Fidelity Web Technology Group

Full View 8.0.2 Upgrade SDS

Application: Full View

Version 1.1

Document Version: ***1.1***

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Aggregation, Quotes & Research
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Version History Table

Version number	Date	Originator	Reason for change	Review	Approval
1.0	04/22/2008	Sona Bhavani	Initial Draft	04/22/2008	
1.1	05/20/2008	Sona Bhavani	Closing all the outstanding items and incorporating review comments		N/A
1.1	5/29/2008	Christine Amon	Added solution to Self Directed Brokerage Accts issue to Out of Scope section		N/A
1.1	6/06/2008	Christine Amon	Updated section 5.1.3 w/ latest info from Yodlee abt quote data and new RR template format.		N/A
1.1	6/11/2008	Christine Amon	Section 9.0 added info on support web sites to be updated; Section 9.1 changed YIB to Core Application Upgrade (name chg only); Added section 9.5 Training and Documentation		N/A

1.1	6/26/2008	Sona Bhavani	• Section 3.1 Updated the error page • Added cobrandable parameter for controlling the size of Help Pop-up window • Appendix 11.4 Added Application registry details		
1.1	6/27/2008	Sona Bhavani	Added section 11.7 for out of scope of features and added Feedback Link feature to this Section		
1.1	07/02/2008	Sona Bhavani	Added Weekly and Monthly Budget Status reports to Out of Scope section		
1.1	07/16/2008	Sona Bhavani	Added the details for following pages 1. Add New View 2. Choose corresponding mortgage accounts 3. Compare your Home with others 4. <Account Name> Transactions 5. Add Accounts (Search for an Account) 6. Add <Site Name> Account(1st Page) 7. Add <Site Name> Account (Automatically Register Me) 8. Account Summary Status (When multiple accounts added one after the other) 9. Create Custom Account (2nd Page with more details) 10. Custom Account created 11. Home Account Created (Manually value entered) 12. Zillow Account Created 13. Edit <Account Name> Account Alert Settings 14. Edit <Account Name> Account Reconciliation		
1.1	07/17/2008	Sona Bhavani	Section 5.13.2 Updated on when fields will be displayed as blank and when N/A in Investment Manager View.		
1.1	08/05/2008	Sona Bhavani	Changed Version of Websphere from 6.1.0.13 to 6.1.0.17		

1.1	08/07/2008	Sona Bhavani	Changed Version of JVM to 1.5.0_15		
1.1	09/03/2008	Sona Bhavani	Added details on providing nicknames in Section 5.2		
1.1	09/23/2008	Sona Bhavani	2nd Interstitial page update (5.7.3) Learn More pages – 4 pages (5.8.9) Auto log in and go to site link functionality for Fidelity and NB sites (5.8.5) Sort functionality of columns (5.8.3) Zillow.com SumInfo Ids (9.3)		
1.1	10/08/2008	Sona Bhavani	Note about the footer implementation related to content updates (Section 5.8.4)		
1.1	10/14/2008	Sona Bhavani	Added details about display of ESOP/ESSP accounts(Section 5.8.6)		
1.1	10/16/2008	Sona Bhavani	Added a note for deactivate functionality(Section 5.9.3.19)		
1.1	10/21/2008	Sona Bhavani	Added section 5.8.13 on Full View Log In page		
1.1	10/22/2008	Sona Bhavani	Updated the screenshot of 'Manage sites and accounts' page (Section 5.9.3.29)		
1.1	10/29/2008	Sona Bhavani	Added note about PCI-DSS Compliance (Section 7.1.7)		
1.1	10/29/2008	Sona Bhavani	Updated section 5.9.3.20 (Reactivate Account)		
1.1	10/29/2008	Sona Bhavani	Added details about Split transactions (Section 5.9.2.1) Added a note on Projected Cash Flow (Section 5.9.4.3)		
1.1	10/31/2008		Updated Oracle version to 10gR2 (10.2.0.4)		

Outstanding Items:

	Item	Due Date	Responsibility
1	Updated sites list supporting auto-registration. As per Tim O'Brien, Yodlee SVP Ops and Info Security, PFM 8.0 does not support auto-registration for credit cards. The earlier list shared by Yodlee three credit card sites. Hence after receiving the latest list the section needs to be updated with this information.		Yodlee to send the list

Table of Contents

1 Introduction and Management Overview

Full View, an online account aggregation service provided by Yodlee and hosted on Fidelity.com and Netbenefits.com will be upgraded from 6.0.1.8 to 8.0.2 version which is the latest enhanced version from Yodlee incorporated with additional features and enhancements to existing functionality.

Full View 8.0.2 application upgrade comprises of:

- Upgrade the core Yodlee application to Version 8.0.2 Personal Finance Management (PFM)
- Content updates to Full View related pages on Fidelity.com and NetBenefits.com
- Architecture improvements to existing system to align with Yodlee model
- Transfer Gatherers for held away accounts to Yodlee site for better performance and maintenance
- Upgrade other Fidelity developed components like Account Wizard, Data Feed, B2B and production support tools to support YIB 8.0.2 version
- Re-engineer three site multi master replication database model to two site Oracle RAC model

The projected benefits of this upgrade are:

- Improved application performance, scalability and reliability
- Enhanced customer experience with improved content, features and functionality
- Reduction in volume of E-Mail and calls concerning Full View issues to Fidelity Customer Service Representatives
- Enhanced features of Yodlee's new Personal Finance Manager
  - Categorization of transactions
  - Setting budget goals
  - Reporting tools for spend analysis, expense analysis, credit card utilization, budget vs. actual spending.
  - Alerts Inbox
  - Account grouping

This document identifies and defines the recommendations that will be used in the upgrade of core Full View application from current 6.0.1.8 to 8.0.2 version.

1.1 In-Scope

- Upgrade Full View core application from 6.0.1.8 to 8.0.2 as per the process outlined in the upgrade guide provided by Yodlee.
- Upgrade Gatherer software from current version 2006.3 to version 7.2 recommended by Yodlee for held gatherers hosted at Fidelity.
- Fix all applicable Clear Quest bugs identified in prior releases with corresponding SRs (Service Request Nos.)
- Test and verify that Full View application is supported by all the browsers identified by Yodlee in the browser support matrix.

- Add Full View to the Application Performance Monitoring (APM) Dashboard
- Ensure an inventory of all certificates required for the proper functioning of Full View application is maintained and FTG operations has a process in place to manage expiry and renewal of these certificates

Process Improvements

- Improve customer communications to set attainable expectations for customers requesting a new site added to Full View and provide information on Beta Site process
- Improve process for reporting and resolving Gatherer related problems
- Document and implement end-to-end Gatherer error resolution process for Fidelity accounts and held-away accounts
- Improve logging mechanism for the YIB application with appropriate trace points for debugging production issues

Customize Application

- Evaluate and analyze each parameter of Yodlee's CBDK and SDK for customization
- Improve application level error messaging to provide problem resolution suggestions
- Update contents throughout Fidelity.com and NetBenefits.com for consistency (including but not limited to Learn More and Help pages)
- Update FMR Corp. to FMR LLC on all Full View content pages, footers and copyrights and upgrade Copyright year to 2008
- Update FMR Corp. to FMR LLC and 2007 to 2008 in Copyrights comments section of source files
- Align current cache refresh schedule of accounts with Yodlee's schedule and recommendations
- Utilize FWTG Design for design and usability recommendations
- Incorporate all applicable web accessibility requirements
- Enable Alert Inbox
- Migrate Zillow.com implementation to Real Estate Center

Full View Accounts Database

- Upgrade Full View Accounts Database schema to Yodlee 8.0 running on Oracle 10gR2 (10.2.0.4)
- Conduct impact analysis of Full View Accounts Database changes
- Create Full View Accounts Database conversion plan utilizing Parallel User Data Migration (PUDM)
- Determine which foreign keys can be dropped
- Implement database node failover utilizing RAC ONS
- Move the Yodlee Full View Accounts Database off of the Streetscape server platform
- Enable plugs-ins to store up to 24 months of user data

Infrastructure Layer

- IT Roadmap upgrades
  a. IBM Websphere 5.1.1.11 to 6.1.0.17
  b. IPLANET 6.0.3 to JWS (Java Web Server) 7.0
  c. Application layer JVM to 1.5.0_15
  d. IBM MQ 5 to 6.0.2 for messaging
- Certification of Oracle RAC ONS running with Veritas
- Move Full View to it's own Java Virtual Machine (JVM)
- Move rep tools (e.g. Account Listing tool) and reports to a production level box
- The Quality Assurance and Performance test environments will be as close to the 8.0 production environment as possible. LC4 and LC5 will be a mirror of production including the hardware and underlying infrastructure
- Adhere to Fidelity standards and policies concerning security, risk, IT continuity.

1.1.1 Out-of-Scope

- Any functionality or components not identified in this document
- HR Solutions auto-login functionality, which is no longer enabled
- News module to be disabled in Dashboard View
- Financial Calendar
- Account Sharing
- Adding 40 new sites as it is covered in a separate production support process and Statement Of Work (SOW)
- Alert E-Mail Notification
  - E-Mails alerts functionality will be disabled.
  - Alerts will only be delivered to Alerts Inbox with the YIB application.
  - Budget Summary Reports (Weekly summary and Monthly summary) will not be available as formatting of these reports to fit into the Alerts Inbox involves heavy customization.
  - Integration with FENS
- Yodlee Customer Care (YCC) as it is tracked as a separate project
- Conversion of single sign on code from the older ICCW technology to XML open source SAML technology as Yodlee cannot support SAML 2.0 until post 8.1 version of MoneyCenter
- Any customizations related to budgeting tool and categorization features incorporated in 8.0.2 version of the application
- 'Suggest a Site' functionality as Yodlee moved this feature within the Yodlee Customer Care (YCC) application.
- Resolution of Self Directed Brokerage issues (CQ FEB00068240) due to Fesco funding constraints

- Feedback link to collect customer feedback after the 8.0.2 version goes live due to funding constraints
- Weekly and Monthly Budget status reporting feature in PFM due to funding constraints

1.2 Assumptions

- Yodlee will deliver high quality of software and documentation on time
- New infrastructure is available on time
- The installation sequence provided by Yodlee can be executed without any issues
- Application downtime upgrade process is planned and kept minimal
- Yodlee will certify Fullview 8.0 against Websphere 6.1.0.17, Solaris 10, MQ version 6.0.2
- Yodlee will provide documentation, subject matter expertise and consulting support to disable features identified by Fidelity as not required
- W3C Compliance – As per Yodlee, though the application is not 100% W3C compliant, the application functionality, compatibility and accessibility is not affected
- NetBenefits Team will be responsible for editing NetBenefits pages

1.3 Reference Materials

BRD – *FPI 2.0 Aggregation Business Requirements Document*

PPI – *FPI 2.0 Aggregation Project Charter*

PPI – *Full View 8.0 Project Charter*

AIP – *Full View 8.0 Architecture Infrastructure Plan*

ARL – *Approved Requirements List*

SRA – *Full View 8.0.2 Infrastructure*

SRA – *Full View 8.0.2 Application*

TRB – *Technical Review Board - Yodlee 8.0 Architecture Infrastructure Presentation*

SDS-TSD – *Full View 8.0.2 Infrastructure and Re-Architecture*

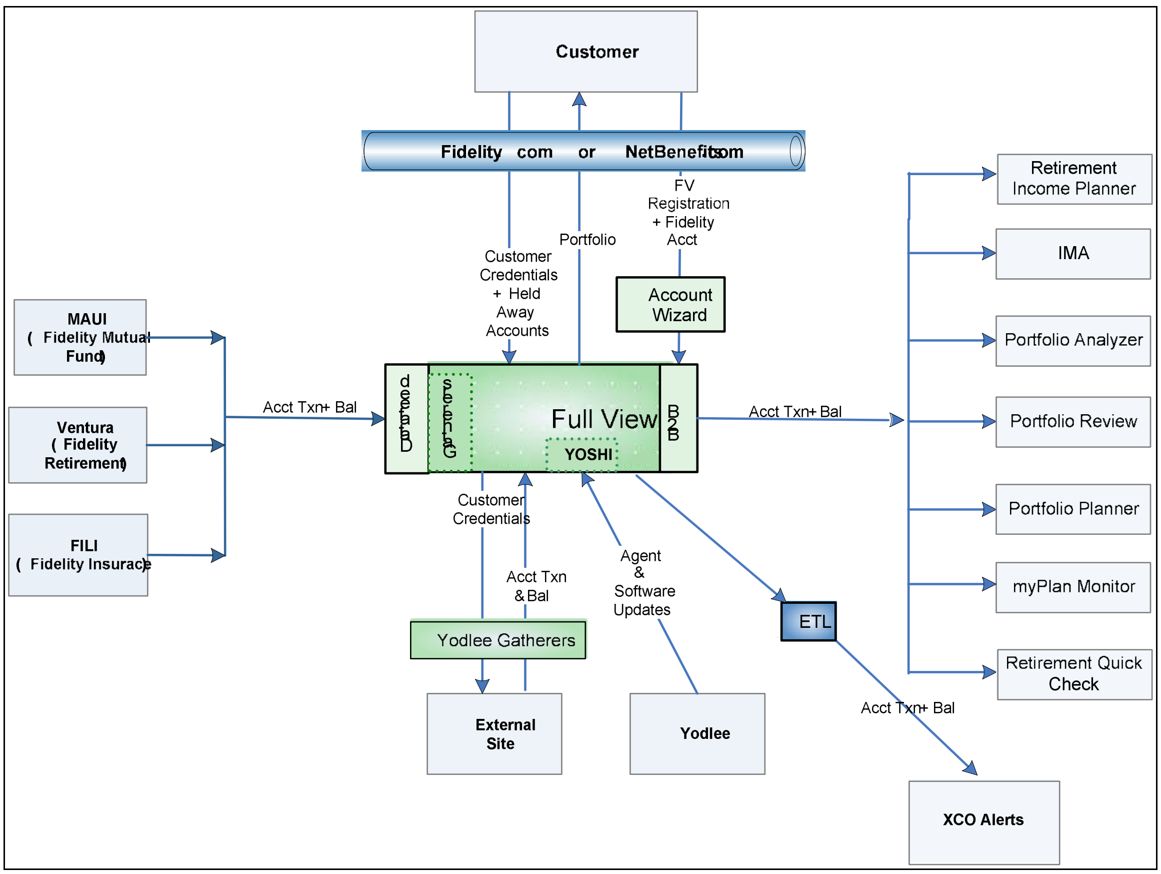
Full View Fidelity Components (AW, DF, and B2B) SRA/SDS – Folder containing SRA/SDS related to Fidelity Components of Full View

Yodlee Documentation – Folder containing all Yodlee documents related Full View 8.0 version

2 Summary of Solution Approach

Full View application comprises of Yodlee core component (PFM) and other Fidelity developed components Account Wizard (AW), B2B and Datafeed (DF).

Given below is the Context diagram of Full View Application depicting a high level data flow across the different components of Full View? The detailed description of the context diagram can be found in section 3.8.1 of SRA.



The confirmed Platform Stack for Full View 8.0 YIB upgrade is as given below:

Operating System	Solaris 10
JVM	Sun JVM 1.5
Application server	IBM Websphere 6.1.0.13
Web Server	iPlanet 7.0
MQ	MQ 6.0.2
Database	Oracle 10gR2 (10.2.0.4)

This document discusses Full View 8.0 application upgrade with respect to Yodlee component YIB only from version 6.0.1.8 to 8.0.2

Full View 8.0 Application upgrade comprises of the following steps:

1. Upgrade the database server to Oracle 10gR2
2. Migrate the old database schema to 8.0 database schema
3. Migrate the Yodlee applications to 8.0.2
4. Perform parallel user data migration (PUDM)
5. Upgrade Fidelity held Gatherers from version 2006.3 to 7.2 version
6. Upgrade other Fidelity developed components Account Wizard, Datafeed, B2B
7. Cobranding the application by
    a. Enabling/disabling of features
    b. Text Cobranding
    c. Applying style sheets designed by FWTG design team in compliance with Fidelity standards.

2.1 Solution Constraints

2.1.1 Yodlee ceases to support non-financial sites

Yodlee's product management team has made a decision to focus on supporting financial types of accounts only. Yodlee finds supporting various non-financial accounts no longer fits with its strategic direction and would be quite expensive to continue maintaining such sites. List of such sites is documented in section 3.2.5

2.1.2 Complex deployment of Full View application

This upgrade involves highly complex deployment of the entire Full View application which comprises of a sequence of installs, deployed on new hardware, of various components.

2.1.3 Cobranding owned by Yodlee

Yodlee would be making all the changes related to cobranding as per the requirements provided by Fidelity and maintaining it. This may give rise to restrictions when Fidelity team needs to make minor co-brandable changes which are easily managed in the current version.

2.1.4 Changes to the product by Yodlee

Yodlee making changes to the product can have some features and functionality changed which may not be cobrandable after this document has been signed off. This document would be re-visited to make updates as required.

2.2 Solution Alternatives

Full View aggregation service is based on Yodlee, Inc.'s application and hence upgrading to Yodlee 8.0.2 is the only reasonable option to meet business requirements, project schedule and cost objectives.

3 System Specification

3.1 Product Usage Specification

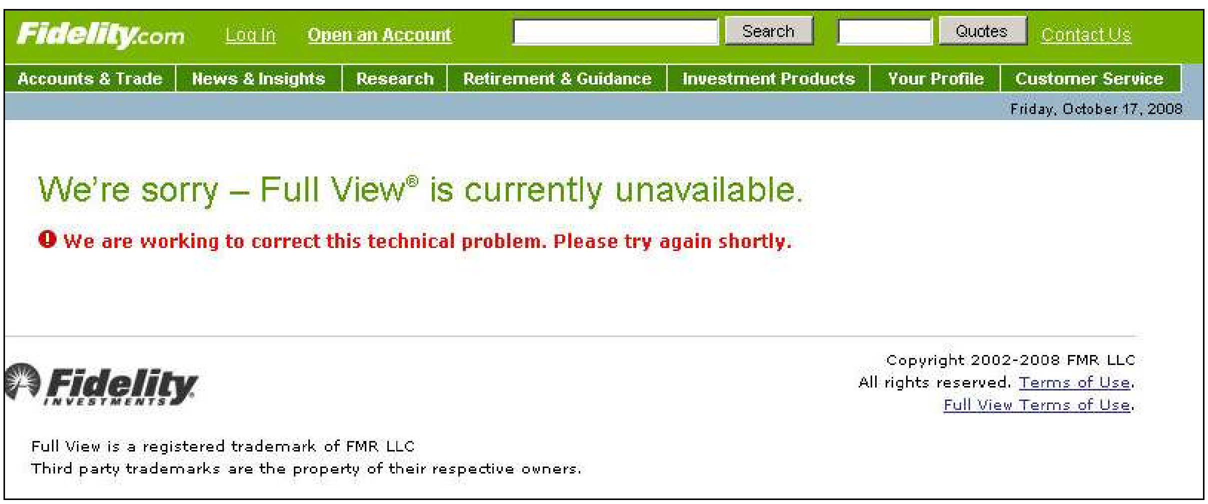
Full View is a SSO (Single Sign On) application hosted on Fidelity.com and Netbenefits.com.

Any user registered with either Fidelity.com or Netbenefits.com can access Full View after being enrolled to Full View.

The application has a 'Help' link on all the pages of the application which directs to context based help pages.

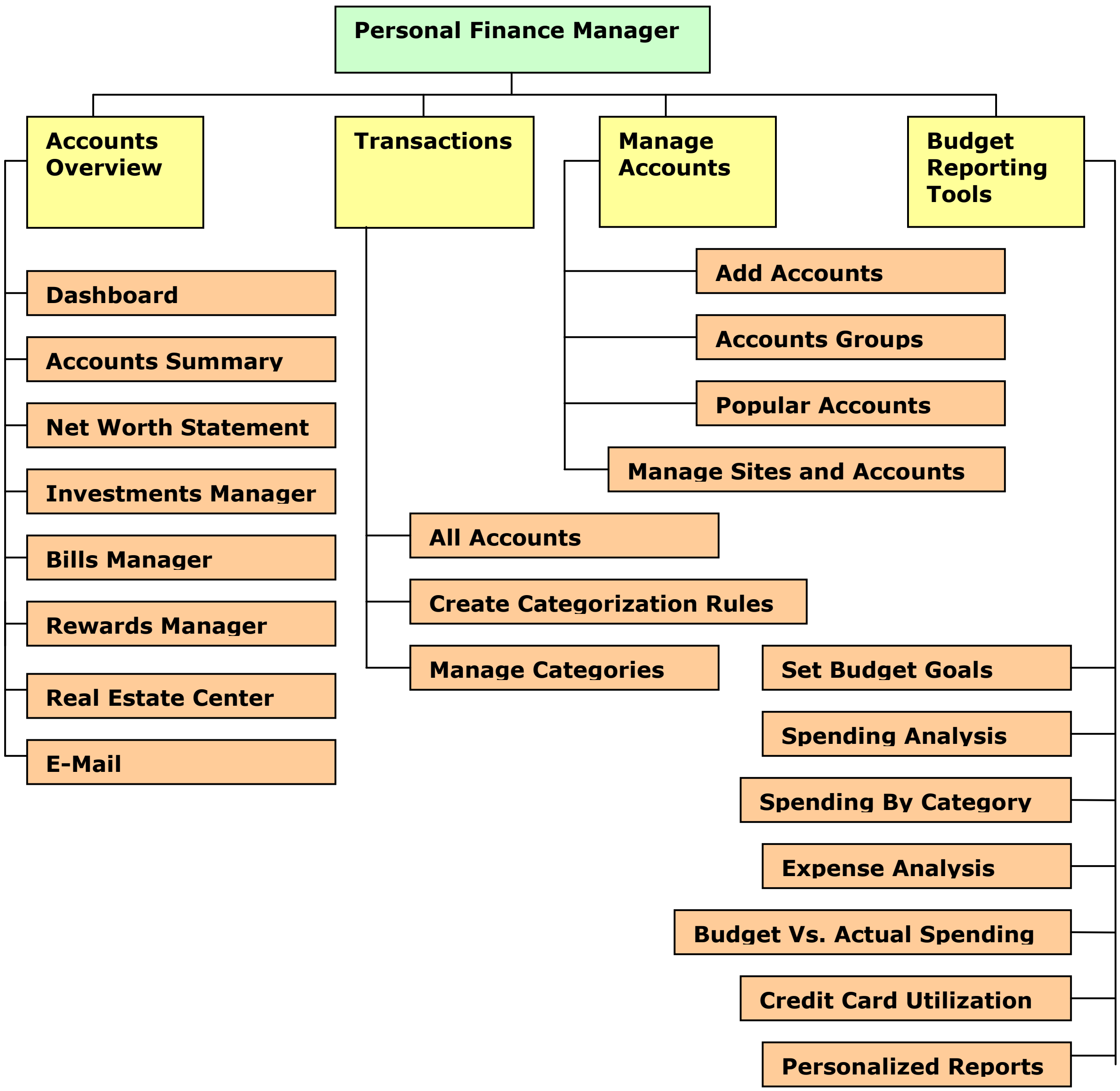
Application Outage

An outage message is displayed when the application is unavailable due to some technical difficulties. The screen during the outage is as shown below.



3.2 Process Specifications

3.2.1 Functional Decomposition Diagram



3.2.2 Data Flow Diagram

Yodlee PFM (aka Money Center) being a vendor product, data flow diagrams are out of scope of this document.

3.2.3 Cache Refresh

The Yodlee account refresh architecture consists of two types of refreshes:

User initiated (Instant) Refreshes: Instant refreshes occur when a user either adds an account for the first time, or selects to update an account to reflect the most current data.

Cache (automatic/scheduled) refreshes: Cache refreshes occur periodically and automatically, independent of a direct user request, updating user accounts to reflect the most current data. The Cache Run refers to the background process which schedules and executes cache refreshes

Fidelity will align with Cache Refresh Policy of Yodlee. The cache refresh frequency policy of Yodlee is given in the table below:

Site Category	Refresh for 0-30 day user	Refresh for 30-45 day user	Refresh for 45-90 day active user	Refresh for users inactive for more than 90 days
Banking, Credit Cards, Investments	Every 24 hours	Every 3 days	Weekly Once	No Refresh
Loans, Mortgage, Insurance, Rewards, E-Mail	Weekly Once	Once in two weeks	Once in two weeks	No Refresh

Cache Refresh projections have been analyzed based on the cache refresh policy and anticipating 3x to 5x customer growth. The details of these projections are documented and the location of the file is given below.

http://edms.fmr.com/edms/drl/objectId/09016fea80460596

3.2.4 Tools

3.2.4.1 Agent Deployment Tool

The Agent Deployment Tool (ADT) offered by Yodlee will replace the current Marimba tool for transferring agent scripts and content (site metadata) to Fidelity. The tool will help migration of these agent code and content changes which occur frequently. The tool will also assist in monitoring and maintenance of Fidelity gatherers with a user interface.

Gatherer agents currently collect data from 9,000+ sites. These sites often change which require script and content updates to accommodate for these changing sites. The use of ADT, in replacement of Marimba, will allow for a more reliable approach to transfer agent and content changes and monitor these migrations.

With the new solution, all Fidelity gatherers will poll the ADT server, hosted at Yodlee, directly to receive the updated scripts and content. The newly introduced monitoring and maintenance interface then enables Fidelity and Yodlee engineers to monitor the process, view the history and also track agent and gatherer versions on each gatherer and the last ping time. Additionally, gatherer environments can also be maintained through ADT.

The implementation of ADT will take place in two parts. The first part is a gatherer upgrade to version 7.2. The second part will consist of configuration updates on Fidelity gatherers to point to the ADT server hosted at Yodlee. In addition, Fidelity engineers need to create a process, similar to existing BCD process, to transfer the content changes from the gatherers to the databases

Process Flow for new model

1. Yodlee data engineer pushes agents and content files to Fidelity environment within ADT.
2. ADT builds files and scans for viruses.
3. Once build and virus scan successful, ADT saves files in its repository.
4. Gatherer at Fidelity polls ADT (in Yodlee environment) at regular intervals via https.
5. Gatherer gets list of agents and content files to download.
6. Gatherer downloads listed agents and content files and performs ‘Sanity check’.
7. Gatherer acknowledges download to ADT. Fidelity applies content files to its databases (Firemem, Prod and test environments).

3.2.4.2 Yoshi

Yoshi, which stands for Yodlee Support, Health and Information, is a Yodlee application used to assist with troubleshooting and updating of Full View gatherer scripts in production. Yodlee support accesses the application via a web server and investigates current scripting issues or test new scripts. The Yoshi application connects to the Full View Accounts Database to access credentials for 3rd party sites to allow testing.

Currently the version of this tool running at Fidelity is 6.2.1

Yodlee has released a new version of Yoshi 8.0.2. This is required for debugging any issues related to MFA (multi-factor authentication) sites supported in Full view 8.0

However Yoshi upgrade is not a pre-requisite for Full View 8.0 upgrade and can be done independently.

Since the MFA sites are very small in number Yodlee recommends upgrading Yoshi to 8.0.2 after Full View 8.0 goes live

Yoshi upgrade to 8.0.2 version will be tracked as a separate independent project.

3.2.5 Sites supported by Yodlee

3.2.5.1 Sites enabled for Retail and NetBenefits Site (Cobrand 10000000)

Given below is the link to the file which has the following details

1. Sites continued from 6.0 to 8.0
2. Sites no longer supported in 8.0
3. Sites newly added in 8.0
4. Fidelity custom sites
5. Disabled sites
6. 8.0 Category list

http://edms.fmr.com/edms/component/getcontent?objectId=09016fea8042948c&current=true

3.2.5.2 Sites enabled for NBAutoLogin (Cobrand 10000050)

Given below is the list of Sites enabled for NBAutologin.

Sum_Info_ID	Site Name
10889	Caremark
10890	Corporate Perks
11584	Delta Dental
11366	Empire BlueCross BlueShield Medical
10884	FBD Consulting
10885	Harvard Pilgrim Health Care
10895	Integra (EAP)
10896	Intermountain Health
10883	Mayo Clinic
10180	Minnesota Life – Employees
10887	Tufts Health Plan
10894	United Health Care
11367	ValueOptions

3.3 Specifications of Defects Addressed

3.3.1 CQ Bug ID: FEB00011252

Headline: Add functionality to hide/remove a joint account to prevent duplicating

Description: Enhancement Request raised with Yodlee RFE- 200720

Resolution: Yodlee will provide the fix in 8.0.2 version

The functionality to Merge/Reconcile accounts in 8.0.2 version of the application will provide the user with an option to merge the two accounts from Manage Accounts –> Edit Account -> Reconcile Accounts option.

3.3.2 CQ Bug ID: FEB00002517

Headline: Refresh hangs when dashboard page has timed out

Description: This is due to "Refresh" links on dashboard are static and all other links are dynamic. If we click on any other link (other than refresh) on dashboard, redirects to session timeout page.
Problem with "refresh" static link and the JavaScript error has been reported to Yodlee as this is application bug and fix requires to be in OnCenter component. Yodlee CRM reference number for this: SR-108155

Resolution: Yodlee will provide the fix in 8.0.2 version

The functionality in 8.0 is when a session times out it takes the user back to the sign-on page by default.

3.3.3 CQ Bug ID: FEB00017556

Headline: Enhancement Request to have specific error pages for a specific error in Full View

Description: Fullview is currently configured to use only two types of error pages. Below are the all scenarios under which either "fullviewto" or "server error" pages will show up.

feature.param.SSO_PARTNER_TIMEOUT_URL.xxxxx=https://<SCS_URL>/tpv/fullviewto.shtml
feature.param.SSO_PARTNER_TECH_DIFFICULTY_URL.xxxxx=https://<SCS_URL>/tpv/fullviewto.shtml
feature.param.SSO_PARTNER_REAUTHENTICATE_URL.xxxxx=https://<SCS_URL>/tpv/fullviewto.shtml
feature.param.SSO_PARTNER_SESSION_TERMINATED_URL=https://<SCS_URL>/tpv/fullviewto.shtml
feature.param.SSO_PARTNER_LOGIN_URL=https://<SCS_URL>/tpv/fullviewto.shtml
feature.param.SSO_PARTNER_LOGOUT_URL=https://<SCS_URL>/tpv/fullviewto.shtml

Forbidden "https://<SCS_URL>/misc/redirect/servererror_sa.shtml"
tech_difficulty "https://<SCS_URL>/misc/redirect/servererror_sa.shtml"
Unauthorized "https://<SCS_URL>/misc/redirect/servererror_sa.shtml"

For future upgrades, we should plan more distinct error pages to easily track these issues. We may be able to use existing pages or may require new content to message the customers appropriately for each scenario.

Resolution: A distinct error page displayed when the application is down due to technical difficulties.

For the time-out, re-authenticate, session terminated and login URLs, the user is directed to Full View Login Page

Logout URL is not applicable as the logout link is disabled through cobranding.

3.3.4 CQ Bug ID: FEB00036903

Headline: Customize error message for Zillow.com to have self help steps.

Description: Customize Zillow.com error message for better user experience

Resolution: Yodlee has introduced a new error code 510 and it is no more a generic error message.

It should now read as stated below:

Property Record Not Found (510)
The {_SOURCE_SITE_} site is unable to find any property information for your address. Please verify that the address you have provided is correct.

Remove this Site

3.3.5 CQ Bug ID: FEB00037693

Headline: Money Center displays bug for Price value for holdings w/ invalid symbols

Description: Occurs intermittently

Resolution: SR raised for this issue and working with Yodlee**.**

3.3.6 CQ Bug ID: FEB00047361

Headline: Change default for checkbox on Suggest a Site functionality to be unchecked

Resolution: This feature is changed in 8.0.2 and is out of scope. Hence this CQ ticket is closed.

3.3.7 CQ Bug ID: FEB00054026

Headline: The "Fidelity Investments" logo in the Footer is not clickable in any of the Yodlee pages.

Resolution: To be fixed while designing the footer pages. The logo will be referenced as a hyper link and directed to the Fidelity.com page

3.3.8 CQ Bug ID: FEB00057101

Headline: Add account link in Dashboard it renders Fidelity.com log in page after clicking Go to link for non-owned accounts

Resolution: To verify if the bug still exists in 8.0.2 version.

3.3.9 CQ Bug ID: FEB00057180

Headline: Dashboard formatting issue - from back button in NetBenefits

Resolution: This is not consistently reproducible. Hence this will be verified and closed in 8.0.2 version

3.3.10 CQ Bug ID: FEB00066924

Headline: Exceeded max time out for Full View - error message displays intermittently

Description: Intermittently a blank page is displayed stating "You have exceeded the maximum time allowed for Full View" however the customer has not even logged in - so they have not really exceeded the max time out.

Resolution: This page was displayed whenever there was a problem with Full view application and the message was not relevant to the scenario. Hence for 8.0.2 version a new page has been designed which is explained in section 3.1

3.4 Other Impacted Applications

3.4.1 URL or Pages Impacted

No other URL or pages on Fidelity.com and Netbenefits.com are impacted by Full View 8.0 Upgrade

3.4.2 New, Updated, Deleted, Renamed or Redirected pages

The exact URLs for the Yodlee's application would be provided when the product is tested in development

The details of the URLS for the following pages hosted on content server are explained in section 5.8.7

- Content Pages
- Help Pages
- Learn More Pages

3.4.3 Systems Impacted

Applications impacted with the MoneyCenter upgrade are other Fidelity Components of Full View namely

1. Account Wizard
2. Data Feed
3. B2B

The changes to these components are separately documented in corresponding SDS.

4 Data Model

4.1 Logical Data Model

The core of Full View is MoneyCenter application, a vendor product. The logical database design is owned and maintained by vendor Yodlee. The documents referencing the logical data model of Full View is provided by the vendor and can be found at the link provided below

http://edms.fmr.com/edms/component/getcontent?objectId=09016fea803bebe5&current=true

4.2 Preliminary Physical Data Model

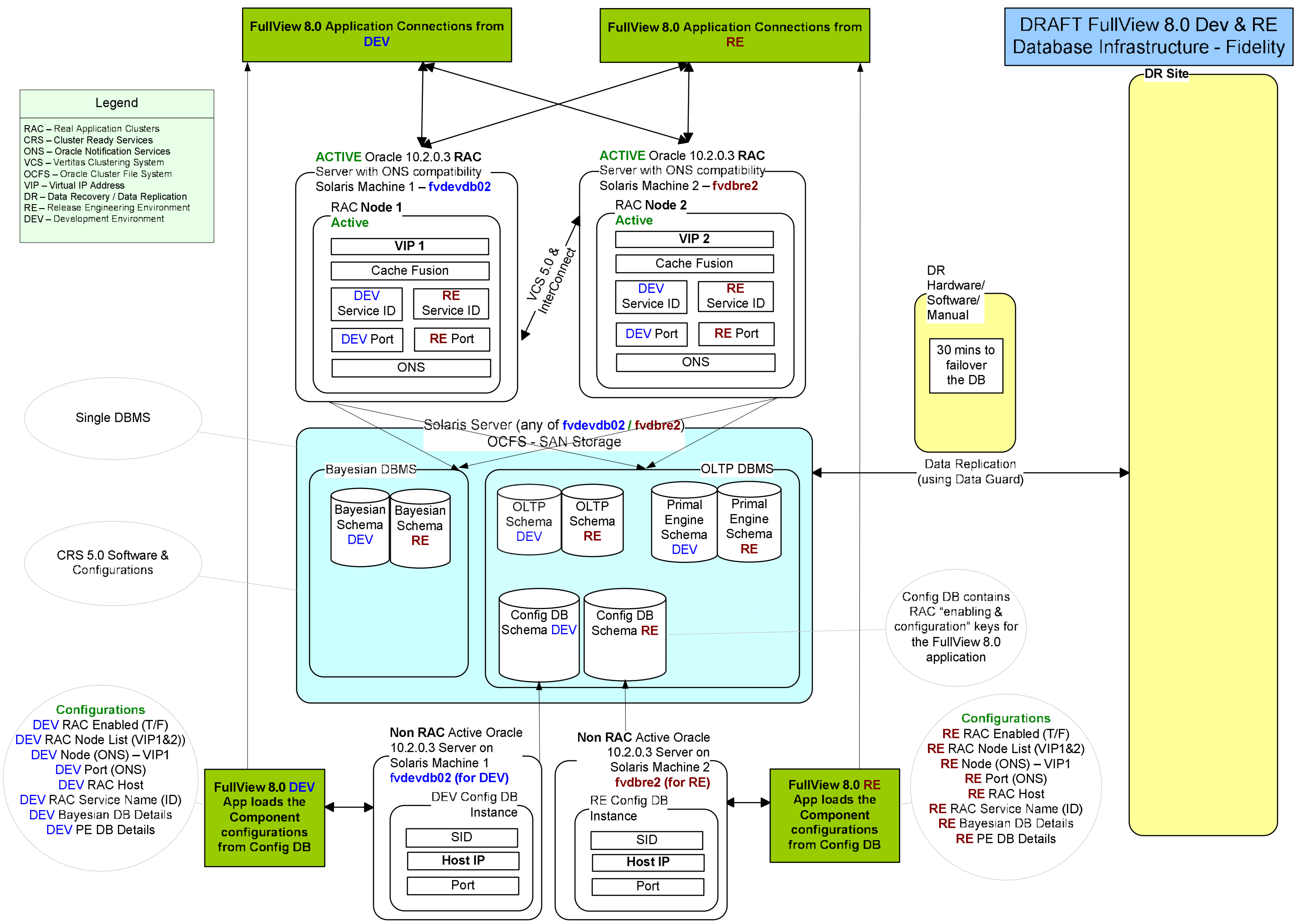
The database model is a two site active/ standby (DR - Disaster Recovery) replication model with one database hosted in Dallas and other in RTP(Raleigh, NC)

Oracle Data Guard would be used as the replication software between the active and DR database.

The databases would be attached to a two node server cluster using Oracle RAC

Given below is the diagram of the physical data model in development and RE environment

Similar model would be implemented in QA and Production environments


DRAFT FullView 8.0 Dev & RE Database Infrastructure - Fidelity
FullView 8.0 Application Connections from DEV
FullView 8.0 Application Connections from RE
Legend
RAC – Real Application Clusters
CRS – Cluster Ready Services
ONS – Oracle Notification Services
VCS – Veritas Clustering System
OCFS – Oracle Cluster File System
VIP – Virtual IP Address
DR – Data Recovery / Data Replication
RE – Release Engineering Environment
DEV – Development Environment
ACTIVE Oracle 10.2.0.3 RAC Server with ONS compatibility Solaris Machine 1 – fvdevdb02
RAC Node 1 Active
VIP 1
Cache Fusion
DEV Service ID
RE Service ID
DEV Port
RE Port
ONS
ACTIVE Oracle 10.2.0.3 RAC Server with ONS compatibility Solaris Machine 2 – fvdbre2
RAC Node 2 Active
VIP 2
Cache Fusion
DEV Service ID
RE Service ID
DEV Port
RE Port
ONS
VCS 5.0 & InterConnect
DR Site
DR Hardware/ Software/ Manual
30 mins to failover the DB
Single DBMS
CRS 5.0 Software & Configurations
Solaris Server (any of fvdevdb02 / fvdbre2)
OCFS - SAN Storage
Bayesian DBMS
Bayesian Schema DEV
Bayesian Schema RE
OLTP DBMS
OLTP Schema DEV
OLTP Schema RE
Primal Engine Schema DEV
Primal Engine Schema RE
Config DB Schema DEV
Config DB Schema RE
Data Replication (using Data Guard)
Config DB contains RAC "enabling & configuration" keys for the FullView 8.0 application
Configurations
DEV RAC Enabled (T/F)
DEV RAC Node List (VIP1&2))
DEV Node (ONS) – VIP1
DEV Port (ONS)
DEV RAC Host
DEV RAC Service Name (ID)
DEV Bayesian DB Details
DEV PE DB Details
FullView 8.0 DEV App loads the Component configurations from Config DB
Non RAC Active Oracle 10.2.0.3 Server on Solaris Machine 1 fvdevdb02 (for DEV)
DEV Config DB Instance
SID
Host IP
Port
Non RAC Active Oracle 10.2.0.3 Server on Solaris Machine 2 fvdbre2 (for RE)
RE Config DB Instance
SID
Host IP
Port
FullView 8.0 RE App loads the Component configurations from Config DB
Configurations
RE RAC Enabled (T/F)
RE RAC Node List (VIP1&2)
RE Node (ONS) – VIP1
RE Port (ONS)
RE RAC Host
RE RAC Service Name (ID)
RE Bayesian DB Details
RE PE DB Details

5 User Interface Specifications

5.1 Overview of Full View 8.0 UI/ Functionality

The new UI of Full View 8.0 application consists of four tabs namely

1. Accounts Overview
2. Transactions
3. Manage Accounts
4. Budget/Reporting Tools

All the existing and new features/functionalities are appropriately identified and grouped under these four tabs for simplified navigation which is explained in the subsequent sessions.

Note: Additional information on Yodlee's field usage in the application, include retrieval and calculations can be located at:
http://edms.fmr.com/edms/component/getcontent?objectId=09016fea80464e78&current=true

5.2 Key Differences in Full View 8.0

- Charting is included
  - Net Worth Performance Chart
  - Portfolio chart
  - Spending Analysis charts
  - Expense analysis charts
  - Home Equity Chart

- Classification of transactions into four classes namely Medical, Business, Tax Deductible , Personal and Reimbursable

- Categorization of transactions
  Provides user the flexibility to categorize and re-categorize transactions with a pre-defined set of main categories and user created subcategories under the main categories with the help of Yodlee provided categorization engine or user created custom categorization rules

- Splitting of transactions
  Provides user the ability to split an individual transaction into granular forms by allocating the amount from a single transaction across multiple categories or subcategories

- Account grouping
  Provides user the ability to group two or more accounts under one group

- Budget/Reporting tools
  A set of reports and tools in Yodlee's Personal Finance Manager provides user the ability to set budget goals across various categories, track expenses across various categories, compare Actual Spending Vs. Set Budget goals, view credit card utilization and create personalized reports.

- Alerts Inbox is enabled.
  Provides user the ability to configure alerts to be triggered for various threshold conditions across different online accounts to be sent to Alerts Inbox

- Real Estate Center is a new module
  Provides user the ability to incorporate current, real-time valuations of their homes into their net worth calculations

- Bills Manager module is enabled
  Provides the ability to manage all outstanding bills and paid bills for various accounts

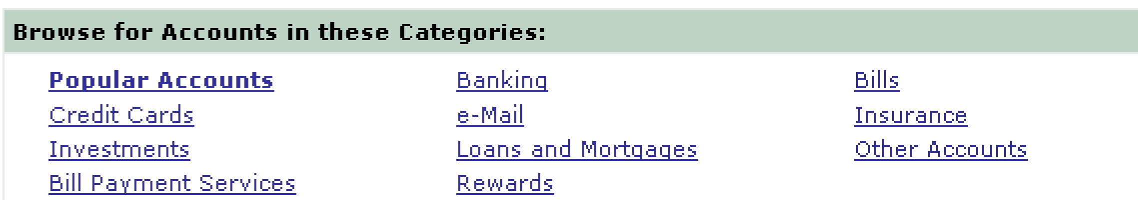
- For accounts involving international currencies, the net worth total displays a grand total in USD after converting every currency to USD and does not display any sub-totals in different international currencies.

- Other Accounts module no longer exists.
  - Many account types previously under this module now fall under Bill Reminders module.

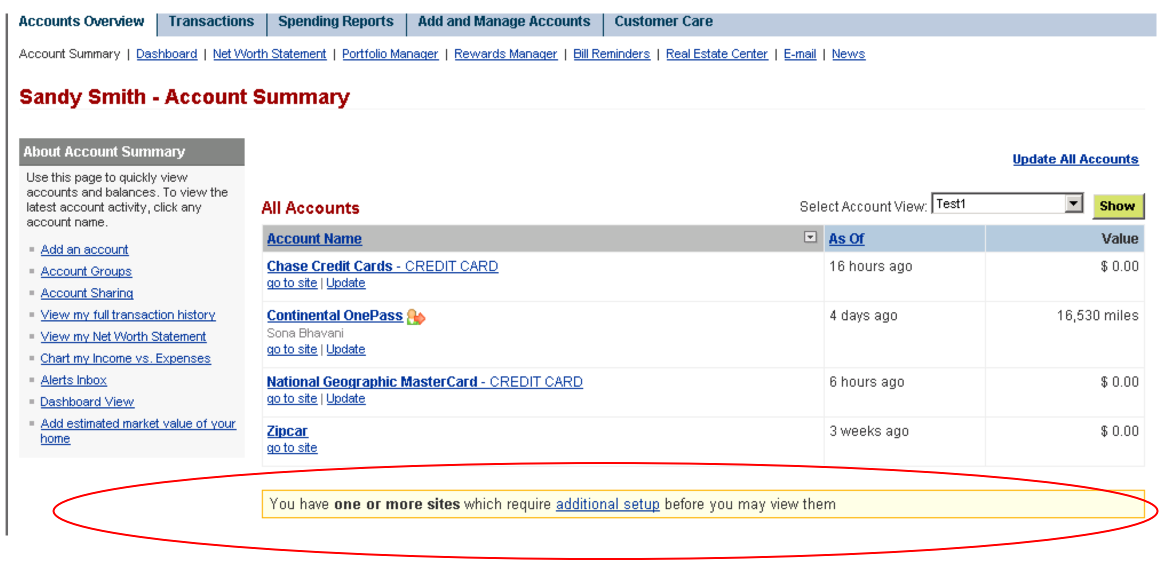
- Transaction module expanded to include mortgages, loans

- Investments Manager View and Investments module on Dashboard no longer allows user to sort by columns.

- Browse by 'account category' no longer available during Add Account process (see screenshot below).



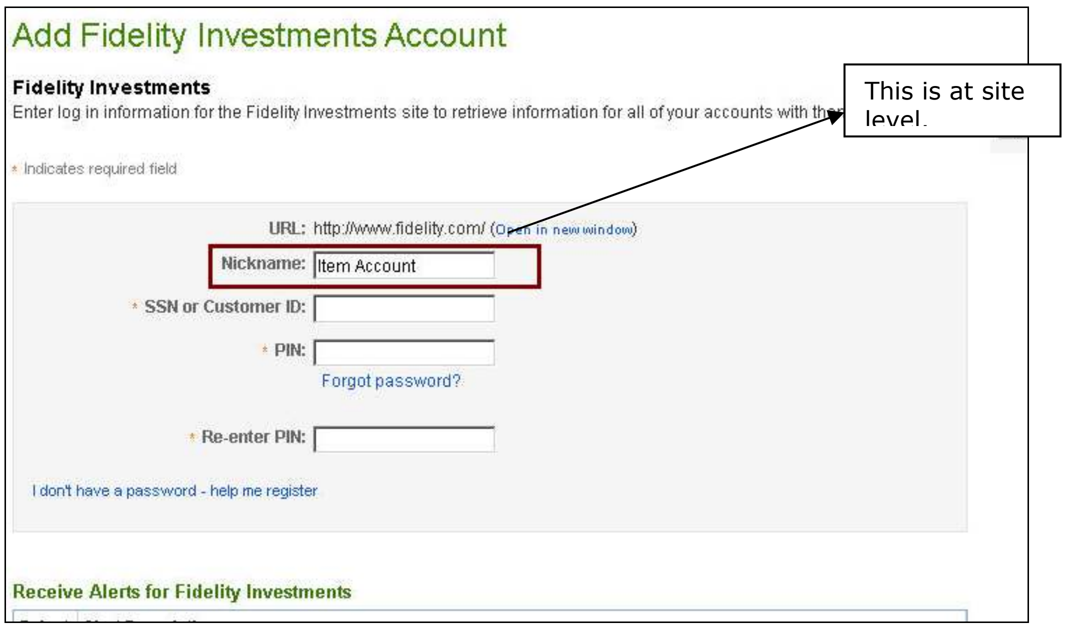
- Partially added accounts will no longer appear on the dashboard.
  - Notification on bottom of Account Summary page indicates a site(s) needs additional setup.



- Nicknaming at Site level (also referred as Item Level) and Item Account level

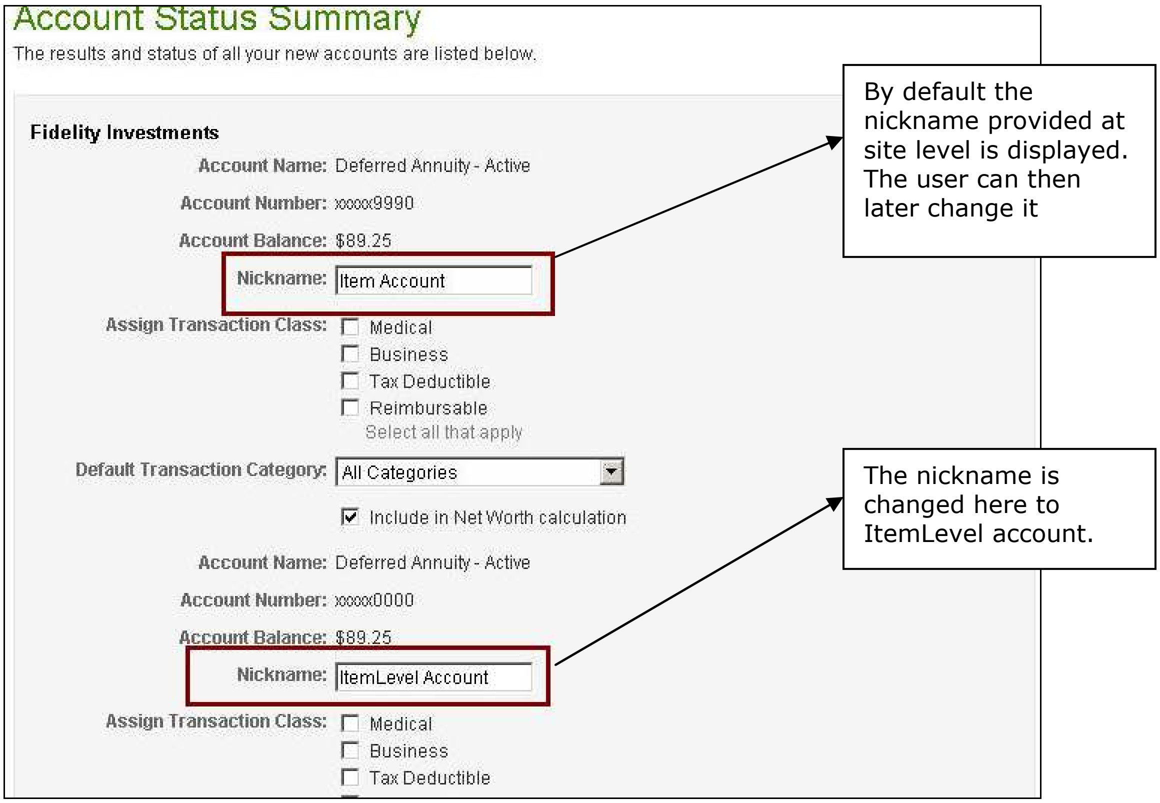
  Users can provide a nickname to an account when a particular site is added to Full View. This is called Item level nickname. All accounts the user has at this site are first assigned the site level nickname. The user however can provide different nicknames to the accounts under the site by editing at account level. This is ItemAccount level nickname.

  To nickname at Item Level:
  Users can provide this nickname
    - While adding the site to Full View for the first time
    - Edit the Item level account by going to 'Edit Site Settings' option



To nickname at ItemAccount Level:
Users can provide this nickname

- On the Account Summary Status page which displays all accounts associated with a site on a single page when the site is added to Full view
- Edit the ItemAccount Level account by going to 'Edit Account' option



Nickname Precedence:

The application will look for any ItemAccount level Nickname first. If it doesn't find it, then it looks for the Item level Nickname. If both Nicknames are available, then the ItemAccount level Nickname will get precedence and be used.

Note: Nickname feature is available only for held away accounts and not enabled for the following sites

Fidelity Investments
Fidelity NetBenefits
FIA Card Services
Fidelity - Charitable Gift Fund
Fidelity Account View
Fidelity AdvisorXpress
Fidelity BillPay

5.3 Accessibility Standards

Accessibility standards can be referenced at the following link

http://edms.fmr.com/edms/component/getcontent?objectId=09016fea8039cb53&current=true

5.4 Browser Standards

Given below is the browser matrix supporting Full View 8.0.2 version:

Operating System	Microsoft Internet Explorer		Firefox
	IE6	IE7	2.0
Windows XP	Full	Full	Functional

Full - > All functionality tested as working
All formatting working as designed

Functional - > Core functionality tested as working (Primary functions must all work without workarounds)
Core formatting working as designed (Some minor UI variation/degradation is acceptable)

5.5 High Level User Flow

Users can access Full View from Fidelity.com and Netbenefits.com

Flow for Users accessing through Fidelity.com

- Users registering for the first time with Fidelity.com
- Users already registered with Netbenefits.com, but not registered with Fidelity.com
- Users registered with Fidelity.com

Flow for Users accessing through Netbenefits.com

- Users registering for the first time to Netbenefits.com
- Users already registered with Fidelity.com, but not registered with Netbenefits.com
- Users registered with Fidelity.com

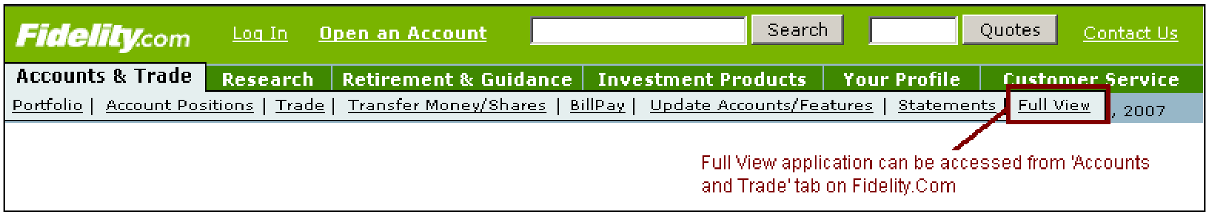
5.6 Site Map

Accounts Overview	Transactions	Manage Accounts	Budget/Reporting Tools	Customize
- Dashboard	- All Accounts	- Add Accounts - Search Account - New Sites - Add Custom Account	- Set Budget Goals	- Configure Alerts
- Account Summary - Alerts Inbox	- Custom Categorization Rules	- Account Groups	- Spending Analysis	- Change Auto Log In Settings
- Net Worth Statement - Net Worth Chart - Net Worth Preferences	- Manage Categories	- Popular Accounts	- Expense Analysis	- Edit Application Preferences
- Investments Manager - Investments Chart - Investments Preferences - Edit Investments Views - Add View - Edit View		- Manage Sites and Accounts - Edit Site - Edit Account - Delete Account - Delete Site - Deactivate Account - Reactivate Account - Auto-Log In / Go to Site	- Spending By Category	- Change Dashboard Layout
- Bills Manager - Bills Manager Preference			- Budget Vs. Actual Spendi	- Edit Dashboard Display Preferences
- Rewards Manager - Rewards Manager Preferences			- Credit Card Utilization	
- Real Estate Center - Add Home Value - Compare your Home to Others - Choose Corresponding Mortgage Accounts			- Personalized Reports	
- E-Mail - Edit E-Mail Preferences				

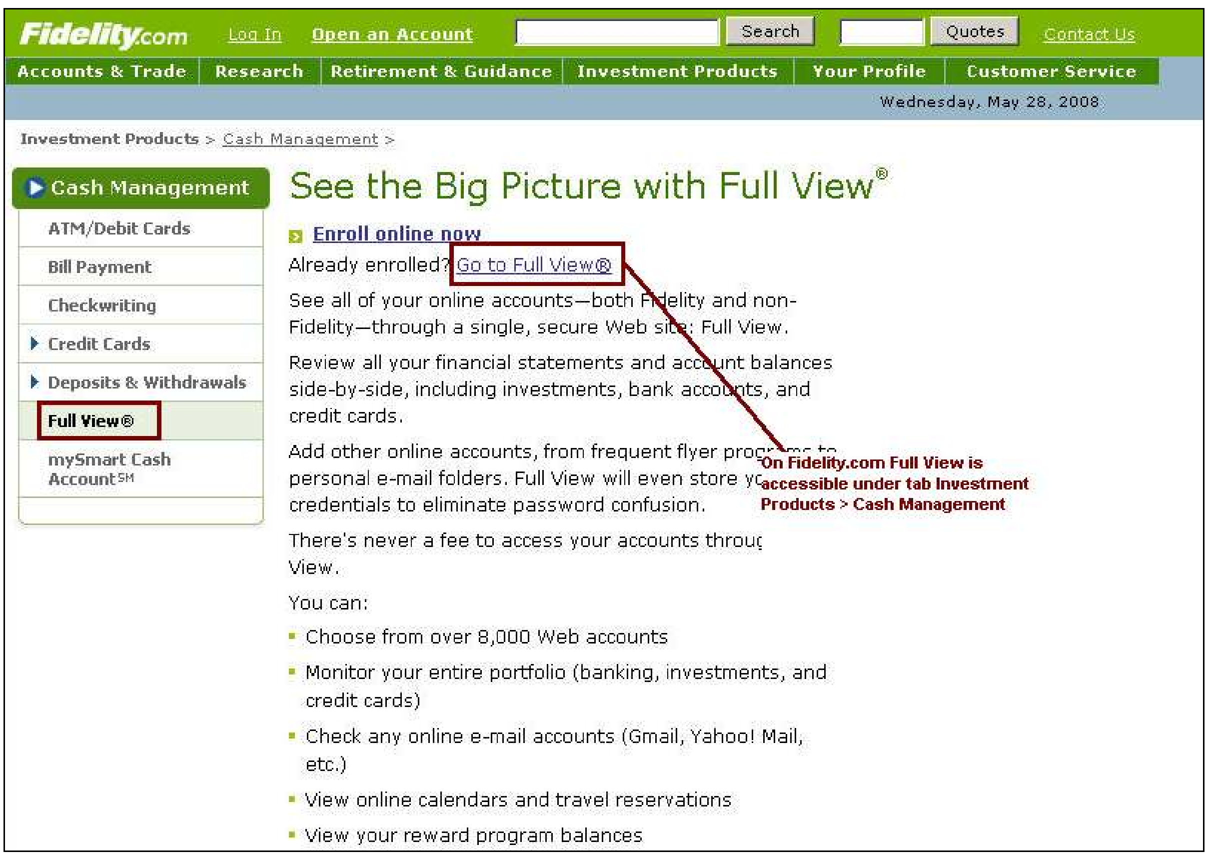
5.7 Navigational Specifications

5.7.1 Full View link on Fidelity.com

The Full View application can be accessed from 'Accounts & Trade' tab on Fidelity.Com

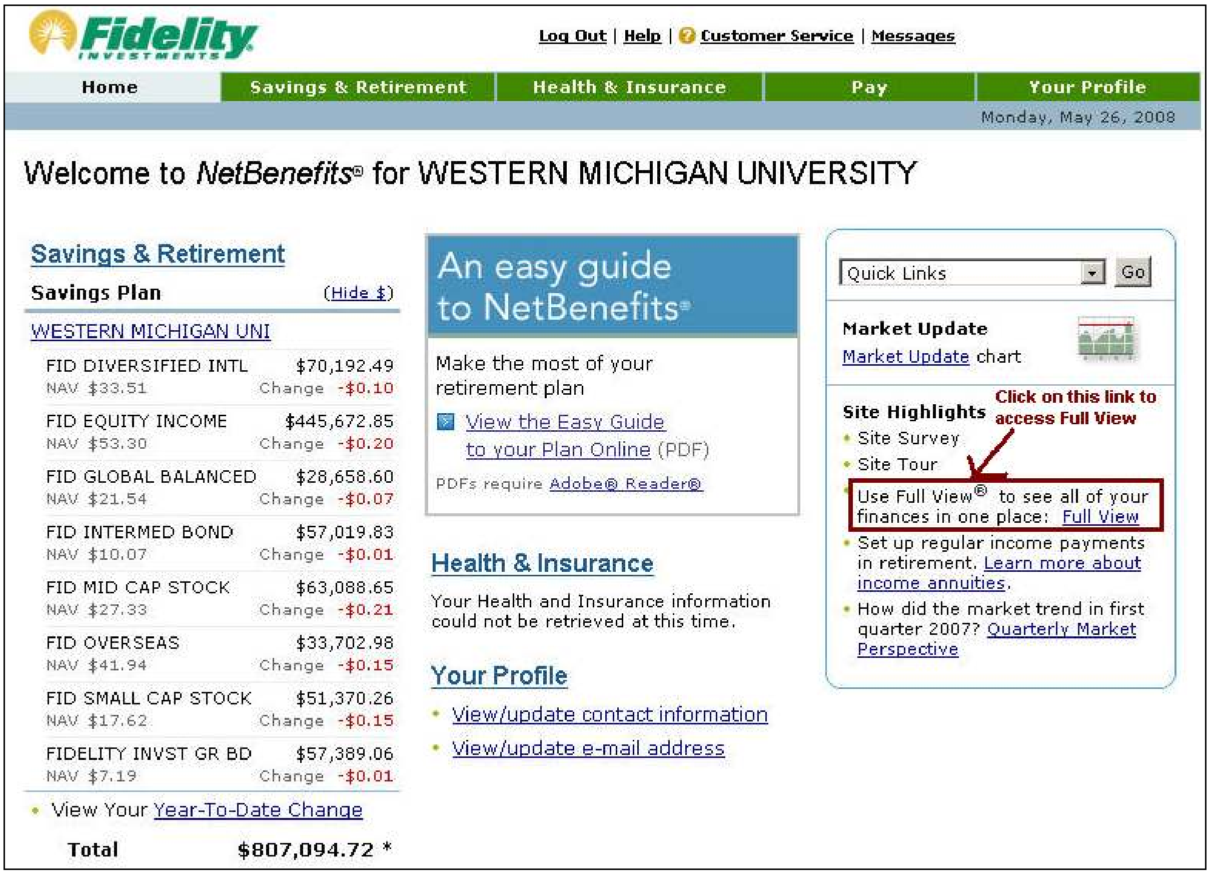


The Full View application can also be accessed from the 'Investment Products > Cash Management' tab on Fidelity.Com



5.7.2 Full View link on NetBenefits.com

The Full View application can be accessed from the link available on the home page of NetBenefits.com



5.7.3 Interstitial Page

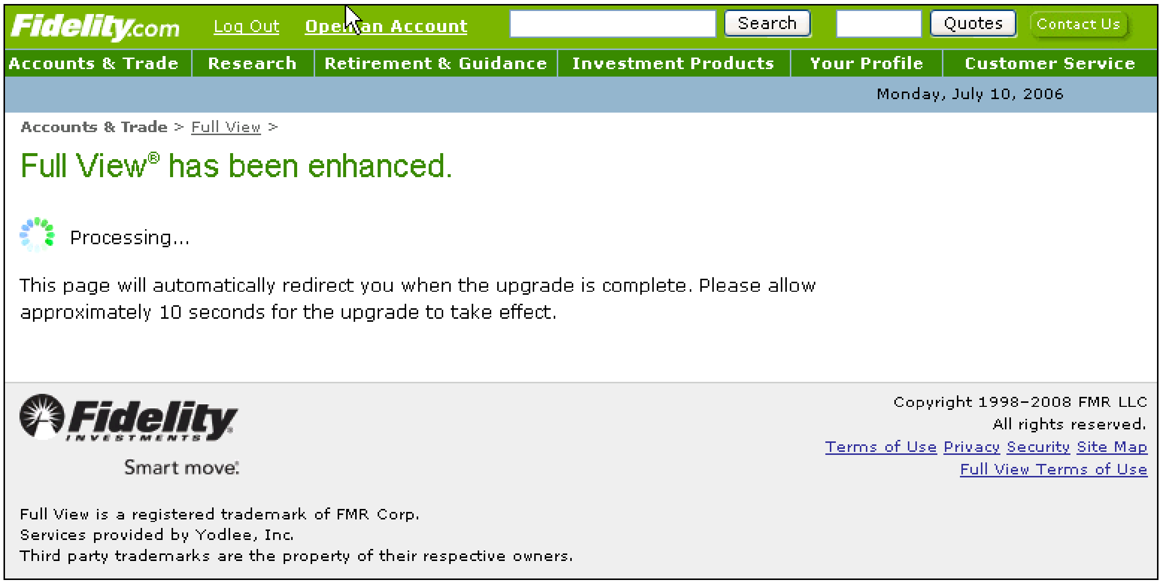
This is a page which would be displayed in only two scenarios given below. It is an html file and cobrandable.

Note: This is not for all first time users logging into Full view 8.0

As per the upgrade plan, the Full View database is upgraded to 8.0 schema and PUDM process is run prior to front end MoneyCenter application being upgraded to 8.0. During this interim period there may be two scenarios as stated below which needs some database changes to happen in the backend which may take a few seconds. While those changes are taking place in the backend, user is presented with this page for that brief period.

1. Users who are logged in while their account is getting migrated by data migration process.

2. Users who have logged in to 6.0.1 version after user's data is migrated to 8.0.2 (just prior to Application upgrade to 8.0.2)



In case of any error during this data migration, a page similarly designed as the above page with the following message will be displayed:

Full View conversion for your account has encountered an issue. Please E-Mail Fidelity to resolve the issue.

The link E-Mail Fidelity when clicked will redirect the user to the Contact us page on Fidelity.com

5.7.4 Full View application menus

The Full View application will have four main tabs and each tab has options in the form of horizontal menu bar.

At any point of time the user can navigate between the four different tabs by clicking on the tab heading of the required tab as shown below

At any point of time the user can switch between the pages of the application by choosing the appropriate main tab and clicking on the horizontal menu option.

The four tabs and their corresponding horizontal menu options are as given below

5.7.4.1 Accounts Overview

Default Page for Accounts tab: Dashboard

Under the Accounts tab the following options are available as links in horizontal menu bar

Link	Target Page Functionality
Dashboard **Default Page**	Displays account information in different modules namely Net Worth, Investments, Bills Manager, Transactions, E-Mail, Rewards and Alerts
Account Summary	The Account Summary page displays a list of individual account names that the user has aggregated (Except the E-Mail accounts) as links that allow the user to access the corresponding Account Details page. Each account shows the total available balance and when the account was last refreshed.
Net Worth Statement	Displays a user's account names and balances for all financial asset and liabilities accounts in different categories, such as banking, insurance, investments, real estate and credit cards to show the user's Net Worth.
Investments Manager	Displays a list of investment accounts and presents users with a complete picture of their investment portfolio. Data can be grouped either by holding (which displays aggregate positions across all accounts) or by account (which displays holdings in each account added).
Rewards Manager	Displays account details such as account numbers and balances for frequent flyer, car rental, hotel, and other applicable rewards accounts.
Bills Manager	Displays the bills of financial accounts where payments are due, including bills of utilities, credit cards, insurance, mortgage, and loan payments and also Bill Pay accounts the user has added.
Real Estate Center	Displays details of Real-Estate accounts to show estimated home value, home value change and compare with others' homes.
E-Mail	Displays the date, sender and subject line for recently received messages across all of user's registered E-Mail accounts

5.7.4.2 Transactions

Default Page for Transactions tab: All Accounts

Under the Transactions tab the following options are available as links in horizontal menu bar

Link	Target Page Functionality
All Accounts **Default Page**	Displays all of the transactions that user made using held and held away accounts
Custom Categorization Rules	Helps users create personalized categorization rules so related transactions will be categorized accordingly
Manage Categories	Edit the system predefined set of main categories, rename main categories, add/edit/delete sub-categories under a particular main category

5.7.4.3 Manage Accounts

Default Page for Manage Accounts tab: Manage sites and Accounts

Under the Manage Accounts tab the following options are available as links in horizontal menu bar.

Link	Target Page Functionality
Add Accounts	Allows users to add a new account, complete the addition of previously selected accounts, find popular accounts, or create a custom account, and activate accounts for available services currently enabled in Full View
Account Groups	Allows user to create/edit/delete account groups and add accounts under an appropriate account group.
Popular Accounts	Lists the most popular accounts that users can add. These accounts are grouped based on 8 categories such as Banking, Credit Cards, Retirement, Investments, Insurance, Loans & Mortgages, E-Mail and Rewards.
Manage Sites and Accounts **Default Page**	The Manage Sites and Accounts page displays all accounts that user has added. Using this module, user can edit site log in information, edit accounts, delete sites and accounts, reactivate accounts, deactivate accounts, auto-log in to end sites which are enabled for auto log in or go to end sites in a separate window.

5.7.4.4 Budget/Reporting tools

Default Page for Budget/Reporting Tools: Set Budget Goals

Under the Budget/Reporting Tools tab the following options are available as links in horizontal menu bar

Link	Target Page Functionality
Set Budget Goals **Default Page**	Allows users to view their spending by category for the current month and an average over the past six months, set budget goals for individual categories and enable alerts
Spending Analysis	Provides chart and tabular representation of a user's income versus spending over a period of time
Expense analysis	Provides a pie chart followed by a tabular representation of how a user's expenses are broken down by category
Spending by Category	Provides charts for users to see spending details for a specific category month over month
Budget Vs Actual Spending	Shows users the actual amount spent vs. the user-defined budget goal
Credit Card Utilization	Helps users to evaluate how their credit card spending is tracking against their credit limits for each registered card
Personalize Reports	Provides users flexibility to filter and view all transactions based on different criteria

5.8 Common Design Specifications across Pages

5.8.1 New Style Sheet

The style sheets of Full View application are designed by FWTG Design team to comply with FWTG design standards. These style sheets would be incorporated within the Full view application via cobranding.

5.8.2 Breadcrumb / Topic Path Specifications

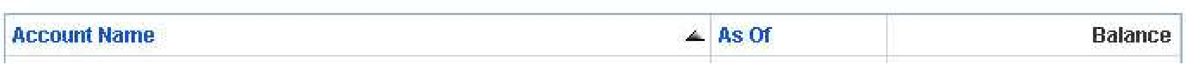
Breadcrumb as illustrated below will appear on the top left corner of all Full View pages.

5.8.3 Sort functionality of columns

The column headers of columns which can be sorted are displayed in blue color as shown below while column headers of columns which cannot be sorted are black in color. Also the column which is sorted displays a carat sign as shown in the screen below. The arrowhead of the carat will be downwards indicating the column is sorted in descending order and will be upwards if sorted in ascending order.

The carat icon is not displayed on any column header by default

Once the user clicks on any sort able column to sort it, the carat is displayed.



5.8.4 Headers/Footer

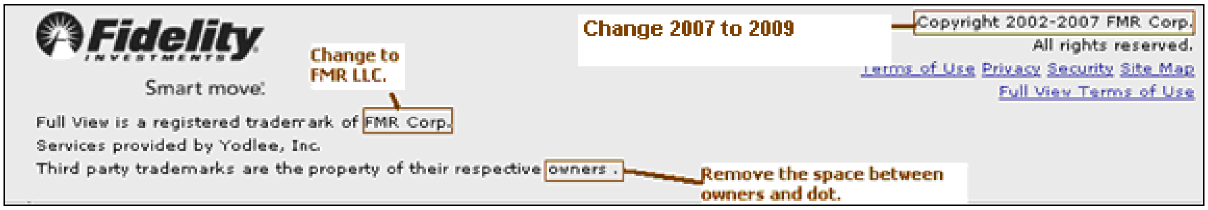
Full View application does not have a separate header. The application will be inside the i-frame of the main site (Fidelity.com or Netbenefits.com) just below the navbar.

Full View applications has two types of footer
- Three lined footer
- Two lined footer

1. A three line footer which has a reference to Vendor Yodlee as shown below. This footer is displayed on all Full View pages which use Yodlee's functionality

The changes to be made in this footer during this upgrade are

- Change FMR Corp. to FMR LLC.
- Change Copyright 2002-2007 FMR Corp. to Copyright 2002-2009 FMR LLC
- The Fidelity Investments logo is clickable and re-directs to http://fidelity.com.
- Remove the space between "owners" and "."



2. A two line footer as shown below. This footer is displayed on the following Full View pages which do not have any reference to Yodlee's functionality

1. Full View Registration pages
2. Full View Maintenance pages
3. Full View Maintenance Confirm page
4. Full View Unsubscribe Page
5. Learn More pages
6. Rep Access Error page
7. Upgrade In Progress Page (Full View Service Is Temporarily Unavailable)
8. Full-page Error messages (excludes Full-page Account Wizard Error Message page)

The changes to be made in this footer during this upgrade are

- Change FMR Corp. to FMR LLC
- Change Copyright 1998-2008 FMR Corp. to Copyright 1998-2009 FMR LLC
- The Fidelity Investments logo is clickable and re-directs to http://fidelity.com.

Note about the footer implementation related to content updates:

The content team has split the different parts of footer into different html files. For example the line 'Copyright 1998-2008 FMR LLC' is stored in one file and lines like 'Full View is a registered…..' in another file.

In Full View application, environment variables has been set for different environments like QA, RE, Production and the calls to these content html files in different environments is made dynamically instead of hard coded names.

With this kind of implementation any changes pushed by the content team during a content upgrade is dynamically picked up by Full view application and it does not need an application upgrade.

5.8.5 Auto Log In / Go to Site link functionality for Fidelity and NetBenefits sites

The label 'Go to Site' appearing across accounts belonging to the sites given below will automatically log in the customers into the corresponding site without prompting for the credentials again.

1. Fidelity NetBenefits (owned)
2. Fidelity Investments (owned)
3. Fidelity BillPay

Note: This was a customization done for Fidelity in version 6.0.2 and the same customization will be carried forward to version 8.0.2

However for all the non- owned accounts belonging to sites listed below, the label 'Go to Site' opens the site in a new window prompting the user to enter credentials and does not automatically log into that site.

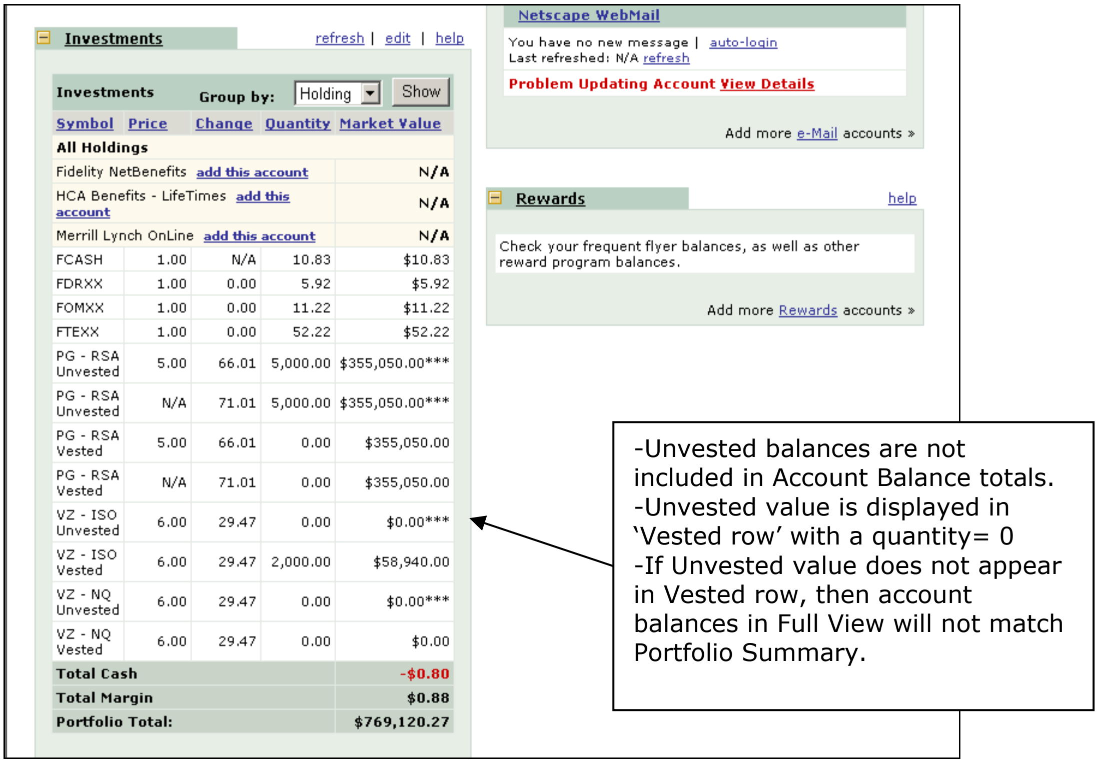
1. Fidelity NetBenefits (non-owned)
2. Fidelity Investments (non-owned)

5.8.6 ESOP/RSA accounts display

Full View will continue to display ESOP/ESSP accounts in 8.0.2 as they are in 6.0.1. This means the application would continue to require unvested account balances to be included in the account balance total by displaying the unvested balances on the vested row with a zero quantity. The 3 asterisks on the bottom of the page should help clarify this for customers.

Given below are the screenshots of dashboard and transaction history in 6.0.1 version for reference. Subsequent screen shows how these accounts are displayed on Portfolio page.

Dashboard Page in 6.0.1 version

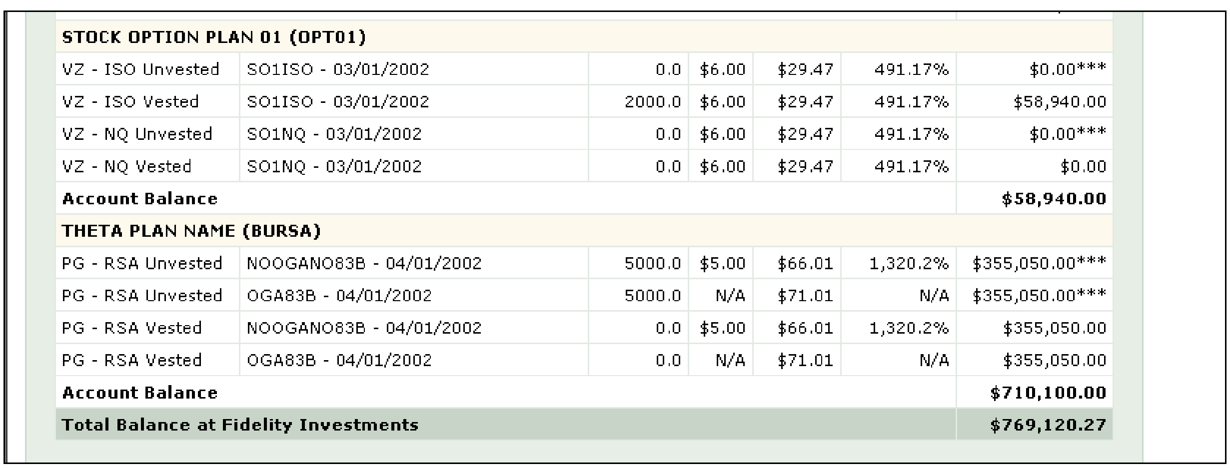


Investments refresh | edit | help

Investments Group by: Holding Show

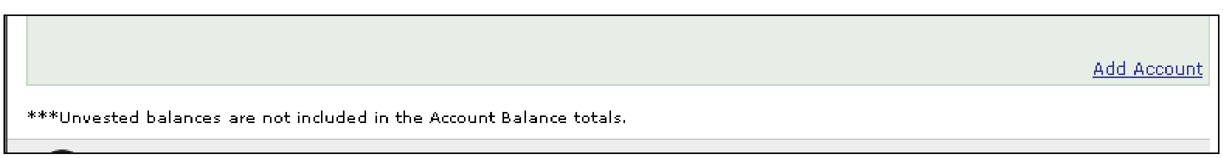
Symbol	Price	Change	Quantity	Market Value
All Holdings				
Fidelity NetBenefits add this account				N/A
HCA Benefits - LifeTimes add this account				N/A
Merrill Lynch OnLine add this account				N/A
FCASH	1.00	N/A	10.83	$10.83
FDRXX	1.00	0.00	5.92	$5.92
FOMXX	1.00	0.00	11.22	$11.22
FTEXX	1.00	0.00	52.22	$52.22
PG - RSA Unvested	5.00	66.01	5,000.00	$355,050.00***
PG - RSA Unvested	N/A	71.01	5,000.00	$355,050.00***
PG - RSA Vested	5.00	66.01	0.00	$355,050.00
PG - RSA Vested	N/A	71.01	0.00	$355,050.00
VZ - ISO Unvested	6.00	29.47	0.00	$0.00***
VZ - ISO Vested	6.00	29.47	2,000.00	$58,940.00
VZ - NQ Unvested	6.00	29.47	0.00	$0.00***
VZ - NQ Vested	6.00	29.47	0.00	$0.00
Total Cash				-$0.80
Total Margin				$0.88
Portfolio Total:				$769,120.27

Transaction history in 6.0.1 version

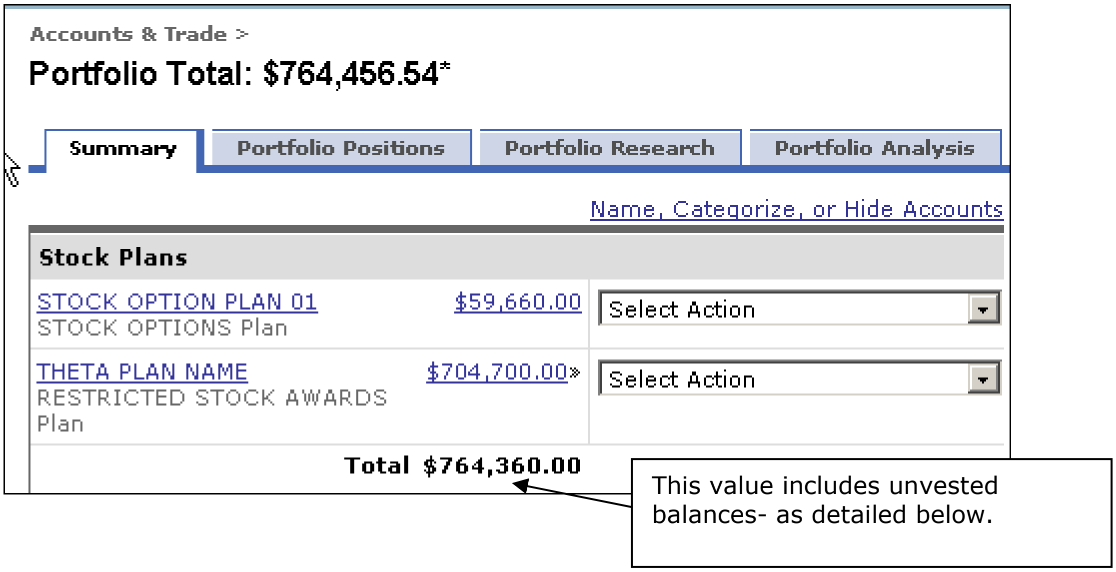


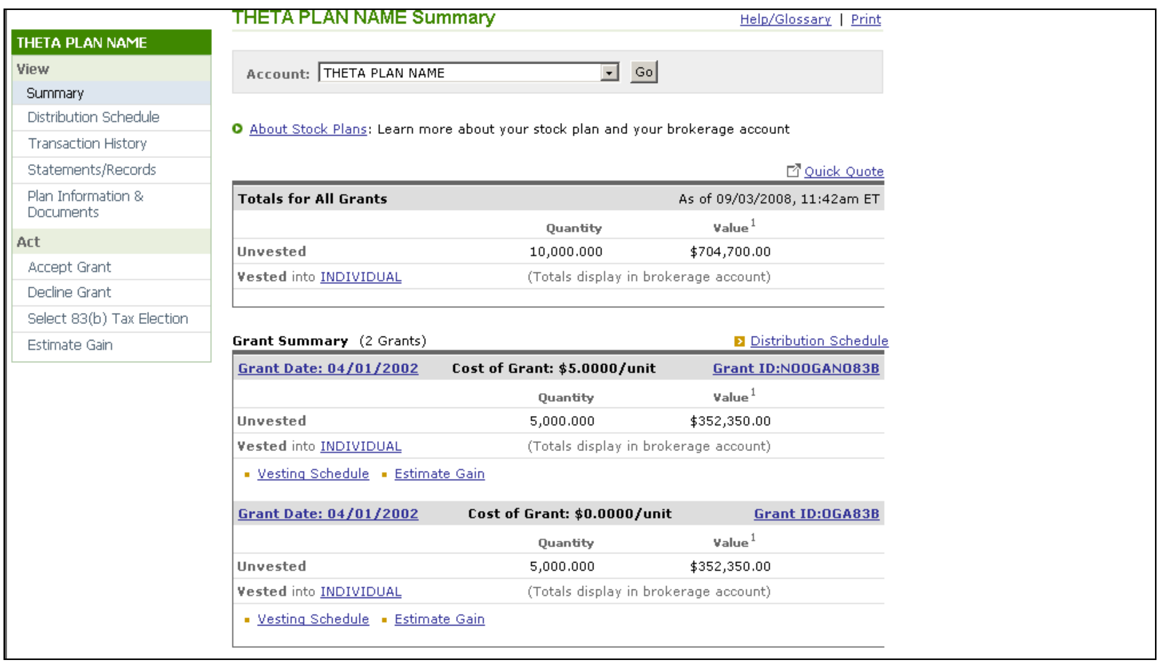
STOCK OPTION PLAN 01 (OPT01)						
VZ - ISO Unvested	SO1ISO - 03/01/2002	0.0	$6.00	$29.47	491.17%	$0.00***
VZ - ISO Vested	SO1ISO - 03/01/2002	2000.0	$6.00	$29.47	491.17%	$58,940.00
VZ - NQ Unvested	SO1NQ - 03/01/2002	0.0	$6.00	$29.47	491.17%	$0.00***
VZ - NQ Vested	SO1NQ - 03/01/2002	0.0	$6.00	$29.47	491.17%	$0.00
Account Balance						$58,940.00
THETA PLAN NAME (BURSA)						
PG - RSA Unvested	NOOGANO83B - 04/01/2002	5000.0	$5.00	$66.01	1,320.2%	$355,050.00***
PG - RSA Unvested	OGA83B - 04/01/2002	5000.0	N/A	$71.01	N/A	$355,050.00***
PG - RSA Vested	NOOGANO83B - 04/01/2002	0.0	$5.00	$66.01	1,320.2%	$355,050.00
PG - RSA Vested	OGA83B - 04/01/2002	0.0	N/A	$71.01	N/A	$355,050.00
Account Balance						$710,100.00
Total Balance at Fidelity Investments						$769,120.27

Information to customers about unvested balances



Portfolio Page





5.8.7 Common Links appearing across all pages

Three links namely

- Customize
- Printable View
- Help

appear on the top right corner of all pages as illustrated in the screenshot below.

Help Links

The help link on each page redirects the user to a help page corresponding to features and functionality of that page in a new window. The exact URL of help link for each page is mentioned in subsequent section 5.8.11

The size of the help pop-up window as recommended by FWTG Design Editorial will be controlled by the following cobrandable parameter

com.yodlee.apps.helpView.url.suffix=','help','toolbar=0,scrollbars=1,location=0,statusbar=0,menubar=0,resizable=1,width=617,height=380'

Printable View Links

'Printable View' is a hyperlink provided on all Full View pages.

On clicking this link on any of the Full View page, the customer is re-directed to a new pop up where the data of that corresponding page is displayed in printer friendly format.

The new window has two links 'Print' and 'Close Window'

Customer can click 'Print' to print a hard copy or click on 'Close Window' to close the window.

Details and format of what data is printed for each Full View page is explained in subsequent sections.

Customize

On clicking this link on any of the Full View page, the customer is presented with the different options (displayed as hyperlinks) which enable the customer to customize/configure certain features.

More details about this page will be explained in section 5.5

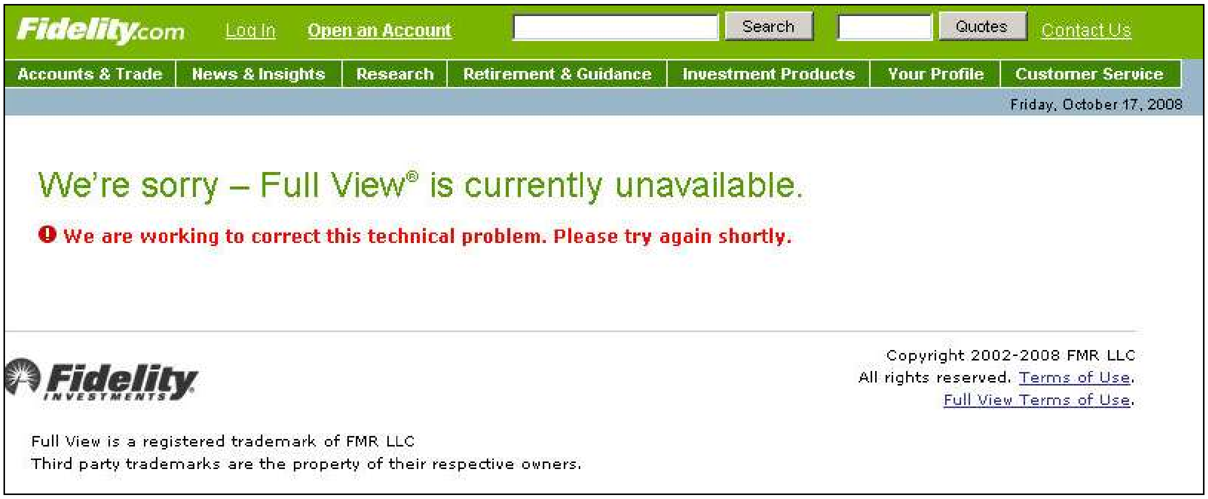
Auto Log In / Go to Site Functionality

Auto Log In / Go to Site added to Full View in a new window

A drop down box listing all the sites added to Full View by the customer is available for selection.
The customer selects a site and clicks on the 'Go' button
The customer is automatically logged in to the selected site in a new window if the site supports auto-login feature and the customer has enabled it.

Else the customer is re-directed to the selected site's login page in a new window.

5.8.8 Full View Error Page



5.8.9 Error Messages

The Full View error messages are customized in an attempt to reduce the amount of customer calls/e-mails being driven to the ECS representatives.
'Fidelity' link within long error messages to Fidelity's Contact Us page is not included by default and is added only to specific messages.

The details of all supported error codes, error messages approved by LRC (eReview # 492308.1.0.) can be found at the location given below

http://edms.fmr.com/edms/component/getcontent?objectId=09016fea8042ac77&current=true

5.8.10 Alerts

The default alert text as will be displayed in the Alerts Inbox approved by LRC (eReview # 492299.1.0.) is given in the table below

New Bill Notice	You have received a new bill in the amount of {PAYMENT_AMOUNT} from {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} due on {DUE_DATE}. Your minimum payment due is {MIN_PAYMENT_AMOUNT}

Bill Reminder	Your payment for {PAYMENT_BALANCE} to {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} is due on {DUE_DATE}
Deposit Notice	A deposit of {_TRANSACTION_AMOUNT_} for "{_TRANSACTION_DESCRIPTION_}" was made to your {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} account on {_TRANSACTION_DATE_}.
Large Withdrawal Notice	A withdrawal of {_TRANSACTION_AMOUNT_} for"{_TRANSACTION_DESCRIPTION_}" was made from your {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} account on {_TRANSACTION_DATE_}.
Overdraft Protection Alert	Your balance at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} has fallen below {THRESHOLD_AMOUNT}
High Spending Alert	Your new charges since your last statement at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} have exceeded {THRESHOLD_AMOUNT}.
Credit Limit Alert	Your balance at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} is within {THRESHOLD_AMOUNT} of your credit limit.
Payment Credited Notice	A payment of {_TRANSACTION_AMOUNT_} was credited to your {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} account on {_TRANSACTION_DATE_}.
Large Transaction Warning	A charge of {_TRANSACTION_AMOUNT_} for "{_TRANSACTION_DESCRIPTION_}" was made to your {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} account on {_TRANSACTION_DATE_}.
Loan Repayment Reminder	You have loan at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} that will become due on {MATURITY_DATE}.
CD Maturity Reminder	You have CD at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} due to mature on {MATURITY_DATE}.
{HOLDING_TYPE} Maturity Reminder	You have {HOLDING_TYPE} at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} due to mature on {MATURITY_DATE}.
Securities Expiration Warning	Your security information for {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} is due to expire on {_EXPIRY_DATE_}.
Rewards Alert	Your reward balance at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} has reached {THRESHOLD_AMOUNT}.
Reward Miles Expiring	You have miles at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} due to expire on {_EXPIRY_DATE_}.
Reward Miles Alert	Your reward balance at {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} has reached {TOTAL_THRESHOLD_AMOUNT}.
Cell Phone Minutes Alert	Your {ACCOUNT_NAME_AND_ACCOUNT_ITEM_NAME} cell phone usage is within {THRESHOLD_AMOUNT} minutes of your monthly limit.

5.8.11 Help Pages

Existing Help Pages

The content in the existing help pages would be modified to reflect any enhanced features for corresponding functionality. ISD Content team will make updates to these pages.

Given below is the list of existing pages

Add Account Help page	https://scs.fidelity.com/yodlee/helpYIB/addaccount.html
Dashboard Help page	https://scs.fidelity.com/yodlee/helpYIB/dashboard.html
Personal Finance Customize Help page	https://scs.fidelity.com/yodlee/helpYIB/customize.html
Account Details Help page	https://scs.fidelity.com/yodlee/helpYIB/accountdetails.html
Email Module Help page	https://scs.fidelity.com/yodlee/helpYIB/email.html
Investments Manager Module Help page	https://scs.fidelity.com/yodlee/helpYIB/portfolio.html
View All Transactions Module Help page	https://scs.fidelity.com/yodlee/helpYIB/expensemanager.html
Bills Manager Module Help page	https://scs.fidelity.com/yodlee/helpYIB/otheraccounts.html
Net Worth Statement Module Help page	https://scs.fidelity.com/yodlee/helpYIB/networth.html
Rewards Module Help page	https://scs.fidelity.com/yodlee/helpYIB/rewards.html

New help pages

New help pages to be developed for newly introduced pages related to enhanced functionality of Personal Finance Manager. ISD Content team will develop these pages.

Given below is the list of new help pages

Account Summary Help page	https://scs.fidelity.com/yodlee/helpYIB/accountsummary.html
Edit Account Help page	https://scs.fidelity.com/yodlee/helpYIB/editaccount.html

Alerts Module Help page	https://scs.fidelity.com/yodlee/helpYIB/alerts.html
Personal Finance Manage Sites and Accounts Help page	https://scs.fidelity.com/yodlee/helpYIB/manageaccounts.html
Personal Finance Set Budget Goals Help page	https://scs.fidelity.com/yodlee/helpYIB/budgetgoals.html
Personal Finance Personalized Reports Help page	https://scs.fidelity.com/yodlee/helpYIB/spendingreports.html
Personal Finance Manage Categories	https://scs.fidelity.com/yodlee/helpYIB/managecategories.html
Personal Finance Edit Transaction Category Names Help page	https://scs.fidelity.com/yodlee/helpYIB/transactioncategory.html
Personal Finance Add Home Value Help page	https://scs.fidelity.com/yodlee/helpYIB/addhomevalue.html
Personal Finance Add Account Group page	https://scs.fidelity.com/yodlee/helpYIB/addaccountsgroups.html
Personal Finance Manage Account Groups page	https://scs.fidelity.com/yodlee/helpYIB/accountgroups.html

5.8.12 Learn More Pages

The introductory page to Full View displayed on Cash Management > Investment Products will be rewritten to highlight new features Full view 8.0 The URL of the page is given below

http://personal.fidelity.com/products/checking/content/full_view.shtml

The three learn more pages currently displayed in production will be re-written with new screenshots and content updated to highlight Full View 8.0 features and functionality. The URLs of the three pages are given below:

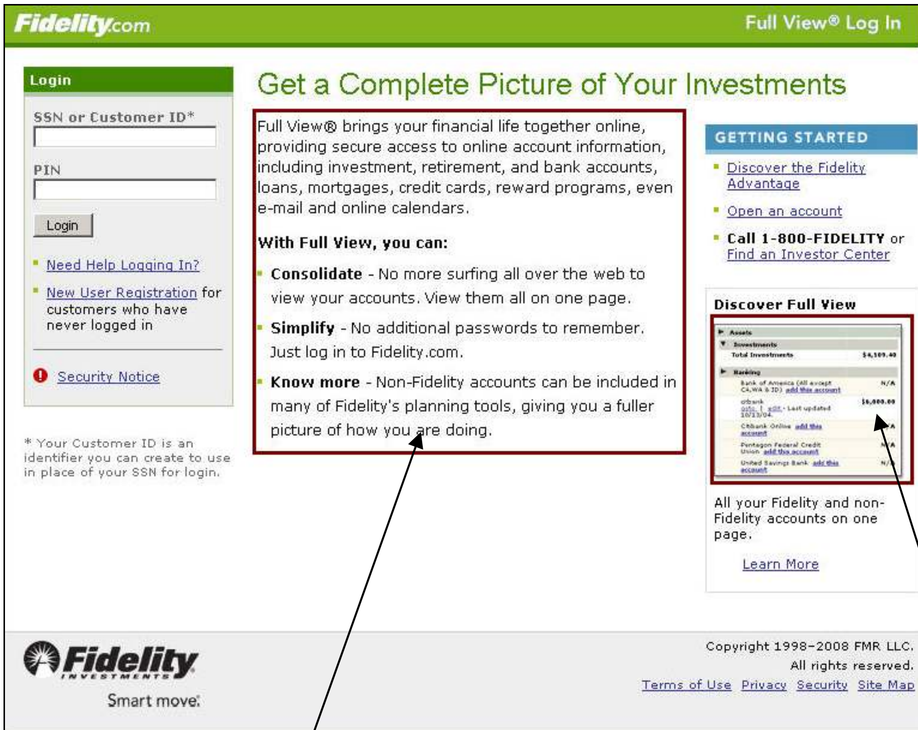
http://personal.fidelity.com/products/checking/content/learnmorea.shtml
http://personal.fidelity.com/products/checking/content/learnmore2a.shtml
http://personal.fidelity.com/products/checking/content/learnmore3a.shtml
A fourth learn more page displaying the screenshot about budget/reporting tools will be developed.

http://personal.fidelity.com/products/checking/content/learnmore4a.shtml

ISD Content team will be developing these pages.

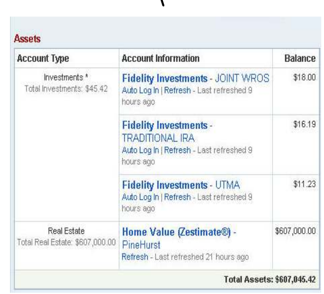
5.8.13 Full View Log In Page

Users who access the site Fidelity.com and hit the Full View option under the Accounts & Trade > Full View without having logged on to fidelity.com will be presented with a Full View log in page as shown below. This page will be updated with content to reflect new features of Full View and a new screen shot of 8.0.2 version



Full View® brings your financial life together online, providing secure access to online account information, including investment, retirement, bank accounts, loans, mortgages, and credit cards.

With Full View, you can:
Consolidate - View all your financial accounts on a single page that includes a snapshot of your net worth.
Simplify - No additional passwords to remember. Just log in to Fidelity.com or NetBenefits.com.
Budget – It's easy to set budget goals, get budget alerts, and run a variety of reports to help you track your spending.
Plan - Non-Fidelity accounts can be included in many of Fidelity's planning tools, giving you a clearer picture of how you are doing financially.


Assets

Account Type	Account Information	Balance
Investments * Total Investments: $45.42	Fidelity Investments - JOINT WROS Auto Log In | Refresh - Last refreshed 9 hours ago	$18.00
	Fidelity Investments - TRADITIONAL IRA Auto Log In | Refresh - Last refreshed 9 hours ago	$16.19
	Fidelity Investments - UTMA Auto Log In | Refresh - Last refreshed 9 hours ago	$11.23
Real Estate Total Real Estate: $607,000.00	Home Value (Zestimate®) - PineHurst Refresh - Last refreshed 21 hours ago	$607,000.00
		Total Assets: $607,045.42

5.9 Page Specifications

Note: This is a vendor (Yodlee) product and URLS for all Yodlee pages is currently mentioned as 'TBD'. It will be confirmed once the application is running in the development environment.

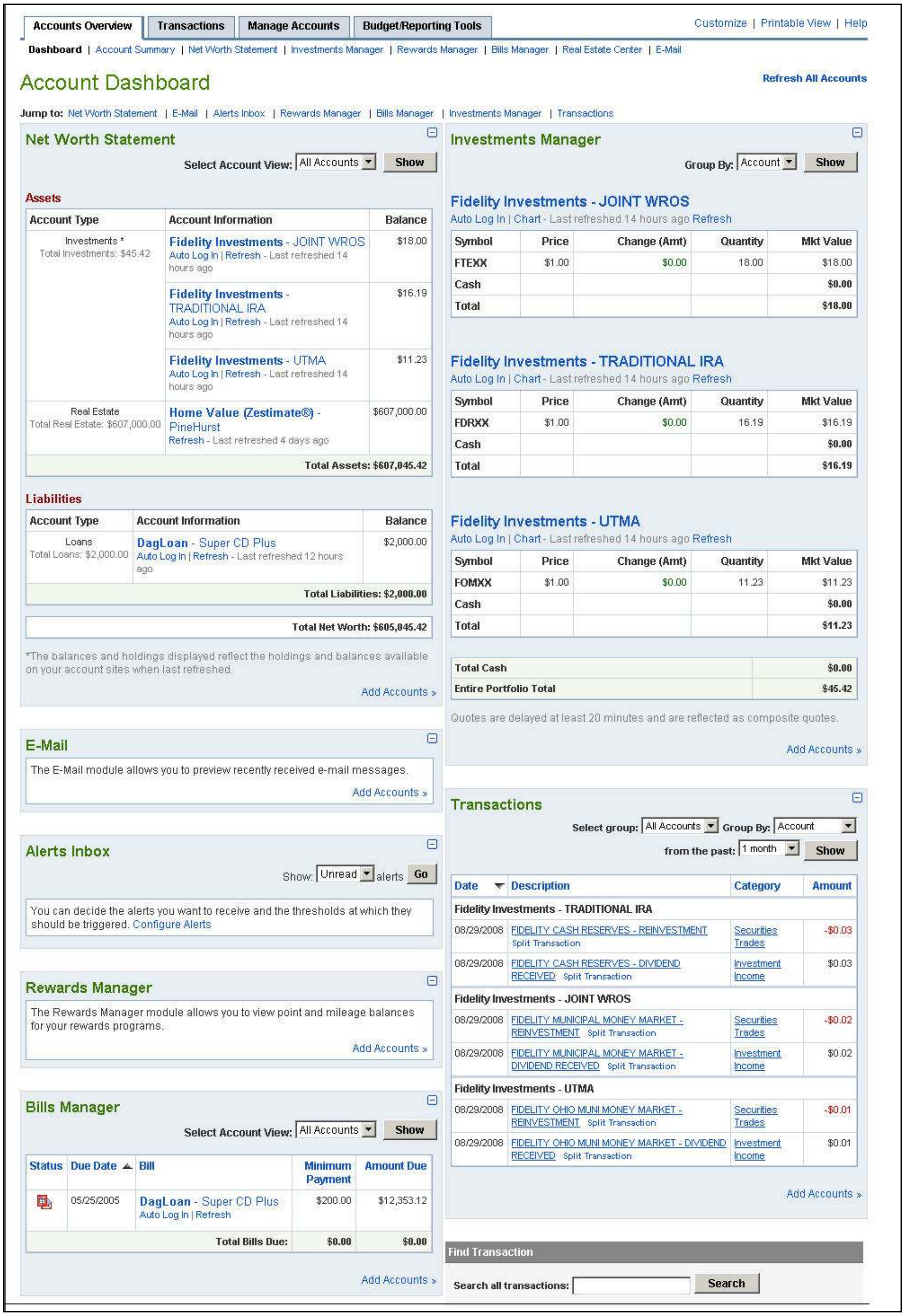
5.9.1 Accounts Tab

5.9.1.1 Page Title: Account Dashboard

- Existing page re-designed
- URL = TBD
- Displays all accounts customer has aggregated to Full View (held and held away) in structured modules namely
  - Net Worth
  - Investments
  - Bills Manager
  - Transactions
  - E-Mail
  - Rewards
  - Alerts

  For all the above modules, 'Jump to' links provided; directs the user to the area on the same page displaying that particular module
- Displays account name, when account was last refreshed and account value
- Account names are hyperlinks; redirect to Transactions View
- Auto Log In / Go to Site available at account level; opens the end web - site in a new window
- Refresh functionality available at account level
- 'Refresh All Accounts' gathers updated account information for all the online accounts aggregated into Full View
- Find a transaction feature with a search text box and command button 'Search' available at bottom of page
- The Investments module within the dashboard will have a disclaimer on the bottom of the module about delayed quotes as stated below
  "Quotes are delayed at least 20 minutes and are reflected as composite quotes"

Links/Buttons	**Target/Functionality**
Add More Accounts link within each module displayed on the dashboard	Redirects to Add Account page
Configure Alerts in the Alerts Inbox module	Redirects to Configure Alerts page
Search all transactions: [ ] Search	Redirects to All Transactions page displaying all transactions with description containing keywords entered in the search field textbox

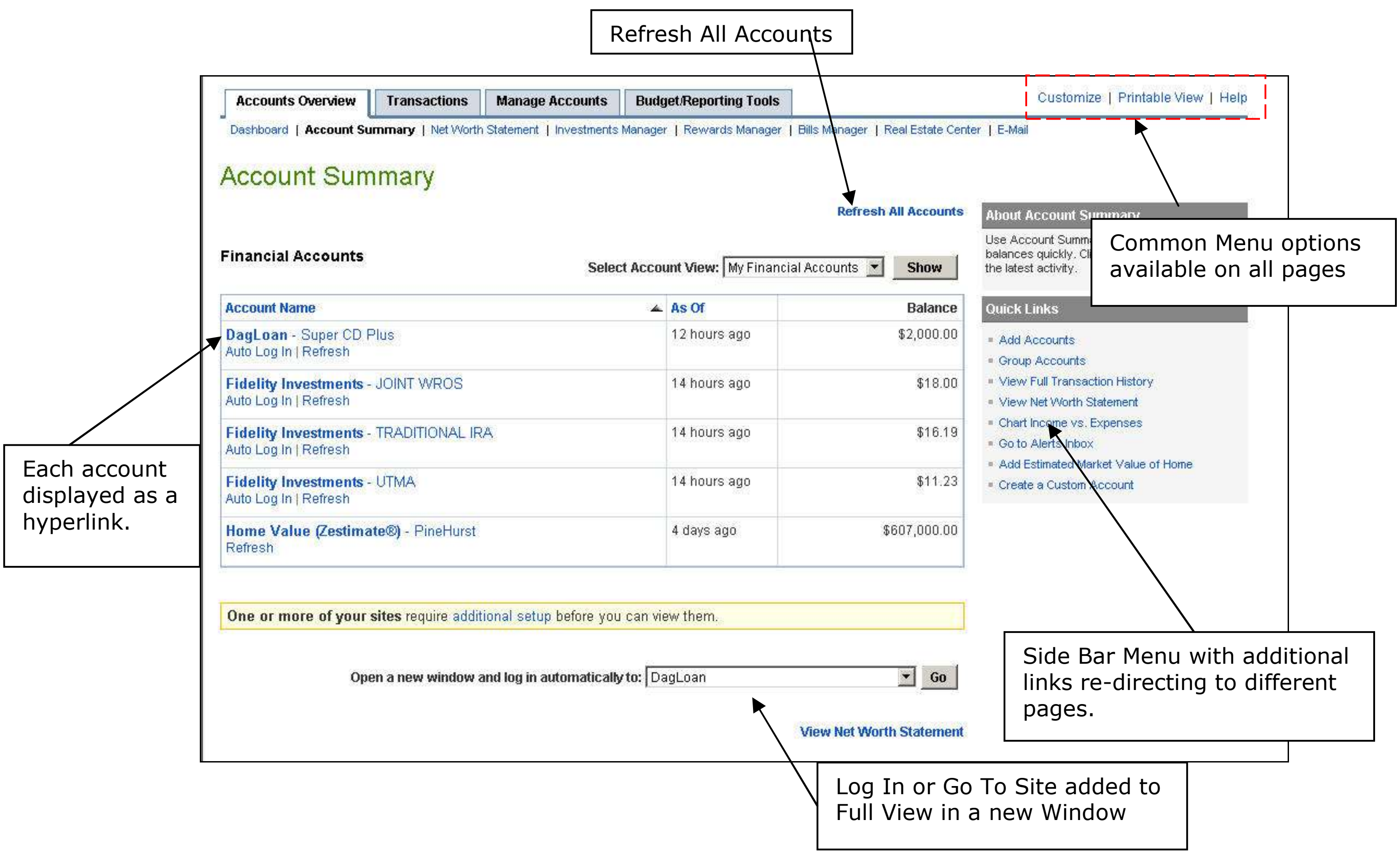

Accounts Overview
Transactions
Manage Accounts
Budget/Reporting Tools
Customize | Printable View | Help
Dashboard | Account Summary | Net Worth Statement | Investments Manager | Rewards Manager | Bills Manager | Real Estate Center | E-Mail
Account Dashboard
Refresh All Accounts
Jump to: Net Worth Statement | E-Mail | Alerts Inbox | Rewards Manager | Bills Manager | Investments Manager | Transactions
Net Worth Statement
Select Account View: All Accounts Show
Assets
Account Type
Account Information
Balance
Investments *
Total Investments: $45.42
Fidelity Investments - JOINT WROS
Auto Log In | Refresh - Last refreshed 14 hours ago
$18.00
Fidelity Investments - TRADITIONAL IRA
Auto Log In | Refresh - Last refreshed 14 hours ago
$16.19
Fidelity Investments - UTMA
Auto Log In | Refresh - Last refreshed 14 hours ago
$11.23
Real Estate
Total Real Estate: $607,000.00
Home Value (Zestimate®) - PineHurst
Refresh - Last refreshed 4 days ago
$607,000.00
Total Assets: $607,045.42
Liabilities
Account Type
Account Information
Balance
Loans
Total Loans: $2,000.00
DagLoan - Super CD Plus
Auto Log In | Refresh - Last refreshed 12 hours ago
$2,000.00
Total Liabilities: $2,000.00
Total Net Worth: $605,045.42
*The balances and holdings displayed reflect the holdings and balances available on your account sites when last refreshed.
Add Accounts »
E-Mail
The E-Mail module allows you to preview recently received e-mail messages.
Add Accounts »
Alerts Inbox
Show: Unread alerts Go
You can decide the alerts you want to receive and the thresholds at which they should be triggered. Configure Alerts
Rewards Manager
The Rewards Manager module allows you to view point and mileage balances for your rewards programs.
Add Accounts »
Bills Manager
Select Account View: All Accounts Show
Status
Due Date
Bill
Minimum Payment
Amount Due
05/25/2005
DagLoan - Super CD Plus
Auto Log In | Refresh
$200.00
$12,353.12
Total Bills Due:
$0.00
$0.00
Add Accounts »
Investments Manager
Group By: Account Show
Fidelity Investments - JOINT WROS
Auto Log In | Chart - Last refreshed 14 hours ago Refresh
Symbol
Price
Change (Amt)
Quantity
Mkt Value
FTEXX
$1.00
$0.00
18.00
$18.00
Cash
$0.00
Total
$18.00
Fidelity Investments - TRADITIONAL IRA
Auto Log In | Chart - Last refreshed 14 hours ago Refresh
Symbol
Price
Change (Amt)
Quantity
Mkt Value
FDRXX
$1.00
$0.00
16.19
$16.19
Cash
$0.00
Total
$16.19
Fidelity Investments - UTMA
Auto Log In | Chart - Last refreshed 14 hours ago Refresh
Symbol
Price
Change (Amt)
Quantity
Mkt Value
FOMXX
$1.00
$0.00
11.23
$11.23
Cash
$0.00
Total
$11.23
Total Cash
$0.00
Entire Portfolio Total
$45.42
Quotes are delayed at least 20 minutes and are reflected as composite quotes.
Add Accounts »
Transactions
Select group: All Accounts Group By: Account
from the past: 1 month Show
Date
Description
Category
Amount
Fidelity Investments - TRADITIONAL IRA
08/29/2008
FIDELITY CASH RESERVES - REINVESTMENT Split Transaction
Securities Trades
-$0.03
08/29/2008
FIDELITY CASH RESERVES - DIVIDEND RECEIVED Split Transaction
Investment Income
$0.03
Fidelity Investments - JOINT WROS
08/29/2008
FIDELITY MUNICIPAL MONEY MARKET - REINVESTMENT Split Transaction
Securities Trades
-$0.02
08/29/2008
FIDELITY MUNICIPAL MONEY MARKET - DIVIDEND RECEIVED Split Transaction
Investment Income
$0.02
Fidelity Investments - UTMA
08/29/2008
FIDELITY OHIO MUNI MONEY MARKET - REINVESTMENT Split Transaction
Securities Trades
-$0.01
08/29/2008
FIDELITY OHIO MUNI MONEY MARKET - DIVIDEND RECEIVED Split Transaction
Investment Income
$0.01
Add Accounts »
Find Transaction
Search all transactions: Search

5.9.1.2 Page Title: Account Summary

- New page
- URL = TBD
- Lists all accounts customer has aggregated to Full View (held and held away) excluding E-Mail accounts
- Displays account name, when account was last refreshed and account value
- Account names are hyperlinks; redirect to Transactions View
- Accounts can be displayed for individual account groups or all accounts by selecting an option from the Select Account View drop-down menu and clicking on the button Show

  The options of drop down menu are:
  - Standard grouping : All Accounts, My Financial Accounts or My Bills
  - Customizable grouping : Custom Groups created by users

- Auto Log In/Go to Site available at account level; opens in new window
- Refresh functionality available at account level
- 'Refresh All Accounts' gathers updated account information simultaneously
- 'About Account Summary' TOC:
  - Add Accounts links to Manage Accounts tab; Add Account page
  - Group Accounts links to Manage Accounts tab; Add Groups page
  - View Full Transaction History links to Transactions tab
  - View Net Worth Statement links to Accounts tab; Net Worth Statement view
  - Go to Alerts Inbox links to Alerts Inbox page under Accounts tab/Account Summary
  - Add estimated market value of your home links to 'Add Home Value' page
  - Create a Custom Account links to Create Custom Account page
- View my Net Worth Statement hyperlink at bottom of page links to Net Worth Statement view



Links/Command Buttons	Target/Functionality
Refresh All Accounts	Same page. Refreshes all accounts
Customize	Redirects to Customize Page
Printable View	Opens the page in a new window with page details in printable format
Help	Opens the page in a new window with context based help
	Same page. Accounts filtered based on criteria selected in this drop-down box.

Quick Links available on right side bar of the page:

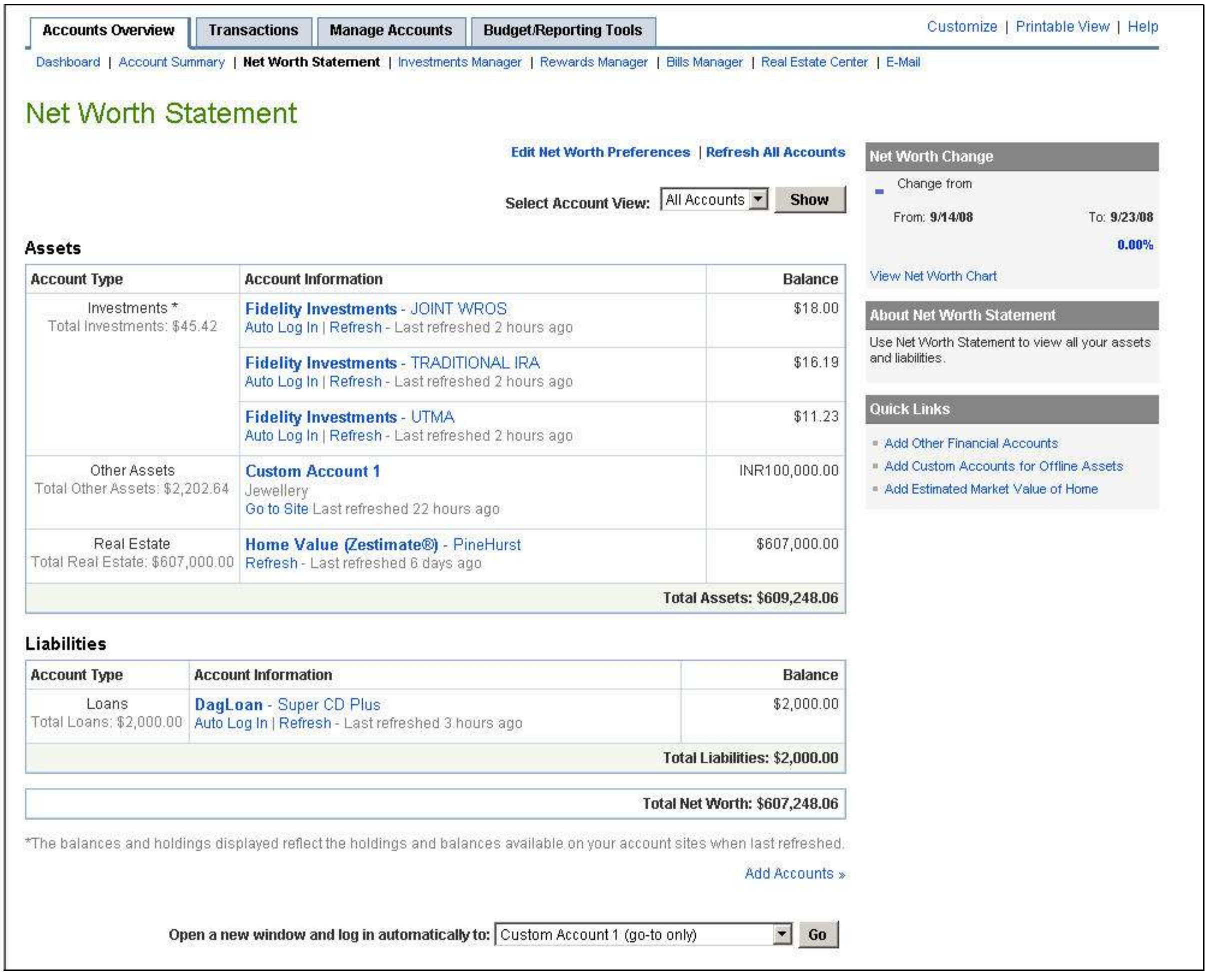
Links	Target/Functionality
Add Accounts	Redirects to Add Account page
Group Accounts	Redirects to Group Accounts page
View Full Transaction History	Redirects to All Accounts page on Transactions tab
View Net Worth Statement	Redirects to Net Worth Statement page
Chart Income Vs. Expense	Redirects to Spending Analysis Page
Go to Alerts Inbox	Redirects to Alerts Inbox page
Add Estimated Market Value Of Your Home	Redirects to Add Home Value page
Create a Custom Account	Redirects to Create Custom Account Page

5.9.1.3 Page Title: Net Worth Statement

- Existing page re-designed
- URL = TBD
- Displays all accounts customer has aggregated to Full View (held and held away) in different sections based on account types namely
    - Banking
    - Insurance

  - Investments
  - Credit Cards
  - Real Estate
  - Other Assets
- Displays information in a tabular format with columns Account Type, Account name and Balance
- Account names are hyperlinks; redirect to Transactions View
- Auto Log In /Go to Site available at account level; opens the end web site in new window
- Accounts can be displayed for individual account groups or all accounts by selecting an option from the Select Account View drop-down menu and clicking on the button Show
  The options of drop down menu are:
  - Standard grouping : All Accounts
  - Customizable grouping : Custom Groups created by users
- Refresh functionality available at account level
- ‘Refresh All Accounts’ gathers updated account information simultaneously for all the accounts aggregated on Net Worth page
- ‘Edit Net Worth Preferences’ allows to hide the accounts not to be displayed in net worth statement
- A net worth change in %age and dollars displayed in a side bar
- ‘Net worth change’ chart link provided in the side bar; redirects to Net Worth chart page
- Links in sidebar
  - “Add Other Financial Accounts”; redirects to Add Accounts page
  - “Add Custom Accounts for Offline Assets”; redirects to Create Custom Account page
  - “Add Estimated Market Value of Home; redirects to Add New Home page

- ‘Add Accounts’ link provided at bottom of page; redirects to Add Accounts page
- For accounts involving international currencies, the net worth total displays a grand total in USD after converting every currency to USD and does not display any sub-totals in different international currencies



Net Worth Calculation

The Net Worth calculation in 8.0 is based on classification of accounts into assets and liabilities. Banking, Investment, Real estate value, Insurance type of accounts are classified as assets. Loans, Mortgage and Credit Cards are classified as Liabilities for the purpose of Net Worth calculation.

Net Worth = Assets (Sum of Banking, Investment, real estate value Insurance and other assets account balances) – Liabilities (Sum of Loans, Mortgage, credit card and other liabilities account balances)

The only difference between 6.0.1 and 8.0 net worth calculation is the inclusion of Real estate value in 8.0.

5.9.1.4 Page Title: Net Worth Performance as of <today>

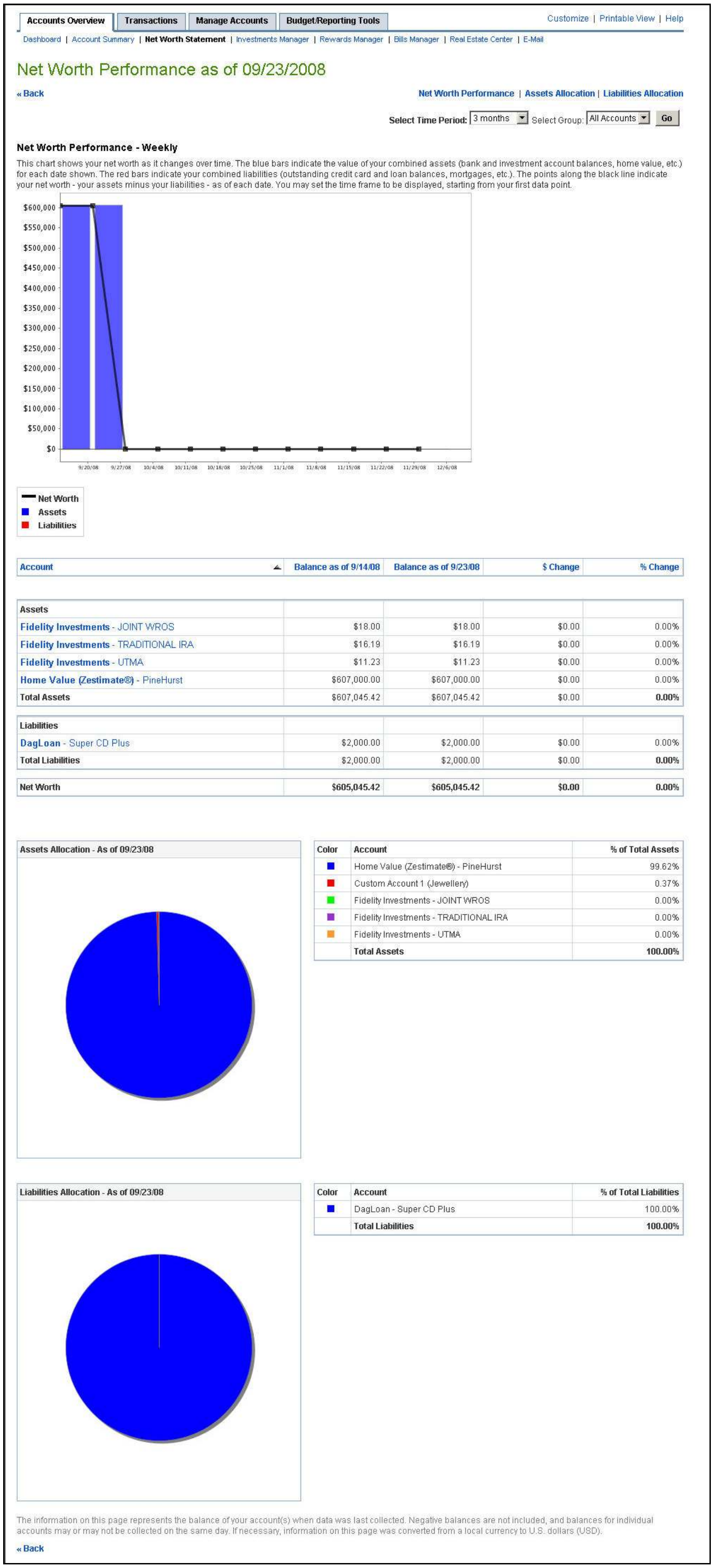
- New Page
- URL = TBD
- Displays the change in user's net worth over time as a bar chart.
- Displays a tabular breakdown of the accounts that make up users' assets and liabilities and that shows the start date and balance compared to the current balance.

- Displays asset allocation chart as pie chart and in tabular format
- Displays a liabilities allocation chart as pie chart and in tabular format
- Chart can be displayed for a specific period by selecting an option from the Show chart for the Past drop-down menu and clicking on the button Go

    The options of drop down menu are:
    - 3 Months
    - 6 Months
    - 12 Months
    - This Year
    - Last Year

- Reports can be displayed for individual account groups or all accounts by selecting an option from the Select Group drop-down menu and clicking on the button Go

    The options of drop down menu are:
    - Standard grouping : All Accounts
    - Customizable grouping : Custom Groups created by users
- Links 'Net Worth Performance', 'Asset Allocation', 'Liabilities Allocation' provided which when clicked displays the corresponding chart on the same page
- 'Back' link provided to re-direct to Net Worth Statement page



Accounts Overview | Transactions | Manage Accounts | Budget/Reporting Tools

Customize | Printable View | Help

Dashboard | Account Summary | **Net Worth Statement** | Investments Manager | Rewards Manager | Bills Manager | Real Estate Center | E-Mail

Net Worth Performance as of 09/23/2008

« Back

Net Worth Performance | Assets Allocation | Liabilities Allocation

Select Time Period: 3 months Select Group: All Accounts Go

Net Worth Performance - Weekly

This chart shows your net worth as it changes over time. The blue bars indicate the value of your combined assets (bank and investment account balances, home value, etc.) for each date shown. The red bars indicate your combined liabilities (outstanding credit card and loan balances, mortgages, etc.). The points along the black line indicate your net worth - your assets minus your liabilities - as of each date. You may set the time frame to be displayed, starting from your first data point.

Account	Balance as of 9/14/08	Balance as of 9/23/08	$ Change	% Change
Assets				
Fidelity Investments - JOINT WROS	$18.00	$18.00	$0.00	0.00%
Fidelity Investments - TRADITIONAL IRA	$16.19	$16.19	$0.00	0.00%
Fidelity Investments - UTMA	$11.23	$11.23	$0.00	0.00%
Home Value (Zestimate®) - PineHurst	$607,000.00	$607,000.00	$0.00	0.00%
Total Assets	$607,045.42	$607,045.42	$0.00	**0.00%**
Liabilities				
DagLoan - Super CD Plus	$2,000.00	$2,000.00	$0.00	0.00%
Total Liabilities	$2,000.00	$2,000.00	$0.00	**0.00%**
Net Worth	**$605,045.42**	**$605,045.42**	**$0.00**	**0.00%**

Assets Allocation - As of 09/23/08

Color	Account	% of Total Assets
	Home Value (Zestimate®) - PineHurst	99.62%
	Custom Account 1 (Jewellery)	0.37%
	Fidelity Investments - JOINT WROS	0.00%
	Fidelity Investments - TRADITIONAL IRA	0.00%
	Fidelity Investments - UTMA	0.00%
	Total Assets	**100.00%**

Liabilities Allocation - As of 09/23/08

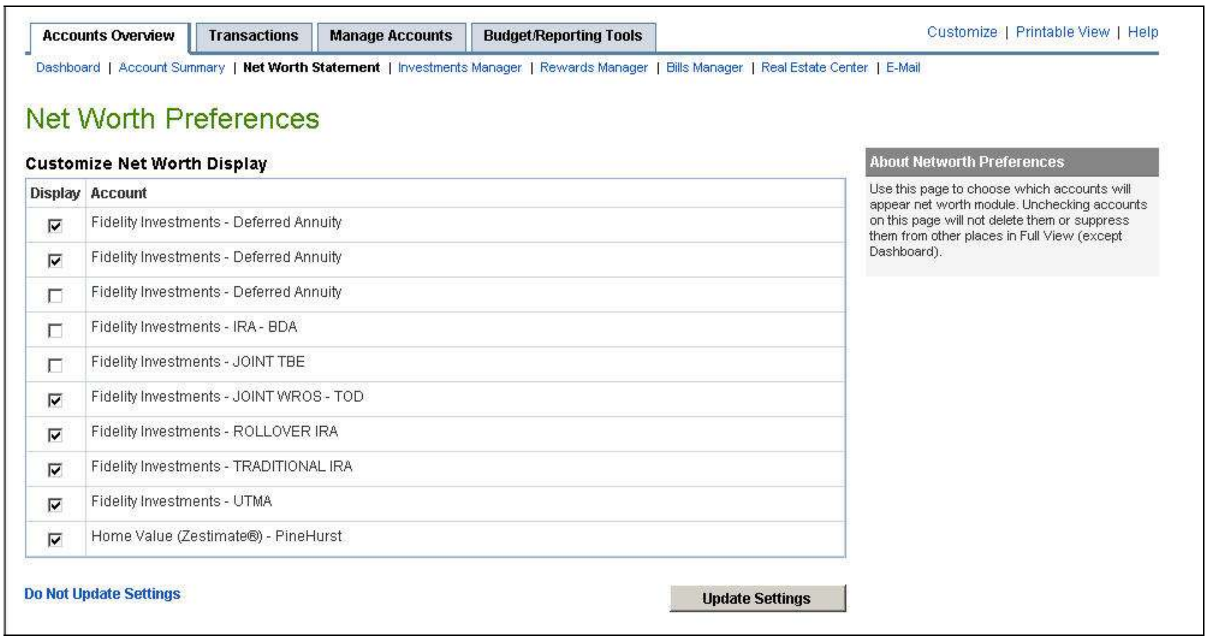
Color	Account	% of Total Liabilities
	DagLoan - Super CD Plus	100.00%
	Total Liabilities	**100.00%**

The information on this page represents the balance of your account(s) when data was last collected. Negative balances are not included, and balances for individual accounts may or may not be collected on the same day. If necessary, information on this page was converted from a local currency to U.S. dollars (USD).

« Back

5.9.1.5 Page Title: Edit Net Worth Preferences

- Existing Page
- URL = TBD
- Displays a list all financial accounts aggregated to Full View in a table with two columns 'Display' and 'Account'
- A check box provided in the first column 'Display' of the table. Checking the check box against a particular account displays that account in Net Worth statement and unchecking the check box will hide the account
- 'Do not Update Settings' link provided when clicked does not save any settings made by the user.
- A button 'Update Settings' is provided to save the show/hide settings made by the user.



Note: Unchecking accounts on this page will not delete them or suppress them from other places in Full View. This impacts the display of these accounts only in the Net Worth Module of Dashboard and Net Worth Statement

5.9.1.6 Page Title: Investments Manager

- Existing page re-designed
- URL = TBD
- Displays all investment accounts aggregated to Full View
- Displays the quotes of stocks and Mutual funds. Fidelity's Road Runner application will be utilized to retrieve quote related data for both held and held away accounts
  The fields available for display mapped from RR are
  - % Change
  - Ask
  - Bid
  - Change (Amt)
  - Div Yield

- Dividend
- Intraday Range (High/Low)
- Price
- Volume

- The following fields are requested from Market Watch via Yodlee but are not available from Fidelity's Road Runner application. These fields will not be displayed in Full View 8.0.
  - Beta
  - Eps (ttm)
  - Market Cap
  - P/E (ttm)

- A refresh of data upon entry to the Investment Manager page is initiated before the call is made for quotes from Road Runner. The call to Gatherers from refresh will be invoked as the user clicks the Investment Manager page.
- Performance View and Custom View are the only enabled views
- Symbols on Investment Manager page are hyperlinks and should link to a popup for a RR quote for held and held away accounts
- Accounts can be displayed for individual investment account or the entire portfolio by selecting an option from the Select Account drop-down menu which lists different Investments Accounts the user holds
- Accounts can be grouped by either Accounts or Holdings by selecting an option from Group By drop-down box
- Refresh functionality available at account level
- 'Refresh All Accounts' gathers updated account information simultaneously for all the accounts aggregated on Investments Manager page
- 'Edit Investment Preferences' re-directs user to Edit Investment Preferences page
- 'Edit Views' re-directs user to 'Edit Views' page
- Investments change in %age and dollars displayed in a side bar
- 'Investments Change' chart link provided in the side bar; redirects to Investments chart page
- Links in sidebar
  - Add Other Financial Accounts; redirects to Add Accounts page
  - Add Custom Accounts for Offline Assets; redirects to Create Custom Account page

- 'Add more accounts' link provided at bottom of page; redirects to Add Accounts page
- A disclaimer about delayed quotes as stated below is displayed at the bottom of the page

  Quotes are delayed at least 20 minutes and are reflected as composite quotes

Accounts Overview | Transactions | Manage Accounts | Budget/Reporting Tools

Customize | Printable View | Help

Dashboard | Account Summary | Net Worth Statement | **Investments Manager** | Rewards Manager | Bills Manager | Real Estate Center | E-Mail

Investments Manager

Select Account: Entire Portfolio   Group By: Account   View: Performance View   Show

Edit Portfolio Preferences | Edit Views | Refresh All Accounts

Fidelity Investments - Deferred Annuity

Auto Log In | Chart - Last refreshed Up-to-date Refresh

Symbol	Price	Quantity	Cost Basis	Mkt Value	Unit Cost	Value Chg	Gain/Loss (Amt)	% Gain/Loss
Fidelity Stra	$8.12	0.12	$323,141,714.00	$1.00	$2,627,168,406.50	$0.02	-$323,141,713.00	-100.00%
Fidelity VIP	$9.90	11.12	$323,141,714.00	$110.00	$29,067,348.57	$0.59	-$323,141,604.00	-100.00%
Fidelity VIP	$30.58	0.35	$323,141,714.00	$10.83	$912,829,700.56	-$0.08	-$323,141,703.17	-100.00%
Cash				$0.00				
Total			$969,425,142.00	$121.83		$0.53	-$969,425,020.17	-100.00%

Fidelity Investments - IRA - BDA

Auto Log In | Chart - Last refreshed Up-to-date Refresh

Symbol	Price	Quantity	Cost Basis	Mkt Value	Unit Cost	Value Chg	Gain/Loss (Amt)	% Gain/Loss
FDRXX	$1.00	11.76	N/A	$11.76	N/A	N/A	N/A	N/A
Cash				$0.00				
Total			N/A	$11.76		N/A	N/A	N/A

Fidelity Investments - ROLLOVER IRA

Auto Log In | Chart - Last refreshed Up-to-date Refresh

Symbol	Price	Quantity	Cost Basis	Mkt Value	Unit Cost	Value Chg	Gain/Loss (Amt)	% Gain/Loss
FDRXX	$1.00	15.14	N/A	$15.14	N/A	N/A	N/A	N/A
Cash				$0.00				
Total			N/A	$15.14		N/A	N/A	N/A

Fidelity Investments - TRADITIONAL IRA

Auto Log In | Chart - Last refreshed Up-to-date Refresh

Symbol	Price	Quantity	Cost Basis	Mkt Value	Unit Cost	Value Chg	Gain/Loss (Amt)	% Gain/Loss
FDRXX	$1.00	45.06	N/A	$45.06	N/A	N/A	N/A	N/A
Cash				$0.00				
Total			N/A	$45.06		N/A	N/A	N/A

Fidelity Investments - UTMA

Auto Log In | Chart - Last refreshed Up-to-date Refresh

Symbol	Price	Quantity	Cost Basis	Mkt Value	Unit Cost	Value Chg	Gain/Loss (Amt)	% Gain/Loss
FDRXX	$1.00	11.76	N/A	$11.76	N/A	N/A	N/A	N/A
Cash				$0.00				
Total			N/A	$11.76		N/A	N/A	N/A

Total Cash	$0.00
Entire Portfolio Total	$205.55

Quotes are delayed at least 20 minutes and are reflected as composite quotes.

Add Accounts »

Open a new window and log in automatically to: Fidelity Investments   Go

Investments Change

Not enough data points to display change.
View Investments Chart

About Investments Manager

Displays the holding summary in all the investment accounts - default grouped by Account View.

Investment Manager displays a summary of your investment account holdings.

- Add Other Financial Accounts
- Add Custom Accounts for Offline Assets

Please refer to section 5.1.3 for more details on the usage of Quotes data retrieved from Road Runner.

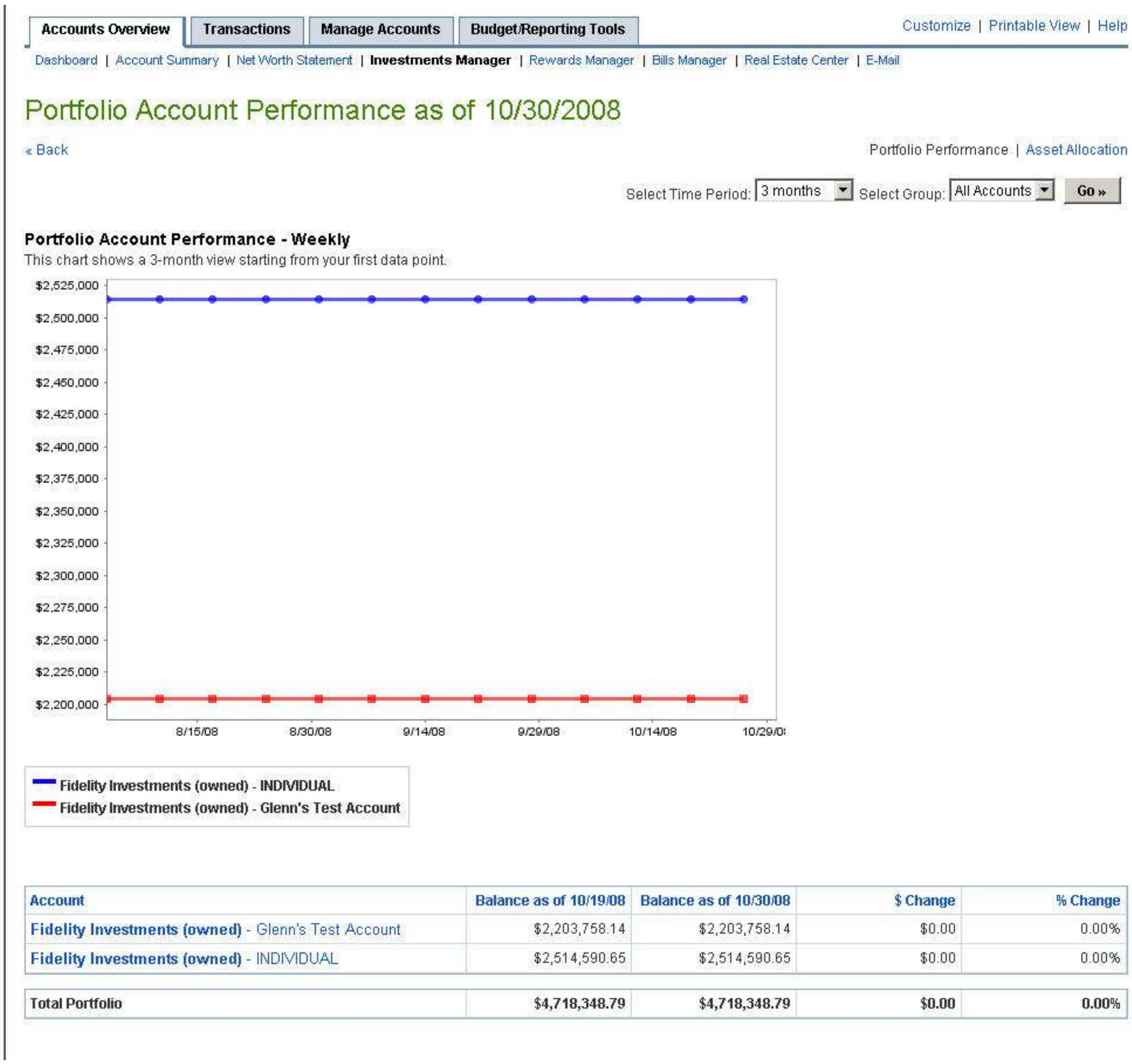
5.9.1.7 Page Title: Portfolio Account Performance as of <today>

- New Page
- URL = TBD
- Displays three different asset allocation charts as pie chart and in tabular format
    - Allocation By Market Value
    - Allocation by Account Balance
    - Allocation by Asset Class
- Displays a Portfolio Performance chart as Line Chart
- Chart can be displayed for a specific period by selecting an option from the Select Time Period drop-down menu and clicking on the button Go

    The options of drop down menu are:
    - 1 week
    - 1 Month
    - 3 Months
    - 6 Months
    - 12 Months
    - This Week
    - Last Week
    - This Month
    - Last Month
    - This Year
    - Last Year

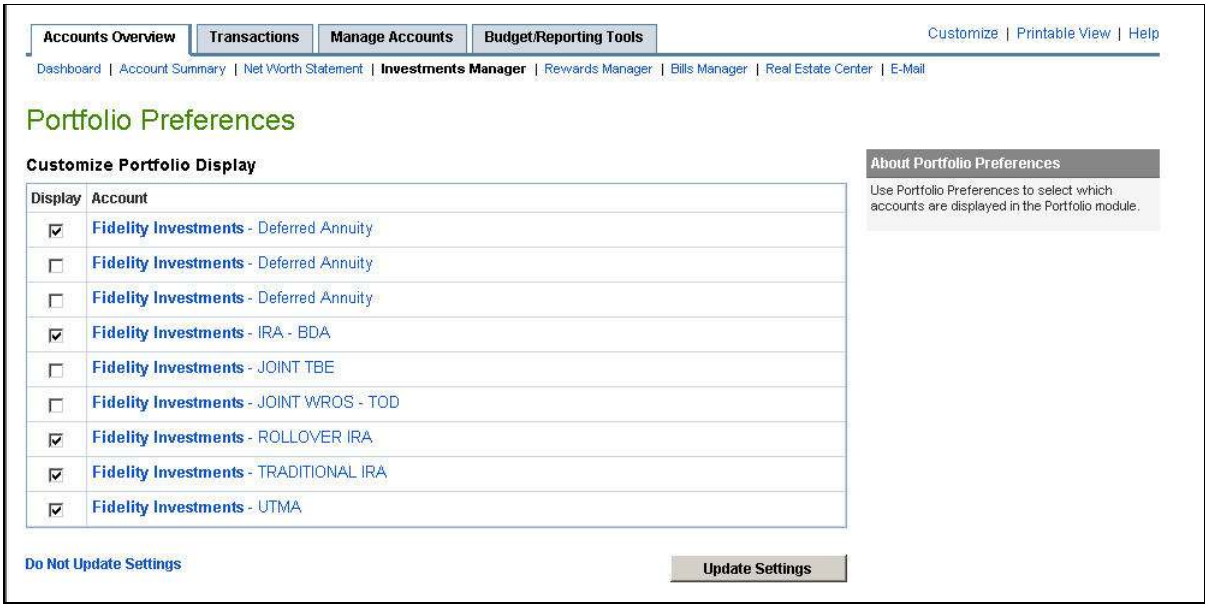
- Charts can be displayed for individual account groups or all accounts by selecting an option from the Select Group drop-down menu and clicking on the button Go

    The options of drop down menu are:
    - Standard grouping : All Accounts
    - Customizable grouping : Custom Groups created by users
- Links 'Portfolio Performance', 'Asset Allocation', provided which user can click to switch between the two types of chart.
- 'Back' link provided to re-direct to Investments Manager page



5.9.1.8 Page Title: Portfolio Preferences

- Existing Page
- URL = TBD
- Displays all Investment accounts aggregated to Full View in a table with two columns 'Display' and 'Account'
- A check box provided in the first column 'Display' of the table. Checking the check box against a particular account displays that account in Investments Manager page and unchecking it hides the account
- 'Do Not Update Settings' link provided which clicked does not save any settings made by the user and returns back to the Investments Manager Page
- A button 'Update Settings' provided to save the show/hide settings made by the user and return back to the Investments Manager Page



5.9.1.9 Page Title: Add New View

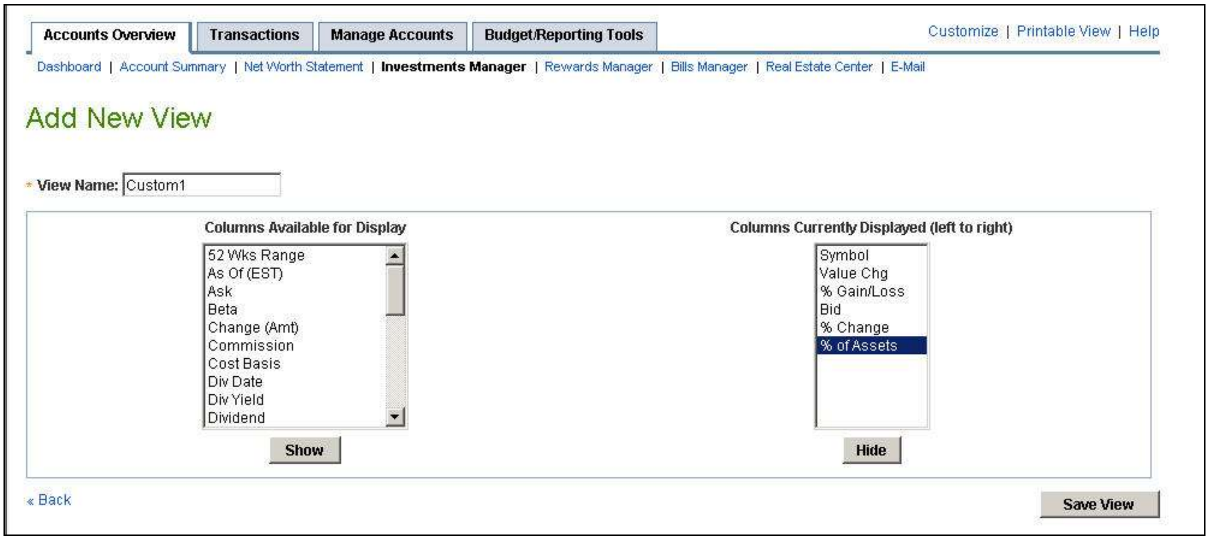
- Existing Page
- URL = TBD
- A text box provided for the user to provide a name for the new view
- Displays the list of available display fields in two columns namely

  Columns Available for Display
  All fields are listed here and a button 'Show'

  Columns Currently Displayed (Left to Right)
  Fields currently selected for View and a button 'Hide'

  The user can choose to hide or display fields as per individual preference and save the view

- 'Save View' button provided which when clicked saves the View and return the user to Edit Portfolio Views page.
- 'Back' link provided which clicked returns back to Edit Portfolio Views page.



5.9.1.10 Page Title: Investments Manager (Edit Portfolio Views)

- Existing Page
- URL = TBD
- Displays all Investments Views created in a table with columns 'Name' , 'Columns', 'Edit', 'Delete'
  'Edit' link redirects user to edit a particular Portfolio View
  'Delete' link deletes the corresponding View.
- 'Add View' link provided which clicked directs to Add New View Page
- 'Back' link provided which clicked returns back to the Investments Manager Page

5.9.1.11 Page Title: Edit <view name>

- Existing Page
- URL = TBD
- Displays the list of available display fields in two columns namely

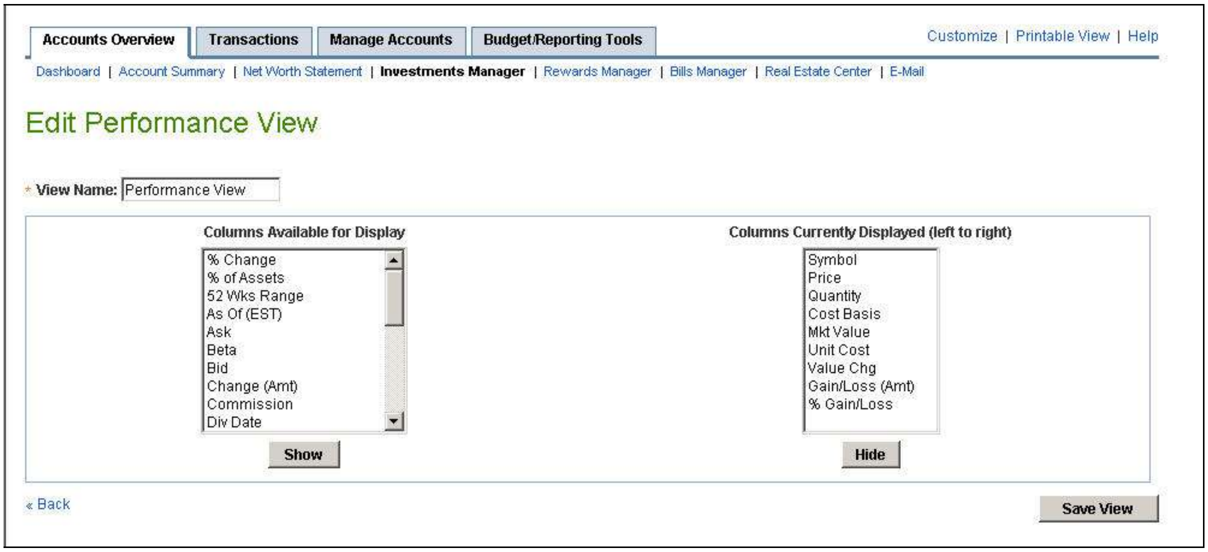
  Columns Available for Display
  All fields are listed here and a button 'Show'

  Columns Currently Displayed (Left to Right)
  Fields currently selected for View and a button 'Hide'

  The user can choose to hide or display fields as per individual preference and save the view

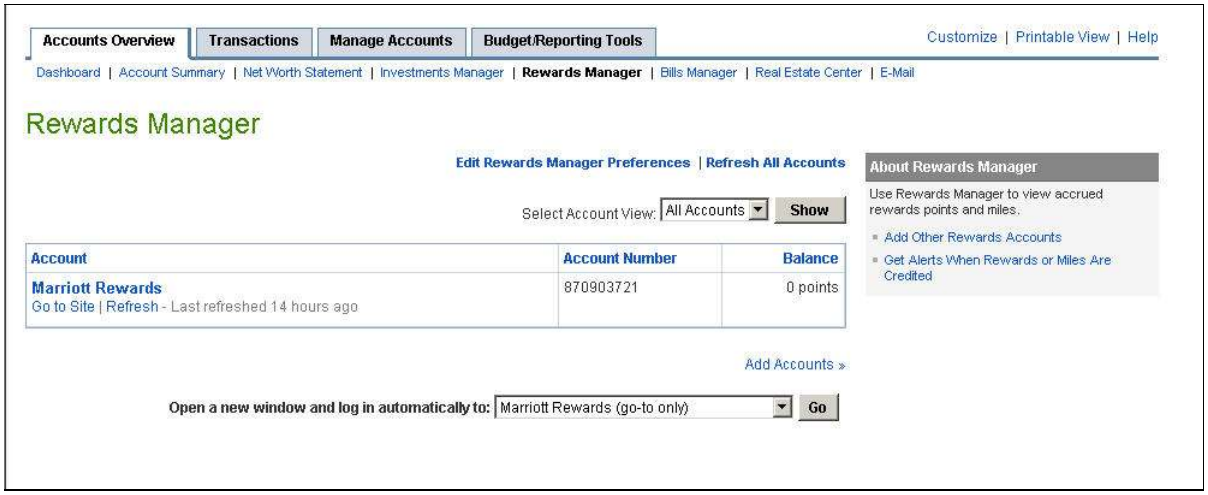
- 'Save View' button provided which when clicked saves the View and return the user to Edit Portfolio Views page.

- 'Back' link provided which clicked returns the user to Edit Portfolio Views page.



5.9.1.12 Page Title: Rewards Manager

- Existing page re-designed
- URL = TBD
- Displays all reward accounts customer has aggregated to Full View
- Displays information in a tabular format with columns Account , Account number and Balance of points/miles/dollars accrued
- Auto Log In/Go to Site available at account level; opens in new window
- Refresh functionality available at account level
- 'Refresh All Accounts' gathers updated account information simultaneously for all the accounts aggregated on Investments Manager page
- 'Edit Rewards Manager Preferences' allows to hide the accounts not to be displayed in Rewards Manager
- Links in sidebar
    - Add Other Rewards Accounts; redirects to Add Accounts page
    - Get Alerts When Rewards or Miles Are Credited; redirects to Configure Alerts page
    -

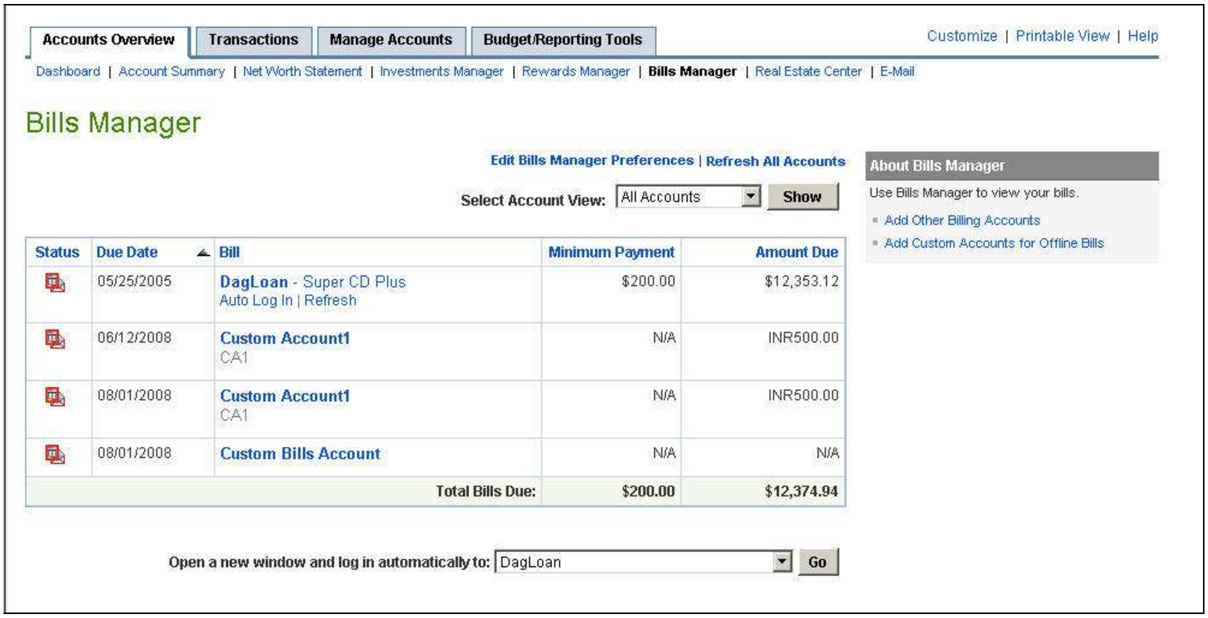


5.9.1.13 Page Title: Edit Rewards Manager Preferences

- Existing Page
- URL = TBD
- Displays all rewards accounts aggregated to Full View in a table with two columns 'Display' and 'Account'
- A check box provided in the first column 'display of the table. Checking the check box against a particular account displays that account in Net Worth statement and unchecking it hides the account
- 'Do not Update Settings' link provided which clicked does not save any settings made by the user
- A button 'Update Settings' provided to save the show/hide settings made by the user

5.9.1.14 Page Title: Bills Manager

- Existing page re-designed
- URL = TBD
- Displays all Bills due and Bill Pay accounts the customer has aggregated to Full View
- Displays information in a tabular format with columns Status, Due Date, Bill, Minimum Payment and Amount Due
- Auto Log In/Go to Site available at account level; opens in new window
- 'Refresh All Accounts' gathers updated account information simultaneously for all the accounts aggregated on Investments Manager page
- Links in sidebar
  - Add Other Billing Accounts; redirects to Add Accounts page
  - Add Custom Accounts for Offline Bills; redirects to Create Custom Account page



<More details to go with differences explaining about Bills and Bill Pay Services on this page>

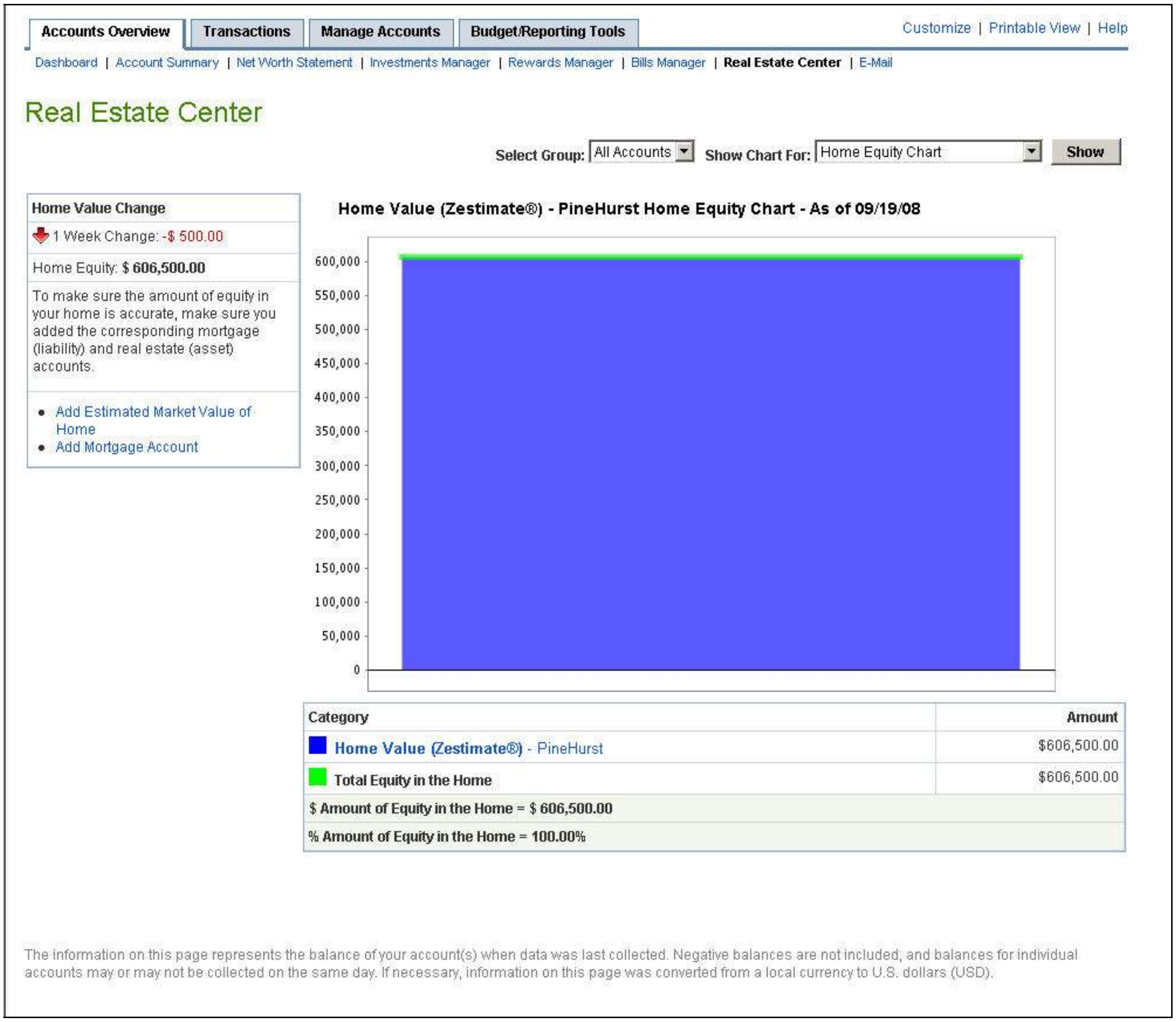
5.9.1.15 Page Title: Edit Bills Manager Preferences

- Existing Page
- URL = TBD
- Displays all financial accounts aggregated to Full View in a table with two columns 'display' and 'Account'
- A check box provided in the first column 'display of the table. Checking the check box against a particular account displays that account in Net Worth statement and unchecking it hides the account
- 'Do not Update Settings' link provided which clicked does not save any settings made by the user
- A button 'Update Settings' provided to save the show/hide settings made by the user.

5.9.1.16 Page Title: Real Estate Center

- New page
- URL = TBD
- Displays the following views in chart and tabular format for all the real estate accounts added
    - Home Equity Chart
      The Home Equity chart combines all of the loans and mortgage accounts associated with one's real estate account and display them in a chart format.
    - Home Value Change

- Links in sidebar
    - Add Estimated Market Value of Home; redirects to Add Home Value page
    - Add Mortgage Account; redirects to Choose Corresponding Mortgage Account page



5.9.1.17 Page Title: Add Home Value

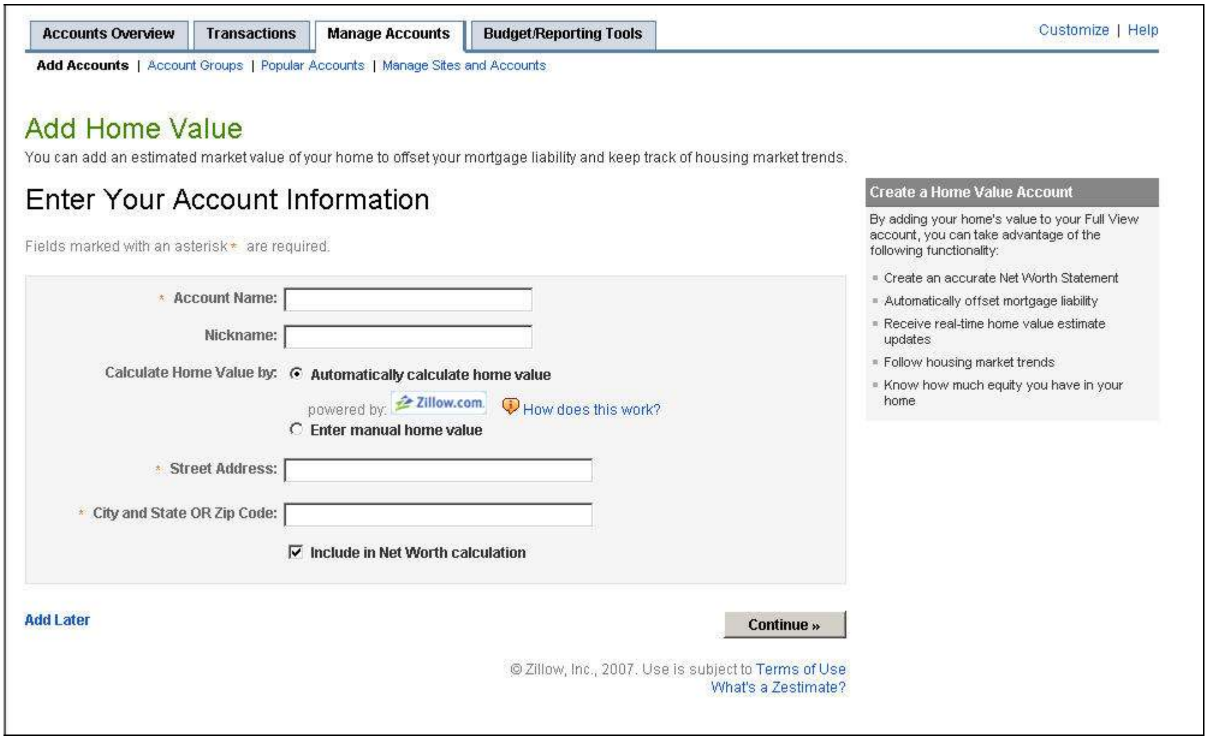
- New page
- URL = TBD
- A text box to enter the name of the account displayed
- An option button provided with two options namely
    - Automatically calculate home value

      On choosing this option two text fields to enter the Street address and zip code are displayed.

    - Manually enter a value

      On choosing this option a drop-down box listing currencies and a text box to enter value manually are displayed

- ‘Continue’ button displayed which when clicked saves the newly added home account
- ‘Add Later’ link when clicked redirects to Manage Sites and Accounts page



5.9.1.18 Page Title: Choose Corresponding Mortgage Accounts

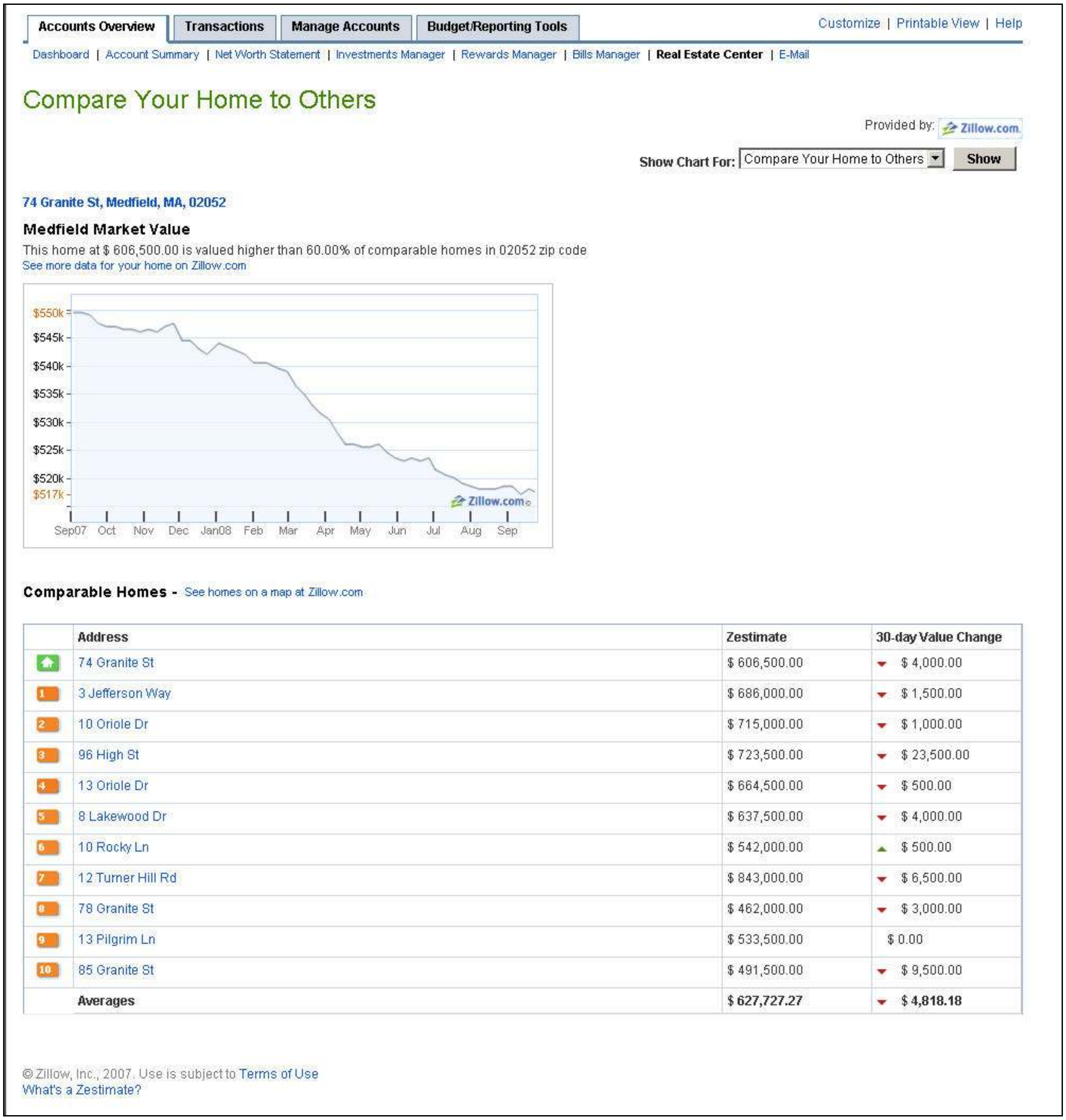
- New Page
- URL = TBD
- Displays a list of Loans and Mortgages accounts in tabular form with two columns, first column with a check box to make a selection and the second column displaying account names as hyperlinks
- The table also has one extra row for user to manually mark that the entire loan has been cleared against the home account
  A disclaimer message "Marking this box does not actually pay off any of your loans" is associated with this row
- Selecting accounts on this page by checking the checkbox associates the loan accounts with the corresponding home value account

  By associating a corresponding mortgage account for home value account helps in

  - Accurate calculation and display of equity in home
  - Precise representation of your Net Worth
  - Ability to track how much progress is made in paying down loans
- 'Skip' button displayed which when clicked does not associate any mortgage accounts and redirects to 'Account Created' page
- 'Continue' button displayed which when clicked saves the information and redirects to 'Account Created' page

5.9.1.19 Page Title: Compare Your Home to Others

- New Page
- URL = TBD
- Displays the address link for the home value account
- Displays a chart showing the change in the market value of the locality over a period of one year
- Displays ten comparable homes in the neighborhood with their home addresses, the zestimate value and changes in the home value in last 30 days in a tabular format
- The homes in the neighborhood displayed in the table are links and when clicked the user is directed to Zillow.com
- “See more data for your home on Zillow.com’” link displayed which when clicked redirects the user to Zillow.com

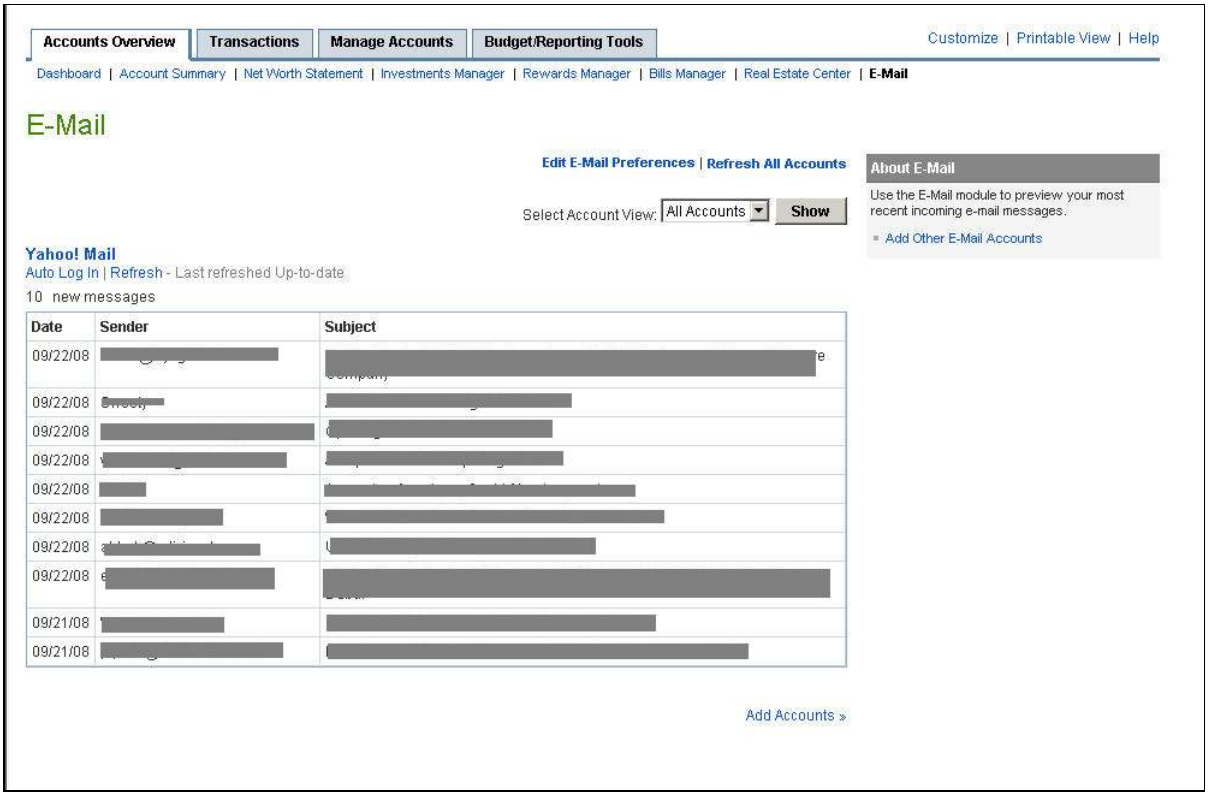


	Address	Zestimate	30-day Value Change
	74 Granite St	$ 606,500.00	$ 4,000.00
1	3 Jefferson Way	$ 686,000.00	$ 1,500.00
2	10 Oriole Dr	$ 715,000.00	$ 1,000.00
3	96 High St	$ 723,500.00	$ 23,500.00
4	13 Oriole Dr	$ 664,500.00	$ 500.00
5	8 Lakewood Dr	$ 637,500.00	$ 4,000.00
6	10 Rocky Ln	$ 542,000.00	$ 500.00
7	12 Turner Hill Rd	$ 843,000.00	$ 6,500.00
8	78 Granite St	$ 462,000.00	$ 3,000.00
9	13 Pilgrim Ln	$ 533,500.00	$ 0.00
10	85 Granite St	$ 491,500.00	$ 9,500.00
	Averages	$ 627,727.27	$ 4,818.18

5.9.1.20 Page Title: E-Mail

- Existing page re-designed
- URL = TBD
- Displays all E-Mail accounts customer has aggregated to Full View
- Displays information in a tabular format with columns Date , Sender and Subject
- Auto Log In/Go to Site available at account level; opens in new window
- Refresh functionality available at account level ; Displays when the account was last refreshed
- ‘Refresh All Accounts’ gathers updated account information simultaneously for all the accounts aggregated on E-Mail page
- ‘Edit E-Mail Preferences’ allows to hide the accounts not to be displayed in E-Mail module
- ‘Add Accounts’ link displayed at the bottom of the page; redirects to Add Accounts page
- Links in sidebar

- Add Other E-Mail Accounts; redirects to Add Accounts page



5.9.1.21 Page Title: Edit E-Mail Preferences

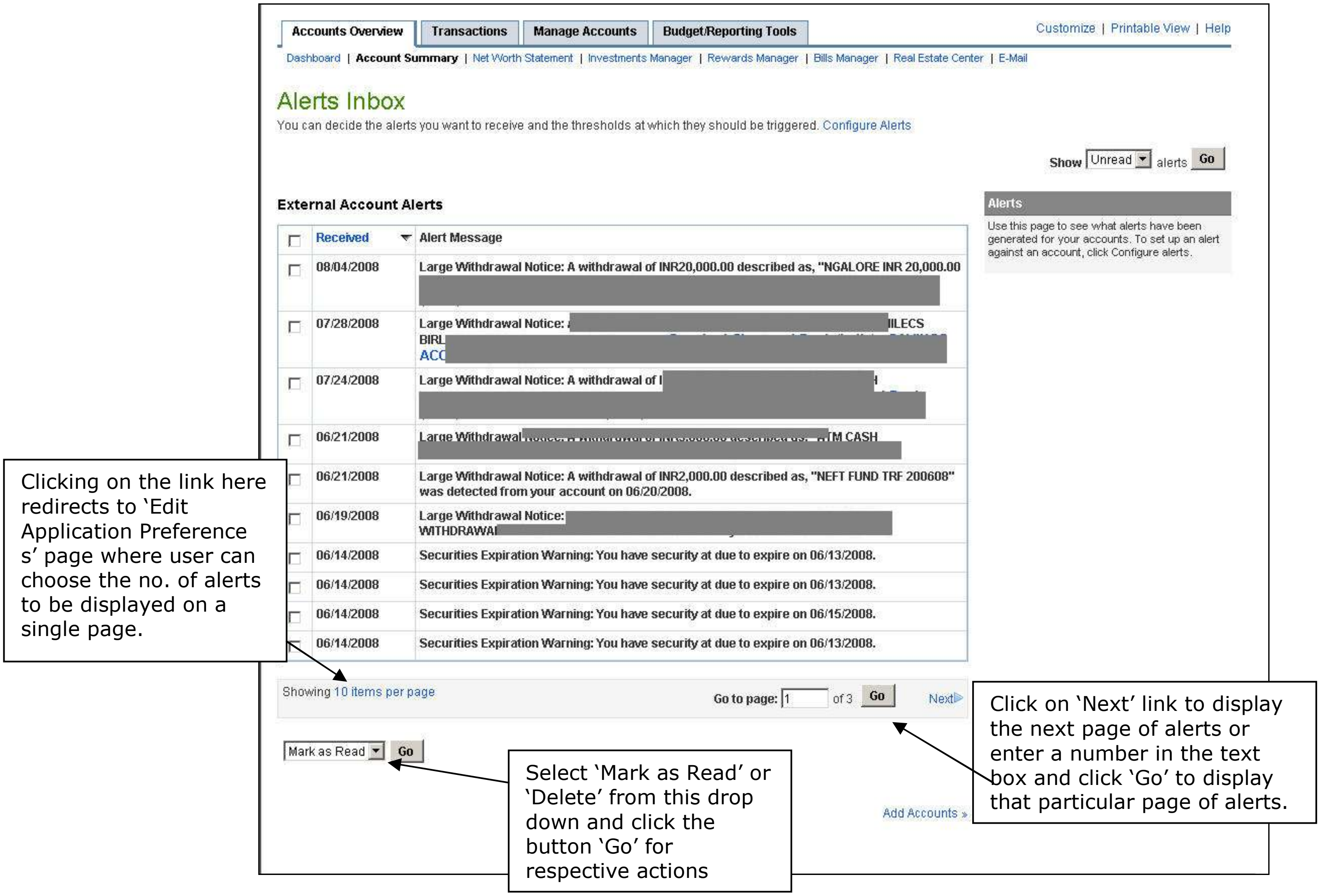
- Existing Page
- URL = TBD
- Displays all E-Mail accounts aggregated to Full View in a table with two columns 'Display' and 'Account'
- A check box provided in the first column 'display of the table. Checking the check box against a particular account displays that account in E-Mail page and E-Mail module of dashboard and unchecking it hides the account E-Mail page and E-Mail module of dashboard
- 'Do not Update Settings' link provided which clicked does not save any settings made by the user
- A button 'Update Settings' provided to save the show/hide settings made by the user

5.9.1.22 Page Title: Alerts Inbox

- New page
- URL = TBD
- Displays the list of all alerts in a table displaying the date on which the alert was received and the alert message
- A check box to be provided against each alert message for selection and then choose to mark them as read or delete them by clicking on the Go button located at bottom left corner of the page
- Alerts can be filtered by selecting the criteria from Show dropdown and clicking the button Go

  Show Filter Options
  - All
  - Read
  - Unread
- 'Configure Alerts' link provided which when clicked directs to Configure Alerts page
- 'Add Accounts' link displayed at the bottom of the page; redirects to Add Accounts page

Default Alerts Text for various kinds of alerts can be found in section 5.8.6



5.9.2 Transactions Tab

5.9.2.1 Page Title: Transactions

- Existing page
- URL = TBD
- The Transactions table has the following columns
  - Status
    - posted - transaction has just been posted
    - pending - transaction is pending for processing
    - scheduled - transaction has been scheduled
    - future- transaction has been scheduled for a future date
    - cleared - transaction has been cleared
  - Date
    Indicates the date on which a transaction occurred
  - Description with a link Split Transaction
    Gives a snapshot of the transaction. Users can click the description to add a memo to the transaction to improve transaction searches or to record specific information

pertinent to the transaction. Users can also classify a transaction as tax-deductible, medical, or business-related to record the "why" of the transaction

- Category
  Indicates how transaction amount was spent or earned. When users click a category link, a drop-down list of available categories appears. User can override the default category (the category currently visible in that row) and select a category that more accurately represents the transaction.
- Amount
- Account

  Account the transaction is associated with

- A link provided to Show advanced display options or Hide advanced display options

  Basic display options:
  - Categories
  - Account Group
  - Period

  Advanced display options:
  - Date From
  - Date To
  - Transaction Categorization
  - Group By
  - Amount

- Transactions can be displayed for individual account groups or all accounts by selecting an option from the Select Account(s) drop-down menu
  The options of drop down menu are:
  - Standard grouping : All Accounts, My Financial Accounts or My Bills
  - Customizable grouping : Custom Groups created by users
  - All Individual Accounts added by user

- Transactions can be displayed for a specific period by selecting an option from the Select a Time Period drop-down menu.
  The options of drop down menu are:

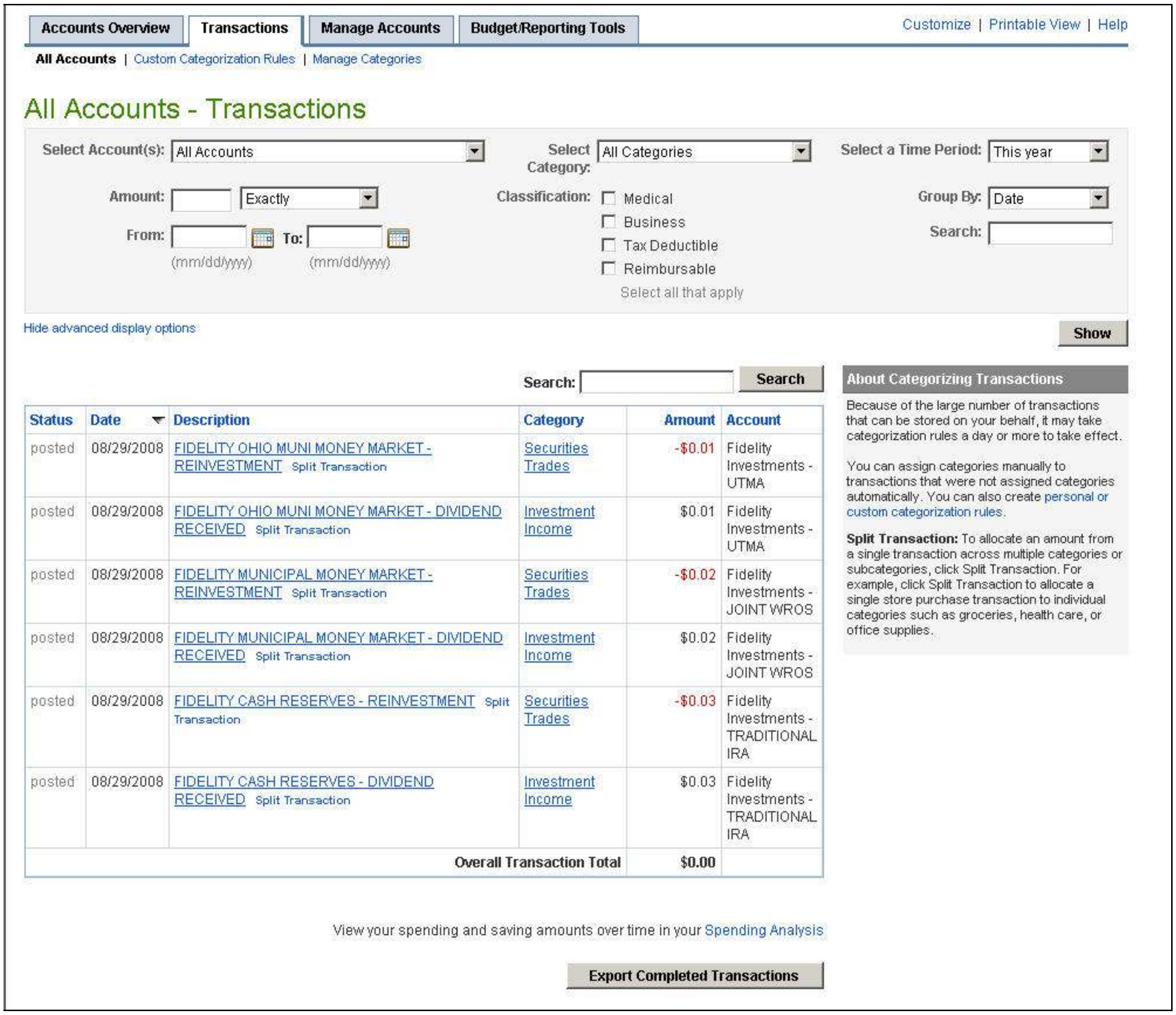
  - 1 week
  - 1 Month
  - 3 Months
  - 6 Months
  - 12 Months
  - This Week
  - Last Week
  - This Month
  - Last Month
  - This Year
  - Last Year
  - All Transactions

- Spending for one particular category can be viewed by selecting from the Select Category drop down menu
- Transactions can be displayed for a particular period by selecting dates From and To Calendar controls.
- Transactions can be displayed for a particular amount by entering an Amount in a text box and selecting a matching condition for the amount from a dropdown box which has the following options
  - Exactly
  - Dollar Variation +/- 1

  - Dollar Variation +/- 5
  - Dollar Variation +/- 10
  - Percentage Variation +/- 1
  - Percentage Variation +/- 5
  - Percentage Variation +/- 10
- Check boxes to include/exclude transactions in the display for the below mentioned transaction categories
  - Medical
  - Business
  - Tax-Deductible
  - Reimbursable

- Transactions can be grouped by
  - Account
  - Date
  - Account type

- A search field is included where a keyword can be entered and all transactions which have the description or memo matching the keywords are displayed.
- A total of 'X' transactions are displayed on a single page and a text box Go is provided to enter a page number and directly jump to that page. A Next link is provided to move to the next page. The user has the options to set 25/50/100 transactions per page. A link on the bottom mentioning Showing X items per page directs the user to 'Edit application Preferences Page' where the user can set 'X' by selecting either 25 or 50 or 100 transactions per page.
- A button "Export Completed Transactions" is provided which when clicked provides the user with a 'Open/Save' dialog box to save the completed transactions in an .csv excel file
- 'Spending Analysis' link provided at the bottom of the page; redirects to Spending Analysis page



Note:

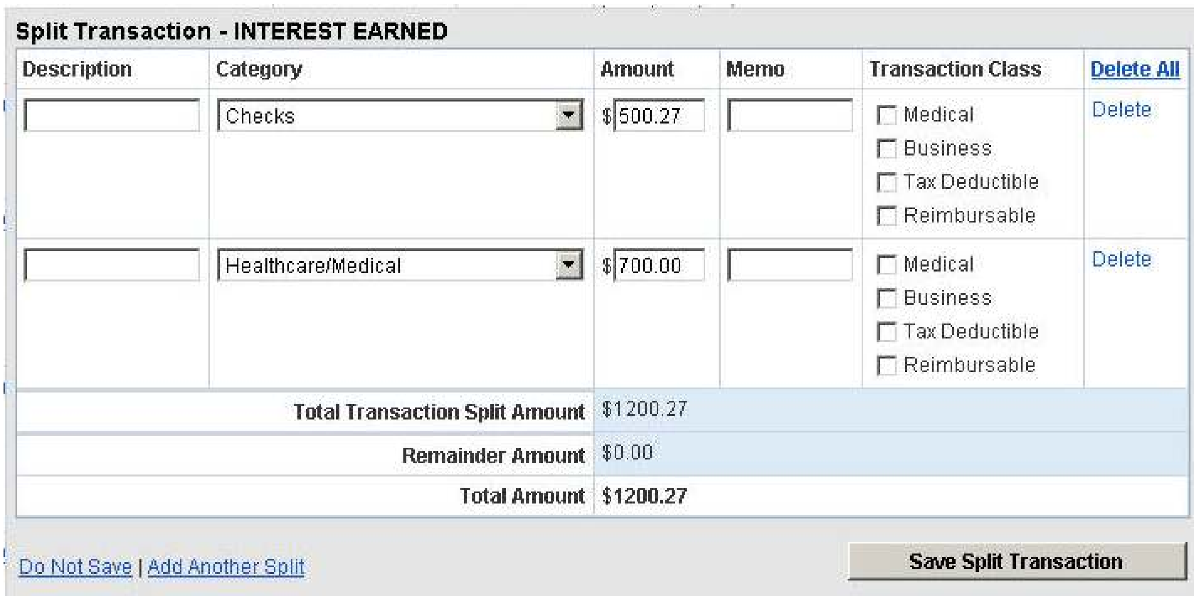
- Cash management accounts will appear as banking accounts not investment accounts so they can be displayed as part of transaction/categorizations and spending reports.
- Investment accounts are not considered for transactions register and spending reports, so any debit/check transactions in investment accounts will not appear as part of either transactions or spending reports.

Split Transaction Pop Up:

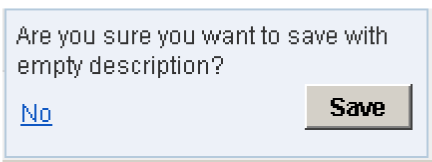
Split Transaction is used to allocate an amount from a single transaction across multiple categories or subcategories.

In the above page, on clicking the 'Split Transaction' link of any transaction the following window pops up. The user can split the total amount of transaction into any number of splits by clicking the link 'Add Another Spit', assign categories, add a description for each split and save them by clicking the button 'Save Split Transaction'. The user can click the link 'Do Not Save' to undo any changes without saving them.

The user has the option to delete a split amount by clicking the link 'Delete' against that split amount. The user can also delete all split amounts by clicking 'Delete All' link.



If the user tries to save a split transaction with empty description the following window pops up and the user can save or not choose to save.



5.9.2.2 Page Title: <Account Name> Transactions

- Existing Page
- URL = TBD
- Displays detailed account information and transactional activity (where applicable) for the corresponding account
- Displays a projected balance and a current balance
- The Transactions table has the following columns
  - Status
    - posted - transaction has just been posted
    - pending - transaction is pending for processing
    - scheduled - transaction has been scheduled
    - future- transaction has been scheduled for a future date
    - cleared - transaction has been cleared
  - Date
  - Description with a link [Split Transaction]
  - Category
  - Running Balance
- The Transactions are displayed in two tables namely

Projected transactions
All transactions which have a future date
In progress and cleared transactions

All transactions which have a date that is passed

- A link provided to Show advanced display options or Hide advanced display options

  Basic display options:
  - Categories
  - Account Group
  - Period

  Advanced display options:
  - Date From
  - Date To
  - Transaction Categorization
  - Group By
  - Amount

- Transactions can be displayed for individual account groups or all accounts by selecting an option from the Select Account(s) drop-down menu

  The options of drop down menu are:
  - Standard grouping : All Accounts, My Financial Accounts, My Bills
  - Customizable grouping : Custom Groups created by users
  - All Individual Accounts added by user

- Transactions can be displayed for a specific period by selecting an option from the From Past drop-down menu.

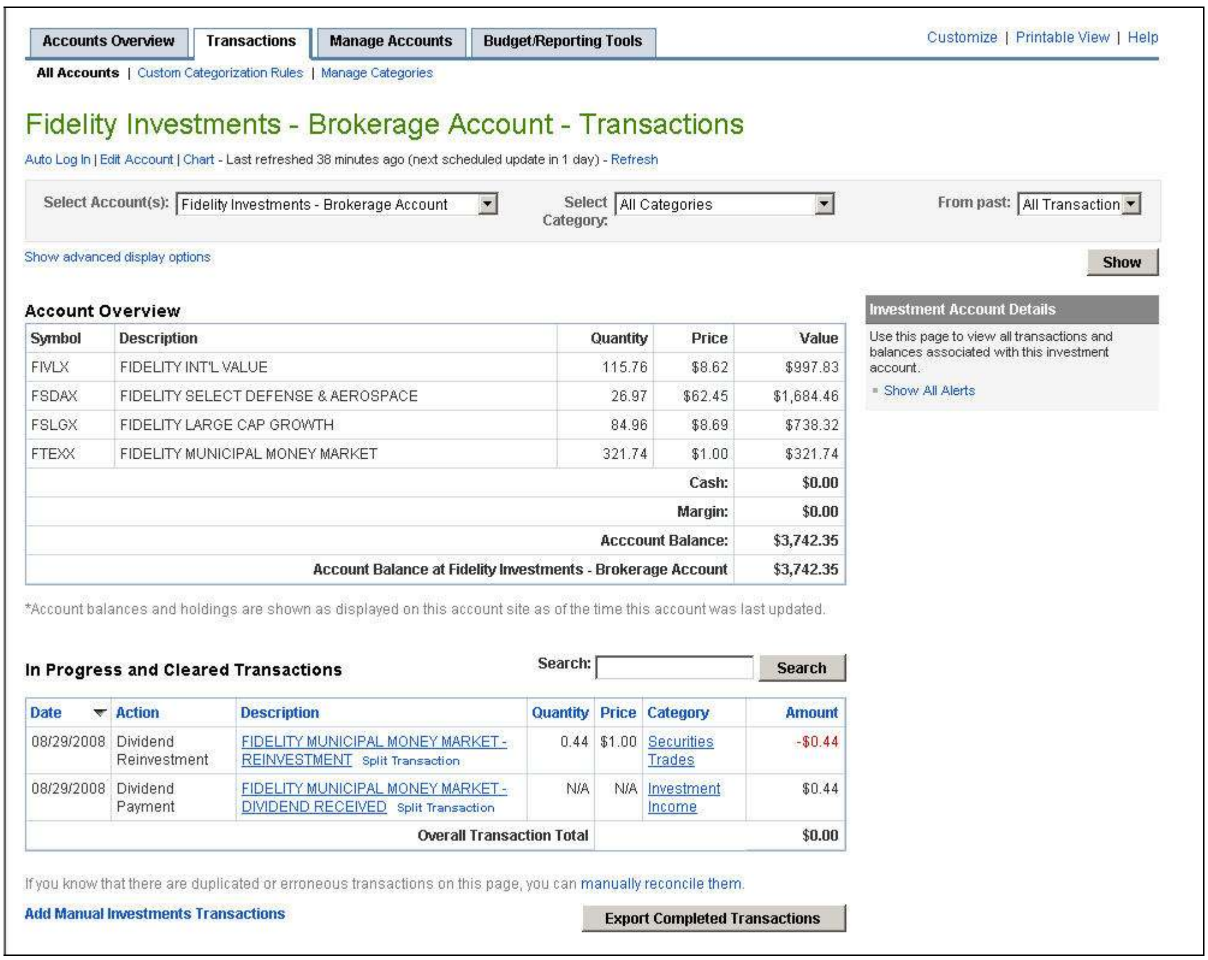
  The options of drop down menu are:

  - 1 week
  - 1 Month
  - 3 Months
  - 6 Months
  - 12 Months
  - This Week
  - Last Week
  - This Month
  - Last Month
  - This Year
  - Last Year
  - All Transactions

- Spending for one particular category can be viewed by selecting from the Select Category drop down menu
- Transactions can be displayed for a particular period by selecting dates From and To Calendar controls.
- Transactions can be displayed for a particular amount by entering an Amount in a text box and selecting a matching condition for the amount from a dropdown box which has the following options
  - Exactly
  - Dollar Variation +/- 1
  - Dollar Variation +/- 5
  - Dollar Variation +/- 10
  - Percentage Variation +/- 1
  - Percentage Variation +/- 5
  - Percentage Variation +/- 10
- Check boxes to include/exclude transactions in the display for the below mentioned transaction categories
  - Medical
  - Business
  - Tax-Deductible
  - Reimbursable

- Transactions can be grouped by
    - Account
    - Date
    - Account type

- A search field is included where a keyword can be entered and all transactions which have the description or memo matching the keywords are displayed.
- A total of 'X' transactions are displayed on a single page and a text box Go is provided to enter a page number and directly jump to that page. A Next link is provided to move to the next page. The user has the options to set 25/50/100 transactions per page. A link on the bottom mentioning Showing X items per page directs the user to 'Edit application Preferences Page' where the user can set 'X' by selecting either 25 or 50 or 100 transactions per page.
- A button "Export Completed Transactions" is provided which when clicked provides the user with a 'Open/Save' dialog box to save the completed transactions in an .csv excel file
- A link 'manually reconcile them' to manually reconcile duplicate or erroneous transactions is displayed
- "Add Manual Transactions" link is displayed which when clicked displays fields required to enter the details of manual transactions (Refer section xxx for more details on manual transactions)



5.9.2.3 Page Title: <Account Name> Balance History as of <today>

- New page
- URL = TBD
- A chart displaying the balances of the corresponding account across a period of 12 months is displayed
- Chart can be displayed for a different account by selecting an option from the Select Account(s) drop-down menu

<More details needs to go in here as this page has a bug and not much details available>

5.9.2.4 Page Title: Custom Categorization Rules

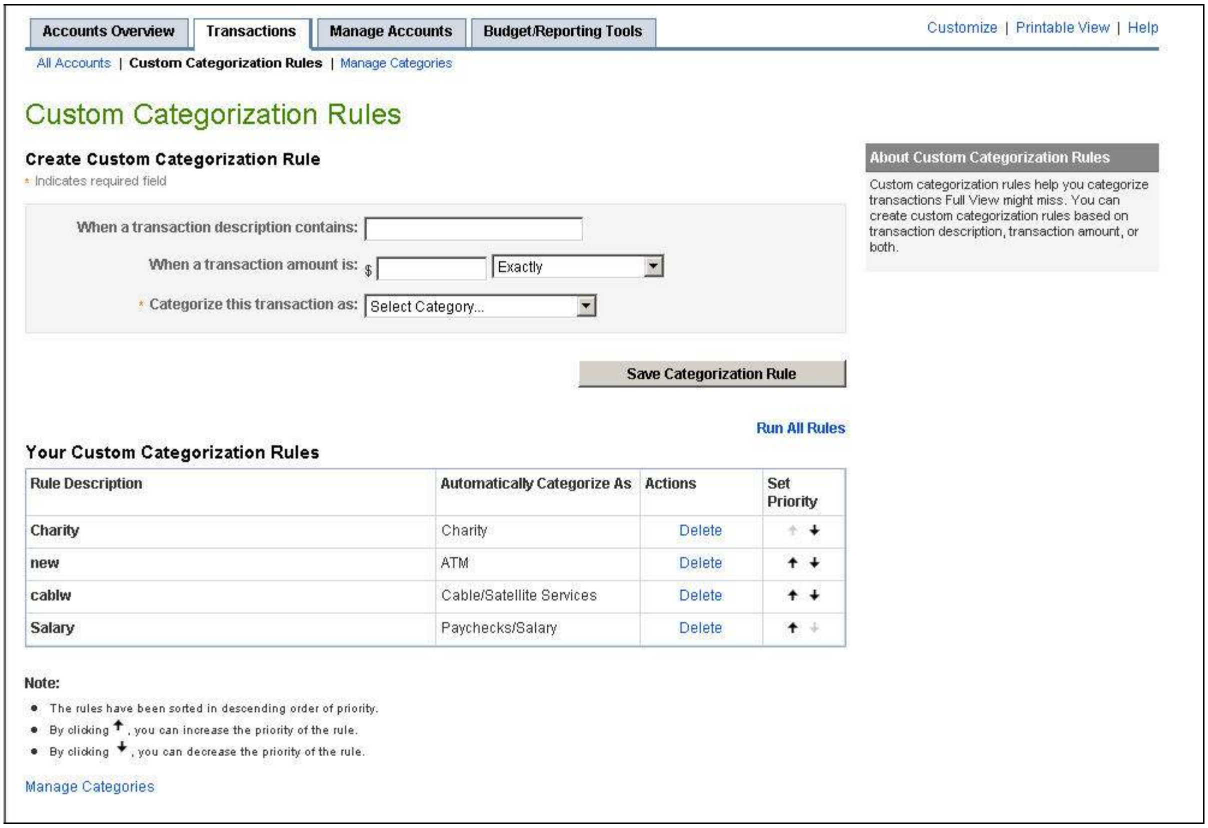
- New page
- URL = TBD
- A table 'Your Custom Categorization Rules' displaying the categorization rules which has the following columns is displayed
    - Rule Description
    - Automatically categorize as
    - Action
    - Set priority
- To create a custom categorization rule:

  The user can enter some value in a text box against "When transaction description Contains" and set a category by selecting from a Categorize this transaction as drop down menu

  The user can also enter an amount in a text box 'When a transaction amount is' and select a matching condition for the amount from a dropdown box which has the following options
    - Exactly
    - Dollar Variation +/- 1
    - Dollar Variation +/- 5
    - Dollar Variation +/- 10
    - Percentage Variation +/- 1
    - Percentage Variation +/- 5
    - Percentage Variation +/- 10

  and then set a category by selecting from a Categorize this transaction as drop down menu

- A link 'Delete' is provided in the column Action of the rules table against each rule and on clicking this link the system deletes the corresponding categorization rule
- An upward arrow and downward arrow are provided in the column Set priority of the table. The table lists all the rules in descending order of priorities. The user can change them by clicking the up or down arrows
  Custom rules are sorted by priority in the event a transaction falls under more than one rule
- A link Manage Categories which when clicked re-directs to "Manage Categories" page
- A button 'Save Categorization Rules" provided which can be clicked to save newly created Categorization rules when clicked displays a message "Your rule has been successfully created" at the top of the page
- A link Run All Rules provided which when clicked executes all categorization rules on all transactions as per the set priorities when clicked displays a message "The last run of your rules completed successfully" at the top of the page



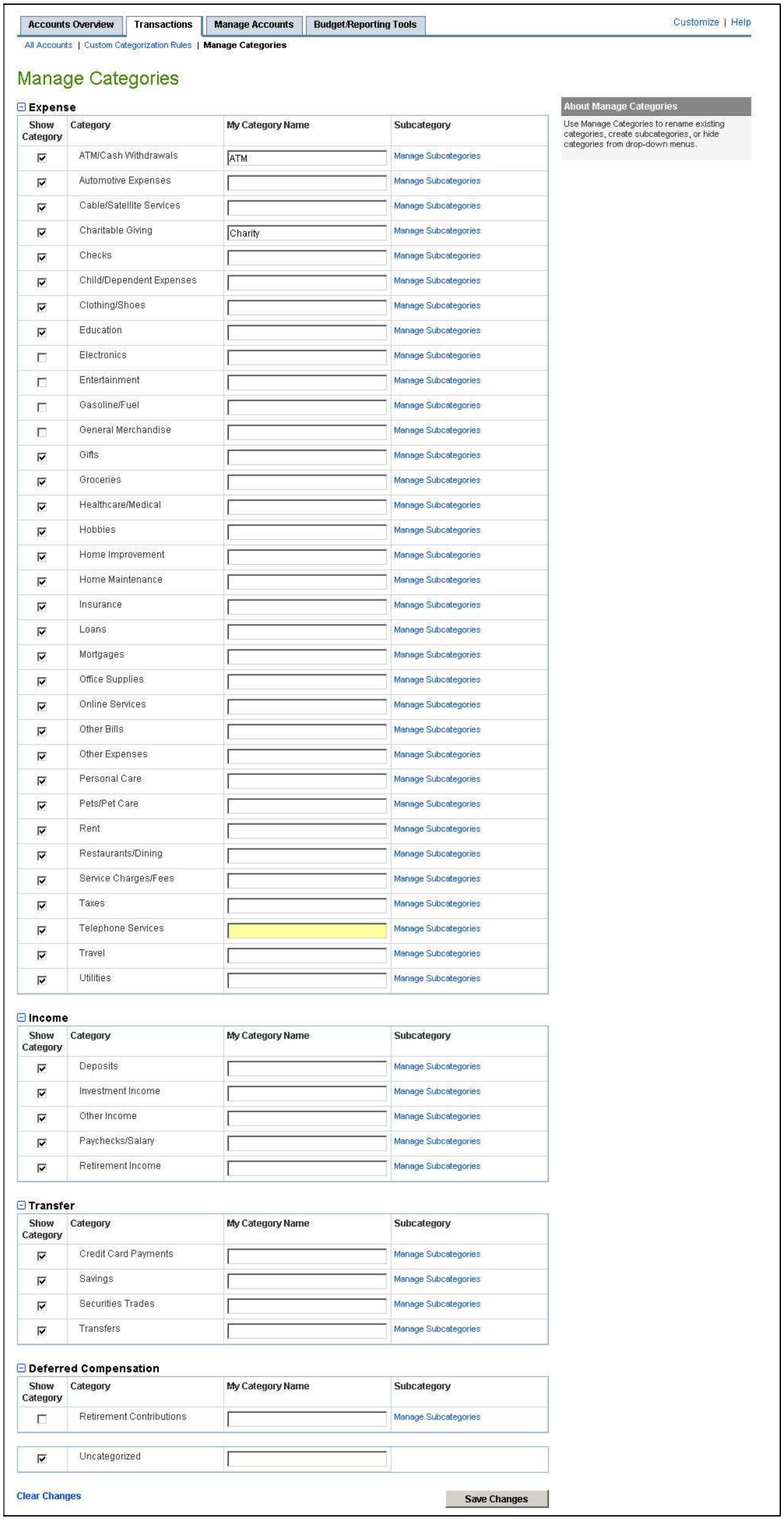
5.9.2.5 Page Title: Manage Categories

- New page
- URL = TBD
- A table displaying the following columns
  - Show Category
  - Category
  - My Category Name
  - Subcategory
- The table lists all main categories under four types of category namely
  - Income
  - Expense
  - Transfer
  - Deferred Compensation

  Note: the system has a set of pre-defined main categories and the user cannot add any category to this list

- A check box is provided in first column against each category which the user can check/uncheck to show/hide that category from the list of categories
- The category column displays the name set for the main category by the system and a text box is provided in column "My category name" where the user can re-name the category
- A link 'Manage Subcategories' is provided in the column sub category which when clicked pops up a window which has
  - A text box to enter a name of subcategory
  - A button 'Add' to add the subcategory
  - A table listing of already added subcategories

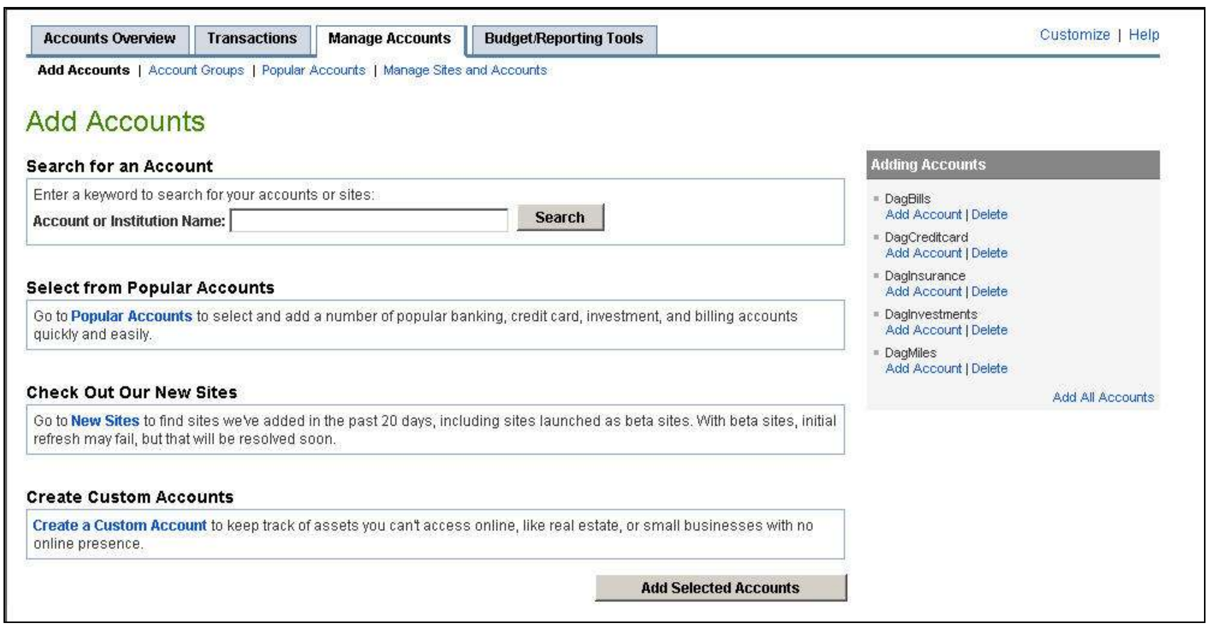
  - An ‘Edit’ link against each subcategory which when clicked allows user to re-name the subcategory
  - A ‘Delete’ link against each subcategory which when clicked deletes the subcategory and the item is removed for the list.
  - A button ‘Save Subcategories’ to save all newly added subcategories, renamed subcategories and removal of deleted subcategories
- A button ‘Save Changes’ is provided at the bottom of the page which when clicked saves all the changes like renamed main categories and show/hide settings for main categories
- A link ‘Clear Changes’ is provided at the bottom of the page which when clicked discards all the changes like renamed main categories and show/hide settings for main categories


Accounts Overview
Transactions
Manage Accounts
Budget/Reporting Tools
Customize | Help
All Accounts | Custom Categorization Rules | Manage Categories
Manage Categories
Expense
Show Category
Category
My Category Name
Subcategory
ATM/Cash Withdrawals
ATM
Automotive Expenses
Cable/Satellite Services
Charitable Giving
Charity
Checks
Child/Dependent Expenses
Clothing/Shoes
Education
Electronics
Entertainment
Gasoline/Fuel
General Merchandise
Gifts
Groceries
Healthcare/Medical
Hobbies
Home Improvement
Home Maintenance
Insurance
Loans
Mortgages
Office Supplies
Online Services
Other Bills
Other Expenses
Personal Care
Pets/Pet Care
Rent
Restaurants/Dining
Service Charges/Fees
Taxes
Telephone Services
Travel
Utilities
Manage Subcategories
Income
Deposits
Investment Income
Other Income
Paychecks/Salary
Retirement Income
Transfer
Credit Card Payments
Savings
Securities Trades
Transfers
Deferred Compensation
Retirement Contributions
Uncategorized
Clear Changes
Save Changes
About Manage Categories
Use Manage Categories to rename existing categories, create subcategories, or hide categories from drop-down menus.

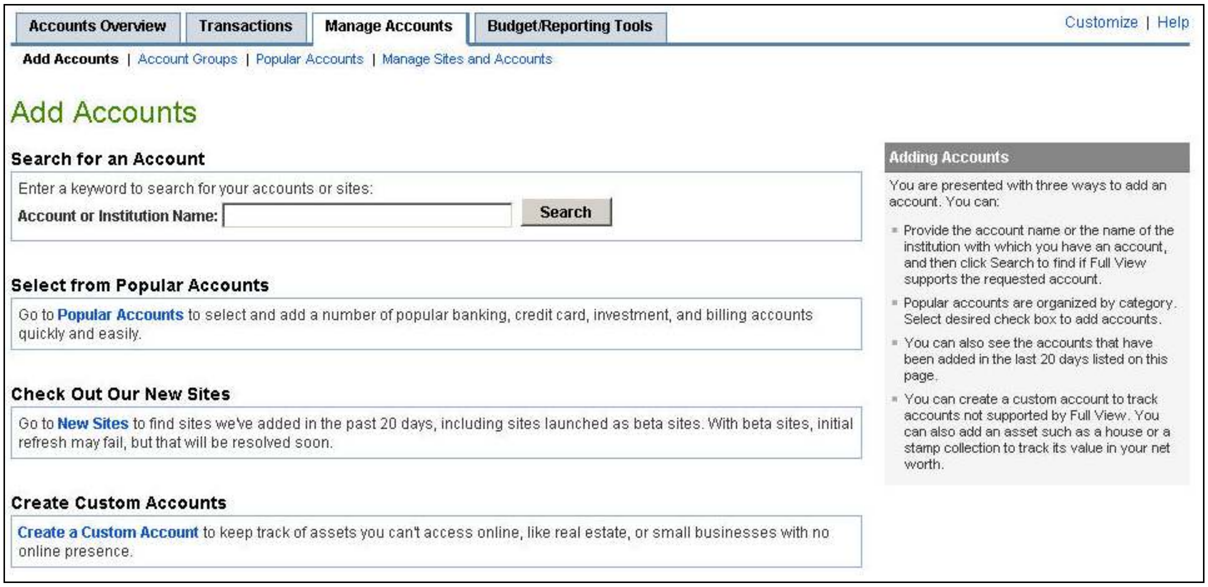
5.9.3 Manage AccountsTab

5.9.3.1 Page Title: Add Accounts

- Existing page
- URL = TBD
- Provides 4 different options for the user to add an account to Full View
  - The user can enter a keyword for the site in a text box and hit the button 'Search'; The same page is reloaded displaying the names of the sites matching the search criteria. Refer 5.9.3.2
  - The user can click on the link 'Popular Accounts' ; redirects to Popular Accounts page
  - The user can click on the link 'New sites' ; redirects to New Sites page
  - The user can click on the link 'Create a Custom Account' ; redirects to Create Custom Account page
- Side-bar on this page contains names of partially added accounts with two links "Add Account', "Delete" against each account name.
- 'Add All Accounts' link present on the bottom of the side bar; when clicked the user can add all the partially added accounts one by one.



Note: If there are no partially added accounts, the page will have help about this page in the side bar and the button 'Add Selected Accounts' is not displayed. The screen shot will be as shown below

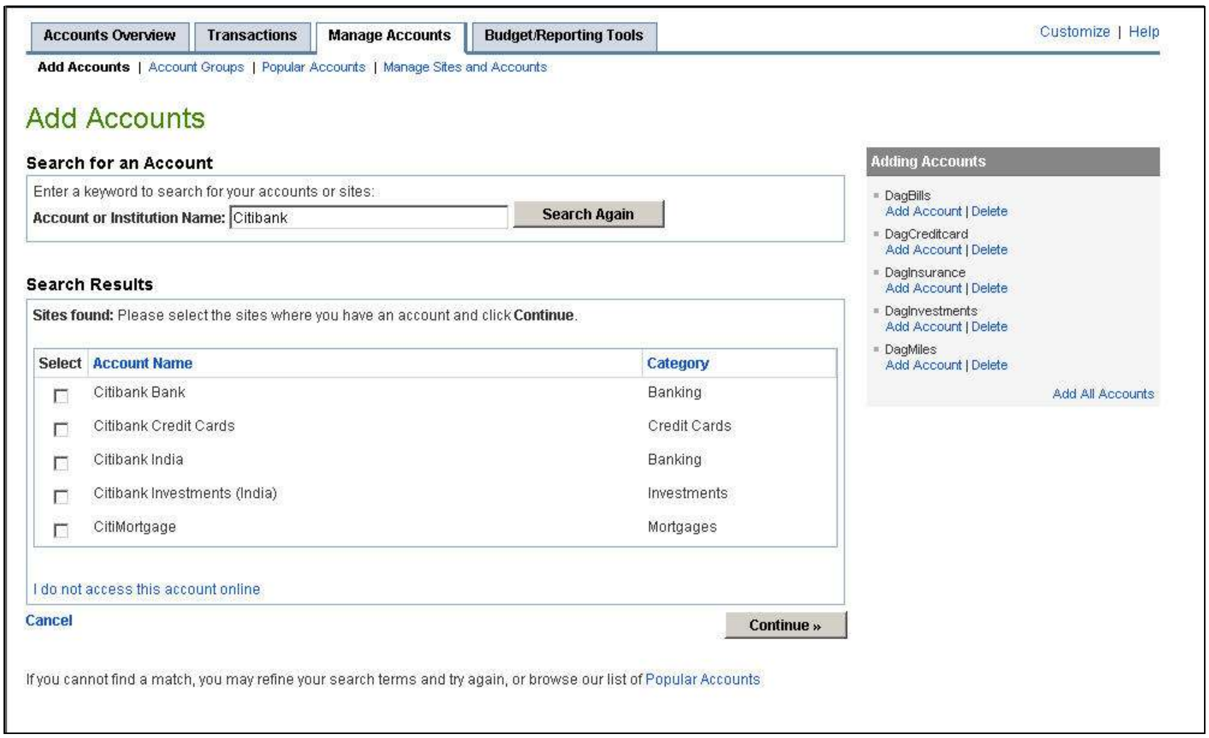


Links available on this page

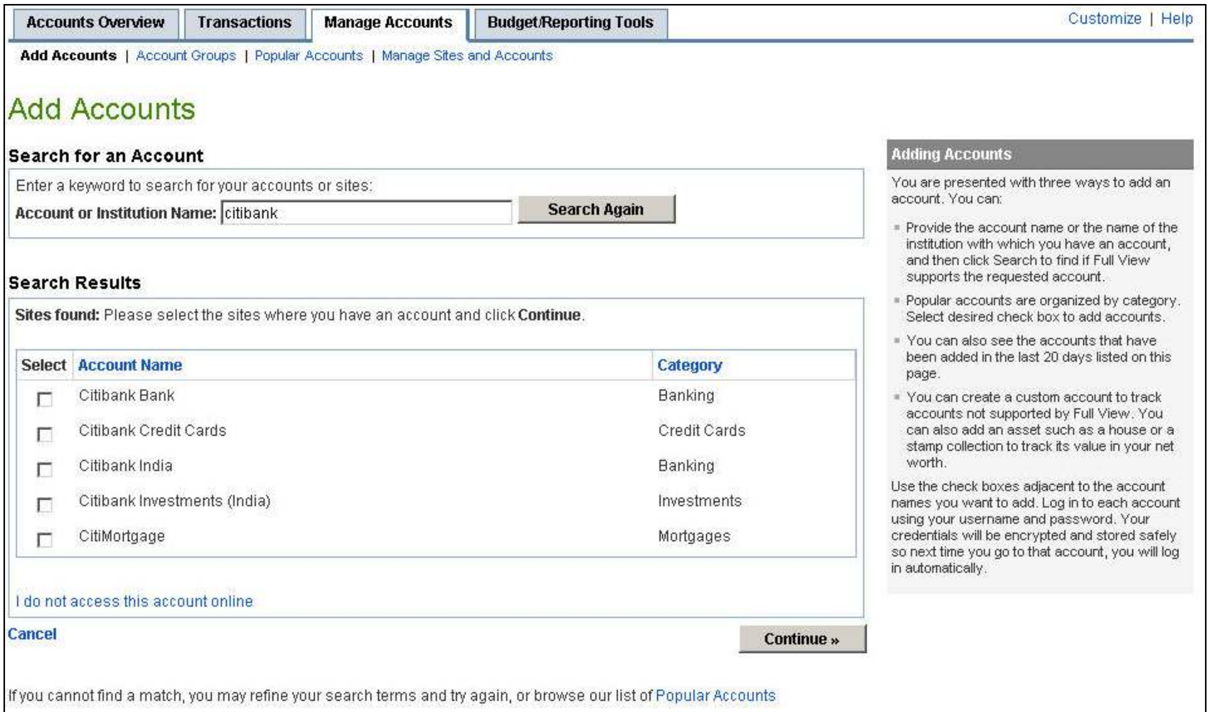
Links/Command buttons	Target Functionality
Keyword search for a site 	The same page is reloaded displaying the names of the sites matching the search criteria. Refer 5.9.3.2
Popular Accounts	Redirects to Popular Accounts page
New Sites	Redirects to New Sites page
Create a Custom Account	Redirects to Create Custom Account page
Add Account	Link available in side bar to finish setting up partially added account
Delete	Link available in side bar to delete partially added account and this site is no longer displayed in the side bar
Add All Accounts	Link available in side bar when there are more than one partially added account and user can click on this link to add all partially added accounts one by one in a sequence
 Button	This button functions similarly to 'Add All Accounts' which adds all partially added accounts one by one in a sequence. This button will not be displayed if there are no partially added accounts

5.9.3.2 Page Title: Add Accounts (Search for an Account)

- Existing page
- URL = TBD
- Displays a text box where user can enter a search keyword for the site in a text box and hit the button 'Search Again'
- A list of sites matching the keyword entered in the search text box is displayed with a check box against each name along with the category name of the site
- If no results are found matching the search keyword, a message '**No Results Found**. Refine your search terms and try again' is displayed and the user can try again by entering a different keyword
- 'Cancel' link when clicked redirects the user back to 'Add Accounts' page
- 'Continue' button when clicked adds the account partially and redirects the user back to 'Add Accounts' page



Note: If there are no partially added accounts, the page will have help about this page in the side bar. The screen shot will be as shown below



Links/Command buttons	**Target Functionality**
Keyword search for a site 	The same page is reloaded displaying the names of the sites matching the new search criteria.
Popular Accounts	Redirects to Popular Accounts page
I do not access this account online	Redirects to Create Custom Account page
Add Account	Link available in side bar to finish setting up partially added account
Delete	Link available in side bar to delete partially added account
Add all Accounts	Link available in side bar when there are more than one partially added account and user can click on this link to add all partially added accounts one by one in a sequence
 Button	Adds the account partially, gets displayed in the side bar and redirects the user back to 'Add Accounts' page

5.9.3.3 Page Title: Add <Site Name> Account

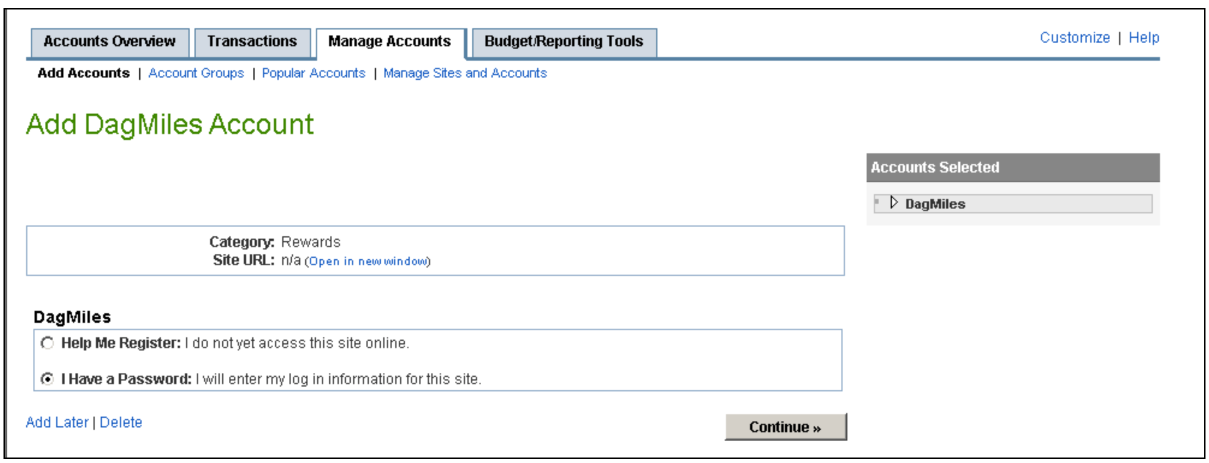
(1st Page)

Note: This page is not applicable to Fidelity Investments and Fidelity NetBenefits sites

- Existing page
- URL = TBD
- Category to which the site belongs and the URL for the site to be added is displayed with "Open in new window" hyperlink against it
- For sites supporting automatic registration the following option buttons displayed
  Automatically Register Me
  I have a password

- For sites which do not support automatic registration features the following option buttons displayed
  Help Me Register
  I have a password

- "Add Later" link ; Redirects user to 'Add Accounts' page
- "Delete" link ; Deletes the partially added account and redirects to 'Add Accounts' page (Note: No confirmation page displayed for deleting partially added accounts)
- "Continue" button directs the user to the second page of Add <Site Name> Account



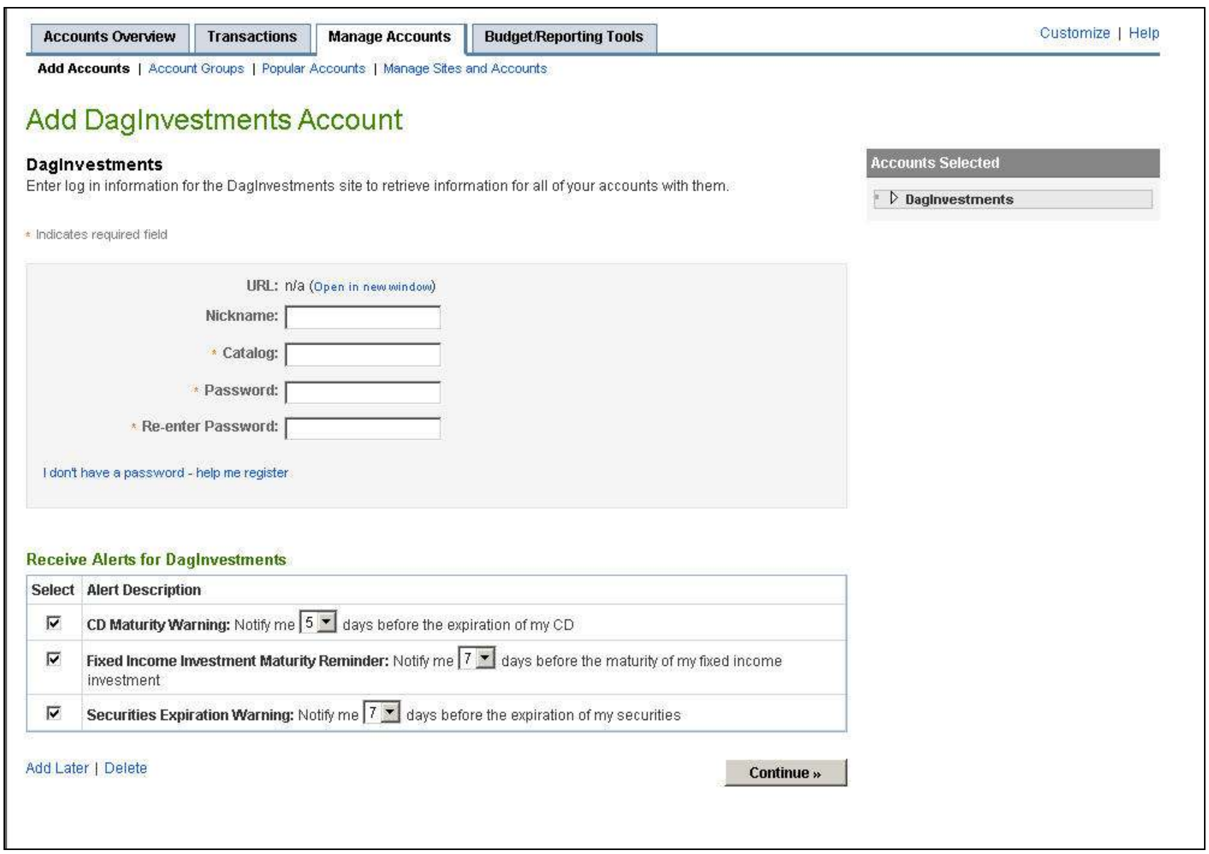
Links/Command buttons	Target Functionality
Open in new window	Opens the external site in a new window
Add Later	Redirects user to 'Add Accounts' page
Delete	Deletes the partially added account and redirects to 'Add Accounts' page

5.9.3.4 Page Title: Add <Site Name> Account

(2nd Page)

Note: This page is not applicable to Fidelity Investments and Fidelity NetBenefits sites

- Existing page
- URL = TBD
- URL for the site to be added is displayed with "Open in new window" hyperlink against it
- Textbox fields for the following entries displayed
    - Nickname (Optional) (This is Item Level Nickname)
    - Username (Mandatory)
    - Password (Mandatory)
    - Re-enter Password (Mandatory)
- "Forgot Password ?" link
- List of accounts associated with this site displayed with a checkbox against each name(All accounts associated with one site having the same login credentials Ex. ICICI Bank Credit Card (India), ICICI Bank – Loan (India) , ICICI Bank (India) all point to site icicibank.com with same login credentials). User can check or uncheck these account names which need to be added to Full View
- List of alerts
- "Add Later" link which when clicked redirects the user back to 'Add Accounts' page
- "Delete" link removes the partially added account without any confirmation



5.9.3.5 Page Title: Add <Site Name> Account (Automatically Register Me)

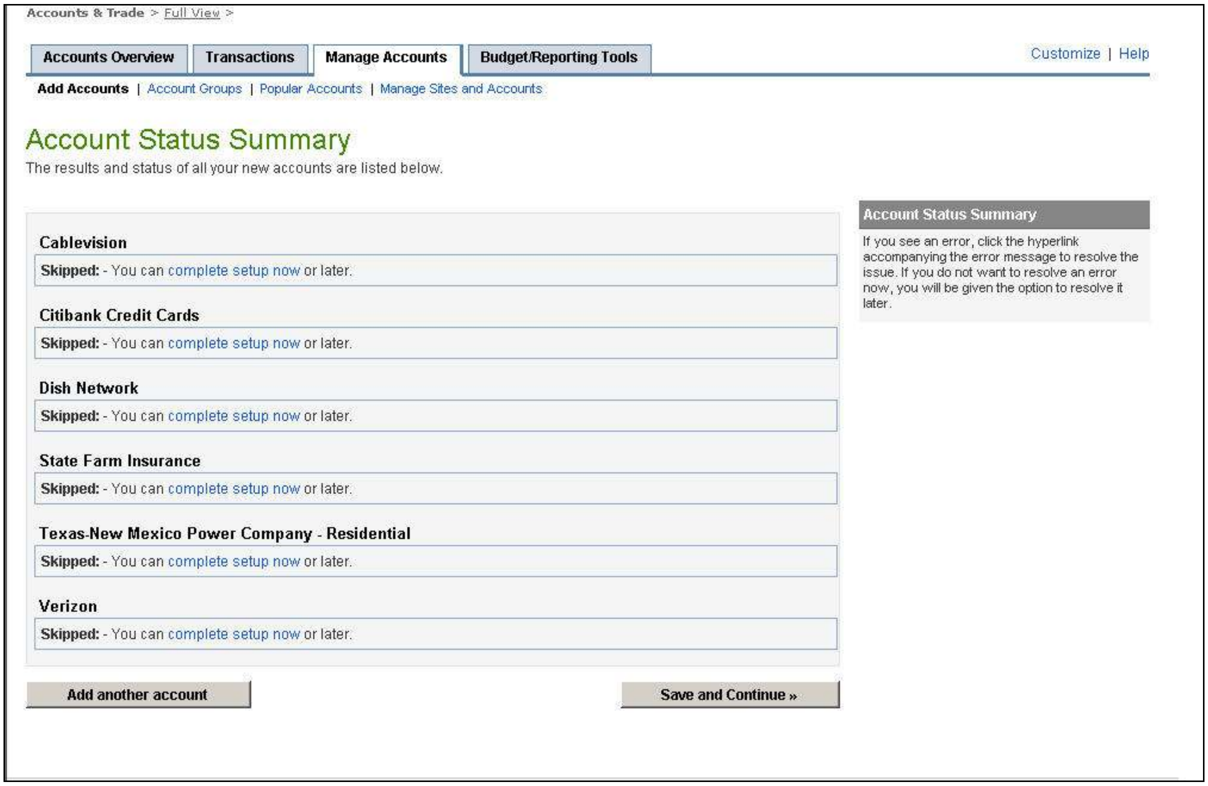
- New page
- URL = TBD
- Displays a page with all the registration details of that particular site
  The fields displayed will vary based on the site
- "Add Later" link which when clicked redirects the user back to 'Add Accounts' page
- "Delete" link removes the partially added account without any confirmation
- List of Alerts associated with this link

5.9.3.6 Page Title: Account Status Summary

- New page
- URL = TBD
- List of accounts associated with this site displayed with account name , account number, account balance against each account
- A text box field to nickname each account falling under this site. If the user has provided a nickname at site level, that particular nickname is displayed which can be changed by the user. This is called ItemAccount level nickname
- Displays the four classes of transactions namely
  Medical
  Business
  Tax Deductible
  Reimbursable
  And checkboxes against these classes to choose from against each account
- Displays a category drop down box against each account
- "Add another Account" button which when clicked redirects the user to 'Add Accounts' page
- "Save and Continue " button which when clicked redirects the user to Dashboard page

5.9.3.7 Page Title: Account Summary Status ((When multiple accounts added one after the other)

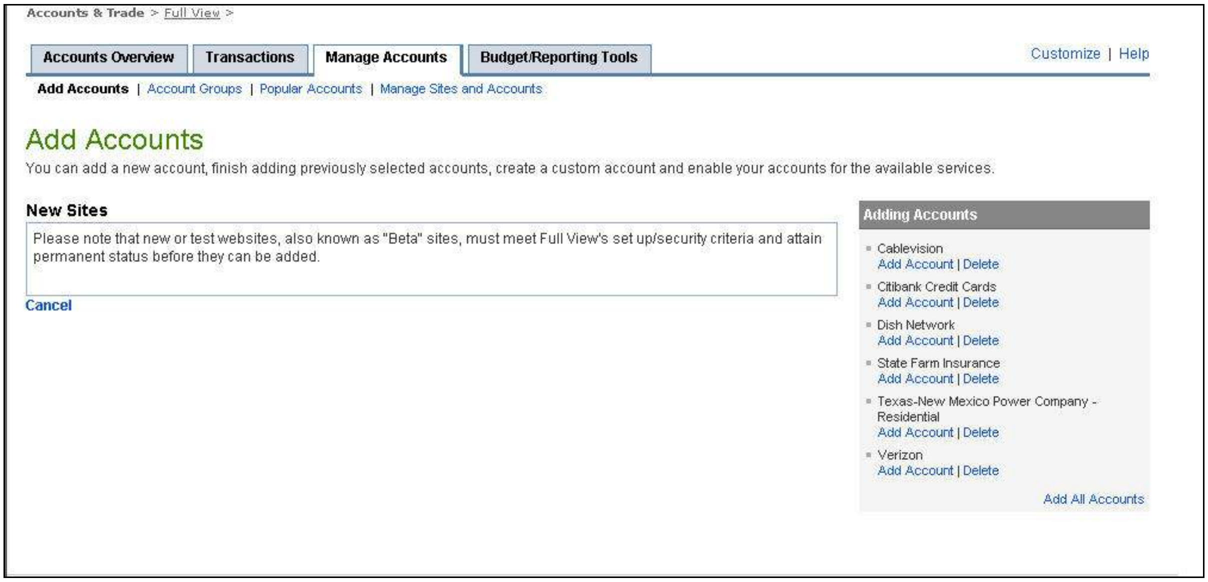
- New page
- URL = TBD
- Displays summary of all the partially added accounts the user added one after the other on a single page



5.9.3.8 Page Title: New Sites

- New page
- URL = TBD
- Displays a list of newly added Beta sites which Yodlee has added in the past 20 days
- The sites are listed with check boxes against them
- A button 'Continue' is displayed which when clicked adds all the checked new sites partially for the user to add later on.
- The following text is displayed on the New Sites page

Please note that new or test websites, also known as "Beta" sites, must meet Full View's set up/security criteria and attain permanent status before they can be added.



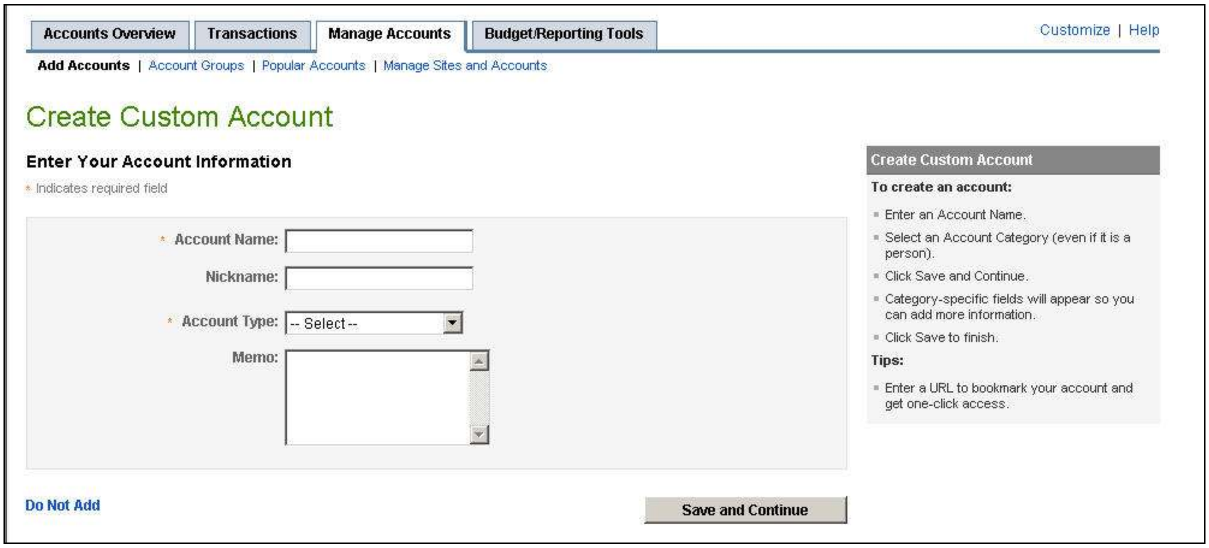
5.9.3.9 Page Title: Possible Duplicate Site

- New page
- URL = TBD
- Displays a message to the user informing that the site has been already added to Full View
- Displays the list of sites which may be duplicates
- ‘Continue Adding this Site’ button when clicked adds the account partially and redirects to ‘Add Accounts’ page
- ‘Do Not Add Account’ link displayed which when clicked re-directs user to ‘Add Accounts’ page

5.9.3.10 Page Title: Create Custom Account (1st Page with few details)

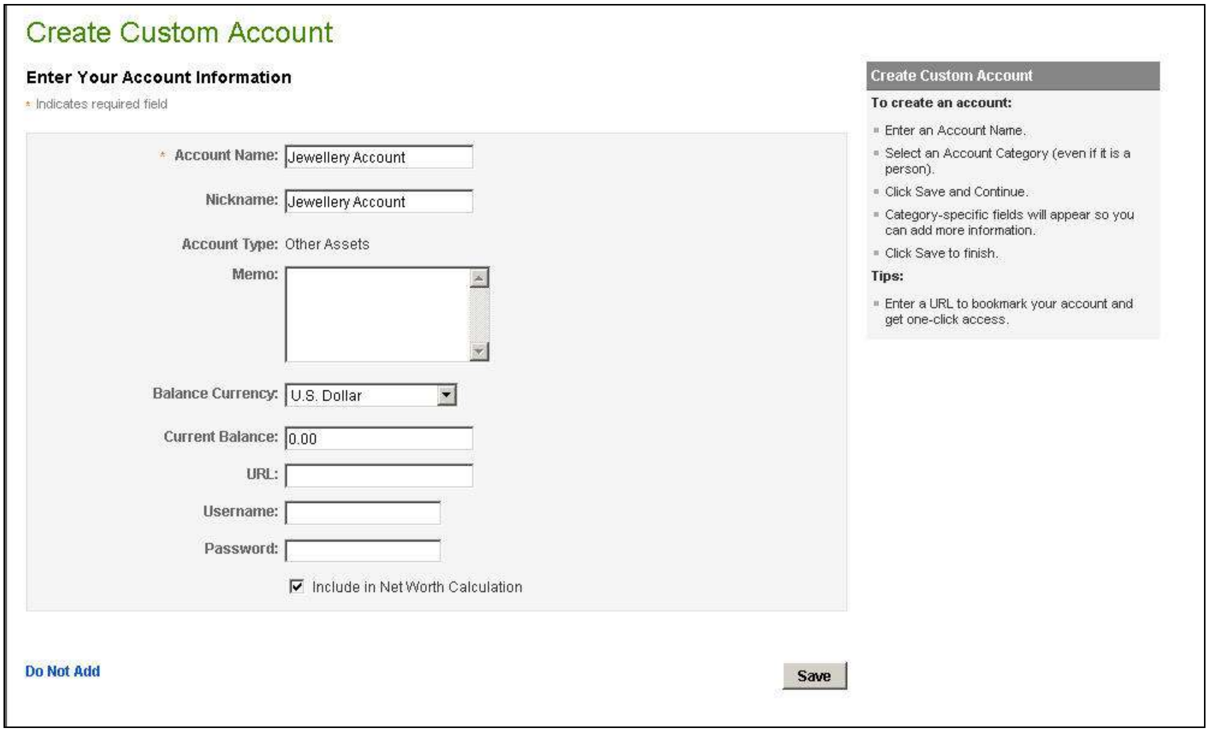
- Existing page re-designed
- URL = TBD
- Textbox fields for the following entries displayed
  - Account Name (Mandatory)
  - Nickname (Optional)
  - Account Type (Mandatory)

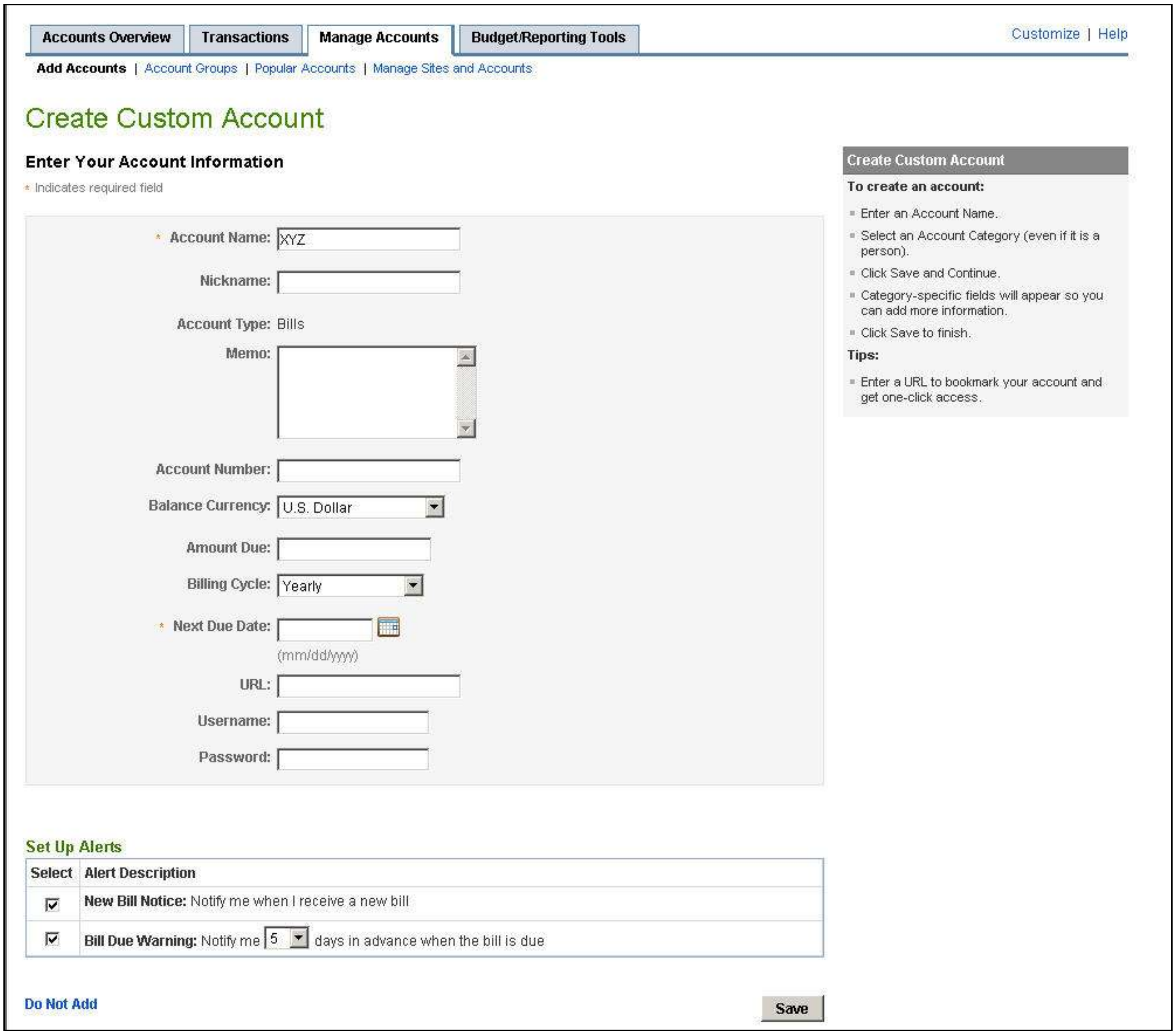
    - Memo(optional)
- ‘Save and Continue’ button displayed which directs the user to the second page to enter more details
- ‘Do not add’ link displayed which when clicked re-directs user to Manage sites and Accounts page



5.9.3.11 Page Title: Create Custom Account (2nd Page with more details)

- Existing page re-designed
- URL = TBD
- Textbox fields in this page is dependant on the account type the user selected for the custom account .Two screens shown below are for account types ‘Other Assets’ and ‘Bills’
- ‘Save and Continue’ button displayed which directs the user to the sceond page to enter more details
- ‘Do not add’ link displayed which when clicked re-directs user to Manage sites and Accounts page


Create Custom Account
Enter Your Account Information
* Indicates required field
* Account Name: Jewellery Account
Nickname: Jewellery Account
Account Type: Other Assets
Memo:
Balance Currency: U.S. Dollar
Current Balance: 0.00
URL:
Username:
Password:
Include in Net Worth Calculation
Do Not Add
Save
Create Custom Account
To create an account:
Enter an Account Name.
Select an Account Category (even if it is a person).
Click Save and Continue.
Category-specific fields will appear so you can add more information.
Click Save to finish.
Tips:
Enter a URL to bookmark your account and get one-click access.



5.9.3.12 <Custom Account Name> Account Created

- New page
- URL = TBD
- Displays a message “Your <Account Name> Account has been created
- “Add another custom account” link displayed
- Side bar help as to how to create a custom account displayed

5.9.3.13 <Home Account Name> Account Created

(When the user has manually entered a value for the home)

- New page
- URL = TBD
- Displays a message "Your <Account Name> Account is created
- "Add another account" link displayed

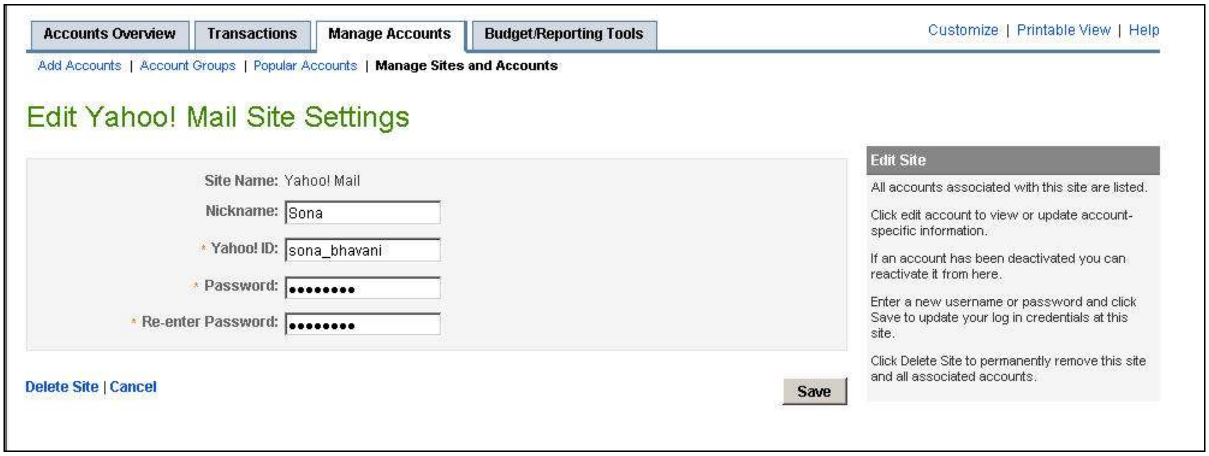
5.9.3.14 <Zillow Account > Account Created

- New page
- URL = TBD
- Displays a message "Your <Account Name> Account is created
- "Add another account" link displayed

5.9.3.15 Page Title: Edit <Site Name > Site Settings

(For only Non-Owned Fidelity Accounts and Held Away accounts)

- New page
- URL = TBD
- Displays the list of accounts added under that site and informs deleting the site deletes all the accounts listed.
- Displays the links 'auto login', 'edit account', 'deactivate' against each of the account added to this site
- Displays three text boxes for fields username, pin and re-enter pin
- 'Cancel' link provided which clicked cancels the edit operation and returns back to Manage sites and accounts page
- 'Delete' link provided which clicked redirects user to Delete Account page
- Button 'Update Credentials' when clicked saves the new credentials and returns back to Manage sites and accounts page



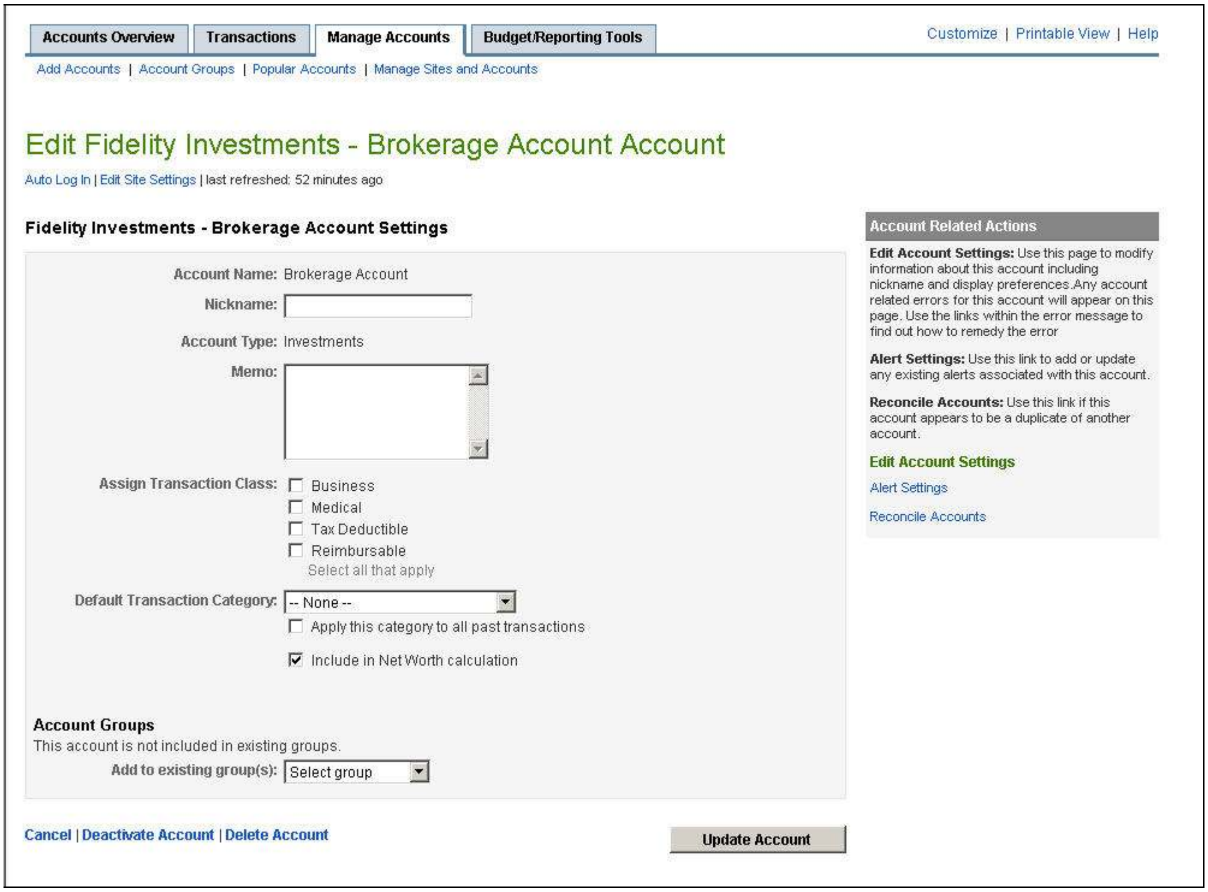
5.9.3.16 Page Title: Edit <Account Name> Account

(This page is displayed for all held-away accounts. For Fidelity Accounts, this will be directed to AW page)

- New page
- URL = TBD
- Displays the Account Name and Account Type fields in non-editable mode
- Displays the nickname in editable mode
- Displays the four classes of transactions namely
  - Medical
  - Business
  - Tax Deductible
  - Reimbursable

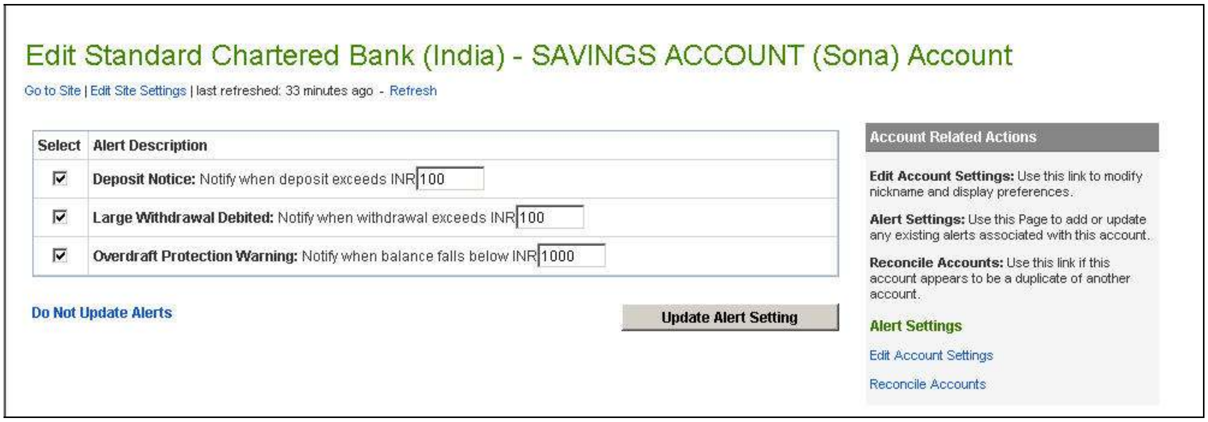
  And checkboxes against these classes

- Displays a category drop down box
- 'Cancel' link provided which clicked cancels the edit operation and returns back to Manage sites and accounts page
- 'Deactivate Account' link provided which clicked redirects user to Deactivate Account page
- 'Delete Account' link provided which clicked redirects user to Delete Account page
- Button 'Update Accounts' when clicked saves the new settings and returns back to Manage sites and accounts page
- Two links 'Alert settings' and 'Reconcile Accounts' provided in the side-bar



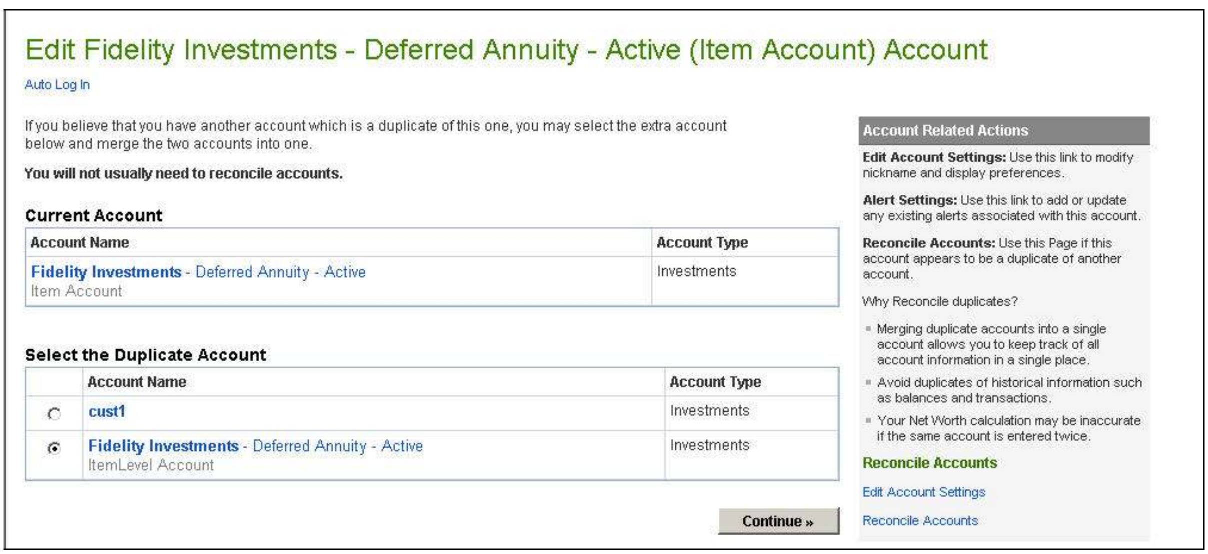
5.9.3.17 Page Title: Edit <Account Name> Account (Alert Settings)

- New page
- URL = TBD
- Displays the list of alerts associated with this particular account type in a table with two columns ‘Select’ and ‘Alert Description’
- The first column ‘Select’ has a check box which can be checked/unchecked to enable/disable that particular alert
- ‘Do Not Update Alerts’ which when clicked does not save any alert setting and returns back to ‘Edit Account’ page
- Update Alert Setting button when licked updates the recently configured settings and a message ‘Changes to your alert settings have been saved’ is displayed on the top of the page



5.9.3.18 Page Title: Edit <Account Name> Account Reconciliation

- New page
- URL = TBD
- Displays the account name which needs reconciliation
- Displays a list of accounts which may be duplicates of the account shown in the first table and the custom accounts of that account type with an option button against each account name
- Button 'Continue' when clicked merges the account in the first table with the selected account in the second table
- On successful merger, the duplicate account is no longer displayed anywhere in the application



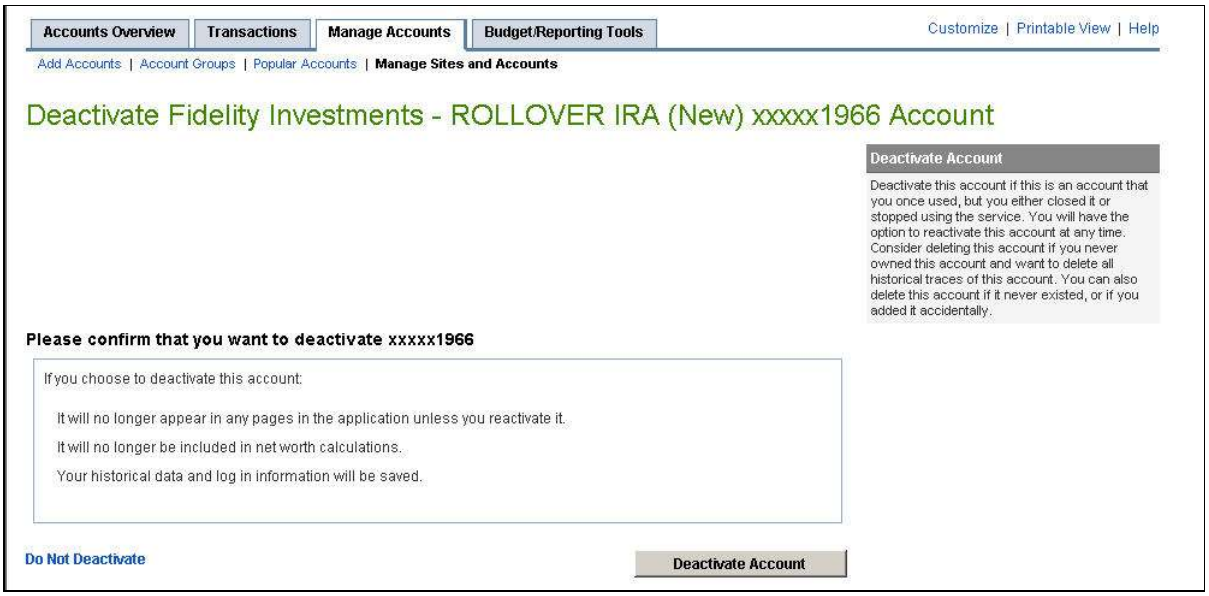
5.9.3.19 Page Title: De-activate <Account Name > Account

(For Fidelity Accounts, this will be directed to AW page)

- New page
- URL = TBD
- Displays a message to the users if they choose to deactivate the account
    - It will no longer appear in any pages of the application unless it is reactivated
    - It will no longer be included in Net worth calculations
    - Users' historical data and login information will be saved

- ‘Do Not Deactivate’ link provided which clicked cancels the deactivate operation and returns back to Manage Sites and Accounts page
- Button ‘Deactivate’ when clicked displays a confirmation message stating that “<Account Name’ has been successfully deactivated.” and provides a link to return back to Manage Sites and Accounts Page.

Note: Transactions prior to deactivation date will still continue to show.
Transactions post deactivate-date will not show up.



5.9.3.20 Page Title: Reactivate <Account Name>

(For Fidelity Accounts, this will be directed to AW page)

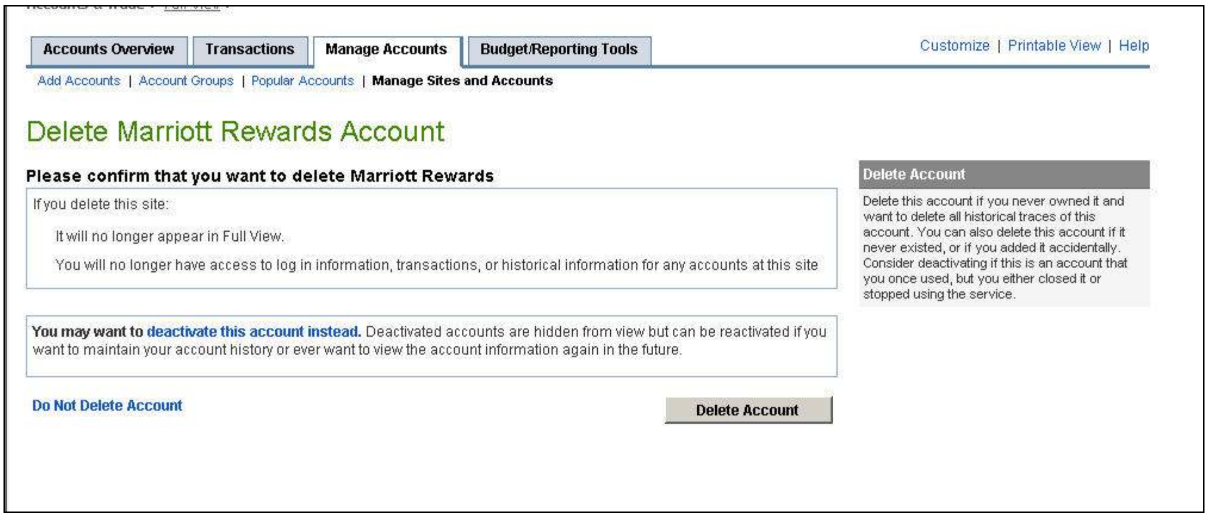
- New page
- URL = TBD
- Displays a confirmation message stating that <Account Name> has been successfully reactivated
- Displays a message informing

  <account name> has been reactivated. An attempt will be made to retrieve your account information. The account balance will be included in the net worth calculation.

- A link ‘View and edit your remaining sites’ which when clicked returns back to Manage Sites and Accounts Page

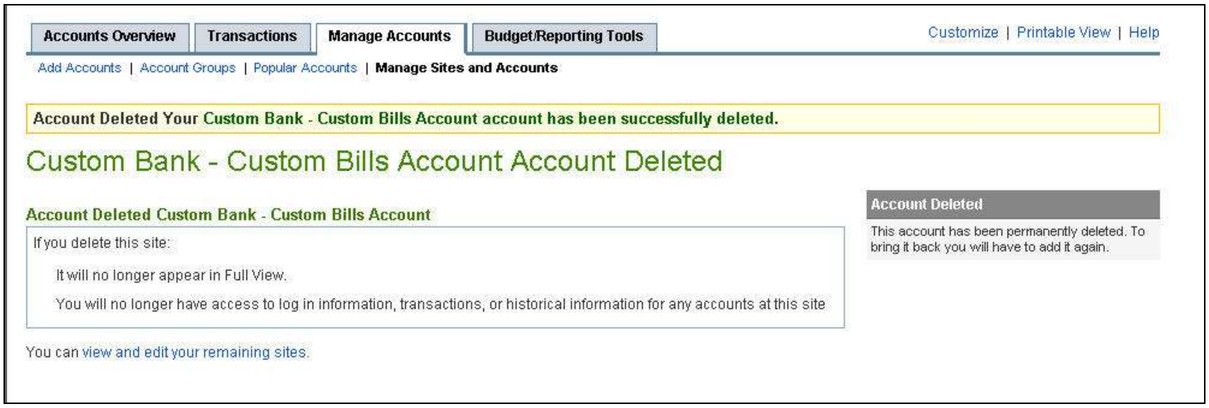
5.9.3.21 Page Title: Delete <Account Name> Account

- New page
- URL = TBD
- Displays a message informing that this account will no longer appear in Full View and user will no longer have access to anything related to this account
- ‘Do Not Delete Account’ link provided which clicked cancels the delete operation and returns back to Manage sites and accounts page
- Button ‘Delete Account’ when clicked directs to Delete <Account Name> Site page with a confirmation message
- ‘deactivate this account instead’ link provided with a message to user suggesting to deactivate the account instead of deleting it



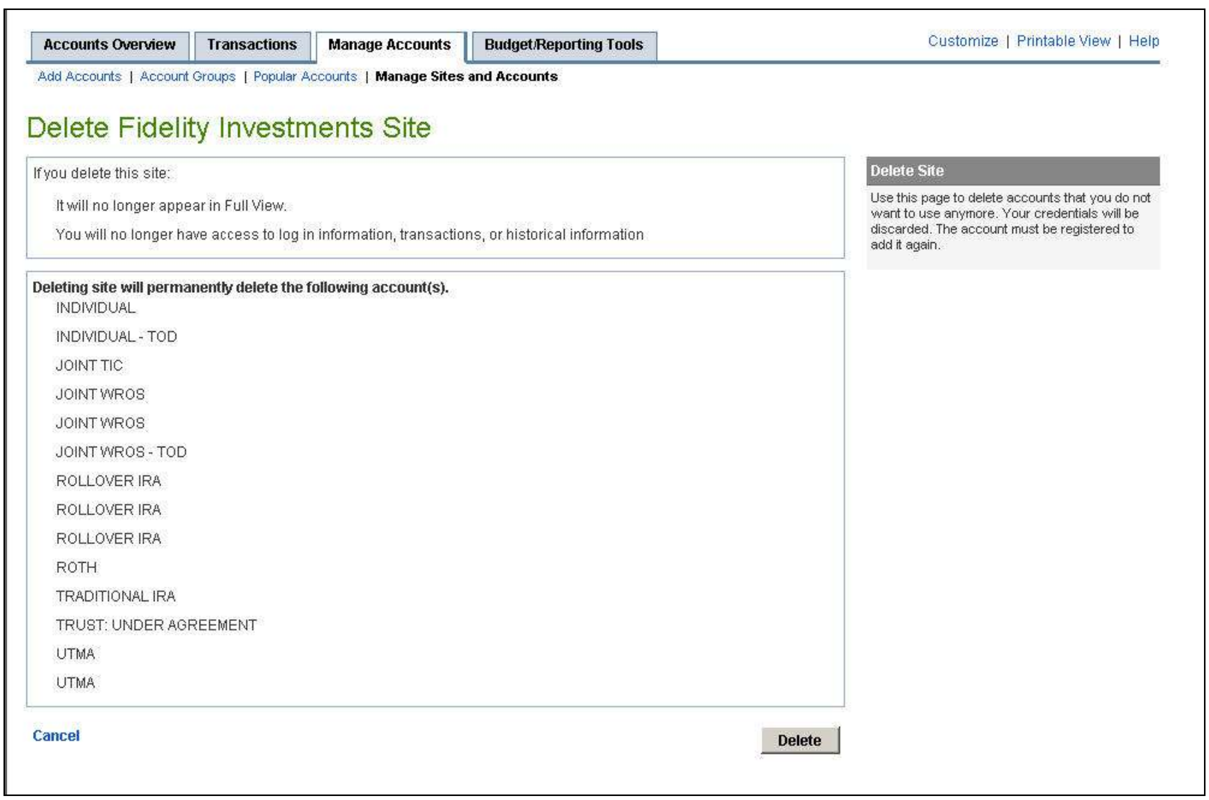
5.9.3.22 Page Title: Delete <Account Name> Account

- New page
- URL = TBD
- Displays a message that the account has been successfully deleted
- Displays a message informing that this account will no longer appear in Full View and user will no longer have access to anything related to this account
- A link ‘view and edit your remaining sites’ which when clicked returns back to Manage Sites and Accounts Page



5.9.3.23 Page Title: Delete <Site Name> Site

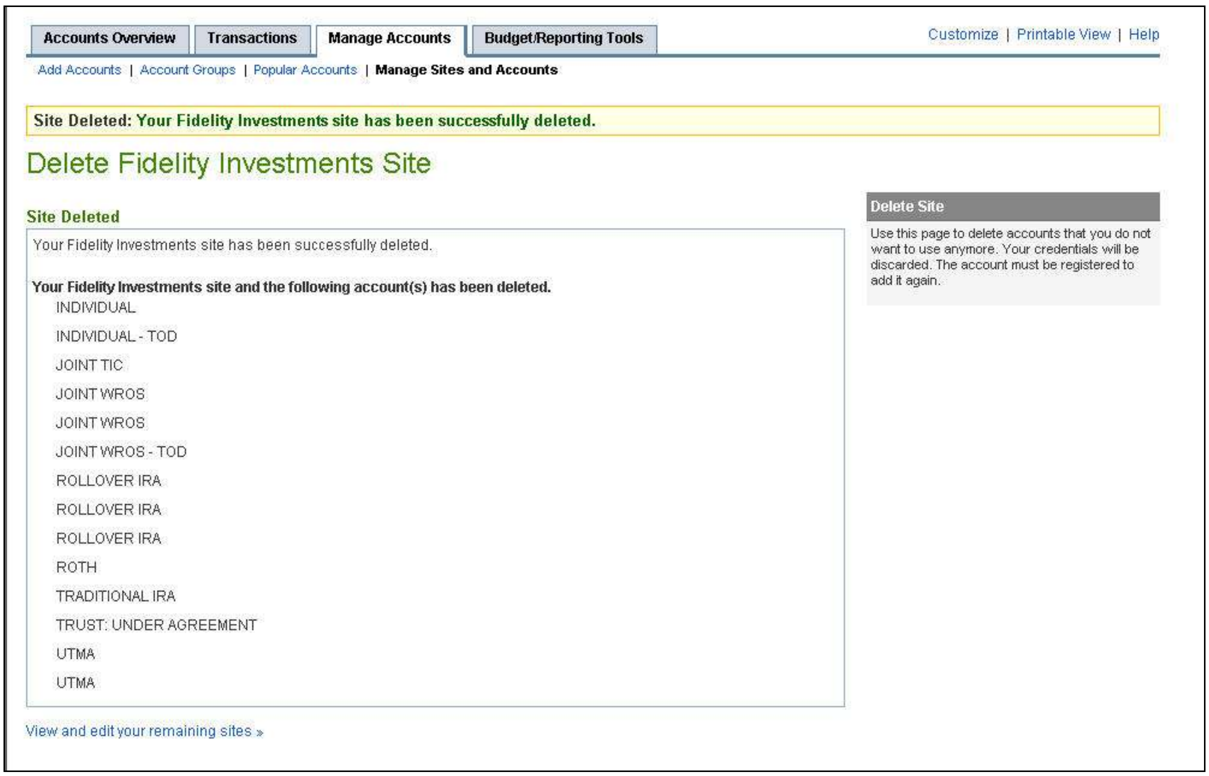
- New page
- URL = TBD
- Displays a message informing that this site will no longer appear in Full View and user will no longer have access to anything related to this site
- Displays the list of accounts added under that site and informs deleting the site permanently deletes all the accounts listed.
- ‘Cancel’ link provided which clicked cancels the delete operation and returns back to Manage Sites and Accounts page
- Button ‘Delete’ when clicked directs to Delete <Site name> Site page with a confirmation message



5.9.3.24 Page Title: Delete <Site Name> Site

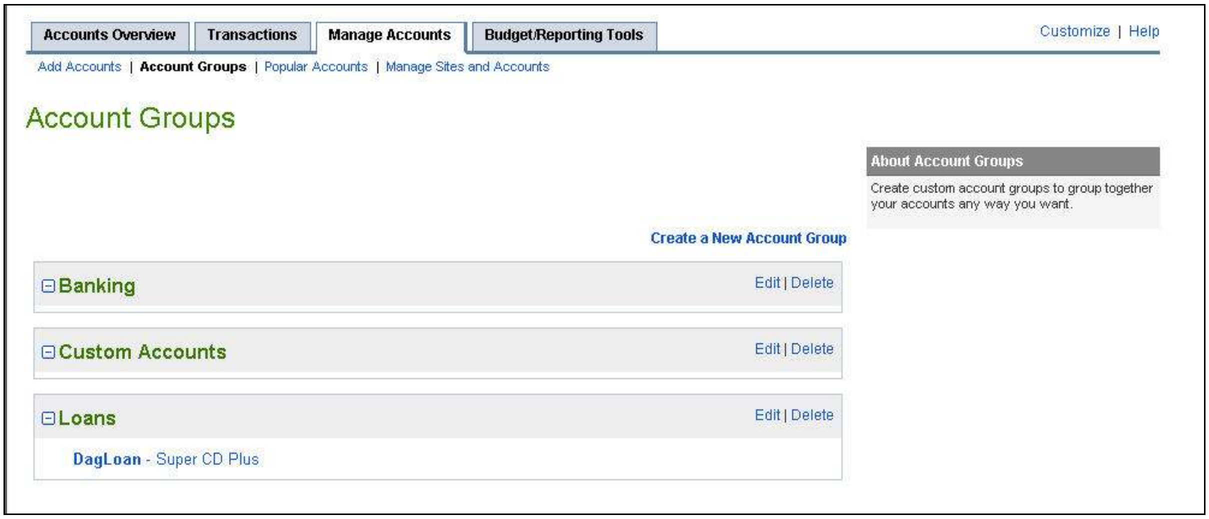
(Deletion of Site Confirmed)

- New page
- URL = TBD
- Displays a message 'Your <Site Name> site has been successfully deleted' on the top of page
- Displays the list of accounts added under that site which were also deleted
- 'View and edit your remaining sites' link provided which clicked redirects to Manage Sites and Accounts Page



5.9.3.25 Page Title: Account Groups

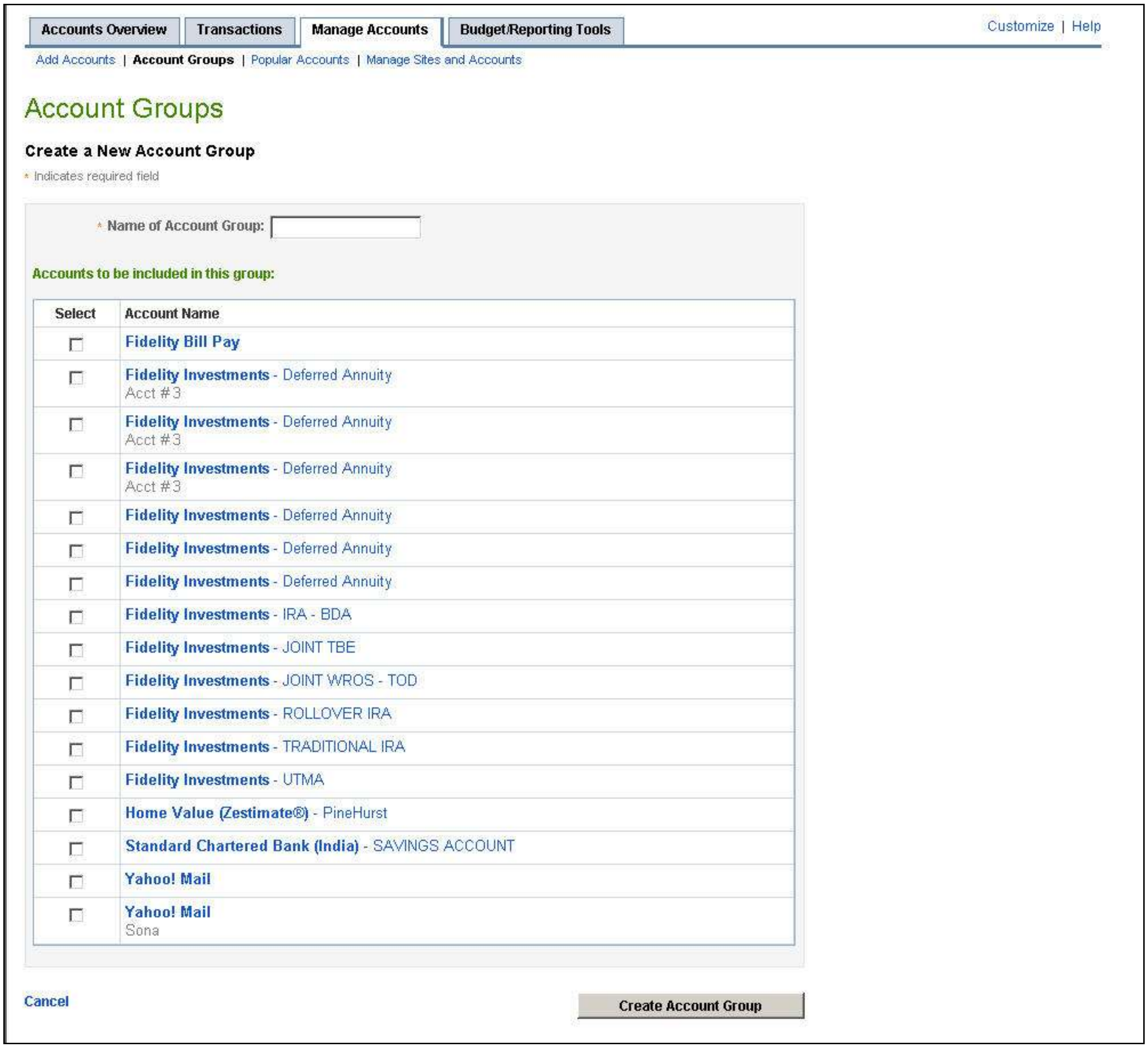
- New page
- URL = TBD
- Displays a list of account groups added by the customer
- Links 'Edit' and 'Delete' provided against each account group name
- A 'Create a New Account Group' link is provided which clicked re-directs to Create Account Group page
- 'Edit' link when clicked re-directs to Edit Account Group page
- 'Delete' link when clicked re-directs to Delete Account Group page



5.9.3.26 Page: Create Account Group

Page Title: Account Groups

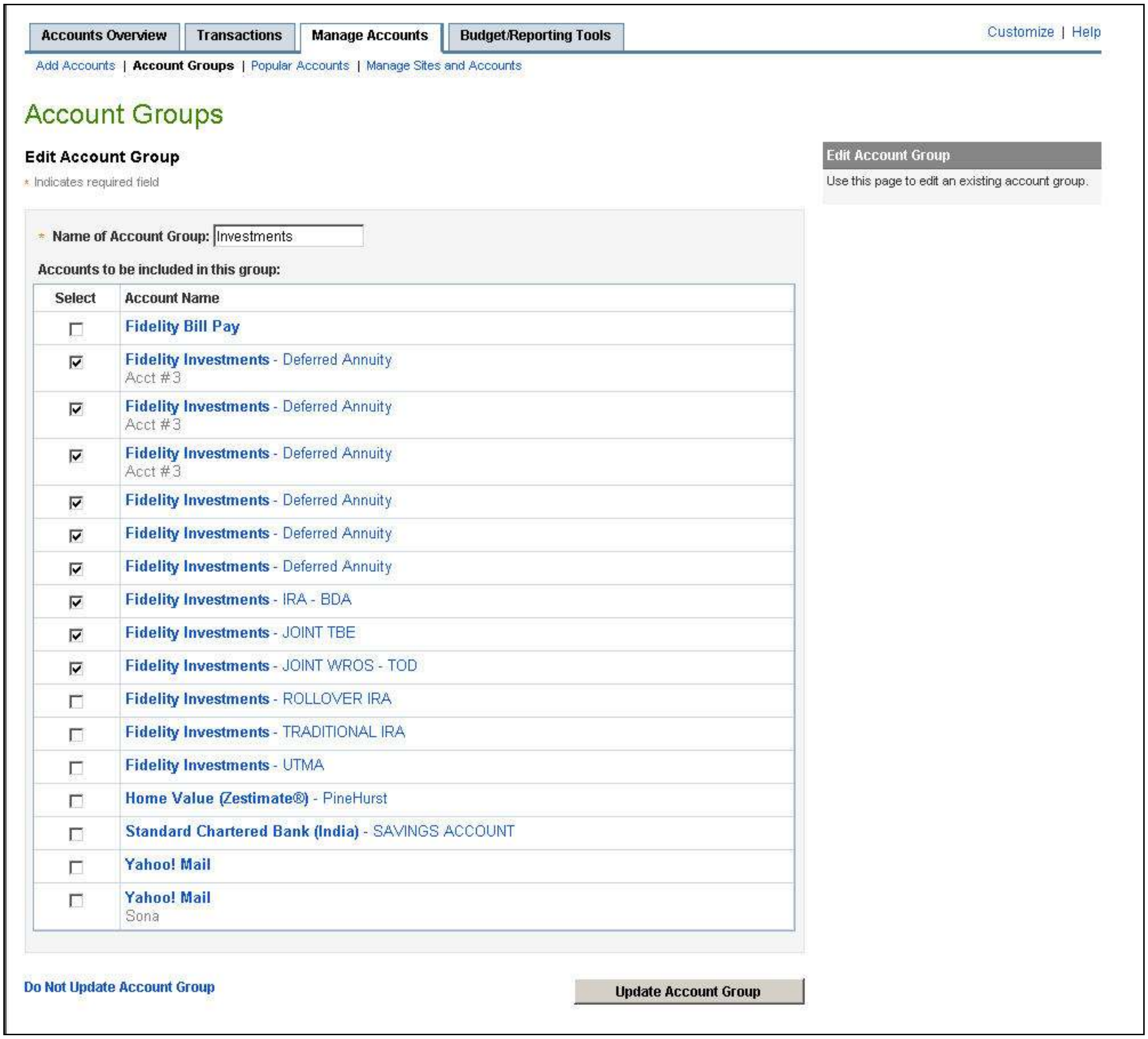
- New page
- URL = TBD
- A text box to enter the name of the account group
- A list of all accounts added to the application with a check box against each account
- A button Create Account Group provided at the bottom of the page which when clicked creates the new group and adds all the accounts which have checkboxes checked under this account group
- A "Cancel' link which when clicked redirects user to Account Groups page



5.9.3.27 Page: Edit Account Group

Page Title: Account Groups

- New page
- URL = TBD
- A text box with the name of the account group to be edited is displayed
- A list of all accounts added to the application with a check box against each account
- A button Update Account Group provided at the bottom of the page which when clicked creates the new group and adds all the accounts which have checkboxes checked under this account group
- A "Do not update account group' which when clicked redirects user to Account Groups page

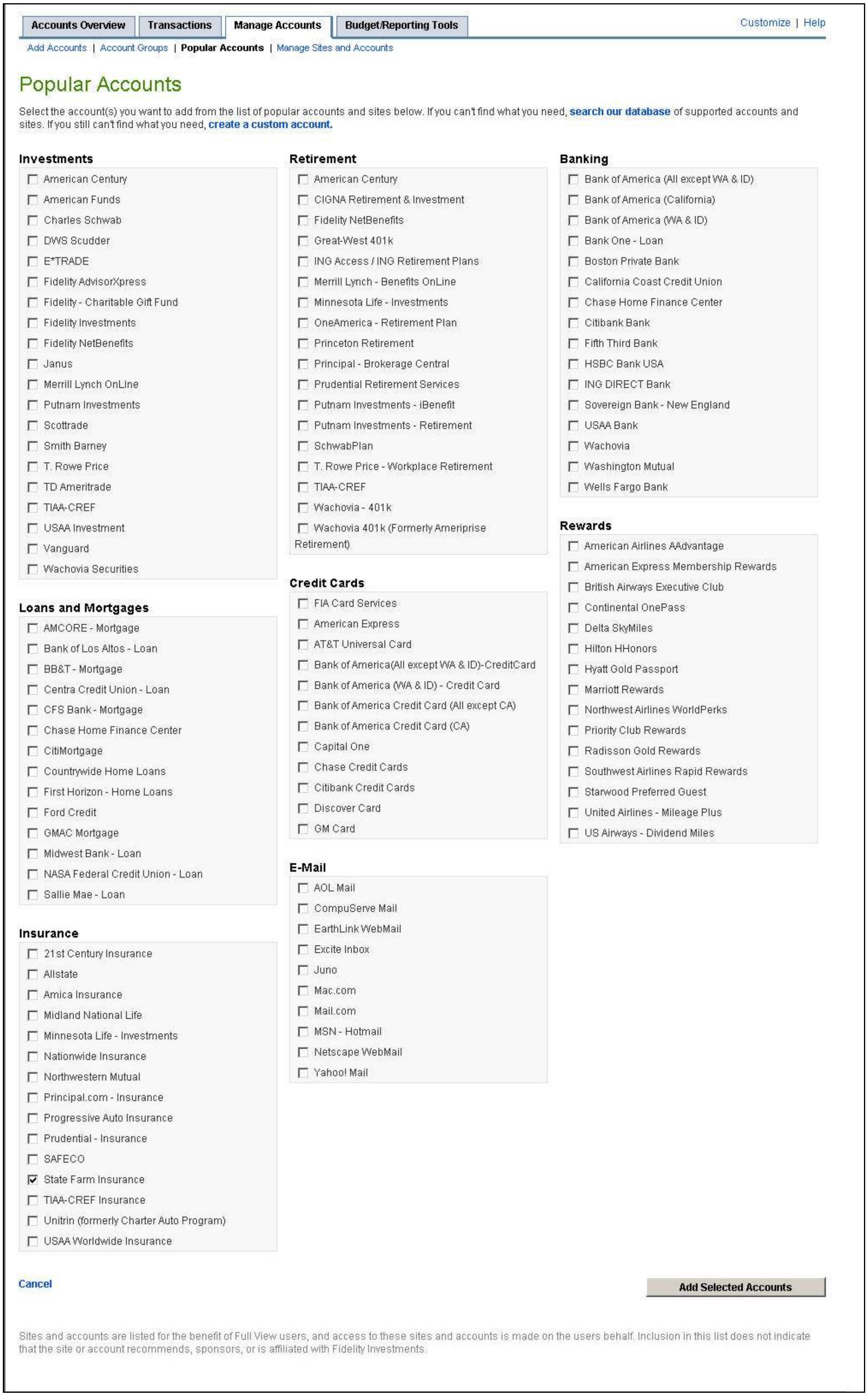


5.9.3.28 Page Title: Delete Group

- New page
- URL = TBD
- A message is prompted to the user "Are you sure you want to delete this <xxx> group?" <xxx> will be the name of the group the user has chosen to delete
- A button 'Continue' to be provided which when clicked confirms deletion and the group is removed.
- A link 'Do not delete' to be provided which when clicked redirects user back to Accounts Group page.

5.9.3.29 Page Title: Popular Accounts

- New page
- URL = TBD
- Displays Popular Accounts are grouped together organized by 8 categories namely Investments, Credit Cards, Banking, Retirement, Loans and Mortgages, Insurance, E-Mail, Rewards
- Popular sites in each category are listed with check boxes against them
- A button 'Add Selected Accounts' is displayed which when clicked adds all the checked popular sites partially for the user to add later on
- 'Cancel' link provided which when clicked redirects the user back to 'Add Accounts' page



Accounts Overview | Transactions | Manage Accounts | Budget/Reporting Tools

Customize | Help

Add Accounts | Account Groups | **Popular Accounts** | Manage Sites and Accounts

Popular Accounts

Select the account(s) you want to add from the list of popular accounts and sites below. If you can't find what you need, **search our database** of supported accounts and sites. If you still can't find what you need, **create a custom account.**

Investments

- [ ] American Century
- [ ] American Funds
- [ ] Charles Schwab
- [ ] DWS Scudder
- [ ] E*TRADE
- [ ] Fidelity AdvisorXpress
- [ ] Fidelity - Charitable Gift Fund
- [ ] Fidelity Investments
- [ ] Fidelity NetBenefits
- [ ] Janus
- [ ] Merrill Lynch OnLine
- [ ] Putnam Investments
- [ ] Scottrade
- [ ] Smith Barney
- [ ] T. Rowe Price
- [ ] TD Ameritrade
- [ ] TIAA-CREF
- [ ] USAA Investment
- [ ] Vanguard
- [ ] Wachovia Securities

Loans and Mortgages

- [ ] AMCORE - Mortgage
- [ ] Bank of Los Altos - Loan
- [ ] BB&T - Mortgage
- [ ] Centra Credit Union - Loan
- [ ] CFS Bank - Mortgage
- [ ] Chase Home Finance Center
- [ ] CitiMortgage
- [ ] Countrywide Home Loans
- [ ] First Horizon - Home Loans
- [ ] Ford Credit
- [ ] GMAC Mortgage
- [ ] Midwest Bank - Loan
- [ ] NASA Federal Credit Union - Loan
- [ ] Sallie Mae - Loan

Insurance

- [ ] 21st Century Insurance
- [ ] Allstate
- [ ] Amica Insurance
- [ ] Midland National Life
- [ ] Minnesota Life - Investments
- [ ] Nationwide Insurance
- [ ] Northwestern Mutual
- [ ] Principal.com - Insurance
- [ ] Progressive Auto Insurance
- [ ] Prudential - Insurance
- [ ] SAFECO
- [x] State Farm Insurance
- [ ] TIAA-CREF Insurance
- [ ] Unitrin (formerly Charter Auto Program)
- [ ] USAA Worldwide Insurance

Retirement

- [ ] American Century
- [ ] CIGNA Retirement & Investment
- [ ] Fidelity NetBenefits
- [ ] Great-West 401k
- [ ] ING Access / ING Retirement Plans
- [ ] Merrill Lynch - Benefits OnLine
- [ ] Minnesota Life - Investments
- [ ] OneAmerica - Retirement Plan
- [ ] Princeton Retirement
- [ ] Principal - Brokerage Central
- [ ] Prudential Retirement Services
- [ ] Putnam Investments - iBenefit
- [ ] Putnam Investments - Retirement
- [ ] SchwabPlan
- [ ] T. Rowe Price - Workplace Retirement
- [ ] TIAA-CREF
- [ ] Wachovia - 401k
- [ ] Wachovia 401k (Formerly Ameriprise Retirement)

Credit Cards

- [ ] FIA Card Services
- [ ] American Express
- [ ] AT&T Universal Card
- [ ] Bank of America(All except WA & ID)-CreditCard
- [ ] Bank of America (WA & ID) - Credit Card
- [ ] Bank of America Credit Card (All except CA)
- [ ] Bank of America Credit Card (CA)
- [ ] Capital One
- [ ] Chase Credit Cards
- [ ] Citibank Credit Cards
- [ ] Discover Card
- [ ] GM Card

E-Mail

- [ ] AOL Mail
- [ ] CompuServe Mail
- [ ] EarthLink WebMail
- [ ] Excite Inbox
- [ ] Juno
- [ ] Mac.com
- [ ] Mail.com
- [ ] MSN - Hotmail
- [ ] Netscape WebMail
- [ ] Yahoo! Mail

Banking

- [ ] Bank of America (All except WA & ID)
- [ ] Bank of America (California)
- [ ] Bank of America (WA & ID)
- [ ] Bank One - Loan
- [ ] Boston Private Bank
- [ ] California Coast Credit Union
- [ ] Chase Home Finance Center
- [ ] Citibank Bank
- [ ] Fifth Third Bank
- [ ] HSBC Bank USA
- [ ] ING DIRECT Bank
- [ ] Sovereign Bank - New England
- [ ] USAA Bank
- [ ] Wachovia
- [ ] Washington Mutual
- [ ] Wells Fargo Bank

Rewards

- [ ] American Airlines AAdvantage
- [ ] American Express Membership Rewards
- [ ] British Airways Executive Club
- [ ] Continental OnePass
- [ ] Delta SkyMiles
- [ ] Hilton HHonors
- [ ] Hyatt Gold Passport
- [ ] Marriott Rewards
- [ ] Northwest Airlines WorldPerks
- [ ] Priority Club Rewards
- [ ] Radisson Gold Rewards
- [ ] Southwest Airlines Rapid Rewards
- [ ] Starwood Preferred Guest
- [ ] United Airlines - Mileage Plus
- [ ] US Airways - Dividend Miles

Cancel

Add Selected Accounts

Sites and accounts are listed for the benefit of Full View users, and access to these sites and accounts is made on the users behalf. Inclusion in this list does not indicate that the site or account recommends, sponsors, or is affiliated with Fidelity Investments.

5.9.3.30 Page Title: Manage Sites and Accounts

- New page
- URL = TBD
- Lists all accounts customer has aggregated to Full View (held and held away)
- Accounts are listed under different categories as given below
  - Sites Requiring Additional Setup

    An account for which the user has provided the credentials but has not been successfully added due to site errors or incorrect credentials will be listed here. In addition the error messages for accounts which are successfully added but wherein subsequent refresh has failed is also listed. The errors could be site errors or agent errors or user action required errors

  - Active Sites

    All accounts which have been successfully added and refreshed at-least once are termed as active accounts. All manual accounts which are added by the user will also be listed under active accounts

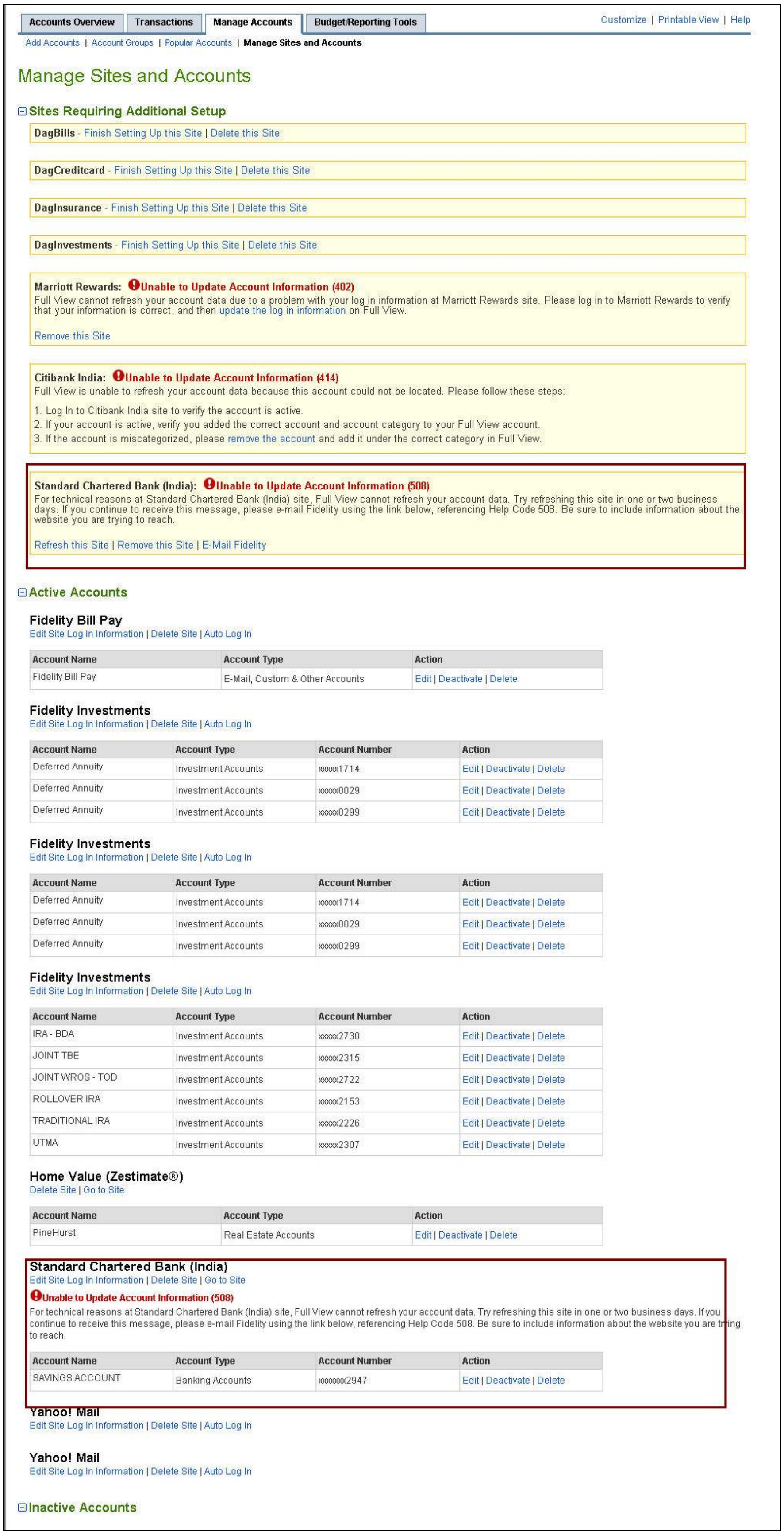
  - Inactive Sites

    All accounts which have been deactivated are displayed under Inactive accounts. The user can reactivate the account from the inactive accounts block. On reactivation the account will be moved under Active accounts and the periodic refresh will be activated

- Links 'Edit Site Login information', 'Delete this Site' , 'Go to Site/Auto Log In' displayed against the site names
- Link 'Finished Setting Up this Site' displayed against site names which have not been completely added to Full View
- Links 'Edit' , 'Deactivate'/'Reactivate' , 'Delete' displayed against each account
- Link 'Delete' displayed against the custom account to delete the account
- Link 'Go to Site' displayed against the custom account if the user has provided an URL for the custom account
- Link 'Update' displayed against the custom account for the user to manually update the account

Note:

1. Edit Site Log In Information link is not displayed against Fidelity Owned accounts.
2. Sites which have been setup completely and functional earlier are at times again displayed under 'Sites Requiring Additional Setup' when at times errors are thrown for these sites. These sites will also be displayed under active sites section as well along with the error message. The screen below depicts such scenario wherein a site is listed under 'Sites Requiring Additional Setup' and 'Active sites' sections.


Accounts Overview
Transactions
Manage Accounts
Budget/Reporting Tools
Customize | Printable View | Help
Add Accounts | Account Groups | Popular Accounts | Manage Sites and Accounts
Manage Sites and Accounts
Sites Requiring Additional Setup
DagBills - Finish Setting Up this Site | Delete this Site
DagCreditcard - Finish Setting Up this Site | Delete this Site
DagInsurance - Finish Setting Up this Site | Delete this Site
DagInvestments - Finish Setting Up this Site | Delete this Site
Marriott Rewards: Unable to Update Account Information (402)
Full View cannot refresh your account data due to a problem with your log in information at Marriott Rewards site. Please log in to Marriott Rewards to verify that your information is correct, and then update the log in information on Full View.
Remove this Site
Citibank India: Unable to Update Account Information (414)
Full View is unable to refresh your account data because this account could not be located. Please follow these steps:
1. Log In to Citibank India site to verify the account is active.
2. If your account is active, verify you added the correct account and account category to your Full View account.
3. If the account is miscategorized, please remove the account and add it under the correct category in Full View.
Standard Chartered Bank (India): Unable to Update Account Information (508)
For technical reasons at Standard Chartered Bank (India) site, Full View cannot refresh your account data. Try refreshing this site in one or two business days. If you continue to receive this message, please e-mail Fidelity using the link below, referencing Help Code 508. Be sure to include information about the website you are trying to reach.
Refresh this Site | Remove this Site | E-Mail Fidelity
Active Accounts
Fidelity Bill Pay
Edit Site Log In Information | Delete Site | Auto Log In
Account Name | Account Type | Action
Fidelity Bill Pay | E-Mail, Custom & Other Accounts | Edit | Deactivate | Delete
Fidelity Investments
Edit Site Log In Information | Delete Site | Auto Log In
Account Name | Account Type | Account Number | Action
Deferred Annuity | Investment Accounts | xxxxx1714 | Edit | Deactivate | Delete
Deferred Annuity | Investment Accounts | xxxxx0029 | Edit | Deactivate | Delete
Deferred Annuity | Investment Accounts | xxxxx0299 | Edit | Deactivate | Delete
Fidelity Investments
Edit Site Log In Information | Delete Site | Auto Log In
Account Name | Account Type | Account Number | Action
Deferred Annuity | Investment Accounts | xxxxx1714 | Edit | Deactivate | Delete
Deferred Annuity | Investment Accounts | xxxxx0029 | Edit | Deactivate | Delete
Deferred Annuity | Investment Accounts | xxxxx0299 | Edit | Deactivate | Delete
Fidelity Investments
Edit Site Log In Information | Delete Site | Auto Log In
Account Name | Account Type | Account Number | Action
IRA - BDA | Investment Accounts | xxxxx2730 | Edit | Deactivate | Delete
JOINT TBE | Investment Accounts | xxxxx2315 | Edit | Deactivate | Delete
JOINT WROS - TOD | Investment Accounts | xxxxx2722 | Edit | Deactivate | Delete
ROLLOVER IRA | Investment Accounts | xxxxx2153 | Edit | Deactivate | Delete
TRADITIONAL IRA | Investment Accounts | xxxxx2226 | Edit | Deactivate | Delete
UTMA | Investment Accounts | xxxxx2307 | Edit | Deactivate | Delete
Home Value (Zestimate®)
Delete Site | Go to Site
Account Name | Account Type | Action
PineHurst | Real Estate Accounts | Edit | Deactivate | Delete
Standard Chartered Bank (India)
Edit Site Log In Information | Delete Site | Go to Site
Unable to Update Account Information (508)
For technical reasons at Standard Chartered Bank (India) site, Full View cannot refresh your account data. Try refreshing this site in one or two business days. If you continue to receive this message, please e-mail Fidelity using the link below, referencing Help Code 508. Be sure to include information about the website you are trying to reach.
Account Name | Account Type | Account Number | Action
SAVINGS ACCOUNT | Banking Accounts | xxxxxxx2947 | Edit | Deactivate | Delete
Yahoo! Mail
Edit Site Log In Information | Delete Site | Auto Log In
Yahoo! Mail
Edit Site Log In Information | Delete Site | Auto Log In
Inactive Accounts

5.9.4 Budget/Reporting Tools Tab

5.9.4.1 Page Title: Set Budget Goals

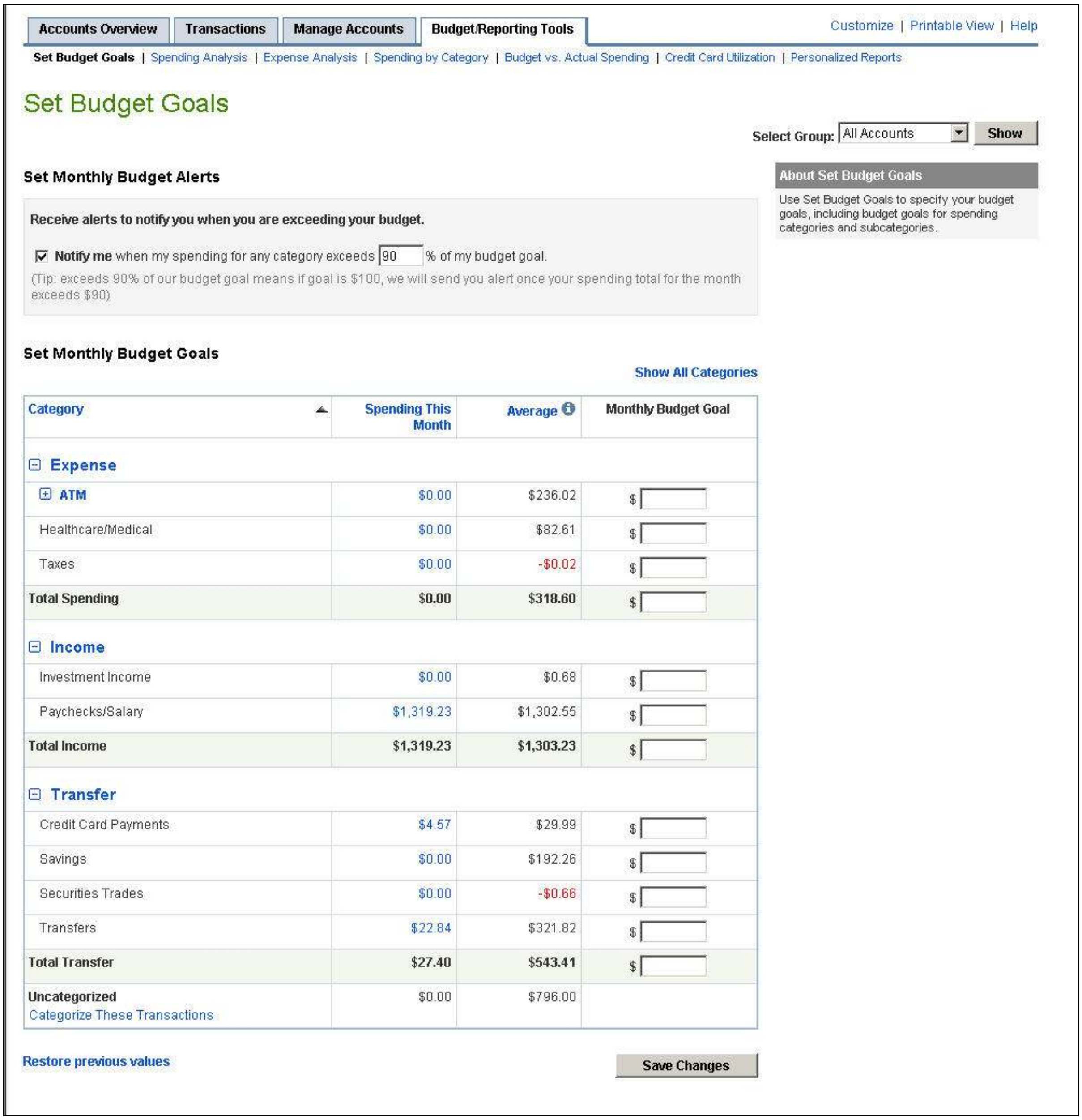
- New page
- URL = TBD
- Displays the list of categories which have transactions or budget goals associated along with the following fields in tabular format
    - Category Name
    - Amount spent in current month
    - Average amount spent in the past 6 months
    - A field to set budget amount for that month

  The first three columns of this table can be sorted in both ascending and descending order
- Displayed categories are classified under income, expense, transfer and deferred contribution sections
- User can choose account groups from Select Group drop-down menu and clicking on the button Show to show categories which have transactions corresponding to accounts belonging to that particular account group

  The options of drop down menu are:
    - Standard grouping : All Accounts
    - Customizable grouping : Custom Groups created by users
- Totals for the respective sections are displayed under each section
- Displays a check box for user to configure the system to send an alert to Alerts Inbox notifying the user when the spending for a category exceeds a particular percentage set by the user as budget goal for the corresponding category
- Transactions which have been uncategorized are all grouped under a single row as Uncategorized and a link 'Categorize These Transactions' displayed in this row which when clicked redirects to 'All Accounts' page under transactions tab
- 'Show All Categories' link when clicked displays the 'Set Budget Goals and Alerts (All Categories View) page
- 'Save Changes' button when clicked saves the settings and displays a message 'Changes to your budgeting goals have been changed' on top of the same page
- 'Restore Previous Values' link when clicked will discard all changes and shows the values set earlier

Links/Buttons	Target/Functionality
Show All Categories	Redirects to Set Budget Goals page which displays all categories irrespective of whether the categories have transactions and budget goals associated to them
Save Changes Button	All changes made by the user on this page saved and a message "Changes to your budgeting goals have been saved" displayed at the top of the page
Restore Previous Values	Discards all changes and shows the values set earlier
Categorize These Transactions link available in	Redirects to All Accounts page under

the row displaying uncategorized transactions	Transactions tab



-

5.9.4.2 Page Title: Set Budget Goals and Alerts (All Categories View)

- New page
- URL = TBD
- Displays the list of all categories with the following fields in tabular format
    - Category Name
    - Amount spent in current month
    - Average amount spent in the past 6 months
    - A field to set budget amount for that month

The first three columns of this table can be sorted in both ascending and descending order

- Displayed categories are classified under income, expense, transfer and deferred contribution sections
- User can choose account groups from Select Group drop-down menu and clicking on the button Show to show categories which have transactions corresponding to accounts belonging to that particular account group
  The options of drop down menu are:
  - Standard grouping : All Accounts
  - Customizable grouping : Custom Groups created by users
- Totals for the respective sections are displayed under each section
- Transactions which have been uncategorized are all grouped under a single row as Uncategorized and a link 'Categorize These Transactions' displayed in this row which when clicked redirects to 'All Accounts' page under transactions tab
- Displays a check box for user to configure the system to send an alert to Alerts Inbox notifying the user when the spending for a category exceeds a particular percentage set by the user as budget goal for the corresponding category
- 'Hide Categories with No Transactions and No Budget Goals' link when clicked displays the 'Set Budget Goals and Alerts (All Categories View) page
- 'Save Changes' button when clicked saves the settings and displays a message 'Changes to your budgeting goals have been changed' on top of the same
- 'Restore Previous Values' link when clicked will discard all changes and shows the values set earlier

Links/Buttons	**Target/Functionality**
Hide Categories with No Transactions and No Budget Goals'	Redirects to Set Budget Goals page which displays categories which have transactions and budget goals associated to them
 Button	All changes made by the user on this page saved and a message "Changes to your budgeting goals have been saved" displayed at the top of the page
Categorize These Transactions link available in the row displaying uncategorized transactions	Redirects to All Accounts page under Transactions tab
Restore Previous Values	Discards all changes and shows the values set earlier

Accounts Overview | Transactions | Manage Accounts | Budget/Reporting Tools

Customize | Printable View | Help

Set Budget Goals | Spending Analysis | Expense Analysis | Spending by Category | Budget vs. Actual Spending | Credit Card Utilization | Personalized Reports

Set Budget Goals and Alerts (All Categories View)

Select Group: Investments Show

Set Budget Goals and Alerts (All Categories View)

Use Set Budget Goals to specify your budget goals, including budget goals for spending categories and subcategories.

Set Monthly Budget Alerts

Receive alerts to notify you when you are exceeding your budget.

☑ Notify me when my spending for any category exceeds 90 % of my budget goal.

(Tip: exceeds 90% of our budget goal means if goal is $100, we will send you alert once your spending total for the month exceeds $90)

Set Monthly Budget Goals

Hide Categories with No Transactions and No Budget Goals

Category	Spending This Month	Average	Monthly Budget Goal
Expense			
ATM/Cash Withdrawals	$0.00	$0.00	$
Automotive Expenses	$0.00	$0.00	$
Cable/Satellite Services	$0.00	$0.00	$
Charitable Giving	$0.00	$0.00	$
Checks	$0.00	$0.00	
Child/Dependent Expenses	$0.00	$0.00	$
Clothing/Shoes	$0.00	$0.00	$
Education	$0.00	$0.00	$
Electronics	$0.00	$0.00	$
Entertainment	$0.00	$0.00	$
Gasoline/Fuel	$0.00	$0.00	$
General Merchandise	$0.00	$0.00	$
Gifts	$0.00	$0.00	$
Groceries	$0.00	$0.00	$
Healthcare/Medical	$0.00	$0.00	$
Hobbies	$0.00	$0.00	$
Home Improvement	$0.00	$0.00	$
Home Maintenance	$0.00	$0.00	$
Insurance	$0.00	$0.00	$
Loans	$0.00	$0.00	$
Mortgages	$0.00	$0.00	$
Office Supplies	$0.00	$0.00	$
Online Services	$0.00	$0.00	$
Other Bills	$0.00	$0.00	$
Other Expenses	$0.00	$0.00	$
Personal Care	$0.00	$0.00	$
Pets/Pet Care	$0.00	$0.00	$
Rent	$0.00	$0.00	$
Restaurants/Dining	$0.00	$0.00	$
Service Charges/Fees	$0.00	$0.00	$
Taxes	$0.00	-$0.01	$
Telephone Services	$0.00	$0.00	$
Travel	$0.00	$0.00	$
Utilities	$0.00	$0.00	$
Total Spending	**$0.00**	**-$0.01**	$
Income			
Deposits	$0.00	$0.00	$
Investment Income	$0.00	$0.06	$
Other Income	$0.00	$0.00	$
Paychecks/Salary	$0.00	$0.00	$
Retirement Income	$0.00	$0.00	$
Total Income	**$0.00**	**$0.06**	$
Transfer			
Credit Card Payments	$0.00	$0.00	$
Savings	$0.00	$0.00	$
Securities Trades	$0.00	-$0.05	$
Transfers	$0.00	$0.00	$
Total Transfer	**$0.00**	**-$0.05**	$
Deferred Compensation			
Retirement Contributions	$0.00	$0.00	$
Uncategorized Categorize These Transactions	$0.00	$0.00	

Restore previous values

Save Changes

5.9.4.3 Page Title: Spending Analysis

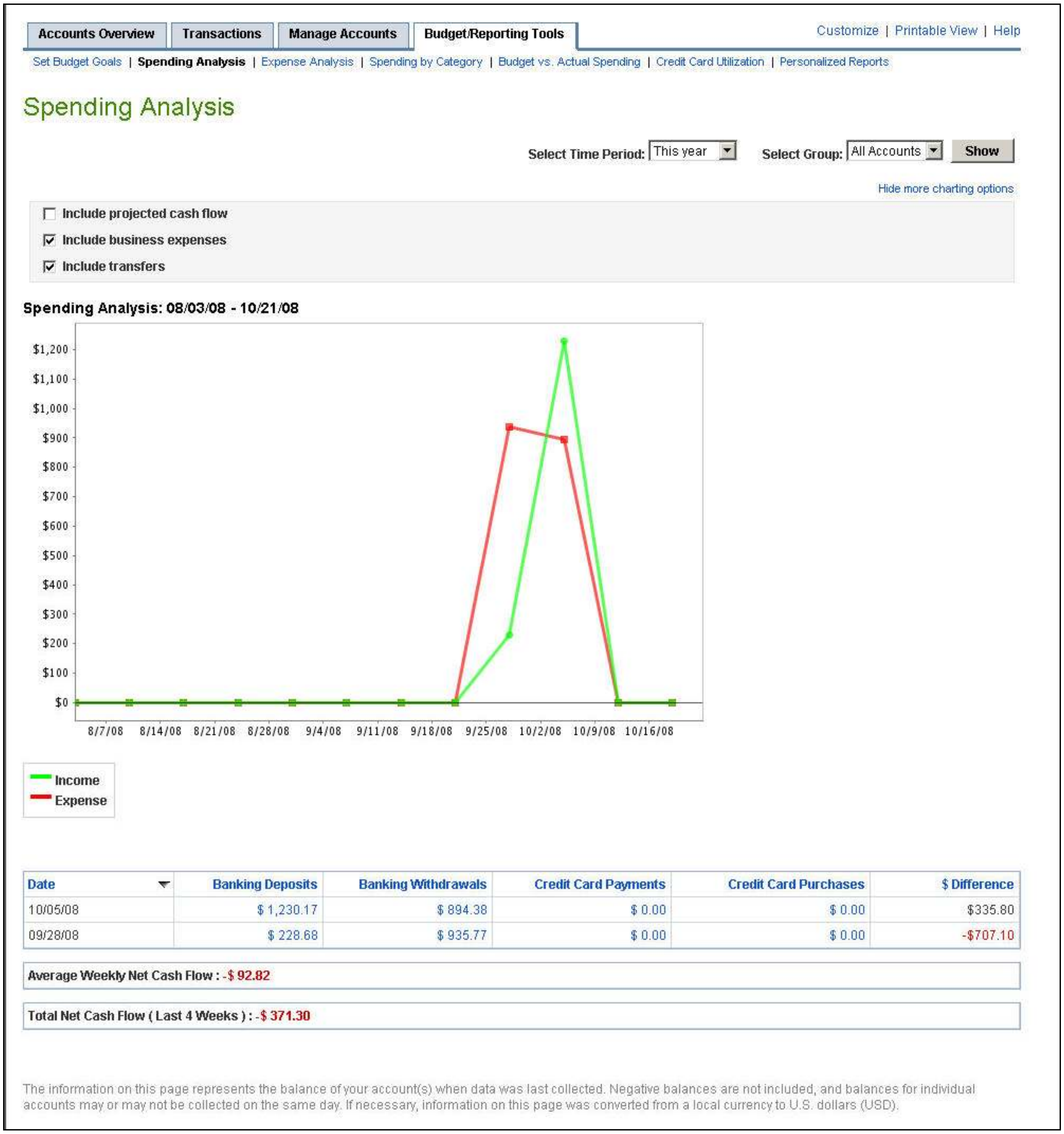
- New page
- URL = TBD
- Displays a graphic chart representation (Line Chart) of income versus spending over a specified period of time
- Displays the report of income versus spending over a specific period of time in tabular format
- Reports can be displayed for individual account groups or all accounts by selecting an option from the Select Group drop-down menu
  The options of drop down menu are:
  - Standard grouping : All Accounts
  - Customizable grouping : Custom Groups created by users
- Reports can be displayed for a specific period by selecting an option from the Select Time Period drop-down menu.
  The options of drop down menu are:
  - 3 Months
  - 6 Months
  - 12 Months
  - This Year
  - Last Year
- The data in the tabular format of the report is a hyperlink which is clickable and re-directs the user to the transactions page of that particular account matching that total
- Displays the average monthly net cash flow and total net cash flow for the selected period
- A link provided to Show more charting options or Hide more charting options
- Additional charting options mentioned below can be incorporated in the report by checking the checkbox against each option
  - Include projected cash flow
  - Include business expenses
  - Include transfers

Note On Projected Cash Flow:

Projected Cash Flow is determined by the manual transactions entered by user as projected transactions for future dates.

For Ex., If the user has entered a manual transaction for a certain amount with a future date for a banking account, on the transactions page of the accounts details of this account this transaction is displayed under 'Projected Transactions'.

When there are such transactions and user checks the checkbox of 'Include Projected Cash Flow' for the spending analysis chart option, the chart is depicted taking into account this expense for future date as well.



5.9.4.4 Page Title: Expense Analysis

- New page
- URL = TBD
- Displays a graphic chart representation (Pie Chart) of expenses broken down by category over a specified period of time
- Displays the report of expenses broken down by category over a specific period of time in tabular format
- Reports can be displayed for individual account groups or all accounts by selecting an option from the Select Group drop-down menu
  The options of drop down menu are:
  - Standard grouping : All Accounts

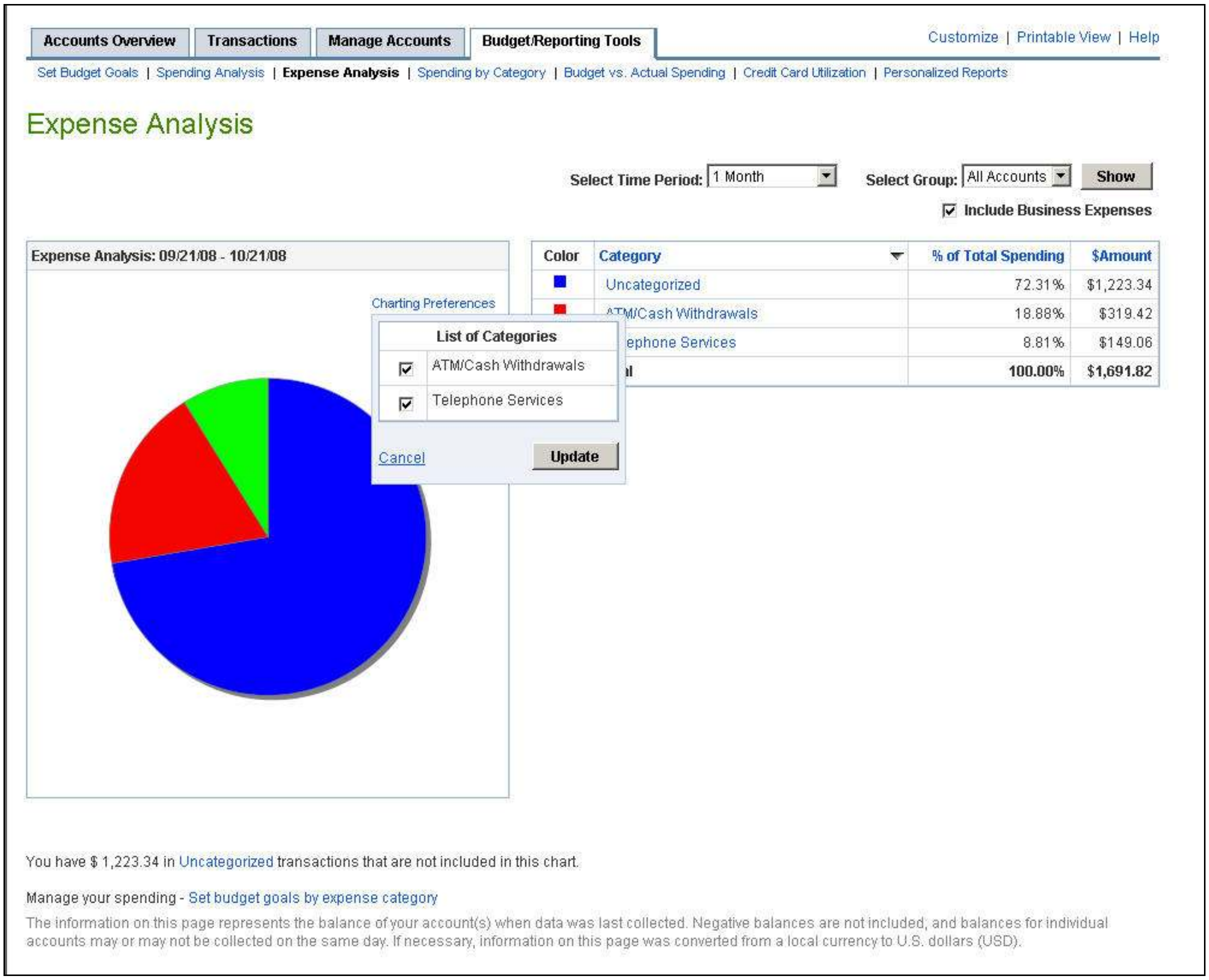
   - Customizable grouping : Custom Groups created by users
- Reports can be displayed for a specific period by selecting an option from the Select Time Period drop-down menu.

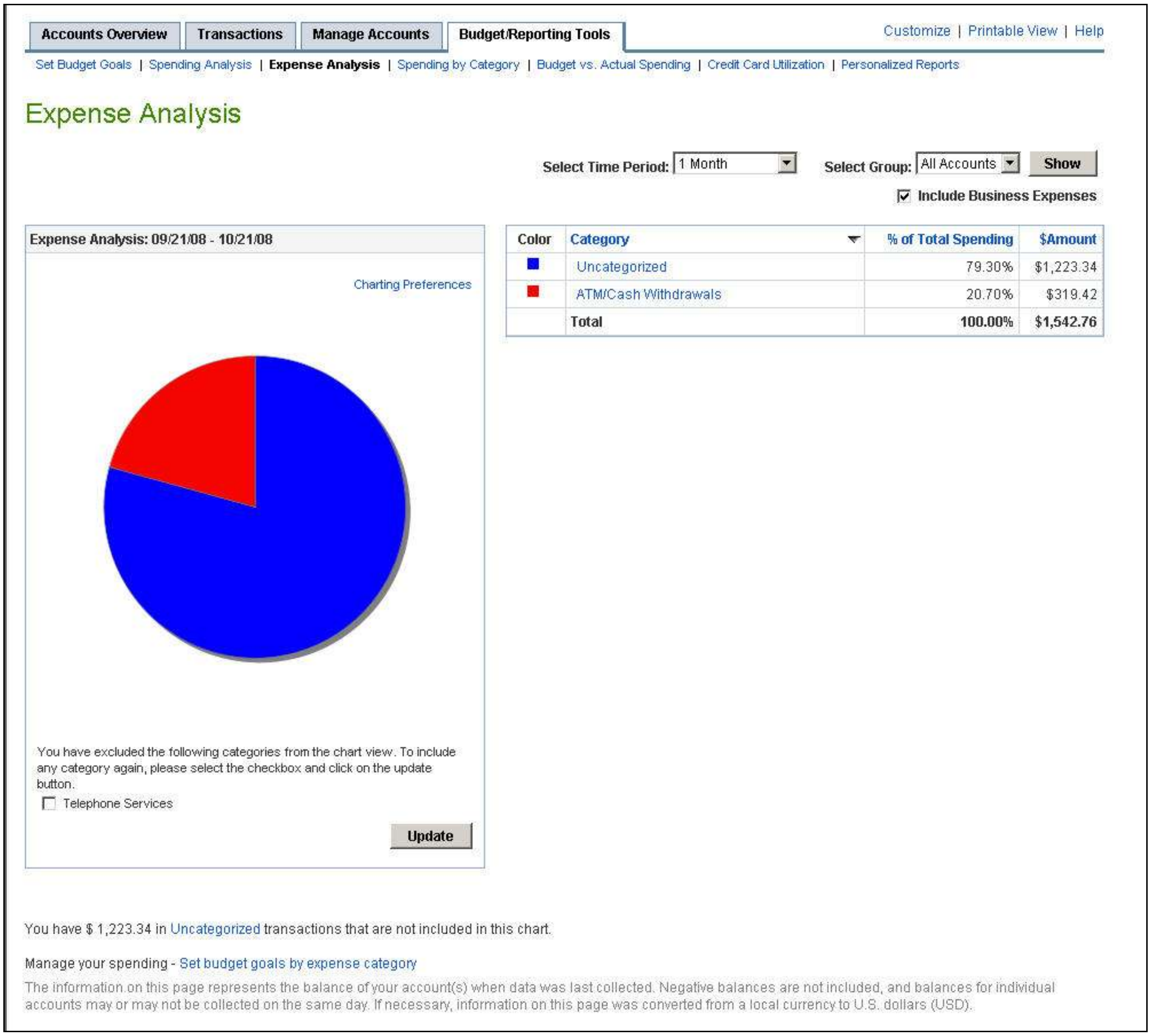
  The options of drop down menu are:
   - 1 week
   - 1 Month
   - 3 Months
   - 6 Months
   - 12 Months
   - This Week
   - Last Week
   - This Month
   - Last Month
   - This Year
   - Last Year
   - All Transactions

- 'Charting Preferences' link when clicked pops up a window which lists the categories which have transactions associated with them. Users can select one or more category, click the 'Update' button in that pop-window and view the chart for the corresponding categories

  Categories excluded from the chart are listed below the chart with check boxes against the names and an 'Update' button. User can change the selection and update the categories to be shown in the chart

- Uncategorized transactions are not included in the chart. The total amount for such transactions is displayed at the bottom of the chart stating "You have $ XXX.XX in Uncategorized transactions that are not included in this chart." The Uncategorized link re-directs to Transactions page matching all uncategorized transactions.
- A check box to include business expenses in the report is provided
- A link Set budget goals by expense category is provided which re-directs to Set Budget Goals Page.


Accounts Overview
Transactions
Manage Accounts
Budget/Reporting Tools
Customize | Printable View | Help
Set Budget Goals | Spending Analysis | Expense Analysis | Spending by Category | Budget vs. Actual Spending | Credit Card Utilization | Personalized Reports
Expense Analysis
Select Time Period: 1 Month
Select Group: All Accounts
Show
Include Business Expenses
Expense Analysis: 09/21/08 - 10/21/08
Charting Preferences
List of Categories
ATM/Cash Withdrawals
Telephone Services
Cancel
Update
Color
Category
% of Total Spending
$Amount
Uncategorized
72.31%
$1,223.34
ATM/Cash Withdrawals
18.88%
$319.42
ephone Services
8.81%
$149.06
100.00%
$1,691.82
You have $ 1,223.34 in Uncategorized transactions that are not included in this chart.
Manage your spending - Set budget goals by expense category
The information on this page represents the balance of your account(s) when data was last collected. Negative balances are not included, and balances for individual accounts may or may not be collected on the same day. If necessary, information on this page was converted from a local currency to U.S. dollars (USD).



5.9.4.5 Page Title: Spending by Category

- New page
- URL = TBD
- Displays a graphic chart representation (Line Chart / Bar Chart) of spending across different categories over a specified period of time
- Displays the report of spending over a specific period of time in tabular format
- Reports can be displayed for individual account groups or all accounts by selecting an option from the Select Group drop-down menu

  The options of drop down menu are:
  - Standard grouping : All Accounts
  - Customizable grouping : Custom Groups created by users
- Reports can be displayed for a specific period by selecting an option from the Select Time Period drop-down menu.

  The options of drop down menu are:
  - 1 week
  - 1 Month
  - 3 Months
  - 6 Months

- 12 Months
- This Week
- Last Week
- This Month
- Last Month
- This Year
- Last Year
- All Transactions

- Spending for one particular category can be viewed by selecting from the Select Category drop down menu
- A link **Add Budget Amounts to Chart** is provided to incorporate what the set budget amounts for corresponding categories in the chart. If no budget goals are set for that category a message as shown below is displayed

  You did not set a budget goal for Investment Income. Select categories and set budget goals on the Set Budget goals page.

  User can click on the Set budget Goals link to be redirected to Set Budget Goals page

- A link **Line Chart or Bar Chart** is provided to view chart in either line chart format or bar chart format
- The data in the tabular format of the report is a hyperlink which is clickable and re-directs the user to the transactions page matching that total for that specific period.

Accounts Overview | Transactions | Manage Accounts | Budget/Reporting Tools

Customize | Printable View | Help

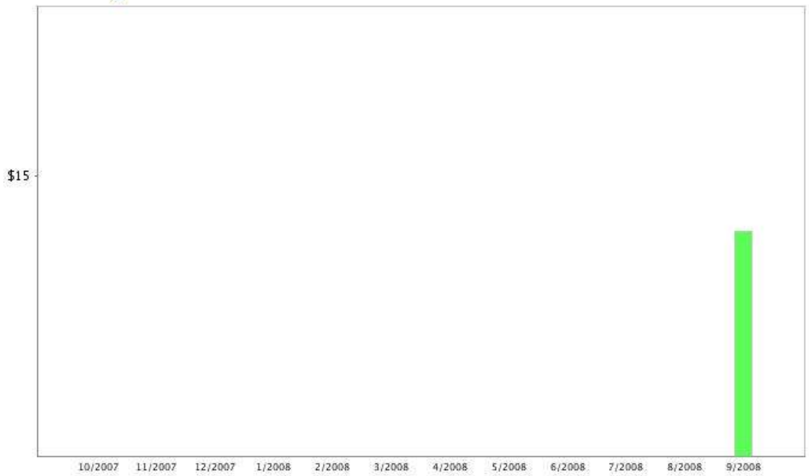
Set Budget Goals | Spending Analysis | Expense Analysis | **Spending by Category** | Budget vs. Actual Spending | Credit Card Utilization | Personalized Reports

Spending by Category Chart: Investment Income - As of 10/21/2008

Select Category: Investment Income **Select Group:** All Accounts **Select Time Period:** 12 months **Show**

Bar Chart | **Line Chart**

Add Budget Amounts to Chart



Investment Income Spending

Date	Actual Amount
October 2007	$0.00
November 2007	$0.00
December 2007	$0.00
January 2008	$0.00
February 2008	$0.00
March 2008	$0.00
April 2008	$0.00
May 2008	$0.00
June 2008	$0.00
July 2008	$0.00
August 2008	$0.00
September 2008	$14.30
Total	**$ 14.30**

5.9.4.6 Page Title: Budget vs. Actual Spending

- New page
- URL = TBD
- Displays a graphic chart representation (Bar Chart) of the actual amount spent against the budget goal defined across different categories over a specified period of time
- Displays the report for only those categories for which user has set budget goals
- Displays actual spending as solid bar and set budget amount as clear bar in the chart
- Displays the report of actual spending and set budget goals over a specific period of time in tabular format
- Reports can be displayed for individual account groups or all accounts by selecting an option from the Select Group View drop-down menu

  The options of drop down menu are:
  - Standard grouping : All Accounts, Financial Accounts or Bill Pay Accounts
  - Customizable grouping : Custom Groups created by users
- Reports can be displayed for a specific period by selecting an option from the Show expense analysis for the last drop-down menu.

  The options of drop down menu are:

  - 1 week
  - 1 Month
  - 3 Months
  - 6 Months
  - 12 Months
  - This Week
  - Last Week
  - This Month
  - Last Month
  - This Year
  - Last Year
  - All Transactions
- Reports can be displayed for a specific category type by selecting an option from Category Type drop-down menu.

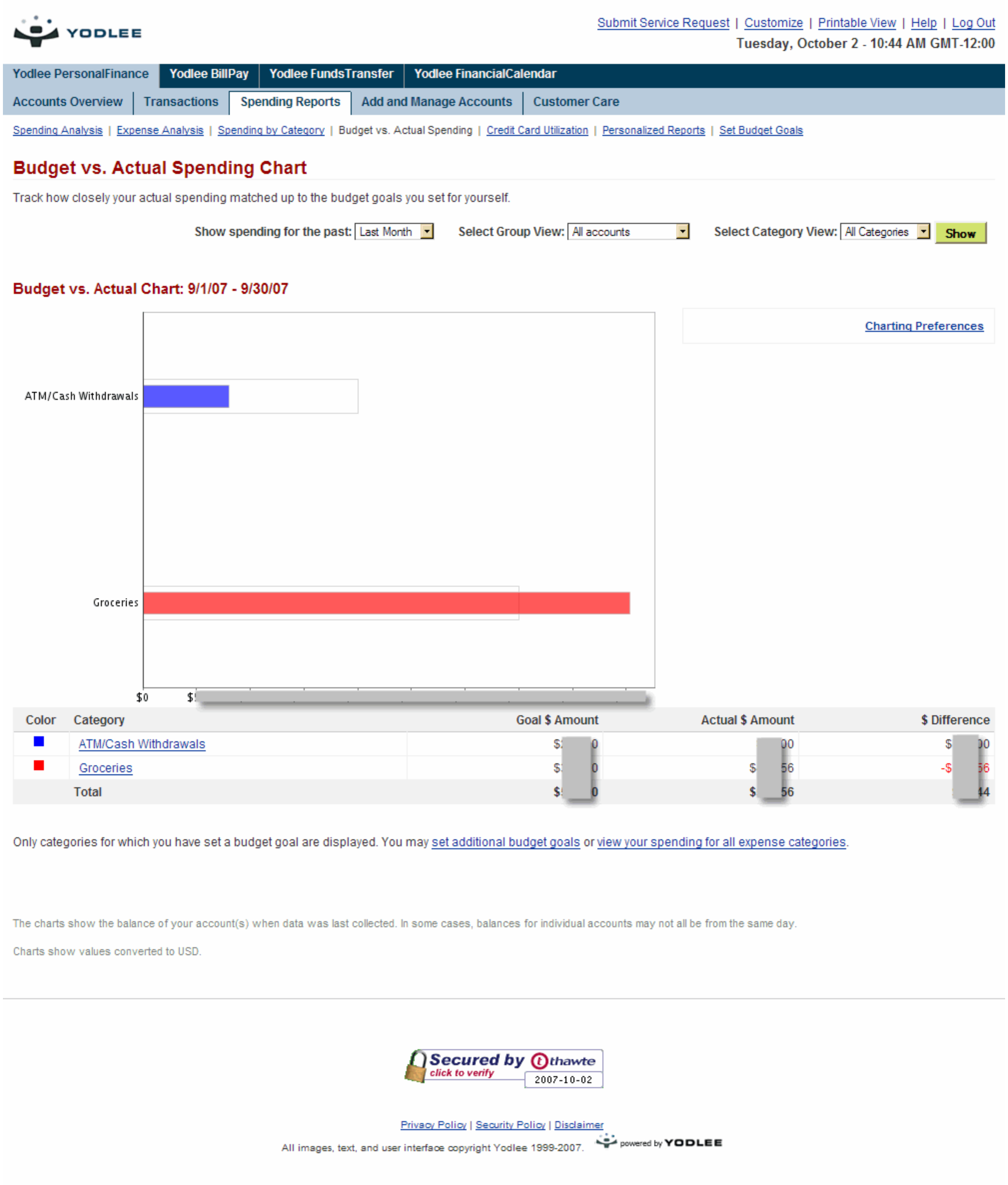
  The options of drop down menu are:
  - Expense
  - Income
  - Transfers
  - Deferred Compensation

- Reports can be displayed for different categories by selecting an option from the Select Category View drop-down menu

  The options of drop down menu are:

  - Standard categories for which budget goals are set

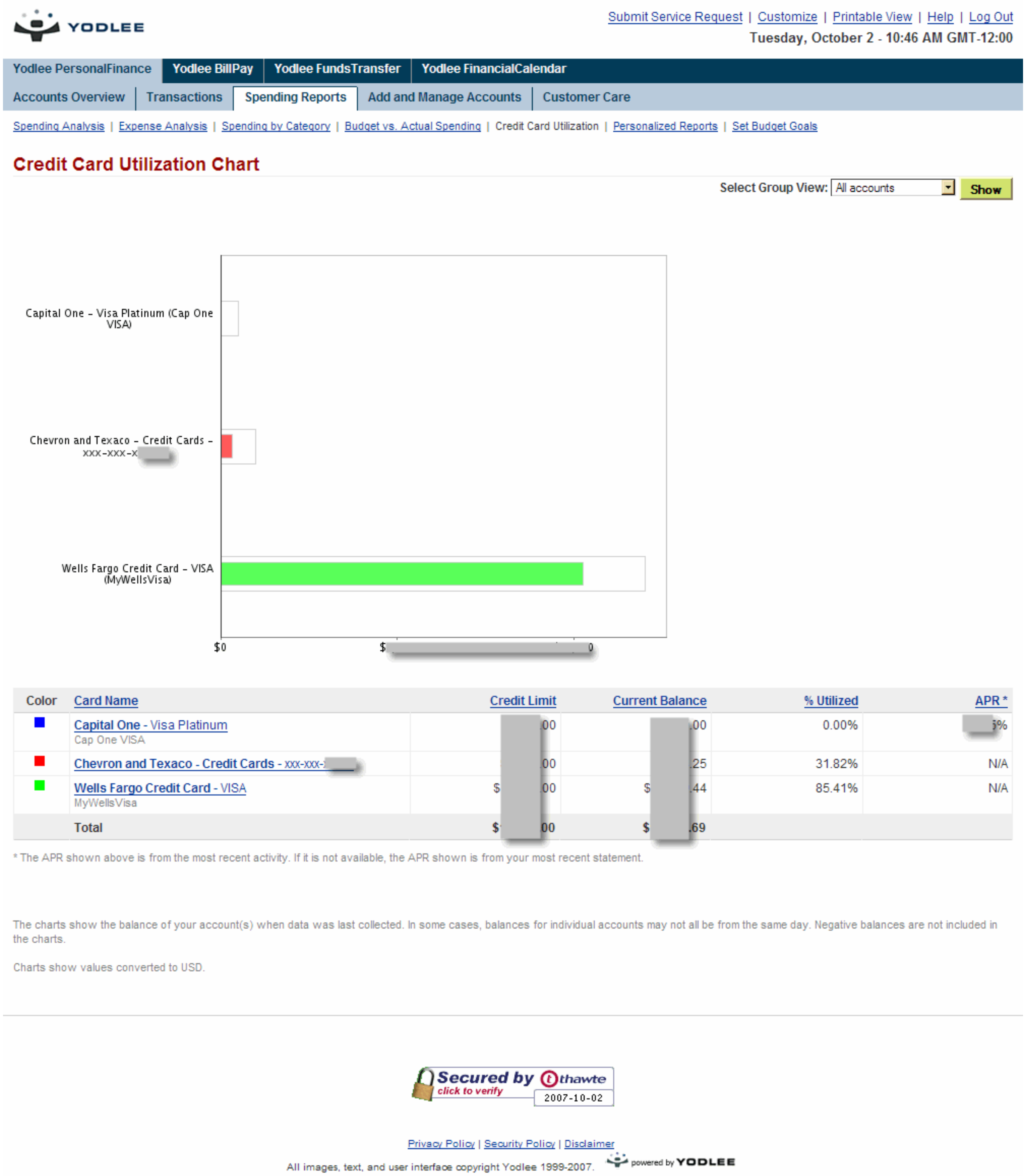
- The data in the tabular format of displays category as a hyperlink which is clickable and re-directs the user to the transactions page for that particular category matching the total for that specific period



5.9.4.7 Page Title: Credit Card Utilization

- New page
- URL = TBD
- Displays a graphic chart representation (Bar Chart) of the current balance against the credit limit for various credit cards
- Displays actual spending as solid bar and credit limit as clear bar in the chart

- Displays report of credit card name, current balance, credit limit, % utilization and APR for various credit cards in tabular format
- The credit card name in the tabular format is displayed as a hyperlink which is clickable and re-directs the user to the transactions page for that credit card.



5.9.4.8 Page Title: Personalized Reports

- New page
- URL = TBD
- Customer has the options of selecting different criteria and view reports of transactions meeting the criteria.
- A link provided to Show advanced display options or Hide advanced display options

  Basic display options:
  - Categories
  - Account Group
  - Period

  Advanced display options:
  - Date From
  - Date To
  - Transaction Categorization
  - Group By
  - Amount

- Reports can be displayed one particular category selecting from the Categories drop down menu
- Reports can be displayed for individual account groups or all accounts by selecting an option from the Select Group View drop-down menu
  The options of drop down menu are:
  - Standard grouping : All Accounts
  - Customizable grouping : Custom Groups created by users
- Reports can be displayed for a specific period by selecting an option from the Show expense analysis for the past drop-down menu.
  The options of drop down menu are:

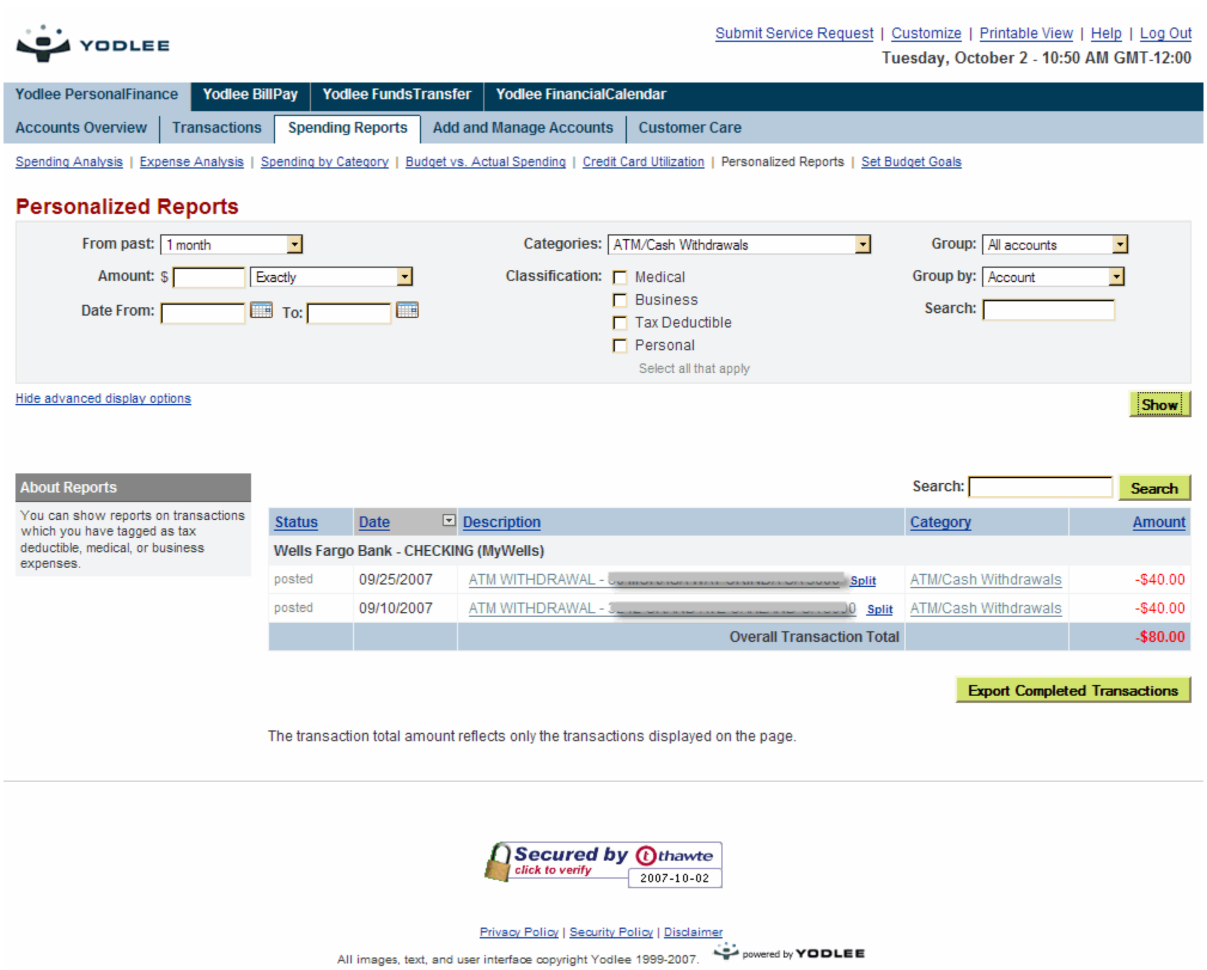
  - 1 week
  - 1 Month
  - 3 Months
  - 6 Months
  - 12 Months
  - This Week
  - Last Week
  - This Month
  - Last Month
  - This Year
  - Last Year
  - All Transactions

- Reports can be displayed for a particular period by selecting dates Date From and To Calendar controls.
- Transactions can be displayed for a particular amount by entering an Amount in a text box and selecting a matching condition for the amount from a dropdown box which has the following options
  - Exactly
  - Dollar Variation +/- 1
  - Dollar Variation +/- 5
  - Dollar Variation +/- 10
  - Percentage Variation +/- 1
  - Percentage Variation +/- 5

- Percentage Variation +/- 10

- Check boxes to include/exclude transactions in the report for the below mentioned transaction categories
  - Medical
  - Business
  - Tax-Deductible
  - Personal
  - Reimbursable
- Reports can be grouped by
  - Account
  - Date
  - Account type

- A search field is included where a keyword can be entered and all transactions which have the description matching the keywords are displayed.



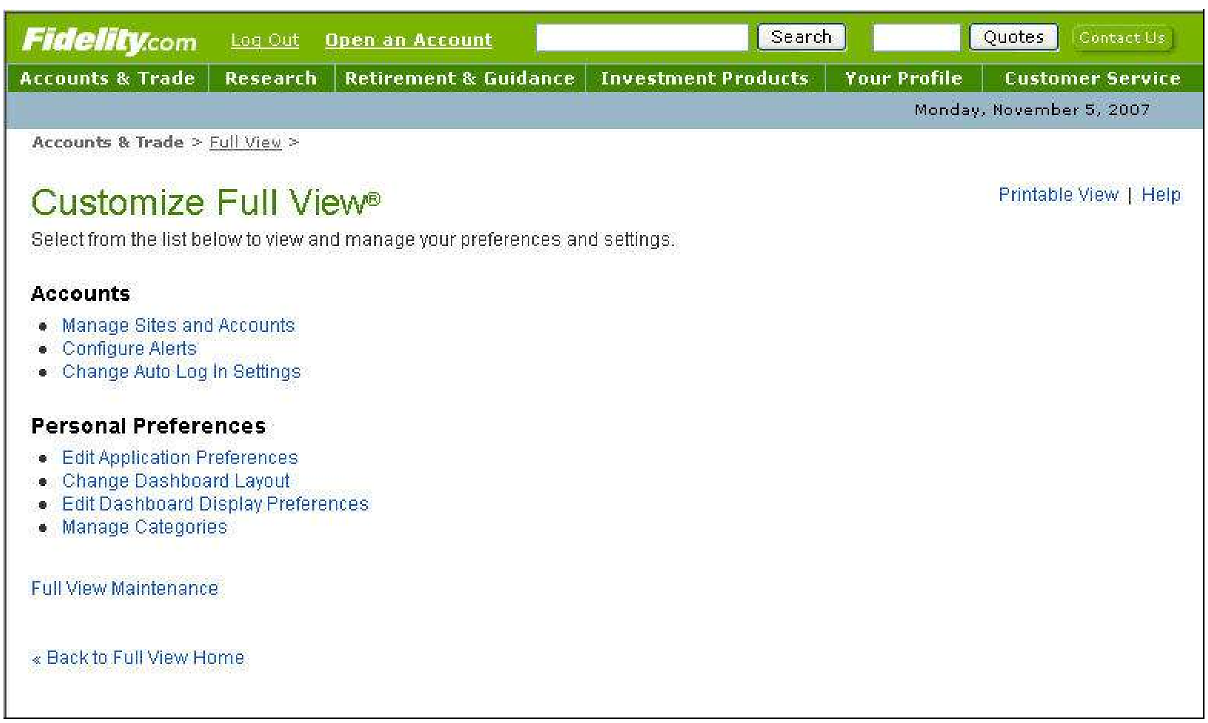
5.9.5 Customize Page

5.9.5.1 Page Title: Customize Full View®

- Existing page re-designed
- URL = TBD
- Ability to configure the following features of Full View application based on personal preferences
    - Choose default home page
    - Choose number of transactions per page
    - Choose number of alerts per page
    - Rearrange display order of modules on dashboard
    - Choose which modules to display on dashboard
    - Enable/Disable auto log in feature for sites

- Provides a link which redirects the user to Full View Maintenance Page where the user can cancel Full View registration.

- This page contains the following links
    - Manage Sites and Accounts
    - Configure Alerts
    - Change Auto Log In Settings
    - Edit Application Preferences
    - Change Dashboard Layout
    - Edit Dashboard Display Preferences
    - Manage Categories
    - Full View Maintenance
    - Back to Full View Home



Link	Target Page/Functionality
Manage Sites and Accounts	Redirects to Manage Sites and Accounts page
Configure Alerts	Redirects to Configure Alerts page
Change Auto Log In Settings	Redirects to Change Auto Log In Settings page
Edit Application Preferences	Redirects to Edit Application Preferences page
Change Dashboard Layout	Redirects to Change Dashboard Layout page
Edit Dashboard Display Preferences	Redirects to Edit Dashboard Display Preferences page
Manage Categories	Redirects to Manage Categories page
Full View Maintenance	Redirects to Full View Maintenance page
Back to Full View Home	Returns to Full View Dashboard page

5.9.5.2 Page Title: Configure Alerts

- New Page
- URL = TBD
- Ability to configure the alert settings for all types of accounts on a single page
- Users cannot configure alerts to be sent via E-Mail. Configures alerts are only displayed in the 'Alerts Inbox' module on dashboard and the Alerts Inbox page
- User can choose account groups from Select Group drop-down menu and clicking on the button Show to display alerts corresponding to accounts belonging to that particular account group

  The options of drop down menu are:
    - Standard grouping : All Accounts
    - Customizable grouping : Custom Groups created by users
- Alerts to be configured displayed under the headings
    - General Net Worth alerts
    - Banking alerts
    - Investment alerts
    - Credit card alerts
    - Reward usage alerts
    - Mortgage alerts
    - Phone/Wireless alerts
    - Real estate alerts
    - ISP alerts
    - Utilities alerts
    - Loan alerts
    - Bill alerts
    - Telephone alerts
    - Cable and satellite alerts

All the alerts that can be configured are displayed under respective headings in a table comprising of the three columns namely Enable, Alert type, Alert description is displayed

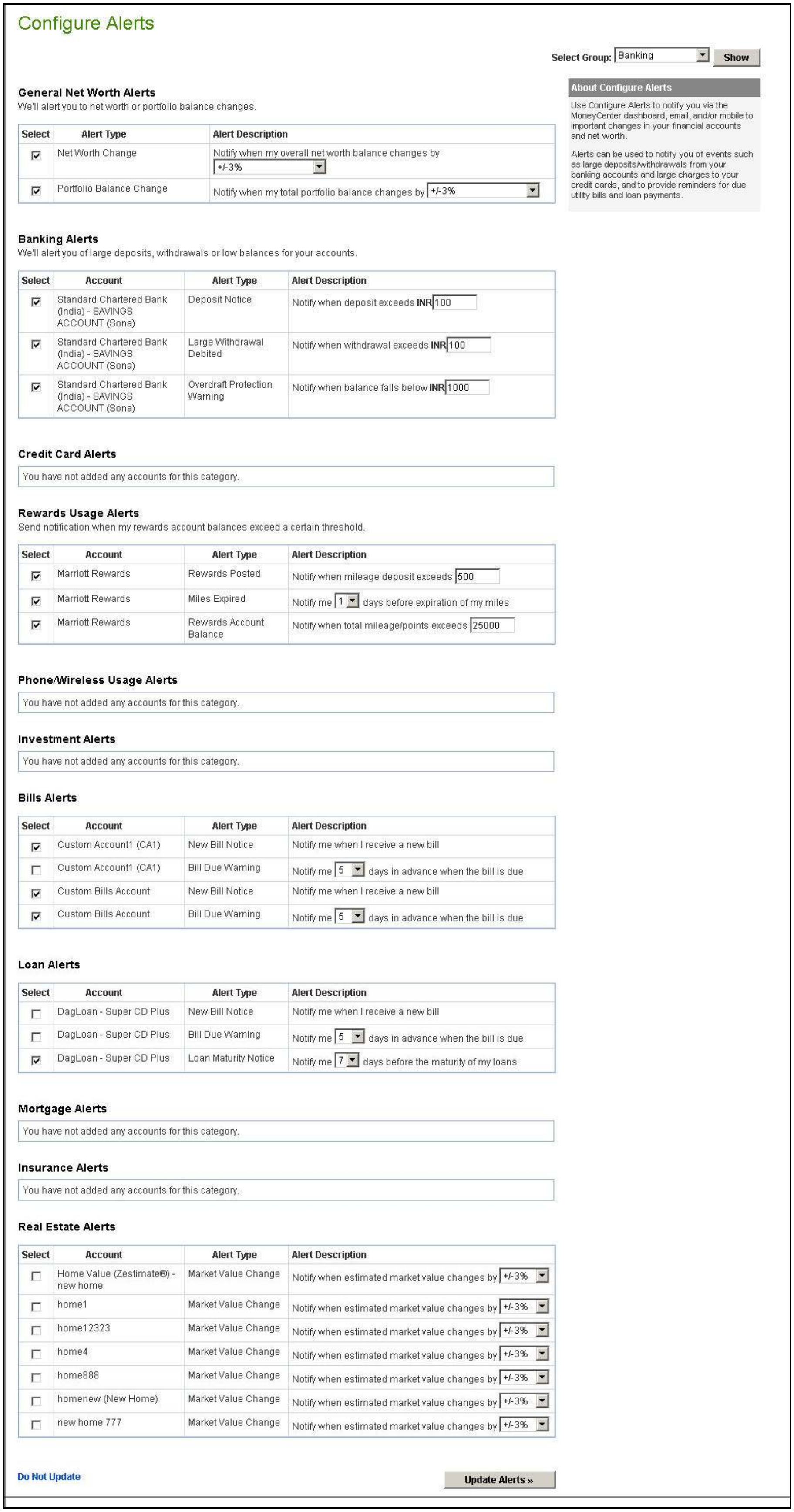
The first column has a check box which the user can check to enable and uncheck to disable the alert

The second column displays the name of the alert type

The third column displays the condition when the alert has to be triggered and allows user to select a threshold value for the condition

- A link 'Do Not Update' is displayed which when clicked cancels any changes made by the user and returns to Customize Page
- A command button 'Update Alerts' is displayed which when clicked saves the Alert Settings

Links/Buttons	**Target/Functionality**
Do not update	No changes saved and redirected to Customize Page
"Update Alerts" Button	Alert Settings saved and redirected to same Page
Select Group Drop Down Menu with **'Show'** button	Displays alerts corresponding to selected account group



Configure Alerts

Select Group: Banking Show

About Configure Alerts

Use Configure Alerts to notify you via the MoneyCenter dashboard, email, and/or mobile to important changes in your financial accounts and net worth.

Alerts can be used to notify you of events such as large deposits/withdrawals from your banking accounts and large charges to your credit cards, and to provide reminders for due utility bills and loan payments.

General Net Worth Alerts

We'll alert you to net worth or portfolio balance changes.

Select	Alert Type	Alert Description
☑	Net Worth Change	Notify when my overall net worth balance changes by +/-3%
☑	Portfolio Balance Change	Notify when my total portfolio balance changes by +/-3%

Banking Alerts

We'll alert you of large deposits, withdrawals or low balances for your accounts.

Select	Account	Alert Type	Alert Description
☑	Standard Chartered Bank (India) - SAVINGS ACCOUNT (Sona)	Deposit Notice	Notify when deposit exceeds INR 100
☑	Standard Chartered Bank (India) - SAVINGS ACCOUNT (Sona)	Large Withdrawal Debited	Notify when withdrawal exceeds INR 100
☑	Standard Chartered Bank (India) - SAVINGS ACCOUNT (Sona)	Overdraft Protection Warning	Notify when balance falls below INR 1000

Credit Card Alerts

You have not added any accounts for this category.

Rewards Usage Alerts

Send notification when my rewards account balances exceed a certain threshold.

Select	Account	Alert Type	Alert Description
☑	Marriott Rewards	Rewards Posted	Notify when mileage deposit exceeds 500
☑	Marriott Rewards	Miles Expired	Notify me 1 days before expiration of my miles
☑	Marriott Rewards	Rewards Account Balance	Notify when total mileage/points exceeds 25000

Phone/Wireless Usage Alerts

You have not added any accounts for this category.

Investment Alerts

You have not added any accounts for this category.

Bills Alerts

Select	Account	Alert Type	Alert Description
☑	Custom Account1 (CA1)	New Bill Notice	Notify me when I receive a new bill
☐	Custom Account1 (CA1)	Bill Due Warning	Notify me 5 days in advance when the bill is due
☑	Custom Bills Account	New Bill Notice	Notify me when I receive a new bill
☑	Custom Bills Account	Bill Due Warning	Notify me 5 days in advance when the bill is due

Loan Alerts

Select	Account	Alert Type	Alert Description
☐	DagLoan - Super CD Plus	New Bill Notice	Notify me when I receive a new bill
☐	DagLoan - Super CD Plus	Bill Due Warning	Notify me 5 days in advance when the bill is due
☑	DagLoan - Super CD Plus	Loan Maturity Notice	Notify me 7 days before the maturity of my loans

Mortgage Alerts

You have not added any accounts for this category.

Insurance Alerts

You have not added any accounts for this category.

Real Estate Alerts

Select	Account	Alert Type	Alert Description
☐	Home Value (Zestimate®) - new home	Market Value Change	Notify when estimated market value changes by +/-3%
☐	home1	Market Value Change	Notify when estimated market value changes by +/-3%
☐	home12323	Market Value Change	Notify when estimated market value changes by +/-3%
☐	home4	Market Value Change	Notify when estimated market value changes by +/-3%
☐	home888	Market Value Change	Notify when estimated market value changes by +/-3%
☐	homenew (New Home)	Market Value Change	Notify when estimated market value changes by +/-3%
☐	new home 777	Market Value Change	Notify when estimated market value changes by +/-3%

Do Not Update

Update Alerts »

5.9.5.3 Page Title: Change Auto Log In Settings

- Existing Page
- URL = TBD
- A list of names of all the sites the user has aggregated to Full View and which support auto log in feature is displayed with a check box 'Enable auto log in' against each name is displayed
- User is allowed to check/uncheck the check box against the site name to enable/disable auto log in setting for the corresponding site
- A command button 'Update Auto Log In Settings' is available which when clicked saves the setting made by the user and displays a message "Your settings have been changed successfully" on top of the same page
- 'Back to Customize Full View' link available to return to previous Customize page

Links/Buttons	Target/Functionality
Back to Customize Full View	No changes saved and user redirected to Customize page
"Update Auto Log In Settings" Button	Settings saved and confirmation message displayed on the same page

5.9.5.4 Page Title: Edit Application Preferences

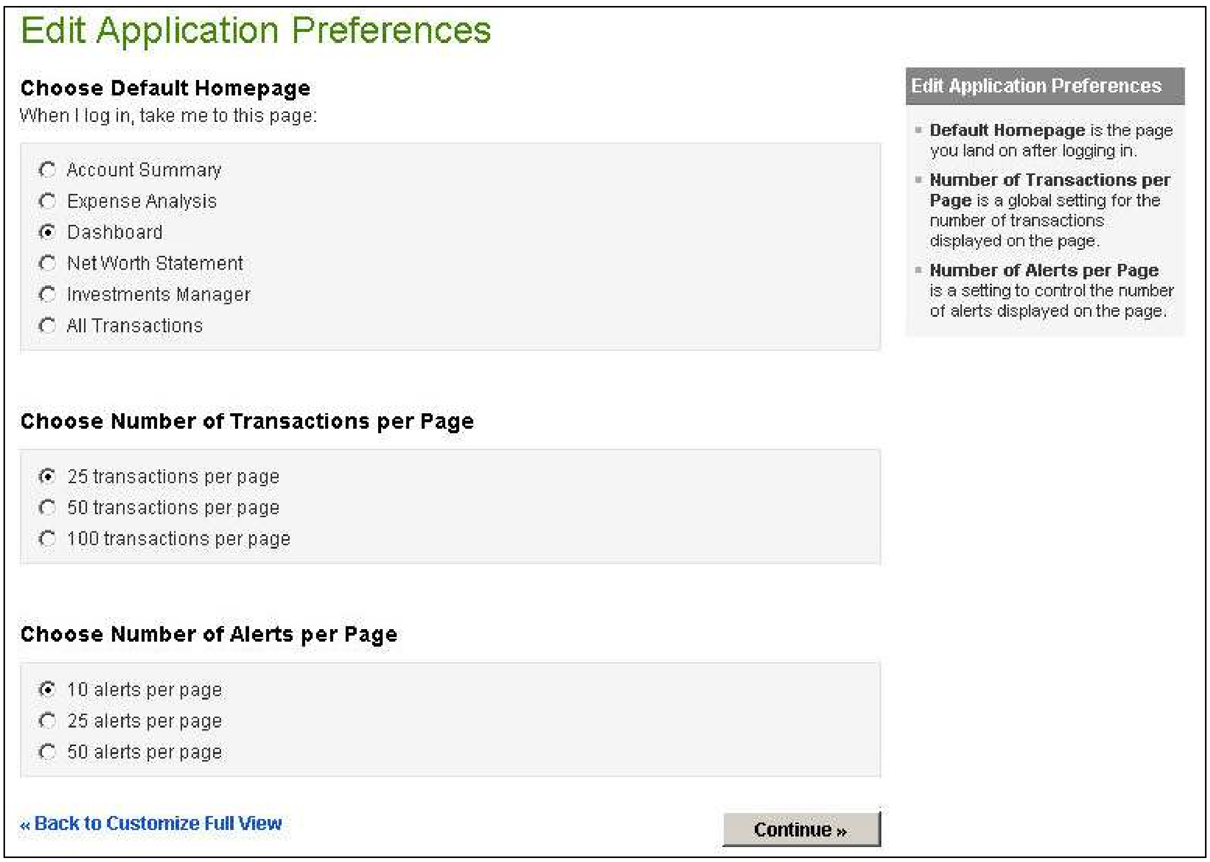
- New Page
- URL = TBD
- User has the option to configure three application preferences
  - Choose the default page which is the page the user is presented with immediately after logging into the application. The choice is to be made out of the following five options
    - Account Summary
    - Dashboard
    - Net worth statement
    - Investments manager

        - All transactions

    - Choose the number of transactions to be displayed per page. The choice is to be made out of the following five options
        - 25 transactions per page
        - 50 transactions per page
        - 100 transactions per page

    - Choose the number of alerts to be displayed per page. The choice is to be made out of the following five options
        - 10 alerts per page
        - 25 alerts per page
        - 50 alerts per page

- A command button 'Continue' is displayed which when clicked saves the layout and returns to Customize page
- A link 'Back to Full View Home' is displayed which when clicked cancels all changes made by the user and redirects to Customize Page



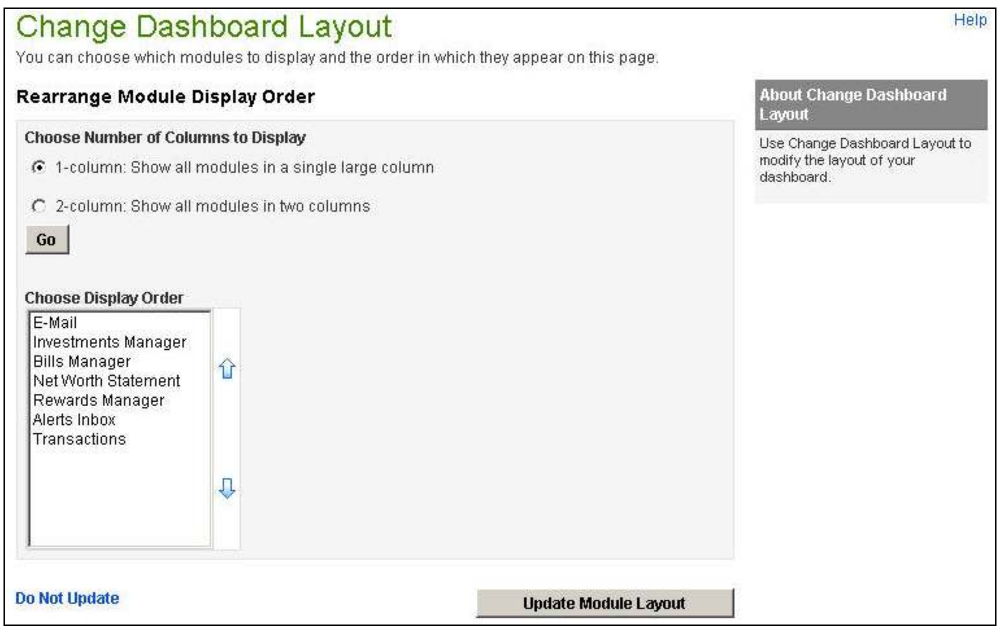
Links/Buttons	**Target/Functionality**
Back to Customize Full View	No changes saved and redirected to Customize page
"Continue" button	Preferences saved and redirected to Customize

	page

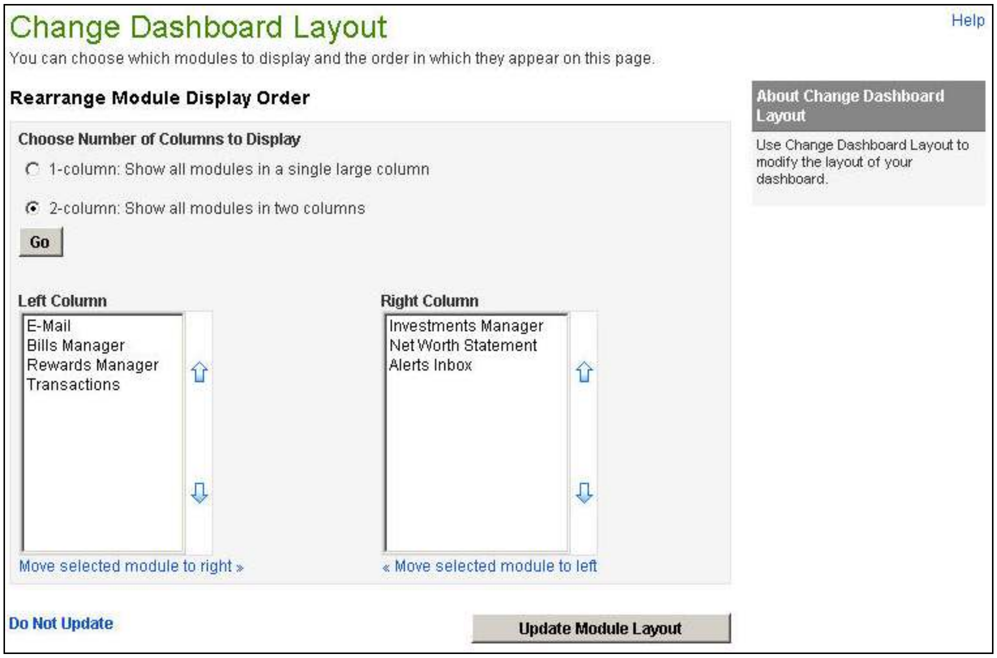
5.9.5.5 Page Title: Change Dashboard Layout

- Existing Page
- URL = TBD
- Two radio buttons with mutually exclusive options to choose either 1 column format or two column format is available
- A command button 'Go' available which when clicked displays either 1 column format or 2 column format as per the option selected by the user
- For 1 column format, a list box displaying all the names of the modules available in dashboard is available. The order of the modules can be changed by selecting a module name and clicking on the down arrow or up arrow icon present on the list box
- For 2 column formats, two list boxes displaying names of the modules available in dashboard is available. The order of the modules can be changed by selecting a module name and clicking on the down arrow or up arrow icon present on the list box
- Two links 'Move selected module to right' and 'Move selected module to left' available to shift modules between the two columns
- A command button 'Update Module Layout' is displayed which when clicked saves the layout and returns to Customize page
- A link 'Do Not Update' is displayed which when clicked cancels all changes made by the user and redirects to Customize Page

For 1 column layout:



For 2 column layout:



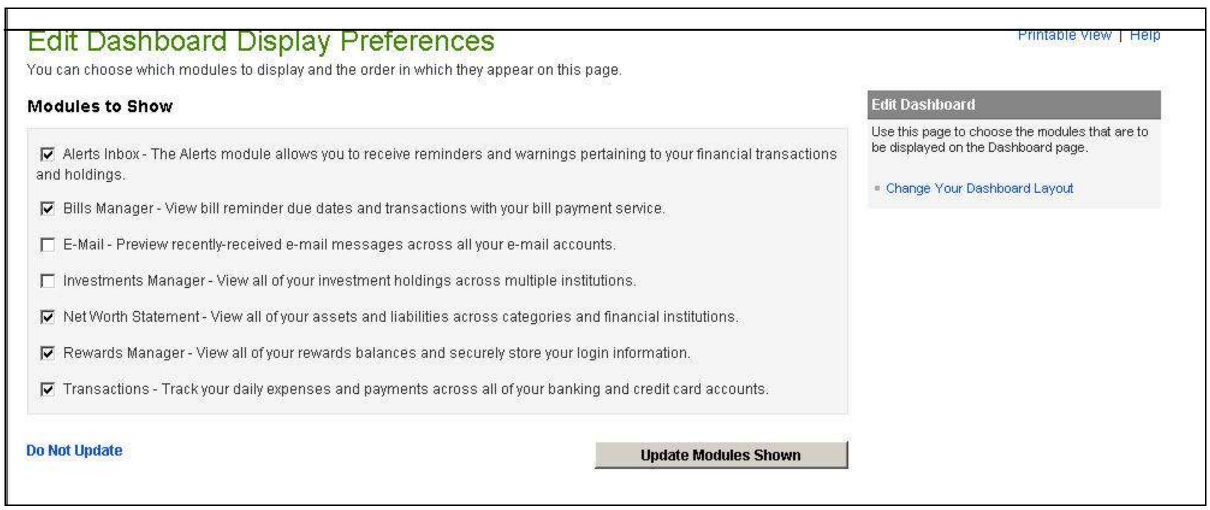
Links/Buttons	Target/Functionality
Do not update	No changes saved and redirected to Customize Page
Update Module Layout	Module Layout saved and redirected to Customize Page
Move selected module to left	Selected module (only one module can be selected) to left
Move selected module to right	Selected module (only one module can be selected) to right
Option buttons **1 – Column** and **2 – Column**	Option for the user to select one column or two column format
'Go' button	Clicking the Go button displays all modules in One column or two columns based on the option selected

5.9.5.6 Page Title: Edit Dashboard Display Preferences

- Existing Page
- URL = TBD
- A list of names of all modules with a brief description of each module is displayed with a checkbox against each name. The modules are
    - Net Worth Statement
    - Investments Manager
    - E-Mail
    - Alerts Inbox
    - Bills Manager

    - Transactions
    - Rewards manager

  The user can check/uncheck the checkbox against the module name to show/hide the module in the dashboard
- A command button 'Update Modules Shown' is available which when clicked saves the preferences and returns to Customize page
- A link 'Do Not Update' is displayed which when clicked cancels all changes made by the user and redirects to Customize Page
- A side bar with help about this page and a link 'Change Your Dashboard Layout' is available which when clicked redirects to Change Dashboard Layout page



Links/Buttons	**Target/Functionality**
Do Not Update	No changes saved and redirected to Customize Page
"Update Modules Shown" Button	Module Display preferences saved and redirected to Customize Page
Change Your Dashboard Layout link available in the side bar as a quick link	Redirects user to Change Dashboard Layout page

5.10 Cobranding Specifications

Cobranding is the flexibility provided by Yodlee to its customers with the help of which some of the features of their product can be configured as per the preferences of the customer without affecting the main functionality of the product.

Given below are some of such features which are cobrandable

- Strings and Text appearing on the application
- Look and feel of the application (GUI)
- Help Pages for the product
- Error and Alert messages
- Enable/disable certain features and certain modules in the application
- Popular accounts display

The details about Fidelity cobranding requirements for Full View 8.0 have been documented in three files which can be found at the location

http://edms.fmr.com/edms/drl/objectId/09016fea8046b597

http://edms.fmr.com/edms/drl/objectId/09016fea80466b6c

http://edms.fmr.com/edms/drl/objectId/09016fea8046b5f1

Based on the requirements provided by Fidelity, Yodlee would execute them and deliver it to Fidelity along with the installer.

5.11 Customization Specifications

Product customizations and enhancements which are outside the scope of cobranding are offered by Yodlee as professional services and a cost is associated with it.

Fidelity has identified some of such customizations and enhancements. All approved customization requests have been documented and the corresponding requirements document can be found at the location given below

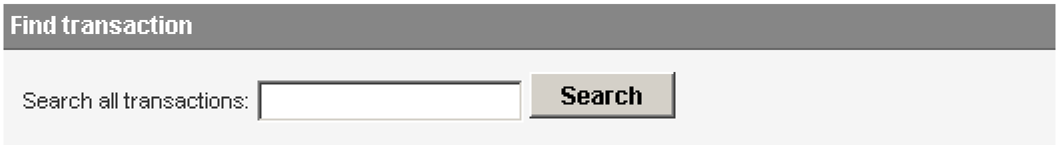
http://edms.fmr.com/edms/drl/objectId/09016fea8046b5e2

5.12 Search Specifications

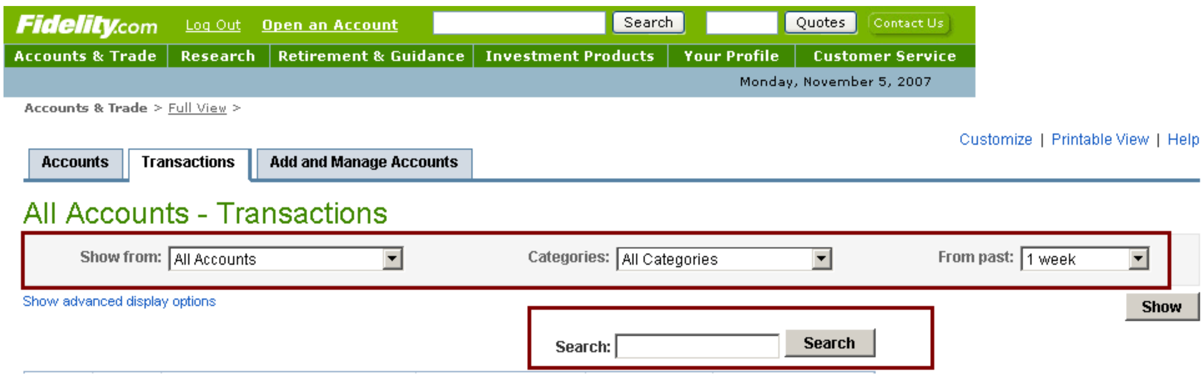
5.12.1 Transaction Search

Transaction Search allows users to find any of their transactions without having to remember the exact details such as which account they may have used, the exact date of the transaction, or the exact name of the payee. Transaction Search uses various elements of the transaction such as transaction description or memo value to perform the search.

A 'Find Transaction' dialog as shown in the screenshot below is displayed on the dashboard page of the application. On entering a value in the provided text box and hitting the 'Search' button, the user is re-directed to the transactions page listing all transactions matching the search criteria.



Transaction search feature is also available on Transactions page as shown below. This page has a search textbox which functions similarly to the Search dialog explained above.



Also, the user can search for transactions using different filter criteria provided on the transactions page and hitting the 'Show' button

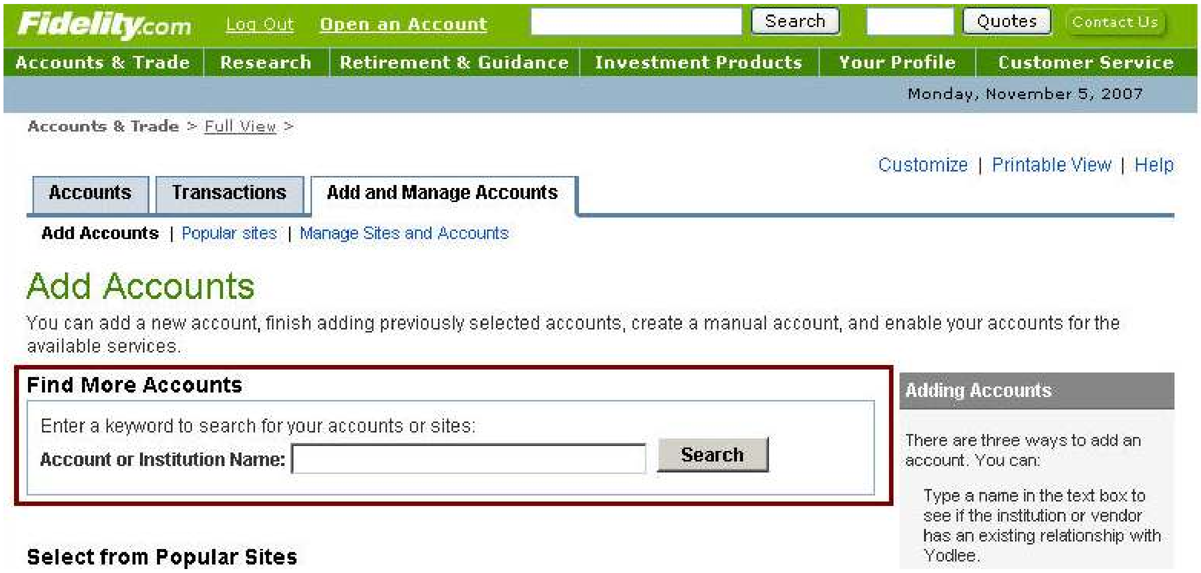
1. Categories
2. Specific period
3. Account grouping
4. Specific date
5. Transaction class
6. Specific account
7. Specific amount exactly matched or amount within a particular range

5.12.2 Site Search

Find More Accounts

Users can provide the account name or the name of the institution with which they have an account and then click Search to find if Full View supports the requested account. It is also possible to search by keyword. For example, search using "entertainment" returns accounts in the entertainment business.

When users see a site or sites they want to register, they can continue the registration process.



Popular Accounts

Popular accounts are grouped together on this page, organized by 8 categories namely Investments, Credit Cards, Banking, Retirement, Loans & Mortgages, Insurance, E-Mail, Rewards

Popular sites from each category are listed with check boxes against them. One or more accounts from the sites listed on this page can be added using check boxes. Users will still have to add these accounts one-at-a-time, but when multiple boxes are checked, a list is created for the user's convenience.

Fidelity.com | Log Out | Open an Account | Search | Quotes | Contact Us

Accounts & Trade | Research | Retirement & Guidance | Investment Products | Your Profile | Customer Service

Monday, November 5, 2007

Accounts & Trade > Full View >

Accounts | Transactions | Manage Accounts | Budget/Reporting Tools

Customize | Help

Add Accounts | Account Groups | **Popular Accounts** | Manage Sites and Accounts

Add Your Accounts from these Popular Sites

Select account(s) you would like to add from the list of most popular accounts below. If you don't see your account in the list, **search our database** of supported accounts. If your account isn't one of our supported sites, you can choose to **create a custom account.**

Investments

- American Century
- American Funds
- Charles Schwab
- DWS Scudder
- E*TRADE
- Fidelity AdvisorXpress
- Fidelity - Charitable Gift Fund
- Fidelity Investments
- Fidelity NetBenefits
- Janus
- Merrill Lynch OnLine
- Putnam Investments
- Scottrade
- Smith Barney Online
- T. Rowe Price
- TD Ameritrade
- TIAA-CREF
- Vanguard
- Wachovia Securities

Loans and Mortgages

- AMCORE - Mortgage
- Bank of Los Altos - Loan
- BB&T - Mortgage
- Centra Credit Union - Loan
- CFS Bank - Mortgage
- Chase Home Finance Center
- CitiMortgage
- Countrywide Home Loans
- Fidelity Federal Bank & Trust - Loan
- First Horizon - Home Loans
- Ford Credit
- GMAC Mortgage
- Midwest Bank - Loan
- NASA Federal Credit Union - Loan
- Sallie Mae

Insurance

- 21st Century Insurance
- Allstate
- Nationwide Insurance
- Northwestern Mutual
- Progressive Auto Insurance
- Prudential - Insurance
- SAFECO
- State Farm Insurance
- TIAA-CREF Insurance
- USAA Worldwide Insurance

Retirement

- American Century
- CIGNA Retirement & Investment
- Fidelity NetBenefits
- Great-West 401k
- ING Access / ING Retirement Plans
- Merrill Lynch - Benefits OnLine
- Minnesota Life - Investments
- OneAmerica - Retirement Plan
- Princeton Retirement
- Principal - Brokerage Central
- Prudential Retirement Services
- Putnam Investments - iBenefit
- Putnam Investments - Retirement
- SchwabPlan
- T. Rowe Price - Workplace Retirement
- TIAA-CREF
- Wachovia - 401k
- Wachovia 401k (Formerly Ameriprise Retirement)

Credit Cards

- American Express
- AT&T Universal Card
- Bank of America(All except WA & ID)-CreditCard
- Bank of America (WA & ID) - Credit Card
- Bank of America Credit Card (All except CA)
- Bank of America Credit Card (CA)
- Capital One
- Chase Credit Cards
- Citibank Credit Cards
- Discover Card
- FIA Card Services
- GM Card

E-Mail

- AOL Mail
- EarthLink WebMail
- MSN - Hotmail
- Yahoo! Mail

Banking

- Bank of America (All except WA & ID)
- Bank of America (California)
- Bank of America (WA & ID)
- Bank One - Loan
- Boston Private Bank
- California Coast Credit Union
- Citibank Bank
- Fifth Third Bank
- HSBC Bank USA
- ING DIRECT Bank
- Sovereign Bank - New England
- USAA Bank
- Wachovia
- Washington Mutual
- Wells Fargo Bank

Rewards

- American Airlines AAdvantage
- American Express Membership Rewards
- British Airways Executive Club
- Continental OnePass
- Delta SkyMiles
- Hilton HHonors
- Hyatt Gold Passport
- Marriott Rewards
- Northwest Airlines WorldPerks
- Priority Club Rewards
- Radisson Gold Rewards
- Southwest Airlines Rapid Rewards
- Starwood Preferred Guest
- United Airlines - Mileage Plus
- US Airways - Dividend Miles

Cancel | **Add All Selected Accounts**

Accounts are listed for the benefit of Full View users and access to these accounts is made on the users' behalf. An account's inclusion in this list does not necessarily indicate that the account recommends, sponsors or is affiliated with Fidelity Investments.

5.13 Quote Data Specifications

5.13.1 Assumptions:

- Fidelity's Road Runner application will be utilized to retrieve quote related data for held and held away accounts by replacing the Market Watch URL in the cobrand file with the RR URL.
- As the Investment Manager views are called in Full View 8.0, a call will be made to RR via the cobrand URL.
- Fidelity is not required to store quote data retrieved from RR in the Full View Accounts Database for full functionality of the 8.0 application.
- Yodlee will continue with the current mechanism (in Money Center 8.0) for mapping quote data for display in the application.
- In the Full View 6.0 application, 3 fields returned from RR as part of the DF call are stored in Full View Accounts Database however these fields are not used elsewhere in the application and no longer need to be mapped and stored with Full View 8.0.
- Net Worth balance data is retrieved from the agents (held away accounts) or DF (held accounts) from the end sites and does not use or depend on updated quote data.
- The URL for Fidelity's RR application will be stored as a cobrandable parameter in 'com.yodlee.apps.base.portfolio.more_info.stocks.environment_3.Link_1.URL = '
- RR will be used to retrieve quote data for held and held away accounts (Fidelity and non-Fidelity accounts).
- The call to RR in the Fidelity DF will become obsolete and will be disabled.
- All other non-quote related data will continue to be gathered via agents/gatherers for non-Fidelity account data.
- All other non-quote related data will continue to be obtained via Fidelity's Datafeed for Fidelity account data.
- Fourteen fields are retrieved as part of Yodlee's Quotefeed/MarketWatch retrieval of data. The same 14 fields will be requested from RR for use in the application.
- Yodlee application will provide symbols upon the call to RR.
- Yodlee's code will need to provide the symbol to the RR URL in the format accepted by RR.
- Yodlee will need to make code changes to accept the format of the data as returned by the RR template.
- Yodlee will be able to determine the symbol and pass to the URL for the popup quote on symbols in Investment Manager page.
- Fidelity will utilize the existing template for RR calls and make updates according to additional required fields. Updated format has been provided to Yodlee.

5.13.2 Requirements:

- Replace Yodlee's Market Watch URL with Fidelity's Road Runner URL to obtain quote data.
- URL should be configurable since it varies between environments.
- Fidelity's Test URL for RR is: http://activequoteqa1.fmr.com/yib/quote.phtml
- Fidelity's Production URL for RR is: http://activequote.fidelity.com/yib/quote.phtml

http://activequote.fidelity.com/yib/quote.phtml?symbols=IBM,MSFT (example)

- Fields to be returned from RR and mapped to Full View 8.0 application are:
  - % Change
  - Ask
  - Bid
  - Change (Amt)
  - Div Yield
  - Dividend
  - Intraday Range (High/Low)
  - Price
  - Volume

- With reference to the screen below, for rows related to Cash, Margin which actually are not symbols, the fields are referred as unrelated and shows a blank

Fidelity Investments - Jason Test Slice 5085

Auto Log In | Chart - Last refreshed 2 weeks ago Refresh

Symbol	Price	Change (Amt)	Quantity	Mkt Value
AAPL	$178.94	-$2.49	1.00	$178.94
AMD	$7.44	-$0.28	1.00	$7.44
DELL	$23.81	-$0.34	2.00	$47.62
FCASH	$1.00	N/A	1,785.68	$1,785.68
FSELX	$41.15	-$0.40	71.28	$2,933.17
Cash				$0.00
Margin				$0.00
Total				$4,952.85

- The following fields are requested from MarketWatch via Yodlee but are not available from Fidelity's Road Runner application:
  - Beta
  - Eps (ttm)
  - Market Cap
  - P/E (ttm)

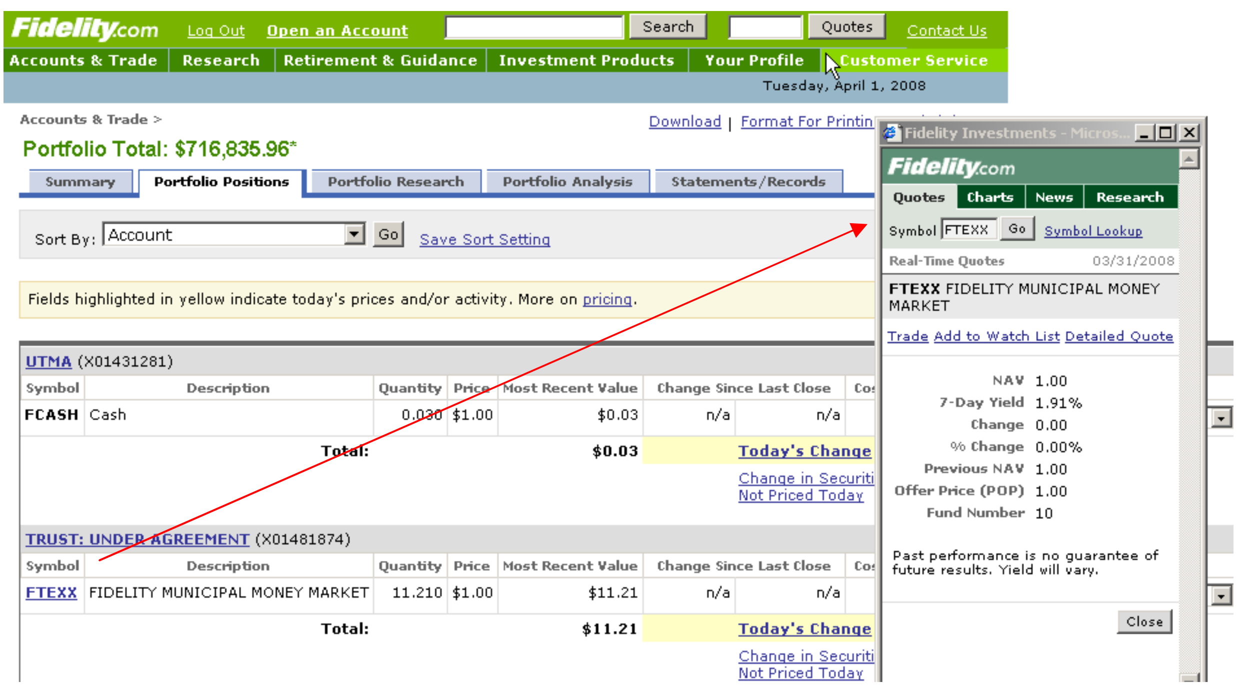
**RR does not have (ttm) value for this field therefore we will not provide data from RR for these fields at this time.*

For all such fields with no data, it will be displayed as N/A in Full View

- Initiate a refresh of data upon entry to the Investments Manager page before the call is made for quotes from Road Runner. This requires a customization by Yodlee. The call to gathers for a refresh will be invoked as the user clicks on the Portfolio Manager page.

- Symbols on Investments Manager page should link to a popup for a RR quote for held and held away accounts.

Example of this on Fidelity.com Portfolio Positions page:



- Fidelity would like to link to a URL for a popup window to provide quotes when a customer clicks on any symbol on the Portfolio Manager Page.
- Yodlee will provide the functionality to link to the URL provided by Fidelity.
- Yodlee will determine the symbol and pass to the URL to provide appropriate quote.
- Test URL = https://fastquoteqa1.fmr.com/webxpress/popup_frameset.phtml?SID_VALUE_ID=IBM
- Production URL = https://fastquote.fidelity.com/webxpress/popup_frameset.phtml?SID_VALUE_ID=IBM
- This URL should be configurable since it will change between environments.
- Yodlee will need to open up a child window for the popup where the URL will be used to show the content.
- The popup specifications are given below in the function open Popup.
- The function open popup is the size for the popup. The URL does all the other work of style sheets.

```
function openPopup(u){
h=455
w=250
if(openPopup.arguments.length==3){
w=openPopup.arguments[1]
h=openPopup.arguments[2]}
window.open(u,'infowindow','width='+w+',height='+h+',left=480,top=190,location=no,resizable=yes,menubar=no,status=no,toolbar=no,scrollbars=yes')}
```

- Road Runner will return data in the format as provided below. Yodlee's code will need to accept the format in this data.

http://activequote.fidelity.com/yib/quote.phtml?symbols=IBM,MSFT

```
<YIB_QUOTE_LIST_RESPONSE>
<YIB_QUOTE>
<REQUEST_SYMBOL></REQUEST_SYMBOL>
  <CUSIP>   </CUSIP>
  <SYMBOL> </SYMBOL>
<LAST_DATE></LAST_DATE>
<LAST_TIME></LAST_TIME>
<LAST_PRICE></LAST_PRICE>
 <NETCHG_TODAY></NETCHG_TODAY>
 <SECURITY_TYPE></SECURITY_TYPE>
<PCT_CHG_TODAY></PCT_CHG_TODAY>
<ASK_PRICE></ASK_PRICE>
<BID_PRICE></BID_PRICE>
<YIELD></YIELD>
<DIVIDEND_TYPE></DIVIDEND_TYPE>
<DAY_HIGH> </DAY_HIGH>, <DAY_LOW></DAY_LOW>
<VOLUME></VOLUME>
   </YIB_QUOTE>
</YIB_QUOTE_LIST_RESPONSE>
```

Template tag name	Map to Yodlee fields (from MarketWatch)
<YIB_QUOTE_LIST_RESPONSE>	Fidelity required field
<YIB_QUOTE>	Fidelity required field
<REQUEST_SYMBOL>	Fidelity required field
<CUSIP>	Fidelity required field
<SYMBOL>	Fidelity required field
<LAST_DATE>	Fidelity required field
<LAST_TIME>	Fidelity required field
<LAST_PRICE>	Price
<NETCHG_TODAY>	Change (Amt)
<SECURITY_TYPE>	Fidelity required field
<PCT_CHG_TODAY>	% Change
<ASK_PRICE>	Ask
<BID_PRICE>	Bid
<YIELD>	Div Yield
<DIVIDEND_TYPE>	Dividend
<DAY_HIGH> </DAY_HIGH>	Intraday Range (High/Low)
<VOLUME>	Volume
</YIB_QUOTE>	Fidelity required field
</YIB_QUOTE_LIST_RESPONSE>	Fidelity required field

5.13.3 Use Cases

Use Case - 1; **Scenario:** Obtaining Fidelity Investment accounts quote data.

1. Customer is in the Full View 8.0 application on Dashboard page
2. Customer clicks on Investment Manager page.
3. Refresh call is made on Investment Manager account data which invokes the call to gatherers. (Gatherers call DF since this is Fidelity account.)
4. Once refresh is complete, a call is made to Road Runner- via URL in cobrand file- to get quote info for the updated account data.
5. Updated account data (retrieved from DF) and corresponding quotes are displayed on the Investment Manager page and throughout the application.

Use Case - 2; **Scenario:** Obtaining non Fidelity account quote data (ie: Vanguard).

1. Customer is in the Full View 8.0 application on Dashboard page
2. Customer clicks on Investment Manager page.
3. Refresh call is made on Investment Manager account data which invokes the call to gatherers. Gatherer agents perform refresh of account data.
4. Once refresh is complete, a call is made to Road Runner- via URL in cobrand file- to get quote info for the updated account data.
5. Updated account data (retrieved from gatherer agents) and corresponding quotes are displayed on the Investment Manager page and throughout the application.

6 Report Specifications

All reports related to Full View data are incorporated within the application and organized under Budget/Reporting Tools section details. Please refer section 5.9.4

The following production support reports hosted on FVDev20.fmr.com will be evaluated for 8.0 once the application is in development environment and modified to be compliant with 8.0 version.

1. Cache Run Forecast (past 24 hours/next 24 hours)
2. Daily Customer Status Reports
3. Daily Popular Bank Sites Reports
4. All Site Names and Sum Info IDs Available in Database
5. Application Sessions
6. Beta Site Report
7. Daily 24 Hour Site Error Reports
8. Daily All Popular Sites Reports
9. Daily Cache Run Reports
10. Daily Gatherer Delivery Reports
11. Daily Refresh Site Reports for IMA Customers
12. Delete Duplicates Reports
13. Duplicate Report
14. ECS Tool for Customer Sites
15. Full View Site Error Code Guide
16. Special Set of Banks Daily Report
17. Tool for getting Site Information
18. UUID/SSN Tool
19. IMA Reports

7 External Interface Specifications

7.1 Security Considerations

7.1.1 User access to Full View application

- All users who have registered with Fidelity.com or Netbenefits.com can access the application.
- No security levels identified based on any user groups and roles.
- All users have access to every feature and functionality of the application identified in this document.

7.1.2 Gatherer Infrastructure moved to Yodlee

The Gatherers for non-Fidelity accounts will be hosted at Yodlee's data centers in Santa Clara, CA and Denver, CO. A secure VPN will go from Yodlee's data center to Fidelity's and the Gatherer Servers would feed the Datafeed Server on the Fidelity side over this channel.

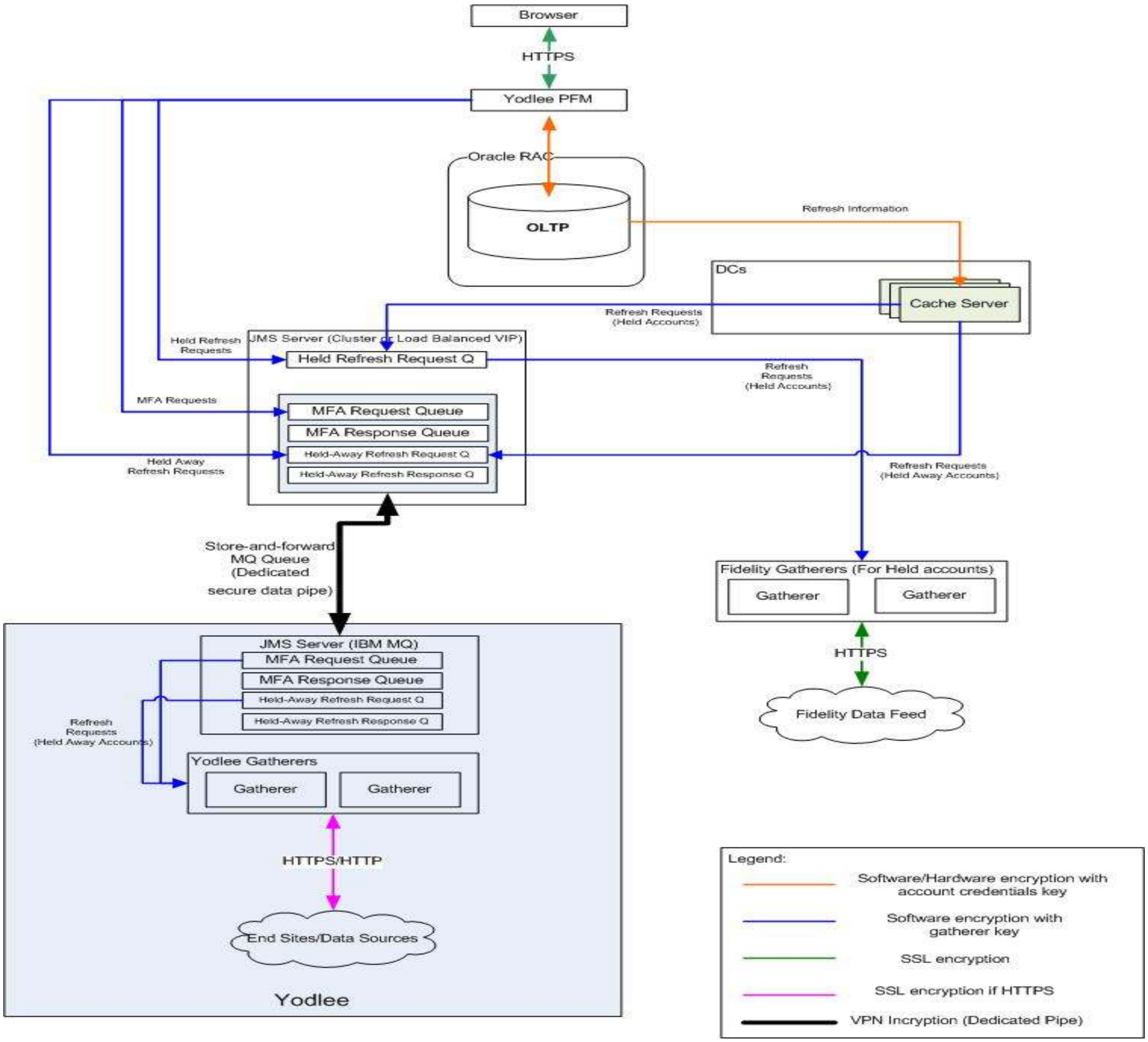
An external security review of Yodlee's data center was conducted on 07/02/2007 and the detailed review report is available at the link given below

http://edms.fmr.com/edms/component/getcontent?objectId=09016fea8030fc34&current=true

7.1.3 Online account credentials of users is stored encrypted in Full View Accounts Database

Full View being an aggregation tool pulls user data from a variety of data sources and puts it in a common database with a well-defined, normalized structure. It's based on a user-permissioned model whereby a consumer voluntarily provides online access credentials for an account or set of accounts. Full View stores these credentials in encrypted form in the database and, on the consumer's behalf, logs in to the data source site and retrieves all appropriate account data.

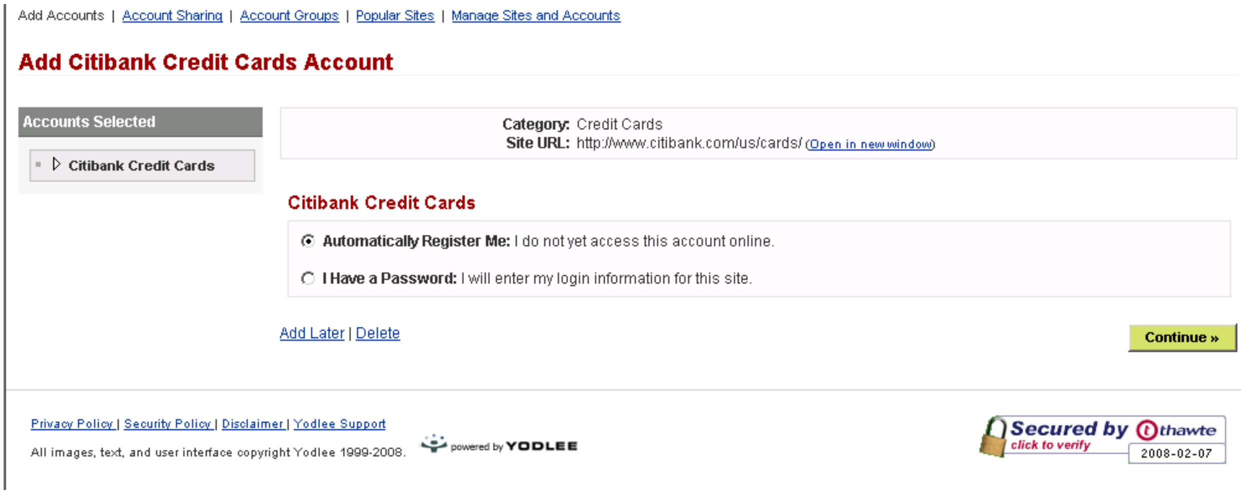
Given below is the encryption diagram for Full View



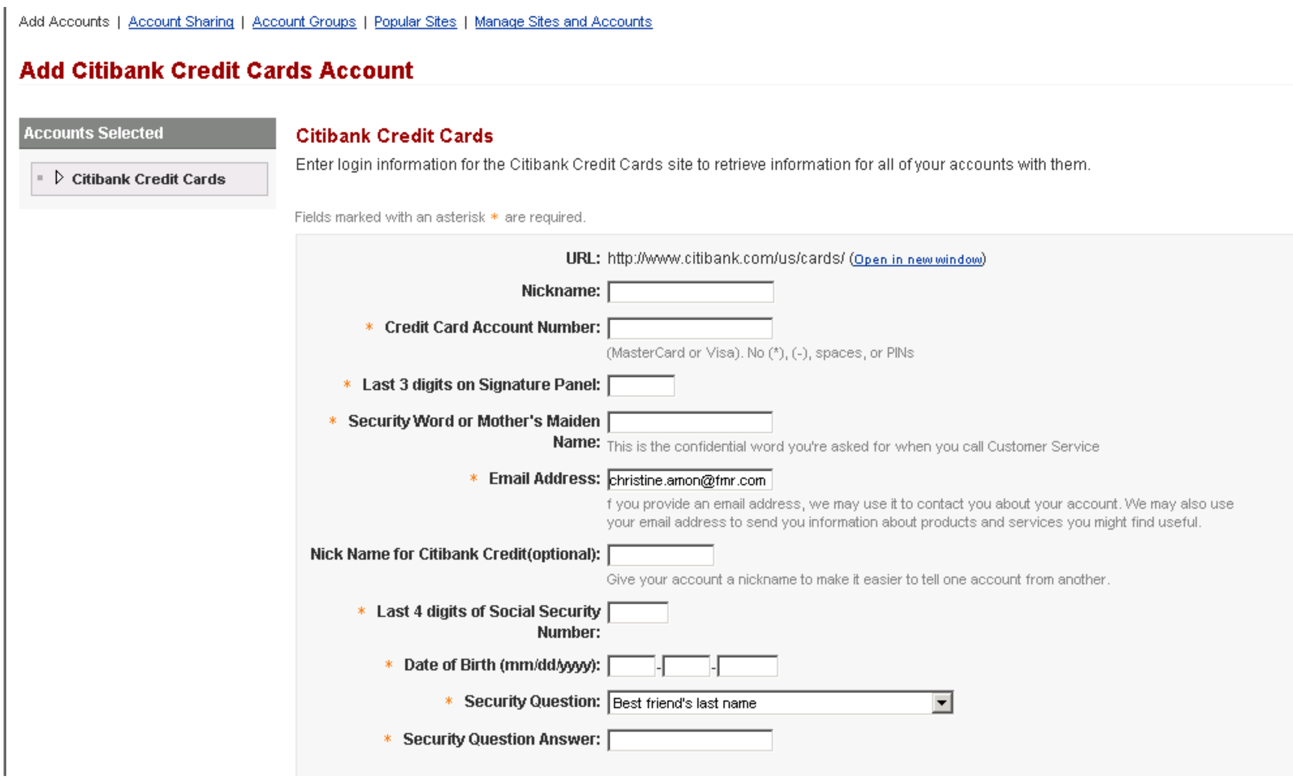
7.1.4 Automatically registering to external sites directly from Full View Application

If customer has not yet registered for an online account on an external website and if the site supports automatic registration, the customer can register with the external site directly from the Full View application window

The customer is prompted with the screen below while trying to add an external website supporting automatic registration feature



On choosing the option 'Automatically Register Me' the following screen is displayed within the Full View application which collects data for registering the user with the external web-site



The activities performed with this new auto-registration feature are not considered transactional. Therefore, they would not be subject to any additional data retention regulations. In addition, the customer agreements that are accepted when a user signs up for Full View access will also keep us compliant with any privacy issues around capturing data for insurance accounts.

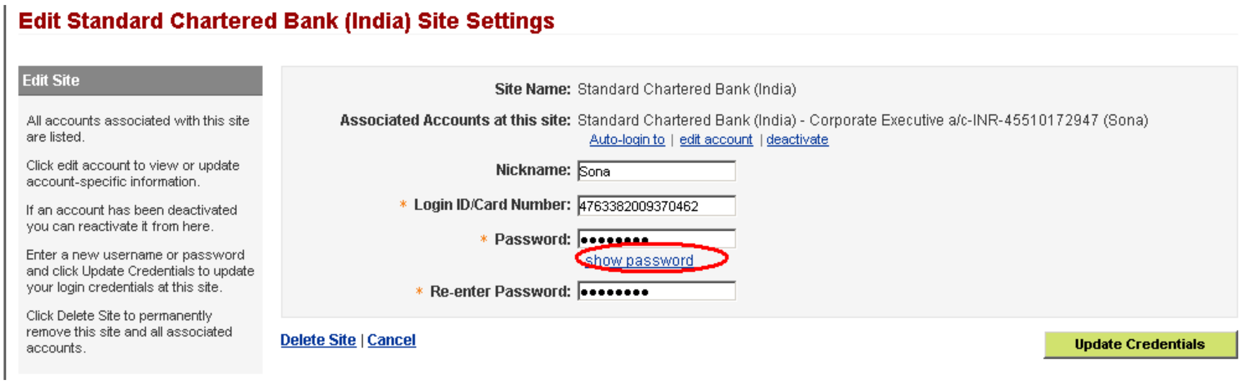
To comply with PCI standards, information captured during this process like card validation code, security question/answer will not be stored even on temporary basis and be removed immediately.

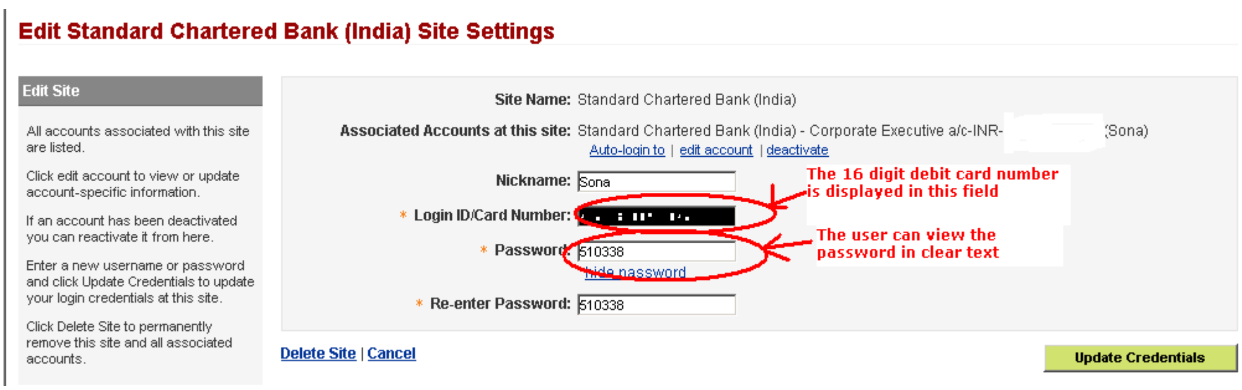
Hence a purge utility which would remove all of the captured this data will be developed. This utility will be designed to purge the data immediately after the user completes the auto-registration.

7.1.5 Show Password Feature is disabled

If the customer wants to edit site credentials for any sites registered with Money Center application, it can be done wherein Login ID/Card number and password can be updated

It also provides an option for the customer to display the password in clear text by clicking the link "Show Password"





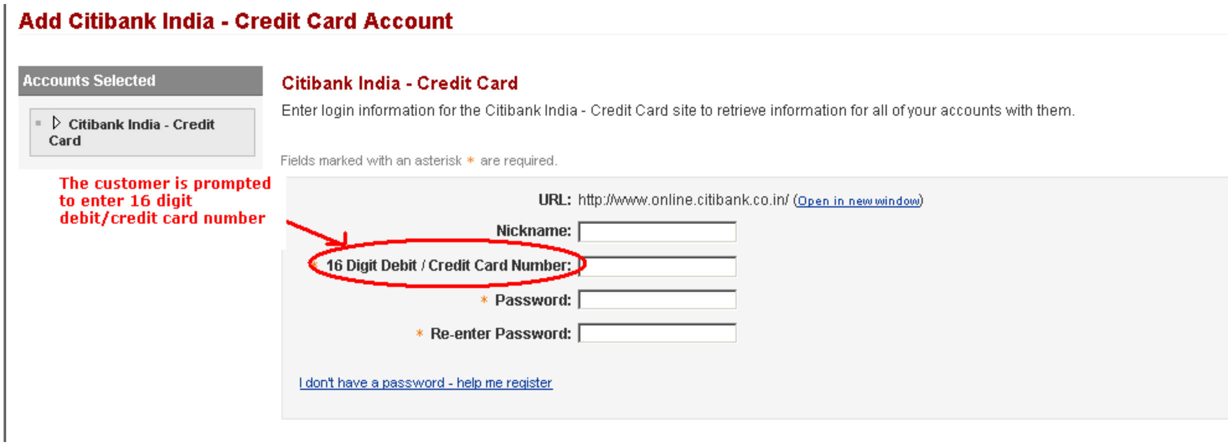
For security considerations, this 'Show Password' feature will be disabled

7.1.6 Additional features reviewed and approved by Security

Given below are features of the application which has been reviewed and approved by Security

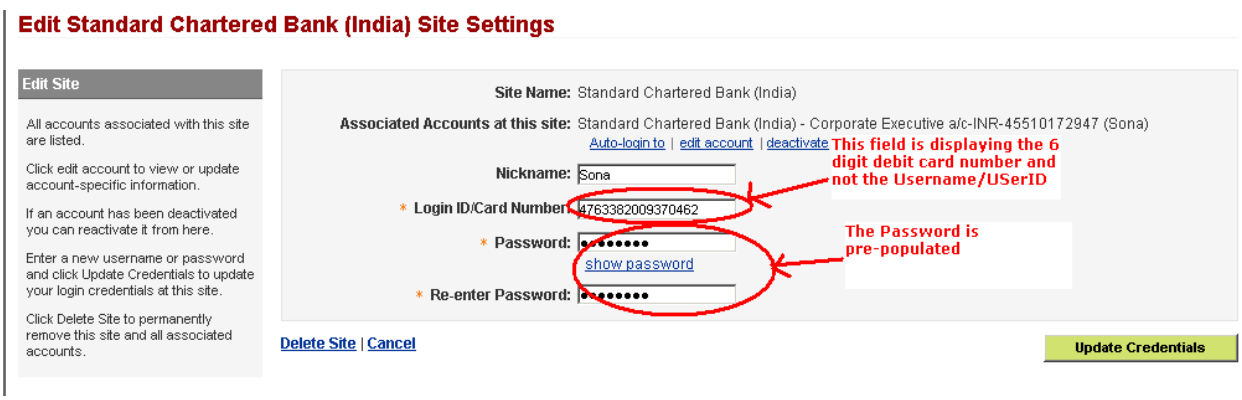
7.1.6.1 Help Me Register feature

If customer has not yet registered for an online account, this feature provides a link for the customer to go to that particular end site's registration page.
This registration page is opened in a new browser window.
The customer can return back to the application and enter the credentials with which he/she registered at the end site.
For some sites, the user is prompted to enter the 16 digit card number as the user name which is stored encrypted in Full View Accounts Database



7.1.6.2 Edit site settings feature displays the entire 16 digit credit card/ banking account numbers without masking any of the digits.

When customer chooses to edit a site's credentials, it displays the debit card/ credit card number without masking any of the digits and the password fields are pre-populated.



7.1.7 PCI-DSS (Payment Card Industry Data Security Standard)

PWI Risk & Compliance and PWI Technology Risk are in agreement that the PCI-DSS requirements do not apply to Full View since Fidelity is not a service provider on behalf of credit card companies, merchants, or service providers, as defined in the PCI-DSS standard. The PCI-DSS standard does not appear to have authority over organizations that store cc's solely on behalf of individual customers.

Additional info on PCI-DSS is available at http://en.wikipedia.org/wiki/PCI_DSS

8 Production Monitoring and Support

Full View 8.0 is going to be deployed on new hardware and new architecture. Hence there are going to be changes in the production monitoring and support of the application

- Application URL Monitoring
- Gatherers Monitoring
- Database Monitoring
- Operations Monitoring

The existing FSC monitoring guide and the Full View operations document will be updated with necessary changes prior to go-live. The Tools Operations document will also be updated prior to tools changes being released in Production.

Also, the following internal support websites will be updated where required:

http://fullview.fmr.com/ProductionSupport/default.aspx

http://fullview.fmr.com/YIB/index.html

9 Delivery and Transition Strategies and Plans

The Full View 8.0 application will be deployed on new hardware.

A change in application architecture is proposed to closely match Yodlee's architecture.

Full View 8.0 application upgrade includes

- Move from a three site active/active/active model to two site active/standby model
- Move the held away Gatherers to Yodlee
- Upgrade the YIB application from 6.0.1.8 to 8.0.2 version
- Upgrade the Held gatherers from 2006.3 to 7.2 version
- Upgrade all Fidelity developed components AW, DF and B2B

The deployment of the application on new hardware and architecture is planned in phases and is discussed in greater detail under the Re-Architecture project.

Given below is the link to Full View Re-Architecture SDS-TSD which has the details about the deployment.

The application is deployed in different environments in the following order as is the norm with most of FWTG applications hosted on web.

1. Development Environment
2. Release Engineering Environment
3. Quality Assurance (Performance/Functional) Environment
4. Production Environment

All installations are carried out by an installer packaged using FWTG process which is the Fidelity standard. The package is then staged and deployed on the application server

9.1 Core Application Upgrade

The core Full View application upgrade comprises of installation of various components as listed below

1 Fidelity DB Upgrade
2 DIET Tool Installation
3 Security Tool Installation
4 Configuration Manager Installation
5 MessagingService Installation
6 Version Upgrade (i.e. PUDM)
7 Categorization (i.e.BUCAT)
8 Yodlee SDK Installation
9 DC Services Installation
10 YTask Installation
11 Alerts Installation
12 Refresh Servlets Installation
13 MoneyCenter Installation

9.2 Gatherers Upgrade

The held away gatherers are moved to Yodlee. Details about this migration will be documented in the Full view 8.0 Re-Architecture SDS-TSD and the link to the document is given below

http://edms.fmr.com/edms/component/getcontent?objectId=09016fea803ab55f&current=true

Gatherers upgrade needs to be done for the gatherers hosted at Fidelity for held accounts.

9.3 Zillow.com Upgrade

The Accounts related to Real-Estate which were under the Investments container in 6.0.1.8 version will now be under the Real-Estate container in 8.0

Some of the changes need to be done in the back ends which are

- Data needs to be migrated from Investments container to Real Estate container handled via Real Estate workflow in PUDM. This will be run after 8.0 go live

- Decommission existing Sum-Info ID for Zillow
- Enabling new Sum Info ID of Zillow.com for Real Estate container
- Configuring Zillow web service key in database

Additional information about Zillow.com Sum-Info Ids:

Fidelity uses only Sum-Info ID 12869 in current 6.0.1 version of Full View for the Zillow.com (investment container)
When the application will be upgraded to 802, following will be available:
- Sum-Info ID 13059 for Zillow in 802 (real estate container).
- Sum-Info ID 9980 for Custom Zillow accounts is a Sum-Info ID that will be in the 802 database. This is a special case where the application will utilize the sum info id, but not require any agent for scraping. Instead users will just add property values manually

The above xml data will come as part of the DB installer.

The 9980 agent is actually a template agent and only the entry in the database will suffice.

When the application will be upgraded to 802, Sum-Info ID 13059 should become active/enabled and Sum-Info ID 12869 will become obsolete/disabled.

9.4 Account History stored procedures

Full View 8.0 has many charting features and reporting features related to personal finance like expense analysis, credit card utilization, spending analysis. To render more meaningful charts and reports, it has been decided to store account history for 24 months.

On the day of go live, it is planned to have at least 90 days of data in the account history tables. This can be achieved by the account history stored procedures.

The account history stored procedures copies and stores customer account data into history tables based on the category. This would help to retain the customer data for longer time which would make the charting feature more meaningful

The account history stored procedures would be installed on Fidelity Accounts database 90 days prior to go live date and executed periodically thereon. The three stored procedures listed below would be executed via crontab scheduler.

1. copy_history_data
2. delete_history_data
3. clear_logtable

9.5 Training and Documentation

Due to the nature of the UI and application functionality changes with Full View 8.0, customer support representatives will need adequate documentation and procedures to provide customers with useful information and troubleshooting procedures.

Although the business sponsor is responsible for providing this documentation and training to the reps, Full View development will provide the required information to support this effort.

Full View development can assist with providing supporting information for:

- Customer Support Representative Training
- OLR Updates including Full View error messages
- Troubleshooting Process

10 Approvals

Project Stakeholder	**Company**	**Role**	**Date Approved**
Christine Gagnon	PWI Retail	Business Sponsor	
Maryanne Haught	PWI Institutional	Business Sponsor	
Kimberley Petrosso	PWI Products	Business Sponsor	
Karen Clausen	FWTG	Program Manager	
Bill Gilbert	FWTG NetBenefits	Vice President	
George Ballesteros	FTG IS&R	Senior Technology Risk Analyst	
Pradeep SV	FMR India	Project Manager	
Prasanna Madankumar	FMR India	Project Manager	
Sean Canty	FWTG	Project Manager	
Ramachandran Keerthiyil	FMR India	Delivery Manager	
Christine Amon	FWTG	Lead Systems Analyst	
Deepak Jain	FWTG	Lead Software Engineer	
Jayasankar Padmanivas	FMR India	Software Engineer	
Mohammad Shabeer	FMR India	Software Engineer	
Lisa Gassaway	FWTG	Lead Performance QA Engineer	

Santosh Ramadas	FMR India	Lead Functional QA Engineer (Retail)	
Prashant Bhat	Infosys	Performance QA Engineer	
Andrea Gonsalves	FWTG	Lead Functional QA Engineer (NetBenefits)	
Alicia Boudreau	FWTG	Lead Functional QA Engineer (XCo)	
Alpa Maheshwari	FWTG	Service Delivery Manager	
Pam Bender	FTG	Implementation & DSeB	
Maureen Hossfeld	FTG	Director, Systems Engineering	
Dave Atlas	FBCT	Director, DBA	
Balasubramaniam A	FMR India	DBA Architect	
Tom Ward	FWTG	Principal Web Designer	
Melinda Scrime	FWTG	Director, Web Design,	
Julia Walsh	FWTG	Director, Web Editor	

11 Appendices

11.1 Data Conversion Processes and Controls

N/A

11.2 Projected Costs/Expected Benefits

This project is classified under the 'Core and Maintenance' category and comprises of the following cost components

1. Effort of all tech partners including FWTG Design, FWTG Content, FBCT Data Support and Administration, FWTG QA, Business sponsors
2. Yodlee Customization Costs
3. Full View Team effort

Expected Benefits:

Although there is a cost to this project, no estimated dollar benefit has been compiled at this time. However, the focus initially is on tangible benefits in what customers and prospects see as Fidelity's core strengths, e.g., Retirement and Investments, and later broaden to adjacent vertical areas, including income planning, healthcare, life insurance and debt management. Some important benefits include:

- Increase share of wallet - Deepen relationship through a much more engaged approach to online guidance and personalized site experience, content, tools and product offerings
- Increase market share through acquisition
- Improve retention and customer satisfaction
- Support business expansion into new product areas and other revenue diversification
- Position Fidelity for long-term competitive advantage
- It will provide benefits that entice customers to adopt more cash management products, create engagement, and increase online frequency while making cash flow management very simple.

11.3 Project Plan

The project plan is maintained at the location given below

http://edms.fmr.com/edms/component/getcontent?objectId=09016fea804153de&current=true

11.4 Application Registry Details

Given below are the application registry details of the Full View (Core Application from Yodlee) and Gatherers as stored in Enterprise Software Asset Registry.

Application Profile	
Name	Full View (6.0.1.8)
Description	Fidelity's Account Aggregation Application
Registration Status	Registered
ID	AP002389
Other Names	YIB, Yodlee In a Box
Maintaining Business Unit	FeB
Maintaining Division	FeB-Brokerage QuotesResearch (06121)
App Maintaining Cost Center	6121
Using Business Unit	IPG PWI
Is App	Yes
Is Instance	Yes
Is Tool	No
App ID	AP002389
App Name	Full View
Application Type	Business Application
Contact Names	Karen Clausen, John Mcdonough
Development Contact	a017486
Operational Support Contact	a308951
Primary Business Function	Account Servicing
System Function Performed	Web Application
ITIL Process or Function Supported	Financial Management
Source	Buy & Customize
Application Vendor	(Other)
Vendor Contact	Yodlee, Inc. Rob Pappalardo, Client Advocate 1-650-980-3657
Fid Vend Mngmnt Contact	a017486
Application Lifecycle	Production
Date in Production (mm/dd/yyyy)	1/1/2001
Technology Stack	
Operating System	Unix

Platform	Distributed
Programming Model	J2EE JDK 1.4
Languages	Java
Application Server	WebSphere 5.1
Web Server	iPlanet
Reporting Tools	(None)
Other Runtime Products	MQ 5.3
Test Case Repository	Quality Center
Source Code Management Tool	ClearCase
Defect Tracking Tool	ClearQuest
Launched From Another Application?	OneView
Automated Tests Exist?	Yes
Database Profile	
DBMS	Oracle Database 9.2
Database Names	OLTP eDB
Data Subject Area Impacted	Individual Customer Account
Maintenance Profile	
Frequency of Change	Medium
Primary Driver of Change	Mix
Number of Interfaces to Internal Applications	1 - 5
Number of Interfaces to External Applications	0
Number of Internal Users	> 1000
Number of External Users	> 1000
Asset Assessment	
Functional Business Alignment	High
Non-functional Business Alignment	High
Architecture Quality	Medium
Tech Standards Alignment	Medium
Investment Posture	Buy
Security Profile	
Criticality Code	AA
Security Tier	C
Uses Single Sign On	No
Authentication Identity Store	Corporate PIN Server
Authentication Mechanism	FeBSec
Last Security QA Test (mm/dd/yyyy)	6/5/07
ASG Risk Rating	0
Last SCR ID	5118
Last PEN Test ID	2004
External Facing Web App	Yes
EAAR Enterprise Integration	

Application Profile	
Name	Full View Gatherers (6.0)
Description	Gathers customer external account data via data scraping or datafeed scripts provided by Yodlee
Registration Status	Registered
ID	AX001046
Other Names	Gatherers, YIB Gatherers
Maintaining Business Unit	FeB
Maintaining Division	FeB-Brokerage QuotesResearch (06121)
App Maintaining Cost Center	6121
Using Business Unit	IPG
	PWI
Is App	No
Is Instance	No
Is Tool	No
App ID	AP002389
App Name	Full View
Application Type	Business Application
Contact Names	Karen Clausen, John Mcdonough
Development Contact	a017486
Operational Support Contact	a308951
Primary Business Function	Account Servicing
System Function Performed	Web Application
ITIL Process or Function Supported	
Source	Buy & Customize
Application Vendor	Yodlee
Vendor Contact	Yodlee, Inc. Rob Pappalardo, Client Advocate 1-650-980-3657
Fid Vend Mngmnt Contact	a017486
Application Lifecycle	Production
Date in Production (mm/dd/yyyy)	01/01/2001
Technology Stack	
Operating System	Windows NT
	Windows 2000
Platform	Distributed
Programming Model	JDK 1.4
	J2EE
Languages	Java
Application Server	(None)
Web Server	(None)
Reporting Tools	(None)
Other Runtime Products	MQ 5.3
Test Case Repository	Quality Center
Source Code Management Tool	(None)
Defect Tracking Tool	ClearQuest
Launched From Another Application?	

Automated Tests Exist?	Yes	
Database Profile		
DBMS	(None)	
Database Names	(None)	
Data Subject Area Impacted	Account Individual Customer	
Maintenance Profile		
Frequency of Change	Medium	
Primary Driver of Change	Mix	
Number of Interfaces to Internal Applications	1 - 5	
Number of Interfaces to External Applications	1 - 5	
Number of Internal Users	< 10	
Number of External Users		0
Asset Assessment		
Functional Business Alignment	High	
Non-functional Business Alignment	High	
Architecture Quality	Medium	
Tech Standards Alignment	Medium	
Investment Posture	Buy	
Security Profile		
Criticality Code	AA	
Security Tier	C	
Uses Single Sign On	No	
Authentication Identity Store	(None)	
Authentication Mechanism	Local Authentication	
Last Security QA Test (mm/dd/yyyy)		
ASG Risk Rating		0
Last SCR ID		0
Last PEN Test ID		0
External Facing Web App	No	
EAAR Enterprise Integration		

11.5 Use Cases

Given below is the link to the Full View 8.0 Use Case document

http://edms.fmr.com/edms/component/getcontent?objectId=09016fea8042b84b&current=true

11.6 Glossary

AW	Account Wizard is Fidelity developed Full View component used for registration and deregistration of users for Full View and add/edit/remove Fidelity accounts.
B2B	**B2B** is an application built with Yodlee SDK in-proc that calls eDB and Full View Accounts Database. Portfolio Summary, Positions, and Research pages on Fidelity.com and FVWeb access Full View data through B2B.
CBDK	Yodlee's bundling of all cobrandable features into one kit is referred to as CBDK Co-branding Deployment Kit. Yodlee designs product with the customer in mind and offers many co-branding opportunities. The look and feel of the application can be modified by changing the color scheme. Error messages, help pages and alert messages can be customized. Certain features can be enabled or turned off.
Database	The central concept of a database is that of a collection of records, or pieces of information. Typically, for a given database, there is a structural description of the type of facts held in that database: this description is known as a schema. The schema describes the objects that are represented in the database, and the relationships among them. There are a number of different ways of organizing a schema, that is, of modeling the database structure: these are known as database models (or data models).
Dashboard View	Component of Personal Finance Management from Yodlee which allows customer to view their entire portfolio and represents the functionality available in current version of Full view
DF	Data Feed is Fidelity developed Full View component which interacts with MAUI, FILI B2B, NetBenefits Ventura, eDB and Roadrunner to gather all the necessary account data from the backend databases for Fidelity accounts. The Data Feed provides the collected account data to the Gatherer, which will normalize and populate the Full View Customer database with all the Fidelity account data.
DR	Data Replication, Data Recovery, Design Review (pick the usage that applies)
ETL	Edit, translate and load. Fidelity uses a product called Informatica to perform ETL operations. Jobs are created and scheduled to run during a time that will not negatively impact the Full View System.
Firewall	A firewall is a hardware or software device which is configured to permit, deny, or proxy data through a computer network which has different levels of trust.
FTG	Fidelity Technology Group
FWTG	Fidelity Web Technology Group
FV	Full View
Held accounts	Fidelity accounts
Held away accounts	Accounts not held by Fidelity
JIL	Java Infrastructure Layer is a Fidelity ETAG product that standardizes logging, connection pooling, CS203 Validation, etc.
JVM	A **Java Virtual Machine** (**JVM**) is a set of computer software programs and data structures which implements a specific virtual machine model.
LRC	Legal Risk Compliance
MFA	Multi-Factoring Authentication. There are three universally recognized factors for authenticating individuals: • 'Something you know', such as a password, PIN or an out of wallet

	response. • 'Something you have', such as a mobile phone, credit card or hardware security token. • 'Something you are', such as a fingerprint, a retinal scan, or other biometric. A system is said to leverage **Two-factor authentication** (T-FA) (or **multi factor authentication**) when it requires at least two of the authentication form factors mentioned above. This contrasts with traditional password authentication, which requires only one authentication factor (such as knowledge of a password) in order to gain access to a system.
Money Center	Yodlee's terminology for their dashboard
MQ	MQ - Message queues provide an asynchronous communications protocol, meaning that the sender and receiver of the message do not need to interact with the message queue at the same time. Messages placed onto the queue are stored until the recipient retrieves them. Most message queues have set limits on the size of data that can be transmitted in a single message. Those that do not have such limits are known as **mailboxes.** Many implementations of message queues function internally: within an operating system or within an application. Such queues exist for the purposes of that system only. Other implementations allow the passing of messages between different computer systems, potentially connecting multiple applications and multiple operating systems. These message queuing systems typically provide enhanced resilience functionality to ensure that messages do not get "lost" in the event of a system failure.
Node	The term **node** as used in the field of telecommunications refers to an originating or terminating point of information or signal flow in a telecommunications network. In Network topology the term may also refer to a terminal of any branch of a network or an interconnection common to two or more branches of a network. In this context the term "terminal" means a device that is capable of sending, receiving, or sending and receiving information over a communications channel.
Oracle ONS	Oracle Notification Services which is used to alert a secondary database cluster of a primary database cluster failure so it may assume control
Oracle RAC	Oracle Real Application Cluster
portal	An **enterprise portal**, also known as an *enterprise information portal*, is a framework for integrating information, people and processes across organizational boundaries. It provides a single point of entry, often in the form of a web-based user interface, and is designed to aggregate information through application-specific portlets.
PFM	Yodlee Personal Financial Management

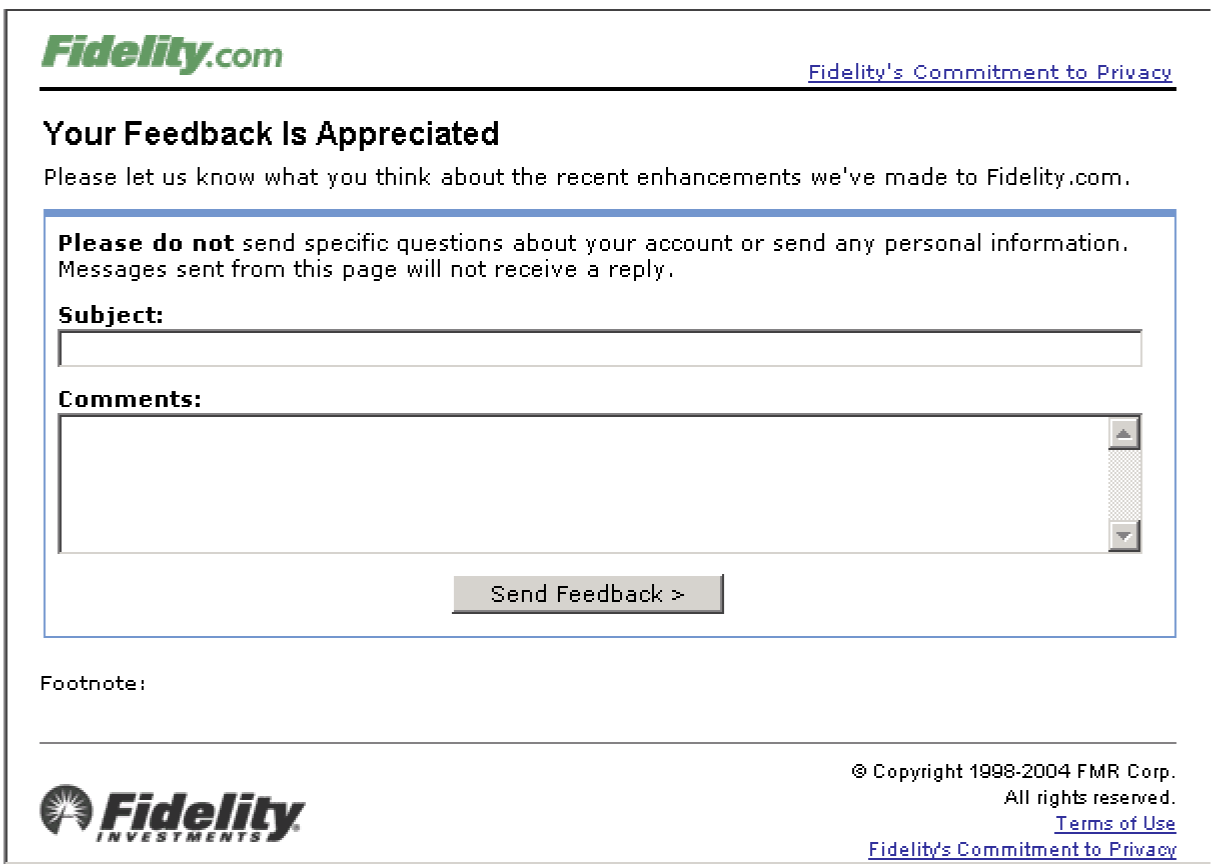
PUDM	**Parallel User Data Migration –** a Yodlee product to update the Version 8.0 Full View Accounts Database prior to actual production installation of the Full View 8.0.2 application.
SAML	"SAML, developed by the Security Services Technical Committee of OASIS, is an XML-based framework for communicating user authentication, entitlement, and attribute information. As its name suggests, SAML allows business entities to make assertions regarding the identity, attributes, and entitlements of a subject (an entity that is often a human user) to other entities, such as a partner company or another enterprise application. http://xml.coverpages.org/saml.html
SDK	Software Development Kit (SDK) - Yodlee provides a flexible implementation model ranging from hosted Web solutions for each application to complete, custom applications built using a Web services Software Development Kit (SDK).
Unix	**Unix** (officially trademarked as **UNIX®**) is a computer operating system.
VCS	Veritas is Fidelity's certified database failover and cluster server infrastructure used on UNIX machines. http://www.symantec.com/business/products/index.jsp
VPN	Virtual Private Network - A **virtual private network** (**VPN**) is a communications network tunneled through another network, and dedicated for a specific network. One common application is secure communications through the public Internet, but a VPN need not have explicit security features, such as authentication or content encryption. VPNs, for example, can be used to separate the traffic of different user communities over an underlying network with strong security features.
WebSphere	**WebSphere** refers to a brand of IBM software products that are mostly proprietary[1], although the term also popularly refers to one specific product: **WebSphere Application Server** (WAS). WebSphere helped define the middleware software category and is designed to set up, operate and integrate e-business applications across multiple computing platforms using Web technologies. It includes both the run-time components (like WAS) and the tools to develop applications that will run on WAS.
YCC	Yodlee Customer Care
YIB	**YIB** refers to the Yodlee Software, Yodlee in a box. Yodlee is the vendor that provides the aggregation services.
Yodlee	The company that produces the Full View aggregation and money management software. http://corporate.yodlee.com/
Yoshi	**Yoshi** stands for Yodlee Support, Health and Information. It is a Yodlee application used to assist with troubleshooting and updating of Full View gatherer scripts in production.

11.7 Out of Scope Features

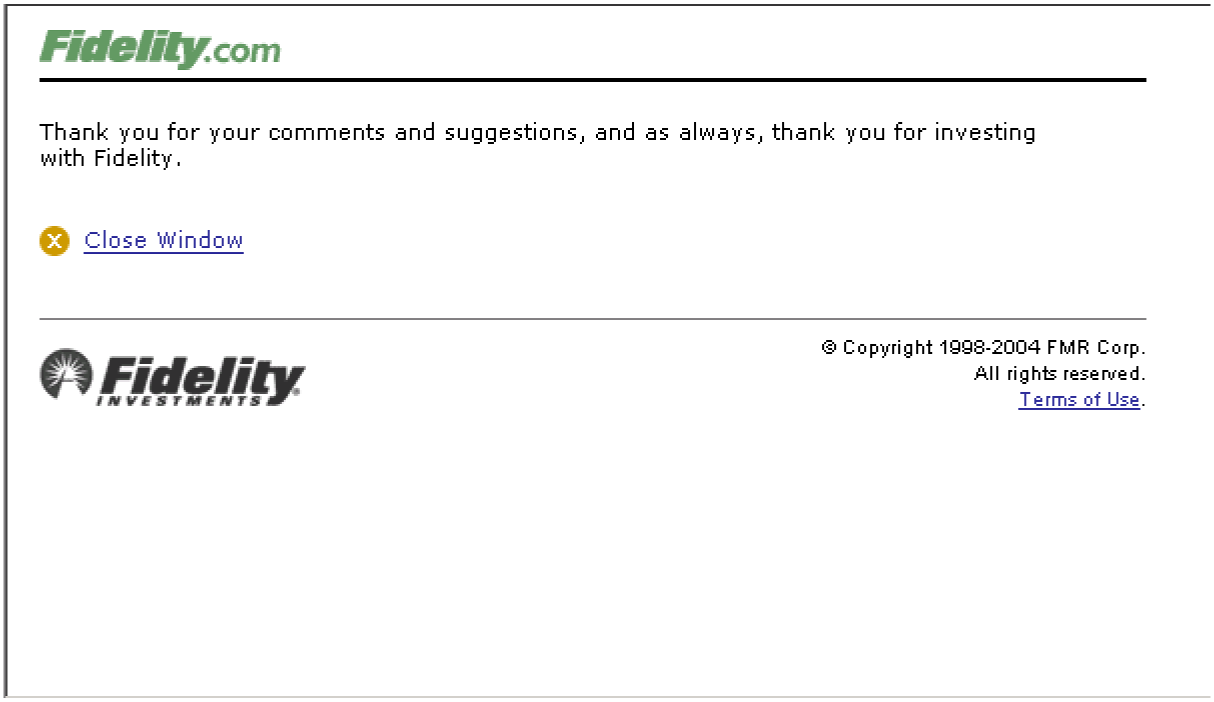
11.7.1 Feedback Link

A Feedback link will be provided on the top right hand corner within Full View application. This link will be available for two months after the new UI is launched to capture the feedback of customers post new UI.

On clicking the link, a window similar to the one shown below pops up for the customer to provide feedback/comments



After the customer has entered the comments/feedback and clicks on the button 'Send Feedback' a confirmation page as shown below is displayed to the customer



The feedback/comments entered by the customer will be sent to an E-Mail address yourfeedback@fidelity.com which would be monitored by Web Sales & Services team

Note: The two screenshots shown above need to be modified for content and to be compliant with FWTG style guide. The URLS of the same are given below

http://yogi.fmr.com:5029/archived/personal/misc/offeedback/entryForm.shtml
http://yogi.fmr.com:5029/archived/personal/misc/offeedback/thankyou.shtml