ENVESTNET® YODLEE® | DEVELOPER

CASE STUDY

Personal Capital Case Study

PERSONAL CAPITAL

Customer Facts

Personal Capital™ combines digital wealth management tools with sophisticated, objective advice from registered financial advisors to help people manage their money. Its award-winning apps enable users to effortlessly view their entire financial life in one place. Personal Capital's team of advisors also leverages technology to work one-on-one with investment clients and create personalized, affordable investing strategies.

Industry: Personal Wealth Management

Headquarters: Redwood City, CA

Year of Partnership: 2011

Product Used: Envestnet | Yodlee Aggregation API

Enabling Digital Wealth Management with Envestnet | Yodlee Aggregation API

Challenge

A key challenge for Personal Capital during its launch was how to build account aggregation software that would display a complete, instant, and up-to-date view of user's finances in a secure and cost-effective way. Another requirement was to how to get it up and running quickly, with continued support that would enable Personal Capital to provide ongoing, high quality support to its customers.

The Envestnet | Yodlee Solution

Personal Capital leveraged Envestnet® | Yodlee® APIs, integration expertise, and expansive site coverage with links to over 15,500 data sources to develop a best-in-class solution. The partnership enabled all of the following: fast time to market, up-to-date information for users, top level security, and 24x7x365 support.

Proof Points

Personal Capital has hundreds of thousands of active users. A few years after launching, the company is exhibiting striking growth, with assets under management growing at nearly 10 percent per month. User engagement has been stellar; the average user who has linked at least two accounts currently links over 10 accounts and the average active user logs in 10 times per month.

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Global Headquarters: 3600 Bridge Parkway, Suite 200, Redwood City, CA 94065, T: +1 650 980 3600, www.yodlee.com