

# Envestnet | Yodlee Risk Insight

See a more detailed financial picture of consumers in order to provide more profitable loans within accepted risk tolerances with Envestnet® | Yodlee® Risk Insight.

## Advantages for Financial Institutions and Internet Innovators

- **Improved Risk Insight:** Integrate consumer-permissioned financial data as an additional data layer to improve loan approval ratios while reducing loan risk, defaults, and fraud.
- **Security:** Consumer data is protected by Envestnet | Yodlee's industry leading security protocols.
- **Access to New Markets:** Leverage aggregated financial and transaction data to compete in consumer segments including traditionally underserved thin file consumers.
- **Timely Perspective:** Envestnet | Yodlee data can provide the most recent bank and investment data, and improve the accuracy of critical credit risk measurements.
- **Comprehensive Picture:** Go beyond traditional lending data for an expanded viewpoint that includes banking, transaction, and investment details for potential borrowers.
- **Regulatory Support:** Provide report to applicants when requested.

## Build Profitable Lending Portfolios While Reducing Lending Risk

Now financial institutions and Internet innovators can maintain a competitive edge in lending, and underwriters have a greater opportunity to grant loans to applicants with minimal credit data on their bureau, with a powerful big data solution.

By incorporating data elements that aren't typically available through the credit bureaus, Yodlee Risk Insight enables lenders to glean critical business income and spending insights to better inform and evaluate each borrower's credit risk.

With a fuller data set, lenders can make more efficient underwriting decisions, increase approval rates, and mitigate credit losses, while improving overall loan portfolio profitability. The solution is delivered as an API or custom report.

## Leverage the Envestnet | Yodlee Financial Data Platform to Innovate Digital Financial Services

Traditional lending decisions focus on debt as opposed to assets, but the data the Envestnet | Yodlee Risk Insight API gathers for the Yodlee Risk Insight solution offers an expanded viewpoint that takes banking and investment details into account. A comprehensive financial snapshot of each potential borrower includes data such as:

- Income data
- Cash flow data
- Transactions
- Credit card data
- Bill payment history
- Account payables and receivables
- Outstanding loans
- Outside investments

By supplementing traditional borrower data with the most recent bank, transaction, and investment data, lenders can improve the accuracy of critical credit risk measurements, optimize the underwriting process, and maximize pricing decisions.

## Advantages for Consumers

- Greater chance of loan approval with consideration of additional data sources besides credit and debt.
- Automated and easier loan application process.
- Report to support loan decision available when requested.

## Use Yodlee Risk Insight Report to Inform

- Credit Card decisions
- Mortgage loans and HELOCS
- Personal loans
- Student loans
- Auto/RV loans
- Peer-to-peer/alternative marketplace lenders
- Debt consolidation loans

## Quick and Seamless Data Capture

The Yodlee Risk Insight API automatically captures user-permissioned data quickly, and seamlessly gathers it in a digital format. This allows for a more efficient and timely onboarding process by eliminating the points of friction that can get in the way of a more efficient process. Connecting data from over 15,000 global sources, with more than 71 percent of the data coming from direct data feeds with leading financial institutions, the Risk Insight API and the Envestnet | Yodlee Financial Data Platform enable speed and performance.

The aggregated consumer data is injected into the Risk Insight Report for use during the credit decision process as a means for achieving more profitable outcomes with less risk.

## Meet Lending Requirements and Regulations

Created at a single point in time, the Yodlee Risk Insight Report is securely stored and available to credit applicants upon request. The report can be used as support for the creditor's decision.

To learn more about the Yodlee Risk Insight, please contact an Envestnet | Yodlee sales representative.



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