



Yodlee PersonalFinance™ Functional Product Description

Version 9.0.4

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Chapter 1: About This Document

The Yodlee PersonalFinance™ Product Description explains Yodlee PersonalFinance Management application in the Yodlee MoneyCenter suite. Yodlee PersonalFinance is an online banking solution that gives consumers valuable insights into their financial behavior, activities, and goals. The application helps consumers to organize their finances by tracking transactions, reviewing expenditures, and creating budgets.

The Yodlee PersonalFinance Product Description includes information, descriptions, and details on each of the major components in the Yodlee PersonalFinance application.

1.1 Who Should Read This Document

The intended audience for this document is financial institutions who want detailed information about the features and functionality of Yodlee PersonalFinance.

1.2 Other Documents of Interest

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

- *Yodlee SDK Developer's Guide*
- *Yodlee PersonalFinance SDK Implementation Guides*
- *Yodlee Standard Reports*

1.3 After Reading This Document

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

Chapter 2: Introduction

2.1 Yodlee PersonalFinance Overview

Yodlee PersonalFinance is one of the core applications of the Yodlee MoneyCenter suite. Hosted on the patented Yodlee Platform, Yodlee PersonalFinance is an online banking solution that facilitates the consumers to take control of their finances . The consumers can track transactions, review expenditure, set budgets. They can optimize their spending patterns and stick to a budget while keeping long-term goals firmly in mind.

Yodlee PersonalFinance integrates with other Yodlee MoneyCenter™ applications such as Yodlee BillPay™ and Yodlee FundsTransfer™ to provide a comprehensive set of capabilities for consumers to manage their finances. For example, Yodlee FundsTransfer helps consumers to transfer funds between financial institutions. In addition, Yodlee PersonalFinance is supported by Yodlee CustomerCare™ for account/consumer servicing. Working with the Yodlee CustomerCare team presents another opportunity for financial institutions to reduce their costs.

2.2 Features

Get Started

- The Get Started page offers an overview of features available in Yodlee PersonalFinance
- The home page can be configured with the most frequently visited tasks
- A miniature Get Started toolbar on all pages provides easy access to tasks

My YQ Score

- A progress indicator tracks the consumer profile completion

Managing Transactions

- A transaction register displays the amount, account name, category, class, and transaction status for all transactions
- Unlimited transaction history is stored
- A running balance by transaction activity allows consumers to see where their balances are at any given point in time
- The projected balance allows consumers to see what their balance will be at a future point in time to help them offset potential overdraft situations and identify days to deposit more funds into their account
- Consumers can add, edit, and view transaction level memo information
- Consumers can see overall transactions in their preferred currency
- Advanced transaction search allows consumers to find their transactions without having to remember the exact details such as the account used, the date of the transaction, or the full name of the payee.Instead attributes of the transaction such as

category, transaction description key words, and date range are used as search criteria

- Auto categorization of all incoming transactions is made possible by a Yodlee rules-based engine that also uses Bayesian logic

Managing Categories

A category captures how money is being spent or earned. With over 40 different, preset categories such as restaurants, travel, and investment income, Yodlee PersonalFinance can determine how the consumer is spending money or where the earnings originate.

- Consumers are allowed to categorize and re-categorize their transactions. The Yodlee PersonalFinance categorization engine learns from user interactions and refines internal auto-categorization rules to improve future categorization. Consumers can also re-title categories with more personally meaningful names. Additionally, consumers can create sub-categories for transactions (for example, a consumer who knits can give the Hobbies category two sub-categories, one for yarn and one for needles).
- Consumers are allowed to establish rules for incoming transactions through the Manage Category feature. Not only can consumers change the name of a category to something more personally meaningful, they can create rules about how transactions should be categorized. Rules can be created based on specific transaction amounts or ranges, descriptions, and the like. A consumer can create a rule stating that any purchases exceeding \$100 and with "books" in the description will appear in the Education category, and any purchases below that amount and with "books" in the description will go to the Entertainment category.
- More flexibility is offered by allowing the consumer the option to "split" transactions. A single \$100 visit to Costco could be divided between food, hobbies, and house ware based on the items purchased, for more accurate budgeting and expense tracking.
- Consumers are allowed to classify transactions into specific categories such as business, medical, and tax; this data is subsequently presented to consumers as part of transaction reports. Transaction classification captures where money was spent or earned.

Budgeting

Yodlee PersonalFinance provides an interface for creating and maintaining a personalized budget.

- Consumers are allowed to track spending patterns and expenses.
- Consumers can set budgets in a preferred currency and receive alerts. Over 55 percent of surveyed online banking consumers, as reported by the May 2007 Javelin Strategy and Research study, feel that budget and spending reports are essential components of a successful, online banking experience

Yodlee PersonalFinance Reports

- Spending Analysis - The spending analysis report uses data captured by the application and presents it in both graphical and tabular formats, showing the consumer their inflows vs. outflows of cash and credit. This report can be generated in a preferred currency.
- Spending by Category - The spending by category report gives consumers the opportunity to see their spending pattern for an individual category in one or more account groups, over a designated period of time.
- Expense Analysis - The expense analysis report provides a graphical representation of data that has been categorized by the consumer or the system. A classical pie chart is shown to give consumers a sense of how their money is being spent. This report can be seen in a preferred currency.
- Budget vs. Actual Spending - Consumers can track how they are doing against budget goals that they have set for themselves on a category by category basis.
- Credit Card Utilization - A graphical and tabular report shows the consumer each credit card with the credit line, outstanding balance, utilization percentage, and interest rate.
- Personalized Reports - Consumers can create reports showing tax-deductible transactions, medical expenses, business transactions, and unclassified transactions.
- Set Budget Goals - Consumers can set budget goals for themselves in their preferred currency and date format, and generate reports to see how the goals measure up to the reality.
- Real Estate Center - Review charts show changes in estimated home value, changes in home equity, and how the registered home account stacks up against the neighbors' estimated home values.

Net Worth Statement

- Allows consumers to track their assets and liabilities so that they can see their overall financial picture at a glance. Consumers can see their net worth in a preferred currency.

Rewards Manager

- Allows consumers to track rewards' accounts and balances in a single view, with the ability to establish personalized alerts.

Portfolio Manager

- Allows consumers to review their investment portfolios by position, by account, and by holding with the current price and market value across all financial institutions. Consumers can see their portfolio total in a preferred currency.

Yodlee Alerts

- Allows consumers to establish personalized alerts based on specific conditions. Alerts can be set for a wide range of transactional activity and balance levels, such as large

dollar transactions (debit or credit) and low/high account balance. The alerts can be cobranded and delivered from the Yodlee system or sent to the financial institution for delivery over their messaging system. The consumers can set the date format of their choice for triggering alerts.

Real Estate Center

- In partnership with Zillow.com, Yodlee PersonalFinance offers a way for consumers to include the current estimated value of their homes (house or condominium) as an asset to offset the mortgage liability and accurately represent their net worth. Zillow's engine keeps track of home prices across the United States and updates data frequently. Consumers can likewise keep their balance sheets up-to-date and ensure that their portfolios reflect changes in the housing market.

Yodlee Financial Calendar

- The **Financial Calendar** page lets consumers view account balances, projected balances, transactions, bills due, and scheduled and cleared fund transfers. Bills can be paid from the financial calendar or can be marked as paid. Also, transactions can be added, edited, or deleted manually.

2.3 Registering to Use Yodlee PersonalFinance

To enable consumers to easily access Yodlee PersonalFinance with their existing credentials for online banking, Yodlee encourages financial institutions to use single sign-on (SSO) technology based on the SAML standard. Using SSO can also ensure that consumers' accounts are pre-populated and are ready for use immediately. SSO minimizes the hassle for consumers to remember another set of credentials at their financial institution and makes it easier to get started.

Another way of accessing Yodlee PersonalFinance without using SSO is Yodlee EasySignOn. A consumer must reenter the user ID and password while logging into the application. The consumer will be automatically registered in the Yodlee application and can get started.

The time taken to implement Yodlee EasySignOn is less when compared to that for SSO. Financial institutions implementing Yodlee EasySignOn do not need specific infrastructure or technical expertise, unlike for SSO.

In the absence of SSO implementation, the application hosted by the financial institution contains a link that directs consumers to the Yodlee PersonalFinance login page. Consumers are required to complete the registration process, including providing basic information such as username, password, and e-mail address. Consumers are then directed to the Yodlee PersonalFinance home page.

2.3.1 Login

There are three actions that the consumer may perform on the login page:

- Registration

- If the consumer does not have a Yodlee PersonalFinance account, clicking the **Registration** link will give access to the **Registration** page.
- An email with confirmation code will be sent to the consumer's personal email address provided during registration.
- After completion of registration, the consumer will be taken to the **Additional Setup** page. The confirmation code should be entered to verify the email address.
- After successful verification, the consumer can access the Yodlee PersonalFinance application.

NOTE: A maximum of five email verification attempts are allowed to a consumer.

The screenshot shows the 'Additional Setup' page. At the top left is the Yodlee logo. Below it, the title 'Additional Setup' is displayed. To the right of the title is a note: 'Verification of your e-mail address is mandatory to use Yodlee MoneyCenter. Use the confirmation code received by e-mail to verify your address. If you want to use the basic version of the application, select Basic HTML and click Continue. It is not mandatory to verify your mobile number.' Below this note, there is a section titled 'E-mail Address Confirmation' with a note: 'Fields marked with an asterisk * are required.' Inside this section, there is an error message: 'E-mail Address: mdaley@yodlee.com - Not Confirmed ✘'. Below the error message are three links: 'Confirm', 'Resend Confirmation', and 'Change E-mail Address'. Below the 'E-mail Address Confirmation' section is another section titled 'HTML Preferences' with the note: 'Select HTML Edition: Regular Basic (for screen readers)'. At the bottom of the page are two buttons: 'I'll do it later' on the left and 'Continue' on the right.

Fig. 2-1: Consumer yet to confirm email address on the **Additional Setup** page

Registering to Use Yodlee PersonalFinance

The screenshot shows the 'Additional Setup' page. On the left, there's a sidebar with the 'Additional Setup' title and a note about verifying the email address. The main area has a light blue header 'E-mail Address Confirmation'. It contains a red asterisk next to the 'E-mail Address' field, which is filled with 'mdaley@yodlee.com'. A red error message 'Not Confirmed' with a close button is displayed. Below it is a 'Confirmation Code' input field with a 'Confirm' button. At the bottom of this section are 'Cancel', 'Resend Confirmation', and 'Change E-mail Address' links. A 'HTML Preferences' section follows, with a note to select 'Regular' or 'Basic' HTML. At the bottom right are 'I'll do it later' and 'Continue' buttons.

Fig. 2-2: Confirmation code text box on the *Additional Setup* page

This screenshot is identical to Fig. 2-2, but the 'Confirmation Code' field now contains a green checkmark icon instead of a red error message, indicating successful confirmation. The rest of the page, including the sidebar note, E-mail Address Confirmation section, HTML Preferences, and footer buttons, remains the same.

Fig. 2-3: Email address confirmed successfully

- Invoke the Forgot Password feature
 - Consumers who have forgotten their passwords can click the **Forgot Password** link to access the Password Reset feature, which will allow them to get a new password.
- Log In
 - If the consumer's login credentials are correct, the Yodlee PersonalFinance home page (as configured by the consumer) will appear.

- If the consumer's login credentials are incorrect, the page will refresh with an error message and the consumer will be given another opportunity to log in.

2.3.2 Registration Access

The consumer must fill out all the required fields on the **Registration** page and click **Register**.

- If valid values were given for all mandatory fields, the consumer will be directed to the First User Experience process.

If an invalid value was given for at least one required field, the page will refresh with an error message that will indicate how to enter the valid value(s) for the erring field(s).

User Registration

Fields marked with an asterisk * are required.

Choose Language: English | Español | Français | Chinese

Username and Password

* Username: Must have at least 6 characters (with letters and numbers) and no special characters.
 * Password: Must be at least 8 characters long and contain at least one letter and at least one number or symbol.
 * Re-enter Password:

Password Recovery Information and Yodlee SiteVerify Questions

Select and answer Yodlee SiteVerify questions. This information will be used to recover your Yodlee MoneyCenter password and authenticate logins from unrecognized computers.

- * Security Question 1: In what city were you married? (Enter full name of city)
 * Answer:
- * Security Question 2: What was the name of your first pet?
 * Answer:
- * Security Question 3: What was your favorite restaurant in college?
 * Answer:

Note: Password recovery information and Yodlee SiteVerify security questions are supported only in English.

Choose Yodlee SiteVerify Image

Select an image and provide a secret phrase to ensure you are accessing the authentic Yodlee MoneyCenter website. You should see the selected image and the secret phrase every time you log in to Yodlee MoneyCenter.

Show images in this category: All Images

* Select an image:

| | | | | | | | |
|---|---|---|---|---|--|---|---|
|  |  |  |  |  |  |  |  |
| <input type="radio"/> Select | <input type="radio"/> Select | <input type="radio"/> Select |

* Enter a Secret Phrase: Max 20 characters. No special characters.

Registering to Use Yodlee PersonalFinance

User Information

* First Name:

Middle Name:

* Last Name:

* Address 1:

Address 2:

* Country: (Select)

* City:

* Zip/Postal Code:

* E-mail:
You must enter a valid e-mail address in order to retrieve your password.

Phone Number: - -

Regional Settings

Time Zone: (GMT-08:00) Pacific Time (US and Canada) (Select)

Set your timezone

Date Format: mmddyyyy (Select)

Select your preferred date format

Currency: United States Dollar (Select)

Select your preferred currency

Terms

I accept and agree to the terms of the Electronic Disclosure and Consent Statement and consent to receive communications electronically.

YODLEE MONEYCENTER TERMS OF USE

Updated January 9, 2010
Welcome to Yodlee. We are glad that you have decided to join our service. We look forward to your involvement with our web site. Before you begin setting up your Yodlee MoneyCenter account and using our service, please take a moment to review these Terms of Use ("Terms"). These Terms are an agreement between you and Yodlee for the Yodlee PersonalFinance and the Yodlee DirectPay services that are provided to you by Yodlee. The Yodlee BillPayment service is provided to you by Bancorp Bank (the "Processor Bank") and these Terms are an agreement between you and the Processor Bank with respect to the BillPayment services.

The Yodlee PersonalFinance, Yodlee DirectPay, and Yodlee BillPayment services are collectively referred to as "Yodlee Yodlee MoneyCenter" in these Terms.

I accept the Terms and Conditions of this service.

I verify that I am 18 years of age or older.

I would like Yodlee to share my information with third parties for joint marketing purposes.

I would like to receive emails from third party vendors on behalf of Yodlee, regarding Yodlee MoneyCenter updates, information emails and/or product announcements.

Register

Fig. 2-4: **Registration page**

The table that follows lists the user profile fields that may appear. If a field is mandatory (indicated with * next to it), it means the consumer must enter a valid value to complete registration. If a field is not mandatory, the user can leave it blank. The customer may also choose to suppress any fields marked as optional.

Table 2-1: Table with Fields and Notes.

| Field | Notes |
|-----------------------|---|
| Username | Customer may define string value for Username as rendered on the GUI |
| Password | Customer may define string value for Password as rendered on the GUI |
| Re-enter Password | Consumer must enter the exact value entered for the Password field |
| Security Question 1 | Consumer must choose from the list of questions |
| Answer | Consumer must provide an answer to the question |
| Security Question 2 | Consumer must choose from the list of questions |
| Answer | Consumer must provide an answer to the question |
| Security Question 3 | Consumer must choose from the list of questions |
| Answer | Consumer must provide an answer to the question |
| Select an Image | Consumer must choose a SiteVerify image |
| Enter a Secret Phrase | Consumer must enter a secret phrase |
| First Name | Can be any string; up to a maximum of 150 characters allowed, including spaces. |
| Middle Name | Can be any string; up to a maximum of 150 characters allowed, including spaces. |
| Last Name | Can be any string; up to a maximum of 150 characters allowed, including spaces. |
| Address 1 | Can be any string; up to a maximum of 150 characters allowed, including spaces. |
| Address 2 | Can be any string; up to a maximum of 150 characters allowed, including spaces. |
| Country | Select the country from the drop-down list. |
| City | Can be any string; up to a maximum of 150 characters allowed, including spaces. |
| Zip/Postal Code | Can be any string; up to a maximum of 150 characters allowed, including spaces. |
| Email Format | Select the format for email: HTML or plain text . |
| Phone Number | Must enter 3 strings in the xxx yyy zzzz format |
| Time Zone | Select time zone. |
| Date Format | Select the date format from the drop-down list |
| Currency | Select preferred currency |
| Terms | Accept Terms and Conditions. |

Password Recovery Information and Yodlee SiteVerify Questions

The **Security Questions** panel appears on the **Registration** page. Consumers must configure the security questions in order to complete registration.

All drop-down menus display the same set of questions. Consumers must:

- Select a different question from each menu
- Type in an answer for each drop-down menu selection

If an answer is not provided for a question, the **Registration** page will refresh with an error message until the user selects two different questions and enters two corresponding answers.

Choose Yodlee SiteVerify Image

The consumers must choose an image from Yodlee SiteVerify Images and provide a secret phrase. The chosen image with the secret phrase will be displayed to the consumer while logging in to Yodlee MoneyCenter account.

User Information

Consumers must provide information required for mandatory fields.

Regional Settings

The consumers must select time zone, date format, and currency options from the drop-down menus. Reports related to consumer's personal finance will be provided in the chosen settings.

Terms Section

The Terms section consists of five check boxes of which the first three are mandatory for legal reasons in the United States:

- I accept and agree to the terms of the Electronic Disclosure and Consent Statement and consent to receive communications electronically.
- I accept the Terms and Conditions of this service.
- I verify that I am 13 years of age or older.
- I would like Yodlee to share my information with third parties for joint marketing purposes.
- I would like to receive emails from third party vendors on behalf of Yodlee regarding

Yodlee MoneyCenter updates, information emails and/or product announcements. Depending on the financial institution's requirements and location, the terms can be modified.

Electronic Disclosure and Consent Statement

The consumers must accept to receive all notices and information regarding Yodlee MoneyCenter electronically. All communications in electronic format will be considered to

be in writing. The Yodlee MoneyCenter account will be terminated if a consumer chooses to revoke his or her consent to receive communications electronically.

Terms and Conditions Check Box

Consumers must verify that they are 13 years of age or older. By default this is checked. If the financial institution is outside the United States, depending on that country's regulations and the financial institution's requirements, this check box can be removed or the message can be modified.

2.4 Screen Reader Compliance

Yodlee PersonalFinance is screen reader compliant. Please refer to the *OS-Browser-Screen Reader* document to learn which screen readers are supported. Workflows of impacted features are documented in the following chapters.

Chapter 3: Yodlee PersonalFinance Application

3.1 Get Started

The **Get Started** page is the default home page for consumers using Yodlee PersonalFinance for the first time. It is designed to educate and encourage the consumers to link their accounts so that they can start taking control of their finances. The **Link Account, Track Spending, View Net Worth, Track Budget and Account Balances** tasks are provided by default on the **Get Started** page. Before leveraging the benefits of Yodlee PersonalFinance, the consumers are required to link one of their financial accounts.



Fig. 3-1: The Get Started landing page

Consumers moving the mouse pointer over the icons on the **Get Started** page can view detailed information about the benefits of each task.

Consumers can link their accounts by clicking the **Link Account** icon. This action takes them to the **Link Account** dialog box for adding their bank accounts. Consumers can see their linked accounts on the **Account Summary** page.

Consumers using Yodlee PersonalFinance for the first time will be taken to the **Get Started** page only if they click the Yodlee PersonalFinance tab.

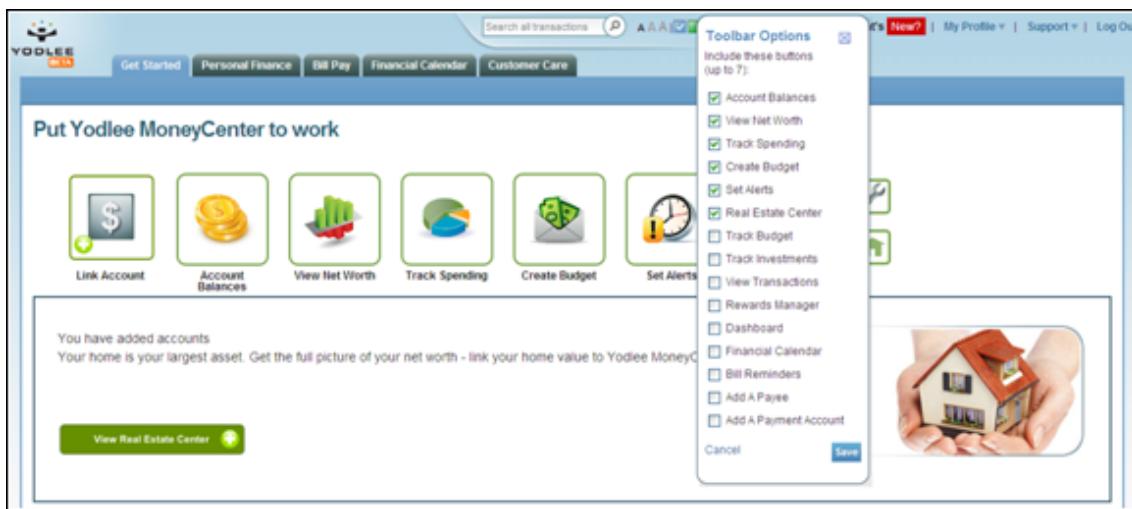


Fig. 3-2: The Toolbar Options drop-down on the Get Started page

Consumers are presented a slightly modified **Get Started** page after linking the accounts. The **Get Started** page will showcase the most popular tasks that are just a click away. However, consumers can customize the **Get Started** page by clicking the wrench icon to select the tasks most important to them. A maximum of 6 of the 13 available tasks can be selected for the **Toolbar** option. Consumers can save/undo changes by clicking **Save** or **Cancel** respectively.

If Yodlee PersonalFinance is integrated with other applications such as Yodlee BillPay or Yodlee FundsTransfer, a total of 18 tasks will be displayed in the toolbar.

When Yodlee PersonalFinance is integrated with Yodlee BillPay or Yodlee FundsTransfer then the consumers will be provided with quick links for Bill Pay and Funds Transfer actions such as adding a payee, a payment account, and a transfer account.

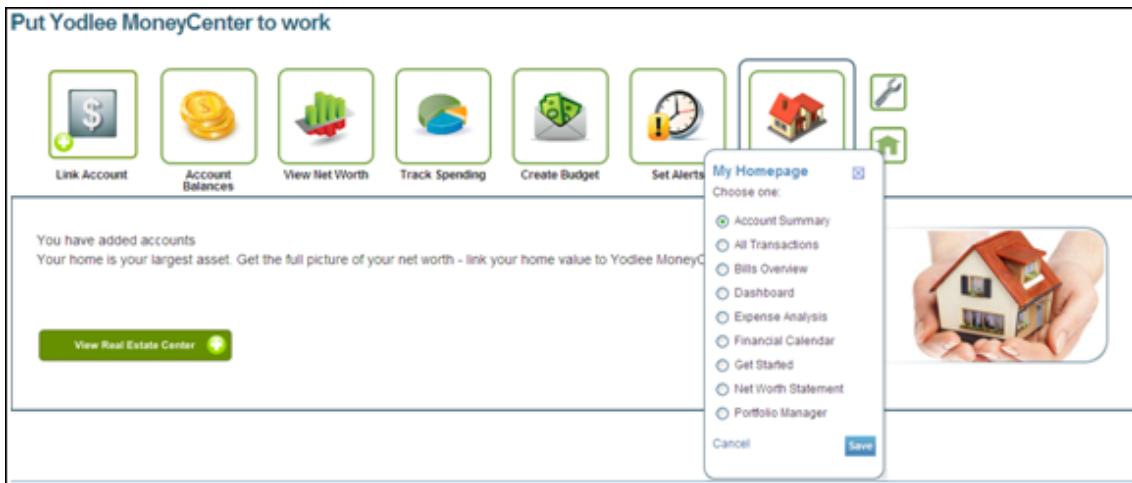


Fig. 3-3: My Home page options on the Get Started page

Consumers can choose their default home page by clicking the **Home** icon and selecting one of the available options. Consumers can save/undo their changes by clicking **Save** or **Cancel**, respectively.



Fig. 3-4: The miniature tool bar with task icons

Once consumers leave the **Get Started** page, a miniature Get Started toolbar is available on every page in Yodlee PersonalFinance application. The toolbar provides consumers with one-click access to their most important tasks, from anywhere in the application.

The **Get Started** page provides consumers with a progress indicator at the top right of pages that shows them how far along they are towards completing their financial profile. The progress indicator increases in value until it reaches 100% for every account that a consumer links.

Screen Reader Compliance

The **Get Started** page will be available with a vertical scrollbar. A synopsis of each task is displayed one after the other and can be read by scrolling down the page. The **Home** and **Toolbar** options are displayed at the bottom of the **Get Started** page.

Put Yodlee MoneyCenter To Work

The screenshot shows the 'Get Started' page with three main sections of tasks:

- Section 1:** Icons for Link Account, Account Balances, View Net Worth, Real Estate Center, Add A Payee, Add A Transfer Account, Make A Transfer, and a gear icon.
- Section 2:** Text: 'You have added 17 accounts'. Subtext: 'Stay in control of your finances; get a full view of both your income and expenses. Now you can see the balances on all your linked accounts in one place. Yodlee MoneyCenter gives you a complete snapshot of all your income and expenses.' Includes a 'Link Another Account' button and a woman thinking icon.
- Section 3:** Text: 'You have added 17 accounts'. Subtext: 'Track all your checking, savings, credit card, loan, investment, and rewards account balances with Yodlee MoneyCenter.' Includes a 'View Account Balances' button and a woman thinking icon.
- Section 4:** Text: 'You have added 17 accounts'. Subtext: 'Manage your personal finances by tracking what you own and what you owe with Yodlee MoneyCenter.' Includes a 'View Net Worth' button and a stack of money icon.

Fig. 3-5: Top section of the Get Started page. Synopsis of each task is displayed in the order of the icons shown on the page

Yodlee PersonalFinance consists of these modules:

- Accounts Overview
- Transactions
- Spending Reports
- Manage Accounts

Financial institutions can rename and re-order the modules to better suit their preferences, and to match website architecture or naming and branding standards. Flexibility in workflow and structure is a key feature of the Yodlee MoneyCenter platform on which Yodlee PersonalFinance is built.

Yodlee PersonalFinance provides space for financial institutions to display promotional content within the application, to promote their products and services. The promotional content is displayed in three different sections - Header, Sidebar, and Footer.

The advertisement is displayed as:

- Static - The same content is displayed in Yodlee PersonalFinance
- Dynamic - Different content is displayed in Yodlee PersonalFinance

3.2 Accounts Overview

The Accounts Overview module provides an overview of the consumer's held and held-away accounts (external accounts). The following views can be accessed from this module:

- Account Summary
- Dashboard
- Net Worth Statement
- Portfolio Manager
- Rewards Manager
- Bill Reminders
- Real Estate Center
- Email
- News

3.2.1 Account Summary

On the **Account Summary** page, the consumer will see all registered accounts except **Email** and **News** accounts.

If a consumer hasn't yet been through the full registration process, or if the financial institution hasn't deployed single sign-on with pre-population of held accounts, the consumer will be prompted to link an account.

A dialog box opens after clicking **Link an Account**. There are three ways to link accounts:

- Keyword Search - This is the most efficient way if the consumer is adding one account. Type the name of the account in the text box and that may appear in the search results.
- Browse the Most Popular Accounts by Category - This method is most useful if the consumer wants to see the accounts available by category such as bank accounts, credit cards, loans, and so on.
- Create Manual Accounts - From the **Others** tab of the browser feature, accounts that are not supported by the financial institution can be added

For more details on linking accounts, refer to [Link Accounts on page 68](#).

Manual accounts can also be added by clicking the **Create a Manual Account** link.

Individual accounts are displayed in a list as links, which allow consumers to access the **Account Details** page. The **Account Summary** page displays both held and external accounts (held-away) accounts. Consumers can select from the **All Accounts** tab, financial accounts or bill pay accounts (if appropriate to the Yodlee service offering), and any group views that they have created. Each account shows total available balance, and the date when the account was last updated or refreshed.

| Account Name | Last Updated | Balance |
|----------------------------------|--------------|-------------|
| BoFA Savings | Up-to-date | \$5,000.00 |
| Cash Account | Up-to-date | \$1,000.00 |
| Fidelity.com - JOINT WROS - TOD | Up-to-date | \$0.00 |
| Fidelity.com - Miles Investments | Up-to-date | \$21,320.73 |
| Fidelity.com - TRADITIONAL IRA | Up-to-date | \$5,879.07 |
| HSBC Checking | Up-to-date | \$2,500.00 |

Fig. 3-6: An Account Summary view

The **Update All Accounts** link refreshes the account with the latest information for the account.

The **Update All Accounts** link refreshes all non-MFA (multifactor authentication) sites. Among the MFA sites, the Q&A type of accounts for which the answers are remembered are refreshed without consumer interaction. An error status will appear if the end site required consumer interaction.

For MFA sites the consumer will have to enter the security ID or token ID to refresh the account from the **Account Summary** page.

The **Account Summary** page also allows consumers to access the following pages from the left navigation bar.

- Link an Account – helps consumers add an account from the **Manage Accounts** page.
- Group Accounts - lets consumers classify accounts into groups from the **Manage Accounts** page.
- Share Accounts –helps consumers share accounts from the **Manage Accounts** page.
- View Full Transaction History – lets consumers view transactions from the **Transactions** page.

- View Net Worth Statement – helps consumers view their net worth statement from the **Accounts Overview>Net Worth Statement** page.
- Chart Income vs. Expenses – helps consumers view their spending from the **Spending Reports>Spending Analysis** page.
- Go to Alerts Inbox – the **Alerts Inbox** page will display the alerts received for those alerts that are configured.
- Add Estimated Market Value of Your Home – a home's estimated value can be added to a net worth statement from the link on the **Accounts Overview** page as well as from the appropriate link in the **Manage Accounts** page.
- Create a Manual Account – allows consumers to create a manual account from the **Manage Accounts** page.
- Show Password - Consumers can choose to view the password for a particular account in clear-text by clicking the **Show Password** link on the **Accounts Overview** page.

3.2.2 Dashboard

In the **Account Dashboard** view, the consumers can see all their accounts displayed in a single page including a net worth statement, expense analysis chart, recent transactions, bill reminders, alerts, and so on. The dashboard view can be configured to suit a consumer's preferences.

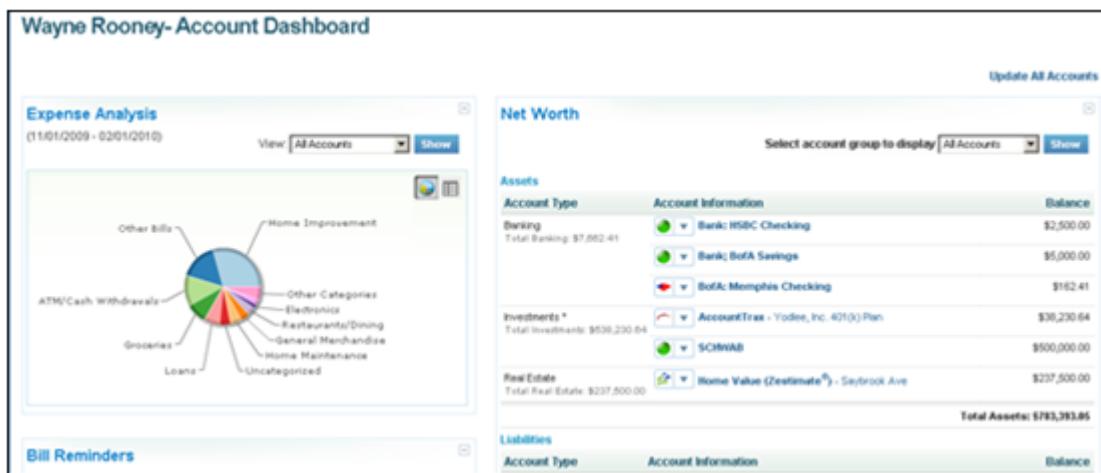


Fig. 3-7: Example of a Dashboard display

Consumers can see their total portfolio value, bills due, transactions, expense analysis chart, and entire net worth value in the preferred currency. The dates on which transactions are made and the due dates of the bills will be displayed in the format chosen by the consumer.

The screenshot displays the Yodlee Accounts Overview dashboard. It includes the following sections:

- Bill Reminders:** Shows due dates for bills from AT&T Wireless, Comcast, and Memphis LGBW. Total bills due: \$8.00.
- Rewards Manager:** Shows a Delta SkyMiles account with 36,147 miles.
- Alerts:** Shows three alerts: Received Alert Message, Budget Status Report Alert, and Budget Threshold Alert.
- Liabilities:** Lists Credit Cards, Loans, and Mortgages with their respective balances.
- Transactions:** A table showing recent transactions categorized by type (e.g., Securities Trades, Uncategorized).

Fig. 3-8: Dashboard showing transaction module with categories

3.2.3 Net Worth Statement

The **Net Worth Statement** page displays a consumer's account names and balances in different categories such as banking, insurance, investments, and credit cards to show the consumer's net worth (the difference between assets and liabilities).

Consumers can see their net worth value in their preferred currency. For example, if a consumer holds accounts in US dollars (USD) but chooses pound sterling (GBP) as the preferred currency, the net worth value will be shown in GBP.

Net Worth Statement

Net Worth Change
From: \$1,2919 To: \$2,0918 **8.80%**

[View Net Worth Chart](#)

About Net Worth Statement
Use Net Worth Statement to view all your assets and liabilities.

Quick Links
[Link Financial Accounts](#)
[Add Manual Accounts](#)
[Add Estimated Market Value of Home](#)

| Assets | | |
|--------------|---|-----------------------------------|
| Account Type | Account Information | Balance |
| Banking | Bank: HSBC Checking | \$2,500.00 |
| | Bank: BofA Savings | \$5,000.00 |
| | BofA: Memphis Checking | \$162.41 |
| Investments | AccountTrax - Yodlee, Inc. 401(k) Plan | \$38,230.64 |
| | SCHWAB | \$500,000.00 |
| Real Estate | Home Value (Zestimate [®]) - Saybrook Ave | \$237,500.00 |
| | | Total Assets: \$783,393.05 |

| Liabilities | | |
|--------------|---|--|
| Account Type | Account Information | Balance |
| Credit Cards | Navy Federal Credit Union Credit Card - nRewards Visa | \$1,280.41 |
| Loans | PERSONAL LOAN | \$0.00 |
| | USAA Bank - Loan - xxxx7378 | \$9,126.13 |
| Mortgages | Saybrook Mortgage | \$200,000.00 |
| | | Total Liabilities: \$210,406.54 |

Total Net Worth: \$572,986.51

Fig. 3-9: Example of a Net Worth Statement

Consumers can also manually add accounts for assets that are not tracked online, for example a piece of jewelry.

Clicking the **View Net Worth Chart** link displays the change in the consumer's net worth over time. Consumers can choose to review data over three, six, or twelve months, view cumulative data for the current year or see the prior year's value.

Asset allocation charts and liabilities allocation charts are also displayed in this page.

3.2.3.1 Net Worth Calculation

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

Table 3-1: Net Worth Calculation table

| Net Worth Module | Formula/Logic |
|-----------------------|---|
| Net Worth Calculation | Net worth = Assets (sum of banking, investment, real estate value, insurance and other assets) - Liabilities (sum of loans, mortgages, credit card balances and other liabilities) |
| Net Worth change | <ul style="list-style-type: none"> Two data points are required to populate net worth change and charting Weekly change is shown till one month's data is populated, but the chart will be weekly for five weeks The % change is the difference between net worth on the current date and at the end of the previous month |

3.2.3.2 Charting Logic

Table 3-2: Charting Logic table

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

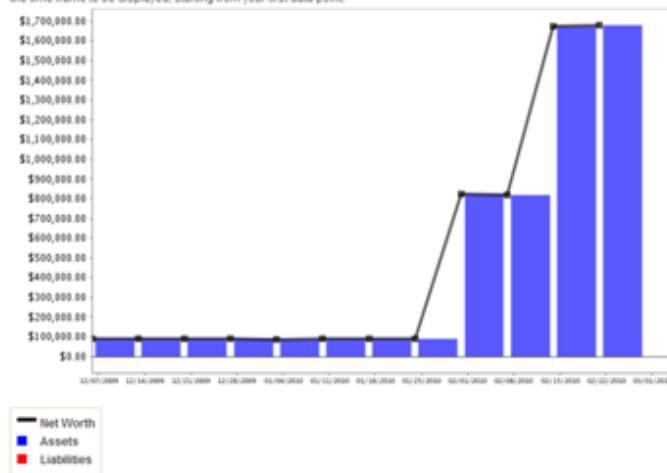
Net Worth Performance as of 02/25/2010

[Net Worth Performance](#) | [Asset Allocation](#) | [Liabilities Allocation](#)

Net Worth Performance - Weekly

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

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.



- Net Worth
- Assets
- Liabilities

| Account | Balance as of 02/14/2010 | Balance as of 02/25/2010 | Change | % Change |
|---|--------------------------|--------------------------|------------|----------|
| Assets | | | | |
| HDFC Bank (India) - Savings Account | Rs40,182.44 | Rs40,182.44 | Rs0.00 | 0.00% |
| HDFC Bank (India) - Savings Account mynt account | Rs10,212.36 | Rs10,212.36 | Rs0.00 | 0.00% |
| Home Value (Zestimate®) - Eric Connors | \$208,500.00 | \$208,500.00 | \$0.00 | 0.00% |
| Home Value (Zestimate®) - Sudha Home | \$646,000.00 | \$646,000.00 | \$0.00 | 0.00% |
| Renuka Vihar House | Rs38,000,000.00 | Rs38,000,000.00 | Rs0.00 | 0.00% |
| Total Assets | \$1,672,583.49 | \$1,676,972.94 | \$4,389.45 | +0.26% |
| Liabilities | | | | |
| HDFC Bank (India) - Credit Card - MASTERCARD TITANIUM | Rs9,873.32 | Rs10,137.32 | Rs264.00 | +2.67% |
| Total Liabilities | \$212.28 | \$219.12 | \$6.85 | +3.22% |
| Net Worth | \$1,672,371.21 | \$1,676,753.82 | \$4,382.61 | +0.26% |

Fig. 3-10: Net Worth Performance charts - top of the page

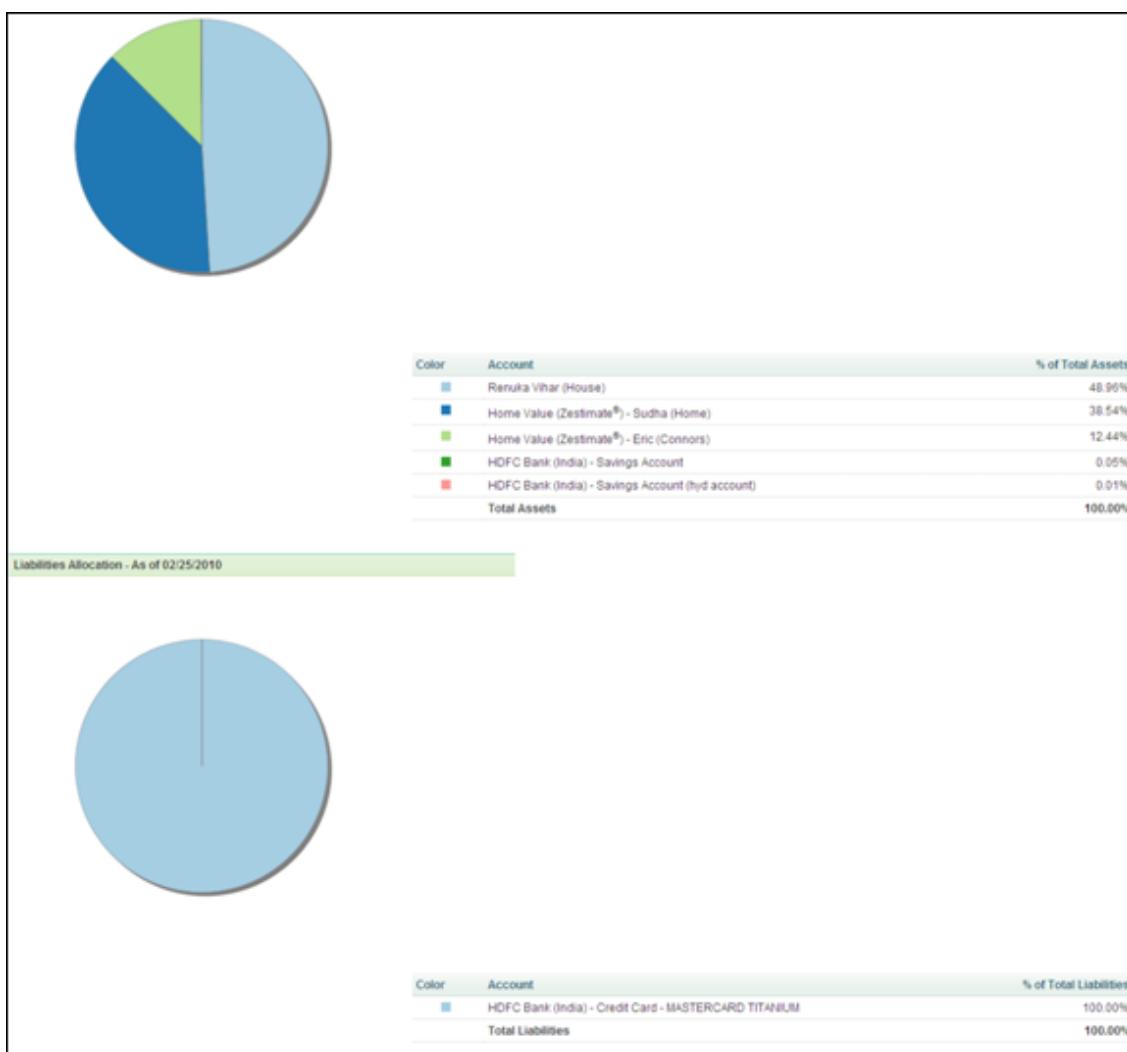


Fig. 3-11: Net Worth Performance charts - bottom of the page

Consumers can refine the view to include all or only some accounts by editing net worth display preferences.

Fig. 3-12: Editing net worth display preferences

3.2.4 Portfolio Manager

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

The **Portfolio Manager** module displays the quotes for stocks and mutual funds gathered from the aggregated investment sites. The fields available for review may vary by the institution for which data is gathered. If current information is unavailable or the institution doesn't provide information, N/A is presented to the consumer.

Consumers can see their total portfolio value in the preferred currency and date format.

For example, a consumer with investment holdings in multiple currencies such as GBP, Canadian Dollar, and Japanese Yen can see the portfolio's total value in US dollars by selecting it as the preferred currency, and can set the date format as mm/dd/yyyy in the **Edit Personal Profile and Regional Settings** page.

Portfolio Manager

| Select Account: <input type="button" value="Entire Portfolio"/> | | | | | | | | | <input type="button" value="Group By: Holding"/> | <input type="button" value="View: Performance View"/> | <input type="button" value="Show"/> |
|---|----------|----------|------------|-------------|-----------|-----------|-----------------|-------------|---|---|--|
| | | | | | | | | | <input type="button" value="Edit Portfolio Preferences"/> | <input type="button" value="Edit Views"/> | <input type="button" value="Update All Accounts"/> |
| Symbol | Price | Quantity | Cost Basis | Mkt Value | Unit Cost | Value Chg | Gain/Loss (Amt) | % Gain/Loss | | | |
| CHRIV | \$57.40 | 34.00 | \$1,000.01 | \$1,951.60 | \$29.41 | \$26.18 | \$951.59 | +95.16% | | | |
| DVA | \$60.43 | 23.00 | \$1,015.36 | \$1,369.09 | \$44.15 | \$15.41 | \$374.53 | +36.89% | | | |
| FCASH | \$1.00 | 4,446.64 | N/A | \$4,446.64 | N/A | N/A | N/A | N/A | | | |
| FDRDX | \$1.00 | 0.42 | N/A | \$0.42 | N/A | N/A | N/A | N/A | | | |
| FSGRX | \$15.52 | 378.78 | \$5,443.34 | \$8,878.67 | \$14.37 | \$49.24 | \$435.31 | +0.00% | | | |
| GGGG | \$533.02 | 15.00 | \$4,640.10 | \$7,995.30 | \$309.34 | \$46.20 | \$3,355.20 | +72.31% | | | |
| INTC | \$19.81 | 100.00 | \$3,947.00 | \$1,961.00 | \$39.47 | \$21.00 | -\$1,986.00 | -50.32% | | | |
| TOT | \$51.09 | 70.00 | \$2,592.10 | \$3,576.30 | \$37.03 | -\$12.60 | \$984.20 | +37.97% | | | |
| VFORX | \$18.67 | 109.74 | N/A | \$2,048.05 | N/A | \$27.44 | N/A | N/A | | | |
| VTDXK | \$11.21 | 3,256.23 | N/A | \$36,502.34 | N/A | \$293.06 | N/A | N/A | | | |
| Total Cash | | | | | | | | | \$0.00 | | |
| Entire Portfolio Total | | | | | | | | | \$65,751.00 | | |

Fig. 3-13: A display of the Portfolio Manager page

The **Portfolio Manager** module also displays a summary of the aggregated holdings in each account, the market value of the holdings, and the total portfolio value. The summary also includes details on the Symbol, Name, Price, Market Cap, EPS (ttm), P/E (ttm), Beta, Dividend, and Div Held value of the holdings.

For each holding, the portfolio accounts summary displays the total cash, total loan, total margin, total short balance, and the entire portfolio total.

Consumers can use the **Group By** drop-down list to choose between a portfolio account and holding.

The **Portfolio Manager** module also includes the daily change in both amount and percentage terms.

The account name is displayed as a link. A consumer clicking the link is taken to the **Account Details** page, which states the daily change in the portfolio in both dollar and percentage terms for that particular account.

The **Portfolio Manager** module supports five types of standard views:

- Fundamentals
- Daywatch
- Summary
- Performance
- Performance/Lot

These views have a predefined set of columns but consumers can edit these views and customize them to suit their needs.

Fundamentals View

In the Fundamentals view, the **Portfolio Manager** page displays the following fields:

Symbol, Name, Price, Market Cap, EPS (ttm), P/E (ttm), Beta, Dividend, Div Yield

Daywatch View

In the Daywatch view, the **Portfolio Manager** page displays the following fields:

Symbol, Price, As of (EST), Change (Amt), % Change, Volume, Intraday Range (High/Low)

Summary View

In the Summary view, the **Portfolio Manager** page displays the following fields:

Symbol, Price, As Of (EST), Change (Amt), % Change, Quantity, Market Value, Value Chg, % of Assets, More Info

Performance View

In the Performance view, the **Portfolio Manager** page displays the following fields:

Symbol, Price, Quantity, Cost Basis, Market Value, Unit Cost, Value Chg, Gain/Loss (Amt), % Gain/Loss

Performance/Lot View

In the Performance/Lot view, the **Portfolio Manager** page displays the following fields:

Symbol, Price, Quantity, Cost Basis, Market Value, Unit Cost, Value Chg, Gain/Loss (Amt), % Gain/Loss

Adding New Views

Consumers can create new views by clicking the **Add View** link from the **Portfolio Manager** page. Consumers must provide a name and select the columns to be hidden/displayed for the new view. Depending on the location of the financial institution hosting Yodlee PersonalFinance, some of these columns may not be available for incorporation into a custom view.

Editing a Portfolio View

Consumers can edit an existing portfolio view by clicking the **Edit Views** link.

Consumers can create custom views by selecting columns from a master list. After custom views are saved, they appear with the standard views in the same filter. Custom views are available to consumers in the **Portfolio Manager** module.

Clicking the **Edit** link of an existing view name will open the corresponding **Edit Performance View** page.

Consumers can edit the view name by choosing and moving between the columns they wish to display/hide for each view and clicking **Save View** for changes to take effect. It should be noted that depending on the market and the source-site, some of these columns may or may not be relevant for a financial institution.

3.2.4.1 *Editing Portfolio Preferences*

Consumers can edit an existing portfolio by clicking the **Edit Portfolio Preferences** link.

Consumers can choose the accounts to display in the module by selecting or clearing the check boxes next to the account name on the **Customize Portfolio Display** page.

Editing Holdings

Clicking the **Edit** link of an existing account from portfolio preferences will open the **Edit Holdings** page.

This page displays the holding type and quantity of holding with an option to capture information on price, and commission paid and the purchase date.

Clicking the **Edit Lot** link of existing investments/holdings will open the corresponding **Edit Lots** page. A lot is a block of shares of an individual security. Consumers can break this lot into multiple lots to enter quantity, date, and cost information for individual purchases of that security.

Use of Quote Feed

The portfolio values are updated with the 20 minute delayed quotes from the market data feed.

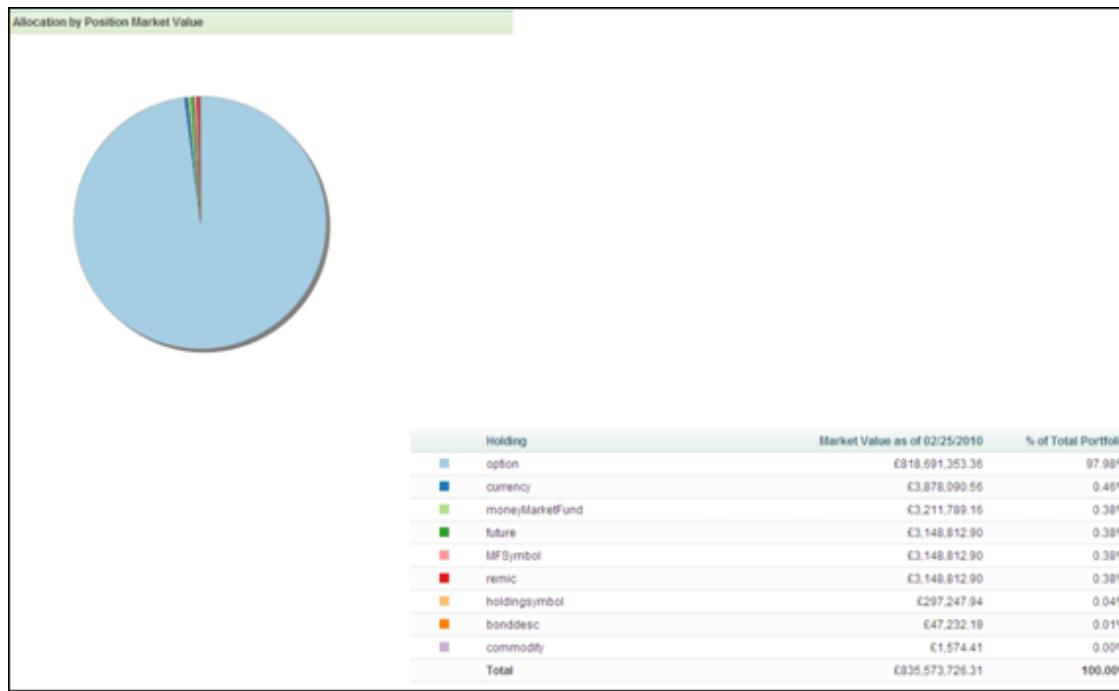
Charting

Consumers can view the detailed chart for their portfolio by clicking the **View Detailed Chart** link on the navigation menu of the main screen in the **Portfolio Manager** module. Charts are provided for both asset allocation and portfolio performance. The portfolio asset allocation can be viewed on a weekly or monthly basis.

Asset Allocation

The following charts are supported for asset allocation:

- Allocation by Position Market Value



- Allocation by Account Balance



- Allocation by Asset Class

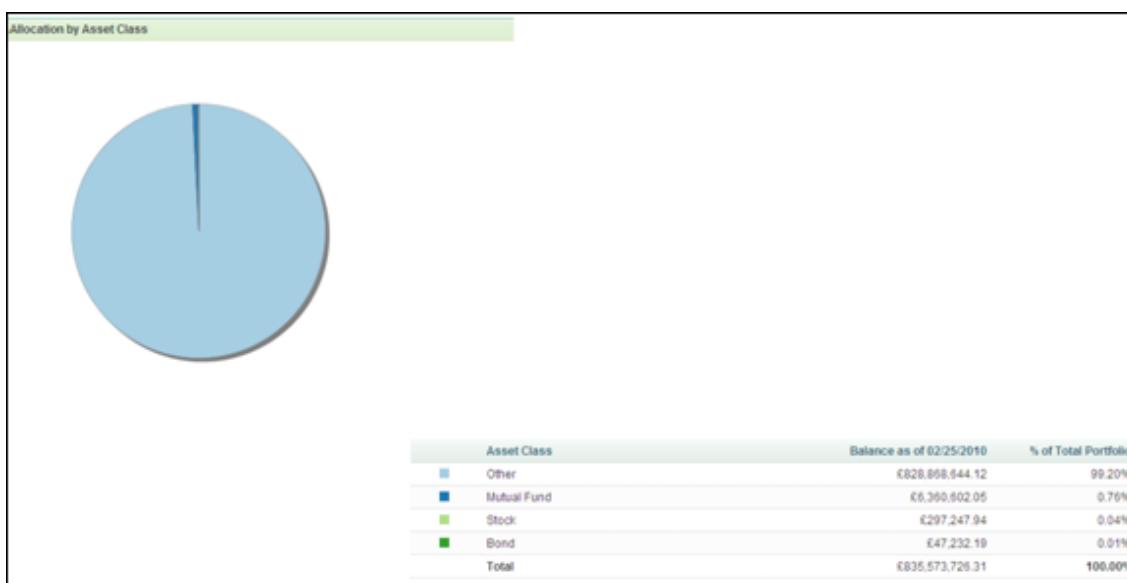


Fig. 3-14: Examples of asset allocation charts

Portfolio Performance

The **Portfolio Performance** chart depicts the performance of the portfolio over time. Consumers can opt to generate the chart for the past three or twelve months by selecting the appropriate option from the **Show Chart** for the past menu and clicking **Go**.

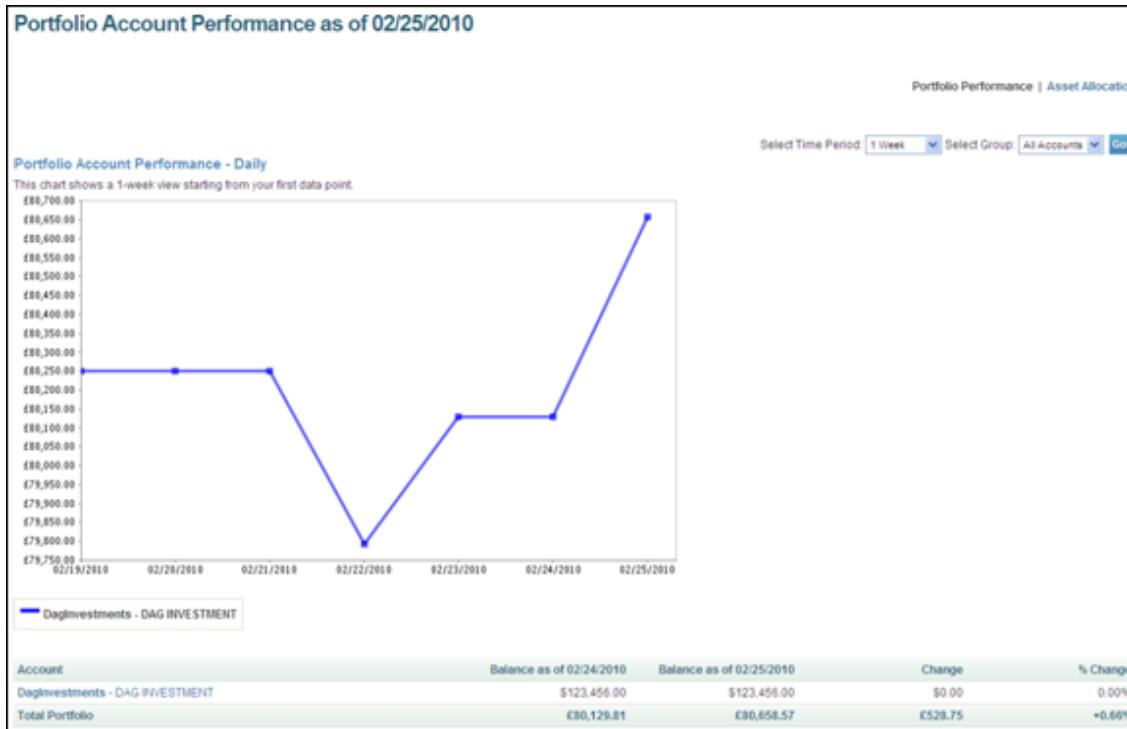


Fig. 3-15: A sample view of Portfolio Performance chart

3.2.5 Rewards Manager

The **Rewards Manager** module shows the consumer's aggregated rewards accounts. Typical examples are frequent flier miles, credit card rewardsaccounts and hotel and car rental points.

Rewards Manager Views

The **Rewards Manager** provides consumers a view of their rewards accounts along with points that have been earned or accrued, the account numbers, rewards that have been used or are expiring, and the balance of reward points in each of these accounts.

Consumers can click an individual account name to view its details. They can select the date format as per their choice on the **Edit Personal Profile and Regional Settings** page.

The screenshot shows the 'Rewards Manager' page. On the left, there's a sidebar with 'About Rewards Manager' (describing it as a tool to view accrued reward points and miles) and 'Quick Links' (links to link other rewards accounts and set alerts). The main area has a header with 'Edit Rewards Manager Preferences | Update All Accounts' and a 'View' dropdown set to 'All Accounts'. A table displays one account row: 'Delta SkyMiles' with account number 'xxxxxx9100' and balance '44,147 miles'.

Fig. 3-16: Sample view of the Rewards Manager

Editing Rewards Manager Preferences

Consumers can choose to customize the accounts that **Rewards Manager** module should display by clicking the **Edit Rewards Manager Preferences** link.

Consumers must select accounts that are to be displayed and click **Update Settings** for changes to take effect.

3.2.6 Bill Reminders

The **Bill Reminders** page displays outstanding bills that are obtained through the Yodlee PersonalFinance service. The types of bills displayed include those for cell phones; long distance calls; electric, gas and water utilities; credit cards; insurance; and mortgage and loan payments. The following attributes are available for display for each bill: the payee name, due date, minimum payment due, and total amount due where payments are owed. Other bill payment services like a PayPal account can be displayed in the **Other Bill Payment Services** section.

Consumers can see their total bills due in the chosen currency. The date format can also be changed. In figure below, the consumer has chosen US dollars as the preferred currency and dd/mm/yyyy as the preferred date format.

Bill Reminders

About Bill Reminders
Use Bill Reminders to view your bills.

Quick Links
View Billing Accounts | Add Virtual Accounts for Offline Bills

| Status | Due Date | Bill | Minimum Payment | Amount Due |
|--------|------------|----------------|------------------|----------------|
| | 02/15/2010 | AirTel (India) | N/A | Rs 1,718.48 |
| | 02/25/2010 | ICICI | N/A | N/A |
| | | | Total Bills Due: | \$0.00 \$37.06 |

External Bill Pay Services
You have not received, paid, or scheduled any bills recently.

Fig. 3-17: Bills Reminder view

Consumers can mark a bill as paid by clicking the **Mark as Paid** link in the **Bill** column. They can choose one of the options provided in the **Mark as Paid** dialog box. After a bill is marked as paid, it will no longer appear in the **Bill Reminders** or **Dashboard** pages.

Mark As Paid

Account Name: Bills: Memphis LG&W
Payee: N/A
Amount Due: \$110.00
Due Date: 01/20/2010

A bill marked as 'Paid' will not be treated as an upcoming bill and you will not be reminded to pay it.

Paid by check
 Paid by phone
 Paid through another online service
 Bill is auto-paid
 Another reason
 Skipped payment

[Cancel](#) [Mark as Paid](#)

[Open forum topic in a new window](#) | [Submit a Service Request](#) | [Privacy Policy](#)

Fig. 3-18: Mark as Paid dialog box with options

Editing Bill Reminders Preferences

Consumers can choose the accounts that the **Bill Reminders** module will display when they edit the bill reminders preferences.

Business Rules Pertaining to Bill Reminders

The following rules are applied in displaying bill reminders

- Only one bill for each biller is displayed
- If a bill due exceeds the maximum number of days set, it will cease to appear in the reminders list if the biller issues a new bill. However, if a new bill is not issued the old bill will continue to appear in the reminders list till it is marked as paid by the consumer.
- A paid bill ceases to appear on the list

A manual account bill ceases to appear on the list when the calculated due date is more than the maximum number of days set, and shall be replaced by the new bill with the calculated due date.

3.2.7 Real Estate Center

Consumers can add their estimated home value by using the Zillow.com engine that keeps track of home prices across the United States. By supplying an address and ZIP code, Zillow will return an estimated home value based on local data. Consumers can also manually enter the home's value.

The screenshot shows a web-based application window titled "Add Your Home Value – through Yodlee". The main title bar has a blue header with the text "Add Your Home Value – through Yodlee". Below the header, there are several input fields and options:

- "Account Name:" field containing "My Home" (marked with a red asterisk)
- "Nickname:" field (empty)
- "Calculate Home Value by:" section with two radio button options:
 - Automatically calculate home value (powered by Zillow.com)
 - Enter manual home value
- "Street Address:" field containing "1900 Green St" (marked with a red asterisk)
- "City and State OR Zip Code:" field containing "San Francisco, CA"
- A checkbox labeled "Include in Net Worth calculation" which is checked.

At the bottom of the form, a note states "Fields marked with an asterisk * are required." and a "Continue" button is visible. Below the form, there are links to "Open forum topic in a new window", "Submit a Service Request", and "Privacy Policy".

Fig. 3-19: Adding value of a home

After adding the home value the consumer is given the option to link the mortgage account related to the house. If there is no mortgage linked to the home the consumer can choose the **All Paid off** option on this page.



Fig. 3-20: Adding a mortgage account

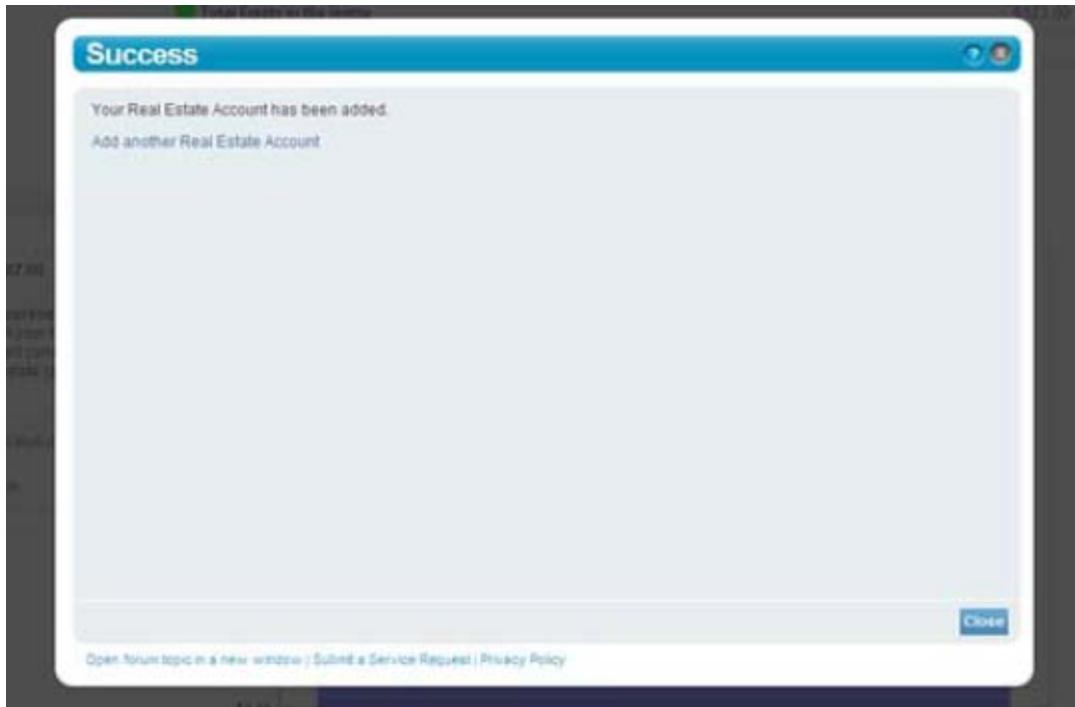


Fig. 3-21: Real Estate Account added successfully

On adding the home value account the consumer will see the following views of the home value account:

- Home Equity Chart (default page)
- Home Value change
- Compare your home with Others

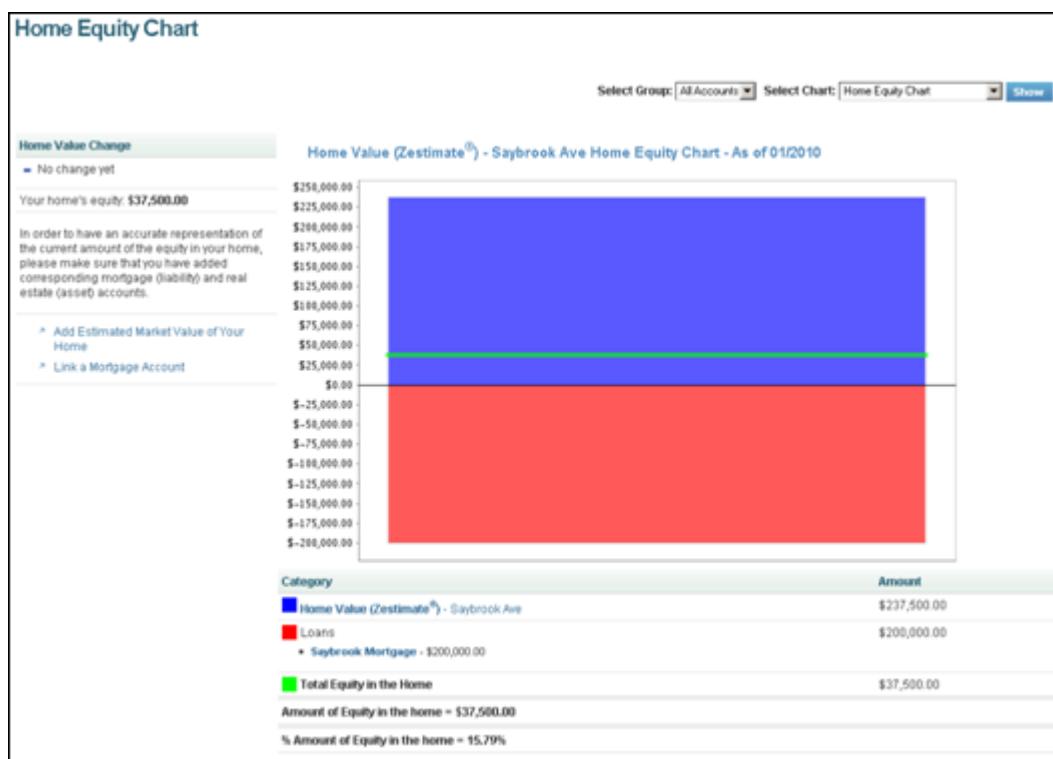


Fig. 3-22: An example of a home equity chart

Consumers who want to see the change in their home's value will see a chart resembling the figure below.



Fig. 3-23: Graphical display of the market value change of a home

Consumers can enable email alerts when the home value changes in increments of 1, 3, 5, 7, or 10 percent, depending on their preference.

To see how a home's value compares to other homes in the neighborhood by leveraging information available in the public record, a tabular display puts the consumer's home in a list of homes with the same ZIP Code.

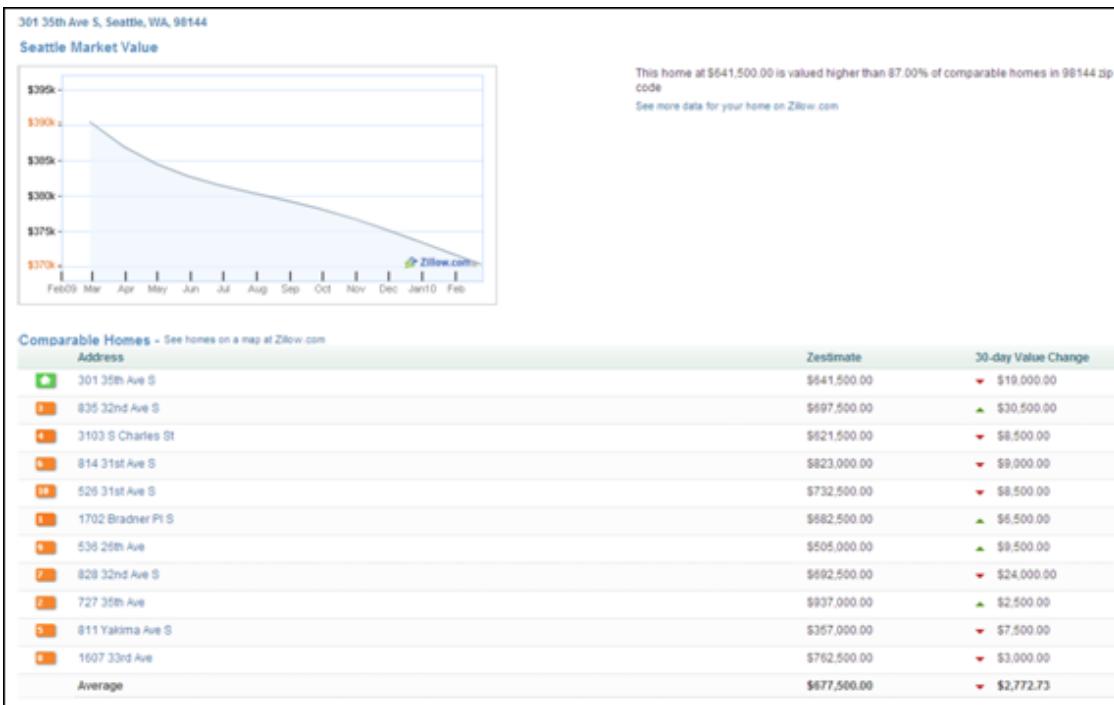


Fig. 3-24: A neighborhood comparison of homevalues

3.2.8 Email

The **Email** module displays the date in the format preferred by the consumer, and also displays the sender's name and subject line for recently received messages across all the registered email accounts of a consumer.

3.2.9 News

The **News** module displays headlines from several feeds in various categories such as Business & Finance, Computing & Technology, Entertainment, Health, International, Metropolitan Newspapers, Magazines, National, Sports, and more.

3.3 Transactions

The **Transactions** module is a core component of Yodlee PersonalFinance and is where Yodlee expects most consumers spend their time.

The **Transactions** module contains the following pages:

- All Accounts
- Custom Categorization Rules
- Managing Categories

3.3.1 All Accounts - Transactions

The **All Accounts - Transactions** page allows consumers to view all their transactions in a single place. Consumers have a number of filters to help review the information:

- By individual account or all accounts
- By time, in a week, a month, quarter, a year, or all increments
- By category

Consumers can see the total transactions made for a period of time in their chosen currency and preferred date format.

For example, if a consumer sets his/her preferred currency as GBP and date format as yyyy/mm/dd, the total transactions amount will be displayed in GBP in the changed date format.

A typical snapshot of a month's transactions for all categories follows:

| All Accounts - Transactions | | | | | | | | | |
|--|------------|---|---------------------|-----------------------------|---------------------|--|--|--|--|
| Select Account(s): Mikes Dag Bank | | Select Category: All Categories | | Select Time Period: 1 month | | | | | |
| <input type="checkbox"/> Show advanced display options Search <input type="text"/> <input type="button" value="Search"/> | | | | | | | | | |
| About Categories | | | | | | | | | |
| <small>Click Split to allocate an amount from a single category in a transaction across multiple categories or subcategories. For example, split purchases from a grocery store into individual categories, such as groceries, health care, and general merchandise.</small> | | | | | | | | | |
| <small>Note: Because of the large number of transactions that can be stored for you, it may take the categorization rules a day or more to take effect.</small> | | | | | | | | | |
| Status | Date | Description | Category | Amount | Account | | | | |
| pending | 01/14/2010 | BKOFAMERICA ATM 01/10 525221492389755 NOE VALLEY SAN FRANCISCO CA | Uncategorized | -\$20.00 | Bank; BofA Savings | | | | |
| pending | 01/14/2010 | IKEA EAST PALO ALTO | Uncategorized | \$148.00 | Bank; HSBC Checking | | | | |
| pending | 01/14/2010 | HSBC ATM 01/10 7593389641984 NOE VALLEY SAN FRANCISCO CA | Uncategorized | -\$100.00 | Bank; HSBC Checking | | | | |
| posted | 01/13/2010 | SAFEWAY STORE# 541 SAN FRANCISCO CA Split | Groceries | -\$4.00 | Bank; HSBC Checking | | | | |
| posted | 01/13/2010 | HSBC ATM 01/10 609119882239422 NOE VALLEY SAN FRANCISCO CA Split | ATMCash Withdrawals | -\$40.00 | Bank; HSBC Checking | | | | |
| posted | 01/13/2010 | BKOFAMERICA ATM 01/10 593040121946987 NOE VALLEY SAN FRANCISCO CA Split | Groceries | -\$100.00 | Bank; BofA Savings | | | | |
| posted | 01/12/2010 | TARGET STORE# 572 COLMA CA Split | General Merchandise | -\$111.00 | Bank; HSBC Checking | | | | |
| posted | 01/12/2010 | HSBC ATM 01/10 422451817735063 NOE VALLEY SAN FRANCISCO CA Split | ATMCash Withdrawals | \$40.00 | Bank; HSBC Checking | | | | |
| posted | 01/12/2010 | BKOFAMERICA ATM 01/10 345683931505976 NOE VALLEY SAN FRANCISCO CA Split | Groceries | -\$40.00 | Bank; BofA Savings | | | | |
| posted | 01/11/2010 | WHOLEFOODS STORE# 940 SAN FRANCISCO CA Split | Groceries | -\$186.00 | Bank; HSBC Checking | | | | |
| posted | 01/11/2010 | HSBC ATM 01/10 484449313907714 NOE VALLEY SAN FRANCISCO CA Split | ATMCash Withdrawals | -\$40.00 | Bank; HSBC Checking | | | | |
| posted | 01/11/2010 | BKOFAMERICA ATM 01/10 604917000238783 NOE VALLEY SAN FRANCISCO CA Split | Groceries | -\$20.00 | Bank; BofA Savings | | | | |
| posted | 01/10/2010 | Check 101 Split | Home Improvement | -\$80.00 | Bank; HSBC Checking | | | | |
| posted | 01/10/2010 | WHOLEFOODS STORE# 292 SAN FRANCISCO CA Split | Groceries | -\$164.00 | Bank; HSBC Checking | | | | |
| posted | 01/10/2010 | HSBC ATM 01/10 8731989198446793 NOE VALLEY SAN FRANCISCO CA Split | Split | -\$100.00 | Bank; HSBC Checking | | | | |
| posted | 01/10/2010 | Check 101 Split | Home Improvement | -\$80.00 | Bank; BofA Savings | | | | |
| posted | 01/10/2010 | BKOFAMERICA ATM 01/10 856236039968702 NOE VALLEY SAN FRANCISCO CA Split | Groceries | -\$100.00 | Bank; BofA Savings | | | | |
| posted | 01/09/2010 | APPLE STORE STORE# 362 SAN FRANCISCO CA Split | Electronics | -\$107.00 | Bank; HSBC Checking | | | | |
| posted | 01/09/2010 | HSBC ATM 01/10 91542986959582 NOE VALLEY SAN FRANCISCO CA Split | ATMCash Withdrawals | -\$40.00 | Bank; HSBC Checking | | | | |
| posted | 01/09/2010 | BKOFAMERICA ATM 01/10 543702934165448 NOE VALLEY SAN FRANCISCO CA Split | Groceries | -\$40.00 | Bank; BofA Savings | | | | |
| posted | 01/08/2010 | DELFINA RESTAURANT SAN FRANCISCO CA Split | Restaurants/Dining | -\$177.00 | Bank; HSBC Checking | | | | |
| posted | 01/08/2010 | HSBC ATM 01/10 0515863805638597 NOE VALLEY SAN FRANCISCO CA Split | ATMCash Withdrawals | -\$40.00 | Bank; HSBC Checking | | | | |
| posted | 01/07/2010 | WHOLEFOODS STORE# 883 SAN FRANCISCO CA Split | Groceries | -\$101.00 | Bank; HSBC Checking | | | | |
| posted | 01/07/2010 | HSBC ATM 01/10 762775298112584 NOE VALLEY SAN FRANCISCO CA Split | ATMCash Withdrawals | -\$20.00 | Bank; HSBC Checking | | | | |
| posted | 01/07/2010 | BKOFAMERICA ATM 01/10 333743108443354 NOE VALLEY SAN FRANCISCO CA Split | Split | -\$40.00 | Bank; BofA Savings | | | | |
| Page Transaction Total | | | | | -\$1,562.00 | | | | |
| Showing 25 items per page | | | | | | | | | |
| Go to page: <input type="text" value="1"/> of 2 <input type="button" value="Go"/> <input style="float: right;" type="button" value="Next"/> | | | | | | | | | |
| Export Transactions | | | | | | | | | |

Fig. 3-25: An All Accounts Transactions view

Each transaction listed in **View All Transactions** page includes the following details:

- **Status:** Indicates the status of a transaction. It can be posted, pending, scheduled, future, or cleared
- **Date:** Indicates the date on which a transaction occurred.
- **Description:** Gives a snapshot of the transaction. Consumers can click the description to add a memo to the transaction to improve transaction searches or to record specific information pertinent to the transaction. An example would be if a consumer has a business-related restaurant payment transaction and wants to make a note of who attended the meal. Consumers can also classify a transaction as tax-deductible, medical, or business-related to record the "why" of the transaction.
- **Category:** Indicates how transaction dollars were spent or earned. When consumers click a category link, a drop-down list of available categories appears. A consumer can override the default category (the category currently visible in that row) and select a category that more accurately represents the transaction.
- **Amount:** The amount of the transaction is displayed.
- **Account:** The account that the transaction is associated with is displayed.

Consumers can vary the information they see on **View All Transactions** page by adjusting the filters available to them.

The **Show from** filter allows the consumer to select transactions for a single account or all accounts that they have added to Yodlee PersonalFinance. The duration and category of the transaction are additional filter criteria – the default being duration = 1 month and From = All categories.

3.3.1.1 Advanced Display

On the **All Accounts - Transaction** page, consumers can use **Show Advanced Display Options** link to find transactions by description, status, date range, amount, category, or classification.

The screenshot shows a search interface titled 'All Accounts - Transactions'. It includes several dropdown menus and input fields for filtering transactions. On the left, there are dropdowns for 'Select Account(s)' (set to 'All Accounts'), 'Amount' (set to 'Exactly'), and 'From' (set to 'To'). In the center, there's a 'Select Category:' dropdown set to 'All Categories' and a 'Classification' section with checkboxes for 'Medical', 'Business', 'Tax Deductible', and 'Reimbursable'. To the right, there are dropdowns for 'Select Time Period:' (set to 'All Transactions') and 'Group by:' (set to 'Date'), and a 'Search:' input field. At the bottom left is a 'Hide advanced display options' link, and at the bottom right is a 'Show' button.

Fig. 3-26: An Example of the Transactions page showing the Advanced Search Options

In this advanced window, the consumers can look for medical, business, tax deductible, or reimbursable transactions for specific amounts, in a specific time frame, in specific categories, or within a date range.

The **Transaction Search Results** page displays transactions that match the search criteria and reflect the consumer's filter choices. When the consumer clicks **Show**, the results are returned.

All Accounts - Transactions

| Select Account(s): | Mikes Dag Bank. | Select Category: | ATM/Cash Withdrawals | Select Time Period: | 1 month |
|---|-----------------|---|---|---------------------|--------------------|
| Amount: | Exactly | Classification: | <input type="checkbox"/> Medical <input type="checkbox"/> Business <input type="checkbox"/> Tax Deductible <input type="checkbox"/> Reimbursable | Group by: | Date |
| From: | 01/07/2010 | To: | 01/12/2010 | Search: | |
| <input type="checkbox"/> Hide advanced display options <input type="button" value="Show"/> | | | | | |
| About Categories <p>Click Split to allocate an amount from a single category in a transaction across multiple categories or subcategories. For example, split purchases from a grocery store into individual categories, such as groceries, health care, and general merchandise.</p> <p>Note: Because of the large number of transactions that can be stored for you, it may take the categorization rules a day or more to take effect.</p> | | | | | |
| Status | Date | Description | Category | Amount | Account |
| posted | 01/12/2010 | HSBC ATM 01/10 422451817735063 NOE VALLEY SAN FRANCISCO CA Split | ATM/Cash Withdrawals | \$40.00 | Bank HSBC Checking |
| posted | 01/11/2010 | HSBC ATM 01/10 484449313907714 NOE VALLEY SAN FRANCISCO CA Split | ATM/Cash Withdrawals | -\$40.00 | Bank HSBC Checking |
| posted | 01/09/2010 | HSBC ATM 01/10 9154729663595852 NOE VALLEY SAN FRANCISCO CA Split | ATM/Cash Withdrawals | -\$40.00 | Bank HSBC Checking |
| posted | 01/08/2010 | HSBC ATM 01/10 0535863805636597 NOE VALLEY SAN FRANCISCO CA Split | ATM/Cash Withdrawals | -\$40.00 | Bank HSBC Checking |
| posted | 01/07/2010 | HSBC ATM 01/10 762775298112584 NOE VALLEY SAN FRANCISCO CA Split | ATM/Cash Withdrawals | -\$20.00 | Bank HSBC Checking |
| Overall Transaction Total | | | | | -\$100.00 |
| <input type="button" value="Export Transactions"/> | | | | | |

Fig. 3-27: A sample transaction search

To perform a simple search, the consumer can hide the advanced display options and enter the appropriate data in the **Search** text box.

3.3.1.2 Additional Functionality

Export Completed Transactions

If, for example, a consumer will be meeting with a financial advisor or simply wants a print out of completed transactions, there is an option to export the data. The default is to export the data to a comma-separated values file (.csv) so that the consumer can save or print, in the same column, delineations of the onscreen display of completed transaction data.

3.3.1.3 Add Manual Transactions

Consumers can add manual transactions by clicking the **Add Manual Transactions** link when opening the details page of a specific account. For example, a consumer might want to record a large deposit from lottery winnings to a held-away account. By adding the amount as a manual transaction, the consumer will not have to rely on memory to add that amount to the net worth statement.

In the **Enter Manual Transactions** dialog box, specify the following:

- **Account:** The account name

- **Amount:** The transaction amount
- **Transaction Type:** Whether the transaction is a deposit or withdrawal
- **Transaction Description:** A brief description of the transaction
- **Memo:** Memo information for the transaction
- **Recurs:** Whether the transaction is one-time, weekly, bi-weekly, monthly, semi-annual, or annual
- **Category:** The category to which the transaction belongs
- **Class:** The class under which this transaction can be grouped, whether it is medical, business, tax-deductible, or reimbursable
- **Check Number:** The check number used for the transaction, if relevant.
- **Cleared:** Whether the transaction is cleared.

Enter Manual Transaction

• Account: Bank: HSBC Checking

• Type: Deposit Withdrawal

• Date: 02/04/2010

You may enter a date that has passed to indicate an already cleared transaction.

• Amount: \$ 40.00

• Description: Jane Doe

Memo: Baby Sitter

• Recurs: Onetime

Category: Child/Dependent Expenses

Class: Medical Expense Business Related
 Tax-Deductible Reimbursable
Select all that apply

Check Number: 160

Cleared?: yes

Fields marked with an asterisk * are required.

[Do Not Save](#) [Save Transaction](#)

[Open forum topic in a new window](#) | [Submit a Service Request](#) | [Privacy Policy](#)

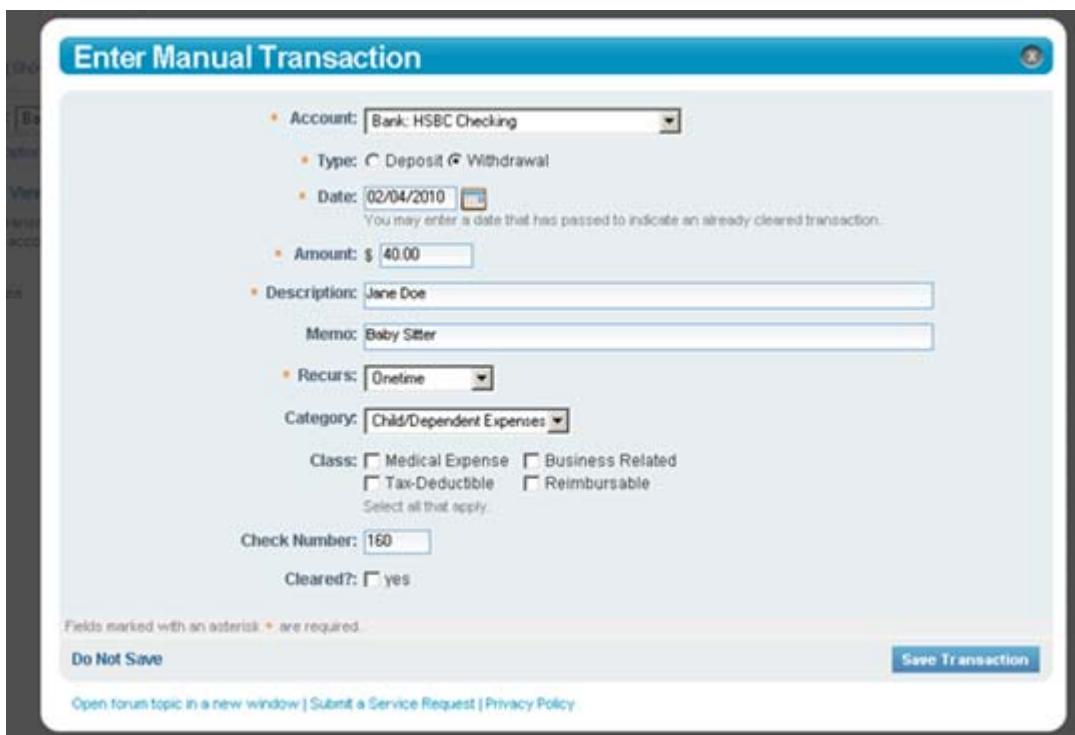


Fig. 3-28: Example of entering a manual transaction

After the manual transaction is saved, it will appear in the **Projected Transactions** (if the transaction date is a future date) or in the **In Progress** and **Cleared Transactions** (if the transaction date has passed) category.

Consumers can click the **Do Not Save** link to discard the manual transaction that was created.

3.3.1.3.1 Editing Manual Transactions

Consumers can edit existing manual transactions by clicking the transaction description. A dialog box with the account details will appear; make the required changes to the category or transaction class, and click **Save**.

Enter manual transaction

Account: BoA Savings

Type: Deposit Withdrawal

Date: 03/17/2010

You may enter a date that has passed to indicate an already cleared transaction.

Amount: \$ 50.00

Description: Guitar Lessons

Memo:

Recur: Onetime

Category: Hobbies

Class: Medical Expense Business Related
 Tax-Deductible Reimbursable
 Select all that apply.

Check Number: 205

Do Not Save **Delete Transaction** **Save Transaction**

[Open forum topic in a new window](#) | [Submit a Service Request](#) | [Privacy Policy](#)

Fig. 3-29: Example of editing a manual transaction

3.3.2 Reconciliation

Consumers are allowed to manually reconcile accounts and transactions.

Reconciling Accounts

Yodlee PersonalFinance allows consumers to manually reconcile accounts that are duplicates. Reconciling accounts is required in one of the following situations:

- If a consumer adds an account twice
- If a consumer has added a manual account and later added the same as an aggregated account
- If a consumer decides to migrate accounts such as accounts migrated from MS Money

In the image that follows, a savings account is duplicated.

Edit BofA Savings Account

Auto-login

Account Related Actions

Why Reconcile duplicates?

- > Merging duplicate accounts into a single account allows you to keep track of all account information in a single place.
- > Avoid duplicates of historical information such as balances and transactions.
- > Your Net Worth calculation may be inaccurate if the same account is entered twice.
- > Edit Account Settings
- > Alert Settings
- > Reconcile Accounts

If you believe that you have another account which is a duplicate of this one, you may select the extra account below and merge the two accounts into one.

You will not usually need to reconcile accounts.

Current Account

| Account Name | Account Type |
|--------------|--------------|
| BofA Savings | Banking |

Select the Duplicate Account

| Account Name | Account Type |
|---|--------------|
| <input checked="" type="radio"/> BofA Savings | Banking |

Continue

Fig. 3-30: Example showing a duplicated savings account

Consumers can either merge two aggregated accounts, two manual accounts, or a manual account with an aggregated account of the same account type.

Account duplication is a rare occurrence so consumers are asked to verify if the accounts are duplicates before merging them. Consumers can either decide not to merge accounts or go ahead with the operation.

Please confirm these duplicate accounts before merging

Please look at the selected accounts and confirm that they are duplicates of the same single account, then choose Merge Accounts.

Account Related Actions

Merging accounts is not reversible so please make sure of your decision.

- > Click Merge Accounts if you are sure that the two accounts listed are indeed the same account.
- > Click Do Not Merge Accounts if these two accounts are not the same account.
- > Edit Account Settings
- > Alert Settings
- > Reconcile Accounts

Reconcile Accounts

Selected Duplicate Accounts

| Account Name | Account Name |
|--------------|--------------|
| BofA Savings | Banking |
| BofA Savings | Banking |

Do Not Merge Accounts

Merge Accounts

Fig. 3-31: An example of reviewing duplicate accounts before merging

The accounts in this example are successfully merged.

The screenshot shows a success message: "Accounts Reconciled: Your accounts has been successfully reconciled". Below it, a section titled "Accounts Successfully Merged" states: "The selected accounts have been merged into one single account, maintaining the account information." A table titled "New Merged Account" displays the merged account details: "Account Name: BofA Savings" and "Account Type: Banking". To the left, a sidebar lists "Account Related Actions" such as "Edit Account Settings", "Alert Settings", and "Reconcile Accounts".

Fig. 3-32: Example showing accounts successfully merged

Conflict Resolution and Data Reconciliation

When two accounts are merged, the data is reconciled as per certain rules set by Yodlee. Transactions

The following rules will be applied in reconciling data of merged transactions:

- If both transactions are categorized by the Yodlee application, then the final merged transaction will retain the latest categorized transaction name.
- If both transactions are categorized by the consumer, then the final merged transaction will retain the latest categorized transaction name.
- If one transaction is categorized by the consumer and the other by the Yodlee application, the final merged transaction will retain the consumer's categorized transaction name.
- If only one transaction of the two is categorized, then the final merged transaction will retain the categorized transaction name.

Net Worth, Bill Reminders, and Portfolio Manager

The following rules will be applied in reconciling data of merged accounts for Net Worth, Bill Reminders, and Portfolio Manager:

- If both the merged accounts (source and destination) are included for calculating Net Worth, Portfolio Manager and set for Bill Reminders, then the destination account will remain included.
- If one of the merged accounts is included for calculating Net Worth, Portfolio Manager and set for bill reminders, then the destination account will remain included.
- If none of the merged accounts (source and destination) are included for calculating Net Worth, Portfolio Manager and set for bill reminders, then the destination account will remain excluded.

NOTE: If a consumer wants to merge account X with account Y, then account X is the source account and account Y is the destination account.

Alerts

The following rules will be applied in reconciling data of merged accounts for setting up alerts:

- If both merged accounts (source and destination) are configured for alerts, then the destination account will have the combination of all the alerts.
- If a same alert is set up for both accounts with different threshold values, then the alert with threshold value set for destination account takes precedence.

Net Worth Type (Asset/Liability)

The following rules will be applied in reconciling data of merged accounts as per Net Worth base type:

- If both merged accounts (source and destination) are marked either “Asset” or “Liability”, then the destination account will remain same
- If the source account is marked as “Asset” and destination account as “Liability”, then the final merged destination account will retain the default container type

When two accounts are merged, the Yodlee application recalculates the historical account balances (data points) daily, weekly, or monthly to ensure that the account balances are completely synchronized with the transaction register.

Reconciling Transactions

Transactions may have to be reconciled when there is a projected transaction or when the transactions are duplicated. On clicking the **manually reconcile them** option from the **Transactions** page, the application will show the suspected duplicate transactions.

The consumer can reconcile transactions by selecting these from the list.

| In Progress and Cleared Transactions | | | | Search: <input type="text"/> | <input type="button" value="Search"/> |
|--------------------------------------|------------|----------------------|----------------------|------------------------------|---------------------------------------|
| Status | Date | Description | Category | Amount | |
| Cleared | 02/26/2010 | Deposit amount split | ATM/Cash Withdrawals | Rs1,000.00 | |
| Cleared | 02/26/2010 | Deposit amount split | ATM/Cash Withdrawals | Rs1,000.00 | |
| Overall Transaction Total | | | | | Rs2,000.00 |

If you know that there are duplicated or erroneous transactions on this page, you can manually reconcile them.

Fig. 3-33: Example showing the **manually reconcile them** transaction link

Consumers can select the source and destination account for reconciliation. The application will remove the manual (source) account and enable the gathered account with the transactions aggregated from the manual account.

Reconciliation of duplicated aggregated accounts can also be done through the manually reconcile them link. The consumer will have to select the source account and the destination account that has the matching Item ID, and the application will merge the two accounts and consolidate the transactions.

The screenshot shows a 'Transaction Reconciliation' page. At the top, there's a message: 'Please select a transaction which has one or more duplicates and click Continue to reconcile.' Below this are dropdown menus for 'From the past: 1 week' and 'Select Category: ATM/Cash Withdrawals'. A 'Show advanced display options' link is also present. On the left, a sidebar titled 'Reconcile Transactions' says 'Use this page to reconcile recently obtained transactions.' It features a search bar and a 'Search' button. The main area displays a table of transactions:

| Status | Date | Description | Category | Amount |
|---------|------------|---------------------------------------|----------------------|------------|
| Cleared | 02/26/2010 | Deposit amount | ATM/Cash Withdrawals | Rs1,000.00 |
| Cleared | 02/26/2010 | Deposit amount | ATM/Cash Withdrawals | Rs1,000.00 |
| posted | 02/26/2010 | NWD-438524950049 2851-BANGALORE | ATM/Cash Withdrawals | -Rs500.00 |
| posted | 02/26/2010 | 3RD PARTY CASH TXN INC ST & EC 190210 | ATM/Cash Withdrawals | -Rs10.30 |

At the bottom of the table are buttons for 'Do not reconcile' and 'Continue'.

Fig. 3-34: Example of the Transaction Reconciliation page

3.3.2.1 Splitting Transactions

Consumers can make individual transactions granular by splitting them. As consumers review a transaction, they can divide the \$ amount among categories and subcategories. For example, a single shopping trip to Costco might include groceries, healthcare, and office supplies. Or, a consumer might divide a paycheck between income and a manually-added deferred compensation account for retirement savings. This allows consumers to track expenses and spending to the cent.

Consumers have the option of recategorizing child transactions at any given time. Example: A consumer splits a \$200 transaction into shopping (\$100) and dining (\$100). Later, the consumer realizes that \$20 was spent to buy medicines. The consumer can recategorize the dining expense as \$80 and medicines as \$20.

The child transaction can either be in a negative amount or larger than the parent transaction. For example, a consumer posts a manual transaction and splits it in the following mid-month:

- Paycheck - \$700 (parent transaction)
- Gross income - \$ 900
- Tax - \$ 100
- IRA - \$ 100

On January 31st the consumer's salary account is credited with \$700. The application automatically reconciles the manual transaction with the real aggregated transaction and splits the aggregated transactions in the same way the consumer had done with his or her manual transaction.

Consumers can see the transaction split in the preferred currency.

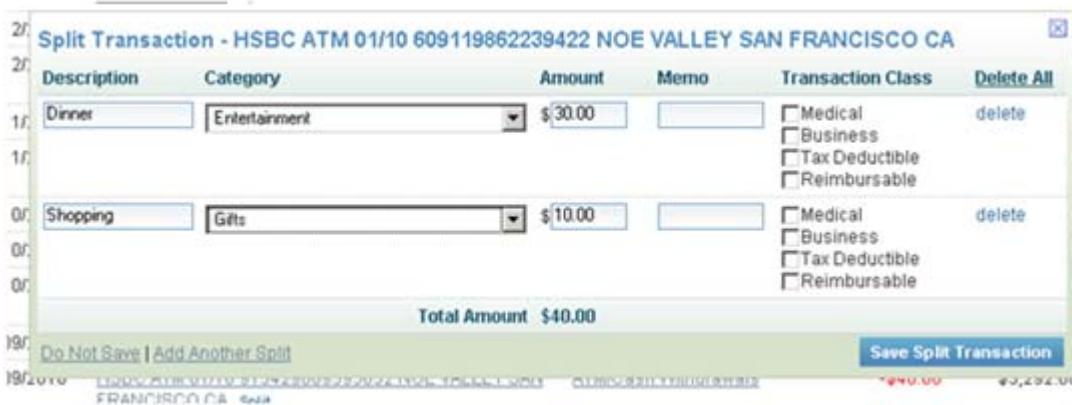


Fig. 3-35: Splitting a Transaction

The example above shows a single ATM withdrawal being split between consultation, tests, and medicines in the **Healthcare/Medical** category. Consumers can also use this window to classify or reclassify the transaction as medical, business, tax deductible, or reimbursable.

The **Category** column displays the split when a transaction has been divided among categories.

| | | | | | |
|--------|------------|--|---------------|----------|------------|
| posted | 01/13/2010 | HSBC ATM 01/10 609119862239422 NOE VALLEY SAN FRANCISCO CA Split | Split | -\$40.00 | \$2,504.00 |
| | | Dinner | Entertainment | -\$30.00 | |
| | | Shopping | Gifts | -\$10.00 | |

Fig. 3-36: A view showing how a split transaction appears in the Transactions page.

A transaction description of financial institutions will take precedence over the customized Yodlee standard messages for any transaction.

Example: Yodlee PersonalFinance assigns standard descriptions to transactions. If a consumer modifies a description in the financial institution's online application, the Yodlee standard description will be overwritten by the modified one at his/her online banking site.

3.3.3 Custom Categorization Rules

The **Custom Categorization Rules** page helps consumers create personalized categorization rules, so that related transactions will be categorized accordingly.

To create a categorization rule, a consumer must provide one or more of the following filter criteria:

- Some part of (or all of) the text of the transaction description
- The consumer can also choose whether the amount needs to exactly match the transaction amount or come within a variance by amount or percentage.

The consumer also selects a category from the drop-down list to specify how the matching transactions should be categorized by the categorization engine.

After completing a rule, the consumer saves it. The Yodlee application will run this categorization rule for the historical transactions and updates the category of all those transactions that match the rule criteria.

Categorization Rules

All categorization rules created/saved by a consumer are listed under the **Your Categorization Rules** section.

The screenshot shows the 'Custom Categorization Rules' section of the Yodlee application. At the top, there's a navigation bar with 'Accounts Overview', 'Transactions', 'Spending Reports', and 'Manage Accounts'. Below the navigation is a toolbar with icons for linking accounts and managing categories. The main area has a title 'Custom Categorization Rules' and a sub-section 'Create Custom Categorization Rule'. This sub-section includes fields for 'Transaction Description Contains' (Karate), 'Transaction Amount' (50.00) with a dropdown for 'Exactly', and 'Categorize Transaction' (Hobbes). A note says 'Fields marked with an asterisk * are required.' To the left is a sidebar with information about custom categorization rules. Below the creation form is a table titled 'Your Custom Categorization Rules' with two rows:

| Rule Description | Rate Amount | Automatically Categorize As | Actions | Set Priority |
|----------------------------|----------------|-----------------------------|------------------------|-------------------------------------|
| Transaction contains Check | 100.00 Exactly | ChildDependent Expenses | delete | ↑ ↓ |
| Transaction contains Check | 80.00 Exactly | Home Maintenance | delete | ↑ ↓ |

Buttons for 'Save Categorization Rule' and 'Run All Rules' are at the bottom right.

Fig. 3-37: An example of a consumer's categorization rules

Each row consists of the rule description and the corresponding category into which a matching transaction is to be categorized.

Custom rules are sorted by priority in the event a transaction falls under more than one rule. The consumer can increase or decrease the relative priority of a rule by clicking the Up/Down arrow under the **Set Priority** column.

Rules can be deleted with a click in the **Actions** column.

3.3.4 Managing Categories

Categories are flexible and can be sliced and diced in several ways. Consumers can:

- Rename the broad categories
- Create subcategories
- Hide categories

Categories are organized into four main groups – **Expenses**, **Income**, **Transfer**, and **Deferred Compensation**.

Manage Categories

About Manage Categories

Use this page for:

- Define your own category name for an already existing category.
- Use Manage Categories to rename existing categories, create subcategories, or hide categories from drop-down menus.
- Hide a category (and its subcategories) from appearing in the drop-down list of categories by unchecking Show Category.
- Expand/collapse to show a category and its subcategories.

| Show Category | Category | My Category Name | Sub Category |
|-------------------------------------|--|----------------------|--------------------------------------|
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> ATM/Cash Withdrawals | <input type="text"/> | Manage Subcategories |
| | Cash | <input type="text"/> | Manage Subcategories |
| | Dining | <input type="text"/> | Manage Subcategories |
| | Groceries | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Advertising | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Automotive Expenses | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Business Miscellaneous | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Cable/Satellite Services | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Charitable Giving | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Checks | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> ChildDependent Expenses | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Clothing/Shoes | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Dues and Subscriptions | <input type="text"/> | Manage Subcategories |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> Education | <input type="text"/> | Manage Subcategories |

Fig. 3-38: The Manage Accounts page

3.3.4.1 Edit Category Names

Consumers are free to edit category names to make them more personally meaningful. For example, a consumer can rename the Automotive Expenses category as New Car in honor of the car's nickname. This may help the consumer pick out automotive related costs when reviewing a budget or the transaction record.

| Show Category | Category | My Category Name | Sub Category |
|-------------------------------------|--------------------------|------------------|--------------------------------------|
| <input checked="" type="checkbox"/> | ATM/Cash Withdrawals | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Advertising | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Automotive Expenses | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Business Miscellaneous | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Cable/Satellite Services | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Charitable Giving | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Checks | Hyundai Sportz | Manage Subcategories |
| <input type="checkbox"/> | Child/Dependent Expenses | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Clothing/Shoes | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Dues and Subscriptions | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Education | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Electronics | Hyundai Sportz | Manage Subcategories |
| <input checked="" type="checkbox"/> | Entertainment | Hyundai Sportz | Manage Subcategories |

Fig. 3-39: The Automotive Expenses category

3.3.4.1.1 Subcategories

Within a broad category, whether the consumer has renamed it or not, it is possible to create subcategories. So, for this consumer's Automotive category, subcategories have been added for the mechanic, and servicing. The list is automatically alphabetized. Creating subcategories enables consumers to set a more accurate budget and takes the number of system-provided categories to a virtually unlimited number.

Fig. 3-40: Automotive Category with subcategories showing in an expanded view.

3.3.4.1.2 Hide Categories

Consumers can choose to hide categories/subcategories from appearing in the drop-down list of categories by clearing the check boxes in the **Show Category** column of the **Manage Categories** page.

3.4 Yodlee Spending Reports

3.4.1 Cash Flow Analysis

The **Cash Flow Analysis** report provides a bar chart representation of a consumer's income versus spending and the cash remaining over a period of time. At the bottom of the **Cash Flow Analysis** report is a tabular representation of the same information. Each cell in the table is a link that takes the consumer to transactions matching that total. The consumer can choose to run the **Cash Flow Analysis** report for the past 3 or 12 months. The consumer can also select a monthly or weekly time scale for the chart.

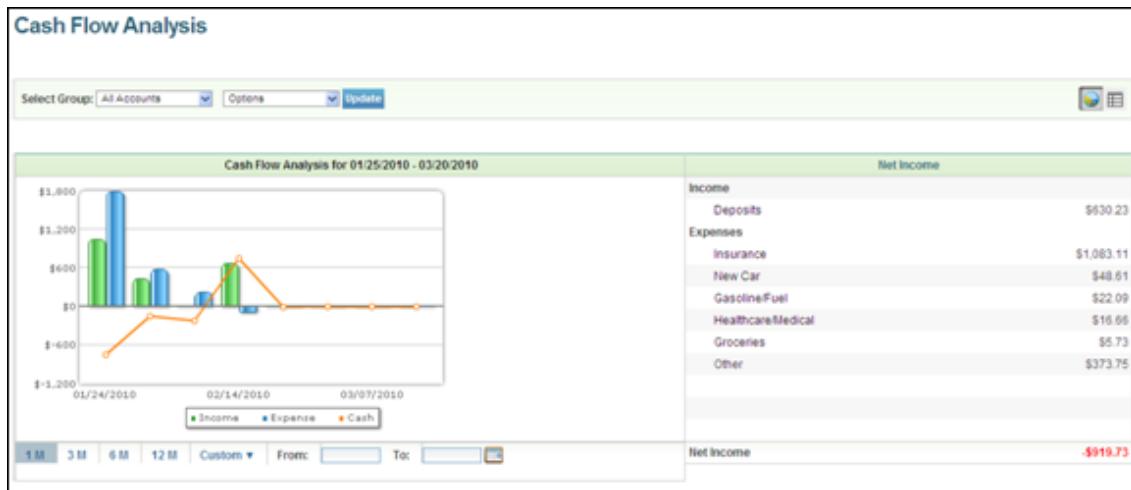


Fig. 3-41: Spending Analysis Chart shows a combined graphic and tabular display of data

Consumers can see the **Cash Flow Analysis** report in the preferred currency and date format.

If the period of the report selected is 12 months, each row is a month's worth of transactions and is broken down into banking deposits/withdrawals and credit card payments/purchases columns. The **Cash Flow Analysis** report also displays the average monthly net cash flow and total net cash flow for the selected period. If the selected period for this report is 3 months, then each row is a week's worth of transactions.

Consumers can choose to include transfer transactions that belong to the following categories: **Credit card payments**, **Savings**, **Securities**, and **Transfers**. Consumers also have the option to include business expenses and/or projected transactions in the **Cash Flow Analysis** chart.

The **Net Income** table will display the top 5 income sources. For expenses, only the top 5 expense categories are shown. The balance of the categories under expense will be listed in **Other**.

3.4.2 Expense Analysis

The **Expense Analysis** report page provides a pie chart followed by a tabular representation of how a consumer's expenses are broken down by category. Consumers can choose to view data for a 1, 3, 6 or 12-month period. They can view it for this week, last week, this month, last month, this year, or last year by selecting from the **Custom** drop-down menu. The third option is by entering dates for a specific period. The application will remember the dates if they are manually entered in the **From** and **To** boxes. The **Expense Analysis** chart will display the expense results of the chosen period as the default value the next time that the consumer logs in to the application. Consumers have the option to view their **Expense Analysis** chart in the preferred currency.



Fig. 3-42: Sample Expense Analysis Chart

The **Expense Analysis** report includes the categories under which the expenses were incurred, the percentage of total spending, and the amount that was spent. Consumers also have the option of excluding categories from the **Expense Analysis** report. Only the selected categories will appear in the report. Business-related expenses can be included in the report by selecting it in the **Options** drop-down menu. Consumers can also choose to manage their spending better by setting budget goals.

The screenshot shows the 'Edit Budget' dialog box. It has a header bar with a close button. Below the header is a table with columns 'Category', 'Spending This Month', 'Average', and 'Budget Goal'. The 'Category' column contains a dropdown menu with 'Groceries' selected. The table data is as follows:

| Category | Spending This Month | Average | Budget Goal |
|-----------|---------------------|------------|-------------|
| Groceries | \$184.00 | \$1,111.73 | \$500.00 |

At the bottom left is a 'Cancel' button, and at the bottom right is a 'Save' button.

Fig. 3-43: Edit Budget Dialog Box

Consumers can edit budget under different categories by clicking **Set Budget Goal**.

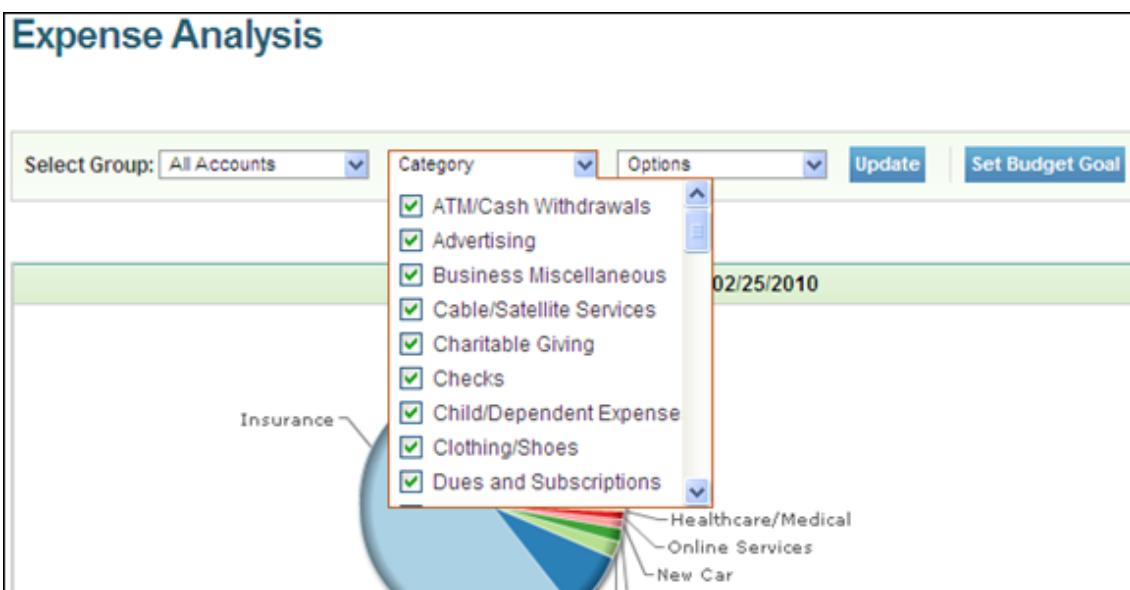


Fig. 3-44: Category drop-down menu

The pie chart can be hidden by clicking the **Pie** icon so only the table will be displayed and likewise, the table can be hidden by clicking the **Table** icon so that only the pie chart will be displayed. Consumers can toggle between the pie chart and table but cannot hide both at the same time.

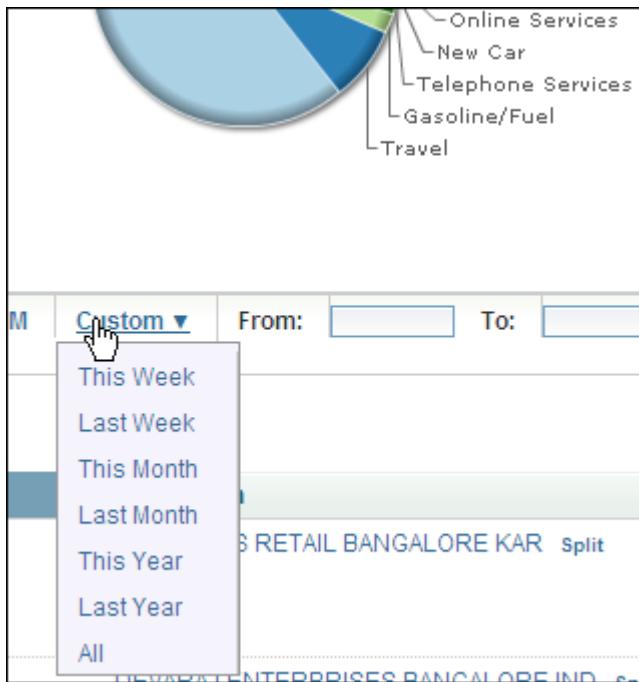


Fig. 3-45: Custom drop-down menu displaying time period

Tooltips are available on both pie charts and bar charts

The first top ten categories will appear in the table to the right of the pie chart. The rest of the categories will appear in **Other** category. Consumers can see the uncategorized items by clicking the **Uncategorized** category. On moving the mouse pointer over the pie chart, the category name and the expenditure will be displayed.

| Transactions | | | | | |
|--------------|------------|---|----------------------|-----------|---|
| Status | Date | Description | Category | Amount | Account |
| pending | 03/15/2010 | BKOFAMERICA.ATM 03/10 720477550710445 NOE VALLEY SAN FRANCISCO CA | Uncategorized | -\$100.00 | BoFA Savings |
| posted | 03/14/2010 | BKOFAMERICA.ATM 03/10 230877919815095 NOE VALLEY SAN FRANCISCO CA split | ATM/Cash Withdrawals | -\$40.00 | BoFA Savings |
| posted | 03/13/2010 | BKOFAMERICA.ATM 03/10 284396175653411 NOE VALLEY SAN FRANCISCO CA split | ATM/Cash Withdrawals | -\$100.00 | BoFA Savings |
| posted | 03/12/2010 | BKOFAMERICA.ATM 03/10 679896821589516 NOE VALLEY SAN FRANCISCO CA split | ATM/Cash Withdrawals | -\$100.00 | BoFA Savings |
| pending | 03/12/2010 | IKEA EAST PALO ALTO | Uncategorized | -\$112.00 | HSBC Checking |
| posted | 03/11/2010 | BKOFAMERICA.ATM 03/10 963824697114784 NOE VALLEY SAN FRANCISCO CA split | ATM/Cash Withdrawals | -\$20.00 | BoFA Savings |
| posted | 03/11/2010 | APPLE STORE STORE# 507 SAN FRANCISCO CA split | Electronics | -\$171.00 | HSBC Checking |
| posted | 03/11/2010 | LUCCA RAVOLI CO INC SAN FRANCISCO CA split | Uncategorized | -\$18.22 | Navy Federal Credit Union Credit Card - nRewards Visa |
| posted | 03/10/2010 | Check 102 split | Checks | -\$80.00 | BoFA Savings |
| posted | 03/10/2010 | BKOFAMERICA.ATM 03/10 368250204192257 NOE VALLEY SAN FRANCISCO CA split | ATM/Cash Withdrawals | \$20.00 | BoFA Savings |
| posted | 03/10/2010 | Check 101 split | Checks | -\$80.00 | HSBC Checking |
| posted | 03/10/2010 | WHOLEFDS STORE# 3 SAN FRANCISCO CA split | Groceries | -\$27.00 | HSBC Checking |

Fig. 3-46: Table displaying the transaction details

Consumers can change display preferences at any time. For example, a consumer might display expense analysis for the past week and later decide to display expense analysis for the past six months. When the description of a transaction is clicked, it will display a dialogue box with the transaction details, as shown in the figure below.

The screenshot shows a modal dialog box titled "Edit transaction".

Transaction Details:

- Account: BofA Savings
- Status: posted
- Amount: \$100.00
- Date: 03/05/2010

Transaction Information:

- Original: BKOFAMERICA ATM 03/10 855644366556769 NOE VALLEY SAN FRANCISCO CA
- Custom: ATM
- Memo: Cash for groceries
- Category: Groceries
- Class: Medical Business Tax Deductible Reimbursable
Select all that apply.

Fields marked with an asterisk * are required.

Buttons:

- Do Not Save
- Save Transaction

Links at the bottom: Open forum topic in a new window | Submit a Service Request | Privacy Policy

Fig. 3-47: A sample expense analysis dialogue box with the transaction details

3.4.3 Spending by Category

Where the **Expense Analysis** report gives an overview of all categories, the **Spending by Category** charts give consumers the opportunity to see spending details for a specific category, month over month. In addition, a consumer can choose to view a budget goal against the actual expenses for the selected time period and also the currency in which the amounts are to be displayed in the chart.

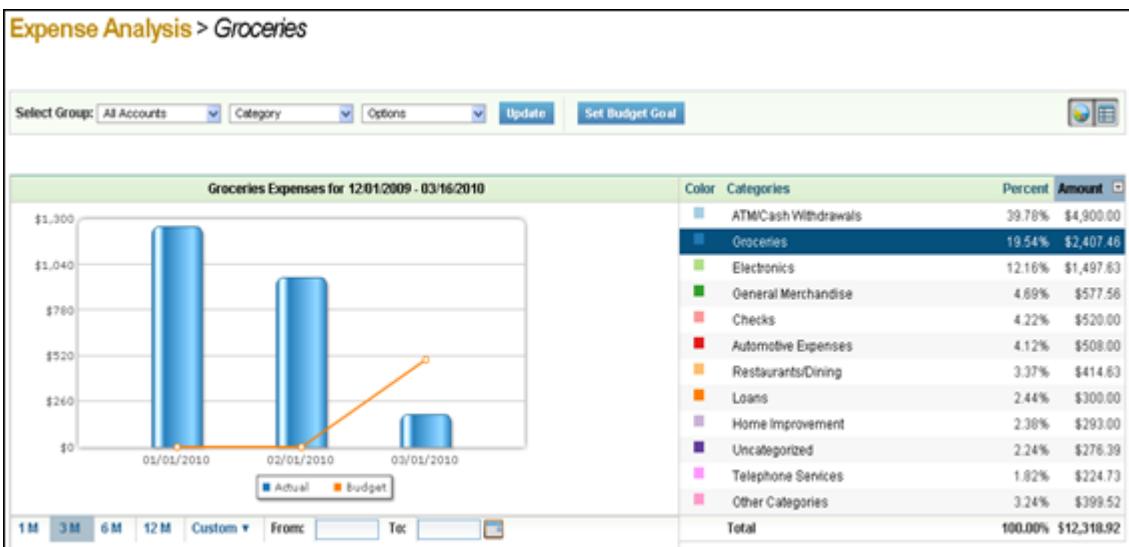


Fig. 3-48: A spending category chart

To help measure spending against a goal, the consumer can choose to review a category with budget amounts displayed alongside.

Expense Analysis > Travel

Fig. 3-49: Path/breadcrumb

The breadcrumbs or the path displayed at the top of the page will help consumers know their location in the application and how they approached it. Consumers can click any of the items on the path to return to that page. For example a consumer can return to the **Expense Analysis** page by clicking the breadcrumbs/path.

3.4.4 Budget vs. Actual Spending Report

The **Budget vs. Actual Spending Report** shows consumers the actual amount spent vs. the consumer-defined budget goal.

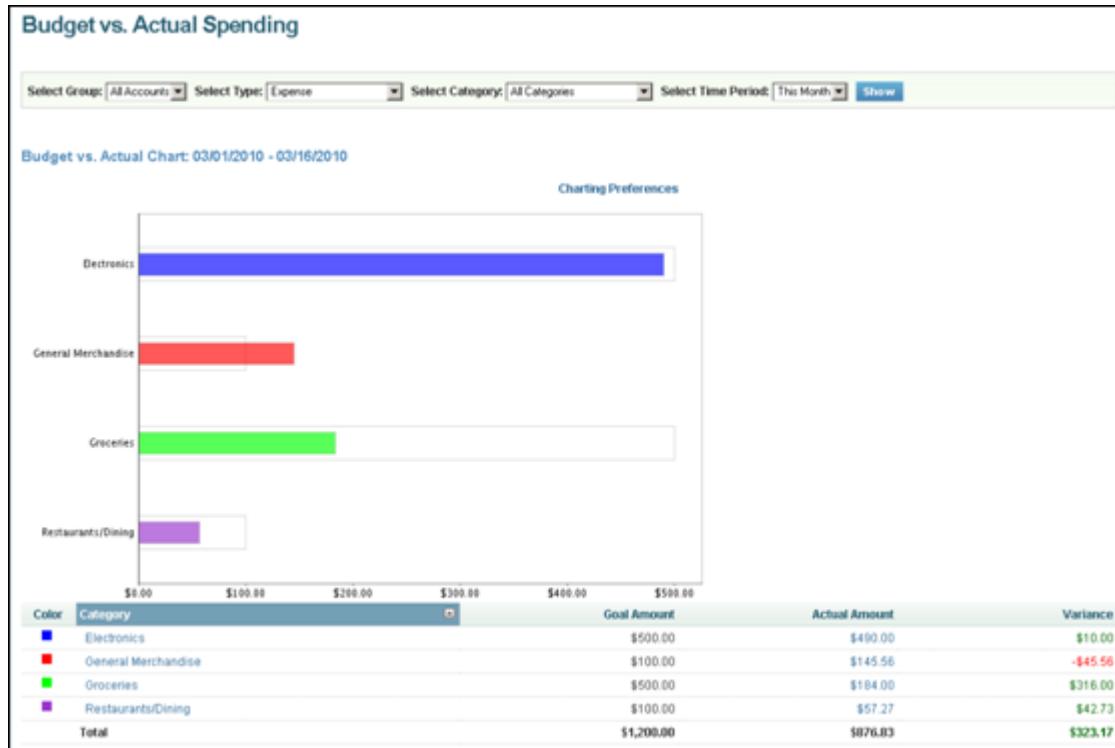


Fig. 3-50: Budget vs. Actual Spending Chart

The **Category Type** filter lists **Expense**, **Income**, **Transfers**, and **Deferred Compensation**. Consumers have the option of selecting the value of this filter. For example, a consumer might want to display either the expense or income category but not a combination of both. In the figure above, the consumer has chosen US Dollar as the preferred currency. The chart displays the budget vs. actual amount in the customized currency. If the preferred currency is set to Japanese Yen, Canadian Dollar, or any other currency, the **Budget vs. Actual Chart** can be seen in that currency.



Fig. 3-51: Display of Category Type filter

3.4.5 Credit Card Utilization Report

The **Credit Card Utilization Report** helps consumers evaluate their credit card spending against their credit limits for each registered card for a selected account group.

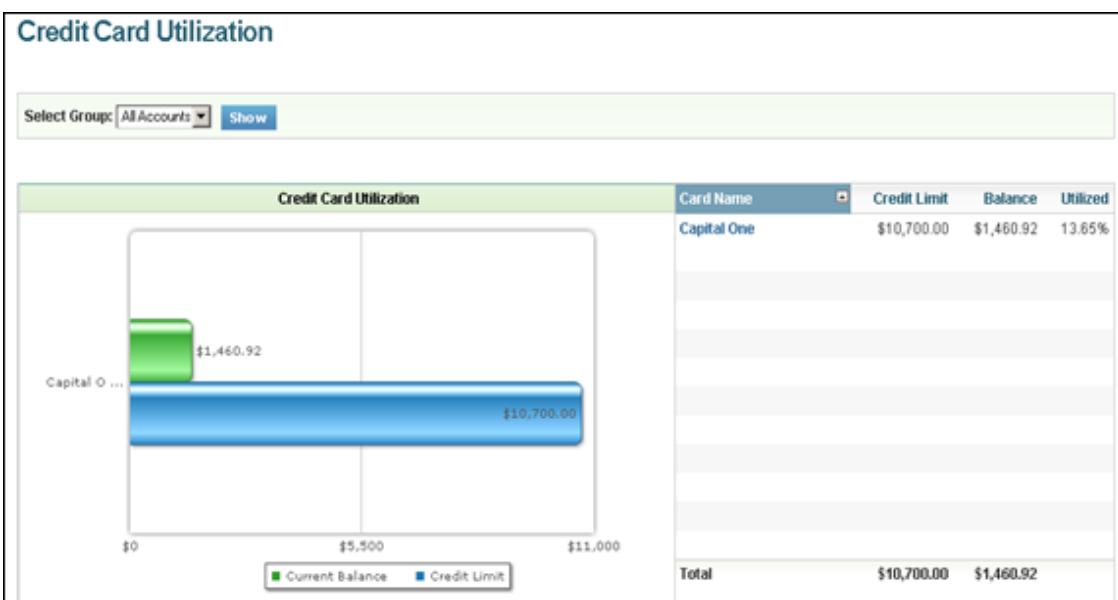


Fig. 3-52: A Credit Card Utilization Chart and Report

The chart displays the credit limit, current balance, and also highlights overspending, if at all, for each credit card. The consumer has the option to view the credit card utilization chart and report in the preferred currency.

3.4.6 Personalized Reports

The **Personalized Reports** page allows consumers to see reports on all transactions that were tagged as **tax-deductible**, **medical**, **unclassified**, **business**, or **reimbursable** expenses. Also available is the option to see a chart for the consumer's historical budget vs. actual spending. The consumer can choose to view the particular transaction report for the past week, or 1, 3, 6, or 12-month period, or the entire history.

Personalized Reports

| Status | Date | Description | Category | Amount | Account |
|-----------|------------|-----------------|----------------------|----------|---------------------------|
| posted | 03/10/2010 | Check 102 split | Checks | -\$80.00 | BofA Savings |
| posted | 03/10/2010 | Check 101 split | Checks | -\$80.00 | HSBC Checking |
| scheduled | 03/10/2010 | Check 101 | ATM/Cash Withdrawals | -\$80.00 | HSBC Checking |
| | | | | | Overall Transaction Total |
| | | | | | -\$240.00 |

About Reports
You can view your personalized transaction reports based on the search criteria such as category, group or time period.

Show advanced display options

Search: Check Export Transactions

Fig. 3-53: A sample report of spending on business transactions

Consumers can view their **Personalized Reports** in the chosen currency and date format. For example, transactions made from a specific account for a defined period may be in US dollars, but the consumer can see the report for that period in Japanese Yen in yyyy/mm/dd format, if desired.

3.4.7 Set Budget Goals

The **Set Budget Goals** page allows consumers to view their spending by category for the current month and an average over the past six months. After reviewing their spending, consumers can set budget goals and enable alerts. Budget goals can be set for individual categories and/or for total income or expenses. The consumer can also choose the currency in which budget goals are to be set.

Set Budget Goals and Alerts

About Set Budget Goals

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

Set alerts that notify you when you reach a specified percentage of your budget goal and select to receive a weekly/monthly budget report.

Set Monthly Budget Alerts

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

Notify me when my spending for any category exceeds % 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)

Send me a status report summarizing my spending versus my budget.

Send a weekly budget report Send a monthly budget report

Set Monthly Budget Goals

| Category | Spending This Month | Average | Monthly Budget Goal |
|----------------------|---------------------|------------|---------------------|
| Expense | | | |
| ATM/Cash Withdrawals | \$1,120.00 | \$1,890.00 | \$ [] |
| Automotive Expenses | \$3.00 | \$505.00 | \$ [] |
| Checks | \$160.00 | \$180.00 | |
| Clothing/Shoes | \$47.90 | \$0.00 | \$ [] |
| Electronics | \$490.00 | \$503.82 | \$ 500.00 |
| Gasoline/Fuel | \$76.93 | \$71.74 | \$ [] |
| General Merchandise | \$145.56 | \$216.00 | \$ 100.00 |
| Groceries | \$184.00 | \$1,111.73 | \$ 500.00 |

Fig. 3-54: Set Budget Goals and Alerts page

Consumers can choose to receive budget status reports on a weekly and/or monthly basis. Budget status reports contain the amount spent per category as compared to the amount in the budget target for all included categories.

If desired, consumers can be notified when the total amount spent/earned in any category comes within the specified percentage value of their desired budget goal.

3.5 Manage Accounts

The **Manage Accounts** module allows consumers to add accounts and manage existing accounts. The following views can be accessed from this module:

- Link Accounts
- Account Sharing
- Account Groups
- Manage Sites and Accounts

3.5.1 Link Accounts

The **Link an Account** dialog box allows consumers to add a new account, complete the addition of previously selected accounts, find popular accounts, or create a manual

account, as well as activate accounts for services currently enabled in Yodlee PersonalFinance.

Find More Accounts

Consumers can provide the account name or the name of the institution with which they have an account and then click **Search** to see if Yodlee PersonalFinance supports the requested account.

Consumers can also look for an account by browsing through the popular accounts by category. The accounts are listed under categories such as loans, credit cards, investments or others. When consumers see a site or sites that they want to register, they can continue the registration process.

Manual accounts can be added by clicking the **Other** tab in the dialog box.

Manual Accounts

Consumer can create manual accounts for sites that are not supported within Yodlee MoneyCenter. The manual accounts provide the same functionality as aggregated accounts, but the transactions are not automatically aggregated for the consumer. Instead consumers manually add the transactions to the account.

The current balance of a manual account is updated automatically when a cleared transaction is posted with the present or past date in the manual account. Similarly, when a future dated transaction is posted, the Yodlee application will update the balance of the manual account the day the future dated transaction is cleared.

Multifactor Authentication (MFA)

To make it easier for consumers who have accounts with financial institutions that have implemented multifactor authentication on their online banking platform, Yodlee has developed solutions based on the type of MFA implementation. The solutions provided are:

- Security Questions and Answers
 - Yodlee offers a mechanism for the consumer to provide the answers during an instant refresh.
 - Yodlee remembers the answers provided by the consumer and uses the security questions and answers for subsequent login attempts.
 - Yodlee attempts to retrieve the answers set up at the website and stores them for subsequent login attempts. Yodlee attempts to refresh data, as scheduled by refreshes using the available answers.
 - The consumer is allowed to edit the stored answers.
- Token ID
 - Yodlee supports consumer-initiated refreshes (instant refreshes) by asking them to enter the code when they request account updates.
- CAPTCHA (Completely Automated Public Turing Test to Tell Computers and Humans Apart) Image

- Yodlee retrieves the image from the website and presents it on its application, for consumers to type the code when they initiate account refresh.

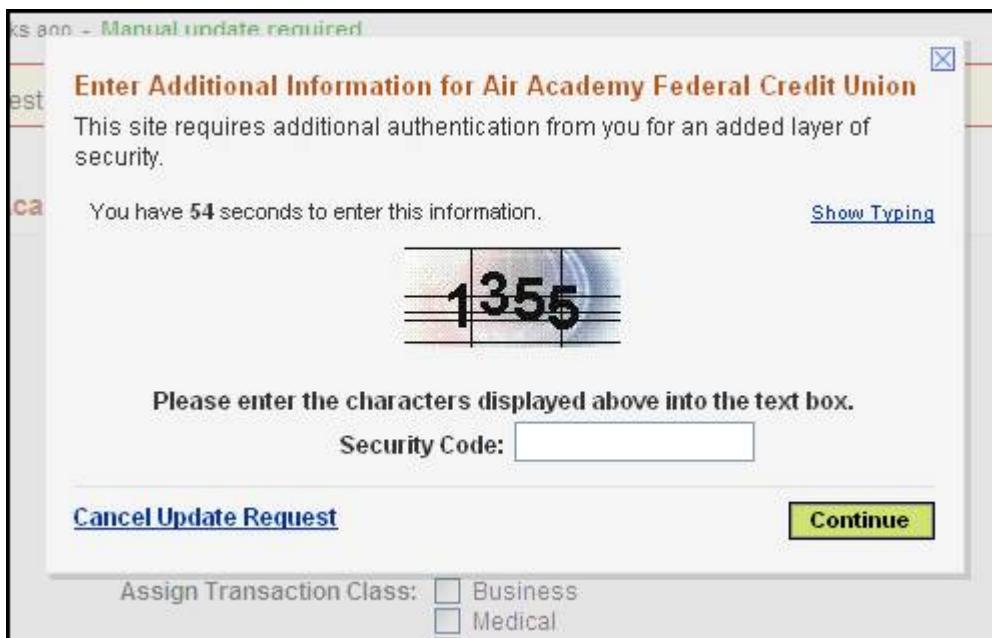


Fig. 3-55: Sample CAPTCHA image

Yodlee also supports cookie-based authentication (which involves authentication of Yodlee requests based on an additional password and registered Yodlee IP addresses) with some of its partners' websites to gather data. There is also a datafeed relationship with some partners.

Yodlee PersonalFinance provides the option to refresh the MFA sites by providing the required credentials when clicking the **Update** link.

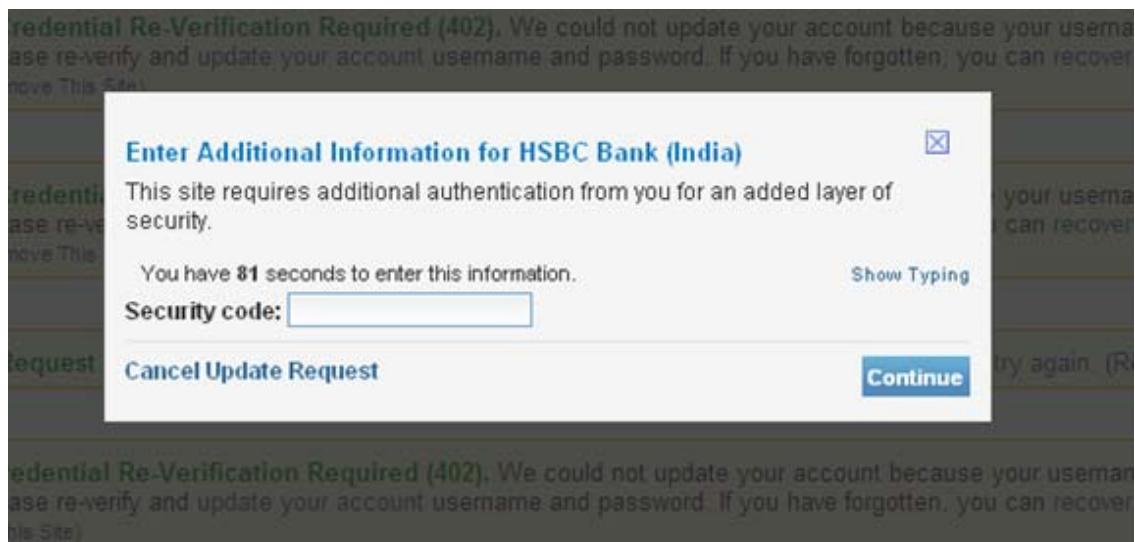


Fig. 3-56: Sample dialog box for providing a Token ID

Enter additional Information for CAHP Credit Union

This site requires additional authentication from you for an added layer of security.

You have 179 seconds to enter this information. [Show Typing](#)



Random Security Code:

[Cancel Update Request](#) Update

Fig. 3-57: The consumer must enter the characters displayed in the image to update an account

Access your Ally Bank account

Enter Additional Information for Ally Bank
Enter the Security code only if you have activated a Security Token for use during Logon, else click Continue to proceed.

You have 38 seconds to enter this information.
What was the name of your first girlfriend/boyfriend:

[Continue](#)

[Open forum topic in a new window](#) | [Submit a Service Request](#) | [Privacy Policy](#)

Fig. 3-58: Sample dialog box with the security question

The **Edit Site Credential** page allows the consumer to edit the answers to the security questions for the Q&A type of MFA sites.

The screenshot shows a web-based account management interface for ING DIRECT. At the top, it says "Edit your ING DIRECT - Bank account". Below that, there are fields for "Customer Number or Saver ID" (containing "12345678"), "Login PIN" (containing "*****") with a "Show Password" link, and "Re-enter Login PIN" (containing "*****"). There are three security questions listed:

- Question 1: What is your father's middle name? Answer 1: *****
- Question 2: What is the first name of your oldest niece? Answer 2: ***
- Question 3: What is the first name of your oldest nephew?

A note at the bottom left says "Fields marked with an asterisk * are required." On the right side, there is a blue "Update Account" button. At the very bottom, there are links: "Open forum topic in a new window", "Submit a Service Request", and "Privacy Policy".

Fig. 3-59: Editing site settings for an MFA-supported account with security credentials hidden

This screenshot is identical to Fig. 3-59, but the answers to the security questions are now visible in the input fields:

- Question 1: What is your father's middle name? Answer 1: Fred
- Question 2: What is the first name of your oldest niece? Answer 2: Emma
- Question 3: What is the first name of your oldest nephew?

The rest of the interface, including the "Update Account" button and footer links, remains the same.

Fig. 3-60: Consumers can edit the answers to security questions at any time

MFA for Limited Consumers

Some sites enforce MFA only for a limited set of consumers. In such cases, Yodlee will also imitate the behavior in the end site. There are also websites which prompt all consumers for MFA information, though they have implemented it for a limited set of consumers. The onus is on consumers to enter the details if MFA is applicable for the account. In such cases Yodlee shows a different message to convey this instruction to the consumer.

Popular Accounts

Popular financial accounts organized by category are grouped together on this page. One or more accounts from banking, credit card, insurance, and other similar types can be added by selecting the appropriate check boxes. A consumer will still have to add these accounts one at a time, but when multiple check boxes are selected, a list is created for the consumer's convenience.

New Sites

Accounts that have been added in the last 20 days are listed on this page. Consumers can review the page to see what has been added recently and add accounts from this page if required.

Create Manual Accounts

Manual accounts are accounts added by a consumer to Yodlee PersonalFinance that are not supported by the Yodlee aggregation engine. Manual accounts give consumers the opportunity to add assets that are not available online -- the value of a piece of jewelry, for example.

Consumers can create manual accounts by providing the following details:

- Name – the formal name of the account
- Nickname – a name that will make it easier for the consumer to distinguish the account from the others.
- Type of accounts (bill, insurance, loan, and so on) – consumers select from a drop-down list.
- Memo information that is appropriate to the consumer.

By saving this information, consumers can optionally provide extra information:

- Account number - if appropriate
- Account balance- if appropriate
- Bill due date – for bill
- Bill due amount
- Bill recurring frequency

Additionally, if the consumer has online access to this account, the URL and credentials can be stored for future retrieval. Consumers can choose to include or exclude the manual account in the calculation of total net worth by selecting the corresponding check box. Click **Save** to save this manual account.

3.5.2 Yodlee House Holding

The **House Holding** feature allows consumers to share accounts and create or manage account groups.

3.5.2.1 Account Sharing

At the consumer's discretion, access to an account can be shared with a trusted individual like a spouse or financial advisor. To share an account, the consumer supplies the name and email address of the sharer, along with a message. For security purposes, the consumer must also supply a shared secret that has to be confirmed by the sharer to get access to the account. The consumer can also write a memo that will not be visible to the sharer. Consumers can use the memo space to record details of why they decided to share the account or why they made the access choices they did, or include whatever information they think is important to note.

Share Accounts with an Individual

| Access Levels <p>View: Allow this individual to see account details and receive alerts when set thresholds are triggered or certain transactions occur.</p> <p>View and Edit: Allow this individual to see and edit the account, including the ability to reconcile transactions and change transaction descriptions and categories.</p> | <p>Send Sharing Invitation</p> <p>Fields marked with an asterisk * are required.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">* Name of this person:</td> <td>Alex Ferguson</td> </tr> <tr> <td>* E-mail address of this person:</td> <td>alex@gmail.com</td> </tr> <tr> <td colspan="2">A sharing invitation will be sent to this e-mail address.</td> </tr> <tr> <td>* Shared secret:</td> <td>*****</td> </tr> <tr> <td colspan="2">(must be at least 6 characters long and contain at least one letter and one number/symbol)</td> </tr> <tr> <td>* Reenter shared secret:</td> <td>*****</td> </tr> <tr> <td colspan="2">* Message to this person:</td> </tr> <tr> <td colspan="2">I'd like to share my bank accounts with you</td> </tr> <tr> <td colspan="2">The message you enter here will be included in the sharing invitation e-mail. Shared secret should be communicated offline and must NOT be included here.</td> </tr> <tr> <td colspan="2">Memo:</td> </tr> <tr> <td colspan="2">The memo is for your personal records. It will not be visible to the person with whom you are sharing your account(s).</td> </tr> </table> <p>Permissions</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Select</th> <th>Account Name</th> <th>Account Access</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>BoFA Savings</td> <td>View</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Capital One</td> <td>View</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Comcast</td> <td>View</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Fidelity.com - JOINT WROS - TOD</td> <td>View</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Fidelity.com - Mikes Investments</td> <td>View</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Fidelity.com - TRADITIONAL IRA</td> <td>View</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Home Value (Zestimate[®]) - My Home</td> <td>View</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>HSBC Checking</td> <td>View and Edit</td> </tr> </tbody> </table> <p>For security purposes, you are required to enter your Yodlee MoneyCenter password before you can share accounts.</p> <p>* Yodlee MoneyCenter Password: <input type="text"/></p> <p>Do Not Share Share Accounts</p> | * Name of this person: | Alex Ferguson | * E-mail address of this person: | alex@gmail.com | A sharing invitation will be sent to this e-mail address. | | * Shared secret: | ***** | (must be at least 6 characters long and contain at least one letter and one number/symbol) | | * Reenter shared secret: | ***** | * Message to this person: | | I'd like to share my bank accounts with you | | The message you enter here will be included in the sharing invitation e-mail. Shared secret should be communicated offline and must NOT be included here. | | Memo: | | The memo is for your personal records. It will not be visible to the person with whom you are sharing your account(s). | | Select | Account Name | Account Access | <input checked="" type="checkbox"/> | BoFA Savings | View | <input type="checkbox"/> | Capital One | View | <input type="checkbox"/> | Comcast | View | <input type="checkbox"/> | Fidelity.com - JOINT WROS - TOD | View | <input type="checkbox"/> | Fidelity.com - Mikes Investments | View | <input type="checkbox"/> | Fidelity.com - TRADITIONAL IRA | View | <input type="checkbox"/> | Home Value (Zestimate [®]) - My Home | View | <input checked="" type="checkbox"/> | HSBC Checking | View and Edit |
|---|--|------------------------|---------------|----------------------------------|----------------|---|--|------------------|-------|--|--|--------------------------|-------|---------------------------|--|---|--|---|--|-------|--|--|--|--------|--------------|----------------|-------------------------------------|--------------|------|--------------------------|-------------|------|--------------------------|---------|------|--------------------------|---------------------------------|------|--------------------------|----------------------------------|------|--------------------------|--------------------------------|------|--------------------------|--|------|-------------------------------------|---------------|---------------|
| * Name of this person: | Alex Ferguson | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * E-mail address of this person: | alex@gmail.com | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A sharing invitation will be sent to this e-mail address. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * Shared secret: | ***** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (must be at least 6 characters long and contain at least one letter and one number/symbol) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * Reenter shared secret: | ***** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * Message to this person: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| I'd like to share my bank accounts with you | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| The message you enter here will be included in the sharing invitation e-mail. Shared secret should be communicated offline and must NOT be included here. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Memo: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| The memo is for your personal records. It will not be visible to the person with whom you are sharing your account(s). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Select | Account Name | Account Access | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | BoFA Savings | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | Capital One | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | Comcast | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | Fidelity.com - JOINT WROS - TOD | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | Fidelity.com - Mikes Investments | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | Fidelity.com - TRADITIONAL IRA | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | Home Value (Zestimate [®]) - My Home | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | HSBC Checking | View and Edit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Fig. 3-61: Process of sharing accounts with another person

Access privileges offer further sharing safeguards. For example, a consumer might want to give a CPA view only privileges, a business manager view and alert privileges, and a

spouse full access. The consumer can change these privileges and can also discontinue sharing at any time.

3.5.2.2 Account Groups

Consumers can create groups to be able to track multiple accounts at a glance and incorporate the account group into reports. Groups can be included in one or more spending reports: budgeting, expense analysis, spending analysis, net worth, and credit card utilization. So, for example, a consumer might want to create a group for credit cards from bank A and another group comprised of loans from banks A and B and insurance company C.

The screenshot shows a user interface for creating an account group. On the left, there's a sidebar with a link to 'Add Group'. The main area is titled 'Create Account Group' and contains a note that fields marked with an asterisk (*) are required. A table lists accounts to be included in the group, with checkboxes for selecting them. The 'Name of Account Group' field is filled with 'My Cash Accounts'. At the bottom, there are 'Cancel' and 'Create Account Group' buttons.

| Select | Account Name |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | BofA Savings |
| <input type="checkbox"/> | Capital One |
| <input type="checkbox"/> | Comcast |
| <input type="checkbox"/> | Fidelity.com - JOINT WROS - TOD |
| <input type="checkbox"/> | Fidelity.com - TRADITIONAL IRA |
| <input type="checkbox"/> | Home Value (Zestimate [®]) - My Home |
| <input checked="" type="checkbox"/> | HSBC Checking |

Fig. 3-62: Process of adding an account group

Edit Group

Consumers can use the **Edit** link to modify existing information, such as the name of the account group. Consumers can also choose to include/exclude this group from the list of account groups.

Delete Group

Consumers can delete an existing account group by clicking the **Delete** link from the **Account Groups** page. It should be noted that when an account group is deleted, it is removed from Yodlee PersonalFinance. The account group must be re-created to add it again.

3.5.3 Manage Sites and Accounts

The **Manage Sites and Accounts** page enables consumers to edit, activate, deactivate, and delete their accounts.

Ryan Giggs - Manage Sites and Accounts

Sites Requiring Additional Setup

Active Accounts

DagBank

[Edit site login information](#) | [Delete Site](#) | [Auto-login](#)
[Show site login and password](#)

| Account Name | Account Type | Account Number | Action |
|---|------------------|----------------|---|
| Bank of America Savings BofA Savings | Banking Accounts | 10x4944 | Deactivate Account Edit Account |

DagBills

[Edit site login information](#) | [Delete Site](#) | [Auto-login](#)
[Show site login and password](#)

| Account Name | Account Type | Account Number | Action |
|-----------------------|--------------|----------------|---|
| x0000x4158 Comcast | Billers | x0000x4158 | Deactivate Account Edit Account |

Fidelity.com

[Edit site login information](#) | [Delete Site](#) | [Auto-login](#)
[Show site login and password](#)

| Account Name | Account Type | Account Number | Action |
|------------------|---------------------|----------------|---|
| JOINT WROS - TOD | Investment Accounts | x0000x9720 | Deactivate Account Edit Account |
| TRADITIONAL IRA | Investment Accounts | x0000x0200 | Deactivate Account Edit Account |

Home Value (Zestimate)

[Delete Site](#)

| Account Name | Account Type | Action |
|--------------|----------------------|---|
| My Home | Real Estate Accounts | Deactivate Account Edit Account |

Fig. 3-63: A sample of the Manage Sites and Accounts page

The **Manage Sites and Accounts** page lists all the active accounts of a consumer, as shown in the above figure, as well as any sites that require additional consumer set-up.

A **site** includes a collection of several accounts that fall under a common category such as **Bank, Credit Cards, Loans** and **Mortgage, Investment**, and so on, whereas an **account** is a single entity that is associated with any site.

Consumers can use the **Go to Site** link for easy access to accounts.

Show Site Login and Password

Consumers can choose to view the password for a particular account in clear-text. Note that this feature can be disabled by the financial institution.

Edit Site Login Information

Consumers can also edit the site settings for an account.

They can update the nickname of the account, the account name, username, and password for a site from this page, and even delete the account.

Edit Account

Consumers can use the **Edit Account** page to update account information, such as the nickname of the account and the memo information, and also assign a transaction class to this account. Consumers can also choose to include/exclude this account data for a net worth calculation.

Deactivate Account

Consumers can deactivate an account. When an account is deactivated, it will no longer appear in the **Account Summary** page. Also, it will not be included in net worth calculations. The deactivated account is not refreshed. It will be displayed in the **Manage Accounts** page. Consumers can see the transaction history of the deactivated account. The credentials and other account-related information continue to be stored for the deactivated account.

Reactivate Account

Consumers can reactivate a deactivated account from the **Manage Accounts** page. Because the account credentials and other related information is stored, the consumers need not add the account again. On reactivation, the account will be included as part of net worth calculations and refreshed periodically. It will also be displayed in the **Account Summary** page.

Delete Site

Consumers can delete a site from the **Manage Accounts and Sites** page. It should be noted that when an account is deleted, it is removed from Yodlee PersonalFinance completely. The account must be re-registered to add it again.

3.6 Financial Calendar

The financial calendar allows consumers to view account balances, completed transactions, scheduled transactions, upcoming bills, payments, and funds transfers for the selected month for an account or account group. The financial calendar is updated whenever there is a transaction such as a bill payment or a funds transfer and when the consumer refreshes the page.

The financial calendar is available as one of the main tabs after logging on to the application. Consumers can also access the financial calendar by clicking the **Go to Calendar** link displayed in the **Actions** drop-down menu below each banking,

investment, card, loan, and mortgage account on the **Account Summary** page. That account will be selected automatically from the **Select Accounts** drop-down menu on the **Financial Calendar** page.

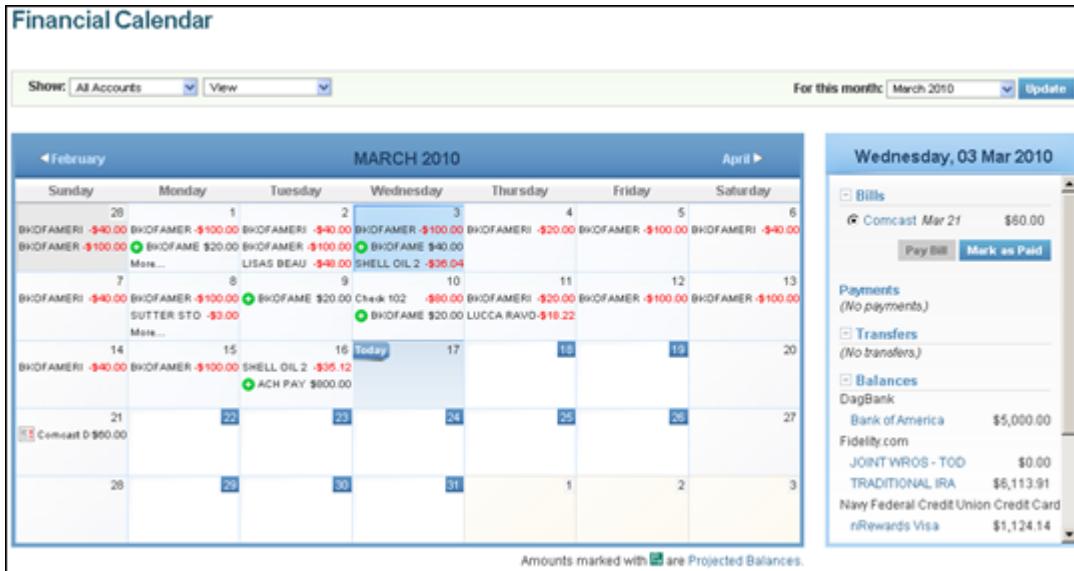


Fig. 3-64: Enhanced financial calendar

In the figure above, weekends, holidays, and the previous and next month are shaded to differentiate them from the current month. A day is highlighted when selected. The single day view on the right of the financial calendar displays in detail bills due, balances, transactions, funds transfers, payments, and projected balances of the banking accounts. Consumers can perform actions such as add, edit, or cancel manual transactions, or edit aggregated transactions, and mark bills as paid or pay bills.

Consumers can choose to view bills, transactions, and account balances by selecting an account from **Select Accounts** and the account type from **Options**, for a specific month, from the drop-down menus. The **Options** drop-down menu is an extra filter that will act as a check box for account types such as Bills, Funds Transfers, Account Balances, and Transactions. Consumers can select all/a few options. The options of the selected types will be displayed in the single day and month view. Consumers can also view the calendar information for the previous/next month by clicking the respective links.

The **Projected Balances** link provides information on how projected balances are calculated, how to improve the accuracy of projected balances, and other related information.

3.6.1 Default/View Options

The **All Accounts** option is available only for the first time when the consumers view the financial calendar. The accounts or account group selected by the consumers will become the default option.

If a previous or future month is selected, the default view in the day panel will be the first day of the month.

If the present month is selected, the default view in the day panel will be the current day of the month.

The icons on the financial calendar mean the following:

-  Projected balance
-  A deposit made to the account
-  A bill is due
-  A future bill
-  A recurring bill
-  A manual transaction

3.6.2 Single View

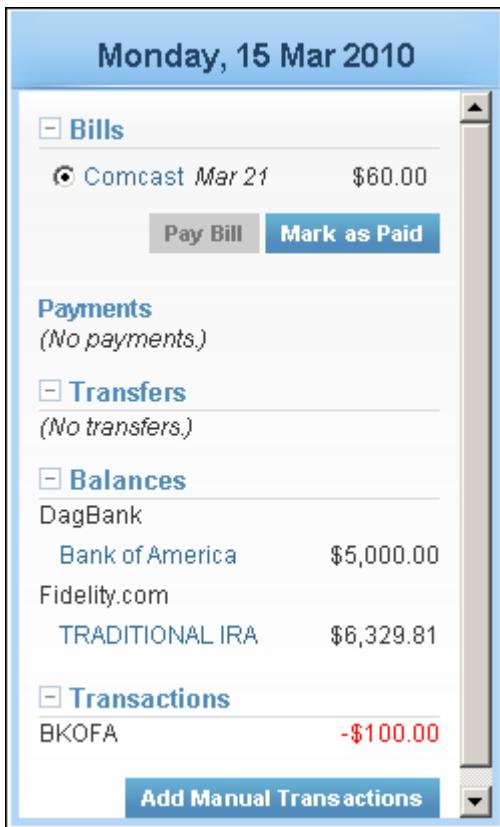


Fig. 3-65: Single day view

3.6.3 Bill

Bill reminders are generated for bills that are linked within the Yodlee PersonalFinance application. Consumers will not be able to see the **Pay Bill** link in the **Bills** section if the Yodlee BillPay module is not enabled. When consumers click a bill name that is also a link, they are taken to the bill or payment page, depending on the status of the bill. Scheduled bill reminders are received for credit cards, loan accounts, and recurring, and one-time manual bills. The total bills due in a month can be in the currency and date format chosen by the consumer.

The day panel displays up to six bill reminders for each day. If there are more than six scheduled bills in a day, the details are displayed in the single day view window. The consumers can select a bill and mark it as **Paid** or **Pay bill**, which will appear as a dialog box. Only the unpaid bills are displayed in the monthly view, day view, and the **Dashboard** page. The bill reminders are displayed independently of the account type selected. Bills with the largest amounts due are displayed first, followed by bills for smaller amounts.

3.6.4 Payments

Consumers can see all payments scheduled or sent/cleared/paid for the selected day in the single day view panel. The failed payment will be displayed in red. Consumers can see the scheduled payments when a future date is selected. Similarly, when a past month is selected, the bill payments in the day block and day view panel will be shown. Yodlee BillPay should be enabled and **Bills** should be selected from the **Options** menu.

3.6.5 Funds Transfer

Consumers can see scheduled and completed transfers in the day block and single day view panel when a day is selected in the current month. However, the Yodlee FundsTransfer module should be enabled. Consumers will be redirected to the **Transfer Activity** page if **Funds Transfer** is selected in the **Options** drop-down menu.

3.6.6 Posted and Scheduled Transactions

Consumers can see up to six posted (i.e., cleared) transactions and scheduled or upcoming transactions in each day panel of the calendar. Transactions can be viewed in the currency and date format chosen by the consumers.

3.6.7 Actual Balance Changes

Consumers can see the actual balance at the beginning of the month and revised balance if a single account is selected from **Select Accounts** and the account type from the **Options** drop-down menus. If consumers choose to view an account for a prior month they can see the last actual balance of that month. If an account group is selected, no account balance is seen in the day panel.

3.6.8 Projected Account Balance Changes

Consumers can see the upcoming account balance from the present day through the end of the month if a single banking account and account type is selected from the **Select Accounts** and the **Options** drop-down menus, respectively. They will also see projected balances for the rest of the month.

Consumers can see the expected account balance for a banking account for the next 60 days when it is selected. But if an account group is selected, no expected account balance is seen in the day panel. Consumers cannot view a projected balance other than for bank accounts.

3.6.9 Add Manual Transactions

Manual transactions can be added by clicking the **Add Manual Transactions** tab on the day view panel. A consumer can select an account from the list of bank, card, loan, mortgage, and investment accounts in the drop-down menu. Consumers have to select the transaction type such as **Deposit**, **Withdrawal**, or **Investment**. The dialog box will change depending on the transaction type selected. Information required for adding an investment account will differ from a banking account.

A manual account can be cancelled or deleted by selecting the account from the single view panel and clicking **Delete Transaction**. Cancelled manual transactions will not appear on the **Financial Calendar** page. When consumers delete an account in the **Manage Accounts** page, the corresponding account balance, bills, payments, transfers, and transaction details will not be displayed in the financial calendar.

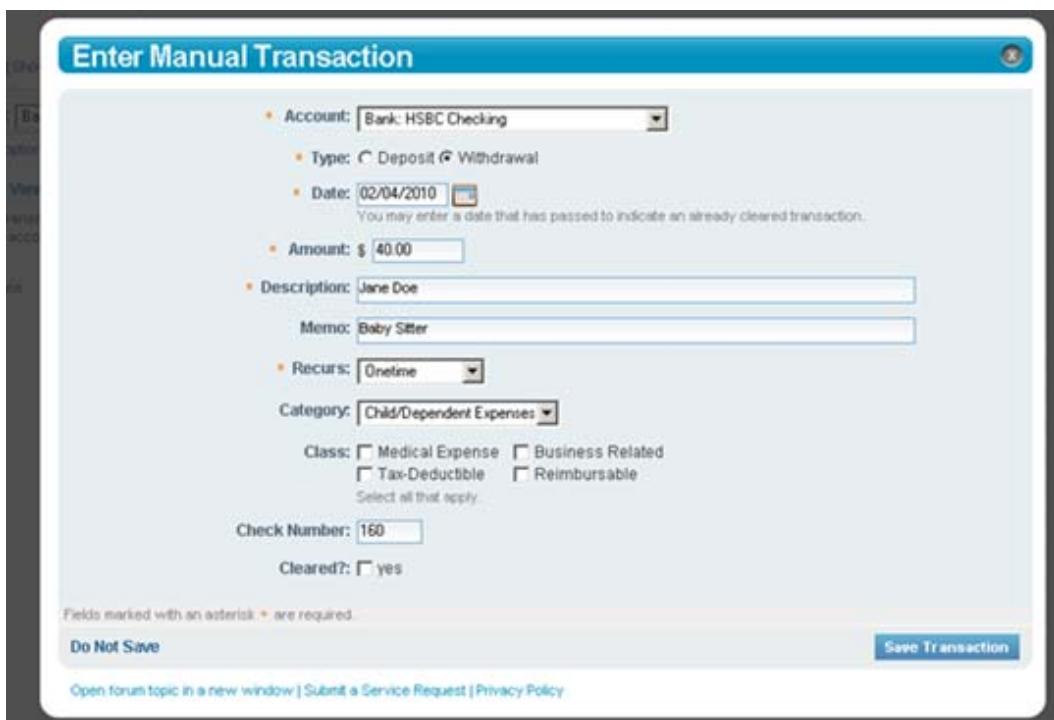


Fig. 3-66: The dialog box for adding a manual transaction

To edit a manual account, click the account name that is also a link, on the single day view. A dialog box with the transaction details will appear; make the required changes such as changing **Category** or **Transaction Type**, and click **Save**.

Enter manual transaction

Account: BofA Savings

Type: Deposit Withdrawal

Date: 03/17/2010

You may enter a date that has passed to indicate an already cleared transaction.

Amount: \$ 50.00

Description: Guitar Lessons

Memo:

Recur: Onetime

Category: Hobbies

Class: Medical Expense Business Related
 Tax-Deductible Reimbursable
Select all that apply.

Check Number: 205

Do Not Save **Delete Transaction** **Save Transaction**

[Open forum topic in a new window](#) | [Submit a Service Request](#) | [Privacy Policy](#)

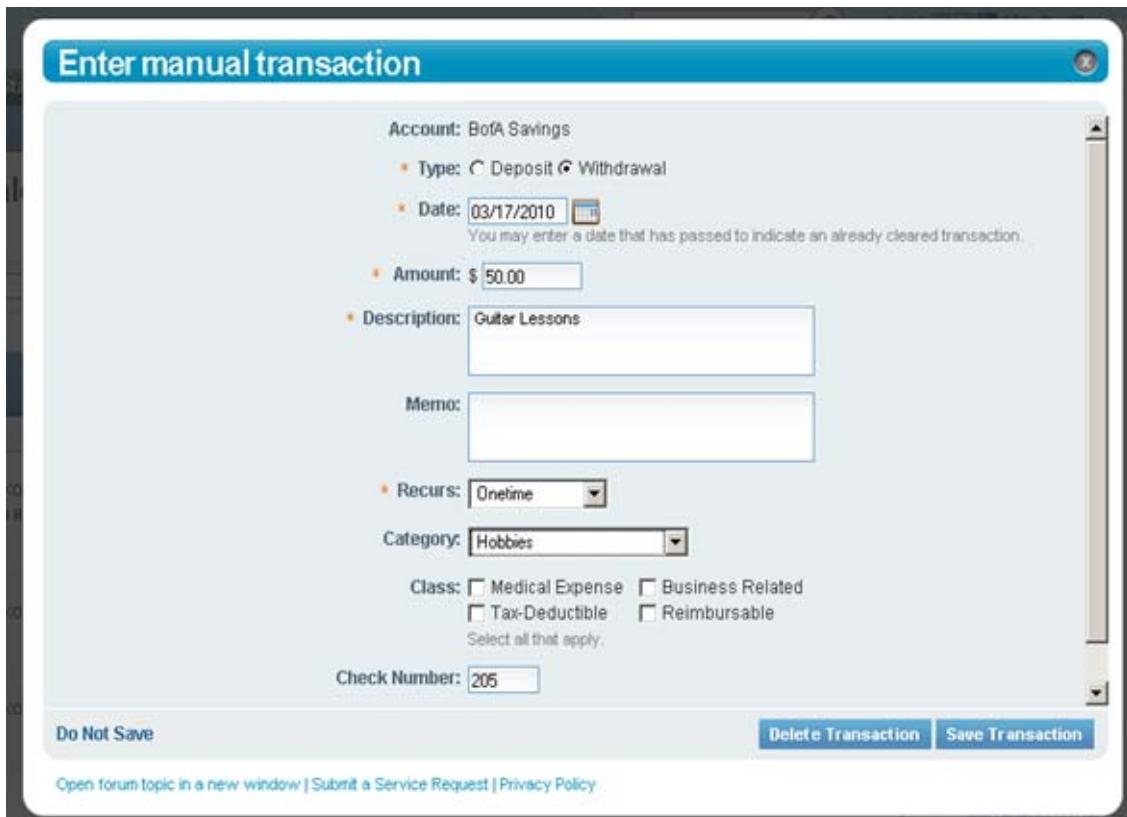


Fig. 3-67: An example of editing a manual transaction

Any changes made to the manual transactions will be reflected on **Dashboard** and **Net Worth** pages.

3.6.10 Edit Aggregated Transactions

Consumers can edit aggregated transactions by selecting the transaction from the single day view. Change the category, class, and so on and click **Save Transaction**. To cancel the changes, click **Do Not Save**.

The screenshot shows the 'Edit transaction' dialog box. At the top, it says 'Edit transaction'. Below that is a section titled 'Transaction Details' containing account information: Account: BofA Savings, Status: posted, Amount: \$100.00, and Date: 03/05/2010. The next section is 'Transaction Information', which includes fields for Original (set to BKOAMERICA ATM 03/10 855644366556769 NOE VALLEY SAN FRANCISCO CA), Custom (set to ATM), Memo (set to Cash for groceries), Category (set to Groceries), and Class (checkboxes for Medical, Business, Tax Deductible, Reimbursable, with a note to 'Select all that apply'). At the bottom left, it says 'Fields marked with an asterisk * are required.' On the left is a 'Do Not Save' button, and on the right is a 'Save Transaction' button. At the very bottom, there are links: 'Open forum topic in a new window | Submit a Service Request | Privacy Policy'.

Fig. 3-68: Aggregate transaction dialog box

3.6.11 Day Panel View

To enhance the consumer experience, each day panel is divided into seven horizontal slots. The first slot contains date and holiday information. The rest of the slots have information such as balance, bills, fund transfers, payments, and transactions. However, for the last slot, the balance will have priority over bills, funds transfers, payments, and transactions. Bills with the largest amount due will be displayed first followed by bills for smaller amounts. Similarly, future-dated bills for larger amounts will be shown first followed by bills for smaller amounts. The most recent transactions will be displayed at the top of the list.

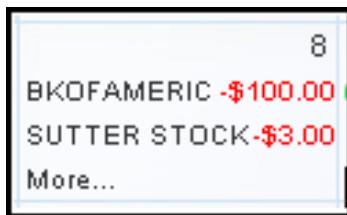


Fig. 3-69: Day panel

If there is more information than the slots can contain, the last slot will display, **More...**

The amounts for debit transactions are shown in red.

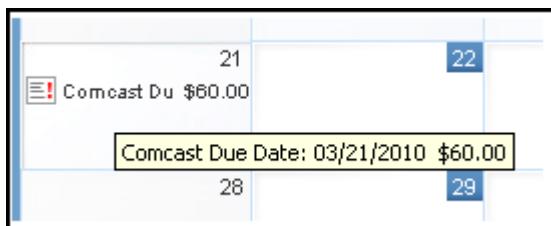


Fig. 3-70: An example of the tooltip displaying a transaction on a Day panel

Tooltips are added in the Day panel view and Single Day panel. On moving the mouse pointer over relevant sections, consumers can see the bill account name; transaction, funds transfers and payment descriptions; or account name for balances section, in entirety.

Screen Reader Compliance: The financial calendar is screen reader compliant. A simplified financial calendar is also available.

Financial Calendar

Show transactions of these types: All Transactions For this month: March 2010 Update

March 2010 [◀ Previous Month](#) | [Next Month ▶](#)

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--|--------|---------|--|----------|--------|----------|
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 \$50.00 Withdrawal from Bank of America Savings View account details | 18 | 19 | 20 |
| 21 \$60.00 Due: DagBills . xxxxx4158 Due Date: 03/21/2010 View Bill | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

Total Bills Due: \$60.00
 Total Transfers: \$0.00
 Total Payments: \$0.00
 Total Manual Transactions: \$50.00

Last Week of February First Week of April
 No transactions found in this period No transactions found in this period

Fig. 3-71: Simplified financial calendar

The financial calendar is shaded to show past and current days. Past days are shaded and future days are clear.

Consumers can view the calendar information for the previous/next month by clicking the respective links from the **Financial Calendar** page. They can also choose to view the financial calendar for a specific month by using the **For this month** menu.

Consumers will be taken to the **Account Overview** page when the **View account details** link is clicked. Similarly, the **View Bills**, **Pay Bill**, or **View Payment** links will be displayed in the Day Panel view, if bills are to be paid or viewed.

At the bottom of the financial calendar, a summary of bills due, transfers, payments, and manual transactions for that month will be displayed. Similar details of the last week of the previous month and the first week of the next month will also be shown.

3.7 Customer Care

Consumers can submit service requests and receive assistance from the Yodlee CustomerCare team. Consumers can ask for help in tracking payments and reconciling payment errors as well as suggest sites that they would like to add. Suggestions regarding features or improved functionality are also welcome. Consumers can also request service for miscellaneous matters using the **Others** designation.

NOTE: The **Yodlee CustomerCare** module may require procurement and deployment of Yodlee CustomerCare solution in order to allow consumers to submit and track outstanding service requests.

3.7.1 Submitting a Service Request

Submit Service Request

Fields marked with an asterisk * are required

Service Request Type: Yodlee PersonalFinance

Service Request Subtype: Bill Reminders

* Select Account Name:

* Description: (1024 characters total)

1024 characters remaining

Add Attachments
(up to 5 files)

Submit Service Request

Fig. 3-72: Sample of the Submit a Service Request page for suggesting a site

As part of the submission process, service requests are given an ID number so that they can be tracked by the customer service team and by the consumer.

Account access privileges vary among customer care team members and all activities by team members are captured in a log. Security and accountability are integral components of all Yodlee CustomerCare team transactions.

3.7.2 Problems Accessing Account

Consumers with various problems can submit service requests from the **Yodlee MoneyCenter Login** page. There are two actions that the consumer may perform on the Yodlee MoneyCenter application:

- The **I cannot access my account** link is added below the Yodlee MoneyCenter ID box.

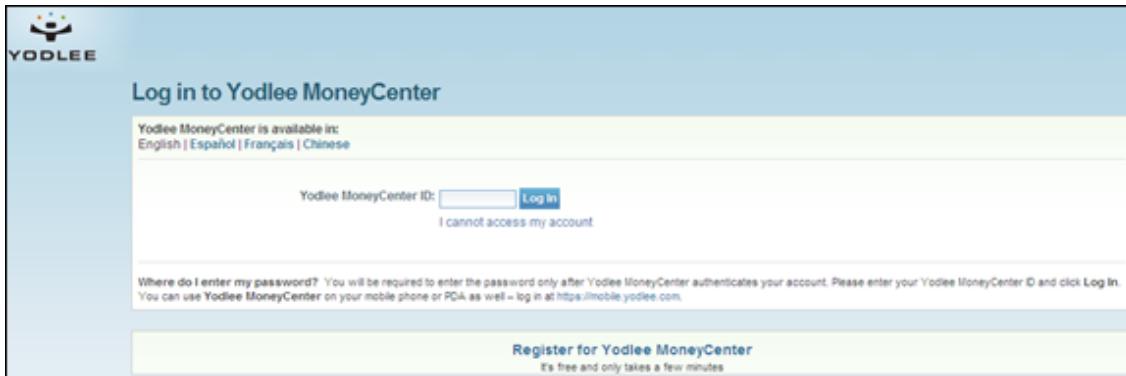


Fig. 3-73: I cannot access my account link on Yodlee MoneyCenter Login page

When a consumer clicks the **I cannot access my account** link, the **Problems Accessing My Account** page appears. The consumer can select a category for the question from the drop-down list. The options to resolve a consumer's login problems are:

- I have forgotten my Yodlee ID
- My account is locked

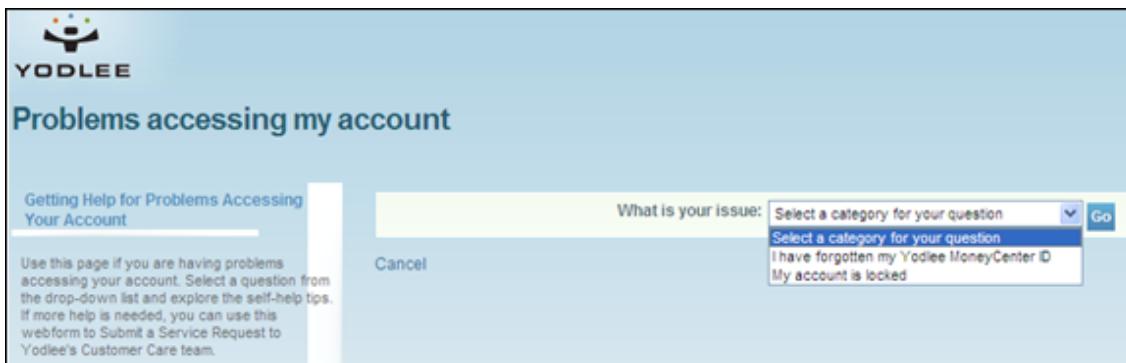


Fig. 3-74: Sample of the drop-down list to explore the self-help tips page

Consumers who have forgotten their Yodlee MoneyCenter ID can select the **I have forgotten my Yodlee ID** option.

The screenshot shows a web-based customer service interface for Yodlee. At the top left is the Yodlee logo. Below it, the title "Problems accessing my account" is displayed. A sub-section titled "Getting Help for Problems Accessing Your Account" contains a note about self-help tips and a link to submit a service request. The main form area has a heading "What is your issue?". A dropdown menu is open, showing the option "I have forgotten my Yodlee MoneyCenter ID" selected. To the right of the dropdown is a "Go" button. Below this, there is a field labeled "Email Address:" with a text input box. A note below the input box states: "Click Continue and you will receive an e-mail with a link to a webpage where you need to answer the security questions you created when you registered." At the bottom left of the form is a "Cancel" button, and at the bottom right is a "Continue" button.

Fig. 3-75: Sample for the **I have forgotten my Yodlee MoneyCenter ID** option

Consumers are asked to specify an email address. On clicking **Continue**, the consumer will receive an email with a link to a webpage where the consumer must answer the security questions created at the time of registration.

The screenshot shows a confirmation message from Yodlee. The title is "Retrieve Login ID Email Sent". The message states: "An e-mail message has been sent to you. Information contained in this e-mail message is necessary to continue the process to retrieve your Login ID. If you have not received an e-mail after 10 minutes, verify that you have correctly entered your e-mail address." Below this message, there is a link: "If you have remembered your password, you may log in."

Fig. 3-76: Sample Retrieve Login ID Email Sent page

- If the consumer's email address is correct and is registered with Yodlee PersonalFinance, the above confirmation message appears and the consumer will get an email.
- If the consumer's email address is incorrect, the page will refresh with an error message.

Consumers whose Yodlee MoneyCenter account is locked can select the **My account is locked** option.

The screenshot shows a web page titled "Problems accessing my account". On the left, there's a sidebar with "Getting Help for Problems Accessing Your Account" and a note about account locking. The main area has a dropdown menu set to "My account is locked" with a "Go" button. A "Cancel" link is at the bottom.

Fig. 3-77: Sample for the my account is locked option

The information required to submit a service request when the account is locked includes:

Yodlee ID: The unique Yodlee ID that the Yodlee MoneyCenter generates.

Description of your issue: A brief description of what concerns the consumer.

The consumer's account can be locked if the number of failures to log in has exceeded the count specified by the customer service administrators. The maximum number of unsuccessful login attempts permitted is 7.

The consumer's account can also get locked if wrong security answers are provided during site verification.

This screenshot shows the same "Problems accessing my account" page. The dropdown menu is still set to "My account is locked". Now, there are two input fields: "Yodlee ID:" and "Description of your issue: (1034 characters total)". A character counter "1024 characters remaining" is shown below the description field. A "Submit Service Request" button is at the bottom right.

Fig. 3-78: A sample 'my account is locked' page

Clicking the **Submit Service Request** link will direct the consumer to the **Service Request Confirmation** page with a service request number.

A Yodlee CustomerCare representative will track the service request number and will unlock the consumer's account through using the RSA CSR tool.



Fig. 3-79: A sample service request submitted successfully

3.7.3 Customer Care Page

The **Customer Care** page shares any email message responses to the consumer from the Yodlee CustomerCare team and shows a list of service requests that the consumer has submitted. This allows consumers to keep track of what they have asked for and when they can expect resolution.

The screenshot displays the Customer Care page. At the top, there are tabs for "Customer Care", "My Message Center", "My Service Requests", and "Submit Service Request". On the right, there is a "Link An Account" button followed by five small icons. The main content area is titled "Customer Care". It features two tables: "My Message Center" and "My Service Requests".

My Message Center

| Subject | Date Received | Status | Expiration Date |
|--|---------------------|--------|---------------------|
| Response to Service Request10232808 - Yodlee PersonalFinance | 02/14/2010 09:35 PM | New | 03/31/2010 09:35 PM |
| Response to Service Request10225818 - Yodlee PersonalFinance | 02/04/2010 06:49 PM | Read | 03/21/2010 06:49 PM |

My Service Requests

| Request ID | Request Type | Status | Summary | Date Submitted | Last Modified |
|------------|------------------------|--------|---|---------------------|---------------------|
| 10239709 | General Questions | Open | test | 02/03/2010 12:00 AM | 02/03/2010 02:50 AM |
| 10232808 | Yodlee PersonalFinance | Open | The credit card is not reflecting in the | 02/11/2010 06:07 AM | 02/14/2010 09:36 PM |
| 10225818 | Yodlee PersonalFinance | Open | The Link Account floatier freezes after p | 02/02/2010 09:40 PM | 02/04/2010 06:49 PM |

Fig. 3-80: Customer Care page showing the Message Center and Service Requests

3.7.4 My Service Requests

Here, consumers can see a list of all service requests that they have submitted. When a consumer clicks the **Service Request ID** or the **Summary**, the **Summary Details** page opens. The consumer can add comments or attachments to help the service representative resolve the issue. He/she can also see the service request history and the work log.

The screenshot shows a web page titled "Service Request Details". On the left, there's a sidebar with "Service Requests Details Page" and instructions. The main area has a "Summary" tab selected, displaying details like Service Request ID (10239705), Status (Open), and Request Type (General Questions). Below the summary is an "Add Comment" section with a text input field, character count (1024 remaining), and an "Add Attachments" button. At the bottom, there's a "Request to Close" button and a note about activity history.

Fig. 3-81: An example of Summary Details page

3.7.5 My Message Center

When the customer care team is in the process of resolving a service request, it may contact the consumer by email. A primary tier 1 customer care team can also email follow-up questions to the consumer.

3.8 Master Links

Consumers can customize the application, submit service requests, and access the **Forum** by selecting the appropriate options in the **My Profile** and **Support** drop-down menus.

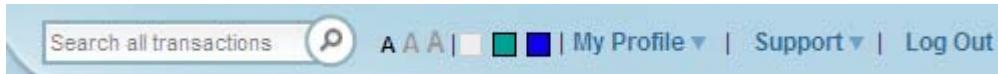


Fig. 3-82: Master links at the top right of application pages

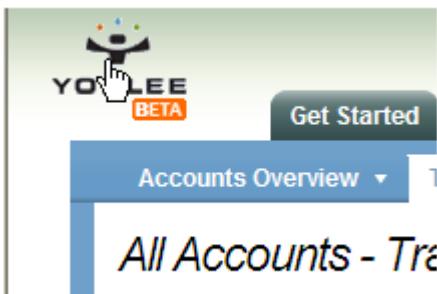
3.8.1 Font Changer

Consumers can increase or decrease character font on the screen by clicking **A** of various sizes in the masterlinks.

3.8.2 Theme Changer

Consumers can change the color themes of the application pages by clicking one of the three themes shown as boxes.

3.8.3 Home Page



Consumers can return to the Home page from anywhere in the application by clicking the **Yodlee logo** on the top left of the pages.

3.8.4 What's New

Consumers will get a snapshot of the enhancements and new features developed in the Yodlee PersonalFinance application by accessing the **What's New** link. For more details, refer to [Chapter 4. Yodlee Beta](#).

3.8.5 My Profile

From the **My Profile** drop-down menu, consumers can customize the application configuration settings, and check their email inboxes and their YQ score.

3.8.5.1 Customize

The **Customize** link gives consumers access to many configuration opportunities for the Yodlee PersonalFinance application. Among the options, consumers can customize the following links:

- **Personal Information**
 - Edit Personal Profile And Regional Settings
 - Change Password
 - Change Security Questions or Yodlee SiteVerify Image
- **Accounts**
 - Manage Sites and Accounts
 - Configure Alerts
 - Get the Yodlee LoginHelper
 - Change Auto-Login Settings

- Accept Sharing Offer
- **Personal Preferences**
 - Edit Application Preferences
 - Change Dashboard Layout
 - Edit Dashboard Display
 - Manage Categories
 - Disable Get Started
 - Cancel Yodlee MoneyCenter Account

Customize Yodlee MoneyCenter

Select from the list below to view and manage your preferences and settings.

Personal Information

- Edit Personal Profile and Regional Settings
- Change Password
- Change Security Questions or Yodlee SiteVerify Image

Accounts

- Manage Sites and Accounts
- Configure Alerts
- Get the Yodlee LoginHelper
- Change Auto-Login Settings
- Accept Sharing Offer

Personal Preferences

- Edit Application Preferences
- Change Dashboard Layout
- Edit Dashboard Display
- Manage Categories
- Disable Get Started

[Cancel Yodlee MoneyCenter Account](#)

Fig. 3-83: Customizing link

3.8.5.1.1 Editing Personal Profile and Regional Settings

Consumers can edit the **Personal Profile and Regional Settings** page by clicking the relevant and **Regional Settings** link from the **Customize** page.

Consumers can chose their preferred currency, time zone, date format, currency notation, digit grouping, decimal symbol, digit grouping symbol, and language in the **Regional Settings** section. Consumers are prompted to set their budget goals once the currency type is chosen.

The total net worth, portfolio, bills due, transactions made, and spending and expense analysis reports can be seen in the chosen currency and changed date format.

Edit Personal Profile and Regional Settings

About Edit Personal Profile and Regional Settings
Fields marked with an asterisk * are required.

You can make changes to your profile on this page. You can also select the time zone, currency, date format and the language in the Regional Settings section to suit your preferences.

User Information

* First Name: Sudha
Middle Name:
* Last Name: Layya
* Address 1: yodlee infotech, bangalore
Address 2:
* Country: India
* City: bangalore
* Zip/Postal Code: 560004
* E-mail: alayya@yodlee.com
You must enter a valid e-mail address in order to retrieve your password.

Contact Phone Number: 990 - 241 - 5161
Mobile Number:
Mobile Number format: (+)(Country Code)(Mobile Number)

I would like Yodlee to share my information with third parties for joint marketing purposes.
 I would like to receive emails from third party vendors on behalf of Yodlee, regarding Yodlee MoneyCenter updates, information emails and/or product announcements.

Regional Settings

Time Zone: (GMT-08:00) Pacific Time (US and Canada)
Set your timezone
Date Format: MMDDYYYY
Select your preferred date format
Currency: United States Dollar
Select your preferred currency
Currency Notation: Symbol (Example: \$)
Select currency notation
Digit Grouping: 123,456,789
Select digit grouping format
Decimal Symbol: Period (Example: 1234.00)
Comma (Example: 123,456.00)
Space (Example: 123 456 789.00)
Select decimal symbol
Digit Grouping Symbol: Period (Example: 123.456.789.00)
Comma (Example: 123,456,789.00)
Space (Example: 123 456 789.00)
Select digit grouping symbol
Choose Language: English
Español
Français
Chinese

[Back to Customize Yodlee MoneyCenter](#) [Update](#)

Fig. 3-84: A sample of the Edit Personal Profile page

Your Information is successfully updated. Your budget goals are converted into your preferred currency. Revisit Set Budget Goals to adjust your budget goals.

Edit Personal Profile and Regional Settings

About Edit Personal Profile and Regional Settings

You can make changes to your profile on this page. You can also select the time zone, currency, date format and the language in the Regional Settings section to suit your preferences.

Fields marked with an asterisk * are required.

User Information

• First Name: Samuel
 Middle Name:
 • Last Name: Jackson
 • Address 1: Flat No 234, 10th Street, S
 Address 2: 3600 Bridge Parkway, SU
 • Country: United States of America
 • State: CA
 • City: Redwood City
 • Zip/Postal Code: 94041
 • E-mail: sjayee@yodlee.com
You must enter a valid e-mail address in order to retrieve your password.

Contact Phone Number: 800 - 22 - 11

Mobile Number:
Mobile Number format: (+)(Country Code)(Mobile Number)

I would like Yodlee to share my information with third parties for joint marketing purposes.

I would like to receive emails from third party vendors on behalf of Yodlee, regarding Yodlee MoneyCenter updates, information emails and/or product announcements.

Regional Settings

Time Zone: (GMT-08:00) Pacific Time (US and Canada)
Select your timezone

Date Format: MM/DD/YYYY
Select your preferred date format

Currency: British Pound
Select your preferred currency

Currency Notation: Symbol (Example \$)
Select currency notation

Digit Grouping: 123,456,789
Select digit grouping format

Decimal Symbol: Period (Example: 1234.00)
 Comma (Example: 1,234.00)
Select decimal symbol

Digit Grouping Symbol: Period (Example: 123.456.789.00)
 Comma (Example: 123,456,789.00)
 Space (Example: 123 456 789.00)
Select digit grouping symbol

Choose Language: English
 Español
 Français
 Chinese

[Back to Customize Yodlee MoneyCenter](#) [Update](#)

Fig. 3-85: The Revisit Set Budget Goals link displayed after the currency change

3.8.5.1.2 Changing Password

Yodlee PersonalFinance consumers can use the **Change Password** page to change their current password on a periodic interval, for security reasons.

Consumers can reset their Yodlee PersonalFinance account password by clicking the **Change Password** link on the **Customize** page. They must specify their old password and enter the new password twice for verification purposes.

NOTE: A password must have at least six characters, and must include at least one letter and at least one number or symbol.

Change Password

Fields marked with an asterisk * are required.

* Old Password:

* New Password:
▪ At least 8 characters
▪ At least one letter
▪ At least one number or symbol

* Reenter New Password:

[Back to Customize Yodlee MoneyCenter](#) [Update](#)

Fig. 3-86: Standard Change Password page

3.8.5.1.3 Changing Security Questions or Yodlee SiteVerify Image

Consumers can change security questions or their Yodlee SiteVerify image by clicking the **Change Security Questions and Yodlee SiteVerify** image link on the **Customize** page.

Consumers can specify the Yodlee MoneyCenter password and click **Continue** to verify their identity.

Change Security Questions or Yodlee SiteVerify Image

Enter your Yodlee MoneyCenter password to change security questions or Yodlee SiteVerify image.

Enter your Password Yodlee MoneyCenter Password:

You must enter your password to enable Yodlee MoneyCenter verify your identity before changing security questions or the Yodlee SiteVerify image.

[Cancel](#) [Continue](#)

Fig. 3-87: An example to specify Yodlee MoneyCenter password section

The **Password Recovery Information and Yodlee SiteVerify Questions** section allows a consumer to select and edit answers to the **Yodlee SiteVerify** questions on the **Customize** page.

Similarly, the **Choose Yodlee SiteVerify Image** section allows a consumer to select an image and provide a secret phrase, thereby ensuring that he/she is accessing the authentic Yodlee MoneyCenter application.

Change Security Questions or Yodlee SiteVerify Image

Fields marked with an asterisk * are required.

Password Recovery Information and Yodlee SiteVerify Questions

Select and answer Yodlee SiteVerify questions. This information will be used to recover your Yodlee MoneyCenter password and authenticate logins from unrecognized computers.

Old Question 1: In what city were you born? (Enter full name of city only)

- * Choose New Question:
- * Answer New Question:

Old Question 2: What is the first name of your oldest nephew?

- * Choose New Question:
- * Answer New Question:

Old Question 3: What is the first name of your oldest niece?

- * Choose New Question:
- * Answer New Question:

Note: Password recovery information and Yodlee SiteVerify security questions are supported only in English.

Choose Yodlee SiteVerify Image

Select an image and provide a secret phrase to ensure you are accessing the authentic Yodlee MoneyCenter website. You should see the selected image and the secret phrase every time you log in to Yodlee MoneyCenter.

[See More Images](#)

All Images

- Business and Technology
- Food and Beverages
- House and Home
- Nature and Animals
- Sports and Leisure
- Travel and Culture

Current Image



Select

Select an Image:

| | | | | | |
|---|---|---|---|---|--|
|  <input type="radio"/> Select |  <input type="radio"/> Select |  <input type="radio"/> Select |  <input type="radio"/> Select |  <input type="radio"/> Select | |
|  <input type="radio"/> Select |  <input type="radio"/> Select |  <input type="radio"/> Select | | | |

Enter a Secret Phrase:
Max 20 characters. No special characters.

[Back to Customize Yodlee MoneyCenter](#) [Update](#)

Fig. 3-88: Change Security Questions and Yodlee SiteVerify Image page

On clicking the **Update** link, Yodlee PersonalFinance authenticates the consumer's credentials for the change to take effect.

3.8.5.1.4 Managing Sites and Accounts

For information on how to manage sites and accounts, see [Manage Sites and Accounts on page 76](#).

3.8.5.1.5 Configuring Alerts

Consumers can configure and edit alerts that they wish to receive across one or more of their accounts. Consumers can select or unselect alerts at a time by checking the select/unselect option.

| Banking Alerts | | | |
|--------------------------|--------------|------------------------------|---|
| E-mail | Account | Alert Type | Alert Description |
| <i>select all</i> | | | |
| <input type="checkbox"/> | BofA Savings | Deposit Notice | Notify me when deposit exceeds \$ <input type="text" value="500.00"/> |
| <input type="checkbox"/> | BofA Savings | Large Withdrawal Debited | Notify me when withdrawal exceeds \$ <input type="text" value="500.00"/> |
| <input type="checkbox"/> | BofA Savings | Overdraft Protection Warning | Notify me when balance falls below \$ <input type="text" value="500.00"/> |

Fig. 3-89: Configuring alerts

The **Configure Alerts** link can also be accessed from the **Alerts Inbox** link on the **Account Summary** page. The threshold amount values for cumulative alerts will be populated in the drop-down menu in the consumer's preferred currency and date format.

3.8.5.1.6 Getting the Yodlee LoginHelper

Yodlee Login Helper is a small helper application that takes only a few seconds to install to improve Yodlee MoneyCenter consumer experience. A **go-to** site becomes an autologin site.

After installing the Yodlee Login Helper, consumers will be able to access more financial account sites with a single click.

Fig. 3-90: Yodlee LoginHelper page

3.8.5.1.7 Changing Auto-Login Settings

Consumers can use the **auto-login** link to automatically log in to their accounts with a single click to pay bills, transfer funds, or perform other required actions.

Clicking the **auto-login** link opens a new window, logs in a consumer by passing their encrypted credentials to the website, and takes the consumer to the website's first page after sign-in.

Consumers can change the auto-login settings by clicking the **Update Auto-Login Settings** link.

Fig. 3-91: Change auto-login settings page

3.8.5.1.8 Accept Sharing Offer

The **Accept Sharing** link is used when a consumer wants to share an account. The person they want to share the account with will receive the sharing code by e-mail or a text message. The invitee should enter the code for accepting the offer.

3.8.5.1.9 Editing Application Preferences

Consumers can change the application preferences by clicking the **Edit Application Preferences** link on the **Customize** page.

Consumers can choose any one of the following pages as the default home page:

- Account Summary
- All Transactions
- Dashboard
- Expense Analysis
- Get Started
- Net Worth Statement
- Portfolio Manager

The default landing page is the page that the consumers land on after logging in to Yodlee PersonalFinance.

Consumers can also choose to see:

- 25 transactions per page
- 50 transactions per page
- 100 transactions per page

The number of transactions per page is a global setting.

There is also the option to choose the number of alerts to be displayed. The possibilities are:

- 10 alerts per page
- 25 alerts per page
- 50 alerts per page

Consumers can choose the account display. The options are:

- Account Name
- Nickname

Account name display is the default setting.

Consumers have the option of choosing HTML preferences. The options are:

- Regular – It is the default option. Consumers can see the standard workflows of the modules in the application. For example, the dynamic charts in **Expense Analysis**, and **Credit Card Utilization** pages.
- Basic – It is set as the default option if a consumer is accessing the Yodlee PersonalFinance application from a mobile browser. For example, iPhone.

It is also the recommended HTML preference for screen readers. The workflows of the modules are simplified in Basic HTML. However, the actions that can be performed in each module remain same. For example, the consumers will view static charts in **Expense Analysis**, and **Credit Card Utilization** pages.

NOTE: Simplified workflows are documented for few features under *Recommended for Screen Readers* in some sections.

Edit Application Preferences

About Edit Application Preferences

- > Default Homepage is the page you land on after logging in.
- > Number of Transactions per Page is a global setting for the number of transactions displayed on the page.
- > Number of Alerts per Page is a setting to control the number of alerts displayed on the page.
- > Account Display Option is a setting to display nicknames instead of account names whenever possible on the page.
- > HTML Preference if you want to choose the basic version of the application, select Basic HTML.

Choose Default Homepage

When I log in, take me to this page:

Account Summary
 All Transactions
 Bills Overview
 Dashboard
 Expense Analysis
 Financial Calendar
 Get Started
 Net Worth Statement
 Portfolio Manager

Choose Number of Transactions per Page

25 transactions per page
 50 transactions per page
 100 transactions per page

Choose Number of Alerts per Page

10 alerts per page
 25 alerts per page
 50 alerts per page

Choose Account Display Option

Display Account Name
 Display Nickname

Choose HTML Preferences

Regular
 Basic (for screen readers)

[Back to Customize Yodlee MoneyCenter](#) [Update Preferences](#)

Fig. 3-92: Edit Application Preferences page

3.8.5.1.10 Changing Dashboard Layout

Consumers can change the dashboard layout by clicking the **Edit Dashboard Layout** link on the **Customize** page.

Consumers can choose to display the modules on the dashboard in a one-column or two-column format. They can click the module name in the column(s) and use the up and down arrows to move the modules to the preferred position.

Consumers must select modules that are to be displayed and click **Update Module Layout** for changes to take effect.

The screenshot shows the 'Change Dashboard Layout' interface. At the top, there's a section titled 'Rearrange Module Display Order' with a radio button for '1-column: Show all modules in a single large column' (unchecked) and another for '2-column: Show all modules in two columns' (checked). Below this are two columns: 'Left Column' and 'Right Column'. Each column contains a list of modules: Left Column includes Expense Analysis, Alerts, Rewards Manager, News, and E-mail; Right Column includes Net Worth, Transactions, Bill Reminders, and Portfolio Manager. Each column has a 'Move selected module to right' or 'left' button. At the bottom, there are 'Back to Customize Yodlee MoneyCenter' and 'Update Module Layout' buttons.

Fig. 3-93: Change Dashboard Display page

3.8.5.1.11 Editing Dashboard Display

Consumers can change the dashboard display preferences by clicking the **Editing Dashboard Display** link on the **Customize** page.

Consumers can select the modules to be displayed on the **Dashboard** page and click **Update Module Shown** to save their changes.

The screenshot shows the 'Edit Dashboard Display' interface. At the top, there's a section titled 'About Edit Dashboard Display' with a note: 'Use the Edit Dashboard Display to define the modules on your dashboard.' Below this is a list titled 'Modules to Show' with the following items: Alerts, Bill Reminders, E-Mail, Expense Analysis, Net Worth, News, Portfolio Manager, Rewards Manager, and Transactions. Each item has a checked checkbox next to it. At the bottom, there are 'Back to Customize Yodlee MoneyCenter' and 'Update Modules Shown' buttons.

Fig. 3-94: Edit Dashboard Display page

3.8.5.1.12 Manage Categories

For detailed information on managing and editing categories, and adding subcategories, refer to [Managing Categories on page 55](#).

3.8.5.1.13 Disable Get Started

Consumers can disable or enable the **Get Started** module by clicking **Disable Get Started** on the **Customize Yodlee MoneyCenter** page, which opens a dialog box.

Please note that the **Disable Get Started** option is displayed on the **Customize Yodlee MoneyCenter** page only if the **Get Started** module is enabled. Similarly, the **Enable Get Started** option is displayed on the **Customize Yodlee MoneyCenter** page only if the **Get Started** module is disabled.

3.8.5.1.14 Cancel Yodlee MoneyCenter Account

Consumers can cancel an account by clicking the **Cancel Yodlee MoneyCenter Account** link on the **Customize** page.

Click **Confirm** to permanently delete all the accounts, account data, information, bills, and transactions.

Fig. 3-95: Cancel Yodlee MoneyCenter Account page

3.8.5.2 Messages

Consumers can view new messages from the customer care team, from the **Messages** link. It will also show the number of emails in the inbox. For detailed information on customer care services such as submitting a service request and viewing its status, refer to [Chapter 3, Customer Care](#) section.

3.8.5.3 My YQ Score

Consumers can see the extent to which their profile on Yodlee MoneyCenter is completed by looking at the progress indicator. When a consumer adds the default (or greater) number of accounts for an account type, a check mark is shown against it. For every account added, the progress indicator will increase by that percentage. The default number of accounts is set within the application and cannot be changed. Consumers can disable **My YQ Score** if they do not wish to see it.

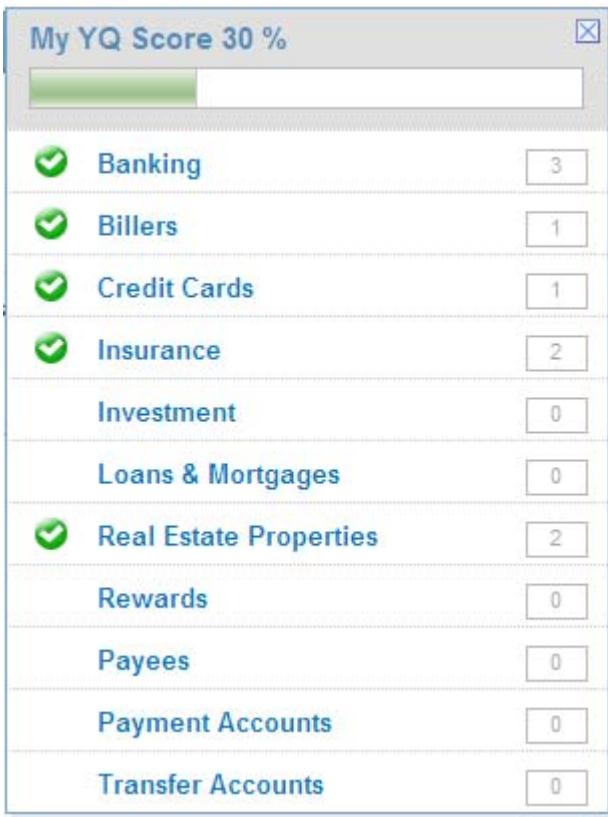


Fig. 3-96: Dialog box showing YQ score and the progress indicator

If Yodlee PersonalFinance is integrated with Yodlee BillPay or Yodlee FundsTransfer, then payee, payment, and fund transfer accounts will also be displayed in **My YQ Score**.

3.8.6 Support

Support links can be assessed in the drop-down menu.

3.8.6.1 Printable View

Clicking **Printable View** opens a new window in the printable format of the application page.

3.8.6.2 Forum

Clicking the **Forum** link opens a new browser window that navigates to: <http://forum.yodlee.com>. The **Forum** allows consumers to interact with other consumers, see FAQs, and discover **Yodlee** company news.

The screenshot shows the Yodlee Forum homepage. At the top, there's a navigation bar with links for 'Register', 'FAQ', 'Members List', 'Calendar', 'Today's Posts', and 'Search'. On the right, there are fields for 'User Name' and 'Password' with a 'Remember Me?' checkbox, and a 'Log in' button. Below the navigation, a welcome message says: 'Welcome to the Yodlee Forum. If this is your first visit, be sure to check out the FAQ by clicking the link above. You may have to register before you can post; click the register link above to proceed. To start viewing messages, select the forum that you want to visit from the selection below.' A table titled 'Forum' lists two forums: 'External Forum Announcements' and 'FinApp Developer Forum'. Below the table are links 'Mark Forums Read' and 'View Forum Leaders'. Under 'Top 5 Stats', there are four tabs: 'Latest Forum News', 'Hottest Threads', 'Most Viewed Threads', and 'Latest Posts'. The 'Latest Forum News' tab is selected, showing a list of recent news items. The 'Hottest Threads' tab shows threads like 'Consumer key...', 'Webinar recording...', and 'Test user'. The 'Most Viewed Threads' tab shows threads like 'We need your...', 'PLEASE READ...', and 'New Users are...'. The 'Latest Posts' tab shows posts from users like 'Test user', 'jordan', and 'ifgs2'. At the bottom of the page, there are three tabs: 'Newest Members', 'Top Posters', and 'Top Referrers'.

Fig. 3-97: Sample page from the Yodlee Forum

3.8.6.3 Help

Consumers can access documentation to help them use Yodlee PersonalFinance by clicking the **Help** link.

Screen Reader Compliance: The master links will be shown individually at the top right of each page and not as drop-down menu, as indicated in the figure below.

The screenshot shows the Yodlee interface with a navigation bar at the top. The 'Help' link is located in the top right corner of the page area. Other links in the top bar include 'Search all transactions', 'New Try Yodlee Beta', 'Forum', 'Customize', 'Submit Service Request', 'My YQ Score (30)', 'Printable View', and 'Log Out'.

Fig. 3-98: Master links shown separately

3.8.7 Alerts Inbox

Consumers can access the **Alerts Inbox** from the **Account Summary** page. The **Alerts Inbox** page displays the alerts that have been generated based on the alerts configured by the consumers. They can receive alerts in their preferred date format. For **Cumulative Alerts**, amounts will be shown in the consumer's preferred currency.

Consumers can mark alerts as read by clicking the check box next to the alerts that they have read and then selecting **Mark as Read** from the drop-down menu. Alerts that are marked as read will move to the **Read** section of the **Alerts Inbox**. Consumers can choose to view these alerts by selecting the **Read** option from the **Show Alerts** menu.

Consumers can also choose to delete alerts by clicking the check box next to the alerts they wish to delete, and selecting the **Delete** option from the drop-down menu.

3.9 Navigation

Account-level and tertiary navigations appear as drop-down menus.

3.9.1 Tertiary Navigation

Consumers can access any feature under the **Accounts Overview**, **Transactions**, **Spending Reports**, and **Manage Accounts** modules by moving the mouse pointer over, or clicking, any tab. A drop-down list of features is then displayed. Consumers can access any feature by clicking the respective link.

The **Get Started** feature is displayed as an independent tab or as a primary navigation tab, if Yodlee PersonalFinance is integrated with other products of Yodlee MoneyCenter. When Yodlee PersonalFinance is a stand-alone application, **Get Started** will be displayed as a tertiary link under the **Accounts Overview** module.

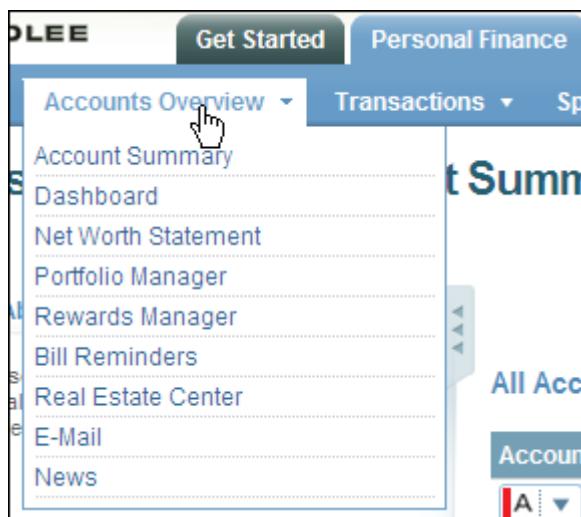


Fig. 3-99: Tertiary features of Account Summary are displayed as drop-down menu

Screen Reader Compliance: Tertiary links will be shown as the third navigation bar as shown in the figure below.



Fig. 3-100: Tertiary navigation bar

3.9.2 Account-level Navigation

The account-level links such as **Go to Calendar**, **Update**, and **Auto-login** are available as drop-down menus. To access these links, the consumers should click the drop-down arrow at the bottom left of the individual accounts. **Action Required** or **error** will not be a part of the drop-down menu and is shown as a separate link.

If the Yodlee PersonalFinance application is integrated with other products in the Yodlee MoneyCenter suite such as Yodlee BillPay, and Yodlee FundsTransfer, the **Recurring Payments**, **Mark as Paid**, **Enable as Transfer Account**, **Enable as Payee** options will be added to the **Action** drop-down menu.

Every financial account will be displayed with the respective financial institution's logo. In the figure below, the Zillow logo can be seen along with the account name.

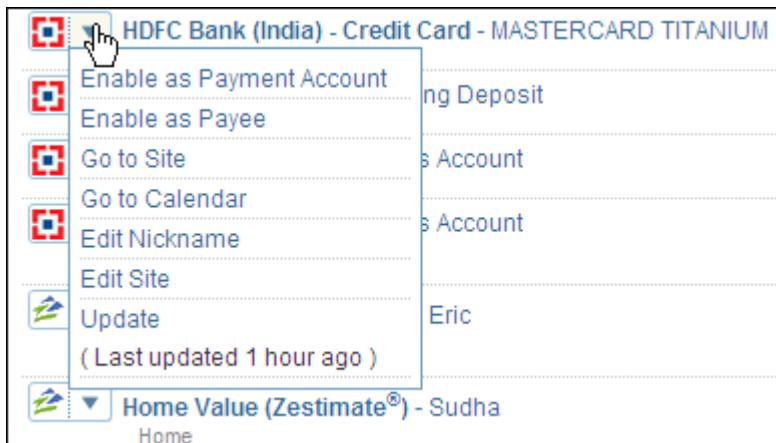


Fig. 3-101: Links shown as drop-downs below individual accounts

The financial institution logos are also seen when the consumer links an account by using the **Most Popular Accounts by Category** option in the **Link Account** dialog box, and the **Dashboard**, **Portfolio Manager**, and **Net Worth** pages.

Screen Reader Compliance: The **Go to Calendar**, **Update**, and **Auto-login** links will be displayed below the individual accounts.



Fig. 3-102: Links displayed below the account

3.10 Link Account Process

Consumers can add an account by clicking **Link an Account**, which opens a dialog box from any page of the Yodlee PersonalFinance application.

3.10.1 Set-up Process

The consumer is presented with three options to link an account:

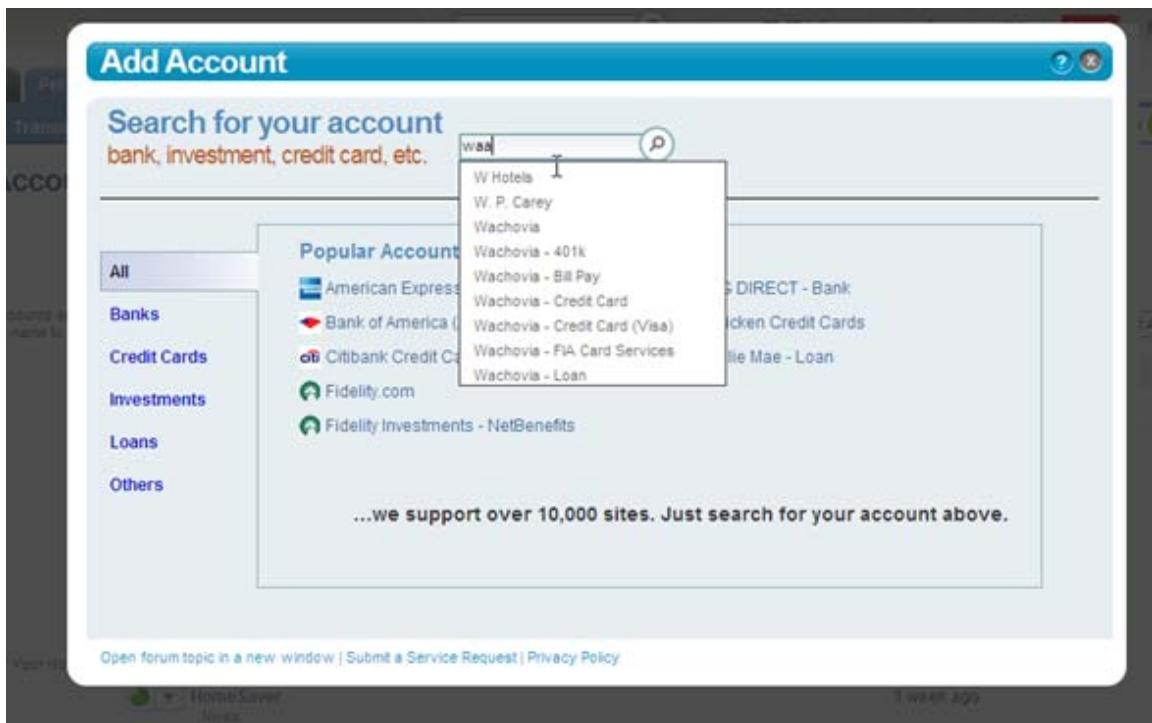


Fig. 3-103: The Add Account dialog box showing the keyword search option

- Keyword Search - Enter the name of the financial institution where the consumer is holding an account. The name will appear in the search results, if it supported by the application.

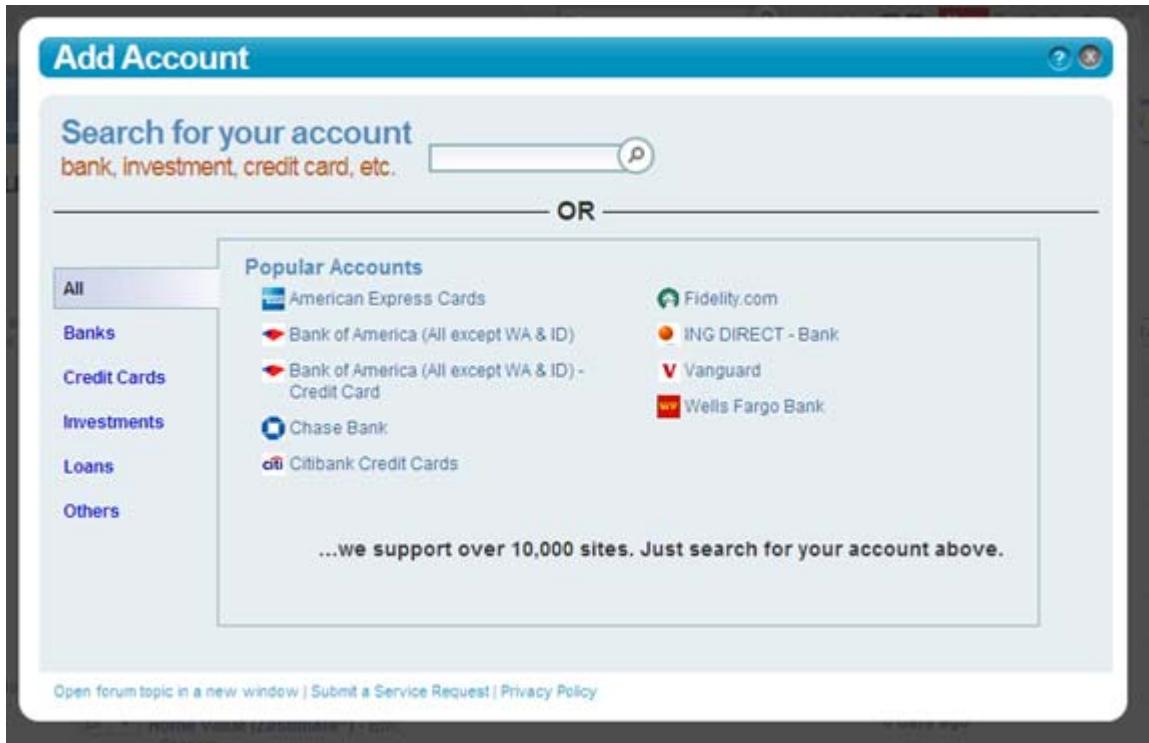


Fig. 3-104: The Add Account dialog box showing the most popular accounts by category option

- Browse the Most Popular Accounts by Category - The names of the financial institutions are listed by category like **Banks**, **Loans**, and **Investments**. Consumers can select the category from which they want to add the account.
- Create Manual Accounts - If a financial institution does not appear in the search results or popular accounts section, a consumer can create a manual account by clicking the **Others** tab in the **Browse the Most Popular Accounts by Category** link. A consumer can also create a manual account by clicking the **Create a Manual Account** in the **Accounts Summary** page.

Consumers can also choose to configure the alerts that they wish to receive by enabling the alerts displayed for the account.

Access your Ally Bank account

Bring all your finances together and get the big picture. Keep it up-to-date automatically, set a budget, track your spending, and save. Why this is safe

You will only need to do this once. I don't know my login for this account

* Ally Bank User Name: Show Typing

* Ally Bank Password:

* Re-enter Password:

Fields marked with an asterisk * are required.

Fig. 3-105: Linking an account

Access your Ally Bank account

Retrieving Additional Challenge information...

* Ally Bank User Name:

* Ally Bank Password:

* Re-enter Password:

[Open forum topic in a new window](#) | [Submit a Service Request](#) | [Privacy Policy](#)

Fig. 3-106: Retrieving and verifying the online credentials

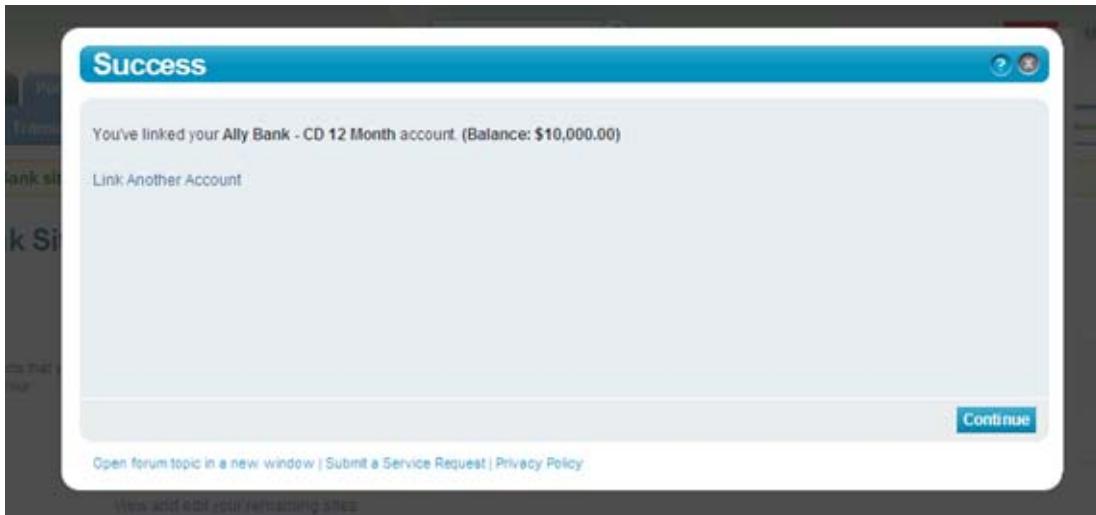


Fig. 3-107: An example of Patelco Credit Cards account linked successfully

Screen Reader Compliance

The **Link Account** page allows consumers to add a new account, complete the addition of previously selected accounts, find popular accounts, or create a manual account, and activate accounts for available services currently enabled in Yodlee PersonalFinance.

You can add a new account, finish adding previously selected accounts, create a manual account and enable your accounts for the available services.

Adding Accounts

There are three ways to link an account. You can:

- Type a name in the text box to see if the institution or vendor has an existing relationship with Yodlee.
- Link to the Popular Sites page and see if the site you want to add appears. You can also look at what New Sites have been added in the last 20 days.
- Create a Manual Account. A manual account is for an account that is not yet supported by Yodlee Personal Finance. You can also add an asset, like a house or a stamp collection, as if it was an account so its value will be tracked in your net worth.

Find More Accounts

Enter a keyword to search for your accounts or sites:
Account or Institution Name:

Select from Popular Sites

Need help remembering your financial accounts?
Our Popular Sites page allows you to select many of your accounts at once from popular sites across banking, credit card, investments and bill categories.

Check out our New Sites

Our New Sites page displays all newly developed sites in the last 20 days, including the ones that are launched as BETA. Please note that the initial refresh may fail for the accounts that are added under BETA, but will get rectified soon.

Create Manual Accounts

Manual accounts allow you to keep track of offline assets, such as real estate or individuals or small businesses who do not have an online presence. [Create a Manual Account](#)

Fig. 3-108: Link Account page with Search, Popular Sites, New Sites and Create a Manual Account options

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

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

3.11 Sibling Sites

Sibling sites are the sites that belong to the same financial institution and have the same user credentials but manage different accounts. Consumers' sibling sites are added in the background while adding an account of the financial institution.

For example, if a consumer has the same online banking credentials for his or her savings and credit card accounts, the credit card account will be automatically added while linking the savings account. Such accounts will be marked as sibling accounts.

Chapter 4: Yodlee Beta

Yodlee Beta is a precursor to an upcoming release. Consumers can get a demonstration of the new features by accessing the **Beta** link. They are allowed to vote on the Beta experience and include suggestions. Based on consumer feedback, new features will be rolled out in the Yodlee MoneyCenter.

The link can be turned on for a select group of consumers, if required. Consumers will have the option of setting Yodlee Beta as the home page.

4.1 Yodlee Beta Access

The consumers can access the Yodlee Beta website by clicking **Try Yodlee Beta** link after logging in. This link will be displayed on all pages of the application to make it easier for consumers to access the Yodlee Beta version from anywhere in the application.

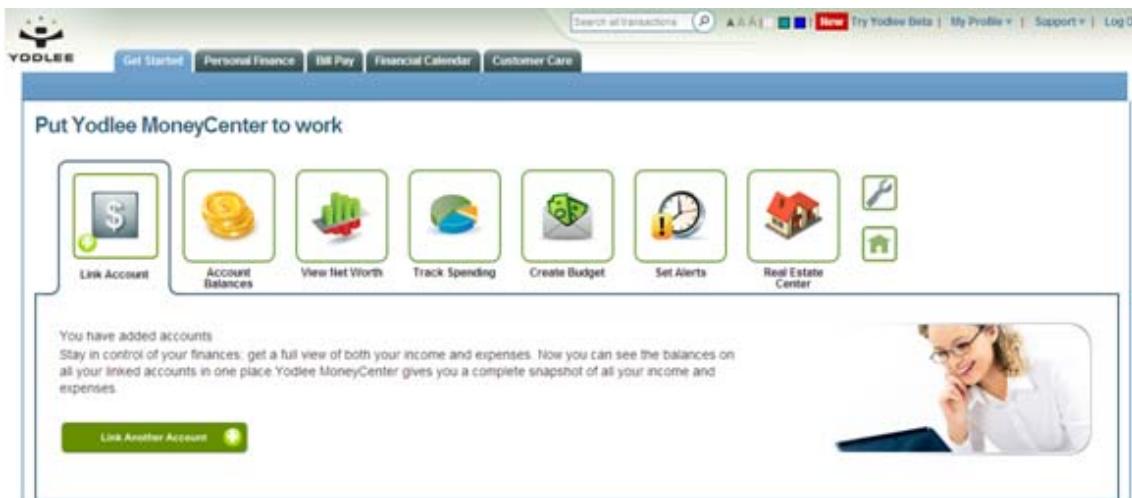


Fig. 4-1: Yodlee MoneyCenter landing page with Yodlee Beta link on top right

The consumers will be shown the dialog box that will give them a sneak peak of the new features developed for Yodlee PersonalFinance and enhancements made to the existing ones.

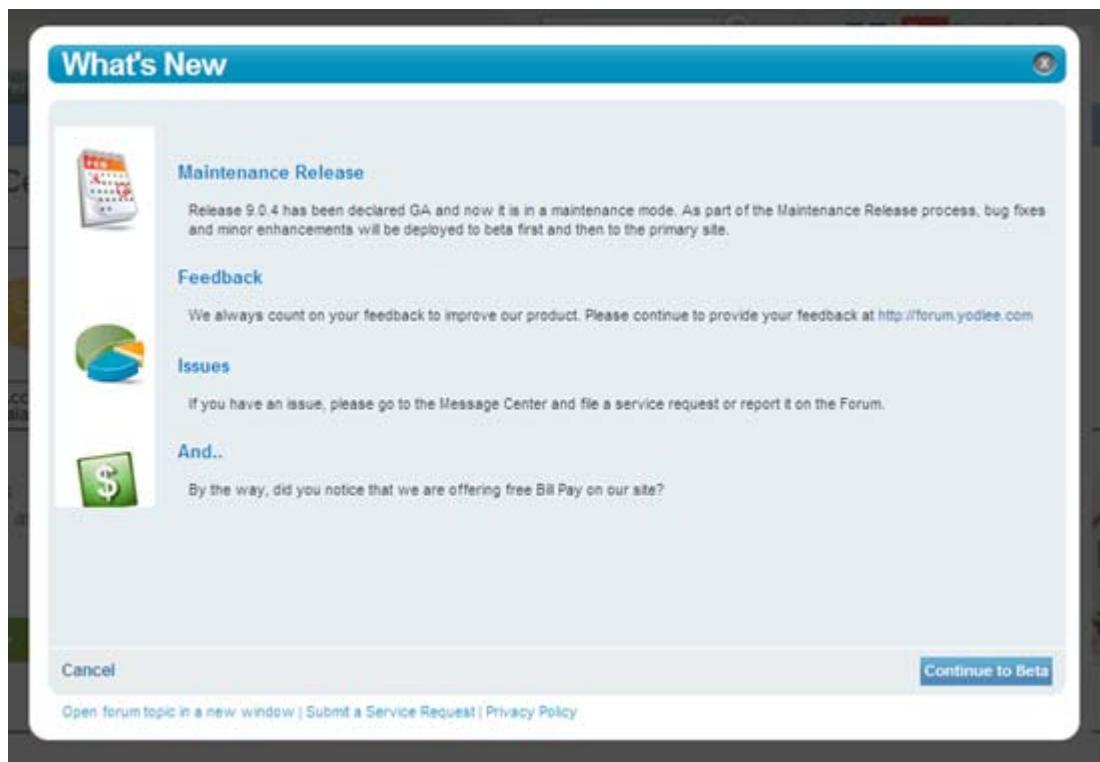


Fig. 4-2: Dialog box displaying synopses of the new features

A consumer can access the Yodlee Beta page by clicking **Continue to Beta**. By clicking **Cancel**, he or she can return to the standard Yodlee MoneyCenter landing page.

A consumer can open the Yodlee Beta page in a new browser window, and perform tasks simultaneously on the Yodlee MoneyCenter and the Beta pages.



Fig. 4-3: The default landing page with the What's New link

The **What's New** link at the top right of the page will show a dialog box with the synopses of the features developed. Consumers can return to the Yodlee MoneyCenter landing page by clicking **Back to MoneyCenter** link.

All pages will be marked with Beta symbol below the Yodlee logo on the top left.

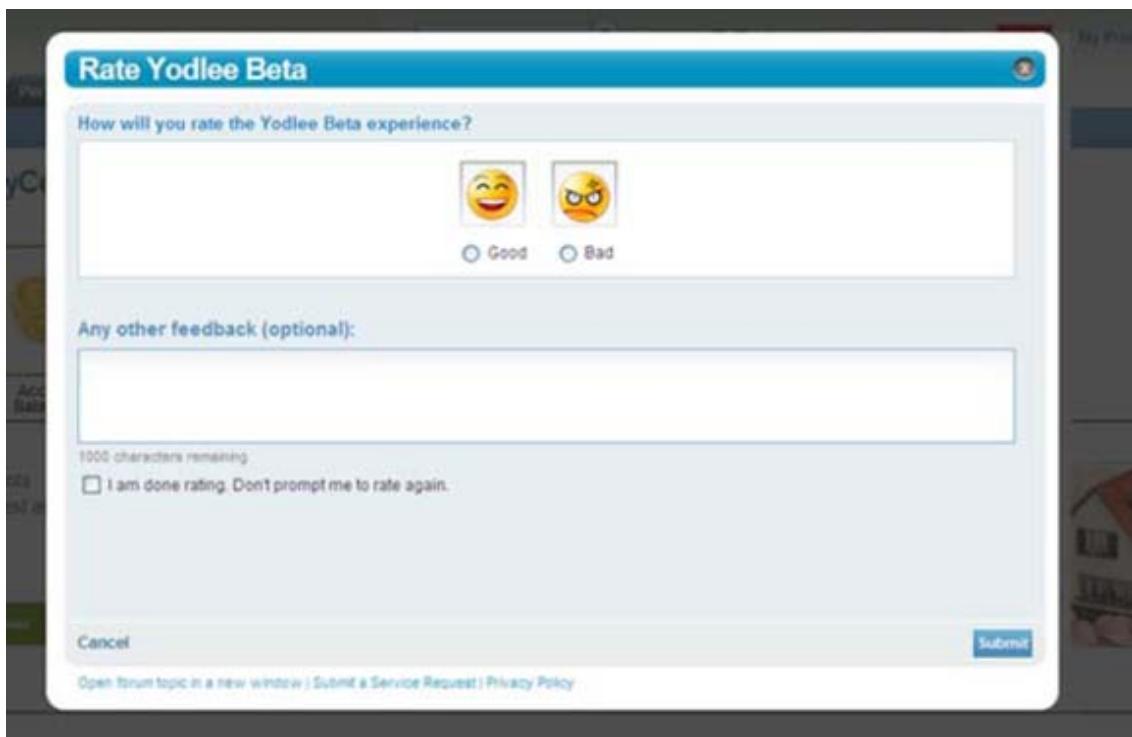


Fig. 4-4: Rate Beta dialog box

Consumers can rate their Beta experience by selecting one of the options as shown in the figure above. They can optionally give additional comments in the **Any other feedback** text box.

The **Rate Yodlee Beta** dialog box will not be displayed again if a consumer selects **I'm done rating. Don't prompt me to rate again.**

The Beta survey dialog box will be displayed, if the consumer decides either to log out from the Beta session or clicks **Back to MoneyCenter** link. The survey dialog box will not be displayed, if the consumer has already rate Yodlee Beta.

If consumers opt to log out of a Beta session, they will be taken to the **Yodlee MoneyCenter Login** page. If consumers click **Back to MoneyCenter** link, they will be taken to the Yodlee MoneyCenter landing page after completing the survey.

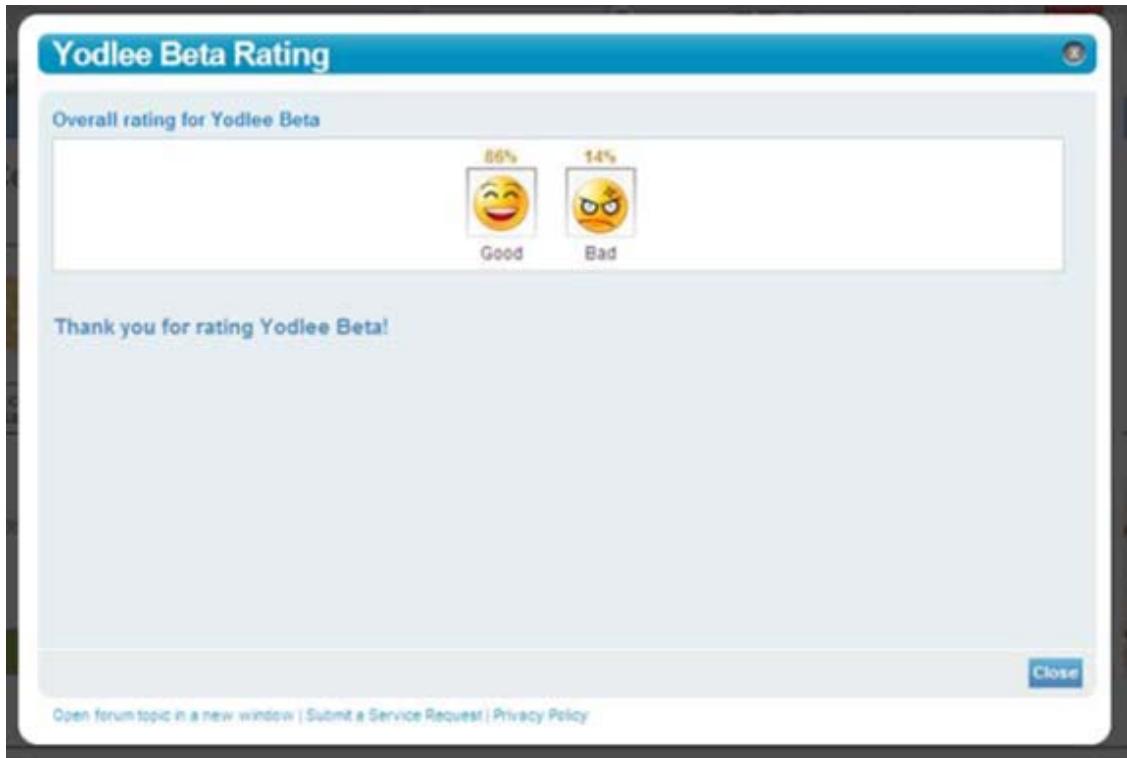


Fig. 4-5: Dialog box displaying the survey results

The survey results dialog box will display the up-to-date results based on the ratings by the consumers.

The consumers can go back to the previous Beta page by clicking **Close**.

Chapter 5: Currency Conversion

5.1 Currency Conversion Rate

For calculating application totals in the consumer's preferred currency, the currency conversion rate will be applied as per the latest available rate. The currency rate will be updated daily from the following sites:

- IMFCurrencyExchangeRate <http://www.imf.org/external/np/tre/sdr/drates/8101.htm>
- CzechNationalBankExchangeRates http://wdb.cnb.cz/en/financial_markets/foreign_exchange_market/exchange_rate_fixing/daily.jsp
- EuropeanCentralBankExchangeRates <http://www.ecb.int/stats/eurofxref/>
- BankofCanadaExchangeRates <http://www.bankofcanada.ca/fmd/exchange.htm>
- XEExchangeRates <http://www.xe.com/ict/>

For example:

Table 5-1: Sample currency conversions

| Amount | Source Currency | Cobrand Currency | Date | Exchange Rate | Converted Value in Cobrand Currency |
|--------|-----------------|------------------|----------|---------------|-------------------------------------|
| 5000 | INR | USD | 3/1/2010 | 45.9 | 108.755 |
| 60000 | INR | USD | 3/1/2010 | 45.9 | 1305.06 |
| 50000 | AUD | USD | 3/1/2010 | 1.11 | 44983.32 |
| 20000 | JPG | USD | 3/1/2010 | 89.2 | 224.079 |