

# The Platform for Financial Innovation

Today's banking customers expect personal and tailored experiences anytime, anywhere. To help financial institutions compete more effectively in the new digital financial world, Envestnet® | Yodlee® created the first cloud-based platform for financial services, enabling organizations to leverage transaction-level data and gain a complete picture of their customers' unique financial situation and needs. The Envestnet | Yodlee Financial Data Platform brings together bank-grade security with an open platform model.

## Advantages for Financial Institutions

- Powerful Data Analytics:** The Yodlee Platform allows financial institutions to leverage transaction-level data for data analytics and market research to better understand consumer financial behaviors, preferences, and profiles to create the personal financial experiences that customers desire.
- Faster Speed to Market:** The dynamic cloud-based platform makes it easy for financial institutions to deliver innovative financial apps to consumers quickly, using fewer resources.
- Implementation Flexibility:** Open application programming interfaces (APIs) enable financial institutions to use Envestnet | Yodlee FinApps® or build their own to meet the specific needs of their customers. Predefined UI components (such as FastLink for Aggregation) enable financial institutions to go to market faster so they can focus on building their core competencies.
- World Class Security:** Audited and supervised by a host of financial customers plus the OCC, FFIEC, and other governing and compliance bodies, financial institutions can rely on the security of Yodlee Financial Data Platform and practices.

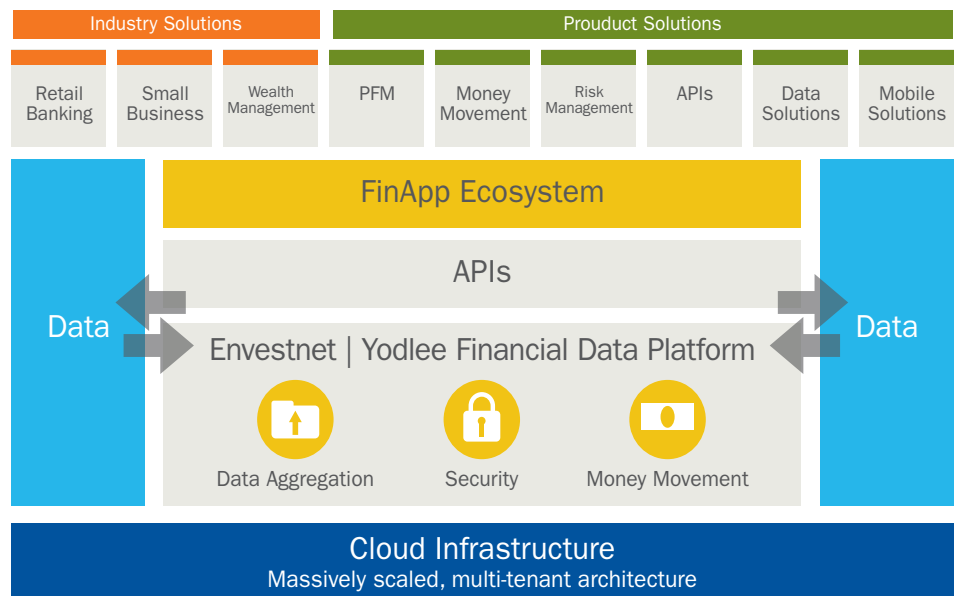
## Data is Power — Harness it with the Yodlee Financial Data Platform

Internet consumer services companies are increasingly gaining mindshare with personalized digital experiences that help consumers and small businesses manage their finances. Without the obligations of regulatory compliance, these new Internet companies can speed their solutions to market. But with the Yodlee Financial Data Platform, financial institutions can deliver innovation as well.

The core of every financial transaction and every financial decision is data. The Yodlee Financial Data Platform brings together financial data and analytics in unique ways to power personalized and dynamic financial apps and grow business insights. By offering the data the financial institution needs and the personalized financial management tools that bank customers want, Yodlee Financial Data Platform enables financial institutions to strategize more effectively and build stronger customer relationships.

With 78 issued U.S. patents and access to more than 15,000 global financial data sources, the unique Yodlee Financial Data Platform is the perfect foundation for any digital banking or money management system, application, or service.

The Yodlee Financial Data Platform delivers the security and scalability to meet the needs of the largest financial institutions, while delivering powerful network effects and operational efficiencies through a large and diverse user network. It is the preferred platform to inspire and enable global financial innovation.



Yodlee Financial Data Platform architecture

## Advantages for Consumers

- **Complete Financial Picture:** By managing all accounts in one place, customers have more visibility into their financial health.
- **Maximum Flexibility:** Customers can manage their finances from anywhere, on any device, saving time and increasing convenience.
- **Specialized Financial Tools:** Customers can leverage powerful financial management tools on the Yodlee Financial Data Platform to meet their specific goals – from setting a budget to tracking spending with alerts that notify customers when spending has exceeded the allotted amount.

## Leverage the Yodlee Financial Data Platform to Innovate Digital Banking Services

The Yodlee Financial Data Platform is a powerful financial enabler, with key components that differentiate it from other networks:

- **Data Aggregation** – Through a proprietary system of direct data access and HTML parsing, Envestnet | Yodlee delivers financial data from more than 15,000 data sources. Additionally, every data source is put through a 12-step process to enhance the data with merchant identification, categorization, and geographic location, while scrubbing the data for accuracy and risk decisioning.
- **Money Movement** – From bill pay to funds transfers, peer-to-peer, international remittances, and mobile payments, the Yodlee Financial Data Platform makes financial data actionable with comprehensive money movement capabilities using a variety of proprietary and industry rails to meet any service requirement, payment speed, or risk profile.
- **World Class Security** – As a Tier 1 service provider to financial institutions, Envestnet | Yodlee is supervised and audited by a host of financial customers and governing and compliance bodies like the OCC, FFIEC, and PCI-DDS. Envestnet | Yodlee will engage in comprehensive security reviews on their systems, practices, and procedures globally.
- **Transaction Data Enrichment** – A significant and important part of the data aggregation process is identifying the merchant, clarifying the transaction, and sorting transactions into categories as they are aggregated. Enhanced merchant identification, geographic location, simple descriptions, and categorization services work together to present accurate and clear financial data to customers. This allows customers to track their own transactions and reduces call center volumes and charge backs at financial institutions.

## The Yodlee Financial Data Platform and FinApps

Using the Yodlee Financial Data Platform and APIs, financial institutions can create and utilize a rich inventory of data-powered FinApps to engage every customer on any device.

To learn more, please contact an Envestnet | Yodlee sales representative.



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