(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
17 June 2010 (17.06.2010)

PCT

(10) International Publication Number
WO 2010/068447 A2

(51) International Patent Classification:
G06Q 30/00 (2006.01) *G06F 21/24* (2006.01)
G06F 3/048 (2006.01) *G06Q 40/00* (2006.01)
G06F 15/16 (2006.01) *G06F 17/30* (2006.01)

(21) International Application Number:
PCT/US2009/065738

(22) International Filing Date:
24 November 2009 (24.11.2009)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/117,868 25 November 2008 (25.11.2008) US

(71) Applicant *(for all designated States except US)*: **YODLEE, INC.** [US/US]; 3600 Bridge Parkway, Suite 200, Redwood CIty, California 94065 (US).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **CONNORS, Eric** [US/US]; 2393 Fairfield Court, Pleasanton, California 94566 (US). **REED, Jordan** [US/US]; 1109 Clark Way, Palo Alto, CA 94304, Palo Alto, California 94304 (US). **HAZLEHURST, Peter** [GB/US]; 369 Bowfin Street, Foster City, California 94404 (US). **SARKAR, Suman** [IN/US]; 920 West Remington Drive, Apt. 5A, Sunnyvale, California 94087 (US).

(74) Agent: **WHITE, Elspeth, S.**; Fish & Richardson P.C., P. O. Box 1022, Minneapolis, Minnesota 55440-1022 (US).

(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, RO, RS, RU, SC, SD,

[Continued on next page]

(54) Title: FINANCIAL GADGETS

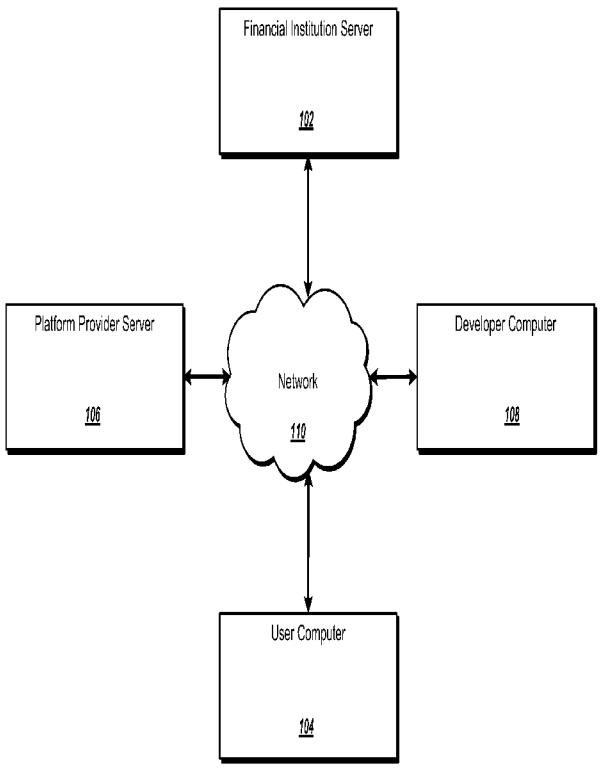


FIG. 1

(57) Abstract: Methods, computer program products, and systems, related to providing financial gadgets to users. In one implementation, a method includes receiving gadgets and receiving a notification that one or more gadgets has been certified. A web page with an interface through which users can select gadgets is generated and provided to a user computer. A user selects a gadget, and the selected gadget is run, including providing the user-specific financial information to the gadget. Content based on the output of the gadget is provided to the user. User-specific financial information can be collected, and modified by the gadget. A notification can be received that a financial institution has authorized one or more of the certified gadgets and the web page can only allow users to select authorized gadgets.

WO 2010/068447 A2

SE, SG, SK, SL, SM, ST, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) **Designated States** *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— *without international search report and to be republished upon receipt of that report (Rule 48.2(g))*