



# Yodlee Overview

8 June 2010

All Contents Yodlee Confidential

## Yodlee is the “Personal Finance” Platform for

**Over 25 million consumers**

**At more than 150 leading banks and portals**

**Connectivity with over 15,000 institutions**

**\$3 trillion+ aggregated financial assets**

**Integrated payments/transfers**

**In the cloud**



## Problem: Consumers Need Help Managing Finances



### The average consumer has:

- **12 – 14** financial accounts (+10 bills)
- **2/3** are “held-away” from primary institution
- **68%** looking for a better way to manage finances\*

\*Industry reports



Yodlee®, Inc. Copyright © 2010 - 6/8/2010 - CONFIDENTIAL

3

## Solution: Personal Financial Management



**Analysis:**  
I know how I'm doing.

**Decision:**  
I know what to do next.

**Information:**  
I know what I have.

**(Trans)Action:**  
I can do it now  
– AT MY BANK!

**PFM: Consolidate, Automate, Simplify**

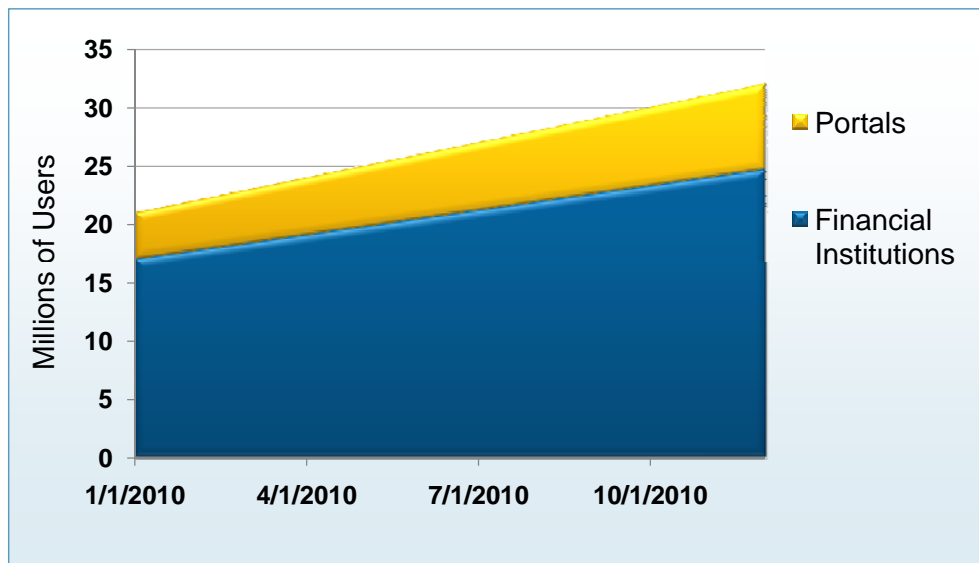


# PFM is the Solution Consumers and Banks Want



## 30 Million Online PFM Users by Year End

**Yodlee Powers 85% of all online PFM users**



**30k new users/day**

Source: Yodlee systems data; industry reports, 2010

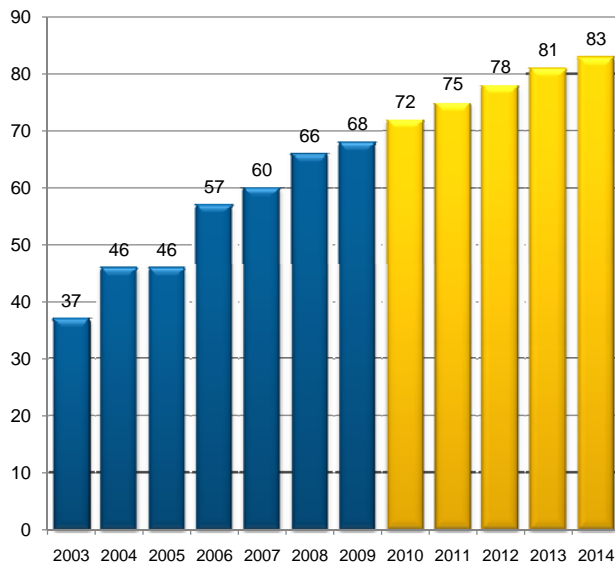


Yodlee®, Inc. Copyright © 2010 - 6/8/2010 - CONFIDENTIAL

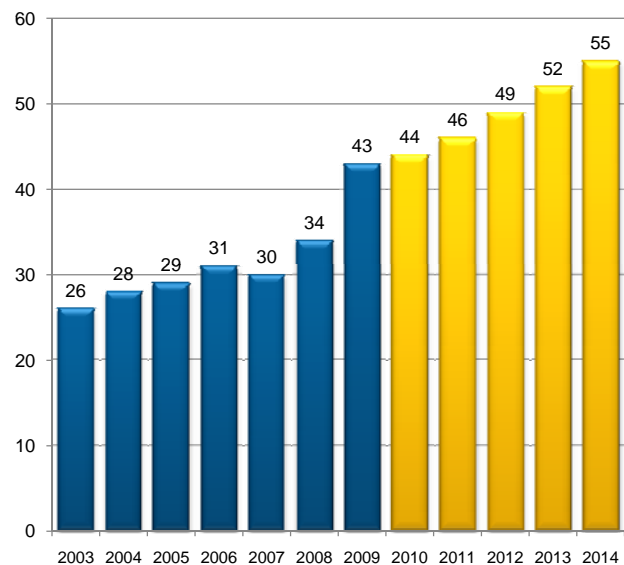
6

## Large and Growing Markets Converting to PFM\*

**Figure 28: Online Banking by Household  
Actual and Forecast**



**Figure 10: Bank Bill Pay By Household  
Actual and Forecast**



**\*+15M Desktop PFM Users Going Online**

Actual Projected



©2009 Javelin Strategy & Research

Yodlee®, Inc. Copyright © 2010 - 6/8/2010 - CONFIDENTIAL

7

## Large, Blue-Chip Customers Driving Growth



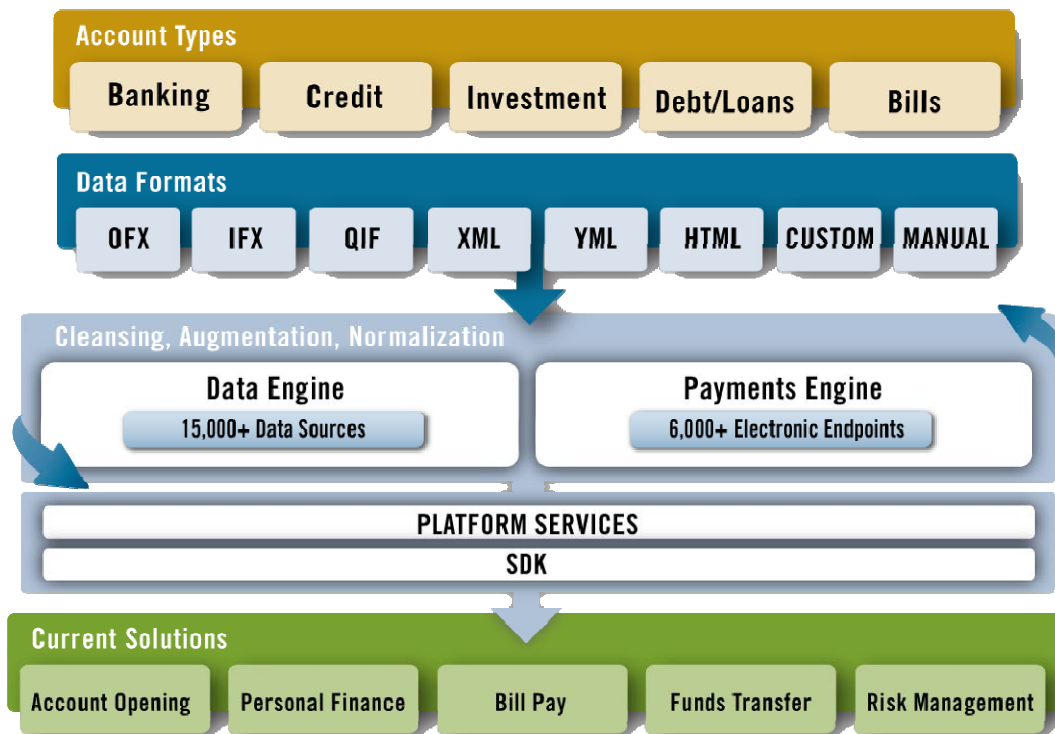
### On One or More Yodlee Products:

- 8 of the US top 10
- 40 of the US top 50





## PFM Requires a Personal Finance Platform\*



\*35 granted patents to date; 75+ pending.



## Current Products Overview\*

	Account Opening	Personal Finance	Bill Pay	Funds Transfer	Risk Management
<b>Description</b>	<ul style="list-style-type: none"> <li>• Completely electronic, single-session new account opening and funding</li> </ul>	<ul style="list-style-type: none"> <li>• One stop, one click access to ALL accounts (held and held away)</li> <li>• Holistic money management</li> <li>• Personalization</li> </ul>	<ul style="list-style-type: none"> <li>• Full pay anyone solution</li> <li>• 6000+ electronic endpoints</li> <li>• Revenue generating payments</li> </ul>	<ul style="list-style-type: none"> <li>• Account to account</li> <li>• Next generation risk management</li> </ul>	<ul style="list-style-type: none"> <li>• Instant account verification across thousands of financial institutions</li> </ul>
<b>ROI</b>	<ul style="list-style-type: none"> <li>• Reduced customer acquisition cost</li> <li>• Reduced customer abandonment</li> </ul>	<ul style="list-style-type: none"> <li>• 5x better retention than online banking</li> <li>• 2x greater user activity</li> <li>• CRM: highly targeted cross-sell</li> </ul>	<ul style="list-style-type: none"> <li>• Better, faster, cheaper</li> <li>• Revenue generating card-based and expedited payments</li> </ul>	<ul style="list-style-type: none"> <li>• Fraud reduction</li> <li>• Immediate funding</li> <li>• Customer retention</li> </ul>	<ul style="list-style-type: none"> <li>• Instant customer acquisition</li> <li>• Reduced customer abandonment during account opening</li> </ul>

\*All products powered by common technology stack. SaaS delivery model.



## PFM Helps Financial Institutions Save And Make Money



### Retention

- 4x better than Online Banking
- 2x greater online activity
- Longer website visits
- Much less time on competing websites

### Cross-sell

- Real-time analytics
- Test & Target capabilities
- Deeper customer engagement and greater lifetime value



## Data available for Segmentation/Targeting

	Bank	Credit Card	Investment	Loan	Insurance	Rewards
Phase I	<ul style="list-style-type: none"> <li>•Institution Name</li> <li>•Account Name</li> <li>•Account Type</li> <li>•Balance</li> <li>•Rate</li> </ul>	<ul style="list-style-type: none"> <li>•Institution Name</li> <li>•Account Name</li> <li>•Statement</li> <li>•Balance</li> <li>•Rate</li> </ul>	<ul style="list-style-type: none"> <li>•Institution Name</li> <li>•Account Name</li> <li>•Account Type</li> <li>•Statement</li> <li>•Holdings</li> </ul>	<ul style="list-style-type: none"> <li>•Institution Name</li> <li>•Account Name</li> <li>•Account Type</li> <li>•Statement</li> <li>•Amount</li> <li>•Balance</li> <li>•Rate</li> </ul>	<ul style="list-style-type: none"> <li>•Institution Name</li> <li>•Account Type</li> <li>•Premium Amount</li> <li>•Balance</li> <li>•Statement</li> </ul>	<ul style="list-style-type: none"> <li>•Program Name</li> <li>•Program Type</li> <li>•Balance</li> </ul>
Phase II	Transaction— date, amount, merchant name	Transaction— date, amount, merchant name, credits/debits	Transaction— date, amount, holding name, type, price/shares, etc.	Transaction— date, amount, merchant name, payments	Transaction— date, amount, merchant name, payments	





## MoneyCenter Demonstration:

9x (shipping)

10x (Q4)



**Thanks. Questions?**