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CONTENT THAT CONNECTS

Getting Started with the Envestnet | Yodlee Platform API – for Non-Coders

Yodlee, a financial services-focused software company, is built primarily around an account aggregation service that allows users to combine multiple financial accounts into a single page for easier viewing. As part of their ongoing educational efforts for the service, Canright was contracted to create an eBook designed to help non-technical team members at financial institutions quickly onboard the Yodlee API.

Using plain language, the eBook takes a procedural approach, walking users through the process of linking accounts. Attention was also given to provide information on the benefits of the API approach for a less technically savvy segment of financial professionals.

Getting Started with the Envestnet | Yodlee Platform API – for Non-Coders



Table of Contents

Introduction	3
How Financial Data Aggregation Can Help Grow Your Business from Startup to Success	4
4 Advantages of the Envestnet Yodlee Platform API	6
1: The Latest Connectivity and User-Interface Technologies	8
2: A Complete Way to Test Products	10
3: Faster Time to Market	12
4: The Industry-Standard Way to Connect Data and Services to Apps	14
Setting Up the Envestnet Yodlee Platform API: 1 Click and 3 Easy Steps	16
1 Click	17
Step 1	19
Step 2	23
Step 3	26
The Envestnet Yodlee Developer Experience	29
Conclusion	30

Introduction

Not a coder? Then this eBook is for you. In the following pages, you'll discover everything you need to know about the Investnet | Yodlee Platform API – without the coder language. You'll see how APIs work and why the Investnet | Yodlee API is different than other APIs. You'll also learn how to set up the Investnet | Yodlee API, make an API call to get access to financial data, and more – without writing a single line of code.

How Financial Data Aggregation Can Help Grow Your Business from Startup to Success



To build an amazing FinTech app, you need a financial data aggregation partner. But not just any partner will do. You need a company with experience providing the accurate data you require, at the scale you want.

By partnering with Investnet | Yodlee® , you'll gain access to the most comprehensive financial data across retail banking, credit, and wealth management, made possible through the massive scale of our data-acquisition platform and extensive expertise in data cleansing and enrichment. With more than 21,000 global data sources, hundreds of account types (including holdings and investment options), and incredibly rich data, our data-acquisition platform helps you build a complete financial picture for your users and maximize the scope and number of customers that you can serve. At the same time, our unique machine learning algorithms enrich the raw data with merchant, location, and other information. This enables you to develop more personalized and compelling customer experiences.

Read on to find out more about the advantages of our Platform and API, and how to start using them.

4 Advantages of the Envestnet | Yodlee Platform API



API stands for Application Programming Interface. An API acts as an interface between two applications so they can communicate with each other. In other words, an API submits your request to the provider that you're requesting it from, and then delivers the response back to you.

1: The Latest Connectivity and User-Interface Technologies



The Envestnet | Yodlee Platform API is a RESTful API that allows you to access personal financial data from our data-aggregation platform that can be used to develop various applications for financial wellness, accounting, and credit and lending, among others. RESTful APIs are the industry gold standard for computer-to-computer communication and processing. RESTful APIs re-use the popular and efficient transport protocol pioneered by the Web, and secure the data with strong encryption using the same web security that protects your credit card when shopping online.

The fact that it's RESTful makes our API flexible and easy to use. We also offer an associated FastLink tool, with a ready-made Graphical User Interface (GUI) that makes it easy for an end user to link their chosen accounts with the Envestnet | Yodlee Platform. This allows your developer team to focus on the unique aspects of your FinTech idea instead of repeating standard design work.

2: A Complete Way to Test Products



Our Platform API takes the power to test a step further, providing a complete sandbox environment in which to test your product concepts. Running test transactions to see the features of our platform is easy. Your software team can easily make API requests, and view responses, simplifying the learning curve which can be a high hurdle with other APIs.

3: Faster Time To Market



Investnet | Yodlee gives you quick access to a sandbox environment with predefined test data, and when you start developing code you can easily transfer to the launch environment, without ever speaking to a sales representative. You can move to higher scaled tiers with no migration of code or data, something no other API provider in the industry offers. We also offer in-depth back-end support, including code samples, quick start guides, and consulting help to get you from development to market as quickly as possible.

4: The Industry-Standard Way to Connect Data and Services to Apps



Our Platform API supports the entire lifecycle of building a financial data application. With our API, end users can search for their bank, then quickly link their accounts. Your app can then retrieve their data, which is kept up to date with periodic refreshing. This same API you'll be using supports 90 percent of the top volume financial sites in the United States, United Kingdom, and Australia.

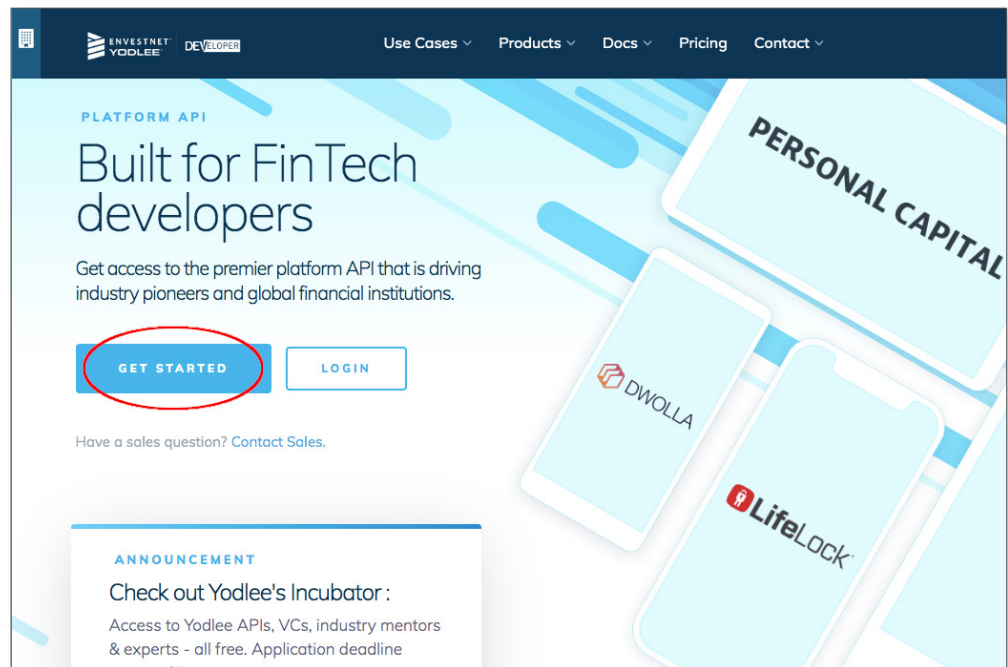
Setting Up the Envestnet | Yodlee Platform API – 1 Click and 3 Easy Steps



One Click



It's easy to make different calls to the API using tools like Postman or curl, and see the data you get back. And you can swap your app in when your code is ready. To get started, just navigate to the developer portal (developer.yodlee.com) and click the **Get Started** button.



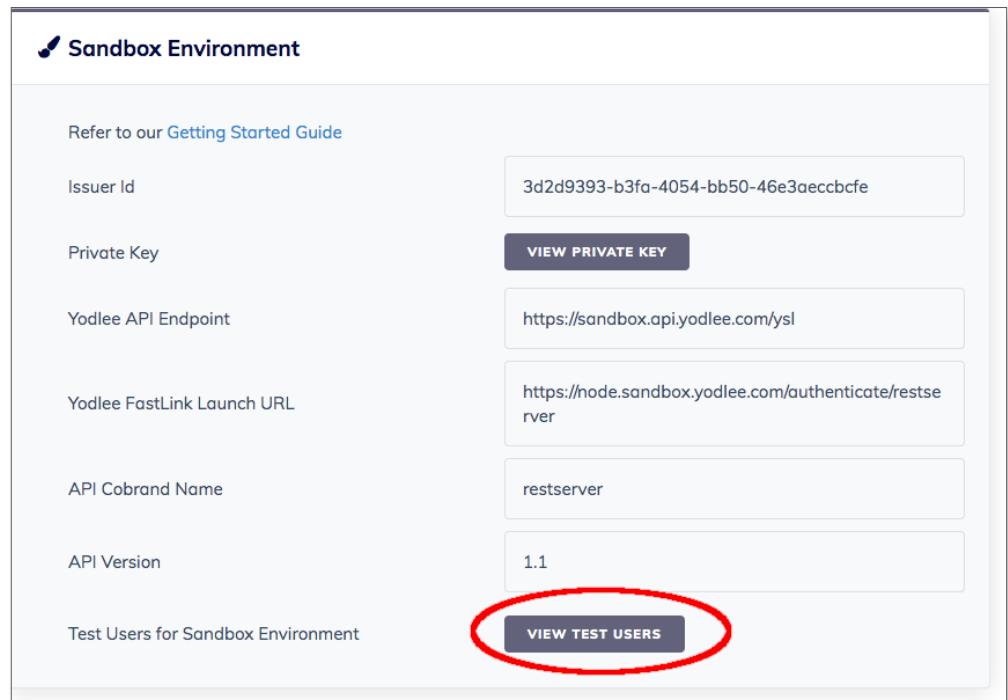
Next, register for a developer account and log in. Now you're three easy steps away from making API calls. Here's how:

Step 1



Link One of Your Own Accounts.

- a. Start at the API dashboard page.
- b. Scroll down and click the “View Test Users” button.



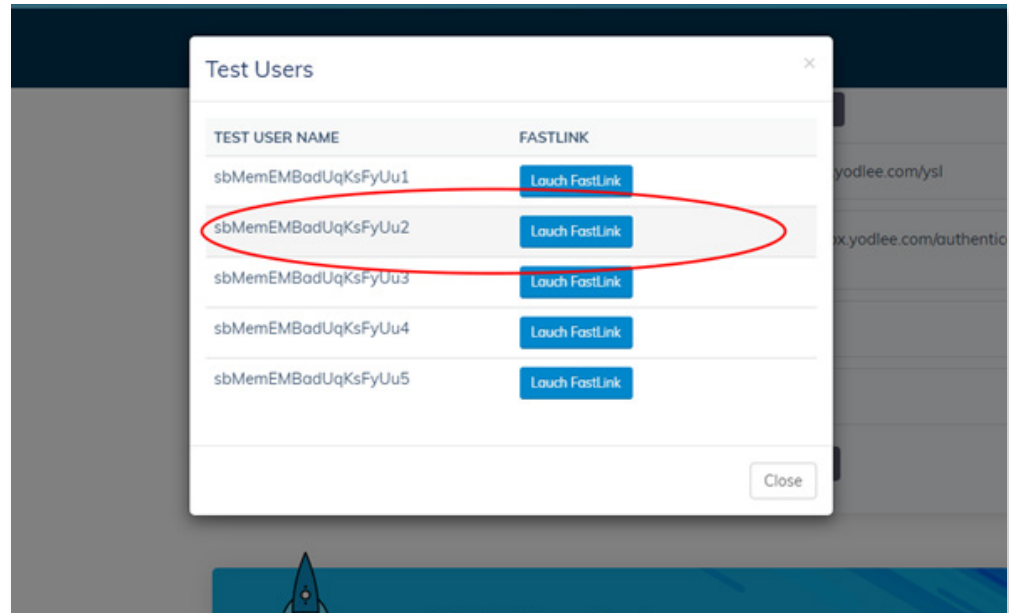
Sandbox Environment

Refer to our [Getting Started Guide](#)

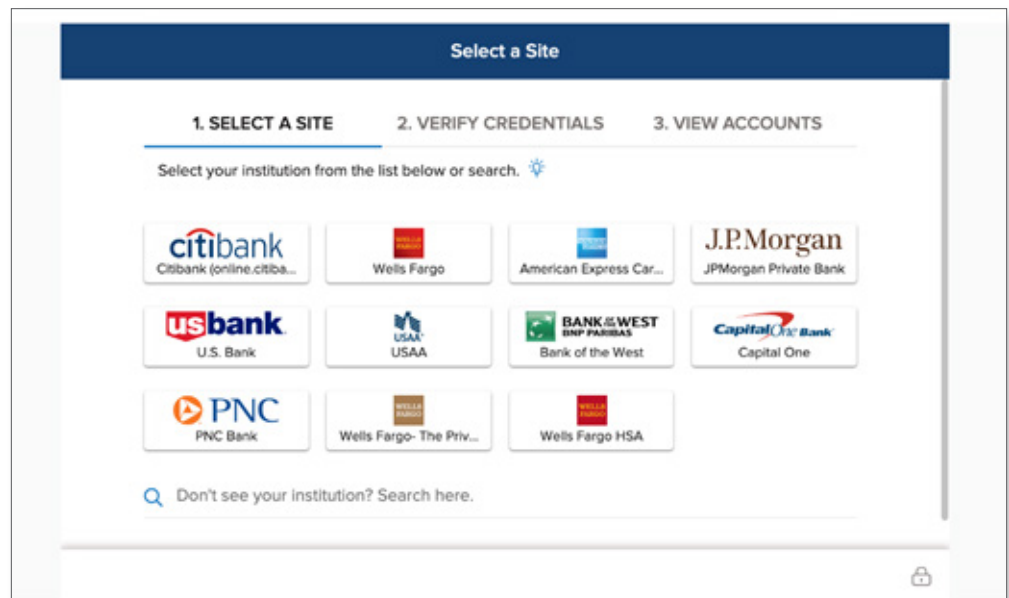
Issuer Id	3d2d9393-b3fa-4054-bb50-46e3aeccbcfe
Private Key	VIEW PRIVATE KEY
Yodlee API Endpoint	https://sandbox.api.yodlee.com/ysl
Yodlee FastLink Launch URL	https://node.sandbox.yodlee.com/authenticate/restserver
API Cobrand Name	restserver
API Version	1.1
Test Users for Sandbox Environment	VIEW TEST USERS

A list of five pre-defined simulated users displays.

c. Click “Launch FastLink” for any of the users.



Once you click, you’ll see the FastLink GUI displayed with a number of recognizable logos from financial institutions. You’ll also see a search bar at the bottom for institutions not shown.



- d.** Now you can test the system with your real-world data. Select one of your own credit or debit cards to link by clicking on or searching for your financial institution. You will be prompted to enter your credentials, including the password twice, and then click Submit.

FastLink connects the account to the test profile, displaying basic account information. Note that you can easily unlink the account by tapping on the gear symbol under “Corporate Card,” which allows you to remove your personal information when you’ve finished testing the system. You can also link more accounts to give yourself more data to work with.

Step 2



Generate the Security Tokens.

There are two types of tokens you will manage that will identify you and your customer's/end user's accounts and authorize your API call. The first type of token authenticates you – this is known as the application or co-brand token. When you write code for your app, this token needs to be present in the header field of every https request where you don't access the data of a specific user.

The second type of token authorizes your request to access data for the end user. This is known as the user token, and it must be present in the header field of every https request where you access user data.

As an industry standard, these kinds of tokens expire after 30 minutes, which means that after 30 minutes you'll need to generate a fresh token to continue working. Ultimately, you'll use a combination of public key cryptography and message hashing to create these secure tokens in your code. That isn't necessary for the purpose of basic testing, however, so just do the following:

- a. Navigate to <https://developer.yodlee.com/apidocs/index.php>.
- b. Click on Set API Tokens.

The screenshot shows a web form titled "API Token". It contains several input fields and a button. The fields are: "Developer Portal Email" (with placeholder "Developer Portal Email/User Nam"), "Developer Portal Password" (with placeholder "Developer Portal Password"), "Sandbox Test User" (with placeholder "Test User Name"), and "Issuer ID". A red rectangular box highlights the "Set API Tokens" button. Below the "Developer Portal Password" field is a large text area for the "RSA Private Key" with a placeholder "-----BEGIN RSA PRIVATE KEY-----PrivateKey-----END RSA PRIVATE KEY-----". A "Generate Tokens" button is located below the RSA Private Key field. At the bottom of the form, there are two output fields: "Token for User APIs" and "Token for Cobrand APIs", both currently empty.

The boxes will fill in with your tokens, which also move to the right place in the https request header. Once you have these tokens, you're ready to start making API calls.

Step 3

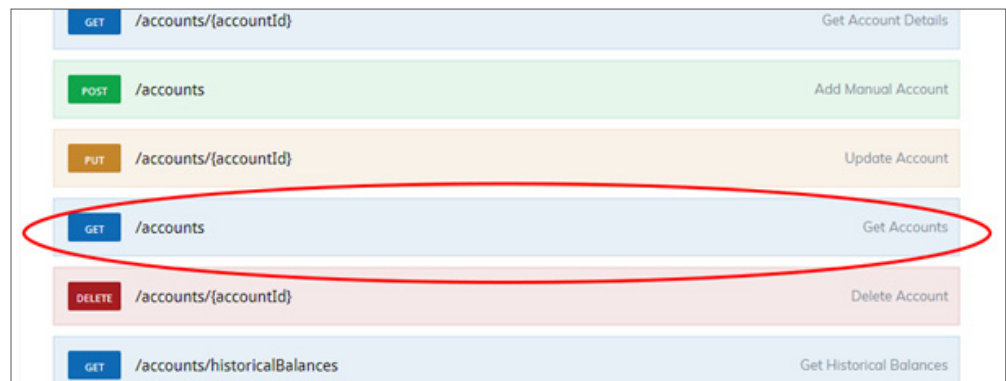


Make API calls.

- a. Now scroll further down on the API reference page.

The terms shown below the API token generator (cobrand, user, accounts, etc.) are the last component of the URL used for the calls. So, to make an inquiry on the accounts, your code will reference the base URL with /accounts appended. The web page does this for you with a simple click. Your developer dashboard gives the full URL when you come to write code.

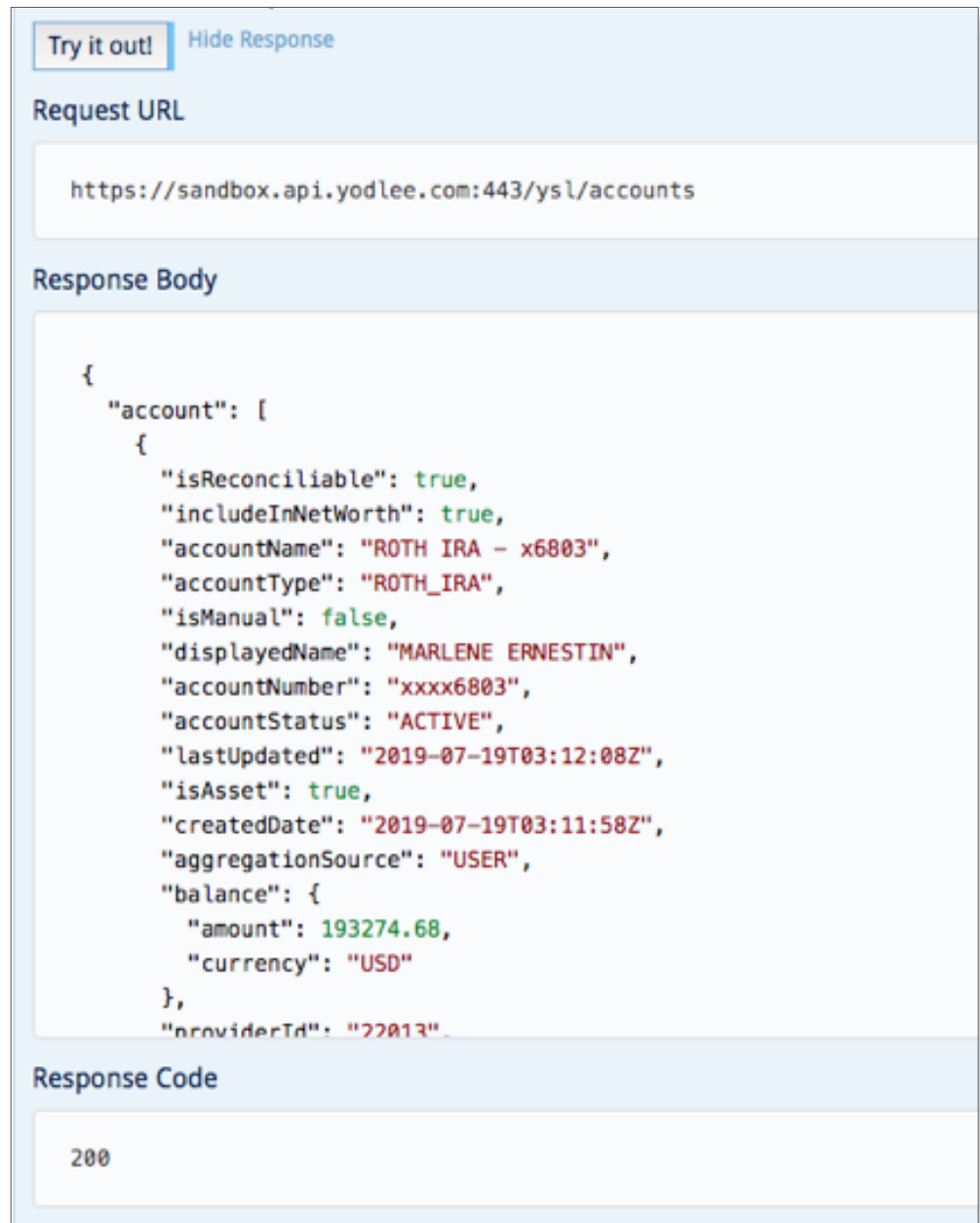
- b. Click on the “accounts” button, then click on GET with no accountId arguments.



Once you’ve fully expanded the GET API call for /accounts, scroll down and click “Try It Out!” in the bottom left corner.

The web page makes that API call and shows you the response it got back from the server. This information, listed under response body, shows you the complete reply you got from the API server for your request. The detailed fields in the response will show your account information as listed in the FastLink GUI.

Here's a sample response that you get from invoking the GET /accounts API call in your browser. You can see the rich variety of data associated with an account.



Try it out! Hide Response

Request URL

```
https://sandbox.api.yodlee.com:443/ysl/accounts
```

Response Body

```
{
  "account": [
    {
      "isReconciliable": true,
      "includeInNetWorth": true,
      "accountName": "ROTH IRA - x6803",
      "accountType": "ROTH_IRA",
      "isManual": false,
      "displayName": "MARLENE ERNESTIN",
      "accountNumber": "xxxx6803",
      "accountStatus": "ACTIVE",
      "lastUpdated": "2019-07-19T03:12:08Z",
      "isAsset": true,
      "createdDate": "2019-07-19T03:11:58Z",
      "aggregationSource": "USER",
      "balance": {
        "amount": 193274.68,
        "currency": "USD"
      },
      "providerId": "22013"
    }
  ]
}
```

Response Code

```
200
```

That's it. You're done!

Envestnet | Yodlee Developer Experience

As the market leader in financial data aggregation, Envestnet | Yodlee® can fuel your growth from startup to success. When you partner with Envestnet | Yodlee, you'll not only gain access to the most comprehensive and accurate financial data in category accuracy and reconciliation for FinTech and wealth use cases. Additionally, you will also benefit from in-depth knowledge and years of experience in helping FinTech companies start, grow, scale, and succeed.

One way Envestnet | Yodlee supports FinTech is through an industry renowned Incubator program that connects startups to the investor community, FinTech entrepreneurs, mentors, tech consultants, and industry experts. Besides the Incubator, Envestnet | Yodlee regularly sponsors and participates in specialized webinars, boot camps, hackathons, tradeshow, and other events.

With data from more than 21K data sources delivered at faster speeds by our finely tuned API, Envestnet | Yodlee has long fueled disruptive solutions for financial wellness, authentication, payments, wealth, lending, and more.

Gain access to the instant sandbox and/or get up and running quickly with real data at no charge. Move from launch, to grow, to enterprise, with no migration of code or data. At Envestnet | Yodlee, we know what it takes to power innovation, and we're ready to share it with you.

Conclusion

With Envestnet | Yodlee’s unmatched financial data, massive scale, and extensive data science capabilities, it’s never been easier for startups to build a robust application. With a user-friendly GUI and price scaling that grows with you, our Platform API offers the easiest-to-use and most powerful developer tools in the industry.

It takes only one click and three easy steps to link real accounts to the Platform API and make calls to get real data. Moving to the launch environment from the sandbox to start integrating your app is just as easy. Our API provides the customer data you need to power your app and grow from startup to success.

How can I learn more?

- [Watch on-demand webinar:](#) Getting Started with the Envestnet | Yodlee API – for non-coders!
- [Download Data Sheet:](#) Account Aggregation API
- Visit the Developer Portal: <https://developer.yodlee.com>

For more information, visit: **www.yodlee.com**.





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