



Yodlee BillPay

Discover lower total cost of ownership and new revenues

54% of households indicate a preference for paying bills by credit or debit cards.

— Javelin Strategy & Research 2006

Yodlee® BillPay finally allows financial institutions to reduce the costs of running bill pay while offering a more compelling bill pay experience for customers. Yodlee BillPay is a complete online bill pay solution that generates revenue for financial institutions. Yodlee BillPay includes pay anyone capabilities as well as the option to pay by credit or debit card to take advantage of interchange revenue.

Yodlee BillPay:

1. Makes a financial institution’s website essential to customers, and
2. Delivers the lowest total cost of ownership of any bill pay solution.

ESSENTIAL FOR CUSTOMERS

Online bill pay registration continues to grow. However, that’s not enough. Financial institutions need to ensure that these registrants become and remain active. By meeting customer needs better, activation, retention and relationship penetration grow.

Consumer Value Proposition

Yodlee BillPay gives consumers more control over payments, higher value, and greater ease-of-use. Beyond enabling scheduled payments to anyone, Yodlee BillPay is the only online bill pay solution that includes the option to pay bills with a credit or debit card.

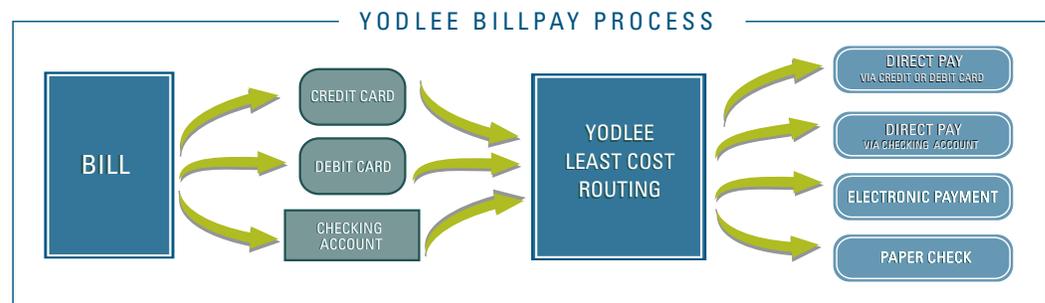
For consumers, using a card for payment gives them the flexibility to 1) pay at the last minute (“same day pay” or “panic pay”) and 2) defer payment on credit. Many consumers pay by credit card just to get the rewards points.

By giving consumers a simple dashboard view, Yodlee BillPay instantly shows what bills need to be paid, what bills have been paid, and what bills are scheduled to be paid. Consumers gain greater financial insight and control via rich data presentation, payment history views, bill reminder alerts, and fraud detection alerts.

Financial Institution Impact

Yodlee BillPay drives incredible impact for financial institutions.

- 1) **Online activity** grows as users visit the financial institution’s website as the one place to monitor their monthly spending and pay all of their bills—including last minute ones. Online frequency increases trust in the provider and exposure to additional offerings by the financial institution.
- 2) Increased interactions lead to **deeper product penetration**. Numerous studies of online bill pay have shown double-digit increases in deposit balances, number of deposit accounts, loan balances and number of loans of active online bill payers versus non-online bill payers.
- 3) **Customer retention** with the financial institution grows through online bill pay. Critical to increasing bill pay activation and retention is addressing customer needs—especially enabling last minute payments, and making recurring payments easy to set up and easy to cancel.



Yodlee BillPay

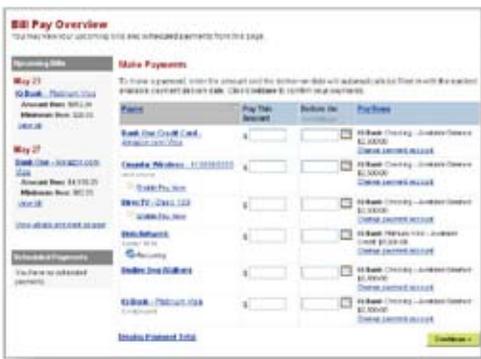
LOWEST TOTAL COST OF OWNERSHIP

Yodlee BillPay gives financial institutions the lowest total cost of ownership by: 1) additional interchange revenue and interest on carried balances for bills paid by credit or debit cards, 2) shared savings from least cost routing, and 3) increased overall profitability per customer.

Yodlee BillPay makes it possible for a financial institution to earn an **additional \$40+ in revenue per user per year** when customers pay bills by credit card. With over 42% of all bill volume available for payment by credit card, financial institutions can actually get paid for offering online bill pay. A typical consumer charges 3 bills per month on a credit card at an average \$62.50 each. Those bills equate to additional interchange revenue per user per month of \$3.38 for bills paid by credit card (at 1.8%) or \$1.69 for bills paid by debit card (at 0.9%). And, Yodlee BillPay ensures that consumers only use the financial institution's cards.

Yodlee cuts expenses in processing payments through a **least-cost-routing engine**. Bills paid by credit card, debit card or checking account are routed to the least expensive or most profitable payment rail: direct credit or debit card, direct DDA, electronic check or paper check. Yodlee's direct pay technology uniquely enables Yodlee to manage costs by leveraging the online payment infrastructure of the top national and regional billers.

Yodlee BillPay



A simple, centralized, secure way to pay ALL bills

Yodlee BillPay Features

KEY CONSUMER FEATURES

- Pay anyone capabilities
- Pay via credit or debit card
- Real-time payment option
- Scheduled payments— one-time & recurring
- Rich bill presentation
- Bill & payment history
- Financial calendar
- Transaction & balance alerts
- Identity theft alerts
- Cell phone limit alerts
- Bill reminders and notifications
- Consumer payment guarantee
- Full OFX™ support

KEY BUSINESS FEATURES

- Interchange revenue generation
- Comprehensive e-bill support
- Industry leading e-rate for least cost routing
- Industry leading payment claims rate
- Fully customizable user interface
- Over 2,700 billers presented
- Support for non-traditional billers such as prepaid services, charities and shopping sites

Studies have shown that **online bill payers are 40% more profitable** than non-online bill payers. Yodlee BillPay increases activation and retention, and drives higher profits straight to the bottom line. Yodlee BillPay's unique features give consumers the most control over payments, more reward points, and greater ease of use.

YODLEE MONEYCENTER

Yodlee BillPay is a module of Yodlee MoneyCenter, a suite of online banking applications that increases profitability across the online channel and the entire financial institution. Yodlee BillPay smoothly integrates with Yodlee PersonalFinance, Yodlee FundsTransfer and Yodlee CustomerCare to create a unified customer experience that increases online transactions and overall online activity, making a financial institution's website essential to customers.

YODLEE PLATFORM

All Yodlee solutions are designed with a highly configurable user interface to be easily and seamlessly integrated into any financial institution's online channel. Data quality and scalability are continually monitored to grow with an institution's increasing needs. Yodlee solutions are built to support the latest Web 2.0/AJAX features of the Internet. Yodlee offers both application and software development kit (SDK) product versions, as well as hosted and enterprise deployment options.

For financial institutions, card issuers or portals looking to add components of Yodlee BillPay to their online offerings, Yodlee DirectPay incorporates direct payment by card or DDA as well as bill alerts and presentment for thousands of billers.

HIGH QUALITY SUPPORT

Yodlee's professionals are true partners with clients. From implementation projects to day-to-day support, Yodlee commits to providing knowledgeable and responsive individuals who truly listen and understand client needs. Yodlee's experts work with client teams to implement best practices, maximize usage, satisfy customers, and keep operations running smoothly 24 x 7.

Proven Security

Yodlee ensures the highest levels of security to meet and exceed financial industry and federal regulatory standards. Yodlee utilizes hardware encryption for maximum security of data and has extensive security related monitoring of systems, applications and networks. Yodlee's security is tested on a continuous basis by industry leading security firms, the FFIEC, and leading financial institutions. Yodlee's security meets industry standards such as SAS 70 Type II, ISO 17799 Compliance, and Visa CISP Level One Compliance. Yodlee is also active in the deployment of multi-factor authentication techniques, working with vendors, financial institutions, and standards organizations to strengthen applications and meet FFIEC compliance.

Yodlee, Inc.

Leading financial institutions trust Yodlee to power critical online banking applications that increase profitability and drive more value from the online channel. Yodlee's proven consumer banking, payments, wealth management, and risk management applications unify all personal financial account information to deliver a simple, centralized and secure way for consumers to manage all of their financial tasks—any time, anywhere. Yodlee makes financial institutions' websites essential to their customers and generates new revenue opportunities. Over 100 leading financial institutions and portals, including Ameriprise Financial, AOL, Bank of America, Fidelity, JPMorgan Chase, Merrill Lynch, and MSN, offer Yodlee-powered solutions to millions of customers worldwide.

Questions or immediate needs?
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