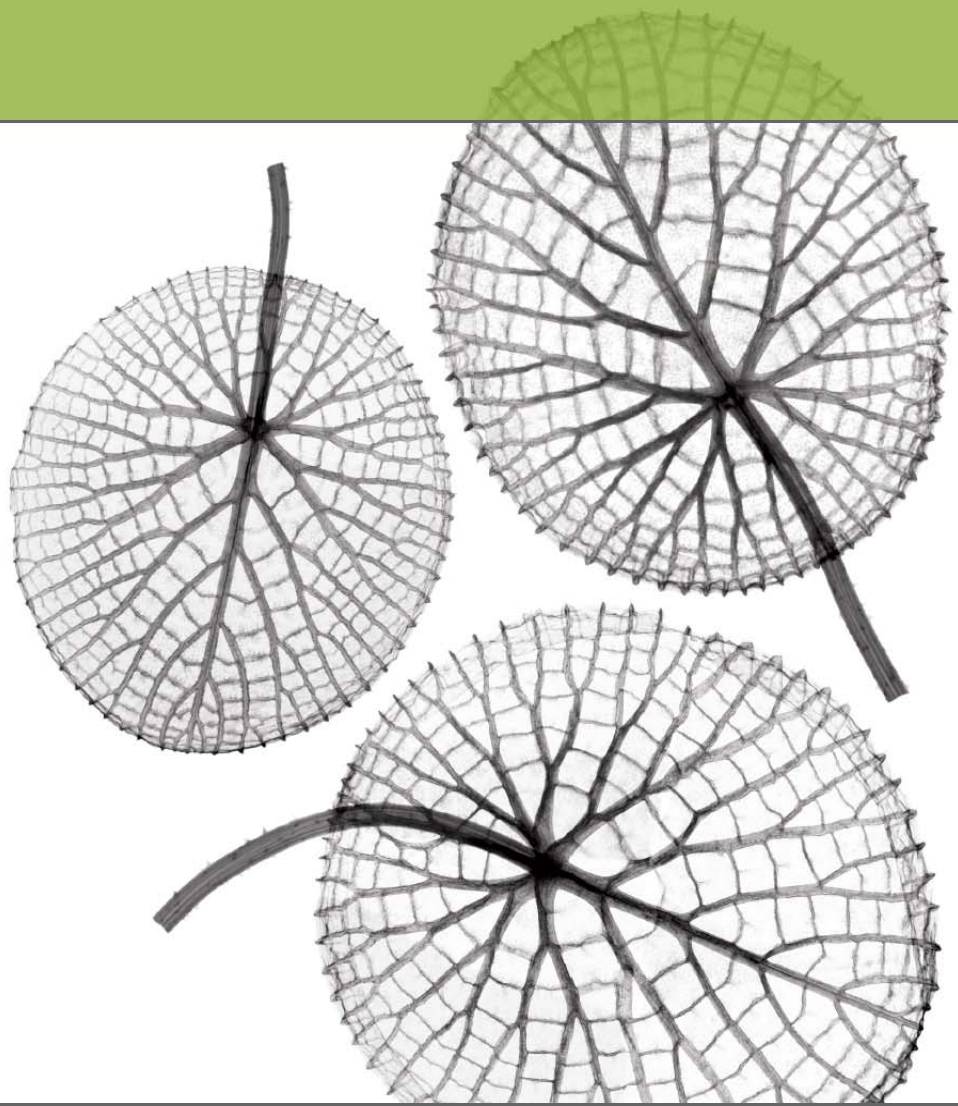


Yodlee[®] Dummy Account Generator User Guide



YODLEE

Version 12.0

Yodlee Confidential

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Chapter 1: About This Document

1.1 What This Document Discusses

The Yodlee® Dummy Account Generator (DAG) User Guide provides a detailed description of the features and functionalities of DAG. It includes information, descriptions, and details on each of the major components in the Yodlee DAG.

1.2 Who Should Read This Document

| Audience | Description | Of Interest? |
|-------------------------|---|--|
| Sponsor | The sponsor is the person who controls the funding and gives final approval to purchase the Yodlee product. The executive may also be the person who will manage the product at a high-level. | No. |
| Product Functional Lead | The product manager is the person in closest contact with the Yodlee account manager (TAM). This person is typically responsible for approving the features/functions delivered to your consumers. | Yes. Although this is not a technical document, it explains how the DAG features and functionalities should work. |
| Technical Lead | The technical lead is the person who will implement the Yodlee application and is the primary point of contact with the Yodlee technical team. The technical lead will be involved in the behind-the-scenes integration work between the customer and Yodlee. | Yes. The information in the guide will help Yodlee developers test and debug Yodlee applications. |
| Support | Support people keep consumers happy and work most closely with Yodlee's customer care team to resolve issues and file bugs on their behalf | Yes. The information in this guide is essential for support teams who work with customer service to resolve Yodlee application issues. |

1.3 Other Documents of Interest

For more information about Yodlee DAG User Guide, please refer to the following document:

- *Yodlee Sub-brand User Guide* – The *Yodlee Sub-Brand User Guide* provides information regarding the various features of the Sub-Brand Management module in the Yodlee CustomerCare application. It provides detailed instructions for performing day-to-day operational tasks associated with the Sub-Brand Management module and explains the deployment process of sub-brand.

1.4 After Reading This Document

Yodlee® welcomes comments and suggestions on the quality and usefulness of this document. Please feel free to share input with the documentation team by sending an email to TechPub@yodlee.com.

Chapter 2: Getting Started with Dummy Account Generator

2.1 Introduction

Live accounts are the most effective way for testing or demonstrating all the permutations of account types that are supported by Yodlee. Live accounts are also useful for debugging refresh and auto-login behaviors. Unfortunately, it is not always possible or realistic to have enough live accounts.

DAG (Dummy Account Generator) is a Web application and the interface is a Web GUI used to manage dummy accounts. Dummy account information is stored in XML files. The GUI can be used to upload and download XML files as well as view pertinent account-specific information such as login credentials.

DAG ensures that enough dummy accounts are available to customers. Yodlee has created this solution to support the most frequently used account types.

2.2 DAG Prerequisites

1. No set up is required.
2. Make sure all DAG sites are enabled for a particular customer in the database. If a customer cannot locate DAG account, please contact Yodlee CustomerCare or the appropriate Yodlee project manager to have DAG enabled. DAG can only be enabled in the staging environment or the private zone.

NOTE: The staging environment or the private zone is specific to sub-brands. Sub-brands will be first enabled in staging environment or private zone and then it will be published in public zone. For more information, refer to the Yodlee Sub-brand User Guide.

2.3 Graphical Representation of DAG

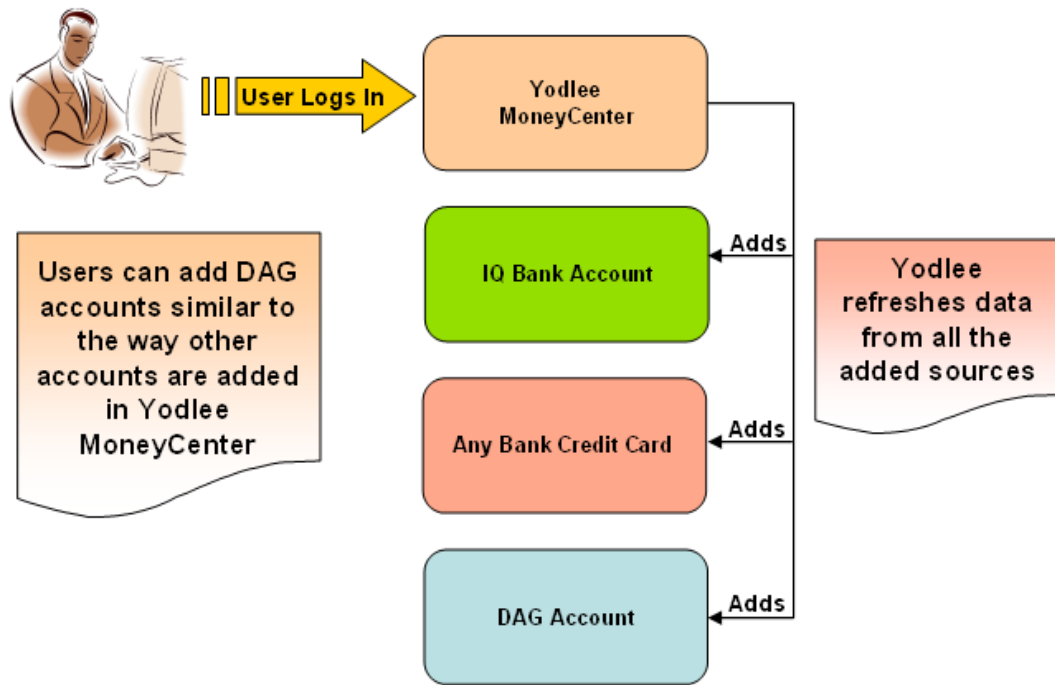


Fig. 2-1: DAG flowchart

2.4 Terminology

The following terms have this specific meaning within the document:

Table 2-1: Terminology specific to DAG

| Term | Meaning |
|-----------------|--|
| Catalog | A catalog is a collection of dummy accounts with a unique name. It is similar to the user name of the online bank/credit card. |
| Content Service | Under each bank, there will be more than one type of service provided such as credit, savings, and loan. Each of these service is referred as content service. For example, DagCreditcard (11198). |
| Dummy Account | An account created in the DAG tool that represents an account in the DAG bank. Dummy accounts can be added to the Yodlee application as a member item similar to any of IQBank or Any bank credit card accounts. |
| Member Item | A member is a consumer signed into Yodlee MoneyCenter. Online bank accounts added by the consumer (member) are known as member items. |

Table 2-1: Terminology specific to DAG

| Term | Meaning |
|----------------------------------|---|
| MFA (Multifactor Authentication) | <p>MFA verifies the identity of consumers at a financial institution through a series of steps when they log in to their accounts online. While the first step is the simple entry of user name and password, the additional steps can involve answering some security questions or providing some dynamic information.</p> <p>Additional authentication can be of three types.</p> <ul style="list-style-type: none"> • Security Q&A • Token • CAPTCHA (Completely Automated Public Turing test to tell Computers and Humans Apart). <p>MFA can be single level where one of the above three types will be the additional authentication or It can be multilevel where a combination of the above three types will be the additional authentication (i.e., token followed by security Q&A or Captcha followed by security Q&A).</p> <ul style="list-style-type: none"> • Dynamic MFA (Post 8.0.2) The post 8.0.2 version of our products supports both persistent and dynamic MFA. While adding an account, if the website requires any additional information like security Q&A, token etc., then the consumer is prompted to answer those questions or provide the token id. • FMPA (Full MFA Prompt All) - The sites that implemented MFA and prompts MFA for all consumers during login is known as FMPA (Full MFA Prompt All). • Persistent MFA (Pre 8.0.2) - The pre 8.0.2 version of our products supported persistent MFA. In case of persistent MFA, while adding a MFA site, a consumer will be shown a static list of questions present for that website. The consumer needs to select appropriate questions and answer those questions to add the site successfully. <p>MFA for Limited Users - The partial MFA sites enforce MFA only for a limited set of consumers. There are 2 types of partial MFA sites, they are PMPA (Partial MFA Prompt All) and PMPS (Partial MFA Prompt Selective).</p> <ul style="list-style-type: none"> • PMPA (Partial MFA Prompt All) - The PMPA (Partial MFA Prompt All) site prompts all consumers for the MFA information but expects only selected consumers to provide the MFA information. (e.g., Bendigo Bank). It is up to the MFA users to give the information or leave the field blank. • PMPS (Partial MFA Prompt Selective) - The PMPS (Partial MFA Prompt Selected) site prompts the MFA information only to the MFA enrolled consumers. (e.g., Charles Schwab). |

NOTE: Financial institutions are the users of the DAG account.

Chapter 3: Using DAG Data

This chapter explains the usage of DAG to test various Yodlee applications. DAG also provides an environment to test MFA (multifactor authentication) and error messages.

3.1 Using DAG to Test Yodlee Applications

Table 3-1: DAG containers and routing numbers

| Dag Container | Routing Number |
|--------------------------------------|----------------|
| DagBank | 999999989 |
| DagBankSecurityQA | 999999963 |
| DagBankToken | 910080000 |
| DagBankMultilevel | 930000002 |
| Dag Site - Bank | 999999901 |
| Dag Site Multilevel - Bank | 999999911 |
| Dag Site TokenFMPA - Bank | 999999921 |
| Dag Site SecurityQA - Bank | 999999931 |
| Dag Site - no account summary - Bank | 999999951 |

Table 3-2: Yodlee applications and DAG accounts

| Yodlee Application | DAG Accounts |
|--------------------------|---|
| Yodlee PersonalFinance | Dagbank, DagCreditCard, DagInsurance, DagInvestment, DagLoans, DagMiles, DagBankSecurityQA, DagBankToken, DagBankMultilevel, DagTax |
| Yodlee BillPay | DagBills |
| Yodlee BillPay DirectPay | DagBills |
| Yodlee FundsTransfer | Dagbank |

3.2 Using DAG to Test Real Time MFA Sites

3.2.1 Security Q&A

In real time MFA, the DAG user will be challenged to provide dynamic security questions along with the login credentials while adding/refreshing an account. The DAG user needs to answer those questions to successfully add an account.

For example, the net banking site of ING Direct Bank prompts for security answers during the login process.

DagBankSecurityQA and DagSiteSecurityQA are the implementation examples for these kinds of sites.

- The DagBankSecurityQA XML has the list of dynamic questions shown to the user while adding an MFA site.
- The DagSiteSecurityQA login XML has the list of dynamic questions shown to the user while adding an MFA site.

The user needs to refer to the question and answer while answering the dynamic questions.

3.2.2 Token - FMPA (Full MFA Prompt All)

In real time MFA, the DAG user will be challenged to provide a dynamic security token (like an RSA token) along with the login credentials during adding/refreshing an account.

For example, the net banking site of HSBC Credit Cards (India) prompts for security token during the login process.

DagBankTokenFMPA and DagSiteTokenFMPA are the implementation examples for FMPA type of sites.

- The DagBankTokenFMPA XML has the token code that the consumer will be challenged with while adding an MFA site.
- The DagSiteTokenFMPA login XML has the token code that the consumer will be challenged with while adding an MFA site.

3.2.3 Token - PMPA (Partial MFA Prompt All)

In real time MFA, all consumers are prompted to provide MFA information but only MFA enrolled consumers will provide the MFA information and rest of the non-MFA consumers can continue without providing the MFA information; for example, Aubendigo

DagCreditCardTokenPMPA and DagSiteTokenPMPA are the implementation examples for PMPA type of sites.

- The DagCreditCardTokenPMPA XML has the token code that the user will be challenged with while adding an MFA site.
- The DagSiteTokenPMPA login XML has the token code that the user will be challenged with while adding an MFA site.

3.2.4 Token - PMPS (Partial MFA Prompt Selective)

The token PMPS site prompts only the MFA enrolled consumers for MFA information during login; for example, Charles Schwab.

DagBankTokenPMPS and DagSiteTokenPMPS are the implementation examples for the token PMPS sites.

In DagBankTokenPMPS, users can add only a specific container (e.g., bank), but in DagSiteTokenPMPS, users can add multiple containers; for example, DagSiteTokenPMPS-Investments and DagSiteTokenPMPS-Bills.

- The DagBankTokenPMPS XML has the token code that the user will be challenged with while adding an MFA site.
- The DagSiteTokenPMPS login XML has the token code that the user will be challenged with while adding an MFA site.

3.2.5 Multilevel

In real time MFA, the consumer will be challenged to provide a combination of CAPTCHA or security answers along with the login credentials while adding/refreshing an account.

For example, the net banking site of Air Academy Federal Credit Union first prompts the user to enter the text in the CAPTCHA image and then prompts for security answers.

DagBankMultilevel and DagSiteMultilevel sites have the tokens followed by the security questions and answers.

The DagBankMultilevel site is the implementation example for the multilevel MFA sites where the user can add only a specific container. The DagSiteMultilevel is the implementation example for the multilevel MFA sites with multiple containers; for example, Dag Site Multilevel - Bank and Dag Site Multilevel - Credits.

- TheDagBankMultilevel XML has token code and security questions and answers that the user will be challenged with while adding an MFA site.
- The DagSiteMultilevel login XML has token code and security questions and answers that the user will be challenged with while adding an MFA site.

3.3 Using DAG to Test Error Codes

DAG error codes can be generated by setting a user name of error_XXX. The XXX field is used to indicate the error code. For example, if Yodlee tries to add a bank with user name "error_412" and password "bank1" in Yodlee MoneyCenter then Yodlee will get an error page with the error code 412.

NOTE: There are exceptions and the codes in the table are not currently supported and they all throw an error code of 402 instead of a unique one.

Table 3-3: Usernames and error codes

| Username | Error Code |
|-----------|------------|
| error_400 | 402 |
| error_401 | 402 |
| error_404 | 402 |

Table 3-3: Usernames and error codes

| Username | Error Code |
|-----------|------------|
| error_405 | 402 |
| error_408 | 402 |
| error_410 | 402 |

A snapshot showing an error message that a user receives is as follows:

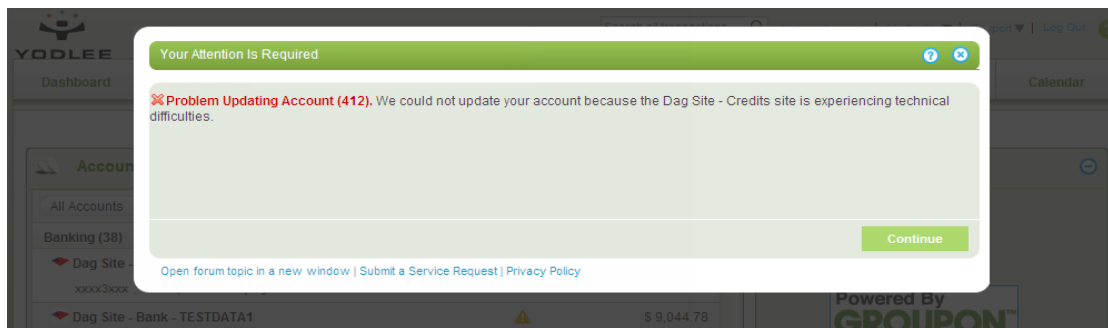


Fig. 3-1: Sample error message

The people using DAG for the first time need to create a catalog for dummy accounts to be functional. The Working with DAG chapter explains how to work with the account details and also describes the steps to create two types of catalogs for dummy accounts which are as follows:

- Container based
- Site based

4.1 Creating a New Container Based Catalog

The container based catalog is used to create DAG accounts that will be used for adding accounts at the container level.

In container based catalog, the user can view the list of content services and download, upload, and edit the XML of the respective content services. The user can also delete the respective content services.

To create a new container based catalog

1. Open a new browser window and type the URL <https://dag2.yodlee.com/dag/index.do> in the address bar. The **Login** page is displayed in the following figure:

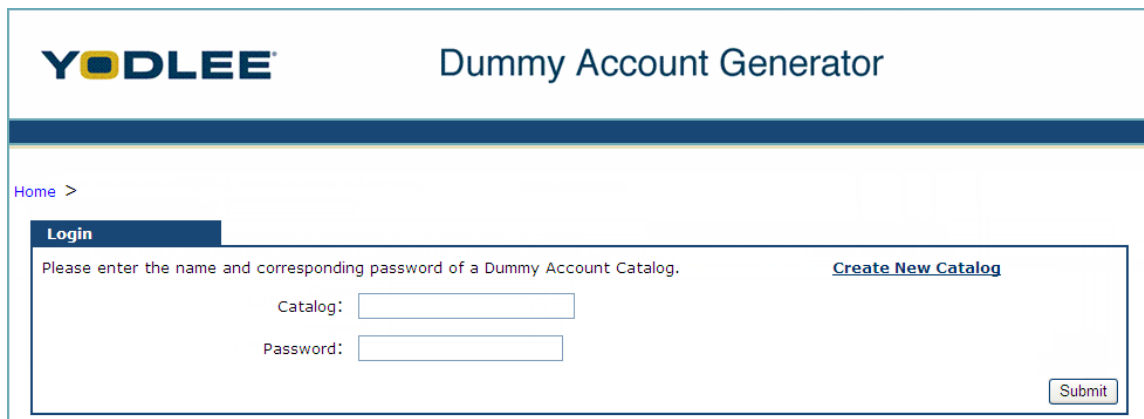


Fig. 4-1: Login screen for DAG

Table 4-1: Field descriptions for the login screen

| Field | Description |
|--------------------|--|
| Catalog | A catalog name can contain between 4-20 alphanumeric characters. |
| Password | A password can contain between 4-20 alphanumeric characters. |
| Create New Catalog | Link to create a new catalog. |

2. Click the **Create New Catalog** link. The **New Catalog** page is displayed as in the following figure:

Fig. 4-2: New catalog screen

Table 4-2: Field descriptions for the new catalog screen

| Field | Description |
|--------------|---|
| Catalog | A catalog name can contain between 4-20 alphanumeric characters. |
| Password | A password can contain between 4-20 alphanumeric characters. |
| Catalog Type | Select the catalog type. The available options are: <ul style="list-style-type: none"> • Container Based: The container based catalog is used to create DAG accounts that will be used for adding accounts at the container level. • Site Based: The site based catalog is used to create DAG accounts that will be used for adding accounts at the site level. |

3. Type a catalog name and password.
4. From the **Catalog Type** drop-down list, select **Container Based**.
5. Click **Submit**. A new container based catalog is generated in the following figure:

YODLEE Dummy Account Generator

Home > Create New Catalog

DAG-bank [Add]

| Site | Sum Info | Nickname | Username | Password | Actions |
|------------------------|----------|----------|-----------------------------|----------------------|--|
| Dagbank | 11195 | DAG101 | DAG101.bank1 | bank1 | Download Edit Delete |
| Dagbank | 11195 | DAG101 | DAG101.bank2 | bank2 | Download Edit Delete |
| DagMiles | 11196 | DAG101 | DAG101.Miles2 | Miles2 | Download Edit Delete |
| DagMiles | 11196 | DAG101 | DAG101.Miles1 | Miles1 | Download Edit Delete |
| DagInsurance | 11197 | DAG101 | DAG101.Insurance1 | Insurance1 | Download Edit Delete |
| DagInsurance | 11197 | DAG101 | DAG101.Insurance2 | Insurance2 | Download Edit Delete |
| DagcreditCard | 11198 | DAG101 | DAG101.creditCard2 | creditCard2 | Download Edit Delete |
| DagcreditCard | 11198 | DAG101 | DAG101.creditCard1 | creditCard1 | Download Edit Delete |
| DagLoans | 11199 | DAG101 | DAG101.Loans2 | Loans2 | Download Edit Delete |
| DagLoans | 11199 | DAG101 | DAG101.Loans1 | Loans1 | Download Edit Delete |
| DagBills | 11200 | DAG101 | DAG101.Bills1 | Bills1 | Download Edit Delete |
| DagBills | 11200 | DAG101 | DAG101.Bills2 | Bills2 | Download Edit Delete |
| DagInvestment | 11201 | DAG101 | DAG101.Investment1 | Investment1 | Download Edit Delete |
| DagInvestment | 11201 | DAG101 | DAG101.Investment2 | Investment2 | Download Edit Delete |
| DagSecurityQA | 14748 | DAG101 | DAG101.SecurityQA2 | SecurityQA2 | Download Edit Delete |
| DagSecurityQA | 14748 | DAG101 | DAG101.SecurityQA1 | SecurityQA1 | Download Edit Delete |
| DagBankTokenFMPA | 15680 | DAG101 | DAG101.BankTokenFMPA2 | BankTokenFMPA2 | Download Edit Delete |
| DagBankTokenFMPA | 15680 | DAG101 | DAG101.BankTokenFMPA1 | BankTokenFMPA1 | Download Edit Delete |
| DagMultilevel | 15682 | DAG101 | DAG101.Multilevel1 | Multilevel1 | Download Edit Delete |
| DagMultilevel | 15682 | DAG101 | DAG101.Multilevel2 | Multilevel2 | Download Edit Delete |
| DagTax | 17260 | DAG101 | DAG101.Tax1 | Tax1 | Download Edit Delete |
| DagTax | 17260 | DAG101 | DAG101.Tax2 | Tax2 | Download Edit Delete |
| DagCreditCardTokenPMPA | 19976 | DAG101 | DAG101.CreditCardTokenPMPA2 | CreditCardTokenPMPA2 | Download Edit Delete |
| DagCreditCardTokenPMPA | 19976 | DAG101 | DAG101.CreditCardTokenPMPA1 | CreditCardTokenPMPA1 | Download Edit Delete |
| DagBillsTokenPMPS | 19977 | DAG101 | DAG101.BillsTokenPMPS1 | BillsTokenPMPS1 | Download Edit Delete |
| DagBillsTokenPMPS | 19977 | DAG101 | DAG101.BillsTokenPMPS2 | BillsTokenPMPS2 | Download Edit Delete |

Fig. 4-3: Container based catalog details page

Table 4-3: Field descriptions for the container based catalog details page

| Field | Description |
|----------|--|
| Site | The Site column displays the list of DAG sites; for example, Dagbank is the bank site. |
| Sum Info | Sum Info is the unique number assigned to the content service of a site. |
| Nickname | By default, the nickname is the catalog name. Edit the nickname using the editing option. For more information, refer to Editing a Container Based Dummy Account XML File on page 4-13 . |
| Username | The Username column displays the user name for a particular site. The user name is autogenerated and cannot be modified. |
| Password | The Password column displays the password for a particular site. The password is autogenerated and cannot be modified. |

Table 4-3: Field descriptions for the container based catalog details page

| Field | Description |
|--------|---|
| Action | <p>The Action column displays the Action links for the particular site. The available actions are:</p> <ul style="list-style-type: none"> • Download: Click the Download link to download the XML associated with a site. For more information, refer to Downloading a Container Based Dummy Account XML File on page 4-8. • Edit: Click the Edit link to edit the XML associated with a site. For more information, refer to Editing a Container Based Dummy Account XML File on page 4-13. • Delete: Click the Delete link to delete a dummy account from the catalog. For more information, refer to Deleting a Container Based Dummy Account on page 4-15. |

NOTE: The **Catalog Details** page displays all the accounts that are related to the specified catalog name. The nickname is the catalog name by default; the user name and password are automatically generated. The user name is the <Catalog>.<ContainerName1>, and the password is the <ContainerName1>.

Table 4-4: Container based DAG supported site

| Site | Content Service | DAG Website Name |
|---|---------------------------|------------------|
| Bank | DagBank (11195) | DagBank |
| BankSecurityQA | DagBankSecurityQA (14748) | DagBank |
| BankToken | DagBankToken (15680) | DagBank |
| BankMultiLevel (Token followed by Security Q&A) | DagBankMultilevel (15682) | DagBank |
| Bills | DagBills (11200) | DagBills |
| Credit Card | DagCreditcard (11198) | DagCreditCard |
| Insurance | DagInsurance (11197) | DagInsurance |
| Investment | DagInvestments (11201) | DagInvestment |
| Loans | DagLoan (11199) | DagLoans |
| Miles | DagMiles (11196) | DagMiles |
| Tax | DagTax(17260) | DagTax |

4.1.1 Downloading a Container Based Dummy Account XML File

The Downloading a Container Based Dummy Account XML File section explains how to download an XML file associated with a site.

To download a dummy account

1. Log in to the container based DAG account. The **Catalog** page is displayed.

2. Click the **Download** link corresponding to the required dummy account. The dialog box is displayed as in the following figure:

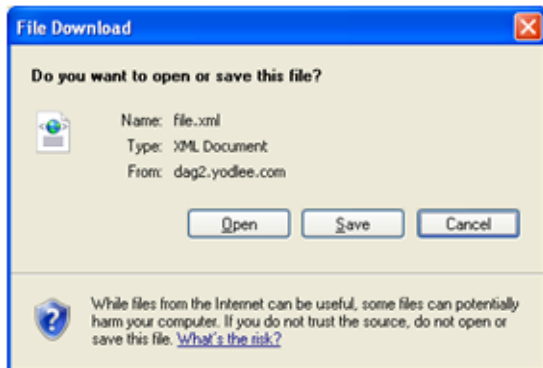


Fig. 4-4: Download dialog box

3. Click **Save** to save the XML file to a desired location.

NOTE: For a detailed description of each of the elements present in the default XML, refer to [Sample XML Configuration on page B-1](#). Required values can be changed to create a custom XML. Any changes made by Yodlee to the default XML at a later point in time will reflect in the user's account if the user has not customized the XML. The valid values of these elements are also mentioned for each type of account. A typical XML generated by DAG is shown in the code example that follows.

```
<site>

  <status>0</status>

<bankAccount uniqueId="23232323" acctType="checking">

  <accountName>TESTDATA</accountName>

  <accountNumber>503-1123xxx</accountNumber>

  <accountHolder>accountHolder</accountHolder>

<balance balType="availableBalance">

  <curAmt curCode="USD">54.78</curAmt>

balance>

<balance balType="currentBalance">
```

```
<curAmt curCode="USD">44.78</curAmt>
balance>
<transactionList>
<transaction uniqueId="14141414" type="debit" baseType="debit">
  <description>CHECK # 998</description>
  <checkNumber>998</checkNumber>
  <amount curCode="USD">59.00</amount>
  <link>link</link>
  <category>category</category>
  <transDate localFormat="MM/dd/yy">2005-07-16T00:00:00</
transDate>
transaction>
<transaction uniqueId="1111111" type="deposit" baseType="credit">
  <description>DESC</description>
  <link>http://www.altova.com</link>
  <amount curCode="USD">343465.00</amount>
  <transDate localFormat="yyyy-MM-dd">2005-07-16T00:00:00</
transDate>
  <postDate localFormat="yyyy-MM-dd">2005-07-16T00:00:00</
postDate>
  <checkNumber>DAG-333</checkNumber>
  <category categoryId="333">other</category>
transaction>
transactionList>
bankAccount>
```

```

<bankAccount uniqueId="1323121" acctType="savings">
  <accountName>TESTDATA1</accountName>
  <accountNumber>503-5623xxx</accountNumber>
  <accountHolder>accountHolder</accountHolder>
<balance balType="availableBalance">
  <curAmt curCode="USD">65454.78</curAmt>
balance>
<balance balType="currentBalance">
  <curAmt curCode="USD">9044.78</curAmt>
balance>
<transactionList>
<transaction uniqueId="6546464" type="debit" baseType="debit">
  <description>CHECK # 102</description>
  <checkNumber>102</checkNumber>
  <amount curCode="USD">1259.00</amount>
  <link>link</link>
  <category>category</category>
  <transDate localFormat="MM/dd/yy">2005-05-12T00:00:00</
transDate>
transaction>
<transaction uniqueId="2222211" type="deposit" baseType="credit">
  <description>DESC</description>
  <link>http://www.altova.com</link>
  <amount curCode="USD">3465.00</amount>

```

```
<transDate localFormat="yyyy-MM-dd">2005-05-16T00:00:00</
transDate>

<postDate localFormat="yyyy-MM-dd">2005-05-16T00:00:00</
postDate>

<checkNumber>DAG-133</checkNumber>

<category categoryId="133">other</category>

transaction>

<transaction uniqueId="33333" uniqueIdModified="1"
type="interestPayment" baseType="credit">

  <link>http://www.altova.com</link>

  <postDate localFormat="yyyy-MM-dd">2005-03-16T00:00:00</
postDate>

  <description>DESC</description>

  <amount curCode="USD">5646.00</amount>

  <transDate localFormat="yyyy-MM-dd">2005-03-16T00:00:00</
transDate>

  <checkNumber>DAG-233</checkNumber>

  <category categoryId="333">other</category>

transaction>

<transaction uniqueId="444444" uniqueIdModified="1" type="debit"
baseType="debit">

  <link>http://www.altova.com</link>

  <postDate localFormat="yyyy-MM-dd">2005-04-26T00:00:00</
postDate>

  <description>DESC</description>

  <amount curCode="USD">3103.00</amount>
```

```

    <transDate localFormat="yyyy-MM-dd">2005-04-26T00:00:00</
transDate>

    <checkNumber>DAG-333</checkNumber>

    <category categoryId="333">other</category>

transaction>

<transaction uniqueId="55555" uniqueIdModified="1" type="credit"
baseType="credit">

    <link>http://www.altova.com</link>

    <postDate localFormat="yyyy-MM-dd">2005-06-16T00:00:00</
postDate>

    <description>DESC</description>

    <amount curCode="USD">9846.00</amount>

    <transDate localFormat="yyyy-MM-dd">2005-06-16T00:00:00</
transDate>

    <checkNumber>DAG-333</checkNumber>

    <category categoryId="333">other</category>

</transaction>

</transactionList>

</bankAccount>

</site>

```

4.1.2 Editing a Container Based Dummy Account XML File

Once the user has downloaded the XML file (for more information, refer to [Downloading a Container Based Dummy Account XML File on page 4-8](#)), the user can edit the XML file using an XML editor. The edited file is then uploaded to replace the previous file in the catalog. Editing an account will overwrite the existing DAG account.

To edit a dummy account

1. Log in to the container based DAG account. The **Catalog** page is displayed.

2. Click the **Edit** link corresponding to the dummy account to be edited. The confirmation message box is displayed.

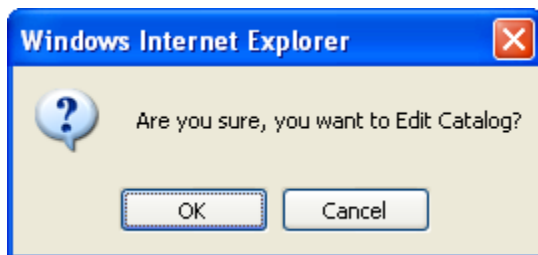


Fig. 4-5: Edit message box

3. Click **OK**. The **Add/Edit** page is displayed.

 A screenshot of the YODLEE Dummy Account Generator web application. The page title is 'YODLEE Dummy Account Generator'. Below the title is a breadcrumb trail: 'Home > Create New Catalog'. The main heading is 'Add/Edit'. The instructions read: 'Please upload the new XML test data file for the Dummy Account. Fill the Nickname as well'. There are two input fields: 'Nickname:' followed by a text box, and 'XML File:' followed by a text box and a 'Browse...' button. At the bottom of the form are 'Cancel' and 'Save' buttons.

Fig. 4-6: Add/Edit page

Table 4-5: Field descriptions for the Add/Edit page

| Field | Description |
|----------|---|
| Nickname | Type the nickname. The catalog name is considered to be the nickname by default, but the user can also edit the nickname as per their choice. |
| XML File | Type or browse to the location of the edited XML file. |

4. Type the nickname.
5. Click **Browse**. The choose file dialog box is displayed.
6. Select the edited file and click **Open**.
7. Click **Save**. The XML file is saved.

4.1.3 Adding a Container Based Dummy Account

Once the user has downloaded an XML file (for more information, refer to [Downloading a Container Based Dummy Account XML File on page 4-8](#)), it can be edited using an XML editor. The edited file is then uploaded to add more accounts to the catalog.

By default, the catalog contains two accounts for each type. This option allows users to create more accounts for an account type.

To add an XML file

1. Log in to the container based DAG account. The **Catalog** page is displayed.
2. Select the account type from the drop-down list.

NOTE: The account types are bank, credit card, investment, insurance, loans, etc.

3. Click **Add**. The **Add/Edit** page is displayed.

Fig. 4-7: Add/Edit page

4. Click **Browse**. The choose file dialog box is displayed.
5. Select the edited file and click **Open**.
6. Click **Save**. The XML file is added.

4.1.4 Deleting a Container Based Dummy Account

Container based dummy account can be deleted in three steps.

To delete a dummy account

1. Log in to the container based DAG account. The **Catalog** page is displayed.
2. Click the **Delete** link corresponding to the dummy account to be deleted. The confirmation dialog box is displayed.

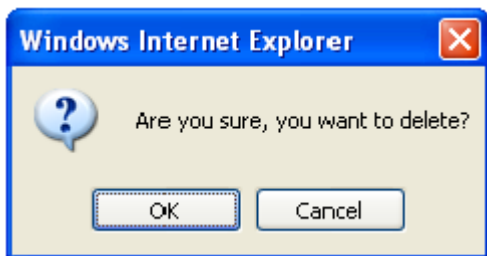


Fig. 4-8: Delete message box

3. Click **OK**. The container based DAG account is deleted.

4.1.5 Exiting DAG

- Close the browser window.

4.2 Creating a New Site Based Catalog

The site based catalog is used to create DAG accounts that will be used for adding accounts at the site level. The site based catalog will be used to log in to the site and add all accounts belonging to all containers under that particular site.

By default, the catalog contains two instances of every site configured in DAG. They will be created automatically during the site based catalog creation.

With the site based catalog, the user can download, edit, and upload an XML. The user can also enable and disable the content services and delete a site.

To create a new site based catalog

1. Open a new browser window and type the URL <https://dag2.yodlee.com/dag/index.do> in the address bar. The **DAG login** page is displayed as in the following figure:

A screenshot of the YODLEE Dummy Account Generator login screen. The page has a header with the YODLEE logo and the text "Dummy Account Generator". Below the header is a navigation bar with "Home >". The main content area is titled "Login" and contains the text "Please enter the name and corresponding password of a Dummy Account Catalog." followed by a link "Create New Catalog". There are two input fields: "Catalog:" and "Password:". A "Submit" button is located at the bottom right of the form.

Fig. 4-9: Login screen for DAG

Table 4-6: Field descriptions for the login screen

| Field | Description |
|--------------------|--|
| Catalog | A catalog name can contain between 4-20 alphanumeric characters. |
| Password | A password can contain between 4-20 alphanumeric characters. |
| Create New Catalog | Link to create a new catalog. |

2. Click the **Create New Catalog** link. The **New Catalog** page is displayed as in the following figure:

Fig. 4-10: Site based new catalog login page

Table 4-7: Field descriptions for the site based new catalog login page

| Field | Description |
|--------------|---|
| Catalog | A catalog name can contain between 4-20 alphanumeric characters. |
| Password | A password can contain between 4-20 alphanumeric characters. |
| Catalog Type | Select the catalog type. The available options are: <ul style="list-style-type: none"> • Container Based: Container based catalog is used to create DAG accounts that will be used for adding accounts at container level. • Site Based: Site based catalog is used to create DAG accounts that will be used for adding accounts at site level. |

3. Type a catalog name and password.
4. From the **Catalog Type** drop-down list, select **Site Based**.
5. Click **Submit**. A new site based catalog is generated in the following figure:

The screenshot shows the 'Dummy Account Generator' interface. At the top, it says 'YODLEE Dummy Account Generator'. Below that, there's a navigation bar with 'Home > Create New Catalog'. The main heading is 'Showing Accounts for catalog: DAG107'. To the right, there's a dropdown menu for 'Add a site:' set to 'Dag Site - no account summary' and an 'Add' button. The main content is a table with columns: Site, Site ID, Nickname, Username, Password, and Actions. The table lists several sites, each with a 'Content Service' section containing various services like 'Investments', 'Bank', 'Bills', 'Credits', 'Insurance', 'Loans', 'Miles', and 'Tax'. Each service has a 'Content Service ID' and 'Nickname', and the 'Actions' column includes 'Download', 'Edit', and 'Disable' links.

Fig. 4-11: Site based catalog details page

NOTE: By default, the catalog contains two instances of every site configured in DAG. They will be created automatically during the site based catalog creation.

Table 4-1: Field descriptions for the site based catalog details page

| Field | Description |
|-------------------------------------|--|
| Site based field description | |
| Site | The Site column displays the list of DAG sites. |
| Site ID | Site ID is the unique number assigned to a particular DAG site. |
| Nickname | By default, the nickname is the catalog name. Edit the nickname using the editing option. For more information, refer to Editing a Container Based Dummy Account XML File on page 4-13 |
| Username | The Username column displays the user name for a particular site. The user name is autogenerated, and it cannot be modified. |

Table 4-1: Field descriptions for the site based catalog details page

| Field | Description |
|--|---|
| Password | The Password column displays the password for a particular site. The password is autogenerated, and it cannot be modified. |
| Action | The Action column displays the Action links for a particular site. The available actions are: <ul style="list-style-type: none"> • Download: Click the Download link to download the login.xml file associated with the site. For more information, refer to Downloading a Login.xml File in the Site Field on page 4-22. • Edit: Click the Edit link to edit the XML associated with a site. For more information, refer to Editing a Login.xml File in the Site Field on page 4-23. • Delete: Click the Delete link to delete a site (dummy account) from the catalog. For more information, refer to Deleting a Site on page 4-21. |
| Content Service based field description | |
| Content Service | The content service is supported by a particular site. They are the services associated with the site. |
| Content Service ID | Content Service ID is the unique number assigned to the content service of a site. |
| Nickname | By fault, the nickname is the catalog name. Edit the nickname using the editing option. For more information, refer to Editing a Login.xml File in the Site Field on page 4-23 . |
| Action | The Action column displays the Action links for a particular container service. The available actions are: <ul style="list-style-type: none"> • Download: Click the Download link to download the XML associated with a site. For more information, refer to Downloading a Content Service XML on page 4-25. • Edit: Click the Edit link to edit the XML associated with a site. For more information, refer to Editing a Content Service XML on page 4-25. • Disable: Click the Disable link corresponding to the content service to disable the content service for the site. For more information, refer to Disabling a Content Service on page 4-26. • Enable: Click the Enable link corresponding to the content service to enable the content service for the site. For more information, refer to Enabling a Content Service on page 4-27. |

Table 4-8: DAG Supported Sites

| Site | Content Service(s) | DAG Web Site Name |
|------------------|---|-------------------|
| DAG Site (16441) | <ul style="list-style-type: none"> • DAG Site - Bank (20559) • DAG Site - Bills (20560) • DAG Site - Bills (20560) • DAG Site - Credits (20561) • DAG Site - Insurance (20562) • DAG Site - Loans (20563) • DAG Site - Miles (20564) • DAG Site - Tax (20565) | DAG Site |

Table 4-8: DAG Supported Sites

| Site | Content Service(s) | DAG Web Site Name |
|---------------------------------------|--|-------------------------------|
| DAG Site Multilevel (16442) | <ul style="list-style-type: none"> DAGSite Multilevel - Bank (20550) DAGSite Multilevel - Credits (20639) | DAG Site Multilevel |
| DAG Site TokenFMPA (16445) | <ul style="list-style-type: none"> DAG Site TokenFMPA - Insurance (20636) DAG Site TokenFMPA - Bank (20634) | DAG Site TokenFMPA |
| DAG Site TokenPMPA (16446) | <ul style="list-style-type: none"> DAG Site TokenPMPA - Credits (20552) DAG Site TokenPMPA - Loan (20637) | DAG Site TokenPMPA |
| DAG Site TokenPMPS (16447) | <ul style="list-style-type: none"> DAG Site TokenPMPS - Investments (20638) DAG Site TokenPMPS - Bills (20633) | DAG Site TokenPMPS |
| DAG Site MFA & NonMFA (16477) | <ul style="list-style-type: none"> DAG Site SecurityQA - Bank (20631) DAG Site - Miles (20632) | DAG Site MFA & NonMFA |
| DAG Site SecurityQA (16486) | <ul style="list-style-type: none"> DAG Site SecurityQA - Bank (20640) DAG Site SecurityQA - Credits (20641) | DAG Site SecurityQA |
| DAG Site - no account summary (16487) | <ul style="list-style-type: none"> DAG Site - Bank (20642) DAG Site - Credits (20643) | DAG Site - no account summary |

4.2.1 Adding a Site

The Adding a Site section explains how to add a site that is associated with a content service. By default, the catalog contains two instances of every site configured in DAG. They will be created automatically during the site based catalog creation. This option allows users to create more sites.

To add a DAG site

1. Log in to the site based DAG account. The **Catalog** page is displayed as in the following figure:

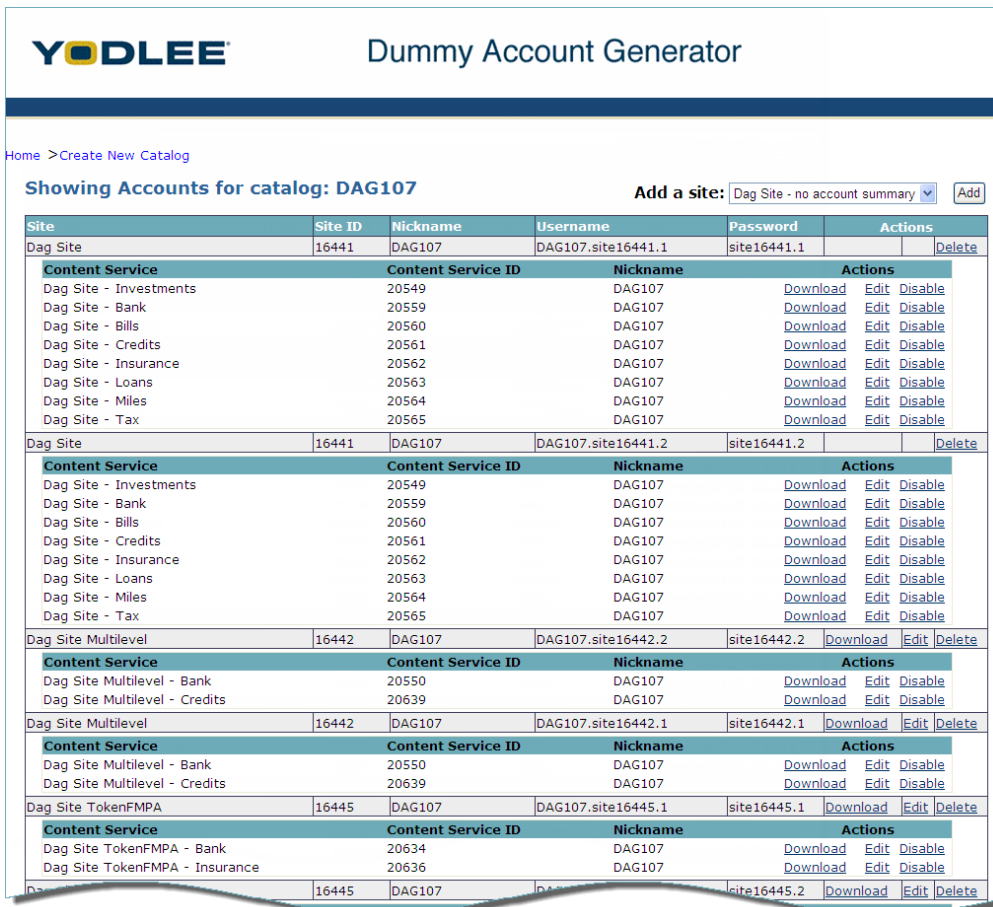


Fig. 4-12: Site based catalog details page

2. From **Add a Site** drop-down list, select a site.
3. Click **Add**. The DAG site is added.

4.2.2 Deleting a Site

The Deleting a Site section explains how to delete a DAG site from the catalog. Deleting a site will delete the list of enabled and disabled content services associated with it. When a user deletes a site and tries to add the site from Yodlee MoneyCenter, the deleted site will not be added.

To delete a DAG site

1. Log in to the site based DAG account. The **Catalog** page is displayed as in the following figure:

YODLEE Dummy Account Generator

Home > Create New Catalog

Showing Accounts for catalog: DAG107 Add a site:

| Site | Site ID | Nickname | Username | Password | Actions |
|--------------------------------|---------|---------------------------|--------------------|--------------------------|--|
| Dag Site | 16441 | DAG107 | DAG107.site16441.1 | site16441.1 | Delete |
| Content Service | | | | | |
| | | Content Service ID | Nickname | | Actions |
| Dag Site - Investments | | 20549 | DAG107 | Download | Edit Disable |
| Dag Site - Bank | | 20559 | DAG107 | Download | Edit Disable |
| Dag Site - Bills | | 20560 | DAG107 | Download | Edit Disable |
| Dag Site - Credits | | 20561 | DAG107 | Download | Edit Disable |
| Dag Site - Insurance | | 20562 | DAG107 | Download | Edit Disable |
| Dag Site - Loans | | 20563 | DAG107 | Download | Edit Disable |
| Dag Site - Miles | | 20564 | DAG107 | Download | Edit Disable |
| Dag Site - Tax | | 20565 | DAG107 | Download | Edit Disable |
| Dag Site | 16441 | DAG107 | DAG107.site16441.2 | site16441.2 | Delete |
| Content Service | | | | | |
| | | Content Service ID | Nickname | | Actions |
| Dag Site - Investments | | 20549 | DAG107 | Download | Edit Disable |
| Dag Site - Bank | | 20559 | DAG107 | Download | Edit Disable |
| Dag Site - Bills | | 20560 | DAG107 | Download | Edit Disable |
| Dag Site - Credits | | 20561 | DAG107 | Download | Edit Disable |
| Dag Site - Insurance | | 20562 | DAG107 | Download | Edit Disable |
| Dag Site - Loans | | 20563 | DAG107 | Download | Edit Disable |
| Dag Site - Miles | | 20564 | DAG107 | Download | Edit Disable |
| Dag Site - Tax | | 20565 | DAG107 | Download | Edit Disable |
| Dag Site Multilevel | 16442 | DAG107 | DAG107.site16442.2 | site16442.2 | Download Edit Delete |
| Content Service | | | | | |
| | | Content Service ID | Nickname | | Actions |
| Dag Site Multilevel - Bank | | 20550 | DAG107 | Download | Edit Disable |
| Dag Site Multilevel - Credits | | 20639 | DAG107 | Download | Edit Disable |
| Dag Site Multilevel | 16442 | DAG107 | DAG107.site16442.1 | site16442.1 | Download Edit Delete |
| Content Service | | | | | |
| | | Content Service ID | Nickname | | Actions |
| Dag Site Multilevel - Bank | | 20550 | DAG107 | Download | Edit Disable |
| Dag Site Multilevel - Credits | | 20639 | DAG107 | Download | Edit Disable |
| Dag Site TokenFMFA | 16445 | DAG107 | DAG107.site16445.1 | site16445.1 | Download Edit Delete |
| Content Service | | | | | |
| | | Content Service ID | Nickname | | Actions |
| Dag Site TokenFMFA - Bank | | 20634 | DAG107 | Download | Edit Disable |
| Dag Site TokenFMFA - Insurance | | 20636 | DAG107 | Download | Edit Disable |
| Dag Site TokenFMFA | 16445 | DAG107 | DAG107.site16445.2 | site16445.2 | Download Edit Delete |

Fig. 4-13: Site based catalog details page

2. Click the **Delete** link corresponding to the site to be deleted. The confirmation dialog box is displayed as in the following figure:

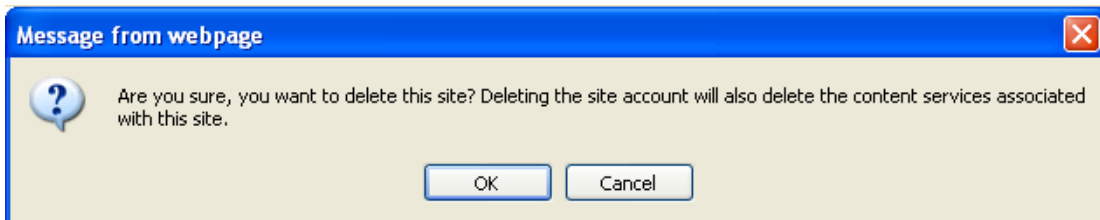


Fig. 4-14: Delete message box to delete a site from the catalog

3. Click **OK**.

4.2.3 Downloading a Login.xml File in the Site Field

The download feature is used to download a login.xml file.

NOTE: The login XML is applicable to the site that contains at least one MFA container under it. The login XML has the MFA challenge information and the refresh flow control details. Required values can be changed to create a custom XML. Any changes made by Yodlee to the default XML at a later point in time will reflect in the user's account if the user has not customized the XML. For a detailed description of login XML, refer to [Configuring MFA Information in the XML on page B-1](#). The **Download** link is available only to MFA sites.

To download a login.xml file

1. Log in to the site based DAG account. The **Catalog** page is displayed.
2. Click the **Download** link corresponding to the DAG site. The file download dialog box is displayed in the following figure:

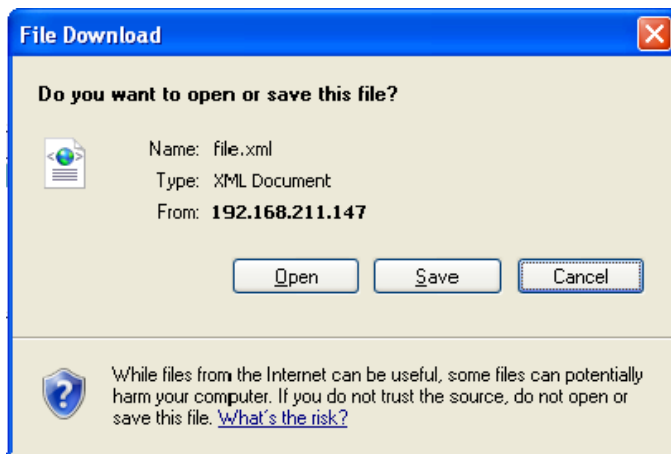


Fig. 4-15: File download dialog box

3. Click **Save** to save the XML file to a desired location.

NOTE: For a detailed description of each of the elements present in the default XML, refer to [Sample XML Configuration on page B-1](#). Required values can be changed to create a custom XML. Any changes made by Yodlee to the default XML at a later point in time will reflect in the user's account if the user has not customized the XML. The valid values of these elements are also mentioned for each type of account.

4.2.4 Editing a Login.xml File in the Site Field

Once the user has downloaded the XML file (for more information, refer to [Downloading a Login.xml File in the Site Field on page 4-22](#)), the user can edit the login.xml file using an XML editor. The edited login.xml file is then uploaded to replace the previous file in the site.

NOTE: **Edit** link is available only to MFA sites.

To edit a login.xml file

1. Log in to the site based DAG account. The **Catalog** page is displayed.
2. Click the **Edit** link corresponding to the DAG site. The confirmation dialog box is displayed as in the following figure:

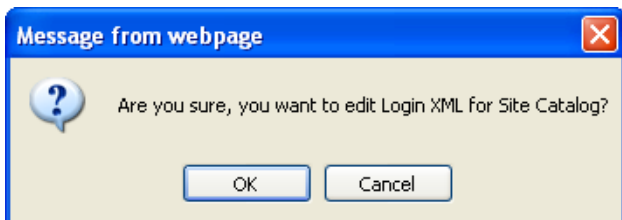


Fig. 4-16: Edit message box for editing a login XML

3. Click **OK**. The **Add/Edit** page is displayed as in the following figure:

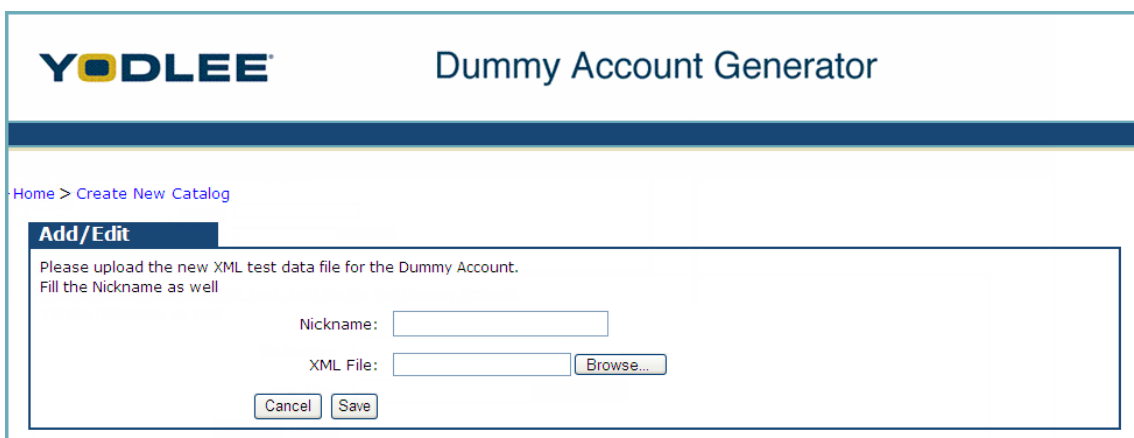


Fig. 4-17: Add/Edit page

Table 4-9: Field descriptions for the Add/Edit page

| Field | Description |
|----------|--|
| Nickname | Type the nickname. The catalog name is considered to be the nickname by default, but the user can edit the nickname as per their choice. |
| XML File | Type or browse to the location of the edited XML file. |

4. Type the nickname.
5. Click **Browse**. The choose file dialog box is displayed.
6. Select the edited file and click **Open**.
7. Click **Save**.

4.2.5 Downloading a Content Service XML

The downloading a content service XML section explains how to download an XML associated with a content service of a site.

To download a content service XML

1. Log in to the site based DAG account. The **Catalog** page is displayed.
2. Click the **Download** link corresponding to a content service. The download dialog box is displayed as in the figure:

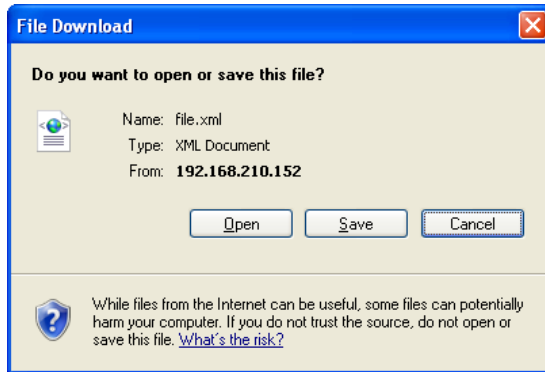


Fig. 4-18: Download dialog box to download an XML

3. Click **Save** to save the XML file to a desired location.

NOTE: For a detailed description of each of the elements present in the default XML, refer to [Sample XML Configuration on page B-1](#). Required values can be changed to create a custom XML. Any changes made by Yodlee to the default XML at a later point in time will reflect in the user's account if the user has not customized the XML. The valid values of these elements are also mentioned for each type of account.

4.2.6 Editing a Content Service XML

Once the user has downloaded the XML file (for more information, refer to [Downloading a Content Service XML on page 4-25](#)) the user can edit the XML file using an XML editor. The edited file is then uploaded to replace the previous file in the catalog.

To edit a content service XML

1. Log in to the site based DAG account. The **Catalog** page is displayed.
2. Click the **Edit** link corresponding to the content service to be edited. The confirmation dialog box is displayed as in the following figure:

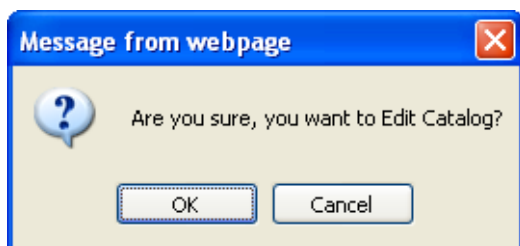


Fig. 4-19: Edit message box

3. Click **OK**. The **Add/Edit** page is displayed as in the following figure:



Fig. 4-20: Add/Edit page

Table 4-10: Field descriptions for the Add/Edit page

| Field | Description |
|----------|--|
| Nickname | Type the nickname. The catalog name is considered to be the nickname by default, but the user can edit the nickname as per their choice. |
| XML File | Type or browse to the location of the edited XML file. |

4. Type the nickname.
5. Click **Browse**. The choose file dialog box is displayed.
6. Select the edited file and click **Open**.
7. Click **Save**. The edited content service XML is saved.

4.2.7 Disabling a Content Service

The Disabling a Content Service section explains how to disable a content service associated with a site. When a user disables a content service from a site and tries to add the site from Yodlee MoneyCenter, the disabled content service account will not be added.

To disable a content service

1. Log in to the site based DAG account. The **Catalog** page is displayed.
2. Click the **Disable** link corresponding to the content service to be disabled. The confirmation dialog box is displayed as in the following figure:

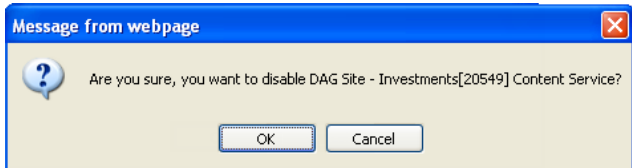


Fig. 4-21: Disable dialog box

3. Click **OK**. The content service is disabled as highlighted in the following figure:

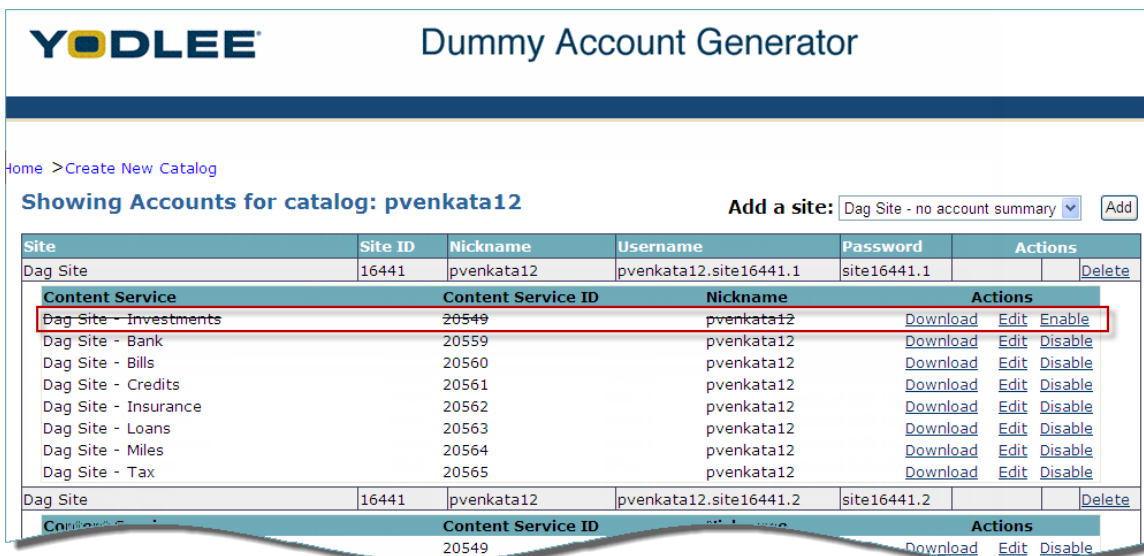


Fig. 4-22: Disabled content service in the site based catalog

4.2.8 Enabling a Content Service

Once the user enables a disabled content service, the enabled content service can be added when the user tries to add the site from Yodlee MoneyCenter.

To enable a content service

1. Log in to the site based DAG account. The **Catalog** page is displayed with the disabled content service as highlighted in the following figure:

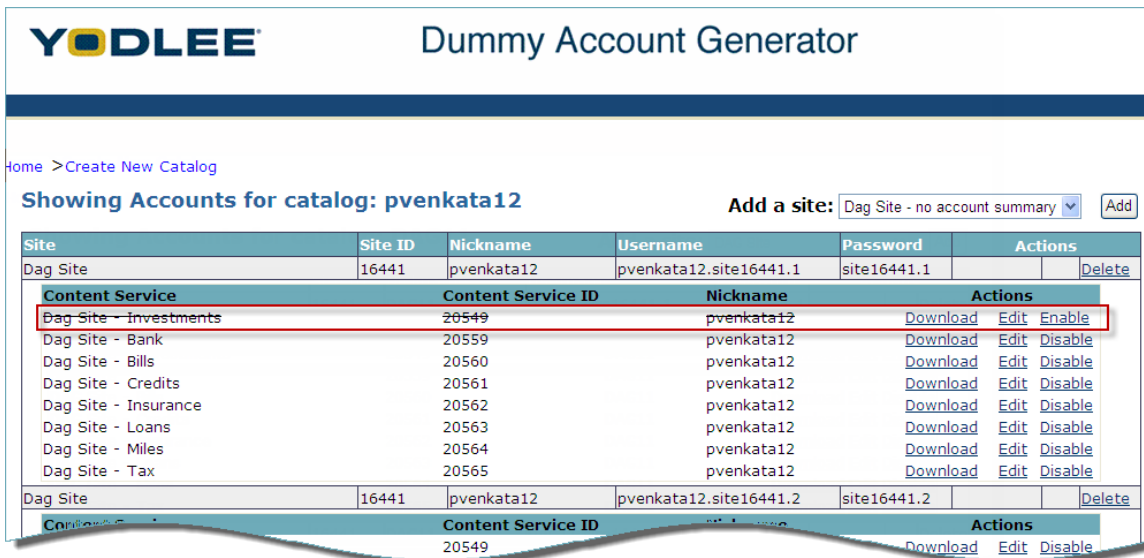


Fig. 4-23: Disabled content service in the site based catalog page

2. Click the **Enable** link corresponding to the disabled content service. The confirmation dialog box is displayed as in the following figure:

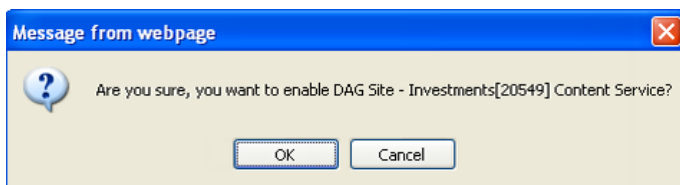


Fig. 4-24: Enable dialog box

3. Click **OK**. The content service is enabled as highlighted in the following figure:

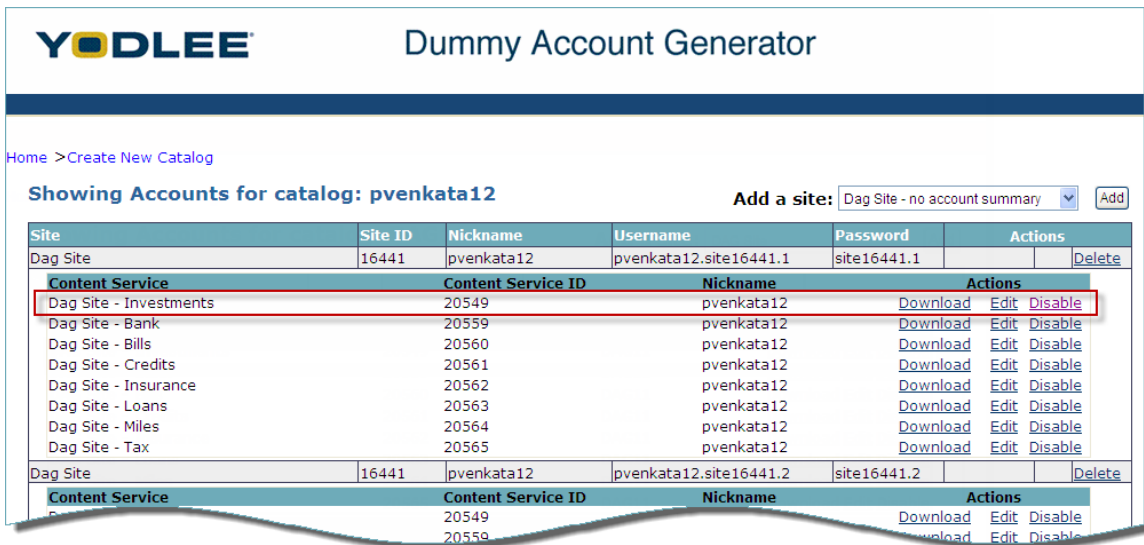


Fig. 4-25: Enabled content service in the site based catalog page

4.2.9 Exiting DAG

- Close the browser window.

The steps to add DAG sites to Yodlee MoneyCenter are described in this chapter.

5.1 Adding a DAG Container in Yodlee MoneyCenter

DAG catalogs are added in Yodlee MoneyCenter because it is not always possible or realistic to have enough live accounts to test the application. This is possible only if the user has created a container based DAG catalog. For more information, refer to [Creating a New Container Based Catalog on page 4-5](#)

DAG container is used to add a dummy account for a particular container in Yodlee MoneyCenter.

To add a DAG container in Yodlee MoneyCenter

1. Log in to Yodlee MoneyCenter.
2. From the **Home** page, browse to the **Link an Account** module, and then search for 'dag'. The list of DAG containers is displayed.
 - DagBank
 - DagBankSecurityQA
 - DagBankToken
 - DagBankMultiLevel
 - DagBills
 - DagCreditcard
 - DagInsurance
 - DagInvestments
 - DagLoan
 - DagMiles

NOTE: DagTax will not appear as a site in Yodlee MoneyCenter to add a tax account.

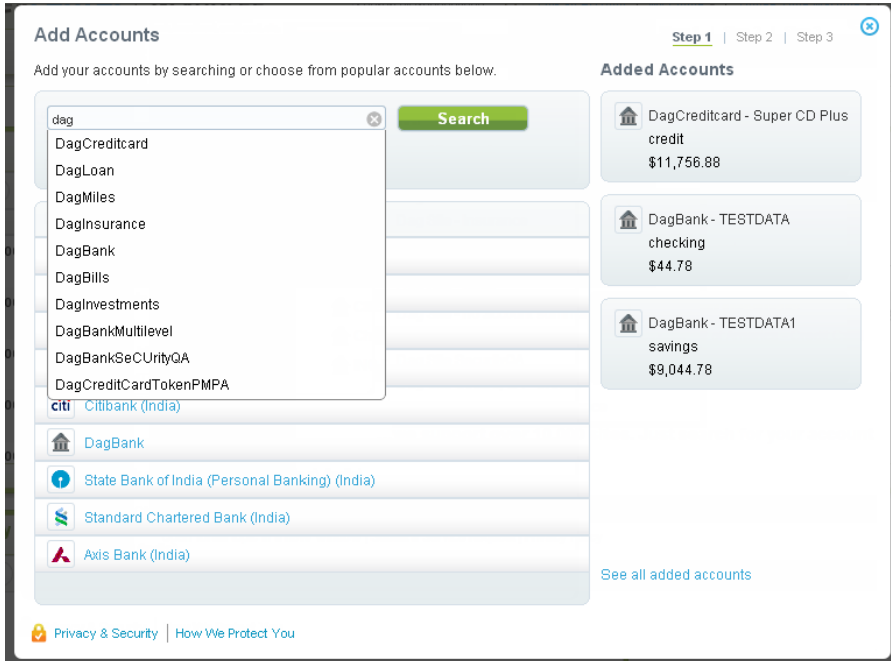


Fig. 5-1: Sample list of DAG containers

3. Select the required DAG-related container and then click **Search**. The **Add Account** page is displayed.
4. Enter login credentials for the DAG container. The success message is shown if the account is added successfully.

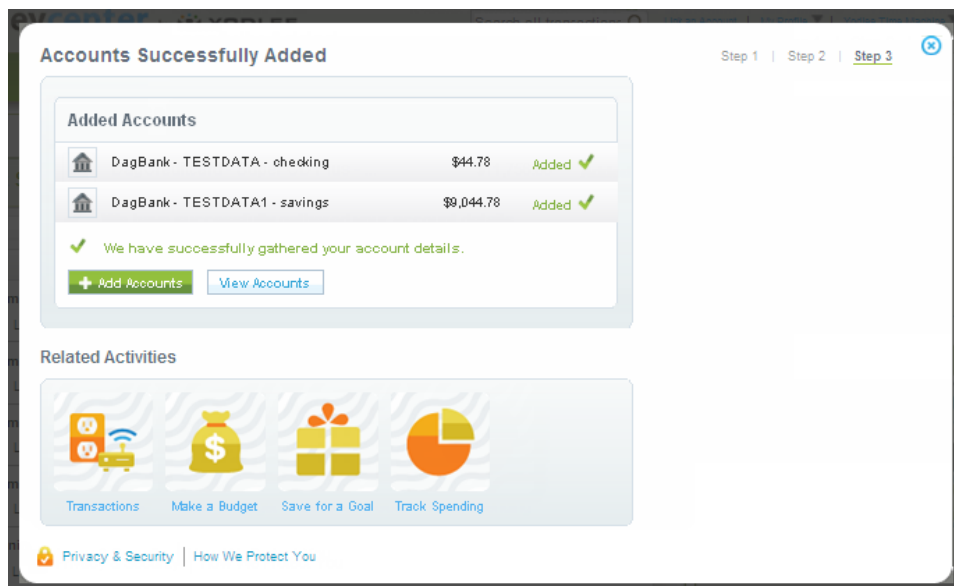


Fig. 5-2: Success message screen

- After the accounts have been successfully verified, click **View Accounts** to return to the **Home** page. The DAG site that was added is now listed under the specified category.

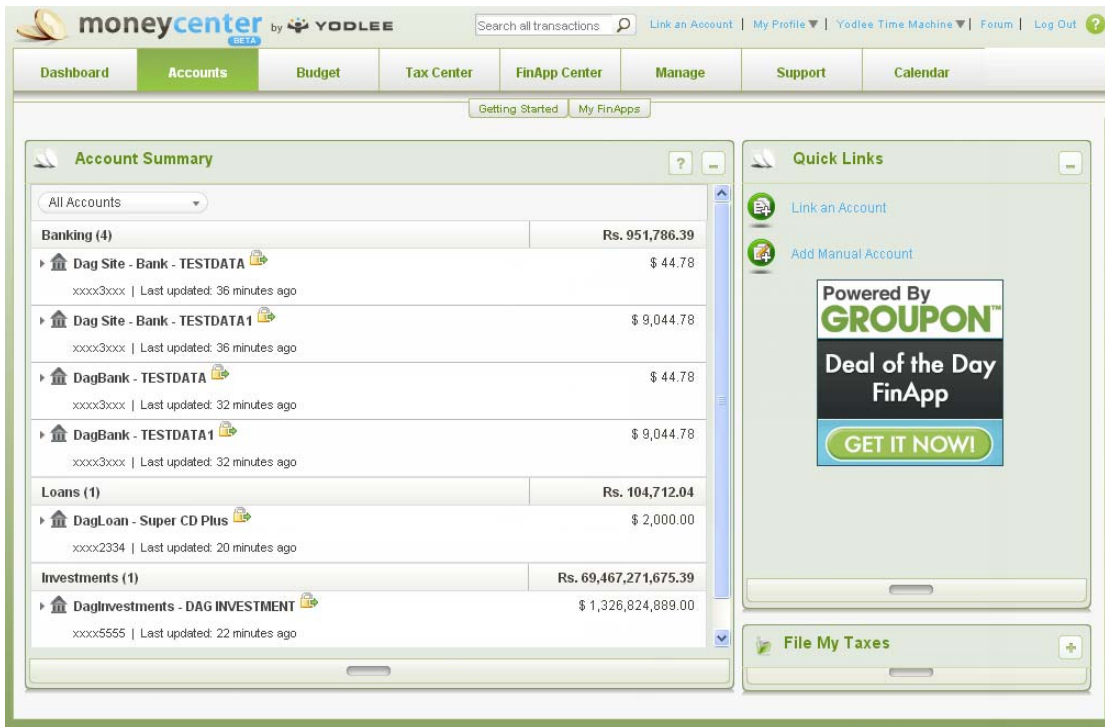


Fig. 5-3: Account Summary page after adding new sites

5.2 Adding a DAG Site in Yodlee MoneyCenter

DAG catalogs are added in the Yodlee MoneyCenter because it is not always possible or realistic to have enough live accounts to test the application. This is possible only if the user has created a site based DAG catalog. For more information, refer to [Creating a New Site Based Catalog on page 4-16](#).

DAG site is used to add a dummy site, which will have accounts that belong to multiple containers, but shares the same credentials.

To add a shared DAG site in Yodlee MoneyCenter

- Log in to Yodlee MoneyCenter.
- From the **Home** page, browse to the **Link an Account** module, and then search for 'dag'. The list of DAG containers is displayed.
- Select the **DagSite** and then click **Search**. The **Add Account** page is displayed.
- Enter login credentials for the DAG container. The success message is shown if the account is added successfully.

5. After the accounts have been successfully verified, click **Continue** to return to the **Home** page. The DAG site that was added is now listed under the specified category.

Chapter 6: Using DAG for Instant Account Verification

DAG Bank can be used for Yodlee InstantAccountVerification

- DAG Bank may also be used with the Instant Account Verification APIs and Web applications at Yodlee.
- For more information on routing number details, refer to [Table 3-1 on page 3-1](#).

An XML template has been created for each supported site and container. Each XML template can be used to create multiple numbers of dummy accounts of that type; for example, the Banking XML template may be used to create dummy bank accounts.

A specific XML that will be used to test the multifactor supported sites. The challenge question on the website while logging in will become a part of the XML, and in addition for real time MFA, the questions that the user has selected at the time of registration will also be a part of the XML. For a container based catalog, both login information and the account details are provided in the same XML, but for a site based catalog, login details will be provided in a separate XML (login XML).

The following sections provide definitions of the XML fields that may be changed to create your own accounts.

7.1 Security Question Answer Fields

The MFA can be handled in the following two ways depending on the product version and the customer acceptance of the real time MFA feature:

- Complex Login Form (Persistent MFA) For Pre 8.0.2 customers and for customers who decide not to have the real time flow.
- Real time MFA 8.0.2 onward.

As per the above requirement, there are two types of nodes present in the XML:

- SecurityQuestionAnswerList
- SelectedSecurityQuestionAnswerList

7.2 Tags : <SecurityQuestionAnswerList>

The list of questions and answers configured under this tag will be addressed to the user during login. The <SecurityQuestionAnswerList> tag is for both persistent MFA and real time MFA flows.

7.2.1 Sample Node

```
<SecurityQuestionAnswerList>

<SecurityQuestionAnswer>

<Question>What is the name of your best friend?</Question>

<Answer>Drona</Answer>

<\SecurityQuestionAnswer>

<SecurityQuestionAnswer>
```

```

<Question> What is the name of your first school?</Question>

<Answer>Saint Paul</Answer>

<\SecurityQuestionAnswer>

<\SecurityQuestionAnswerList>
    
```

7.2.2 Node Description

Table 7-1: Nod Description

| XML Tag Name | Description | Type |
|------------------------------|--|--------------|
| <SecurityQuestionAnswerList> | Node that holds list of security questions and answers. These security questions and answers will be used to validate multifactor authentication. Child node will be SecurityQuestionAnswer. | Complex Node |
| <SecurityQuestionAnswer> | Node that will represent a pair of question and answer. Question and Answer will be child node. | Complex Node |
| <Question> | Questions against which account will be validated | String |
| <Answer> | Answer for corresponding question. | String |

7.3 Tags : <SelectedSecurityQuestionAnswerList>

The <SelectedSecurityQuestionAnswerList> tag contains the list of questions and answers that the user has selected at the time of enrollment for MFA on the end-site. The <SelectedSecurityQuestionAnswerList> tag is valid only for real time MFA flow, and it is equivalent to profile page security questions.

7.3.1 Sample Node

```

<SelectedSecurityQuestionAnswerList>

  <SecurityQuestionAnswer>

    <Question>What is the name of the first company you worked for?</
    Question>

    <Answer>Yodlee</Answer>

  </SecurityQuestionAnswer>

  <SecurityQuestionAnswer>
    
```

```

<Question>What is the name of your first school?</Question>

<Answer>Saint Paul</Answer>

</SecurityQuestionAnswer>

<SecurityQuestionAnswer>

<Question>What is the name of your best friend?</Question>

<Answer>Drona</Answer>

</SecurityQuestionAnswer>

</SelectedSecurityQuestionAnswerList>

```

7.3.2 Node Description

Table 7-2: Node Description

| XML Tag Name | Description | Type |
|--------------------------------------|--|--------------|
| <SelectedSecurityQuestionAnswerList> | Node that holds global list of security questions and answers selected by the user at the time enrollment for real time MFA. It will be used as learned questions. Child node will be SecurityQuestionAnswer | Complex Node |
| <SecurityQuestionAnswer> | Node that will represent a pair of question and answer. Question and Answer will be child node. | Complex Node |
| <Question> | Questions against which account will be validated | String |
| <Answer> | Answer for corresponding question. | String |

7.4 Token Details

The <TokenDetails> tag is used to give the token details.

7.4.1 Sample Node

```

<TokenDetails>

<DisplayString>Security Key</DisplayString>

<Value minLen="4" maxLen="6">123456</Value>

```



```
</TokenDetails>
```

7.4.2 Node Description

Table 7-3: Node Description

| XML Tag Name | Description | Type |
|-----------------|---|--------------|
| <TokenDetails> | Node that holds the token details | Complex Node |
| <DisplayString> | Node that holds the display string of the token. This string will be shown to the user in the pop-up to enter the token details. Token value length cannot exceed 10. | String |
| <Value> | Node that holds the value of the token. The value provided in the real-time (pop-up) will be matched against this value. | String |
| minLen | Minimum length of the token. | String |
| maxLen | Maximum length of the token. Cannot exceed 10 | String |

7.5 Tags : <mfaFlowControlInfo>

The <mfaFlowControlInfo> tag is used to provide the MFA flow control information.

7.5.1 Sample Node

```
<mfaFlowControlInfo>
<delayBeforeChallenge>1</delayBeforeChallenge>
<delayBeforeLoginComplete>2</delayBeforeLoginComplete >
<delayAfterLoginComplete>3</delayAfterLoginComplete>
<expireToken>>false</expireToken>
</mfaFlowControlInfo>
```

7.5.2 Node Description

Table 7-4: Node Description

| XML Tag Name | Description | Type |
|------------------------|--|--------------|
| <mfaFlowControlInfo> | This node holds MFA flow control information. | Complex Node |
| <delayBeforeChallenge> | Takes time in seconds. Maximum allowed value is 200. Yodlee agents will wait for the number of seconds specified by the user before challenging the user | Integer |

Table 7-4: Node Description

| XML Tag Name | Description | Type |
|----------------------------|---|---------|
| <delayBeforeLoginComplete> | Takes time in seconds. Maximum allowed value is 200. Yodlee agents will wait for the number of seconds specified by the user after challenging the user | Integer |
| <delayAfterLoginComplete> | Takes time in seconds. Maximum allowed value is 300. Yodlee agents will wait for the number of seconds specified by the user after completing the login process | Integer |
| <expireToken> | Boolean true or false. If true, token value provided in real time will be considered as expired. Default is false | Boolean |

NOTE: Sum of <delayBeforeChallenge>, <delayBeforeLoginComplete>, and <delayAfterLoginComplete> cannot exceed 480 seconds.

7.6 Complete DAG Bank Complex Login Form Sample Response

7.6.1 Sample XML for Bank – Real Time MFA

Refer to [Sample XML for Real Time MFA - Security Q&A on page B-3](#)

7.6.2 Sample XML for DAG Bank Token – Real Time MFA

Refer to [Sample XML for Token Sites on page B-5](#)

7.6.3 Sample XML for DAG Bank Multilevel – Real Time MFA

Refer to [Sample XML for Multilevel Sites on page B-6](#)

Appendix A: Sample Cases

The XML provided in this document have been tested against both simple MFA and real time MFA. This chapter provides sample cases that can be considered.

A.1 Case 1

Table A-1: Case 1

| MFA Type | Real Time |
|----------------|---|
| Test Parameter | Invalid question in SecurityQuestionAnswerList |
| Description | The questions are not selected by the user during registration for MFA. In other words, this is not a question that can be challenged at the site, as this question was not selected during the registration. This will never occur for a real site but could be with DAG and hence listed. |

A.1.1 Question addressed to the user

```
<SecurityQuestionAnswerList>
  <SecurityQuestionAnswer>
    <Question>What is the name of your first teacher?</Question>
    <Answer>Drona</Answer>
  <\SecurityQuestionAnswer>
<\SecurityQuestionAnswerList>
```

A.1.2 Question present in the master

```
<SelectedSecurityQuestionAnswerList>
  <SelectedSecurityQuestionAnswer>
    <Question>What is the name of the first company you worked
for?</Question>
    <Answer>yodlee</Answer>
  </SelectedSecurityQuestionAnswer>
  <SelectedSecurityQuestionAnswer>
    <Question>What is the name of your first school</Question>
```

```

    <Answer>Saint Paul</Answer>

</SelectedSecurityQuestionAnswer>

<SelectedSecurityQuestionAnswer>

    <Question>What is the name of your best friend</Question>

    <Answer>Drona</Answer>

</SelectedSecurityQuestionAnswer>

</SelectedSecurityQuestionAnswerList>

```

Since there is a mismatch in the question it has failed (error code 517 will be returned).

A.2 Case 2

Table A-2: Case 2

| MFA Type | Real Time MFA |
|----------------|---|
| Test Parameter | No challenge question is addressed for a later refresh after successful refresh. |
| Description | User was challenged during account aggregation, and the account got linked successfully. So, the questions are learned and the later refresh be successfully without the user intervention if the same question is addressed. |

If no question is addressed to the user it indicates that the question addressed at the end-site is a learned question. In this case, the application will not prompt any pop up. The answer for that question will be taken from the learned question/answer master list and will refresh the account. The question and answers learned can be confirmed by seeing the **Edit Site Credentials** page.

A.3 Case 3

Table A-3: Case 3

| MFA Type | Real Time MFA |
|----------------|---|
| Test Parameter | User has not provided both SecurityQuestionAnswerList and SelectedSecurityQuestionAnswerList In the uploaded XML. |
| Description | User should not get challenged during the account aggregation. |

Case 3 simulates the behavior of the end-site where in the user is not challenged during the refresh for a real time MFA enabled site. The refresh will be successful if the user has

not provided both the complex elements of SecurityQuestionAnswerList and the SelectedSecurityQuestionAnswerList in the uploaded XML.

A.4 Case 4

Table A-4: Case 4

| MFA Type | Real Time MFA |
|----------------|--|
| Test Parameter | User has provided the SecurityQuestionAnswerList, whereas SelectedSecurityQuestionAnswerList is not provided in the uploaded XML. |
| Description | User was challenged before, and the questions are learned. There is no Profile Page Question and Answer available. The user is challenged with a new question, and the instant refresh is successful then the SecurityQuestionAnswerList gets updated. |

It is not compulsory to have the SelectedSecurityQuestionAnswerList. The refresh will be successful if SecurityQuestionAnswerList is provided and SelectedSecurityQuestionAnswerList is not provided in the uploaded XML. In this case, the system will learn only the challenged question. In case another question is challenged for a subsequent refresh, the user will be prompted with a new question for instant refresh, and the cache refresh would have failed with error code 518.

A.5 Case 5

Table A-5: Case 5

| MFA Type | Real Time MFA |
|----------------|---|
| Test Parameter | User has provided the SelectedSecurityQuestionAnswerList In the uploaded XML, but SecurityQuestionAnswerList is not provided. |
| Description | This indicates that the XML uploaded is incorrect, because SelectedSecurityQuestionAnswerList becomes available. |

If the user has provided the SelectedSecurityQuestionAnswerList details and both <SecurityQuestionAnswerList> and </SecurityQuestionAnswerList> are not present, then it indicates that the user has not provided the tags and the XML has to be updated. This indicates that the user has enrolled for MFA at the end-site and should be challenged and the incorrect XML was uploaded. The refresh will fail with UpdateInformationException (429).

A.6 Case 6

Table A-6: Case 6

| MFA Type | Real Time MFA |
|----------------|--|
| Test Parameter | User has provided the SelectedSecurityQuestionAnswerList in the uploaded XML. and any one of <SecurityQuestionAnswerList > and </SecurityQuestionAnswerList > is provided. |
| Description | XML uploaded is incorrect as both closing and opening tag should be present. This should ideally not happen and the error is thrown as the XML creation is manual for Dag. |

If the user has provided the SelectedSecurityQuestionAnswerList details, and any one of <SecurityQuestionAnswerList> and </SecurityQuestionAnswerList> is not present, then it indicates that there is a graphical error in the tags, and the DAG XML has to be updated. The refresh will fail with GeneralException (403), and the uploaded XML needs to be fixed.

A.7 Case 7

Table A-7: Case 7

| MFA Type | Real Time MFA |
|----------------|---|
| Test Parameter | Wrong answer provided for Challenge question. |

A.7.1 XML block for challenge question

```
<SecurityQuestionAnswerList>
```

```
<SecurityQuestionAnswer>
```

```
    <Question>What is the name of the first company you worked for?</Question>
```

```
        <Answer>yahoo</Answer>
```

```
<\SecurityQuestionAnswer>
```

```
<\SecurityQuestionAnswerList>
```

A.7.2 XML block for master list

```
<SelectedSecurityQuestionAnswerList>
```

```
    <SelectedSecurityQuestionAnswer>
```

```

    <Question>What is the name of the first company you worked
for?</Question>

    <Answer>yodlee</Answer>

</SelectedSecurityQuestionAnswer>

<SelectedSecurityQuestionAnswer>

    <Question>What is the name of your first school</Question>

    <Answer>Saint Paul</Answer>

</SelectedSecurityQuestionAnswer>

<SelectedSecurityQuestionAnswer>

    <Question>What is the name of your best friend</Question>

    <Answer>Drona</Answer>

</SelectedSecurityQuestionAnswer>

</SelectedSecurityQuestionAnswerList>

```

It is expected that the user will provide the correct answer in the pop up for any question. In this case, the answer should be Yodlee as per the answer provided in the master list, and in the real time, the user is providing answer as yodlee. So, this request will fail with LoginException (402). If Yahoo is the correct answer and the user provides as Yahoo in the pop up, the refresh will fail later with error code 517 as the answer in the master list (SelectedSecurityQuestionAnswerList) is Yodlee.

A.8 Case 8

Table A-8: Case 8

| MFA Type | Real Time MFA |
|----------------|---|
| Test Parameter | Correct answer provided for the challenge question. |

A.8.1 XML block for challenged question

```

<SecurityQuestionAnswerList>

<SecurityQuestionAnswer>

```

```
<Question>What is the name of the first company you worked
for?</Question>
```

```
<Answer>yodlee</Answer>
```

```
<\SecurityQuestionAnswer>
```

```
<\SecurityQuestionAnswerList>
```

A.8.2 XML block for master list

```
<SelectedSecurityQuestionAnswerList>
```

```
<SelectedSecurityQuestionAnswer>
```

```
<Question>What is the name of the first company you worked
for?</Question>
```

```
<Answer>yodlee</Answer>
```

```
</SelectedSecurityQuestionAnswer>
```

```
<SelectedSecurityQuestionAnswer>
```

```
<Question>What is the name of your first school</Question>
```

```
<Answer>Saint Paul</Answer>
```

```
</SelectedSecurityQuestionAnswer>
```

```
<SelectedSecurityQuestionAnswer>
```

```
<Question>What is the name of your best friend</Question>
```

```
<Answer>Drona</Answer>
```

```
</SelectedSecurityQuestionAnswer>
```

```
</SelectedSecurityQuestionAnswerList>
```

Here the answer provided by the user in response to the challenge question is correct. It matches with the master list set, so the refresh will be successful. The error code will be 0.

A.9 Common Test Cases for FMPA, PMPA, PMPS Token Sites

A.9.1 Case 1

Table A-9: Case 1

| MFA Type | Real Time MFA- TOKEN |
|----------------|---|
| Test Parameter | <delayBeforeChallenge> takes time in seconds. |
| Description | If <delayBeforeChallenge> is provided by the user then the Yodlee agents will wait for <i>n</i> seconds (provided by the consumer) before challenging the user. Increasing the value can cause the refresh to fail with error "Request Timed Out (525): Your request has timed out due to technical reasons. Please try again. real time scenario is the case when the end-site takes a lot of time to navigate to the MFA challenge page. To test this scenario, we can set a value to 150 secs (max limit). Suggested value is either -1 (best case) or a value less than <10 seconds (real site behavior). |

A.9.2 Case 2

Table A-10: Case 2

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | <delayBeforeLoginComplete> takes time in seconds. |
| Description | The Yodlee agents will wait for <i>n</i> seconds (provided by the consumer) after challenging the user and before the login completes if <delayBeforeLoginComplete> is provided by the user. |

A.9.3 Case 3

Table A-11: Case 3

| MFA Type | Real Time MFA ? TOKEN |
|----------------|--|
| Test Parameter | <delayAfterLoginComplete> takes time in seconds. Maximum allowed value is 300. |
| Description | If <delayAfterLoginComplete> is provided by the user then the Yodlee agents will wait for <i>n</i> seconds (provided by the consumer) after completing the login process. Increasing the value can cause the refresh to fail with error "Request Timed Out (508)." |

A.9.4 Case 4

Table A-12: Case 4

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | Sum of < delayBeforeChallenge >, <delayBeforeLoginComplete> and <delayAfterLoginComplete> exceeds 480. |

Table A-12: Case 4

| MFA Type | Real Time MFA - TOKEN |
|-------------|--|
| Description | Sum of < delayBeforeChallenge >, <delayBeforeLoginComplete> and <delayAfterLoginComplete> cannot exceed the max value which is 480 seconds. Exceeding this will result in refresh failure with UpdateInformationException. |

A.9.5 Case 5

Table A-13: Case 5

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | <expireToken > takes true or false. Default is false. |
| Description | Refresh may fail with “Credentials Expired (524): The additional security information you provided has expired. Please try again.” |

Since the <expireToken> is set to true, the token value provided in real time will be considered as expired/invalid.

A.9.6 Case 6

Table A-14: Case 6

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | Token Value given in the real time fails in length validation (minLen and maxLen) |
| Description | Refresh will fail with “Invalid Credentials (523): The additional security information provided is incorrect.” |

A.9.7 Case 7

Table A-15: Case 7

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | Token Value given in real time does not match with the value given in the XML. |
| Description | When the user is prompted to enter the token value in real time, the user needs to enter the same value as what was given in the uploaded XML. Otherwise, the refresh will fail with “Invalid Credentials (523): The additional security information provided is incorrect.” |

A.9.8 Case 8

Table A-16: Case 8

| MFA Type | Real Time MFA - TOKEN |
|----------------|---|
| Test Parameter | Token Value is not received within the specified time limit |
| Description | Refresh will fail with Request Timed Out (522): Your request has timed out as the required security information was not provided within the given time. |

A.9.9 Case 9

Table A-17: Case 9

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | Token Value is received within the specified time limit, but <expireToken> is set to true. |
| Description | Refresh will fail with Credentials Expired (524): The additional security information you provided has expired |

A.9.10 Case 10

Table A-18: Case 10

| MFA Type | Real Time MFA - TOKEN |
|----------------|---|
| Test Parameter | Token Value given in real time matches with the value given in the XML. |
| Description | Successful refresh. |

A.10 Test Cases for FMPA Sites - Full MFA Prompt All

A.10.1 Case 1

Table A-19: Case 1

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | No display string or token value is given. |
| Description | In FMPA, all users are challenged during login. The user has to provide complete <TokenDetails> in the XML. Refresh will fail with UpdateInformationException. |

A.11 Test Cases for PMPA Sites - Partial MFA Prompt All

A.11.1 Case 1

Table A-20: Case 1

| MFA Type | Real Time MFA - TOKEN |
|----------------|---|
| Test Parameter | <TokenDetails> node missing from the XML. |
| Description | For PMPA (Partial MFA Prompt All) sites, all users will be challenged during login. The user has to provide complete <TokenDetails> in the XML. Otherwise, the refresh will fail with UpdateInformationException. |

A.11.2 Case 2

Table A-21: Case 2

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | Display string is not provided in the XML. |
| Description | For PMPA sites, all users will be challenged during login. The user has to provide complete <TokenDetails> in the XML. Otherwise, the refresh will fail with UpdateInformationException. |

A.11.3 Case 3

Table A-22: Case 3

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | Token value is not provided in the XML. |
| Description | If token value is not given in the XML, the user will be considered as a non-MFA user. |

For PMPA sites, all users are challenged during login, but only the users enrolled for MFA have to enter the value. In the first refresh, every user will be prompted to enter the token value. If a user is marked as a non-MFA user in the previous refresh, the next refresh will not be successful despite the user refreshes after providing the token value in the XML (enrolled for MFA at the end-site).

A.11.4 Case 4

Table A-23: Case 4

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | Token value was not provided in the XML for the previous refresh, but in the next refresh, the token value is provided in the XML. |
| Description | Refresh will fail with "Re-verification Required (518): The additional security information is incomplete or incorrect. Please update your account settings with correct credentials." |

For PMPA sites, all users are challenged during login, but only the users enrolled for MFA have to enter the value.

In the first refresh, every user is prompted to enter the token value, but the user will be marked as MFA users under the following scenario:

- The user provides the answer and token details in the XML.
- The user does not provide the answer, but provides the token details in the XML.

In the first refresh, every user is prompted to enter the token value, but the user will be marked as non-MFA users under the following scenario:

- The user does not provide the answer and the token details in the XML.
- The user provides the answer, but does not provide the token details in the XML.

The non-MFA marked user will not be prompted for MFA details if the user provides the token value in the XML (real time scenario is the non-MFA user enrolled for MFA at the end-site) and refreshes immediately. The immediate refresh will fail with error code 518, but internally, the user will be marked as MFA user. From the next refresh, the user will be prompted for MFA.

In real scenario, the end-site will show some error message since MFA information has not been provided during refresh. Hence, the refresh will fail with "Re-verification Required (518): The additional security information is incomplete or incorrect. Please update your account settings with correct credentials."

A.12 Test Cases for PMPs sites - Partial MFA Prompt Selected

A.12.1 Case 1

Table A-24: Case 1

| MFA Type | Real Time MFA - TOKEN |
|----------------|--|
| Test Parameter | <TokenDetails> node missing from the XML |
| Description | No error. |

For PMPS sites, only MFA enrolled users will get challenged during login. The user will be considered as a non-MFA user if the token details are not provided in the XML.

A.12.2 Case 2

Table A-25: Case 2

| MFA Type | Real Time MFA - TOKEN |
|----------------|-------------------------------------|
| Test Parameter | Display string not provided in XML. |
| Description | No error. |

For PMPS sites, only MFA enrolled users will be challenged during login. The user will be considered as a non-MFA user if the <displayString> tag is not provided in the XML.

A.12.3 Case 3

Table A-26: Case 3

| MFA Type | Real Time MFA - TOKEN |
|----------------|---|
| Test Parameter | Display string is provided in XML but no Token value. |
| Description | Refresh will fail with UpdateInformationException |

For PMPS sites, only MFA enrolled users will be challenged during login. The user will be considered as an MFA user if the <displayString> tag is provided in the XML. The refresh will fail with UpdateInformationException if the MFA user does not provide the token value in the XML.

A.12.4 Case 4

Table A-27: Case 4

| MFA Type | Real Time MFA - TOKEN |
|----------------|---|
| Test Parameter | Token detail was not provided in the XML for the previous refresh, but for the next refresh token details are provided. |
| Description | User will go through MFA flow and will get a pop up to enter token value. |

For PMPS sites, only MFA enrolled users will be challenged during login. The user will be considered a non-MFA user if the token details are not provided in the XML.

In the next refresh, if the non-MFA user provides token details, the user will go through the MFA flow and will be prompted to enter the token value.

Chapter B: Sample XML Configuration

An XML template has been created for each supported site and container. Each template may be used to create any number of dummy accounts of that type; for example, the Banking XML template may be used to create dummy bank accounts.

The following sections provide definitions of the XML fields that may be changed to create your own accounts.

B.1 Configuring MFA Information in the XML

Table B-1: Definitions of MFA fields

| XML Tag Name | Description | Type |
|------------------------------|--|--------------|
| <TokenDetails> | Node that holds the token details | Complex Node |
| <DisplayString> | Node that holds the display string of the token. This string will be shown to the user in the pop-up to enter the token details. | String |
| <Value> | Node that holds the value of the token. The value provided in the real-time pop-up will be matched against this value. Token value length cannot exceed 10. | String |
| minLen | Minimum length of the token | String |
| maxLen | Maximum length of the token. Cannot exceed 10 | String |
| <mfaFlowControllInfo> | This node holds MFA flow control information | Complex Node |
| <delayBeforeChallenge> | Takes time in seconds. Maximum allowed value is 200. Yodlee agents will wait for the number of seconds specified by the user before challenging the user | Integer |
| <delayBeforeLoginComplete> | Takes time in seconds. Maximum allowed value is 200. Yodlee agents will wait for the number of seconds specified by the user after challenging the user. | Integer |
| <delayAfterLoginComplete> | Takes time in seconds. Maximum allowed value is 300. Yodlee agents will wait for the number of seconds specified by the user after completing the login process. | Integer |
| <expireToken> | Boolean true or false. If true, token value provided in real time will be considered as expired. Default is false. | Boolean |
| <SecurityQuestionAnswerList> | Node that holds list of security questions and answers. These security questions and answers will be used to validate multifactor authentication. Child node will be SecurityQuestionAnswer. | Complex Node |

| XML Tag Name | Description | Type |
|--------------------------------------|---|--------------|
| <SecurityQuestionAnswer> | Node that will represent a question and answer pair. Question and Answer will be child node. | Complex Node |
| <Question> | Question against which account will be validated. | String |
| <Answer> | Answer for corresponding question. | String |
| <SelectedSecurityQuestionAnswerList> | Node that holds global list of security questions and answers selected by the user at the time enrollment for real time MFA. It will be used as learned questions. Child node will be SecurityQuestionAnswer. | Complex Node |
| <SecurityQuestionAnswer> | Node that will represent a pair of question and answer. Question and Answer will be child node. | Complex Node |
| <Question> | Question against which account will be validated. | String |
| <Answer> | Answer for corresponding question. | String |

B.1.1 Configuring MFA Information for DAG Container

For DAG containers, the MFA information like flowControllInfo, TokenDetails, SecurityQuestionAnswerList, SelectedSecurityQuestionAnswerList, etc. can be configured as part of the data xml.

B.1.1.1 Sample XML for Persistent MFA - Security Q&A

```
<site>

<SecurityQuestionAnswerList>

  <SecurityQuestionAnswer>

    <Question>Which is the capital of USA?</Question>

    <Answer>washington</Answer>

  </SecurityQuestionAnswer>

</SecurityQuestionAnswerList>

<status>0</status>

<bankAccount uniqueId="23232323" acctType="checking">

<accountName>TESTDATA</accountName>

<accountNumber>503-1123xxx</accountNumber>
```



```

<accountHolder>accountHolder</accountHolder>

<balance balType="availableBalance">

<curAmt curCode="USD">54.78</curAmt>

</balance>

<balance balType="currentBalance">

<curAmt curCode="USD">44.78</curAmt>

</balance>

</bankAccount>

</site>

```

B.1.1.2 Sample XML for Real Time MFA - Security Q&A

```

<site>

  <mfaFlowControlInfo>

    <delayBeforeChallenge>1</delayBeforeChallenge>

    <delayBeforeLoginComplete>2</delayBeforeLoginComplete >

    <delayAfterLoginComplete>3</delayAfterLoginComplete>

    <expireToken>>false</expireToken>

  </mfaFlowControlInfo >

  <SecurityQuestionAnswerList>

    <SecurityQuestionAnswer>

      <Question>How many states are present in USA?</Question>

      <Answer>fifty</Answer>

    </SecurityQuestionAnswer>

    <SecurityQuestionAnswer>

```

```
<Question>How many colors are present in a
rainbow?</Question>

    <Answer>seven</Answer>

</SecurityQuestionAnswer>

</SecurityQuestionAnswerList>

<status>0</status>

<bankAccount uniqueId="23232323" acctType="checking">

<accountName>TESTDATA</accountName>

<accountNumber>503-1123xxx</accountNumber>

<accountHolder>accountHolder</accountHolder>

<balance balType="availableBalance">

<curAmt curCode="USD">54.78</curAmt>

</balance>

<balance balType="currentBalance">

<curAmt curCode="USD">44.78</curAmt>

</balance>

</bankAccount><SelectedSecurityQuestionAnswerList>

    <SecurityQuestionAnswer>

        <Question> How many states are present in USA?</Question>

        <Answer>fifty</Answer>

    </SecurityQuestionAnswer>

    <SecurityQuestionAnswer>

        <Question> How many colors are present in a rainbow?</
Question>
```

```

    <Answer>seven</Answer>
  </SecurityQuestionAnswer>
  <SecurityQuestionAnswer>
    <Question>Which is your favourite car?</Question>
    <Answer>Ferrari</Answer>
  </SecurityQuestionAnswer>
</SelectedSecurityQuestionAnswerList>
</site>

```

B.1.1.3 Sample XML for Token Sites

```

<site>
  <flowControlInfo>
    <delayBeforeChallenge>-1</delayBeforeChallenge>
    <delayBeforeLoginComplete>20</delayBeforeLoginComplete>
    <delayAfterLoginComplete></delayAfterLoginComplete>
    <expireToken>>false</expireToken>
  </flowControlInfo >
  <TokenDetails>
    <DisplayString>Security Key</DisplayString>
    <Value minLen="4" maxLen="6">123456</Value>
  </TokenDetails>
  <status>0</status>
  <bankAccount uniqueId="23232323" acctType="checking">
    <accountName>TESTDATA</accountName>

```

```
<accountNumber>503-1123xxx</accountNumber>  
<accountHolder>accountHolder</accountHolder>  
<balance balType="availableBalance">  
<curAmt curCode="USD">54.78</curAmt>  
</balance>  
<balance balType="currentBalance">  
<curAmt curCode="USD">44.78</curAmt>  
</balance>  
</bankAccount>  
</site>
```

B.1.1.4 Sample XML for Multilevel Sites

```
<site>  
<flowControlInfo>  
<delayBeforeChallenge>-1</delayBeforeChallenge>  
<delayBeforeLoginComplete>20</delayBeforeLoginComplete>  
<delayAfterLoginComplete></delayAfterLoginComplete>  
<expireToken>>false</expireToken>  
</flowControlInfo >  
<TokenDetails>  
<DisplayString>Security Key</DisplayString>  
<Value minLen="4" maxLen="6">123456</Value>  
</TokenDetails>  
<SecurityQuestionAnswerList>
```

```

<SecurityQuestionAnswer>
<Question>What is the name of your state?</Question>
<Answer>karnataka</Answer>
</SecurityQuestionAnswer>
<SecurityQuestionAnswer>
<Question>What is the name of your first school</Question>
<Answer>Saint Paul HR SEC School</Answer>
</SecurityQuestionAnswer>
</SecurityQuestionAnswerList>
<bankAccount uniqueId="23232323" acctType="checking">
<accountName>TESTDATA</accountName>
<accountNumber>503-1123xxx</accountNumber>
<accountHolder>accountHolder</accountHolder>
<balance balType="availableBalance">
<curAmt curCode="USD">54.78</curAmt>
</balance>
<balance balType="currentBalance">
<curAmt curCode="USD">44.78</curAmt>
</balance>
</bankAccount>
<SelectedSecurityQuestionAnswerList>
<SelectedSecurityQuestionAnswer>
<Question>What is the name of your state?</Question>

```

```
<Answer>karnataka</Answer>
</SelectedSecurityQuestionAnswer>
<SelectedSecurityQuestionAnswer>
<Question>What is the name of your first school</Question>
<Answer>Saint Paul HR SEC School</Answer>
</SelectedSecurityQuestionAnswer>
<SelectedSecurityQuestionAnswer>
<Question>What is the name of your best friend</Question>
<Answer>Drona</Answer>
</SelectedSecurityQuestionAnswer>
</SelectedSecurityQuestionAnswerList>
</site>
```

B.1.2 Configuring MFA Information for DAG Sites

Unlike DAG containers, DAG sites have separate XML for configuring MFA information. The login XML has the MFA challenge information and the refresh flow control details. Required values can be changed to create a custom XML.

B.1.2.1 Sample Login XML for Multilevel Sites

```
<login>
<flowControlInfo>
<delayBeforeChallenge>-1</delayBeforeChallenge>
<delayBeforeLoginComplete>20</delayBeforeLoginComplete>
<delayAfterLoginComplete/>
<expireToken>>false</expireToken>
</flowControlInfo>
```

```

<TokenDetails>
<DisplayString>SecurityKey</DisplayString>
<Value minLen="4" maxLen="6">123456</Value>
</TokenDetails>
<SecurityQuestionAnswerList>
<SecurityQuestionAnswer>
<Question>Whatisthenameofyourstate?</Question>
<Answer>karnataka</Answer>
</SecurityQuestionAnswer>
<SecurityQuestionAnswer>
<Question>Whatisthenameofyourfirstschool</Question>
<Answer>SaintPaulHRSECSchool</Answer>
</SecurityQuestionAnswer>
</SecurityQuestionAnswerList>
<SelectedSecurityQuestionAnswerList>
<SelectedSecurityQuestionAnswer>
<Question>Whatisthenameofyourstate?</Question>
<Answer>karnataka</Answer>
</SelectedSecurityQuestionAnswer>
<SelectedSecurityQuestionAnswer>
<Question>Whatisthenameofyourfirstschool</Question>
<Answer>SaintPaulHRSECSchool</Answer>
</SelectedSecurityQuestionAnswer>

```

```
<SelectedSecurityQuestionAnswer>
<Question>Whatisthenameofyourbestfriend</Question>
<Answer>Drona</Answer>
</SelectedSecurityQuestionAnswer>
</SelectedSecurityQuestionAnswerList>
</login>
```

B.1.2.2 Sample Login XML for Partial MFA/PMPA/FMPA Sites

Partial MFA/PMPA/FMPA login XML is applicable only for a site based catalog (shared DAG sites).

```
<login>
<flowControlInfo>
<delayBeforeChallenge>-1</delayBeforeChallenge>
<delayBeforeLoginComplete>20</delayBeforeLoginComplete>
<delayAfterLoginComplete/>
<expireToken>>false</expireToken>
</flowControlInfo>
<TokenDetails>
<DisplayString>SecurityKey</DisplayString>
<Value minLen="4"maxLen="6">123456</Value>
</TokenDetails>
</login>
```

B.1.2.3 Sample Login XML for Security Q&A

Security Q&A login XML applies only to a site based catalog (shared DAG sites).

```
<login>
<flowControlInfo>
```



```

<delayBeforeChallenge>-1</delayBeforeChallenge>
<delayBeforeLoginComplete>20</delayBeforeLoginComplete>
<delayAfterLoginComplete/>
<expireToken>>false</expireToken>
</flowControlInfo>
<SecurityQuestionAnswerList>
<SecurityQuestionAnswer>
<Question>Whatisthenameofyourstate?</Question>
<Answer>karnataka</Answer>
</SecurityQuestionAnswer>
<SecurityQuestionAnswer>
<Question>Whatisthenameofyourfirstschool</Question>
<Answer>SaintPaulHRSECSchool</Answer>
</SecurityQuestionAnswer>
</SecurityQuestionAnswerList>
<SelectedSecurityQuestionAnswerList>
<SelectedSecurityQuestionAnswer>
<Question>Whatisthenameofyourstate?</Question>
<Answer>karnataka</Answer>
</SelectedSecurityQuestionAnswer>
<SelectedSecurityQuestionAnswer>
<Question>Whatisthenameofyourfirstschool</Question>
<Answer>SaintPaulHRSECSchool</Answer>

```

```

</SelectedSecurityQuestionAnswer>

<SelectedSecurityQuestionAnswer>

<Question>Whatisthenameofyourbestfriend</Question>

<Answer>Drona</Answer>

</SelectedSecurityQuestionAnswer>

</SelectedSecurityQuestionAnswerList>

</login>

```

B.2 Bank Fields

The definitions for the elements in the Bank container:

Table B-2: Definitions for the Elements in the Bank Container

| XML Tag Name | Description | Type |
|------------------------|--|--------|
| accountHolder | Name of the account holder | String |
| accountName | Name of the account | String |
| accountNumber | Account number for the account shown | String |
| acctType | This is a numeric sequence used to identify the type of account (such as savings, CD, checking, etc.) Values: unknown, other, checking, savings, CD, moneyMarket | String |
| amount | The amount of money represented by the transaction | Number |
| annualPercentage Yield | This is the yield (percentage rate) you receive for funds you have on deposit in this account | Number |
| AsOf | This is the date for which the information displayed is current. Another way to think of this is the last time the bank updated the information | Date |
| availableBalance | This is available amount for withdrawal. This may be less than the current balance | |
| baseType | Values: credit, debit | String |
| balType | Values: availableCredit, currentBalance, interestEarnedYtd, previousYearInterestEarned, overdraftProtection | String |
| category | Values: unknown, other | String |

Table B-2: Definitions for the Elements in the Bank Container

| XML Tag Name | Description | Type |
|-------------------|--|--------|
| checkNumber | If the transaction represents a check, the identifying number printed on the check | String |
| curCode | Currency Code Values: AED, AFA, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZM, BAM, BBD, BDT, BGL, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CYP, CZK, DJF, DKK, DOP, DZD, EEK, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GGP, GHC, GIP, GMD, GNF, GTQ, GYD, KD, HNL, HRK, HTG, HUF, IDR, ILS, MP, INR, IQD, IRR, ISK, JEP, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGF, MKD, MMK, MNT, MOP, MRO, MTL, MUR, MVR, MWK, MXN, MYR, MZM, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, ROL, RUR, RWF, SAR, SBD, SCR, SDD, SEK, SGD, SHP, SIT, SKK, SLL, SOS, SPL, SRG, STD, SVC, SYP, SZL, THB, TJR, TMM, TND, TOP, TRL, TTD, TVD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEB, VND, VUV, WST, XAF, XAG, XAU, XCD, XDR, XOF, XPD, XPF, XPT, YER, YUM, ZAR, ZMK, ZWD | |
| currentBalance | Total value of the account, including items that may not have settled | |
| Date | The date consists of the following attributes: localFormat, timeZone, displayTimeZone, rawData. TimeZone is [+ -] hh:mm from GMT; displayTimeZone is "Gondwanaland Standard Time" etc. Example: <date localformat="mm/dd/yyyy" timeZone="+]hh:mm">12/12/2004+05:30</date> | |
| description | A description of the transaction, such as "Check #1134", or "Safeway #1222 ATM" | String |
| fromDate | Is the start date of the transaction | Date |
| interestEarnedYtd | The amount of money (interest) earned by each account for the current calendar year | |
| interestRate | Rate received for funds on deposit, or charged for funds loaned | Number |
| link | The link is used to capture a generic link (URL) for any data type | anyURI |
| MaturityDate | For CDs, the day the particular certificate of deposit matures (and you have access to the money without penalty) | Date |

Table B-2: Definitions for the Elements in the Bank Container

| XML Tag Name | Description | Type |
|----------------------------|--|--------|
| overdraftProtection | The dollar amount up to which the bank will protect if the withdrawals over extend against the balance. This protection takes the form of a loan, and carries interest charges | String |
| postdate | The date the transaction was posted by the bank. For example, if you make a deposit over the weekend, it won't show until the following business day | Date |
| previousYearInterestEarned | How much money the account earned on its deposits in the previous calendar year | Number |
| routingNumber | Also known as the ABA number, this identifies the banking institution through what's known as the Interbank system. Interbank is the network used to move monies electronically | String |
| term | The length of time the CD is in effect. Generally between one and five years | String |
| toDate | Is the date on which transaction is made | Date |
| transDate | Is the date on which the transaction took place | Date |
| transactionId | Identifier for the insurance transaction | String |
| type | A unique code used by the bank to identify the transaction. Values: deposit, check, achIn, achOut, billPayIn, billPayOut, directDeposit, atmOut, atmFee, cdBuy, cdMatures, cdWithdrawal, cdWithdrawalFee, interestPayment, interestCharge, moneyMarketInterest, miscellaneousFee, miscellaneousCredit, accountMaintenanceFee, wireFundsOut, wireFundsIn, credit, debit | String |

B.2.1 Sample XML for a Bank

```
<site>

<status>0</status>

<bankAccount uniqueId="23232323" acctType="checking">

<accountName>TESTDATA</accountName>

<accountNumber>503-1123xxx</accountNumber>

<accountHolder>accountHolder</accountHolder>

<balance balType="availableBalance">
```

```

<curAmt curCode="USD">54.78</curAmt>
</balance>
<balance balType="currentBalance">
<curAmt curCode="USD">44.78</curAmt>
</balance>
<transactionList>
<transaction uniqueId="14141414" type="debit" baseType="debit">
<description>CHECK # 998</description>
<checkNumber>998</checkNumber>
<amount curCode="USD">59.00</amount>
<link>link</link>
<category>category</category>
<transDate localFormat="MM/dd/yy">2005-07-16T00:00:00</transDate>
</transaction>
<transaction uniqueId="1111111" type="deposit" baseType="credit">
<description>DESC</description>
<link>http://www.altova.com</link>
<amount curCode="USD">343465.00</amount>
<transDate localFormat="yyyy-MM-dd">2005-07-16T00:00:00</
transDate>
<postDate localFormat="yyyy-MM-dd">2005-07-16T00:00:00</postDate>
<checkNumber>DAG-333</checkNumber>
<category categoryId="333">other</category>
</transaction>

```

```

</transactionList>

</bankAccount>

<bankAccount uniqueId="1323121" acctType="savings">

<accountName>TESTDATA1</accountName>

<accountNumber>503-5623xxx</accountNumber>

<accountHolder>accountHolder</accountHolder>

<balance balType="availableBalance">

<curAmt curCode="USD">65454.78</curAmt>

</balance>

<balance balType="currentBalance">

<curAmt curCode="USD">9044.78</curAmt>

</balance>

<transactionList>

<transaction uniqueId="6546464" type="debit" baseType="debit">

<description>CHECK # 102</description>

<checkNumber>102</checkNumber>

<amount curCode="USD">1259.00</amount>

<link>link</link>

<category>category</category>

<transDate localFormat="MM/dd/yy">2012-01-12T00:00:00</transDate>

</transaction>

<transaction uniqueId="2222211" type="deposit" baseType="credit">

<description>DESC</description>

```

```
<link>http://www.altova.com</link>

<amount curCode="USD">3465.00</amount>

<transDate localFormat="yyyy-MM-dd">2012-01-16T00:00:00</
transDate>

<postDate localFormat="yyyy-MM-dd">2012-01-16T00:00:00</postDate>

<checkNumber>DAG-133</checkNumber>

<category categoryId="133">other</category>

</transaction>

<transaction uniqueId="33333" uniqueIdModified="1"
type="interestPayment" baseType="credit">

<link>http://www.altova.com</link>

<postDate localFormat="yyyy-MM-dd">2012-01-10T00:00:00</postDate>

<description>DESC</description>

<amount curCode="USD">5646.00</amount>

<transDate localFormat="yyyy-MM-dd">2012-01-11T00:00:00</
transDate>

<checkNumber>DAG-233</checkNumber>

<category categoryId="333">other</category>

</transaction>

<transaction uniqueId="444444" uniqueIdModified="1" type="debit"
baseType="debit">

<link>http://www.altova.com</link>

<postDate localFormat="yyyy-MM-dd">2012-01-14T00:00:00</postDate>

<description>DESC</description>

<amount curCode="USD">3103.00</amount>
```

```

<transDate localFormat="yyyy-MM-dd">2012-01-12T00:00:00</
transDate>

<checkNumber>DAG-333</checkNumber>

<category categoryId="333">other</category>

</transaction>

<transaction uniqueId="55555" uniqueIdModified="1" type="credit"
baseType="credit">

<link>http://www.altova.com</link>

<postDate localFormat="yyyy-MM-dd">2012-01-02T00:00:00</postDate>

<description>DESC</description>

<amount curCode="USD">9846.00</amount>

<transDate localFormat="yyyy-MM-dd">2012-01-16T00:00:00</
transDate>

<checkNumber>DAG-333</checkNumber>

<category categoryId="333">other</category>

</transaction>

</transactionList>

</bankAccount>

</site>.

```

B.3 Credit Card Fields

The definitions for the elements in the Credit Card container:

Table B-3: Definitions for the Elements in the Credit Card Container

| XML Tag Name | Description | Type |
|---------------|-----------------------------------|--------|
| accountName | Name of the card account | String |
| accountNumber | Account number for the card shown | String |

Table B-3: Definitions for the Elements in the Credit Card Container

| XML Tag Name | Description | Type |
|---|--|---------|
| adjustments | Adjustments are transactions made by the credit card company to reflect a change in a charge, debit, or credit (say, in the instance of a fraud or stolen card, or an incorrect amount) | |
| adjustmentsPayments | This field can represent either adjusted payments to the account (for example, if the amount on the check was entered incorrectly), or adjustments and payments together | |
| amount | The amount of the credit card transaction | Decimal |
| amountDue | This represents the minimum amount you must send to the credit card company to keep your account current and not incur any penalty fees | |
| apr | Annual percentage rate on the card | Number |
| AsOf | Date the account balance was last updated for this information | Date |
| availableCash | This is the amount currently available, which you can withdraw directly in cash on your credit card. It reflects any current charges or debits to the credit card account | |
| availableCredit | Is the total amount available for charging-the credit limit minus your current balance | |
| Balance | Is the total amount corresponding to the value in balType | |
| balType | | |
| (For the balance existing in CardAccount) | Values: amountDue, runningBalance, newCharges, payments, adjustments, adjustmentsPayments, pendingCharges, lastPayment, disputedAmount, availableCredit, totalCreditLine, totalCashLimit, interestPaidThisPeriod, interestPaidYtd, minPayment | String |
| balType(paymentInfo) | Values: paymentAmount, maxPayment | String |
| balType(Bill) | Values: endingBalance, newCharges, pastDueAmount, lastPayment, amountDue, minPayment, adjustments, latePaymentCharge, prevEndingBalance | String |
| balType(CardStatement) | Values: lateCharges, cashAdvance, credit, payments, adjustments, adjustmentsPayments, financeCharges, disputedAmount, availableCredit, availableCash, totalCreditLine, totalCashLimit, interestPaidThisPeriod, interestPaidYtd | String |
| billDate | Date the bill was issued | Date |
| billingPeriodEnd | Ending date for the billing period | Date |
| billingPeriodStart | Beginning date for the billing period | Date |

Table B-3: Definitions for the Elements in the Credit Card Container

| XML Tag Name | Description | Type |
|--------------------|--|---------|
| cashApr | APR is the annual percentage rate charged on outstanding balances. There can be two rates if the card charges a higher amount for cash withdrawn | Number |
| category | SIC code for transaction | String |
| chargesIncurred | The monetary charge incurred for the units used | Decimal |
| chargeType | Values: PrimaryPlanMRC, DomesticLongDistance, InternationalLongDistance, TotalOverage, AnytimeOverage, NightWeekendOverage, WeekNightOverage, WeekendOverage, MobileToMobileOverage, TotalRoaming, RoamingAirtime, RoamingLongDistance, AdditionalNightWeekendMRC, AdditionalWeekNightMRC, AdditionalWeekendMRC, AdditionalAnytimeMinutesMRC, AdditionalMobileToMobileMRC, InternationalDialingDiscountMRC, InternationalRoaming, TotalChargesForPeriod, TotalTaxesSurcharges, NumberPortabilityFee, 911Fee, TotalAdjustments, Adjustment, LatePayment, Equipment, MobileAssistMRC, VoiceServices, HandsetInsuranceMRC, TextMessagePackageMRC, TextMessageOverage, DataMRC, DataOverage, MultimediaMessageMRC, MultimediaMessageOverage, WirelessInternetMRC, WirelessInternetOverage, DirectoryAssistance, TotalApplicationDownloads, GameDownloads, GraphicsDownloads, RingtoneDownloads, OtherDownloads, PushToTalkMRC, PushToTalkOverage, PromotionalCredit, EmailRedirector, Other,Unknown | String |
| company | The name of the company holding the credit card account; such as, First Bank, GM, etc. | String |
| confirmationNumber | This is an identification number unique to the firm, which is associated with the transaction | String |
| contractLength | Duration of the contract | Number |
| curAmt | | Decimal |

Table B-3: Definitions for the Elements in the Credit Card Container

| XML Tag Name | Description | Type |
|------------------------|--|-------------------------|
| curCode | Currency Code Values: AED, AFA, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZM, BAM, BBD, BDT, BGL, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CYP, CZK, DJF, DKK, DOP, DZD, EEK, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GGP, GHC, GIP, GMD, GNF, GTQ, GYD, KD, HNL, HRK, HTG, HUF, IDR, ILS, MP, INR, IQD, IRR, ISK, JEP, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGF, MKD, MMK, MNT, MOP, MRO, MTL, MUR, MVR, MWK, MXN, MYR, MZM, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, ROL, RUR, RWF, SAR, SBD, SCR, SDD, SEK, SGD, SHP, SIT, SKK, SLL, SOS, SPL, SRG, STD, SVC, SYP, SZL, THB, TJR, TMM, TND, TOP, TRL, TTD, TVD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEB, VND, VUV, WST, XAF, XAG, XAU, XCD, XDR, XOF, XPD, XPF, XPT, YER, YUM, ZAR, ZMK, ZWD | |
| Date | The Date consists of the following attributes: localFormat, timeZone, displayTimeZone, rawData. TimeZone is [+ -]hh:mm from GMT, displayTimeZone is "Gondwanaland Standard Time" etc. Example: <date localformat="mm/dd/yyyy" timeZone="+]hh:mm">12/12/2004+05:30</date> | |
| description | The exact nature of the transaction; for example, "Safeway Store #23454" | String |
| disputedAmount | Disputed amounts represent the total of any charges or credits to the account, which you have notified the company you do not agree with; for example, if you were charged \$200 for something you feel you only signed for \$20 | |
| dueDate | The date the next payment is due. If the payment is not received by that date, a late penalty may apply | Date |
| endDate | Date to receive the last payment | Date |
| frequency | Frequency of the credit card | String |
| frequencyString | | String |
| frequencyUnit | | String |
| fromDate | Is the start date | Date |
| interestPaidThisPeriod | The interest charge on the outstanding balance for this time period | |
| interestPaidYtd | Represents the total amount of interest paid on the account during the current year | |
| isDueDateEstimated | Estimated due date | Boolean (True or False) |

Table B-3: Definitions for the Elements in the Credit Card Container

| XML Tag Name | Description | Type |
|----------------------|--|-------------------------|
| isDueOnReceipt | Is the due amount notified through receipt | Boolean (True or False) |
| isPending | If the payment is pending for policy or not | Boolean (True or False) |
| isPrimary | | Boolean (True or False) |
| lastPayment | The amount of the last payment made to the account | |
| lastPaymentDate | The date the last payment to the credit card count was received and posted | |
| link | The link is used to capture a generic link (URL) for any data type | anyURI |
| minPayment | Minimum payment, if any, that must be made on the bill to avoid additional charges or fees | |
| newCharges | New charges are amounts and transactions made to the account | |
| payee | The name to which any bill payment must be addressed to | String |
| paymentCharges | Pending charges are charges which have not posted to the account since the last statement, but are still pending | |
| PaymentDate | Date of payment made to the account | Date |
| paymentLink | The payment link is used to capture a generic payment link (URL) for any data type | anyURI |
| payments | These transactions represent any payments received and posted to the account | |
| paymentSource | Source from which the payment needs to be done | String |
| paymentSourceAcctNum | Account number from which payment needs to be made | String |
| paymentType | Values: unknown, other, manual, auto | String |
| pendingCharges | Pending charges are charges which have not posted to the account since the last statement, but are still pending | |
| plan | Plan associated with the credit card | String |
| planCharges | Charge taken for credit card plan | CurAmtDecimal |
| planDetails | Details about the credit card plan | String |
| planFor | | String |
| planType | Values: voice, data, unknown, other | String |

Table B-3: Definitions for the Elements in the Credit Card Container

| XML Tag Name | Description | Type |
|------------------|--|---------|
| postdate | The date the credit card transaction was posted to the account. This can sometimes be later than the day of the transaction due to issues either at the vendor (where you made the charge) or the credit card company (if they were closed or had problems that day) | Date |
| receivedDate | Date on which the payment is received | Date |
| runningBalance | The total amount owed on the account. Paying this amount would bring the account balance to zero | |
| startDate | Start date of the credit card | Date |
| status | Values: unknown, other, inbox, outbox, paid, filed | String |
| statusString | Payment status string of credit card | String |
| stmtListFromDate | Start date of the statement | Date |
| StmtListToDate | End date of the statement | Date |
| toDate | Date to which the statement is generated | Date |
| totalCashLimit | The maximum amount of cash you can withdraw from your credit card | |
| totalCreditLine | The maximum amount that can be charged on the account, including any amount you've already charged | |
| tranListFromDate | Start date of the statement transaction | Date |
| tranListToDate | End date of the statement transaction | Date |
| transactionId | Identifier for the insurance transaction | String |
| transDate | The date the credit card transaction took place Type: Date | Date |
| type | It represents type of Transaction Values: creditdebit, check, achIn, achOut, billPayIn, billPayOut, atmOut, atmFee, interestCharge, miscellaneousFee, miscellaneousCredit, accountMaintenanceFee, csAdjustment | String |
| unit | Values: unknown, other, minutes, kilobytes, megabytes, calls, downloads | String |
| unitRate | The price charged per unit of usage | Decimal |
| unitsIncluded | The units (minutes, seconds, etc.) displayed. Some phones bill per minute, some per second | Number |
| unitsOverLimit | The number of minutes in excess of those allowed by the plan | Number |
| unitsRemaining | The number of minutes remaining (for phone plans) | Number |
| unitString | The number of units (minutes, seconds, et al) used | String |

Table B-3: Definitions for the Elements in the Credit Card Container

| XML Tag Name | Description | Type |
|-----------------|---|--------|
| unitsUsed | The number of minutes used | Number |
| usageDirection | Values: Incoming, Outgoing, IncomingAndOutgoing, NotApplicable | String |
| usageTimePeriod | Values: WeekNight, Weekend, NightWeekend, Anytime, all, other | String |
| usageType | Values: Voice, MobileToMobile, Rollover, DomesticRoaming, InternationalRoaming, Local, DomesticLongDistance, InternationalLongDistance, International, TextMessage, MultimediaMessage, Data, WirelessInternet, DirectoryAssistance, VoiceServices, MobileAssist, GameDownloads, GraphicsDownloads, RingtoneDownloads, OtherDownloads, Downloads, Other | String |

B.3.1 Sample XML for Credit Cards

```

<site>

<status>0</status>

<cardAccount acctType="credit">

<link>http://abc.com</link>

<accountNumber>354-2334</accountNumber>

<accountName>Super CD Plus</accountName>

<accountHolder>Bill Gates</accountHolder>

<cashApr>103.50</cashApr>

<company>zensutra</company>

<asOf localFormat="yyyy-mm-dd">2004-05-01T00:00:00</asOf>

<dueDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</dueDate>

<lastPaymentDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</
lastPaymentDate>

<apr>15.25</apr>

<balance balType="lastPayment">

```

```
<curAmt curCode="USD">5000.67</curAmt>
</balance>
<balance balType="minPayment">
<curAmt curCode="USD">1000</curAmt>
</balance>
<balance balType="runningBalance">
<curAmt curCode="USD">11756.88</curAmt>
</balance>
<balance balType="newCharges">
<curAmt curCode="USD">3433.67</curAmt>
</balance>
<transactionList>
<transaction type="credit" baseType="debit">
<link>http://asdf.com</link>
<transactionId>12345</transactionId>
<amount curCode="USD">3500.00</amount>
<description>TransDesc</description>
<transDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</
transDate>
<postDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</postDate>
<category categoryId="1">somecategory</category>
</transaction>
<fromDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</fromDate>
<toDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</toDate>
```

```

</transactionList>

<cardStatementList>

<cardStatement uniqueId="-1769348581" acctType="card"
isHistoric="false">

<link>http://asdasd</link>

<accountName>Super CD Plus</accountName>

<accountHolder>Bill Gates</accountHolder>

<accountNumber>Payment-2334</accountNumber>

<paymentLink>http://some.com</paymentLink>

<payee>Divya</payee>

<dueDate localFormat="yyyy-mm-dd">2004-05-25</dueDate>

<billPaymentInfo>

<paymentDate localFormat="yyyy-mm-dd">2004-08-
25</paymentDate>

<status>unknown</status>

<statusString>sString</statusString>

<frequency>Weekly</frequency>

<frequencyUnit>Unit</frequencyUnit>

<frequencyString>FString</frequencyString>

<paymentSource>Psource</paymentSource>

<paymentSourceAcctNum>PNum</paymentSourceAcctNum>

<receivedDate localFormat="yyyy-mm-dd">2004-04-
25</receivedDate>

<paymentType>unknown</paymentType>

```



```
<balance balType="amountDue">
<curAmt curCode="USD">25000.99</curAmt>
</balance>
<balance balType="minPayment">
<curAmt curCode="USD">100.89</curAmt>
</balance>
</billPaymentInfo>
<balance balType="maxPayment">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="paymentAmount">
<curAmt curCode="USD">10000</curAmt>
</balance>
<billDate localFormat="yyyy-mm-dd">2004-08-25</billDate>
<billingPeriodStart localFormat="yyyy-mm-dd">2003-08-25</
billingPeriodStart>
<billingPeriodEnd localFormat="yyyy-mm-dd">2005-08-25</
billingPeriodEnd>
<lastPaymentDate localFormat="yyyy-mm-dd">2004-08-25</
lastPaymentDate>
<isDueOnReceipt>TRUE</isDueOnReceipt>
<isDueDateEstimated>FALSE</isDueDateEstimated>
<balance balType="endingBalance">
<curAmt curCode="USD">120000</curAmt>
</balance>
```

```
<balance balType="newCharges">
<curAmt curCode="USD">7000</curAmt>
</balance>
<balance balType="pastDueAmount">
<curAmt curCode="USD">100</curAmt>
</balance>
<balance balType="lastPayment">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="amountDue">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="minPayment">
<curAmt curCode="USD">200</curAmt>
</balance>
<balance balType="adjustments">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="latePaymentCharge">
<curAmt curCode="USD">1000</curAmt>
</balance>
<billingPlanList>
<billingPlan isPrimary="1" uniqueId="14345" uniqueIdModified="1">
```

```
<link>http://asdasd</link>
<planFor>YODLEE</planFor>
<plan>bplan</plan>
<planDetails>bplandetails</planDetails>
<planCharges>12345.26</planCharges>
<planType>Voice</planType>
</billingPlan>
</billingPlanList>
<accountUsageList>
<accountUsage uniqueId="128745" uniqueIdModified="1">
<link>http://asdasd</link>
<usageFor>YODLEE</usageFor>
<description>formaldesc</description>
<unitsIncluded>100</unitsIncluded>
<unitsUsed>60</unitsUsed>
<unitsRemaining>40</unitsRemaining>
<unitsOverLimit>10</unitsOverLimit>
<unit>kilobytes</unit>
<unitString>kiloString</unitString>
<unitRate curCode="USD">100.25</unitRate>
<chargesIncurred curCode="USD">12.30</chargesIncurred>
<usageType>Other</usageType>
<usageTimePeriod>WeekNight</usageTimePeriod>
```

```

<usageDirection>Incoming</usageDirection>

</accountUsage>

</accountUsageList>

<billChargeList>

<billCharge uniqueId="18765" uniqueIdModified="1">

<link>http://asdasd</link>

<chargeFor>aravind</chargeFor>

<description>aravindBill</description>

<amount curCode="USD">12345.50</amount>

<chargeType>PrimaryPlanMRC</chargeType>

</billCharge>

</billChargeList>

<billContractList>

<billContract uniqueId="198765" uniqueIdModified="1">

<link>http://asdasd</link>

<contractFor>YODLEE</contractFor>

<description>YODLEEcontract</description>

<contractLength>100</contractLength>

<startDate localFormat="yyyy-mm-dd">2002-08-25</startDate>

<endDate localFormat="yyyy-mm-dd">2005-08-25</endDate>

</billContract>

</billContractList>

<equipmentList>

```

```
<equipment uniqueId="23145" uniqueIdModified="1">
<link>http://asdasd</link>
<equipmentFor>YODLEE</equipmentFor>
<description>YODLEEequipment</description>
</equipment>
</equipmentList>
<userPaymStatus>other</userPaymStatus>
<userPaymStatusLastUpdated>12</userPaymStatusLastUpdated>
<apr>1234</apr>
<balance balType="availableCredit">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="availableCash">
<curAmt curCode="USD">234500</curAmt>
</balance>
<balance balType="totalCashLimit">
<curAmt curCode="USD">11100</curAmt>
</balance>
<balance balType="interestPaidThisPeriod">
<curAmt curCode="USD">3000</curAmt>
</balance>
<balance balType="interestPaidYtd">
<curAmt curCode="USD">10000</curAmt>
```

```
</balance>

<balance balType="financeCharges">
<curAmt curCode="USD">23400</curAmt>
</balance>

<balance balType="disputedAmount">
<curAmt curCode="USD">3400</curAmt>
</balance>

<balance balType="adjustments">
<curAmt curCode="USD">3000</curAmt>
</balance>

<balance balType="credit">
<curAmt curCode="USD">3000</curAmt>
</balance>
</cardStatement>
</cardStatementList>
<transactionList>
<transaction uniqueId="12121" type="credit" baseType="debit">
<link>http://asdf.com</link>
<transactionId>12345</transactionId>
<postDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</
postDate>
<description>creditcarddescription</description>
<amount curCode="USD">3500.00</amount>
```

```
<transDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</
transDate>

<category categoryId="1">somecategory</category>

</transaction>

</transactionList>

<fromDate localFormat="yyyy-mm-dd">2004-03-01T00:00:00</
fromDate>

<toDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</toDate>

</cardStatement>

<fromDate localFormat="yyyy-mm-dd">2004-03-01T00:00:00</fromDate>

<toDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</toDate>

<paymentDetailList>

<paymentDetail>

<link>http://asdasd</link>

<paymentDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</
paymentDate>

<amount curCode="USD">450.25</amount>

<paymentSource>aravindcredit</paymentSource>

<paymentSourceAcctNum>123456</paymentSourceAcctNum>

<description>somedescription</description>

<isPending>>true</isPending>

<confirmationNumber>confnumber</confirmationNumber>

</paymentDetail>

</paymentDetailList>

</cardAccount>
```

```
</site>
```

B.4 Bills Fields

The definitions for the elements in the Bills container:

Table B-4: Definitions for the Elements in the Bills Container

| XML Tag Name | Description | Type |
|-----------------------------|--|--------------|
| accountHolder | Name of the account holder | String |
| accountName | Name of the billed account | String |
| accountNumber | Account number for the bill shown | String |
| accountUsage | Account usage details like charges incurred, description of the charges, Units used, units remaining, unit rate etc. | AccountUsage |
| acctType | Coded number used to identify the type of account. Values: unknown, other, telephone, utility, cable, card, insurance, wireless | String |
| amount | The amount of money represented by the transaction | Decimal |
| asOf | Last date information was posted to the billing account | Date |
| BalType | PaymentInfo Values: paymentAmount, minPayment | String |
| balType | Bill Values: endingBalance, newCharges, pastDueAmount, lastPayment, amountDue, minPayment, adjustments, latePaymentCharge, prevEndingBalance | String |
| balType (billingAccount) | Values: newCharges, lastPayment, amountDue, minPayment, adjustments, latePaymentCharge | String |
| billingPeriodStart | Beginning date for the billing period | Date |
| chargeFor | The account number name for which the charges is | String |
| chargesIncurred | The monetary charge incurred for the units used | Decimal |

Table B-4: Definitions for the Elements in the Bills Container

| XML Tag Name | Description | Type |
|--------------------|---|--------|
| chargeType | Values: Wireless_TotalRoaming, Wireless_RoamingAirtime, Wireless_RoamingLongDistance, Wireless_AdditionalNightWeekendMRC, Wireless_AdditionalWeekNightMRC, Wireless_AdditionalWeekendMRC, Wireless_AdditionalAnytimeMinutesMRC, Wireless_AdditionalMobileToMobileMRC, Wireless_InternationalDialingDiscountMRC, Wireless_InternationalRoaming, Wireless_NumberPortabilityFee, Wireless_911Fee, Wireless_Equipment, Wireless_MobileAssistMRC, Wireless_VoiceServices, Wireless_HandsetInsuranceMRC, Wireless_TextMessagePackageMRC, Wireless_TextMessageOverage, Wireless_DataMRC, Wireless_DataOverage, Wireless_MultimediaMessageMRC, Wireless_MultimediaMessageOverage, Wireless_WirelessInternetMRC, Wireless_InternetOverage, Wireless_DirectoryAssistance, Wireless_TotalApplicationDownloads, Wireless_GameDownloads, Wireless_GraphicsDownloads, Wireless_RingtoneDownloads, Wireless_OtherDownloads, Wireless_PushToTalkMRC, Wireless_PushToTalkOverage, Wireless_EmailRedirector, TotalChargesForPeriod, TotalTaxesSurcharges, TotalAdjustments, Adjustment, LatePayment, PromotionalCredit, Other, Unknown | String |
| confirmationNumber | This is an identification number unique to the firm, which is associated with the bill | String |
| contractFor | For whom the contract is | String |
| contractLength | Duration of the contract | Number |
| curCode | Currency Code Values: AED, AFA, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZM, BAM, BBD, BDT, BGL, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CYP, CZK, DJF, DKK, DOP, DZD, EEK, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GGP, GHC, GIP, GMD, GNF, GTQ, GYD, KD, HNL, HRK, HTG, HUF, IDR, ILS, MP, INR, IQD, IRR, ISK, JEP, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGF, MKD, MMK, MNT, MOP, MRO, MTL, MUR, MVR, MWK, MXN, MYR, MZM, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, ROL, RUR, RWF, SAR, SBD, SCR, SDD, SEK, SGD, SHP, SIT, SKK, SLL, SOS, SPL, SRG, STD, SVC, SYP, SZL, THB, TJR, TMM, TND, TOP, TRL, TTD, TVD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEB, VND, VUV, WST, XAF, XAG, XAU, XCD, XDR, XOF, XPD, XPF, XPT, YER, YUM, ZAR, ZMK, ZWD | |

Table B-4: Definitions for the Elements in the Bills Container

| XML Tag Name | Description | Type |
|-------------------------|---|---------|
| Date | The Date consists of the following attributes: localFormat, timeZone, displayTimeZone, rawData. TimeZone is [+-]hh:mm from GMT, displayTimeZone is "Gondwanaland Standard Time" etc. Example: <date localformat="mm/dd/yyyy" timeZone="+]hh:mm">12/12/2004+05:30</date> | |
| description | A description of the billing transaction, such as "Check #1134", or "Safeway #1222 ATM" | String |
| dueDate | Date on which the bill must be paid to avoid any late fees or charges | Date |
| endDate | Date to receive the last payment | Date |
| equipmentFor | The account number or name for which the equipment is used | String |
| frequency | Frequency of the bill | String |
| frequencyString | | String |
| frequencyUnit | | String |
| fromDate | Is the date from which billing transaction started | Date |
| isDueDateEstimated | Estimated due date | Boolean |
| isDueOnReceipt | Is the due amount notified through receipt | Boolean |
| isHistoric | Outstanding charges from a previous bill | Boolean |
| isPending | If the payment is pending for policy or not | Boolean |
| isPrimary | | Boolean |
| lastPaymentDate | Date on which the last payment was received | Date |
| link | The link is used to capture a generic link (URL) for any data type | AnyURI |
| payee | The name to whom any bill payment must be addressed to | String |
| paymentDate | Date of payment received | Date |
| paymentLink | The payment link is used to capture a generic payment link (URL) for any data type | AnyURI |
| paymentSource | Source from which the payment is made | String |
| paymentSourceAccountNum | Account number from which payment is made | String |
| paymentType | Mode of payment Values: unknown, other, manual, auto | String |
| plan | Name of the plan for the billing account | String |

Table B-4: Definitions for the Elements in the Bills Container

| XML Tag Name | Description | Type |
|-----------------|--|---------|
| planCharges | Charge taken for billing plan | Decimal |
| planDetails | Details about the billing plan | String |
| planFor | The account number or name for which this plan exists | String |
| planType | Values: Wireless_Voice, Wireless_Data, unknown, other | String |
| receivedDate | Date on which the payment was received | Date |
| startDate | Start date of the statement period | Date |
| status | Values: unknown, other, inbox, outbox, paid, filed | String |
| statusString | Payment status string of billing | |
| unit | Values: unknown, other, minutes, kilobytes, megabytes, calls, downloads | String |
| unitRate | The price charged per unit of usage | Decimal |
| unitsIncluded | The units (minutes, seconds, etc.) displayed. Some phones bill per minute, some per second | Number |
| unitsOverLimit | The number of minutes in excess of those allowed by the plan | Number |
| unitsRemaining | The number of minutes remaining (for phone plans) | Number |
| unitString | The number of units (minutes, seconds, et al) used | String |
| unitsUsed | The number of minutes used | Number |
| usageDirection | Values: Incoming, Outgoing, IncomingAndOutgoing, Unknown, NotApplicable | String |
| usageFor | The account number or name for which the usage is | String |
| usageTimePeriod | Values: WeekNight, Weekend, NightWeekend, Anytime, All, Other, Unknown | String |
| usageType | Values: Wireless_Voice, Wireless_MobileToMobile, Wireless_Rollover, Wireless_DomesticRoaming, Wireless_InternationalRoaming, Wireless_Local, Wireless_DomesticLongDistance, Wireless_InternationalLongDistance, Wireless_International, Wireless_TextMessage, Wireless_MultimediaMessage, Wireless_Data, Wireless_WirelessInternet, Wireless_DirectoryAssistance, Wireless_VoiceServices, Wireless_MobileAssist, Wireless_GameDownloads, Wireless_GraphicsDownloads, Wireless_RingtoneDownloads, Wireless_OtherDownloads, Wireless_Downloads, Wireless_PushToTalk, Other, Unknown | String |

B.4.1 Sample XML for Bills

```

<site>

<status>0</status>

<billingAccount uniqueId="1345785229" acctType="unknown">

<link>http://www.altova.com</link>

<accountNumber>555555</accountNumber>

<accountName>DAG BILLING</accountName>

<accountHolder>DAG</accountHolder>

<asOf localFormat="yyyy-mm-dd">2004-12-17T09:30:47-05:00</asOf>

<lastPaymentDate localFormat="yyyy-mm-dd">2001-12-17T09:30:47-
05:00</lastPaymentDate>

<dueDate localFormat="yyyy-mm-dd">2001-12-17T09:30:47-05:00</
dueDate>

<balance balType="newCharges">

<curAmt curCode="USD">2500</curAmt>

</balance>

<balance balType="lastPayment">

<curAmt curCode="USD">5600</curAmt>

</balance>

<balance balType="amountDue">

<curAmt curCode="USD">1200</curAmt>

</balance>

<balance balType="minPayment">

<curAmt curCode="USD">100</curAmt>

</balance>

```

```
<balance balType="adjustments">
<curAmt curCode="USD">300</curAmt>
</balance>
<balance balType="latePaymentCharge">
<curAmt curCode="USD">2500</curAmt>
</balance>
<billingPlanList>
<billingPlan uniqueId="3443497::1"
uniqueIdModified="true" isPrimary="1">
<link>http://www.altova.com</link>
<planFor>AUTO SENT</planFor>
<plan>ABCDEFG</plan>
<planDetails>account</planDetails>
<planCharges curCode="USD">2500</planCharges>
<planType>Voice</planType>
</billingPlan>
</billingPlanList>
<accountUsageList>
<accountUsage uniqueId="3079825" uniqueIdModified="1">
<link>http://www.altova.com</link>
<usageFor>accountUsage</usageFor>
<description>accountUsage</description>
<unitsIncluded>2000</unitsIncluded>
<unitsUsed>2000</unitsUsed>
```

```

<unitsRemaining>2000</unitsRemaining>
<unitsOverLimit>2000</unitsOverLimit>
<unit>unknown</unit>
<unitString>string</unitString>
<unitRate curCode="USD">2500</unitRate>
<chargesIncurred curCode="USD">2500</chargesIncurred>
<usageType>other</usageType>
<usageTimePeriod>WeekNight</usageTimePeriod>
<usageDirection>Incoming</usageDirection>
</accountUsage>
</accountUsageList>
<billList>
<bill uniqueId="-1220657051" uniqueIdModified="1" isHistoric="1"
acctType="insurance">
<link>http://www.altova.com</link>
<accountNumber>555555</accountNumber>
<accountName>DAG Billing</accountName>
<accountHolder>DAG</accountHolder>
<paymentLink>http://some.com</paymentLink>
<payee>Divya</payee>
<dueDate localFormat="yyyy-mm-dd">2004-05-
01T00:00:00</dueDate>
<billPaymentInfo>
<paymentDate localFormat="yyyy-mm-dd">2004-05-

```

```

01T00:00:00</paymentDate>

<status>unknown</status>

<statusString>sString</statusString>

<frequency>Weekly</frequency>

<frequencyUnit>Unit</frequencyUnit>

<frequencyString>FString</frequencyString>

<paymentSource>Psource</paymentSource>

<paymentSourceAcctNum>PNum</paymentSourceAcctNum>

<receivedDate localFormat="yyyy-mm-dd">2004-05-
01T00:00:00</receivedDate>

<paymentType>unknown</paymentType>

<balance balType="paymentAmount">

<curAmt curCode="USD">50000</curAmt>

</balance>

<balance balType="maxPayment">

<curAmt curCode="USD">50000</curAmt>

</balance>

</billPaymentInfo>

<billDate localFormat="yyyy-mm-dd">2004-05-01T00:00:00</
billDate>

<billingPeriodStart localFormat="yyyy-mm-dd">2004-03-
01T00:00:00</billingPeriodStart>

<billingPeriodEnd localFormat="yyyy-mm-dd">2004-10-
05T00:00:00</billingPeriodEnd>

```

```
<lastPaymentDate localFormat="yyyy-mm-dd">2004-12-
05T00:00:00</lastPaymentDate>
<isDueOnReceipt>1</isDueOnReceipt>
<isDueDateEstimated>1</isDueDateEstimated>
<balance balType="endingBalance">
<curAmt curCode="USD">120000</curAmt>
</balance>
<balance balType="newCharges">
<curAmt curCode="USD">7000</curAmt>
</balance>
<balance balType="pastDueAmount">
<curAmt curCode="USD">100</curAmt>
</balance>
<balance balType="lastPayment">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="amountDue">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="minPayment">
<curAmt curCode="USD">200</curAmt>
</balance>
<balance balType="adjustments">
```



```

<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="latePaymentCharge">
<curAmt curCode="USD">1000</curAmt>
</balance>
<balance balType="prevEndingBalance">
<curAmt curCode="USD">1000</curAmt>
</balance>
<billingPlanList>
<billingPlan uniqueId="3443497" uniqueIdModified="true"
isPrimary="true">
<link>http://www.altova.com</link>
<planFor>billingPlan</planFor>
<plan>billingPlan</plan>
<planDetails>billingPlan</planDetails>
<planCharges curCode="USD">2500</planCharges>
<planType>Wireless_Voice</planType>
</billingPlan>
</billingPlanList>
<accountUsageList>
<accountUsage uniqueId="3079825" uniqueIdModified="1">
<link>http://www.altova.com</link>
<usageFor>accountUsage</usageFor>

```

```

<description>accountUsage</description>
<unitsIncluded>2000</unitsIncluded>
<unitsUsed>2000</unitsUsed>
<unitsRemaining>2000</unitsRemaining>
<unitsOverLimit>2000</unitsOverLimit>
<unit>unknown</unit>
<unitString>string</unitString>
<unitRate curCode="USD">2500</unitRate>
<chargesIncurred curCode="USD">2500</chargesIncurred>
<usageType>other</usageType>
<usageTimePeriod>WeekNight</usageTimePeriod>
<usageDirection>Incoming</usageDirection>
</accountUsage>
</accountUsageList>
<billChargeList>
<billCharge uniqueId="3079825" uniqueIdModified="1">
<link>http://asdasd.com</link>
<chargeFor>aravind</chargeFor>
<description>aravindBill</description>
<amount curCode="USD">12345.50</amount>
<chargeType>Wireless_PrimaryPlanMRC</chargeType>
</billCharge>
</billChargeList>

```

```

<billContractList>
<billContract uniqueId="3079825" uniqueIdModified="1">
<link>http://asdasd.com</link>
<contractFor>YODLEE</contractFor>
<description>Yodleecontract</description>
<contractLength >2000</contractLength>
<startDate localFormat="yyyy-mm-dd">2004-03-
01T00:00:00</startDate>
<endDate localFormat="yyyy-mm-dd">2004-03-
01T00:00:00</endDate>
</billContract>
</billContractList>
<equipmentList>
<equipment uniqueId="12345" uniqueIdModified="1">
<link>http://asdasd.com</link>
<equipmentFor>Yodlee</equipmentFor>
<description>Yodleeequipment</description>
</equipment>
</equipmentList>
</bill>
<fromDate localFormat="yyyy-mm-dd">2004-03-01T00:00:00</fromDate>
<toDate localFormat="yyyy-mm-dd">2004-03-01T00:00:00</toDate>
</billList>

```

```

<billContractList>
<billContract uniqueId="15545" uniqueIdModified="1">
<link>http://asdasd.com</link>
<contractFor>YODLEE</contractFor>
<description>Yodleecontract</description>
<contractLength >2000</contractLength>
<startDate localFormat="yyyy-mm-dd">2004-03-01T00:00:00</
startDate>
<endDate localFormat="yyyy-mm-dd">2004-03-01T00:00:00</endDate>
</billContract>
</billContractList>
<equipmentList>
<equipment uniqueId="16645" uniqueIdModified="1">
<link>http://asdasd.com</link>
<equipmentFor>Yodlee</equipmentFor>
<description>Yodleeequipment</description>
</equipment>
</equipmentList>
<paymentDetailList>
<paymentDetail uniqueId="17745" uniqueIdModified="1">
<link>http://asdasd.com.com</link>
<paymentDate localFormat="yyyy-mm-dd">2004-10-
05T00:00:00</paymentDate>
<amount curCode="USD">2500</amount>

```

```
<paymentSource>string</paymentSource>
<paymentSourceAcctNum>23455</paymentSourceAcctNum>
<description>PAYMENT DETAILS</description>
<isPending>1</isPending>
  <confirmationNumber>222222</confirmationNumber>
</paymentDetail>
</paymentDetailList>
<billPreference uniqueId="19995" uniqueIdModified="1"
frequencyType="Annually">
<link>http://asdasd.com.com</link>
<billerInfo>
<name>Heloo</name>
<address>
<address1>abcd</address1>
<address2>efdf</address2>
<city>US</city>
<state>Newyork</state>
<country>USA</country>
<zip>12345</zip>
</address>
<phone>12222</phone>
<email>abc@yodlee.com</email>
</billerInfo>
<billAmountDue curCode="USD">1234.56</billAmountDue>
```

```

<startDueDate localFormat="yyyy-mm-dd">2003-03-01T00:00:00</
startDueDate>

<nextDueDate localFormat="yyyy-mm-dd">2004-03-01T00:00:00</
nextDueDate>

</billPreference>

</billingAccount>

</site>

```

B.5 Loans Fields

The definitions for the elements in the Loans container:

Table B-5: Definitions for the Elements in the Loans Container

| XML Tag Name | Description | Type |
|------------------------------|--|--------|
| accountholder | Name of the account holder | String |
| accountName | Name of the account | String |
| accountNickname | Customized nickname for the account set up by the user | String |
| accountNumber | Account number for the bill shown | String |
| address1 | First line of the street address | String |
| address2 | Second line of the street address | String |
| amount | Amount of the insurance account transaction | Number |
| balType:(loan) | Values: lastPaymentAmount, principalBalance, OriginalLoanAmount, interestPaidYtd, interestPaidLastYear, amountDue, minPayment | String |
| balType: (LoanStatement) | Values: interestAmount, principalAmount, lateChargesDue, currentBalance, insurancePaidYtd, escrow, propertyTax, propertyTaxPaidYtd, insuranceEscrow, propertyTaxEscrow, interestPaidYtd, interestPaidLastYear, miscFees | String |
| balType: (PaymentRequest) | Values: amountDue, minPayment | String |
| balType: (paymentInfo) | Values: paymentAmount, maxPayment | String |
| balType: (Bill) | Values: endingBalance, newCharges, prevEndingBalance, pastDueAmount, lastPayment, adjustments, latePaymentCharge | String |
| billDate | Date on which the bill was issued | Date |

Table B-5: Definitions for the Elements in the Loans Container

| XML Tag Name | Description | Type |
|--------------------|---|---------|
| billingPeriodEnd | Ending date of the billing period | Date |
| billingPeriodStart | Beginning date for the billing period | Date |
| chargeFor | The account number name for which the charges is | String |
| chargesIncurred | The monetary charge incurred for the units used | Decimal |
| ChargeType | Values: PrimaryPlanMRC, DomesticLongDistance, InternationalLongDistance, TotalOverage, AnytimeOverage, NightWeekendOverage, WeekNightOverage, WeekendOverage, MobileToMobileOverage, TotalRoaming, RoamingAirtime, RoamingLongDistance, AdditionalNightWeekendMRC, AdditionalWeekNightMRC, AdditionalWeekendMRC, AdditionalAnytimeMinutesMRC, AdditionalMobileToMobileMRC, InternationalDialingDiscountMRC, InternationalRoaming, TotalChargesForPeriod, TotalTaxesSurcharges, NumberPortabilityFee, 911Fee, TotalAdjustments, Adjustment, LatePayment, Equipment, MobileAssistMRC, VoiceServices, HandsetInsuranceMRC, TextMessagePackageMRC, TextMessageOverage, DataMRC, DataOverage, MultimediaMessageMRC, MultimediaMessageOverage, WirelessInternetMRC, WirelessInternetOverage, DirectoryAssistance, TotalApplicationDownloads, GameDownloads, GraphicsDownloads, RingtoneDownloads, OtherDownloads, PushToTalkMRC, PushToTalkOverage, PromotionalCredit, EmailRedirector, Other, Unknown | String |
| city | City of the lien holder's address | String |
| collateral | Any additional property used to secure the loan (guarantee payment) | String |
| confirmationNumber | This is an identification number unique to the firm, which is associated with the transaction | String |
| contractFor | For whom the contract is | String |
| contractLength | Duration of the contract | Number |
| country | Country of the lien holder | String |

Table B-5: Definitions for the Elements in the Loans Container

| XML Tag Name | Description | Type |
|------------------|--|--------|
| curCode | Currency Code Values: AED, AFA, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZM, BAM, BBD, BDT, BGL, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CYP, CZK, DJF, DKK, DOP, DZD, EEK, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GGP, GHC, GIP, GMD, GNF, GTQ, GYD, KD, HNL, HRK, HTG, HUF, IDR, ILS, MP, INR, IQD, IRR, ISK, JEP, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGF, MKD, MMK, MNT, MOP, MRO, MTL, MUR, MVR, MWK, MXN, MYR, MZM, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, ROL, RUR, RWF, SAR, SBD, SCR, SDD, SEK, SGD, SHP, SIT, SKK, SLL, SOS, SPL, SRG, STD, SVC, SYP, SZL, THB, TJR, TMM, TND, TOP, TRL, TTD, TVD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEB, VND, VUV, WST, XAF, XAG, XAU, XCD, XDR, XOF, XPD, XPF, XPT, YER, YUM, ZAR, ZMK, ZWD | |
| Date | The Date consists of the following attributes: localFormat, timeZone, displayTimeZone, rawData. TimeZone is [+ -] hh:mm from GMT, displayTimeZone is "Gondwanaland Standard Time" etc. Example: <date localformat="mm/dd/yyyy" timeZone="+] hh:mm">12/12/2004+05:30</date> | |
| description | A description of the account | String |
| dueDate | Date on which the bill must be paid to avoid any late fees or charges | Date |
| email | Email address for the individual on the loan | String |
| endDate | End date of the loan | Date |
| fax | Fax number for the individual on the loan | String |
| firstName | First name of the person on the account | String |
| firstPaymentDate | The date the first payment to the loan was made | Date |
| frequency | Values: Weekly, BiWeekly, Monthly, Quarterly, BiMonthly, SemiAnnual, annual, other, unknown | String |
| frequencyUnit | | String |
| fromDate | Start date of the loan | Date |
| fullAddress | Full Address of the loan holder | String |
| fullName | Full name of the individual on the loan | String |
| gender | Denotes if the person on the loan account is male or female Values: male, female, unknown | String |

Table B-5: Definitions for the Elements in the Loans Container

| XML Tag Name | Description | Type |
|-----------------------|---|------------|
| homePhone | Home phone number for the individual on the loan | String |
| interest | Interest paid in or by this transaction | Number |
| interestRate | Rate (percentage) at which interest is charged on the outstanding balance of the loan | Percentage |
| interestRateType | Values: fixed, variable, other, unknown | String |
| isDueDateEstimated | Estimated due date | Boolean |
| isDueOnReceipt | Is the due amount notified through receipt | Boolean |
| isPending | If the payment is pending for policy or not | Boolean |
| lastName | Last name of the individual on the account | String |
| lastPaymentDate | Date the last payment was made to the loan | Date |
| lastPaymentDate | Date the last payment was received | Date |
| lender | Name of the institution which loaned the money | String |
| link | The link is used to capture a generic link (URL) for any data type | AnyURI |
| loanTerm | Length of time the loan is in effect | String |
| loanType | Numeric code for the type of loan | String |
| loginAccountNumber | Number for the loan as reported by the lending institution | String |
| maturityDate | The date any loan matures, (that is to say, it's paid off) | String |
| middleName | Middle name, if any, of the person on the account | String |
| miscFeeDescription | Description of any miscellaneous fees charged to the loan account | String |
| mobilePhone | Mobile (cell) phone number for the individual on the loan | String |
| nickname | Any known nickname for the person on the account | String |
| originationDate | Date the loan began | Date |
| pager | Pager number for the individual on the loan | String |
| payByDate | Date by which the payoff amount will no longer be effective | Date |
| payee | The name to which any bill payment must be addressed | String |
| paymentDate | Date of payment made to the loan | Date |
| paymentSource | Source from which the payment is made | String |
| paymentSourceAcct Num | Account number from which payment is made | String |

Table B-5: Definitions for the Elements in the Loans Container

| XML Tag Name | Description | Type |
|----------------|---|---------|
| paymentType | Values: unknown, other, manual, auto | String |
| payOffAmount | Amount required to pay off the loan | Number |
| phone | Phone number for the individual on the loan | String |
| plan | Plan for loan | String |
| planCharges | Charge taken for loan plan | String |
| planDetails | Details about the loan plan | String |
| planFor | | String |
| planType | Values: voice, data, unknown, other | String |
| postdate | Date the insurance transaction was posted to the account | Date |
| principal | Any principal paid by this transaction | Number |
| receivedDate | Date on which the payment was received | Date |
| ssn | Social Security number for the individual on the loan | String |
| startDate | Start date of the loan | Date |
| state | State (location) of the holder's address | String |
| status | Values: unknown, other, inbox, outbox, paid, filed | String |
| StatusString | Payment status string of loan | String |
| suffix | Suffix to the last name of the account, such as Jr., Sr., M.D., etc. Values: Jr., Sr., II, III, IV, V, Ph.D., M.D., other, unknown | String |
| title | Values: Mr, Ms, Dr, Mrs, other, unknown | String |
| ToDate | End date of the loan | Date |
| transDate | Date of the insurance transaction | String |
| type | Identifier number for the loan transaction and represents type of transaction Values: credit, debit, other | String |
| unit | Values: unknown, other, minutes, kilobytes, megabytes, calls, downloads | String |
| unitRate | The price charged per unit of usage | Decimal |
| unitsIncluded | The units (minutes, seconds, etc.) displayed. Some phones bill per minute, some per second | Number |
| unitsOverLimit | The number of minutes in excess of those allowed by the plan | Number |
| unitsRemaining | The number of minutes remaining (for phone plans) | Number |

Table B-5: Definitions for the Elements in the Loans Container

| XML Tag Name | Description | Type |
|-----------------|---|--------|
| unitString | The number of units (minutes, seconds, et al) used | String |
| unitsUsed | The number of minutes used | Number |
| usageDirection | Values: Incoming, Outgoing, IncomingAndOutgoing, NotApplicable | String |
| usageFor | The account number or name for which the usage is | String |
| usageTimePeriod | Values: WeekNight, Weekend, NightWeekend, Anytime, All, Other | String |
| usageType | Values: Voice, MobileToMobile, Rollover, DomesticRoaming, InternationalRoaming, Local, DomesticLongDistance, InternationalLongDistance, International, TextMessage, MultimediaMessage, Data, WirelessInternet, DirectoryAssistance, VoiceServices, MobileAssist, GameDownloads, GraphicsDownloads, RingtoneDownloads, OtherDownloads, Downloads, Other | String |
| workPhone | Work number for the individual | String |
| Zip | ZIP or postal code of the holder's address | String |

B.5.1 Sample XML for Loans

```

<site>

<status>0</status>

<loanLoginAccount>

<accountHolder>

<name>

<title>Mr.</title>

<suffix>Jr.</suffix>

<firstName>Arun</firstName>

<middleName>Mishra</middleName>

<lastName>Sangam</lastName>

</name>

```

```
<fullName>yodlee</fullName>

<gender>Female</gender>

<birthDateTime localFormat="yyyy-mm-dd">19562-08-25</
birthDateTime>

<nickName>Aravind</nickName>

<phone>123456789</phone>

<workPhone>0801269887</workPhone>

<homePhone>080456789</homePhone>

<mobilePhone>9886379658</mobilePhone>

<fax>08023456789</fax>

<pager>123456789</pager>

<email>YODLEE@zensutra.com</email>

<ssn>963852741</ssn>

<homeAddress>

<address>

<address1>abcd</address1>

<address2>efdf</address2>

<city>US</city>

<state>Newyork</state>

<country>USA</country>

<zip>12345</zip>

</address>

<fullAddress>abcdefghijklmn</fullAddress>

</homeAddress>
```

```
<workAddress>
<address>
<address1>123456</address1>
<address2>Newyork</address2>
<city>Newyork</city>
<state>Newyork</state>
<country>USA</country>
<zip>123456</zip>
</address>
<fullAddress>Newyork</fullAddress>
</workAddress>
<creditInfo>yodcredit</creditInfo>
</accountHolder>
<accountNickname>Yodlee</accountNickname>
<loginAccountNumber>786786</loginAccountNumber>
<loan uniqueId="-222243530" interestRateType="Variable">
<link>http://abc.com</link>
<accountNumber>354-2334</accountNumber>
<accountName>Super CD Plus</accountName>
<accountHolder>Bill Gates</accountHolder>
<description>Something About DAG</description>
<loanType>Other</loanType>
<balance balType="lastPaymentAmount">
```

```
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="principalBalance">
<curAmt curCode="USD">2000</curAmt>
</balance>
<balance balType="originalLoanAmount">
<curAmt curCode="USD">3000</curAmt>
</balance>
<balance balType="interestPaidYtd">
<curAmt curCode="USD">5000</curAmt>
</balance>
<balance balType="interestPaidLastYear">
<curAmt curCode="USD">14000</curAmt>
</balance>
<dueDate localFormat="yyyy-mm-dd">2005-08-25</dueDate>
<lastPaymentDate llocalFormat="yyyy-mm-dd">2004-08-25</
lastPaymentDate>
<loanTerm>something</loanTerm>
<maturityDate localFormat="yyyy-mm-dd">2003-08-25</maturityDate>
<originationDate localFormat="yyyy-mm-dd">2002-08-25</
originationDate>
<firstPaymentDate localFormat="yyyy-mm-dd">2002-09-25</
firstPaymentDate>
<interestRate>7.00000</interestRate>
<borrower>
```

```
<name>
<title>Mr.</title>
<suffix>Jr.</suffix>
<firstName>Arun</firstName>
<middleName>Mishra</middleName>
<lastName>Sangam</lastName>
</name>
<fullName>aravind</fullName>
<gender>Female</gender>
<birthDateTime localFormat="yyyy-mm-dd">1929-08-25</
birthDateTime>
<nickName>Aravind</nickName>
<phone>123456789</phone>
<workPhone>0801269887</workPhone>
<homePhone>080456789</homePhone>
<mobilePhone>9886379658</mobilePhone>
<fax>08023456789</fax>
<pager>123456789</pager>
<email>cYODLEE@zensutra.com</email>
<ssn>963852741</ssn>
<homeAddress>
<address>
<address1>abcd</address1>
<address2>efdf</address2>
```

```
<city>US</city>  
<state>Newyork</state>  
<country>USA</country>  
<zip>12345</zip>  
</address>  
<fullAddress>abcdefghijklmn</fullAddress>  
</homeAddress>  
<workAddress>  
<address>  
<address1>123456</address1>  
<address2>Newyork</address2>  
<city>Newyork</city>  
<state>Newyork</state>  
<country>USA</country>  
<zip>123456</zip>  
</address>  
<fullAddress>Newyork</fullAddress>  
</workAddress>  
</borrower>  
<coSigner>  
<name>  
<title>Mr.</title>  
<suffix>Jr.</suffix>
```



```
<firstName>Arun</firstName>
<middleName>Mishra</middleName>
<lastName>Sangam</lastName>
</name>
<fullName>shalini</fullName>
<gender>Female</gender>
<birthDateTime localFormat="yyyy-mm-dd">1949-08-25</
birthDateTime>
<nickname>aaaaaaaaaaaa</nickname>
<phone>123456789</phone>
<workPhone>0801269887</workPhone>
<homePhone>080456789</homePhone>
<mobilePhone>9886379658</mobilePhone>
<fax>08023456789</fax>
<pager>123456789</pager>
<email>YODLEE@zensutra.com</email>
<ssn>963852741</ssn>
<homeAddress>
<address>
<address1>abcd</address1>
<address2>efdf</address2>
<city>US</city>
<state>Newyork</state>
<country>USA</country>
```

```
<zip>12345</zip>
</address>
<fullAddress>abcdefghijklmn</fullAddress>
</homeAddress>
<workAddress>
<address>
<address1>123456</address1>
<address2>Newyork</address2>
<city>Newyork</city>
<state>Newyork</state>
<country>USA</country>
<zip>123456</zip>
</address>
<fullAddress>Newyork</fullAddress>
</workAddress>
</coSigner>
<transactionList>
<transaction uniqueId="-1222038114::1" uniqueIdModified="true">
<link>http://hotmail.com</link>
<transactionId>55555909</transactionId>
<postDate localFormat="yyyy-mm-dd">2002-08-25</postDate>
<amount curCode="USD">13500.00</amount>
<interest>15</interest>
```

```

<principal>12345.99</principal>

<type>credit</type>

<description>Deposit - Check 45568</description>

<transDate localFormat="yyyy-mm-dd">2004-03-25</transDate>

</transaction>

<fromDate localFormat="yyyy-mm-dd">2002-08-25</fromDate>

<toDate localFormat="yyyy-mm-dd">2006-08-25</toDate>

</transactionList>

<paymentDetailList>

<paymentDetail uniqueId="-1666038114::1" uniqueIdModified="true">

<link>http://asdasd</link>

<paymentDate localFormat="yyyy-mm-dd">2004-08-25</paymentDate>

<amount curCode="USD">1234.45</amount>

<paymentSource>psource</paymentSource>

<paymentSourceAcctNum>PNum</paymentSourceAcctNum>

<description>Deposit - Check 45568</description>

<isPending>True</isPending>

<confirmationNumber>1234</confirmationNumber>

</paymentDetail>

</paymentDetailList>

<paymentSchedule>

<paymentDue uniqueId="-777181978" isHistoric="false">

<link>http://asdasd</link>

```

```
<accountName>Super CD Plus</accountName>
<accountHolder>Bill Gates</accountHolder>
<accountNumber>Payment-2334</accountNumber>
<paymentLink>http://some.com</paymentLink>
<payee>Divya</payee>
<dueDate localFormat="yyyy-mm-dd">2004-05-25</dueDate>
<billPaymentInfo>
<paymentDate localFormat="yyyy-mm-dd">2004-08-
25</paymentDate>
<status>unknown</status>
<statusString>sString</statusString>
<frequency>Weekly</frequency>
<frequencyUnit>Unit</frequencyUnit>
<frequencyString>FString</frequencyString>
<paymentSource>Psource</paymentSource>
<paymentSourceAcctNum>PNum</paymentSourceAcctNum>
<receivedDate localFormat="yyyy-mm-dd">2004-04-
25</receivedDate>
<paymentType>unknown</paymentType>
<balance balType="amountDue">
<curAmt curCode="USD">25000.99</curAmt>
</balance>
<balance balType="minPayment">
```

```
<curAmt curCode="USD">100.89</curAmt>

</balance>

</billPaymentInfo>

<balance balType="maxPayment">

<curAmt curCode="USD">10000</curAmt>

</balance>

<balance balType="paymentAmount">

<curAmt curCode="USD">10000</curAmt>

</balance>

<billDate localFormat="yyyy-mm-dd">2004-08-25</billDate>

<billingPeriodStart localFormat="yyyy-mm-dd">2003-08-25</
billingPeriodStart>

<billingPeriodEnd localFormat="yyyy-mm-dd">2005-08-25</
billingPeriodEnd>

<lastPaymentDate localFormat="yyyy-mm-dd">2004-08-25</
lastPaymentDate>

<isDueOnReceipt>TRUE</isDueOnReceipt>

<isDueDateEstimated>FALSE</isDueDateEstimated>

<balance balType="endingBalance">

<curAmt curCode="USD">120000</curAmt>

</balance>

<balance balType="newCharges">

<curAmt curCode="USD">7000</curAmt>

</balance>

<balance balType="pastDueAmount">
```

```
<curAmt curCode="USD">100</curAmt>
</balance>
<balance balType="lastPayment">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="amountDue">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="minPayment">
<curAmt curCode="USD">200</curAmt>
</balance>
<balance balType="adjustments">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="latePaymentCharge">
<curAmt curCode="USD">1000</curAmt>
</balance>
<billingPlanList>
<billingPlan isPrimary="1" uniqueId="14345" uniqueIdModified="1">
<link>http://asdasd</link>
<planFor>YODLEE</planFor>
<plan>bplan</plan>
<planDetails>bplandetails</planDetails>
```

```
<planCharges>12345.26</planCharges>
<planType>Voice</planType>
</billingPlan>
</billingPlanList>
<accountUsageList>
<accountUsage uniqueId="128745" uniqueIdModified="1">
<link>http://asdasd</link>
<usageFor>YODLEE</usageFor>
<description>formaldesc</description>
<unitsIncluded>100</unitsIncluded>
<unitsUsed>60</unitsUsed>
<unitsRemaining>40</unitsRemaining>
<unitsOverLimit>10</unitsOverLimit>
<unit>kilobytes</unit>
<unitString>kiloString</unitString>
<unitRate curCode="USD">100.25</unitRate>
<chargesIncurred curCode="USD">12.30</chargesIncurred>
<usageType>Other</usageType>
<usageTimePeriod>WeekNight</usageTimePeriod>
<usageDirection>Incoming</usageDirection>
</accountUsage>
</accountUsageList>
<billChargeList>
```

```

<billCharge uniqueId="18765" uniqueIdModified="1">
<link>http://asdasd</link>
<chargeFor>aravind</chargeFor>
<description>aravindBill</description>
<amount curCode="USD">12345.50</amount>
<chargeType>PrimaryPlanMRC</chargeType>
</billCharge>
</billChargeList>
<billContractList>
<billContract uniqueId="198765" uniqueIdModified="1">
<link>http://asdasd</link>
<contractFor>YODLEE</contractFor>
<description>YODLEEcontract</description>
<contractLength>100</contractLength>
<startDate localFormat="yyyy-mm-dd">2002-08-
25</startDate>
<endDate localFormat="yyyy-mm-dd">2005-08-25</endDate>
</billContract>
</billContractList>
<equipmentList>
<equipment uniqueId="23145" uniqueIdModified="1">
<link>http://asdasd</link>
<equipmentFor>YODLEE</equipmentFor>

```



```

<description>YODLEEEquipment</description>
</equipment>
</equipmentList>
<userPaymStatus>other</userPaymStatus>
<userPaymStatusLastUpdated>12</userPaymStatusLastUpdated>
<principalAmount curCode="USD">300.50</principalAmount>
<interestAmount curCode="USD">100.50</interestAmount>
</paymentDue>
</paymentSchedule>
<payOffSchedule>
<payOff>
<payByDate localFormat="yyyy-mm-dd">2004-05-
25T00:00:00</payByDate>
<payOffAmount curCode="USD">12343.1234</payOffAmount>
</payOff>
</payOffSchedule>
<statementList>
  <statement uniqueId="2676565" uniqueIdModified="1">
<link>http://asdasd</link>
<accountName>Super CD Plus</accountName>
<accountHolder>Bill Gates</accountHolder>
<accountNumber>Payment-2334</accountNumber>
<paymentLink>http://some.com</paymentLink>

```

```
<payee>Divya</payee>
<dueDate localFormat="yyyy-mm-dd">2004-12-25</dueDate>
<billPaymentInfo>
  <paymentDate localFormat="yyyy-mm-dd">2004-08-
25</paymentDate>
  <status>unknown</status>
  <statusString>sString</statusString>
  <frequency>Weekly</frequency>
  <frequencyUnit>Unit</frequencyUnit>
  <frequencyString>FString</frequencyString>
  <paymentSource>Psource</paymentSource>
  <paymentSourceAcctNum>PNum</paymentSourceAcctNum>
  <receivedDate localFormat="yyyy-mm-dd">2004-04-
25</receivedDate>
  <paymentType>unknown</paymentType>
  <balance balType="amountDue">
  <curAmt curCode="USD">25000.99</curAmt>
  </balance>
  <balance balType="minPayment">
  <curAmt curCode="USD">100.89</curAmt>
  </balance>
</billPaymentInfo>
<balance balType="maxPayment">
```

```
<curAmt curCode="USD">10000</curAmt>

</balance>

<balance balType="paymentAmount">

<curAmt curCode="USD">5000</curAmt>

</balance>

<billDate localFormat="yyyy-mm-dd">2004-08-25</billDate>

<billingPeriodStart localFormat="yyyy-mm-dd">2003-08-25</
billingPeriodStart>

<billingPeriodEnd localFormat="yyyy-mm-dd">2005-08-25</
billingPeriodEnd>

<lastPaymentDate localFormat="yyyy-mm-dd">2004-08-25</
lastPaymentDate>

<isDueOnReceipt>TRUE</isDueOnReceipt>

<isDueDateEstimated>FALSE</isDueDateEstimated>

<balance balType="endingBalance">

<curAmt curCode="USD">120000</curAmt>

</balance>

<balance balType="newCharges">

<curAmt curCode="USD">7000</curAmt>

</balance>

<balance balType="pastDueAmount">

<curAmt curCode="USD">100</curAmt>

</balance>

<balance balType="lastPayment">

<curAmt curCode="USD">3000</curAmt>
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```
</balance>

<balance balType="amountDue">

<curAmt curCode="USD">5000</curAmt>

</balance>

<balance balType="minPayment">

<curAmt curCode="USD">200</curAmt>

</balance>

<balance balType="adjustments">

<curAmt curCode="USD">10000</curAmt>

</balance>

<balance balType="latePaymentCharge">

<curAmt curCode="USD">1000</curAmt>

</balance>

<billingPlanList>

<billingPlan isPrimary="1" uniqueId="147565"
uniqueIdModified="1">

<link>http://asdasd</link>

<planFor>YODLEE</planFor>

<plan>bplan</plan>

<planDetails>bplandetails</planDetails>

<planCharges>12345.26</planCharges>

<planType>Voice</planType>

</billingPlan>

</billingPlanList>
```

```
<accountUsageList>
<accountUsage uniqueId="18545" uniqueIdModified="1">
<link>http://asdasd</link>
<usageFor>YODLEE</usageFor>
<description>formaldesc</description>
<unitsIncluded>100</unitsIncluded>
<unitsUsed>60</unitsUsed>
<unitsRemaining>40</unitsRemaining>
<unitsOverLimit>10</unitsOverLimit>
<unit>kilobytes</unit>
<unitString>kiloString</unitString>
<unitRate curCode="USD">100.25</unitRate>
<chargesIncurred curCode="USD">12.30</chargesIncurred>
<usageType>Other</usageType>
<usageTimePeriod>WeekNight</usageTimePeriod>
<usageDirection>Incoming</usageDirection>
</accountUsage>
</accountUsageList>
<billChargeList>
<billCharge uniqueId="1977565" uniqueIdModified="1">
<link>http://asdasd</link>
<chargeFor>aravind</chargeFor>
<description>aravindBill</description>
```

```
<amount curCode="USD">12345.50</amount>
<chargeType>PrimaryPlanMRC</chargeType>
</billCharge>
</billChargeList>
<billContractList>
<billContract uniqueId="196765" uniqueIdModified="1">
<link>http://asdasd</link>
<contractFor>YODLEE</contractFor>
<description>YODLEEcontract</description>
<contractLength>100</contractLength>
<startDate localFormat="yyyy-mm-dd">2002-08-
25</startDate>
<endDate localFormat="yyyy-mm-dd">2005-08-25</endDate>
</billContract>
</billContractList>
<equipmentList>
<equipment uniqueId="2005" uniqueIdModified="1">
<link>http://asdasd</link>
<equipmentFor>YODLEE</equipmentFor>
<description>YODLEEequipment</description>
</equipment>
</equipmentList>
<userPaymStatus>other</userPaymStatus>
```

```
<userPaymStatusLastUpdated>12</userPaymStatusLastUpdated>

<balance balType="interestAmount">

<curAmt curCode="USD">1000</curAmt>

</balance>

<balance balType="principalAmount">

<curAmt curCode="USD">12111.09</curAmt>

</balance>

<balance balType="lateChargesDue">

<curAmt curCode="USD">1000</curAmt>

</balance>

<balance balType="currentBalance">

<curAmt curCode="USD">150879.98</curAmt>

</balance>

<balance balType="insurancePaidYtd">

<curAmt curCode="USD">200</curAmt>

</balance>

<balance balType="escrow">

<curAmt curCode="USD">1000</curAmt>

</balance>

<balance balType="propertyTax">

<curAmt curCode="USD">1000</curAmt>

</balance>

<balance balType="propertyTaxPaidYtd">
```

```

<curAmt curCode="USD">4</curAmt>
</balance>
<balance balType="insuranceEscrow">
<curAmt curCode="USD">1000</curAmt>
</balance>
<balance balType="interestPaidYtd">
<curAmt curCode="USD">10</curAmt>
</balance>
<balance balType="interestPaidLastYear">
<curAmt curCode="USD">10</curAmt>
</balance>
<balance balType="miscFees">
<curAmt curCode="USD">200</curAmt>
</balance>
<balance balType="amountDue">
<curAmt curCode="USD">12353.1234</curAmt>
</balance>
<dueDate localFormat="yyyy-mm-dd">2004-05-
25T00:00:00</dueDate>
</statement>
<fromDate localFormat="yyyy-mm-dd">2001-12-17T09:30:47-
05:00</fromDate>
<toDate localFormat="yyyy-mm-dd">2002-02-17T09:30:47-05:00</
toDate>

```



```

</statementList>

<collateral>ABC</collateral>

<frequency>Weekly</frequency>

<paymentAddress>

<address>

<address1>abcd</address1>

<address2>efdf</address2>

<city>US</city>

<state>Newyork</state>

<country>USA</country>

<zip>12345</zip>

</address>

<fullAddress>SomeCity</fullAddress>

</paymentAddress>

<lender>Dileep</lender>

</loan>

</loanLoginAccount>

</site>

```

B.6 Investments Fields

The definitions for the elements in the Investments container:

Table B-6: Definitions for the Elements in the Investments Container

| XML Tag Name | Description | Type |
|--------------|----------------------------------|------|
| 401kLoan | Amount borrowed from a 401k plan | |

Table B-6: Definitions for the Elements in the Investments Container

| XML Tag Name | Description | Type |
|---------------------------------------|--|--------|
| AccountBaseType (transaction list) | Values: generalInvestmentAccount, retirement, educationCustodial, trustEstatePlanning, unknown, other | String |
| accountCurrency | Currency account is priced in; for example, USD | String |
| accountEquity | Amount of equity in the account; marginable securities which have been paid for | |
| accountEquityPercentage | Ratio of the value of the marginable securities in the account vs the equity | Number |
| accountHolder | Name of the user who have the account | String |
| accountName | Name of the insurance account | String |
| accountNumber | Account number for the insurance policy | String |
| AcctType (transaction list) | Values: unknown, other, moneyMarket, ira, 401k, 403b, trust, annuity, simple, custodial, individual, corporate, jtlic, jtwros, communityProperty, jointByEntirety, conservatorship, roth, rothConversion, rollover, educational, 529Plan, 457DeferredCompensation, 401a, psp, mpp, stockBasket, livingTrust, revocableTrust, irrevocableTrust, charitableRemainder, charitableLead, charitableGiftAccount, sep, utma, ugma, esopp | String |
| amount | The total amount represented by the trade. Either the amount the user paid, or the amount the user received. Can be plus or minus the commission or other fees | |
| annuityBalance | Value of the annuity contract | |
| annuityDeathBenefit | Death benefit of the annuity contract | |
| asOf | The date as of which the values are effective; for example, the balances may have been posted as of 9/12/02 | Date |
| AssetClass | Values: unknown, other, domesticBond, internationalBond, largeStock, smallStock, internationalStock, moneyMarket, capitalAppreciation, global, commodities, derivatives, environment, financialServices, preciousMetals, healthBiotech, highYieldTaxBonds, mortgageBackedBonds, smallCompanyGrowth, mixedGeneral, naturalResources, municipalBonds, midCap, equityAndIncome, realEstate, securities, scienceAndTechnology, utility, intermediateTaxableBonds, growthAndIncome, STTaxableBonds, LTTaxableBonds | String |

Table B-6: Definitions for the Elements in the Investments Container

| XML Tag Name | Description | Type |
|--------------------|--|--------|
| balType | Values: cash, totalBalance, totalVestedBalance, totalUnvestedBalance, fundsOwed, availableLoan, buyingPower, marginBalance, unsettledFunds, CashOptionBuyingPower, marginBuyingPower, dayTradingMarginBuyingPower, dayTradingCashOptionBuyingPower, OpenOutstandingCall, cashCall, marginCall, fedCall, houseCall, dayTradingMarginCall, accountEquity, moneyMarketBalance, fundsAvailable, totalMarketValueLong, totalMarketValueShort, totalMarketValueCashSecurities, totalMarketValueMarginSecurities, deferredCompensationBalance, deferredCompensationVestedBalance, annuityBalance, annuityDeathBenefit, 401kLoan, shortBalance | String |
| birthDateTime | Date of birth of the individual on the insurance account | Date |
| callPrice | Price at which the bond can be called (redeemed early) at | |
| callType | Values: other, unknown, call, put, prefund, maturity | String |
| cashCall | Overextension of cash in the account | |
| commission | Amount charged by the brokerage firm for executing the trade | |
| confirmationNumber | This is an identifying number unique to the firm, which is used to identify the transaction | String |
| contributionYear | Year a retirement account contribution is marked for | Number |
| couponFrequency | Values: other, unknown, monthly, quarterly, semiAnnual, annual | String |
| couponRate | Rate at which bond interest is paid, based on par | Number |
| curCode | Currency Code Values: AED, AFA, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZM, BAM, BBD, BDT, BGL, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CYP, CZK, DJF, DKK, DOP, DZD, EEK, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GGP, GHC, GIP, GMD, GNF, GTQ, GYD, KD, HNL, HRK, HTG, HUF, IDR, ILS, MP, INR, IQD, IRR, ISK, JEP, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGF, MKD, MMK, MNT, MOP, MRO, MTL, MUR, MVR, MWK, MXN, MYR, MZM, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, ROL, RUR, RWF, SAR, SBD, SCR, SDD, SEK, SGD, SHP, SIT, SKK, SLL, SOS, SPL, SRG, STD, SVC, SYP, SZL, THB, TJR, TMM, TND, TOP, TRL, TTD, TVD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEB, VND, VUV, WST, XAF, XAG, XAU, XCD, XDR, XOF, XPD, XPF, XPT, YER, YUM, ZAR, ZMK, ZWD | |
| cusipNumber | Unique security identifier | |

Table B-6: Definitions for the Elements in the Investments Container

| XML Tag Name | Description | Type |
|-----------------------------------|--|---------|
| Date | The date consists of the following attributes: localFormat, timeZone, displayTimeZone, rawData. TimeZone is [+ -]hh:mm from GMT, displayTimeZone is "Gondwanaland Standard Time" etc. Example: <date localformat="mm/dd/yyyy" timeZone="+]hh:mm">12/12/2004+05:30</date> | |
| dayTradingCashOptionBuyingPower | Cash or option buying power under NASD Rule 2520 (pattern day trading) | |
| dayTradingMarginBuyingPower | Margin Buying Power under NASD Rule 2520 (pattern day trading) | |
| dayTradingMarginCall | Margin call under Rule 2520 | |
| deferredCompensationBalance | Value of a deferred compensation plan | |
| deferredCompensationSource | Source of deferred compensation | String |
| deferredCompensationType | Defines the Type of contribution made to a deferred compensation plan | String |
| deferredCompensationVestedBalance | An amount in a deferred compensation plan which is vested | |
| description | A description of the particular transaction, such as a buy of Microsoft, or a sweep into a mutual fund | |
| email | Email address for the individual on the insurance account | String |
| employeeContribution | Amount deposited by an individual employee towards a qualified retirement plan | Decimal |
| employerContribution | Amount contributed by an employer towards a qualified retirement or deferred compensation plan | Decimal |
| faceValue | Value the CD will be worth at maturation | |
| fax | Fax number for the individual on the insurance account | String |
| fedCall | Margin calls as a result of Reg T violations | |
| firstName | First name of the individual on the insurance account | String |
| fullname: | Full name of the individual on the insurance on the account | String |
| fundsAvailable | Total of money market plus cash | |
| gender | Denotes if the person on the loan account is male or female. Values: male, female, unknown | String |

Table B-6: Definitions for the Elements in the Investments Container

| XML Tag Name | Description | Type |
|------------------------------|--|---------|
| grossAmount | The total amount of the trade which is computed by taking the price, multiplied by the number of shares or units. This amount does not include any commissions or fees | |
| homePhone | Home number for the individual on the insurance account | String |
| houseCall | Margin call as a result of equity percentages below those required by the firm for that account | |
| interestRate | Rate of return on the CD | Number |
| isMarginTradingAllowed | An indicator to denote whether margin trading is allowed or not with the given investment account | Boolean |
| isOptionTradingAllowed | An indicator to denote whether to send soft copy of statements or not | Boolean |
| lastName | The last name of the individual on the insurance account | String |
| link | The link is used to capture a generic link (URL) for any data type | AnyURI |
| marginBuyingPower | Amount available for trading marginable securities | String |
| marginCall | Overextension of credit; when the account equity percentage is below the minimums | String |
| markUpMarkDown | Amount marked up or down by the broker (when they make a market in the security directly) | Decimal |
| middleName | The middle name of the individual on the insurance account | String |
| MobilePhone | Mobile (cell) phone number for the individual on the insurance account | String |
| moneyMarketBalance | Total money market funds available | String |
| moodyRating | Bond rating by Moody's indicating creditworthiness of a bond | String |
| mostRecentContributionAmount | An amount of the last contribution made to a retirement or compensation plan | Decimal |
| mostRecentContributionDate | The last time a contribution was made to a retirement or compensation plan | Date |
| mutualFundType | Values: other, unknown, openEnd, closeEnd | String |
| nextCallDate | The next date the issuer can prematurely redeem the bond | Date |
| nextCouponDate | The next time a coupon payment is due | Date |
| nickname | Any known nickname for the person on the account | String |
| orderHandlingFee | Fee charged for processing an order | Decimal |

Table B-6: Definitions for the Elements in the Investments Container

| XML Tag Name | Description | Type |
|--------------------------------|--|---------|
| pager | Pager number for the individual on the insurance account | String |
| parValue | The value of the bond at maturation | Number |
| percentageAllocation | The figure representing how much of the overall holdings are in this category | Number |
| phone | Phone number for the individual on the insurance account | String |
| planName | The name the firm (brokerage) uses to refer to the plan | String |
| planNumber | Brokerage accounts, such as annuities, 401k's, 403b's, and the like are considered plans, and have a number associated with them particular to the firm | String |
| price | In regard to a trade, the per share/unit price for the trade | |
| quantity | The number of shares, units, or dollars related to or involved in the transaction | |
| referredAccountType | Values: unknown, other, brokerageCash, brokerageMargin, moneyMarket, ira, 401k, 403b, trust, annuity, simple, custodial, individual, corporate, jtlic, jtws, communityProperty, jointByEntirety, conservatorship, roth, rothConversion, rollover, educational, 529Plan, 457DeferredCompensation, 401a, psp, mpp, stockBasket, livingTrust, revocableTrust, irrevocableTrust, charitableRemainder, charitableLead, charitableGiftAccount, sep, utma, ugma, esopp | String |
| secFee | Amount charged on sale of stocks and options by the SEC | Decimal |
| settleDate | The date the transaction settles; for example, stock trades settle on the third business day following the day the trade executed. Options settle in one business day | Date |
| spRating | Bond rating by Standard and Poor's indicating creditworthiness of a bond | String |
| ssn | Social Security number for the individual on the insurance account | String |
| suffix | Suffix to the last name of the account, such as Jr., Sr., M.D., etc. Values: Jr., Sr., II, III., IV, V, Ph.D., M.D., other, unknown | String |
| symbol | This is the stock, option, or mutual fund symbol used for the transaction | |
| title | Values: Mr., Ms., Dr., Mrs., other, unknown | String |
| totalMarketValueCashSecurities | Market value of non-marginable securities | |
| totalMarketValueLong | Current market value of securities held long | |

Table B-6: Definitions for the Elements in the Investments Container

| XML Tag Name | Description | Type |
|----------------------------------|---|--------|
| totalMarketValueMarginSecurities | Total market value of all securities held as marginable | |
| totalMarketValueShort | Market value of securities held short Values: buy, sell, sweep, capitalGainsReinvested, dividendPayment, dividendReinvestment, miscellaneousIncome, interestIncome, interestReinvestment, longTermCapitalGainsDistribution, reinvestLongTermCapitalGains, shortTermCapitalGainsDistribution, reinvestShortTermCapitalGains, sharesIn, sharesOut, transferCashIn, transferCashOut, stockSplit, returnOfCapital, miscellaneousExpense, transferSharesIn, transferSharesOut, marginInterestExpense, reminder, corporateAcquisition, stockDividend, shortSell, bondCall, bondMatures, buyToCover, buyOption, sellOption, exerciseOption, assignOptionexpireOption, buyToOpen, buyToClose, sellToOpen, sellToClose, automaticInvestment, adjustedBuy, adjustedSell, sellAccruedInterest, buyAccruedInterest, capitalGainsRecieved, fractionalShareLiquidation, federalTaxFreeInterestIncome, stateTaxFreeInterestIncome, taxFreeDividend, federalTaxFreeDividend, stateTaxFreeDividend, stockFundOptionJournalCashToMargin, stockFundOptionJournalMarginToCash, miscJrlMargintoCash, miscJrlCashtoMargin, moneyFundsJournalMarginToCash, moneyFundsJournalCashToMargin, worthlessSecurities, orderOut, merger, spinoff, symbolChange, creditInLieuOfFractionalShare, reorganizationcharge, nameChange, foreignTax, foreignTaxCredit, fedTaxWithheld, stateTaxwithheld, stax, achIn, achOut, check, badCheck, nsfFee, returnedCheckFee, checkbookReorderFee, charge, chargeCredit, orderOutFee, fedexFee, atmWithdrawal, atmWithdrawalFee, atmWithdrawalFeeCredit, billPay, deposit, directDeposit, rtqFee, csAdjustment, miscCredit, wireFundsIn, wireFundsOut, wireFee, accountFee, stockOptionExercise, stockOptionWithholding, esopAllocation, mmfSweep, mmfTransaction, mmfDividend, mmfLiq, mmfRein, mmfIn, iraContribution, iraDistribution, iraNonQualifiedDistribution, rothContribution, 529PlanContribution, sepContribution, simplePlanContribution, educationalPlanContribution, rolloverContribution, fundExchange, 401kContribution, 401kEmployerContribution, 401kLoanDistribution, 401kLoanPayment, 401kPenalty, deferredCompensationContribution, deferredCompensationDistribution, accumulation, payout, deathBenefitPayout, surrenderCharge, mortalityAndExpenseRiskCharge, administrativeFee, fundExpense, annuityCredit, otherAnnuityFee, 1035Exchange, DVP, RVP, genericContribution, fromDate | String |
| workPhone | Work number for the individual on the insurance account | String |

Table B-6: Definitions for the Elements in the Investments Container

| XML Tag Name | Description | Type |
|-----------------|---|--------|
| yield | A percentage representing the rate of return on the investment | Number |
| yieldToCall | The rate of return based on the time between now and the call date, and the price | Number |
| yieldToMaturity | Rate of return on a bond based on the time between now and the bond's maturity, and its current price | Number |

B.6.1 Sample XML for Investments

```

<site>

<status>0</status>

<investmentAccount uniqueId="11111" uniqueIdModified="1"
acctType="unknown">

<link>http://www.altova.com</link>

<accountNumber>555555</accountNumber>

<accountName>DAG INVESTMENT</accountName>

<accountHolder>DAG</accountHolder>

<isMarginTradingAllowed>1</isMarginTradingAllowed>

<isOptionTradingAllowed>1</isOptionTradingAllowed>

<accountCurrency>string</accountCurrency>

<accountEquityPercentage></accountEquityPercentage>

<personInformationId>

<name>

<title>Mr.</title>

<suffix>Jr.</suffix>

<firstName>jacob</firstName>

<middleName>jacob</middleName>

```



```
<lastName>jacob</lastName>
</name>
<fullName>jacob</fullName>
<gender>Male</gender>
<birthDateTime>2001-12-17T09:30:47-05:00</birthDateTime>
<nickName>jacob</nickName>
<phone>22222</phone>
<workPhone>22222</workPhone>
<homePhone>22222</homePhone>
<mobilePhone>22222</mobilePhone>
<fax>22222</fax>
<pager>22222</pager>
<email>abc@yodlee.com</email>
<ssn>1</ssn>
<homeAddress>
<address>
<address1>ssssssssssssss</address1>
<address2>ssssssssssssss</address2>
<city>newyork</city>
<state>newyork</state>
<country>USA</country>
<zip>String</zip>
</address>
```

```
<fullAddress>String</fullAddress>
</homeAddress>
<workAddress>
<address>
<address1>Newyork</address1>
<address2>Newyork</address2>
<city>NewYork</city>
<state>California</state>
<country>USA</country>
<zip>12345</zip>
</address>
<fullAddress>fullAddress</fullAddress>
</workAddress>
</personInformationId>
<planNumber>someplan</planNumber>
<planName>plannamepavan</planName>
<asOf>2001-12-17T09:30:47-05:00</asOf>
<balance balType="totalBalance">
<curAmt curCode="USD">123456</curAmt>
</balance>
<balance balType="totalVestedBalance">
<curAmt curCode="USD">2432</curAmt>
</balance>
```

```
<balance balType="totalUnvestedBalance">
<curAmt curCode="USD">23242</curAmt>
</balance>
<balance balType="fundsOwed">
<curAmt curCode="USD">2323</curAmt>
</balance>
<balance balType="availableLoan">
<curAmt curCode="USD">55000</curAmt>
</balance>
<balance balType="buyingPower">
<curAmt curCode="USD">234</curAmt>
</balance>
<balance balType="marginBalance">
<curAmt curCode="USD">2369</curAmt>
</balance>
<balance balType="unsettledFunds">
<curAmt curCode="USD">5340</curAmt>
</balance>
<balance balType="shortBalance">
<curAmt curCode="USD">15000</curAmt>
</balance>
<transactionList>
<transaction type="buy" uniqueId="14321" uniqueIdModified="1">
```

```

<link>http://www.altova.com</link>
<transactionId>258369</transactionId>
<description>Transactiondesc</description>
<amount curCode="USD">1200</amount>
<date>2001-12-17T09:30:47-05:00</date>
<settleDate>2001-12-17T09:30:47-05:00</settleDate>
<symbol>Transaction2</symbol>
<description>transdescription</description>
<quantity>2345</quantity>
<price curCode="USD">123</price>
<commission curCode="USD">125</commission>
<amount curCode="USD">123456</amount>
<grossAmount curCode="USD">120000</grossAmount>
<cusipNumber>999999999</cusipNumber>
<secFee curCode="USD">3400</secFee>
<deferredCompensationSource>defcompsource</
deferredCompensationSource>
<deferredCompensationType>defcomptype</deferredCompensationType>
<contributionYear>12</contributionYear>
<orderHandlingFee curCode="USD">2500</orderHandlingFee>
<referredAccountType>unknown</referredAccountType>
<confirmationNumber>143</confirmationNumber>
</transaction>
<fromDate>2001-12-17T09:30:47-05:00</fromDate>

```

```

<toDate>2001-12-17T09:30:47-05:00</toDate>

</transactionList>

<holdingList>

<holding uniqueId="955340537" holdingType="stock">

<link>http://www.altova.com</link>

<description>holdingdesc</description>

<percentageAllocation>2000</percentageAllocation>

<riskCategory>rcategory</riskCategory>

<mostRecentContributionDate>2001-12-17T09:30:47-

05:00</mostRecentContributionDate>

<mostRecentContributionAmount curCode="USD">2500</

mostRecentContributionAmount>

<employerContribution curCode="USD">2500</employerContribution>

<employeeContribution curCode="USD">2500</employeeContribution>

<internalReferenceNumber>string</internalReferenceNumber>

<symbol>holdingsymbol</symbol>

<quantity>2000</quantity>

<price curCode="USD">236</price>

<dailyChange curCode="USD">2340</dailyChange>

<value curCode="USD">5600</value>

<cusipNumber>999999999</cusipNumber>

<isShort>1</isShort>

<percentageChange>20</percentageChange>

<costBasis curCode="USD">2500</costBasis>

```

```

<isMarginable>1</isMarginable>
<isRestricted>1</isRestricted>
</holding>
<holding uniqueId="955340538" holdingType="mutualFund">
<link>http://www.altova.com</link>
<description>mutualfunddesc</description>
<percentageAllocation>2000</percentageAllocation>
<riskCategory>MFrisk</riskCategory>
<mostRecentContributionDate>2001-12-17T09:30:47-
05:00</mostRecentContributionDate>
<mostRecentContributionAmount
curCode="USD">2500</mostRecentContributionAmount>
<employerContribution curCode="USD">2500</employerContribution>
<employeeContribution curCode="USD">2500</employeeContribution>
<internalReferenceNumber>internalrefNo</internalReferenceNumber>
<symbol>MFSymbol</symbol>
<quantity>2000</quantity>
<price curCode="USD">2500</price>
<dailyChange curCode="USD">2500</dailyChange>
<value curCode="USD">2500</value>
<cusipNumber>999999999</cusipNumber>
<yield>2000</yield>
<yieldAsOf>2001-12-17T09:30:47-05:00</yieldAsOf>

```

```

<assetClass>unknown</assetClass>
<FIAssetClass>FIAssetclass</FIAssetClass>
<newspaperAbbreviation>newspaper</newspaperAbbreviation>
<isMarginable>1</isMarginable>
<mutualFundNumber>2000</mutualFundNumber>
<costBasis curCode="USD">2500</costBasis>
<percentageChange>2000</percentageChange>
</holding>
<holding uniqueId="955340539" holdingType="bond">
<link>http://www.altova.com</link>
<description>bonddesc</description>
<percentageAllocation>1200</percentageAllocation>
<riskCategory>bondrisk</riskCategory>
<mostRecentContributionDate>2001-12-17T09:30:47-
05:00</mostRecentContributionDate>
<mostRecentContributionAmount
curCode="USD">230</mostRecentContributionAmount>
<employerContribution curCode="USD">5400</employerContribution>
<employeeContribution curCode="USD">2300</employeeContribution>
<internalReferenceNumber>string</internalReferenceNumber>
<quantity>2000</quantity>
<price curCode="USD">1500</price>
<dailyChange curCode="USD">300</dailyChange>

```

```
<value curCode="USD">5600</value>
<cusipNumber>999999999</cusipNumber>
<moodyRating>bondmodyrating</moodyRating>
<spRating>sprating</spRating>
<parValue curCode="USD">2500</parValue>
<maturityDate>2001-12-17T09:30:47-05:00</maturityDate>
<couponRate>2000</couponRate>
<nextCouponDate>2001-12-17T09:30:47-05:00</nextCouponDate>
<couponFrequency>other</couponFrequency>
<callPrice curCode="USD">2500</callPrice>
<yieldToCall>2000</yieldToCall>
<nextCallDate>2001-12-17T09:30:47-05:00</nextCallDate>
<callType>other</callType>
<yieldToMaturity>2400</yieldToMaturity>
<assetClass>unknown</assetClass>
<FIAssetClass>FIAssetClass</FIAssetClass>
<percentageChange>2000</percentageChange>
<costBasis curCode="USD">3500</costBasis>
<currentYield>2300</currentYield>
<nominalYield>2700</nominalYield>
</holding>
<holding uniqueId="955340540" holdingType="CD">
<link>http://www.altova.com</link>
```



```

<description>CDDesc</description>
<percentageAllocation>2000</percentageAllocation>
<riskCategory>CDRisk</riskCategory>
<mostRecentContributionDate>2001-12-17T09:30:47-
05:00</mostRecentContributionDate>
<mostRecentContributionAmount
curCode="USD">2500</mostRecentContributionAmount>
<employerContribution curCode="USD">2500</employerContribution>
<employeeContribution curCode="USD">2500</employeeContribution>
<internalReferenceNumber>string</internalReferenceNumber>
<term>bondterm</term>
<faceValue curCode="USD">5660</faceValue>
<interestRate>2000</interestRate>
<maturityDate>2001-12-17T09:30:47-05:00</maturityDate>
<daysRemaining>2340</daysRemaining>
</holding>
<holding uniqueId="955340120" holdingType="moneyMarketFund">
<link>http://www.altova.com</link>
<description>moneyMarketFund</description>
<percentageAllocation>2650</percentageAllocation>
<riskCategory>12</riskCategory>
<mostRecentContributionDate>2001-12-17T09:30:47-
05:00</mostRecentContributionDate>

```

```

<mostRecentContributionAmount
curCode="USD">2960</mostRecentContributionAmount>
<employerContribution curCode="USD">2360</employerContribution>
<employeeContribution curCode="USD">2370</employeeContribution>
<internalReferenceNumber>11111</internalReferenceNumber>
<symbol>moneyMarketFund</symbol>
<quantity>2000</quantity>
<price curCode="USD">2550</price>
<dailyChange curCode="USD">2500</dailyChange>
<value curCode="USD">3400</value>
<cusipNumber>999999999</cusipNumber>
<moneyMarketFundNumber>2078</moneyMarketFundNumber>
</holding>
<holding uniqueId="955340110" holdingType="option">
<link>http://www.altova.com</link>
<description>option</description>
<percentageAllocation>30</percentageAllocation>
<riskCategory>string</riskCategory>
<mostRecentContributionDate>2001-12-17T09:30:47-
05:00</mostRecentContributionDate>
<mostRecentContributionAmount
curCode="USD">2500</mostRecentContributionAmount>
<employerContribution curCode="USD">2500</employerContribution>

```

```

<employeeContribution curCode="USD">2500</employeeContribution>
<internalReferenceNumber>string</internalReferenceNumber>
<symbol>option</symbol>
<quantity>2000</quantity>
<price curCode="USD">2500</price>
<expirationDate>2001-12-17T09:30:47-05:00</expirationDate>
<strikePrice curCode="USD">2500</strikePrice>
<assetClass>unknown</assetClass>
<FIAssetClass>option</FIAssetClass>
<isShort>1</isShort>
<value>20670</value>
<daysRemaining>600</daysRemaining>
<contractAdjustment>260</contractAdjustment>
<costBasis curCode="USD">2589</costBasis>
<isSettleTypeAmerican>1</isSettleTypeAmerican>
</holding>
<holding uniqueId="934560540" holdingType="currency">
<link>http://www.altova.com</link>
<description>currency</description>
<percentageAllocation>2000</percentageAllocation>
<riskCategory>currency</riskCategory>
<mostRecentContributionDate>2001-12-17T09:30:47-
05:00</mostRecentContributionDate>

```

```

<mostRecentContributionAmount
curCode="USD">4340</mostRecentContributionAmount>
<employerContribution curCode="USD">23430</employerContribution>
<employeeContribution curCode="USD">234</employeeContribution>
<internalReferenceNumber>string</internalReferenceNumber>
<currencyType>currency</currencyType>
<quantity>24340</quantity>
<price curCode="USD">253</price>
<value curCode="USD">25430</value>
<dailyChange curCode="USD">234</dailyChange>
<percentageChange>2000</percentageChange>
<costBasis curCode="USD">253</costBasis>
</holding>
<holding uniqueId="9453250" holdingType="commodity">
<link>http://www.altova.com</link>
<description>commodity</description>
<percentageAllocation>2000</percentageAllocation>
<riskCategory>commodity</riskCategory>
<mostRecentContributionDate>2001-12-17</
mostRecentContributionDate>
<mostRecentContributionAmount curCode="USD">2500</
mostRecentContributionAmount>
<employerContribution curCode="USD">2500</employerContribution>
<employeeContribution curCode="USD">2500</employeeContribution>

```

```

<internalReferenceNumber>3444</internalReferenceNumber>

<commodityType>commodity</commodityType>

<cusipNumber>999999999</cusipNumber>

<contractQuantity>2000</contractQuantity>

<price curCode="USD">2500</price>

<value curCode="USD">2500</value>

<costBasis curCode="USD">2500</costBasis>

</holding>

<holding uniqueId="9553670" holdingType="remic">

<link>http://www.altova.com</link>

<description>remic</description>

<percentageAllocation>2000</percentageAllocation>

<riskCategory>remic</riskCategory>

<mostRecentContributionDate>2001-12-17T09:30:47-

05:00</mostRecentContributionDate>

<mostRecentContributionAmount

curCode="USD">2500</mostRecentContributionAmount>

<employerContribution curCode="USD">2500</employerContribution>

<employeeContribution curCode="USD">2500</employeeContribution>

<internalReferenceNumber>3457</internalReferenceNumber>

<remicHoldingName>remic</remicHoldingName>

<cusipNumber>999999999</cusipNumber>

<price curCode="USD">2500</price>

```

```

<quantity>2000</quantity>

<value curCode="USD">2500</value>

<changeSinceLastPriced curCode="USD">2500</changeSinceLastPriced>

<costBasis curCode="USD">2500</costBasis>

</holding>

<holding uniqueId="944440540" holdingType="future">

<link>http://www.altova.com</link>

<description>future</description>

<percentageAllocation>2000</percentageAllocation>

<riskCategory>future</riskCategory>

<mostRecentContributionDate>2001-12-17T09:30:47-05:00</
mostRecentContributionDate>

<mostRecentContributionAmount curCode="USD">2500</
mostRecentContributionAmount>

<employerContribution curCode="USD">2500</employerContribution>

<employeeContribution curCode="USD">2500</employeeContribution>

<internalReferenceNumber>4567</internalReferenceNumber>

<symbol>future</symbol>

<futureHoldingName>string</futureHoldingName>

<cusipNumber>999999999</cusipNumber>

<quantity>2000</quantity>

<price curCode="USD">2500</price>

<value curCode="USD">2500</value>

<dailyChange curCode="USD">2500</dailyChange>

```

```

<percentageChange>2000</percentageChange>

<costBasis curCode="USD">2500</costBasis>

</holding>

</holdingList>

</investmentAccount>

</site>

```

B.7 Insurance Fields

The definitions for the elements in the Insurance container.

Table B-7: Definitions for the Elements in the Insurance Container

| XML Tag Name | Description | Type |
|--------------------------|--|--------|
| accountHolder | Name of the account holder | String |
| AccountName | Name of the insurance account | String |
| accountNumber | Account number for the insurance policy | String |
| address1 | First line of the street address on the lien holder | String |
| address2 | Second line of the street address on the lien holder | String |
| amount | Amount of the insurance account transaction | Number |
| asof | This is the date for which the information displayed is current. Another way to think of this is the last time the bank updated the information | Date |
| balType(paymentInfo) | Values: paymentAmount, maxPayment | String |
| balType(Bill) | Values: endingBalance, newCharges, pastDueAmount, lastPayment, amountDue, minPayment, adjustments, latePaymentCharge, prevEndingBalance | String |
| balType(insurancePolicy) | Values: premiumAmount, adjustablePremiumAmount, levelPremiumAmount, deductible, minimumAmountDue, installmentAmount, lastPaymentAmount, remainingBalance, amountDue | String |
| billDate | Date the insurance bill was issued | Date |
| BillingPeriodEnd | Ending date of the billing period | Date |
| billingPeriodStart | Beginning date for the billing period | Date |
| birthDate | Date of birth of the individual on the Insurance account | Date |

Table B-7: Definitions for the Elements in the Insurance Container

| XML Tag Name | Description | Type |
|--------------------|---|---------|
| chargeFor | The account number name for which the charges is | String |
| chargesIncurred | The monetary charge incurred for the units used | Decimal |
| chargeType | Values: PrimaryPlanMRC, DomesticLongDistance, InternationalLongDistance, TotalOverage, AnytimeOverage, NightWeekendOverage, WeekNightOverage, WeekendOverage, MobileToMobileOverage, TotalRoaming, RoamingAirtime, RoamingLongDistance, AdditionalNightWeekendMRC, AdditionalWeekNightMRC, AdditionalWeekendMRC, AdditionalAnytimeMinutesMRC, AdditionalMobileToMobileMRC, InternationalDialingDiscountMRC, InternationalRoaming, TotalChargesForPeriod, TotalTaxesSurcharges, NumberPortabilityFee, 911Fee, TotalAdjustments, Adjustment, LatePayment, Equipment, MobileAssistMRC, VoiceServices, HandsetInsuranceMRC, TextMessagePackageMRC, TextMessageOverage, DataMRC, DataOverage, MultimediaMessageMRC, MultimediaMessageOverage, WirelessInternetMRC, WirelessInternetOverage, DirectoryAssistance, TotalApplicationDownloads, GameDownloads, GraphicsDownloads, RingtoneDownloads, OtherDownloads, PushToTalkMRC, PushToTalkOverage, PromotionalCredit, EmailRedirector, Other, Unknown | String |
| city | City of the lien holder's address | String |
| confirmationNumber | The unique confirmation number for payment | String |
| contractFor | For whom the contract is | String |
| contractLength | Duration of the contract | Number |
| contractLength | The duration of time for billContract | Number |
| cost | | Number |
| country | Country of the lien holder | String |
| coverageType | Values: other, unknown | String |

Table B-7: Definitions for the Elements in the Insurance Container

| XML Tag Name | Description | Type |
|-----------------|--|--------|
| curCode | Currency Code Values: AED, AFA, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZM, BAM, BBD, BDT, BGL, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CYP, CZK, DJF, DKK, DOP, DZD, EEK, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GGP, GHC, GIP, GMD, GNF, GTQ, GYD, KD, HNL, HRK, HTG, HUF, IDR, ILS, MP, INR, IQD, IRR, ISK, JEP, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGF, MKD, MMK, MNT, MOP, MRO, MTL, MUR, MVR, MWK, MXN, MYR, MZM, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, ROL, RUR, RWF, SAR, SBD, SCR, SDD, SEK, SGD, SHP, SIT, SKK, SLL, SOS, SPL, SRG, STD, SVC, SYP, SZL, THB, TJR, TMM, TND, TOP, TRL, TTD, TVD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEB, VND, VUV, WST, XAF, XAG, XAU, XCD, XDR, XOF, XPD, XPF, XPT, YER, YUM, ZAR, ZMK, ZWD | |
| date | The date on which the insurance was claimed | Date |
| Date | The date consists of the following attributes: localFormat, timeZone, displayTimeZone, rawData. TimeZone is [+]-Jhh:mm from GMT, displayTimeZone is "Gondwanaland Standard Time" etc. Example: <date localformat="mm/dd/yyyy" timeZone="+Jhh:mm">12/12/2004+05:30</date> | |
| deductible | Deductible amount on the insurance policy. A deductible is part of a covered loss that the consumer has agreed to pay by own money. Usually, higher deductibles mean lower premiums. This is the amount paid on the incidence of an insurable event (accident, hospital, etc.) | Number |
| description | A brief description of the given element | String |
| dueDate | The date for amount due | Date |
| effectiveDate | | Date |
| email | Email address for the individual on the insurance account | String |
| equipmentFor | The account number or name for which the equipment is used | String |
| expirationDate | The date on which the insurance policy expires | Date |
| fax | Fax number for the individual on the insurance account | String |
| firstName | First name of the individual on the insurance account | String |
| frequency | Frequency of the insurance | String |
| frequencyString | | String |

Table B-7: Definitions for the Elements in the Insurance Container

| XML Tag Name | Description | Type |
|--------------------|--|---------|
| frequencyUnit | | String |
| fromDate | The date on which the first insurance transaction is made | Date |
| fullAddress | Full address of the account holder | String |
| fullname | Full name of the individual on the insurance account | String |
| gender | Denotes if the person on the insurance account is male or female | String |
| group | Is the group insurance policy | |
| homephone | Home phone number for the individual on the insurance account | String |
| id | Unique Id number of the policy insured | String |
| insuranceType | Type of insurance account Values: other, unknown | String |
| interest | Interest paid in or by this transaction | Number |
| isDueDateEstimated | Estimated due date | Boolean |
| isDueOnreceipt | Is the due amount notified through receipt | Boolean |
| isPending | If the payment is pending for policy or not | Boolean |
| isRenewedPolicy | If the policy renewal was made or not | Boolean |
| lastName | Last name of the individual on the insurance account | String |
| lastPaymentDate | Date the last payment was received | Date |
| link | The link is used to capture a generic link (URL) for any data type | AnyURI |
| loginAccountNumber | Number for the loan as reported by the lending institution | String |
| medicalNumber | Medical number of the policyholder | String |
| middleName | Middle name of the individual on the Insurance account | String |
| mobilephone | Mobile (cell) phone number for the individual on the insurance Account | String |
| name | Name of the person by whom it was claimed Type: String | String |
| nickName | Any known nickname for the person on the insurance account | String |
| noticeType | | String |
| number | Claim number | String |
| pager | Pager number for the individual on the insurance account | String |

Table B-7: Definitions for the Elements in the Insurance Container

| XML Tag Name | Description | Type |
|----------------------|--|--------|
| payee | The name to whom any insurance payment must be addressed to | String |
| paymentDate | Date of payment made for the Insurance account | Date |
| paymentLink | The payment link is used to capture a generic payment link (URL) for any data type | AnyURI |
| paymentSource | The source of the payment amount made from | String |
| paymentSourceAccount | Account from which payment is made | String |
| paymentType | The type of payment made Values: unknown, other, manual, auto | String |
| percentage | The percentage of discount given | Number |
| period | The time period of insurance transaction Values: annual, LifeTime, other, unknown | String |
| phone | Phone number for the individual on the insurance account | String |
| plan | Plan for billing | String |
| planCharges | Charge taken for billing plan | String |
| planDetails | Details about the billing plan | String |
| planFor | | String |
| planType | The type of billing plan for Insurance account Values: voice, data, unknown, other | String |
| policyholder | Name of the insurance policy holder | String |
| policyStatus | Status of the policy Values: active, open, closed, inActive, other, unknown | String |
| policyTermFromDate | From date of policy term | Date |
| policyTermToDate | To date of policy term | Date |
| postdate | Date the insurance transaction was posted to the account | Date |
| premium | Premium amount paid towards the insurance policy | Number |
| principal | Any principal paid by this transaction | Number |
| provider | Name of the company that is providing the insurance policy | String |
| receivedDate | The date on which the payment is received | Date |
| ssn | Social Security number for the individual on the insurance account | String |

Table B-7: Definitions for the Elements in the Insurance Container

| XML Tag Name | Description | Type |
|----------------------------|--|---------|
| startDate | Start date for billContract | Date |
| state | State (location) of the lien holder's address | String |
| status | The payment status of the insurance account Values: unknown, other, inbox, outbox, paid, filed | String |
| statusString | Payment status string of insurance account | String |
| suffix | Suffix to the last name of the account, such as Jr., Sr., M.D., etc. Values: Jr., Sr., II, III, IV, V, Ph.D., M.D., other, unknown | String |
| title | Is the value prefixed to the suffix for the name like Mr, etc. Values: Mr., Ms., Dr., Mrs., other, unknown | String |
| toDate | The date on which insurance transaction is made | Date |
| TransactionId | Identifier for the insurance transaction | String |
| transDate | Date of the insurance transaction | String |
| type(InsuranceTransaction) | Identifier number for the insurance transaction Values: credit, debit, other | String |
| Type(Discount) | Type of discount given for the payment Values: other, unknown | String |
| unit(Usage) | The unit of measurement to find the usage Values: unknown, other, minutes, kilobytes, megabytes, calls, downloads | String |
| unit(transaction) | Unit of measure for transaction limit Values: PerMember, PerFamily, PerIncident, other, unknown | String |
| unitRate | The price charged per unit of usage | Decimal |
| unitsIncluded | The units (minutes, seconds, etc.) displayed. Some phones bill per minute, some per second | Number |
| unitsOverLimit | The number of minutes in excess of those allowed by the plan | Number |
| unitsRemaining | The number of minutes remaining (for phone plans) | Number |
| unitString | The number of units (minutes, seconds, et al) used | String |
| unitsUsed | The number of minutes used | Number |
| usageDirection | Values: Incoming, Outgoing, IncomingAndOutgoing, NotApplicable | String |
| usageFor | The account number or name for which the usage is | String |
| usageTimePeriod | The period of time for account usage Values: WeekNight, Weekend, NightWeekend, anytime, all, other | String |

Table B-7: Definitions for the Elements in the Insurance Container

| XML Tag Name | Description | Type |
|--------------|---|--------|
| usageType | Values: Voice, MobileToMobile, Rollover, DomesticRoaming, InternationalRoaming, Local, DomesticLongDistance, InternationalLongDistance, International, TextMessage, MultimediaMessage, Data, WirelessInternet, DirectoryAssistance, VoiceServices, MobileAssist, GameDownloads, GraphicsDownloads, RingtoneDownloads, OtherDownloads, Downloads, Other | String |
| workphone | Work phone number for the individual on the insurance account | String |
| zip | ZIP code or postal code of the lien holder's address | String |

B.7.1 Sample XML for Insurance

```

<site>

<status>0</status>

<insuranceLoginAccount>

<accountHolder>

<name>

<title>Mr.</title>

<suffix>Jr.</suffix>

<firstName>Arun</firstName>

<middleName>Mishra</middleName>

<lastName>Sangam</lastName>

</name>

<fullName>Arun</fullName>

<gender>Male</gender>

<birthDateTime localFormat="yyyy-mm-dd">1959-08-25</
birthDateTime>

<nickName>Bablu</nickName>

```

```
<phone>1234567</phone>

<workPhone>123456</workPhone>

<homePhone>123456</homePhone>

<mobilePhone>123456</mobilePhone>

<fax>123456</fax>

<pager>123456</pager>

<email>abc@yodlee.com</email>

<ssn></ssn>

<homeAddress>

<address>

<address1>14,Cunningham Road</address1>

<address2>Geneva House</address2>

<city>New York</city>

<state>California</state>

<country>USA</country>

<zip>12345</zip>

</address>

<fullAddress>cunningham road,new york</fullAddress>

</homeAddress>

<workAddress>

<address>

<address1>14,Cunningham Road</address1>

<address2>Geneva House</address2>
```

```
<city>New York</city>
<state>California</state>
<country>USA</country>
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<loginAccountNumber>insurelogin</loginAccountNumber>
</accountHolder>
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<accountName>DAG INSURANCE</accountName>
<accountHolder>DAG</accountHolder>
<provider>aaaaaaa</provider>
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<suffix>Jr.</suffix>
<firstName>jacob</firstName>
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<lastName>jacob</lastName>

</name>

<fullName>jacob</fullName>

<gender>Male</gender>

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25</birthDateTime>

<nickName>jacob</nickName>

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<workPhone>04022468798</workPhone>

<homePhone>02245678979</homePhone>

<mobilePhone>9845098450</mobilePhone>

<fax>08023500481</fax>

<pager>2222254654</pager>

<email>abc@yodlee.com</email>

<ssn>1</ssn>

<homeAddress>

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<address1>14,Cunningham Road</address1>

<address2>Geneva House</address2>

<city>New York</city>

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<state>California</state>

<country>USA</country>

<zip>12345</zip>

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<fullAddress>California, USA</fullAddress>

</workAddress>

</policyHolder>

<insured>

<name>

<title>Mr.</title>

<suffix>Jr.</suffix>

<firstName>Michael</firstName>

<middleName>George</middleName>

<lastName>Duanes</lastName>
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```
</name>

<fullName>Michael George</fullName>

<gender>Male</gender>

<birthDateTime localFormat="yyyy-mm-dd">1948-08-
25</birthDateTime>

<nickName>Mike</nickName>

<phone>08022350481</phone>

<workPhone>08022350481</workPhone>

<homePhone>08022350481</homePhone>

<mobilePhone>08022350481</mobilePhone>

<fax>08022350481</fax>

<pager>08022350481</pager>

<email>abc@xyz.com</email>

<ssn>124534561</ssn>

<homeAddress>

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<address1>14,Cunningham Road</address1>

<address2>Geneva House</address2>

<city>New York</city>

<state>California</state>

<country>USA</country>

<zip>12345</zip>

</address>
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</homeAddress>

<workAddress>

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<country>USA</country>

<zip>12345</zip>

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</workAddress>

<id>123456</id>

<medicalNumber>0802350481</medicalNumber>

</insured>

<paymentSchedule>

<paymentDue uniqueId="-777181978" isHistoric="false">

<link>http://asdasd</link>

<accountName>Super CD Plus</accountName>

<accountHolder>Bill Gates</accountHolder>

<accountNumber>Payment-2334</accountNumber>

<paymentLink>http://some.com</paymentLink>
```

```
<payee>Divya</payee>
<dueDate localFormat="yyyy-mm-dd">2004-05-25</dueDate>
<billPaymentInfo>
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25</paymentDate>
  <status>unknown</status>
  <statusString>sString</statusString>
  <frequency>Weekly</frequency>
  <frequencyUnit>Unit</frequencyUnit>
  <frequencyString>FString</frequencyString>
  <paymentSource>Psource</paymentSource>
  <paymentSourceAcctNum>PNum</paymentSourceAcctNum>
  <receivedDate localFormat="yyyy-mm-dd">2004-04-
25</receivedDate>
  <paymentType>unknown</paymentType>
  <balance balType="amountDue">
  <curAmt curCode="USD">25000.99</curAmt>
  </balance>
  <balance balType="minPayment">
  <curAmt curCode="USD">100.89</curAmt>
  </balance>
</billPaymentInfo>
<balance balType="maxPayment">
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</balance>

<balance balType="paymentAmount">

<curAmt curCode="USD">10000</curAmt>

</balance>

<billDate localFormat="yyyy-mm-dd">2004-08-25</billDate>

<billingPeriodStart localFormat="yyyy-mm-dd">2003-08-25</
billingPeriodStart>

<billingPeriodEnd localFormat="yyyy-mm-dd">2005-08-25</
billingPeriodEnd>

<lastPaymentDate localFormat="yyyy-mm-dd">2004-08-25</
lastPaymentDate>

<isDueOnReceipt>TRUE</isDueOnReceipt>

<isDueDateEstimated>FALSE</isDueDateEstimated>

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<curAmt curCode="USD">100</curAmt>

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<balance balType="lastPayment">

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```
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</balance>

<balance balType="minPayment">

<curAmt curCode="USD">200</curAmt>

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<balance balType="latePaymentCharge">

<curAmt curCode="USD">1000</curAmt>

</balance>

<billingPlanList>

<billingPlan isPrimary="1" uniqueId="14345" uniqueIdModified="1">

<link>http://asdasd</link>

<planFor>YODLEE</planFor>

<plan>bplan</plan>

<planDetails>bplandetails</planDetails>

<planCharges>12345.26</planCharges>

<planType>Voice</planType>

</billingPlan>

</billingPlanList>
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```

<accountUsageList>
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<description>formaldesc</description>
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<unitsUsed>60</unitsUsed>
<unitsRemaining>40</unitsRemaining>
<unitsOverLimit>10</unitsOverLimit>
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<unitString>kiloString</unitString>
<unitRate curCode="USD">100.25</unitRate>
<chargesIncurred curCode="USD">12.30</chargesIncurred>
<usageType>Other</usageType>
<usageTimePeriod>WeekNight</usageTimePeriod>
<usageDirection>Incoming</usageDirection>
</accountUsage>
</accountUsageList>
<billChargeList>
<billCharge uniqueId="18765" uniqueIdModified="1">
<link>http://asdasd</link>
<chargeFor>aravind</chargeFor>
<description>aravindBill</description>

```

```
<amount curCode="USD">12345.50</amount>
<chargeType>PrimaryPlanMRC</chargeType>
</billCharge>
</billChargeList>
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<contractFor>YODLEE</contractFor>
<description>YODLEEcontract</description>
<contractLength>100</contractLength>
<startDate localFormat="yyyy-mm-dd">2002-08-
25</startDate>
<endDate localFormat="yyyy-mm-dd">2005-08-25</endDate>
</billContract>
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<equipment uniqueId="23145" uniqueIdModified="1">
<link>http://asdasd</link>
<equipmentFor>YODLEE</equipmentFor>
<description>YODLEEequipment</description>
</equipment>
</equipmentList>
<userPaymStatus>other</userPaymStatus>
```



```
<userPaymStatusLastUpdated>12</userPaymStatusLastUpdated>
<principalAmount curCode="USD">300.50</principalAmount>
<interestAmount curCode="USD">100.50</interestAmount>
</paymentDue>
</paymentSchedule>
<claim>
<description>Claim for</description>
<date>2001-12-17T09:30:47-05:00</date>
<number>1234567</number>
<claimedBy>
<name>
<title>Mr.</title>
<suffix>Jr.</suffix>
<firstName>Michael</firstName>
<middleName>George</middleName>
<lastName>Jones</lastName>
</name>
<fullName>Michael</fullName>
<gender>Male</gender>
<birthDateTime>2001-12-17T09:30:47-
05:00</birthDateTime>
<nickName>Mike</nickName>
<phone>203546789</phone>
```

```
<workPhone>2235465464</workPhone>

<homePhone>4564646431</homePhone>

<mobilePhone>9146564652</mobilePhone>

<fax>546462319</fax>

<pager>78954212</pager>

<email>abc@xyz.com</email>

<ssn>1235466</ssn>

<homeAddress>
  <address>
    <address1>14, Cunningham Road</address1>
    <address2>Geneva House</address2>
    <city>New York</city>
    <state>California</state>
    <country>USA</country>
    <zip>12345</zip>
  </address>
  <fullAddress>California, USA</fullAddress>
</homeAddress>

<workAddress>
  <address>
    <address1>14, Cunningham Road</address1>
    <address2>Geneva House</address2>
    <city>New York</city>
```

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<country>USA</country>

<zip>12345</zip>

    </address>

<fullAddress>California, USA</fullAddress>

</workAddress>

</claimedBy>

<cost curCode="USD">5000</cost>

</claim>

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<curAmt curCode="USD">5000</curAmt>

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<curAmt curCode="USD">5000</curAmt>

</balance>

<balance balType="minimumAmountDue">

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</balance>

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<curAmt curCode="USD">5000</curAmt>
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<balance balType="lastPaymentAmount">
<curAmt curCode="USD">5000</curAmt>
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<balance balType="remainingBalance">
<curAmt curCode="USD">5000</curAmt>
</balance>

<balance balType="amountDue">
<curAmt curCode="USD">5000</curAmt>
</balance>

<dueDate>2001-12-17T09:30:47-05:00</dueDate>

<asOf>2001-12-17T09:30:47-05:00</asOf>

<insuranceType>Other</insuranceType>

<agent>

<name>

<title>Mr.</title>

<suffix>Jr.</suffix>

<firstName>String</firstName>

<middleName>String</middleName>

<lastName>String</lastName>
```

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</name>

<fullName>String</fullName>

<gender>Male</gender>

<birthDateTime>2001-12-17T09:30:47-05:00</birthDateTime>

<nickName>Mike</nickName>

<phone>203546789</phone>

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<homePhone>4564646431</homePhone>

<mobilePhone>9146564652</mobilePhone>

<fax>546462319</fax>

<pager>78954212</pager>

<email>abc@xyz.com</email>

<ssn>1235466</ssn>

<homeAddress>

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        <address1>14, Cunningham Road</address1>

        <address2>Geneva House</address2><city>New York</city>

        <state>California</state>

        <country>USA</country>

        <zip>12345</zip>

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</homeAddress>

<fullAddress>California, USA</fullAddress>

</homeAddress>
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<address2>Geneva House</address2>  
  
<city>New York</city>  
  
<state>California</state>  
  
<country>USA</country>  
  
<zip>12345</zip>  
  
  </address>  
  
<fullAddress>California, USA</fullAddress>  
  
</workAddress>  
  
</agent>  
  
<paymentAddress>  
  
<address>  
  
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<address2>Geneva House</address2>  
  
<city>New York</city>  
  
<state>California</state>  
  
<country>USA</country>  
  
<zip>12345</zip>  
  
  </address>  
  
<fullAddress>California, USA</fullAddress>  
  
</paymentAddress>
```

```

<discount>
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<percentage>4</percentage>
<type>Other</type>
</discount>

<lastPaymentDate>2001-12-17T09:30:47-05:00</lastPaymentDate>

<policyTerm>P1Y2M3DT10H30M</policyTerm>

<policyTermFromDate>2001-12-17T09:30:47-05:00</
policyTermFromDate>

<policyTermToDate>2001-12-17T09:30:47-05:00</policyTermToDate>

<isRenewedPolicy>1</isRenewedPolicy>

<paymentDetailList>

<paymentDetail uniqueId="185555" uniqueIdModified="1">

<link>http://asdasd</link>

<paymentDate localFormat="yyyy-mm-dd">2001-12-17T09:30:47-
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<amount curCode="USD">1234.45</amount>

<paymentSource>psource</paymentSource>

<paymentSourceAcctNum>PNum</paymentSourceAcctNum>

<description>Deposit - Check 45568</description>

<isPending>True</isPending>

<confirmationNumber>1234</confirmationNumber>

</paymentDetail>

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```
</paymentDetailList>

<statementList>

<statement uniqueId="2676565" uniqueIdModified="1">

<link>http://asdasd</link>

<accountName>Super CD Plus</accountName>

<accountHolder>Bill Gates</accountHolder>

<accountNumber>Payment-2334</accountNumber>

<paymentLink>http://some.com</paymentLink>

<payee>Divya</payee>

<dueDate localFormat="yyyy-mm-dd">2004-12-25</dueDate>

<billPaymentInfo>

<paymentDate localFormat="yyyy-mm-dd">2004-08-

25</paymentDate>

<status>unknown</status>

<statusString>sString</statusString>

<frequency>Weekly</frequency>

<frequencyUnit>Unit</frequencyUnit>

<frequencyString>FString</frequencyString>

<paymentSource>Psource</paymentSource>

<paymentSourceAcctNum>PNum</paymentSourceAcctNum>

<receivedDate localFormat="yyyy-mm-dd">2004-04-

25</receivedDate>

<paymentType>unknown</paymentType>
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</balance>
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<curAmt curCode="USD">5000</curAmt>
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billingPeriodStart>
<billingPeriodEnd localFormat="yyyy-mm-dd">2005-08-25</
billingPeriodEnd>
<lastPaymentDate localFormat="yyyy-mm-dd">2004-08-25</
lastPaymentDate>
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<isDueDateEstimated>FALSE</isDueDateEstimated>
<balance balType="endingBalance">
<curAmt curCode="USD">120000</curAmt>
</balance>
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```
<balance balType="newCharges">
<curAmt curCode="USD">7000</curAmt>
</balance>
<balance balType="pastDueAmount">
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</balance>
<balance balType="lastPayment">
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<balance balType="amountDue">
<curAmt curCode="USD">5000</curAmt>
</balance>
<balance balType="minPayment">
<curAmt curCode="USD">200</curAmt>
</balance>
<balance balType="adjustments">
<curAmt curCode="USD">10000</curAmt>
</balance>
<balance balType="latePaymentCharge">
<curAmt curCode="USD">1000</curAmt>
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<billingPlan isPrimary="1" uniqueId="147565"
uniqueIdModified="1">
```

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<planDetails>bplandetails</planDetails>
<planCharges>12345.26</planCharges>
<planType>Voice</planType>
</billingPlan>
</billingPlanList>
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<link>http://asdasd</link>
<usageFor>YODLEE</usageFor>
<description>formaldesc</description>
<unitsIncluded>100</unitsIncluded>
<unitsUsed>60</unitsUsed>
<unitsRemaining>40</unitsRemaining>
<unitsOverLimit>10</unitsOverLimit>
<unit>kilobytes</unit>
<unitString>kiloString</unitString>
<unitRate curCode="USD">100.25</unitRate>
<chargesIncurred curCode="USD">12.30</chargesIncurred>
<usageType>Other</usageType>
<usageTimePeriod>WeekNight</usageTimePeriod>
```

```
<usageDirection>Incoming</usageDirection>

</accountUsage>

</accountUsageList>

<billChargeList>

<billCharge uniqueId="1977565" uniqueIdModified="1">

<link>http://asdasd</link>

<chargeFor>aravind</chargeFor>

<description>aravindBill</description>

<amount curCode="USD">12345.50</amount>

<chargeType>PrimaryPlanMRC</chargeType>

</billCharge>

</billChargeList>

<billContractList>

<billContract uniqueId="196765" uniqueIdModified="1">

<link>http://asdasd</link>

<contractFor>YODLEE</contractFor>

<description>YODLEEcontract</description>

<contractLength>100</contractLength>

<startDate localFormat="yyyy-mm-dd">2002-08-

25</startDate>

<endDate localFormat="yyyy-mm-dd">2005-08-25</endDate>

</billContract>

</billContractList>
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<equipmentList>
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<link>http://asdasd</link>
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<description>YODLEEequipment</description>
</equipment>
</equipmentList>
<userPaymStatus>other</userPaymStatus>
<userPaymStatusLastUpdated>12</userPaymStatusLastUpdated>
<balance balType="interestAmount">
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</balance>
<balance balType="principalAmount">
<curAmt curCode="USD">12111.09</curAmt>
</balance>
<balance balType="lateChargesDue">
<curAmt curCode="USD">1000</curAmt>
</balance>
<balance balType="currentBalance">
<curAmt curCode="USD">150879.98</curAmt>
</balance>
<balance balType="insurancePaidYtd">
<curAmt curCode="USD">200</curAmt>
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</balance>

<balance balType="escrow">

<curAmt curCode="USD">1000</curAmt>

</balance>

<balance balType="propertyTax">

<curAmt curCode="USD">1000</curAmt>

</balance>

<balance balType="propertyTaxPaidYtd">

<curAmt curCode="USD">4</curAmt>

</balance>

<balance balType="insuranceEscrow">

<curAmt curCode="USD">1000</curAmt>

</balance>

<balance balType="interestPaidYtd">

<curAmt curCode="USD">10</curAmt>

</balance>

<balance balType="interestPaidLastYear">

<curAmt curCode="USD">10</curAmt>

</balance>

<balance balType="miscFees">

<curAmt curCode="USD">200</curAmt>

</balance>

<balance balType="amountDue">
```

```

<curAmt curCode="USD">12353.1234</curAmt>

</balance>

<dueDate localFormat="yyyy-mm-dd">2004-05-
25T00:00:00</dueDate>

</statement>

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05:00</fromDate>

<toDate localFormat="yyyy-mm-dd">2002-02-17T09:30:47-05:00</
toDate>

</statementList>

<transactionList>

<transaction uniqueId="1143" uniqueIdModified="1">

<link>http://www.altova.com</link>

<transactionId>123456</transactionId>

<transactionDate>2001-12-17T09:30:47-
05:00</transactionDate>

<postDate>2001-12-17T09:30:47-05:00</postDate>

<description>trans desc</description>

<amount curCode="USD">2500</amount>

<type>Credit</type>

</transaction>

<fromDate>2001-12-17T09:30:47-05:00</fromDate>

<toDate>2001-12-17T09:30:47-05:00</toDate>

</transactionList>

```

```

<coverage>

<coverageType>Other</coverageType>

<group>Yodlee group</group>

<limit>

<amount curCode="USD">2500</amount>

<description>coverage desc</description>

<period>Annual</period>

<unit>PerMember</unit>

</limit>

<premium curCode="USD">2500</premium>

<description>premium desc</description>

<deductible curCode="USD">2500</deductible>

</coverage>

</insurancePolicy>

</insuranceLoginAccount>

</site>

```

B.8 Rewards Fields

The definitions for the elements in the Rewards container.

Table B-8: Definitions for the Elements in the Rewards Container

| XML Tag Name | Description | Type |
|---------------|---|--------|
| accountHolder | Name of the account holder | String |
| AccountName | Name on account | String |
| accountNumber | Reward program account number | String |
| amount | Number of reward points or miles in the program | String |
| asOf | Date the account was last updated for information | Date |

Table B-8: Definitions for the Elements in the Rewards Container

| XML Tag Name | Description | Type |
|-------------------|--|--------|
| currentLevel | Current level of membership in the reward program | String |
| curCode | Currency Code Values: AED, AFA, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZM, BAM, BBD, BDT, BGL, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CYP, CZK, DJF, DKK, DOP, DZD, EEK, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GGP, GHC, GIP, GMD, GNF, GTQ, GYD, KD, HNL, HRK, HTG, HUF, IDR, ILS, MP, INR, IQD, IRR, ISK, JEP, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGF, MKD, MMK, MNT, MOP, MRO, MTL, MUR, MVR, MWK, MXN, MYR, MZM, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, ROL, RUR, RWF, SAR, SBD, SCR, SDD, SEK, SGD, SHP, SIT, SKK, SLL, SOS, SPL, SRG, STD, SVC, SYP, SZL, THB, TJR, TMM, TND, TOP, TRL, TTD, TVD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEB, VND, VUV, WST, XAF, XAG, XAU, XCD, XDR, XOF, XPD, XPF, XPT, YER, YUM, ZAR, ZMK, ZWD | |
| date | Date of the reward transaction | Date |
| Date | The date consists of the following attributes: localFormat, timeZone, displayTimeZone, rawData. TimeZone is [+ -]hh:mm from GMT, displayTimeZone is "Gondwanaland Standard Time" etc., Example: <date localformat="mm/dd/yyyy" timeZone="+]hh:mm">12/12/2004+05:30</date> | |
| description | Description of the current balance of reward points or miles | String |
| expiryDate | Any expiration date for the reward or points/miles | Date |
| lastActivityDate | | Date |
| level | The level (such as gold, platinum, elite, etc.) of current membership in the awards program. | String |
| link | The link is used to capture a generic link (URL) for any data type | AnyURI |
| memberName | Name of the reward program member | String |
| memberSince | Date of enrollment in the rewards program | Date |
| nextLevel | The next level to be reached in the reward program | String |
| primaryRewardUnit | Unit description for the primary award program | String |
| reward | Any rewards earned by the program member | String |
| rewardUnit | Unit description for the awards program (miles, points, etc.) | String |
| TravelRewards | Reward units in the program (such as miles or points) | String |

Table B-8: Definitions for the Elements in the Rewards Container

| XML Tag Name | Description | Type |
|--------------|---|--------|
| Type | Values: balance, totalBalance, expiringBalance, balanceToLevel, balanceToReward | String |

B.8.1 Sample XML for Rewards

```

<status>0</status>

<travelRewards uniqueId="-2062207438">

<link>http://abc.com</link>

<primaryRewardUnit>Rew Unit</primaryRewardUnit>

<currentLevel>CUR LEVEL</currentLevel>

<nextLevel>NEXT LEVEL</nextLevel>

<asOf localFormat="yyyy-mm-dd">2004-08-25</asOf>

<memberName>YODLEE</memberName>

<memberSince localFormat="yyyy-mm-dd">2002-08-25</memberSince>

<balance uniqueId="14952869" rewardUnit="miles">

<link>http://abc.com</link>

<amount>12121.98</amount>

<description>REWARDS</description>

<expiryDate localFormat="yyyy-mm-dd">2006-08-25</expiryDate>

<level>GOLD</level>

<reward></reward>

<type></type>

</balance>

<totalBalance uniqueId="14257869" rewardUnit="miles">

```

```
<link>http://abc.com</link>
<amount>34567.98</amount>
<description>DESC</description>
<expiryDate localFormat="yyyy-mm-dd">2008-08-25</expiryDate>
<level>GOLD</level>
<reward></reward>
<type></type>
</totalBalance>
<expiringBalance uniqueId="1257869" rewardUnit="miles">
<link>http://abc.com</link>
<amount>1200</amount>
<description>DESC</description>
<expiryDate localFormat="yyyy-mm-dd">2007-08-25 </expiryDate>
<level>GOLD</level>
<reward></reward>
<type></type>
</expiringBalance>
<balanceToLevel uniqueId="17869" rewardUnit="miles">
<link>http://abc.com</link>
<amount>1400</amount>
<description>DESC</description>
<expiryDate localFormat="yyyy-mm-dd">2007-08-25</expiryDate>
<level>GOLD</level>
```

```
<reward></reward>

<type></type>

</balanceToLevel>

<balanceToReward uniqueId="149869" rewardUnit="miles">

<link>http://abc.com</link>

<amount>14560</amount>

<description>DESC</description>

<expiryDate localFormat="yyyy-mm-dd">2005-08-25</expiryDate>

<level>GOLD</level>

<reward></reward>

<type></type>

</balanceToReward>

<activityList>

<rewardsActivity uniqueId="-1298938270">

<link>http://abc.com</link>

<description>DESC</description>

<date localFormat="yyyy-mm-dd">2002-08-25</date>

<base uniqueId="1495257869" rewardUnit="miles">

<description>BASE</description>

  <amount>1222</amount>

</base>

<bonus uniqueId="1495257834" rewardUnit="miles">

<description>BONUS</description>
```

```

<amount>1456</amount>>

</bonus>

<total uniqueId="1495257339" rewardUnit="miles">

<description>TOTAL</description>

<amount>2345</amount>>

</total>

</rewardsActivity>

</activityList>

</travelRewards>

```

B.9 Miles Fields

The definitions for the elements in the Miles container.

Table B-9: Definitions for the Elements in the Miles Container

| XML Tag Name | Description | Type |
|---------------|---|--------|
| accountHolder | Name of the account holder | String |
| AccountName | Name on account | String |
| accountNumber | Reward program account number | String |
| amount | Number of reward points or miles in the program | String |
| asOf | Date the account was last updated for information | Date |
| currentLevel | Current level of membership in the reward program | String |

| XML Tag Name | Description | Type |
|-------------------|--|--------|
| curCode | Currency Code Values: AED, AFA, ALL, AMD, ANG, AOA, ARS, AUD, AWG, AZM, BAM, BBD, BDT, BGL, BHD, BIF, BMD, BND, BOB, BRL, BSD, BTN, BWP, BYR, BZD, CAD, CDF, CHF, CLP, CNY, COP, CRC, CUP, CVE, CYP, CZK, DJF, DKK, DOP, DZD, EEK, EGP, ERN, ETB, EUR, FJD, FKP, GBP, GEL, GGP, GHC, GIP, GMD, GNF, GTQ, GYD, KD, HNL, HRK, HTG, HUF, IDR, ILS, MP, INR, IQD, IRR, ISK, JEP, JMD, JOD, JPY, KES, KGS, KHR, KMF, KPW, KRW, KWD, KYD, KZT, LAK, LBP, LKR, LRD, LSL, LTL, LVL, LYD, MAD, MDL, MGF, MKD, MMK, MNT, MOP, MRO, MTL, MUR, MVR, MWK, MXN, MYR, MZM, NAD, NGN, NIO, NOK, NPR, NZD, OMR, PAB, PEN, PGK, PHP, PKR, PLN, PYG, QAR, ROL, RUR, RWF, SAR, SBD, SCR, SDD, SEK, SGD, SHP, SIT, SKK, SLL, SOS, SPL, SRG, STD, SVC, SYP, SZL, THB, TJR, TMM, TND, TOP, TRL, TTD, TVD, TWD, TZS, UAH, UGX, USD, UYU, UZS, VEB, VND, VUV, WST, XAF, XAG, XAU, XCD, XDR, XOF, XPD, XPF, XPT, YER, YUM, ZAR, ZMK, ZWD | |
| date | Date of the reward transaction | Date |
| Date | The date consists of the following attributes: localFormat, timeZone, displayTimeZone, rawData. TimeZone is [+ -]hh:mm from GMT, displayTimeZone is "Gondwanaland Standard Time" etc. Example: <date localformat="mm/dd/yyyy" timeZone="+]hh:mm">12/12/2004+05:30</date> | |
| description | Description of the current balance of reward points or miles | String |
| expiryDate | Any expiration date for the reward or points/miles | Date |
| lastActivityDate | | Date |
| level | The level (such as gold, platinum, elite, etc.) of current membership in the awards program | String |
| link | The link is used to capture a generic link (URL) for any data type | AnyURI |
| memberName | Name of the rewards program member | String |
| memberSince | Date of enrollment in the rewards program | Date |
| nextLevel | The next level to be reached in the rewards program | String |
| primaryRewardUnit | Unit description for the primary award program | String |
| reward | Any rewards earned by the program member | String |
| rewardUnit | Unit description for the awards program (miles, points, etc.) | String |
| TravelRewards | Reward units in the program (such as miles or points) | |
| Type | Values: balance, totalBalance, expiringBalance, balanceToLevel, balanceToReward | String |

Appendix B: Sample XML Configuration

B.9.1 Sample XML for Miles

```

<site>

<status>0</status>

<travelRewardsuniqueId="-2062207438">

<link>http://abc.com</link>

<primaryRewardUnit>RewUnit</primaryRewardUnit>

<currentLevel>CURLEVEL</currentLevel>

<nextLevel>NEXTLEVEL</nextLevel>

<asOflocalFormat="yyyy-MM-dd">2012-01-25</asOf>

<memberName>YODLEE</memberName>

<memberSincelocalFormat="yyyy-MM-dd">2002-08-25</memberSince>

<balanceuniqueId="14952869"rewardUnit="miles">

<link>http://abc.com</link>

<amount>12121.98</amount>

<description>REWARDS</description>

<expiryDatelocalFormat="yyyy-MM-dd">2014-01-25</expiryDate>

<level>GOLD</level>

<reward></reward>

<type></type>

</balance>

<totalBalanceuniqueId="14257869"rewardUnit="miles">

<link>http://abc.com</link>

<amount>34567.98</amount>

<description>DESC</description>

```

```
<expiryDate localFormat="yyyy-MM-dd">2013-01-25</expiryDate>
<level>GOLD</level>
<reward></reward>
<type></type>
</totalBalance>
<expiringBalance uniqueId="1257869" rewardUnit="miles">
<link>http://abc.com</link>
<amount>1200</amount>
<description>DESC</description>
<expiryDate localFormat="yyyy-MM-dd">2012-01-25</expiryDate>
<level>GOLD</level>
<reward></reward>
<type></type>
</expiringBalance>
<balanceToLevel uniqueId="17869" rewardUnit="miles">
<link>http://abc.com</link>
<amount>1400</amount>
<description>DESC</description>
<expiryDate localFormat="yyyy-MM-dd">2011-01-25</expiryDate>
<level>GOLD</level>
<reward></reward>
<type></type>
</balanceToLevel>
```



```

<balanceToRewarduniqueId="149869"rewardUnit="miles">
<link>http://abc.com</link>
<amount>14560</amount>
<description>DESC</description>
<expiryDatelocalFormat="yyyy-MM-dd">2010-01-25</expiryDate>
<level>GOLD</level>
<reward></reward>
<type></type>
</balanceToReward>
<activityList>
<rewardsActivityuniqueId="-1298938270">
<link>http://abc.com</link>
<description>DESC</description>
<datelocalFormat="yyyy-MM-dd">2009-01-25</date>
<baseuniqueId="1495257869"rewardUnit="miles">
<description>BASE</description>
<amount>1222</amount>
</base>
<bonusuniqueId="1495257834"rewardUnit="miles">
<description>BONUS</description>
<amount>1456</amount>></bonus>
<totaluniqueId="1495257339"rewardUnit="miles">
<description>TOTAL</description>

```

```

<amount>2345</amount>></total>

</rewardsActivity>

</activityList>

</travelRewards>

</site>

```

B.10 Tax Fields

The definitions for the elements in the Tax container.

Table B-10: Definitions for the Elements in the Tax Container

| XML Tag Name | Description | Type |
|--------------------|--|---------------|
| ADDR1 | Payer/Receiver address, line 1 | A-32 |
| ADDR2 | Payer/Receiver address, line 2, required if ADDR3 is specified | A-32 |
| ADDR3 | Payer/Receiver address, line 3 | A-32 |
| aggregateProfit | Aggregate profit or loss | amount |
| amountWithheld | Amount withheld | amount |
| annualContractDist | Annual contract distribution | amount |
| annualContractPct | Annual contract percentage | number(11) |
| bartering | Bartering | amount |
| briefDescription | Description | A-64 |
| capitalGain | Capital gain | amount |
| cashLiquidDist | Cash liquidation distribution | amount |
| CITY | Payer/Receiver address, city | A-32 |
| costBasis | Cost basis. This may not always be known by financial institution if the security was transferred from another financial institution | amount |
| cusipNumber | Committee on Uniform Security Identity Procedures number | A-22 |
| dateAcquired | Date acquired. This may not always be known by an FI if the security was transferred from another FI | date |
| dateOfSale | Date of sale | date |
| distributionCode | Distribution code | varchar2(500) |

Table B-10: Definitions for the Elements in the Tax Container

| XML Tag Name | Description | Type |
|--------------------------|---|--------------|
| earlyWdrlPenalty | Early withdrawal penalty | amount |
| employeeContribution | Employee contributions or insurance premiums | amount |
| extendedInformation | Extended Information aggregate | |
| fedTaxWithheld | Federal income tax withheld | amount |
| foreignCountryPossession | Foreign country or U.S. possession | A-32 |
| foreignTaxPaid | Foreign tax paid | amount |
| grossDist | Gross distribution | amount |
| holdingPeriod | Long-short. Indicates the holding period of the sale when the acquisition date should not be used for the term calculation, LONG or SHORT | varchar2(20) |
| interestIncome | Interest income | amount |
| intUSBndTrsy | Interest on U.S. Savings Bonds and Treasury obligations | amount |
| investmentExpense | Investment expenses | amount |
| isGrossCommOption | Gross proceeds less commissions and option premiums | Boolean |
| isIraSepSimple | IRA/SEP/SIMPLE. This tag is required if any of the following tags are present in the 1099R aggregate: GROSSDIST, TAXAMT, FEDTAXWH, STTAXWH, or LCLTAXWH | Boolean |
| isTaxAmtNotDetermined | Taxable amount not determined | Boolean |
| isTotalDist | Total distribution | Boolean |
| isVariousAcquireDate | Various acquire dates. The security was acquired over a period of time rather than on a single date | Boolean |
| isVoid | Y if the is form is void | Boolean |
| isWashSale | Wash sale. Indicates the sale is subject to wash sale rules | Boolean |
| localDist | Local distribution | amount |
| localTaxInformation | Information of the local tax | |
| nameLocality | Name of locality | A-32 |
| netUnrealized | Net unrealized appreciation in employer's securities | amount |
| nonCashLiquidDist | Non-cash liquidation distribution | amount |

Table B-10: Definitions for the Elements in the Tax Container

| XML Tag Name | Description | Type |
|------------------------|---|--------------|
| nonTaxDistribution | Nontaxable distributions | amount |
| numberOfShares | Total number of shares | NUMBER(15,4) |
| ordinaryDividend | Ordinary dividends | amount |
| payerFedIdNum | Payer's Federal identification number | A-32 |
| payerInformation | Payer address aggregate | |
| PAYERNAME1 | Name of payer, line 1 | A-32 |
| PAYERNAME2 | Name of payer, line 2 | A-32 |
| payerRTN | Payer's RTN | A-32 |
| payerState | Payer's state code, | A-50 |
| payerStateID | Payer's state ID number | A -50 |
| pctTotalDist | Percentage of total distribution | number(11) |
| per28Gain | 28% rate gain | amount |
| PHONE | Payer telephone number | A-32 |
| POSTALCODE | Payer/Receiver address, postal code | A-11 |
| postmay5AggProfit | Post May 5, 2003 profit or (loss) | amount |
| postmay5Profit | Post May 5, 2003 profit or (loss) | amount |
| profitLossRealized | Profit or loss realized | amount |
| pvtActivityDividend | Private activity bond included in total tax-exempt interest dividends | amount |
| pvtActivityInterest | Private activity bond interest included in total tax-exempt interest | amount |
| qualifiedDividend | Qualified dividend | amount |
| recipientAccountNumber | Recipient account number | A-32 |
| recipientIdNumber | Recipient's identification number | A-32 |
| recipientInformation | Recipient address aggregate | |
| RECNAME1 | Name of receiver, line 1 | A-32 |
| RECNAME2 | Name of receiver, line 2 | A-32 |
| salesPrice | Is the total price of the sale and not the price per share | amount |
| sec1202Gain | Section 1202 gain | amount |

Table B-10: Definitions for the Elements in the Tax Container

| XML Tag Name | Description | Type |
|---------------------------|--|---------|
| secondTINNotification | Second TIN notification | Boolean |
| securityName | Security name | A-32 |
| sourceReferenceIdentifier | ID assigned by the server to the form | A-10 |
| spPvtBndInterest | Specified Private Activity bond interest | amount |
| STATE | Payer/Receiver address, state | A-5 |
| stateDist | State distribution | amount |
| stateTaxInformation | Information of the state tax | |
| stockBondAmount | Amount of stocks, bonds | amount |
| taxAmt | Taxable amount | amount |
| taxExemptDividend | Tax-exempt interest dividend | amount |
| taxExemptInterest | Tax exempt interest | amount |
| taxFormStatus | Indicates if the form is original, corrected, or errata | A-32 |
| taxYear | Tax year of this form | N-4 |
| totalCapitalGain | Total capital gains distribution | amount |
| totalEmpContrib | Total employee contributions | amount |
| unRecapSec1250Gain | Un-recap. Section 1250 gain | amount |
| unrelProfitCurr | Unrealized profit or loss on open contracts in this tax year | amount |
| unrelProfitPrev | Unrealized profit or loss on open contracts in previous tax year | amount |

B.10.1 Sample XML for Tax

```

<site>

<status>0</status>

<taxAccountacctType="savings"uniqueId="2075774624">

<accountNicknameAtSrcSite>TaxTesting</accountNicknameAtSrcSite>

<accountName>AccountName1</accountName>

```

```
<accountHolder>AccountHolder1</accountHolder>
<isPaperlessStatementEnabled>1</isPaperlessStatementEnabled>
<accountNumber>1111111111</accountNumber>
<taxFormInfoList>
<taxFormInfotype="1099-INT"uniqueId="423586977">
<isVoid>>false</isVoid>
<sourceReferenceIdentifier>0002</sourceReferenceIdentifier>
<payerRTN>abc</payerRTN>
<recipientAccountNumber>200300400</recipientAccountNumber>
<foreignCountryPossession>EFGH</foreignCountryPossession>
<payerFedIdNum>222333444</payerFedIdNum>
<taxFormStatus>CORRECTED</taxFormStatus>
<secondTINNotification>>true</secondTINNotification>
<recipientIdNumber>10TAX01</recipientIdNumber>
<taxYear>2009</taxYear>
<interestIncomecurCode="INR">2.22</interestIncome>
<earlyWdrlPenaltycurCode="INR">3.23</earlyWdrlPenalty>
<intUSBndTrsycurCode="USD">4.24</intUSBndTrsy>
<fedTaxWithheldcurCode="USD">5.25</fedTaxWithheld>
<investmentExpensecurCode="USD">6.26</investmentExpense>
<foreignTaxPaidcurCode="USD">7.27</foreignTaxPaid>
<taxExemptInterestcurCode="USD">1.22</taxExemptInterest>
<spPvtBndInterestcurCode="USD">1.22</spPvtBndInterest>
```

```
<payerInformation>
<ssn>12345678901234</ssn>
<fax>2002002</fax>
<pager>40000400004</pager>
<fullName>P1ABCDXY</fullName>
<homePhone>3003003</homePhone>
<workPhone>500050005</workPhone>
<phone>1001001</phone>
<email>P1ABCD@example.com</email>
<gender>Male</gender>
<nickName>P1ABCD</nickName>
<taxId>A1</taxId>
<birthDateTimelocalFormat="MM/dd/yyyyhh:mmaz">1934-02-
02T00:04:00</birthDateTime>
<workAddress>
<fullAddress>123,P1address1,P1address2,P1city,P1PVC,P1CTRY</
fullAddress>
<address>
<postalCode>101010</postalCode>
<apartmentNumber>123</apartmentNumber>
<state>P1state</state>
<address2>P1address2</address2>
<address1>P1address1</address1>
<zip>12345</zip>
```

```
<country>P1CTRY</country>  
<province>P1PVC</province>  
<city>P1city</city>  
</address>  
</workAddress>  
<name>  
<lastName2>YYZA</lastName2>  
<middleName>P2BCDE</middleName>  
<lastName>XY</lastName>  
<lastName1>XXYZ</lastName1>  
<firstName>P2ABCD</firstName>  
<suffix>Ph.D.</suffix>  
</name>  
</payerInformation>  
<recipientInformation>  
<ssn>12365778901234</ssn>  
<fax>2202202</fax>  
<pager>4404404</pager>  
<fullName>R1ABCDR</fullName>  
<homePhone>3303303</homePhone>  
<workPhone>60006000</workPhone>  
<phone>1101101</phone>  
<email>R1ABCD@example.com</email>
```



```
<gender>Female</gender>

<nickName>R1ABCD</nickName>

<taxId>A6</taxId>

<birthDateTimelocalFormat="MM/dd/yyyyhh:mmaz">1974-02-
02T00:04:00</birthDateTime>

<homeAddress>

<fullAddress>123,address1,address2,R1city,R1state,R1CTRY</
fullAddress>

<address>

<postalCode>101010</postalCode>

<apartmentNumber>123</apartmentNumber>

<state>P1state</state>

<address2>P1address2</address2>

<address1>P1address1</address1>

<zip>12345</zip>

<country>P1CTRY</country>

<province>P1PVC</province>

<city>P1city</city>

</address>

</homeAddress>

<name>

<lastName2>R2UVW</lastName2>

<middleName>R2MNOP</middleName>

<lastName>R</lastName>
```

```
<lastName1>R2QRST</lastName1>  
<firstName>R2ABCD</firstName>  
<suffix>M.D.</suffix>  
</name>  
</recipientInformation>  
</taxFormInfo>  
<taxFormInfoType="1099-DIV"uniqueId="1792492091">  
<payerFedIdNum>111222333</payerFedIdNum>  
<isVoid>>false</isVoid>  
<recipientIdNumber>10TAX01</recipientIdNumber>  
<foreignCountryPossession>ABCD</foreignCountryPossession>  
<sourceReferenceIdentifier>0001</sourceReferenceIdentifier>  
<secondTINNotification>>true</secondTINNotification>  
<recipientAccountNumber>100200300</recipientAccountNumber>  
<taxFormStatus>ORIGINAL</taxFormStatus>  
<taxYear>2009</taxYear>  
<fedTaxWithheldcurCode="USD">1.11</fedTaxWithheld>  
<investmentExpensecurCode="USD">2.22</investmentExpense>  
<foreignTaxPaidcurCode="USD">1.11</foreignTaxPaid>  
<ordinaryDividendcurCode="USD">3.33</ordinaryDividend>  
<qualifiedDividendcurCode="INR">4.44</qualifiedDividend>  
<totalCapitalGaincurCode="AUD">5.55</totalCapitalGain>  
<per28GaincurCode="USD">6.66</per28Gain>
```

```
<unRecapSec1250GaincurCode="USD">7.77</unRecapSec1250Gain>
<sec1202GaincurCode="USD">8.88</sec1202Gain>
<nonTaxDistributioncurCode="USD">9.99</nonTaxDistribution>
<cashLiquidDistcurCode="USD">10.10</cashLiquidDist>
<nonCashLiquidDistcurCode="USD">11.11</nonCashLiquidDist>
<payerInformation>
<ssn>12345678901234</ssn>
<fax>2002002</fax>
<pager>40000400004</pager>
<fullName>P1ABCDXY</fullName>
<homePhone>3003003</homePhone>
<workPhone>500050005</workPhone>
<phone>1001001</phone>
<email>P1ABCD@example.com</email>
<gender>Male</gender>
<nickName>P1ABCD</nickName>
<taxId>A1</taxId>
<birthDateTimelocalFormat="MM/dd/yyyyhh:mmaz">1934-02-
02T00:04:00</birthDateTime>
<workAddress>
<fullAddress>123,P1address1,P1address2,P1city,P1PVC,P1CTRY</
fullAddress>
<address>
<postalCode>101010</postalCode>
```

```
<apartmentNumber>123</apartmentNumber>  
  
<state>P1state</state>  
  
<address2>P1address2</address2>  
  
<address1>P1address1</address1>  
  
<zip>12345</zip>  
  
<country>P1CTRY</country>  
  
<province>P1PVC</province>  
  
<city>P1city</city>  
  
</address>  
  
</workAddress>  
  
<name>  
  
<lastName2>YYZA</lastName2>  
  
<middleName>P2BCDE</middleName>  
  
<lastName>XY</lastName>  
  
<lastName1>XXYZ</lastName1>  
  
<firstName>P2ABCD</firstName>  
  
<suffix>Ph.D.</suffix>  
  
</name>  
  
</payerInformation>  
  
<recipientInformation>  
  
<ssn>12365778901234</ssn>  
  
<fax>2202202</fax>  
  
<pager>4404404</pager>
```

```
<fullName>R1ABCD</fullName>

<homePhone>3303303</homePhone>

<workPhone>60006000</workPhone>

<phone>1101101</phone>

<email>R1ABCD@example.com</email>

<gender>Female</gender>

<nickName>R1ABCD</nickName>

<taxId>A6</taxId>

<birthDateTimelocalFormat="MM/dd/yyyyhh:mmaz">1974-02-
02T00:04:00</birthDateTime>

<homeAddress>

<fullAddress>123 ,address1 , address2 , R1city , R1state , R1CTRY</
fullAddress>

<address>

<postalCode>101010</postalCode>

<apartmentNumber>123</apartmentNumber>

<state>P1state</state>

<address2>P1address2</address2>

<address1>P1address1</address1>

<zip>12345</zip>

<country>P1CTRY</country>

<province>P1PVC</province>

<city>P1city</city>

</address>
```

```
</homeAddress>

<name>

<lastName2>R2UVW</lastName2>

<middleName>R2MNOP</middleName>

<lastName>R</lastName>

<lastName1>R2QRST</lastName1>

<firstName>R2ABCD</firstName>

<suffix>M.D.</suffix>

</name>

</recipientInformation>

</taxFormInfo>

<taxFormInfoType="1099-R"uniqueId="-763513572">

<isVoid>true</isVoid>

<isIraSepSimple>true</isIraSepSimple>

<sourceReferenceIdentifier>1122</sourceReferenceIdentifier>

<recipientAccountNumber>1324561111</recipientAccountNumber>

<isTotalDist>true</isTotalDist>

<payerFedIdNum>43159123</payerFedIdNum>

<taxFormStatus>ORIGINAL</taxFormStatus>

<isTaxAmtNotDetermined>true</isTaxAmtNotDetermined>

<distributionCode>A41</distributionCode>

<recipientIdNumber>345345</recipientIdNumber>

<taxYear>2009</taxYear>
```

```
<fedTaxWithheldcurCode="USD">11.00</fedTaxWithheld>

<payerInformation>

<ssn>12345678905678</ssn>

<fax>33334444422</fax>

<pager>7777722222</pager>

<fullName>P1ABCDXY</fullName>

<homePhone>66666333</homePhone>

<workPhone>0427222222</workPhone>

<phone>099999111</phone>

<email>AnnieR@example2.com</email>

<gender>Male</gender>

<nickName>AnnieR</nickName>

<taxId>A3</taxId>

<birthDateTimelocalFormat="MM/dd/yyyyhh:mmaz">1974-02-
02T00:04:00</birthDateTime>

<name>

<lastName2>Name2R</lastName2>

<middleName>AR</middleName>

<lastName>BerthR</lastName>

<lastName1>Name1R</lastName1>

<firstName>AnnieR</firstName>

<suffix>Ph.D.</suffix>

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<taxId>A7</taxId>

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<workPhone>04272222226</workPhone>  
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<suffix>M.D.</suffix>

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