified consumer does not have a valid session.

    e. CoreException – If the data point retrieval failed for any reason.

EXAMPLES:

Sample Request URL: HTTP GET 200

https://beta.yodlee.com/moneycenter/srest/yodleebeta/v1.0/accountdetail/view?ItemAccountId=10137045&ItemId=10112523

Sample Response

```
<ns2:ItemAccountDetail schemaVersion="1.0">
<ns2:ItemContainerType schemaVersion="1.0">
<ns2:BankingItemAccountDetail ItemAccountId="10137045"
ItemId="10112523">
<ns2:AccountName>DagBank - TESTDATA</ns2:AccountName>
<ns2:LastUpdate>1277132857</ns2:LastUpdate>
<ns2:AccountType AccountTypeId="3">checking</ns2:AccountType>
<ns2:AccountHolder>accountHolder</ns2:AccountHolder>
```

YODLEE

```
<ns2:AccountNumber>xxx-xxx3111</ns2:AccountNumber>
<ns2:CurrentBalance>
<amount>44.78</amount>
<currencyCode>USD</currencyCode>
</ns2:CurrentBalance>
<ns2:AvailableBalance>
<amount>54.78</amount>
<currencyCode>USD</currencyCode>
</ns2:AvailableBalance>
</ns2:BankingItemAccountDetail>
</ns2:ItemContainerType>
</ns2:ItemAccountDetail>
```