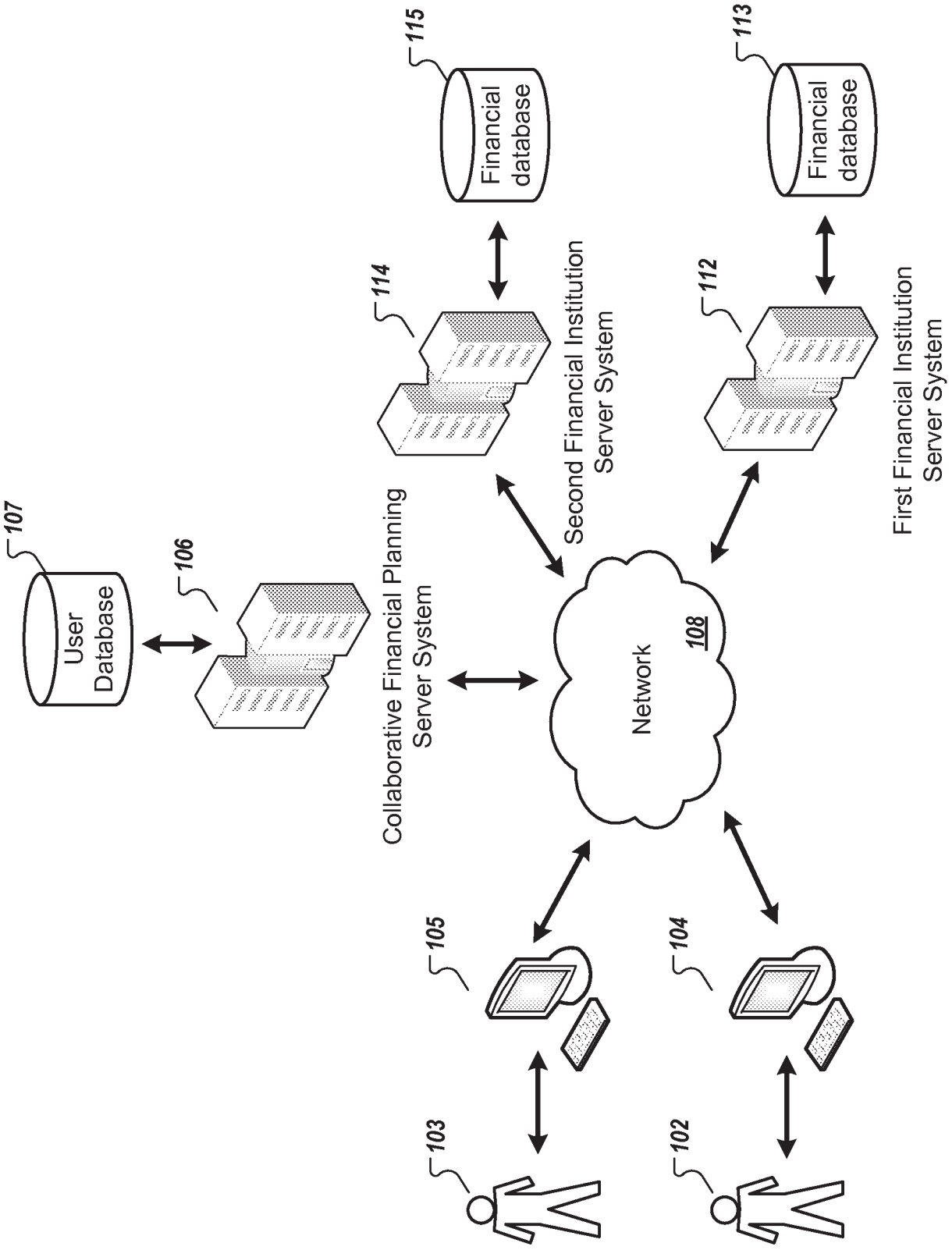

107
User Database
106
Collaborative Financial Planning Server System
108
Network
114
Second Financial Institution Server System
115
Financial database
112
First Financial Institution Server System
113
Financial database
105
104
103
102

FIG. 1

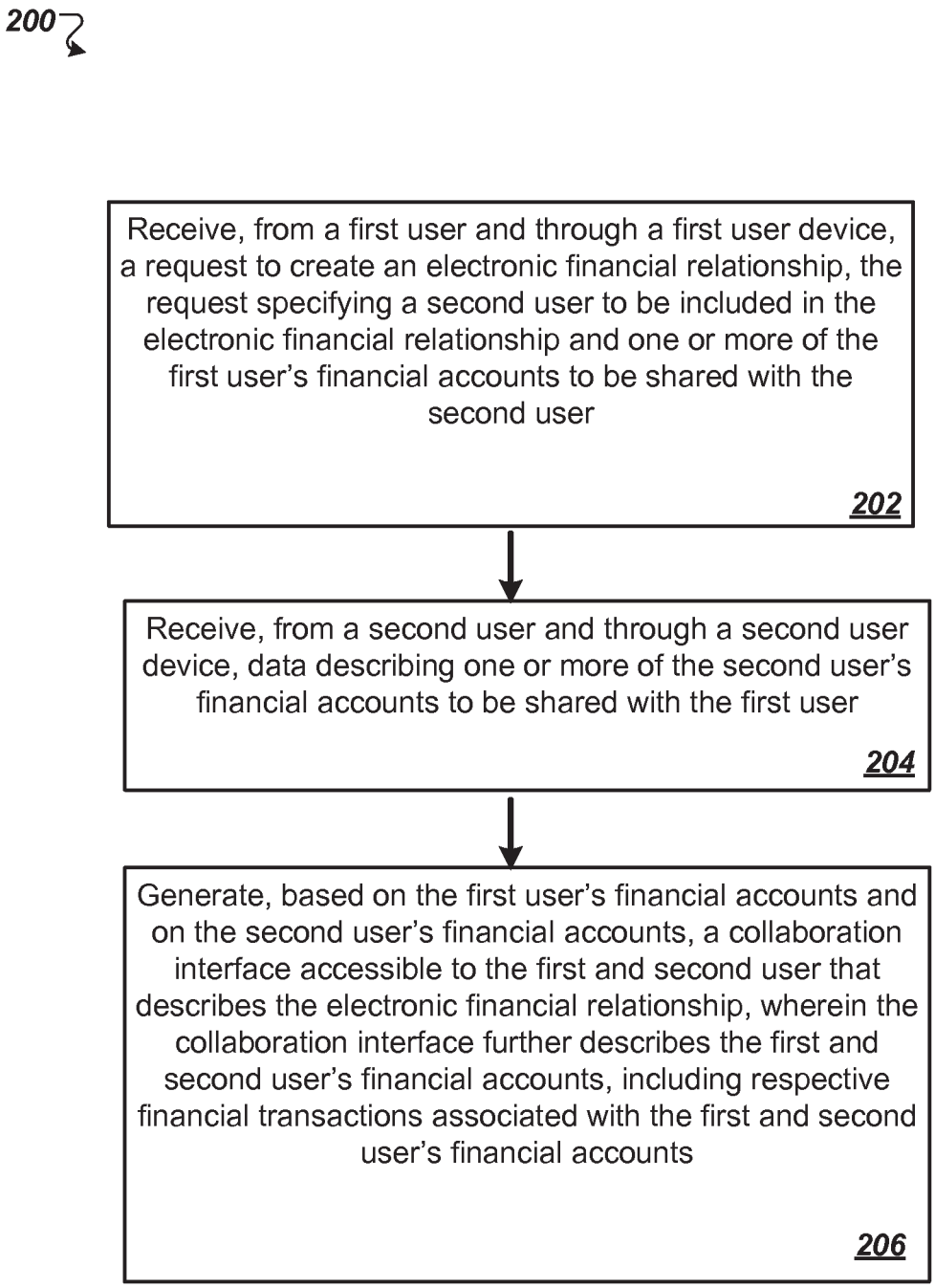

200
Receive, from a first user and through a first user device, a request to create an electronic financial relationship, the request specifying a second user to be included in the electronic financial relationship and one or more of the first user's financial accounts to be shared with the second user
202
Receive, from a second user and through a second user device, data describing one or more of the second user's financial accounts to be shared with the first user
204
Generate, based on the first user's financial accounts and on the second user's financial accounts, a collaboration interface accessible to the first and second user that describes the electronic financial relationship, wherein the collaboration interface further describes the first and second user's financial accounts, including respective financial transactions associated with the first and second user's financial accounts
206

FIG. 2A

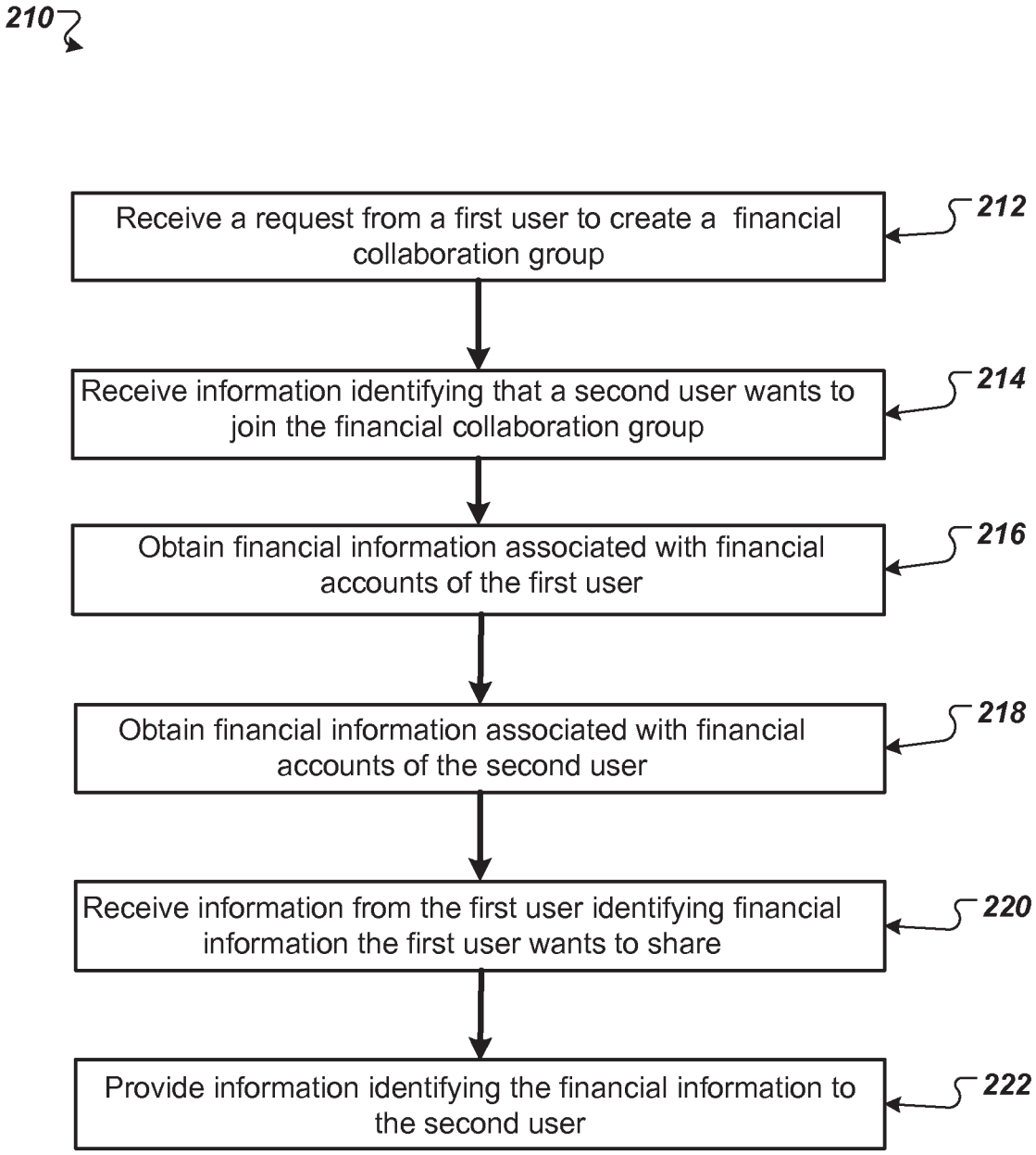

210
Receive a request from a first user to create a financial collaboration group
212
Receive information identifying that a second user wants to join the financial collaboration group
214
Obtain financial information associated with financial accounts of the first user
216
Obtain financial information associated with financial accounts of the second user
218
Receive information from the first user identifying financial information the first user wants to share
220
Provide information identifying the financial information to the second user
222

FIG. 2B

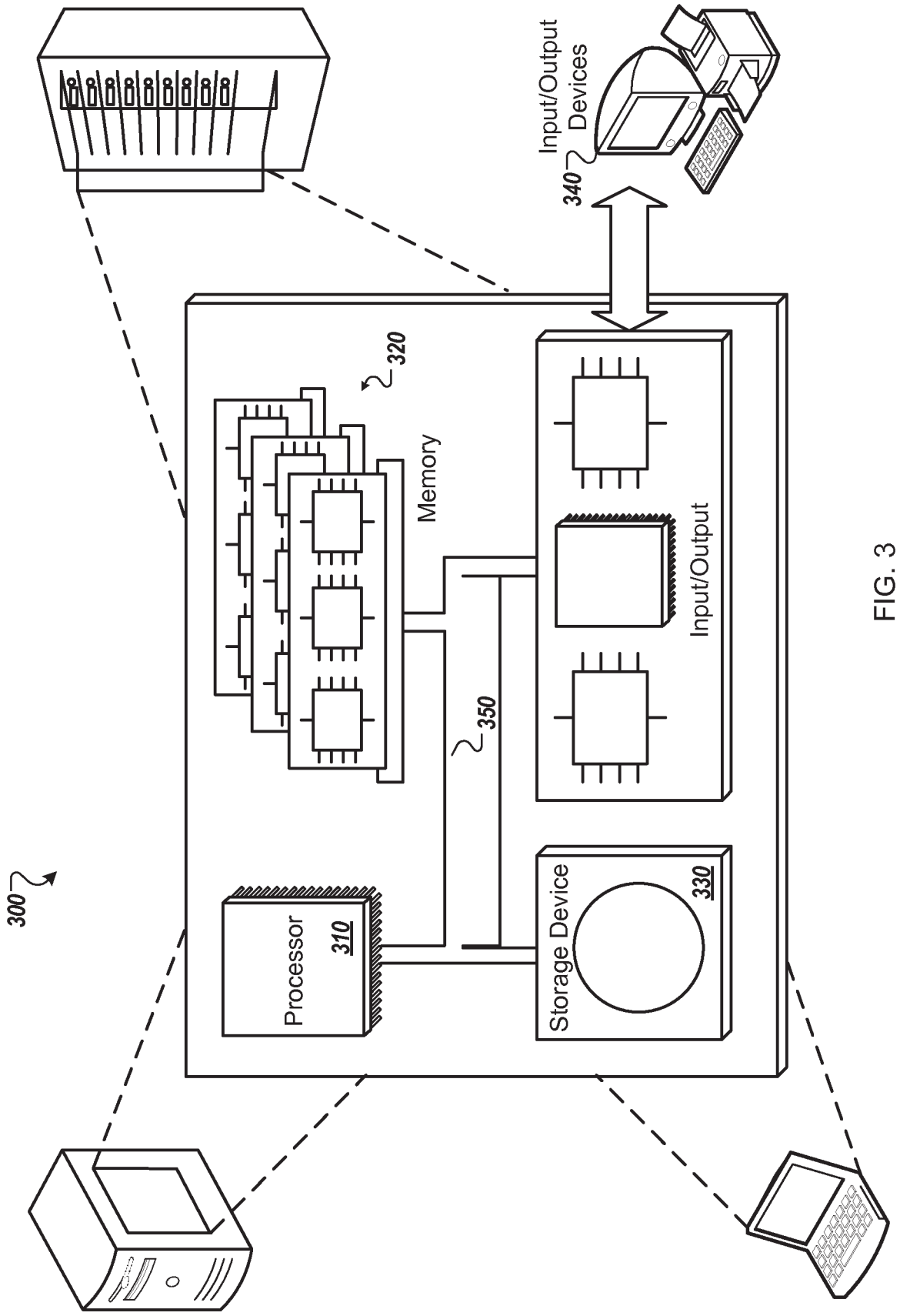

Input/Output Devices
340
320
Memory
Input/Output
350
300
Processor
310
Storage Device
330

FIG. 3

400

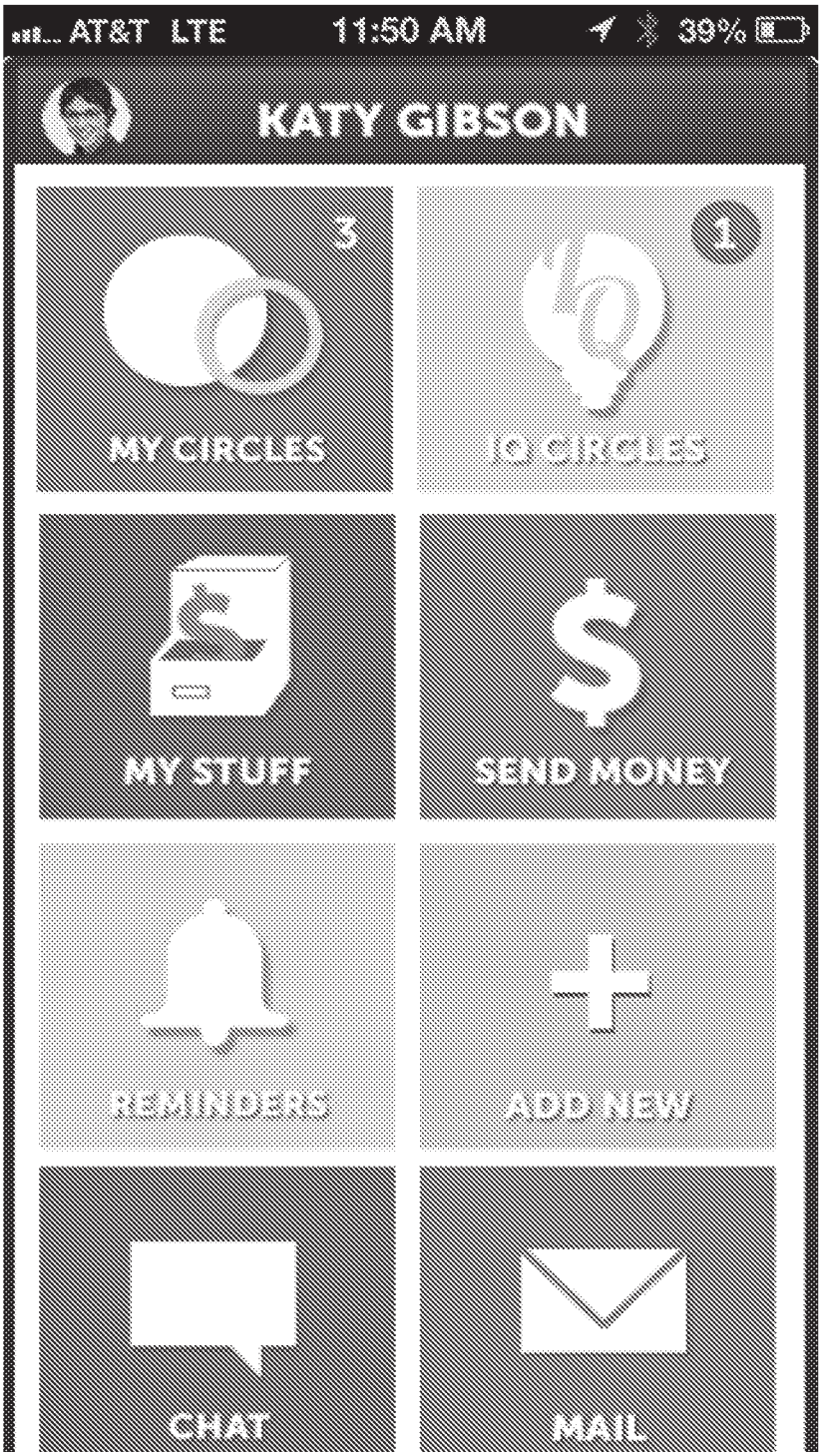

AT&T LTE
11:50 AM
39%
KATY GIBSON
3
MY CIRCLES
1
IQ CIRCLES
MY STUFF
SEND MONEY
REMINDERS
ADD NEW
CHAT
MAIL

FIG. 4

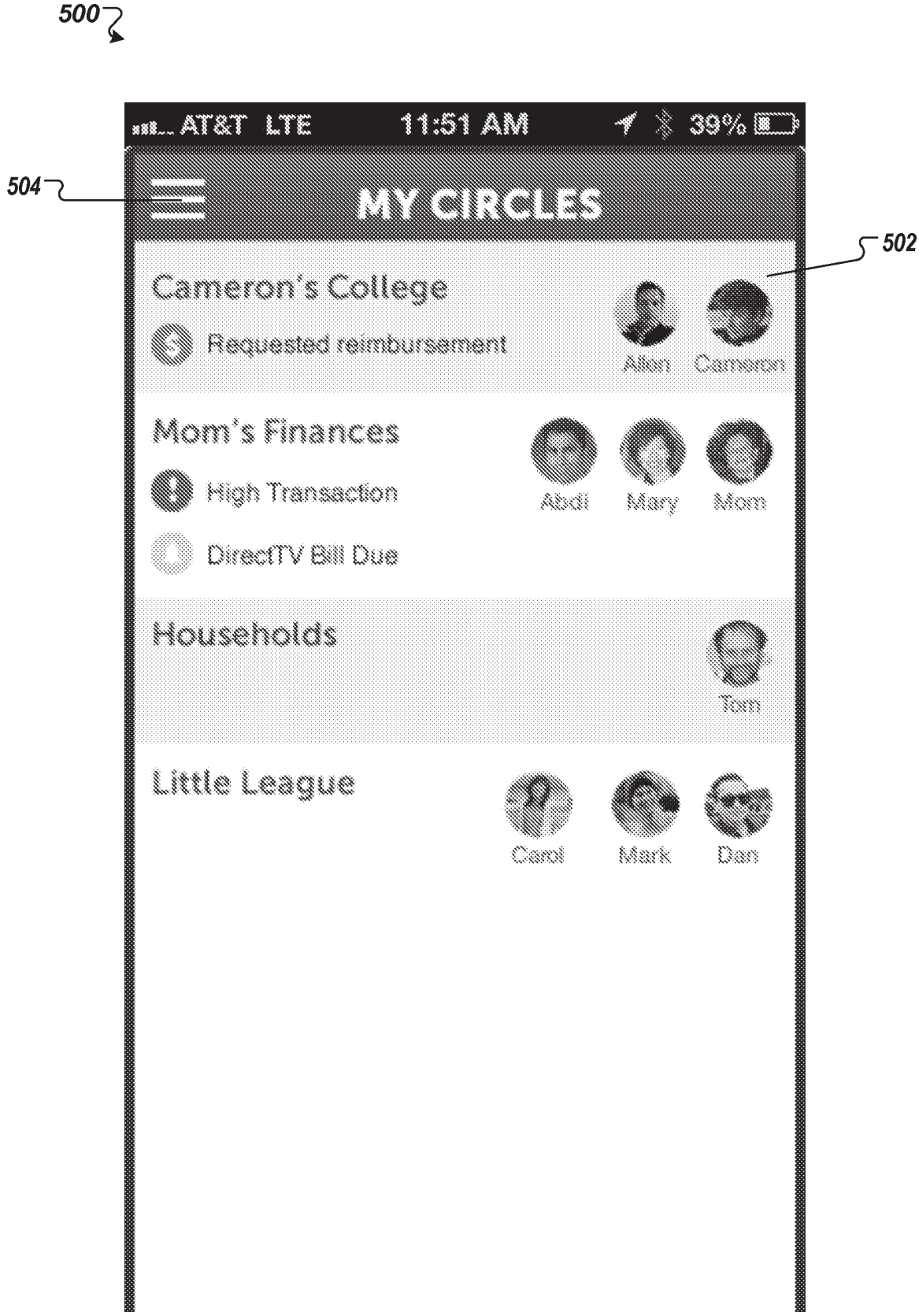

500
504
502
AT&T LTE
11:51 AM
39%
MY CIRCLES
Cameron's College
Requested reimbursement
Allen
Cameron
Mom's Finances
High Transaction
DirecTV Bill Due
Abdi
Mary
Mom
Households
Tom
Little League
Carol
Mark
Dan

FIG. 5

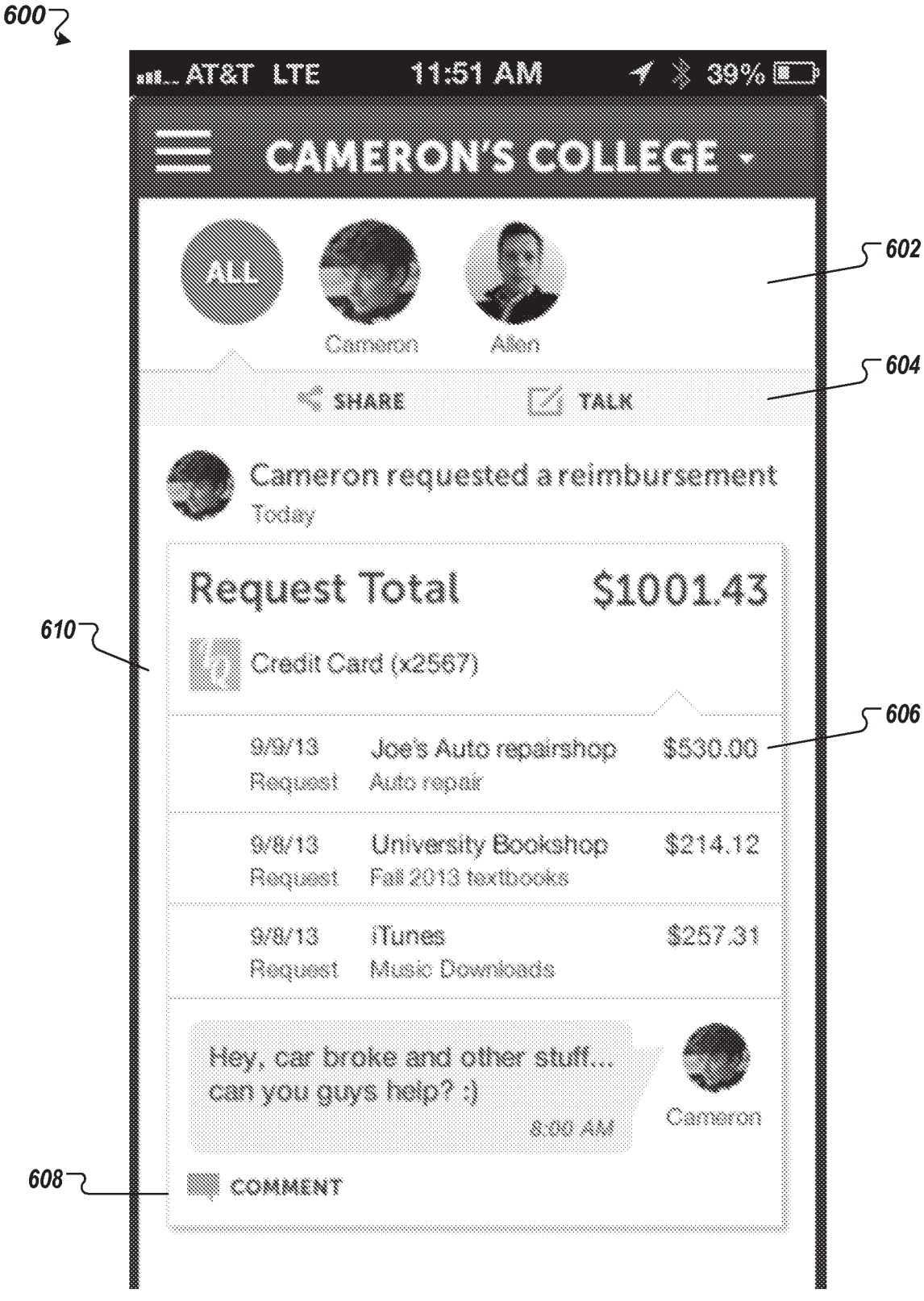

600
AT&T LTE
11:51 AM
39%
CAMERON'S COLLEGE
ALL
Cameron
Allan
602
604
SHARE
TALK
Cameron requested a reimbursement
Today
Request Total
$1001.43
610
Credit Card (x2567)
606
9/9/13 Request
Joe's Auto repairshop
Auto repair
$530.00
9/8/13 Request
University Bookshop
Fall 2013 textbooks
$214.12
9/8/13 Request
iTunes
Music Downloads
$257.31
Hey, car broke and other stuff... can you guys help? :)
8:00 AM
Cameron
608
COMMENT

FIG. 6A

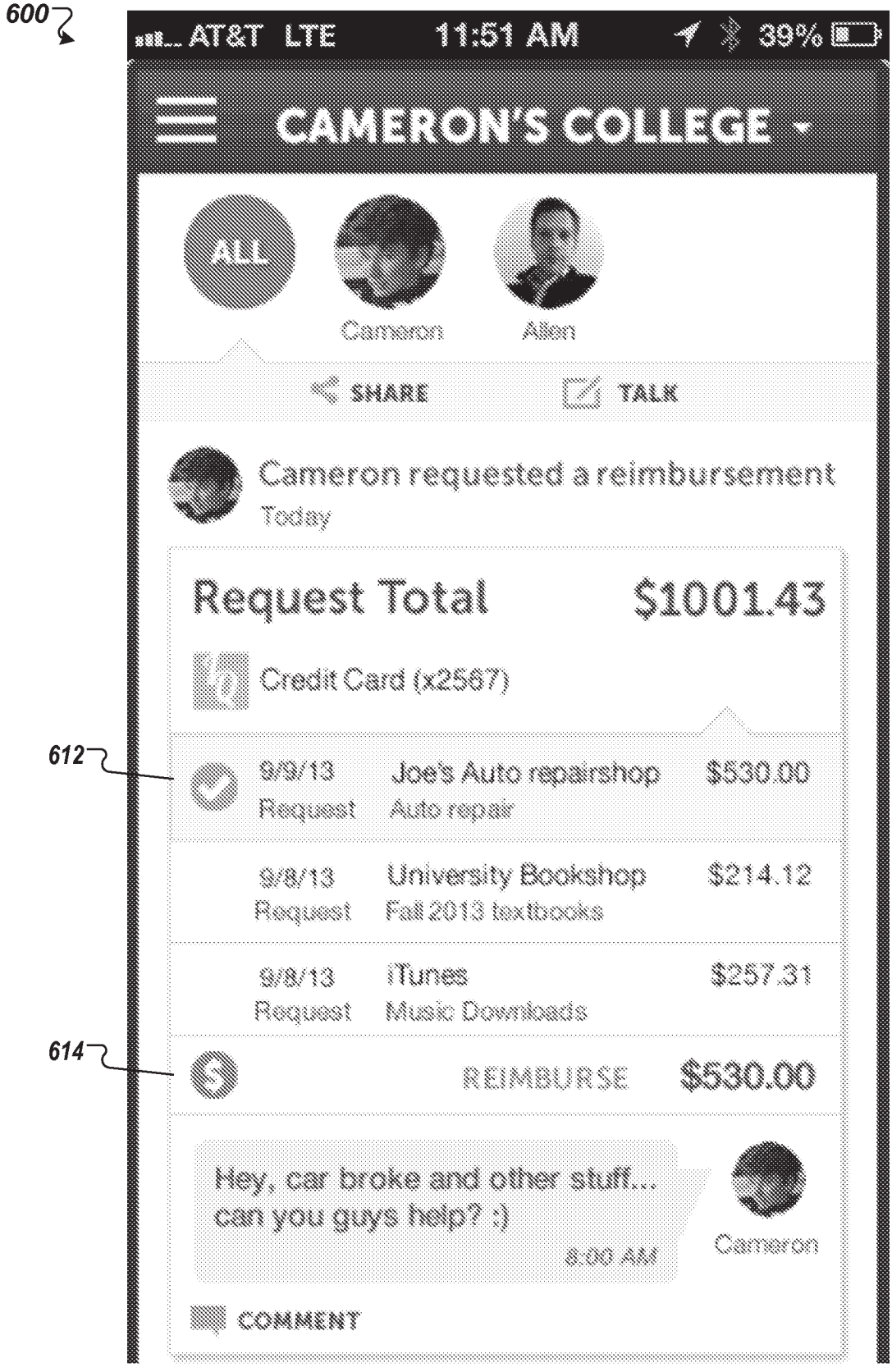

600
AT&T LTE
11:51 AM
39%
CAMERON'S COLLEGE
ALL
Cameron
Allen
SHARE
TALK
Cameron requested a reimbursement
Today
Request Total
$1001.43
Credit Card (x2567)
612
9/9/13
Request
Joe's Auto repairshop
Auto repair
$530.00
9/8/13
Request
University Bookshop
Fall 2013 textbooks
$214.12
9/8/13
Request
iTunes
Music Downloads
$257.31
614
REIMBURSE
$530.00
Hey, car broke and other stuff... can you guys help? :)
8:30 AM
Cameron
COMMENT

FIG. 6B

620

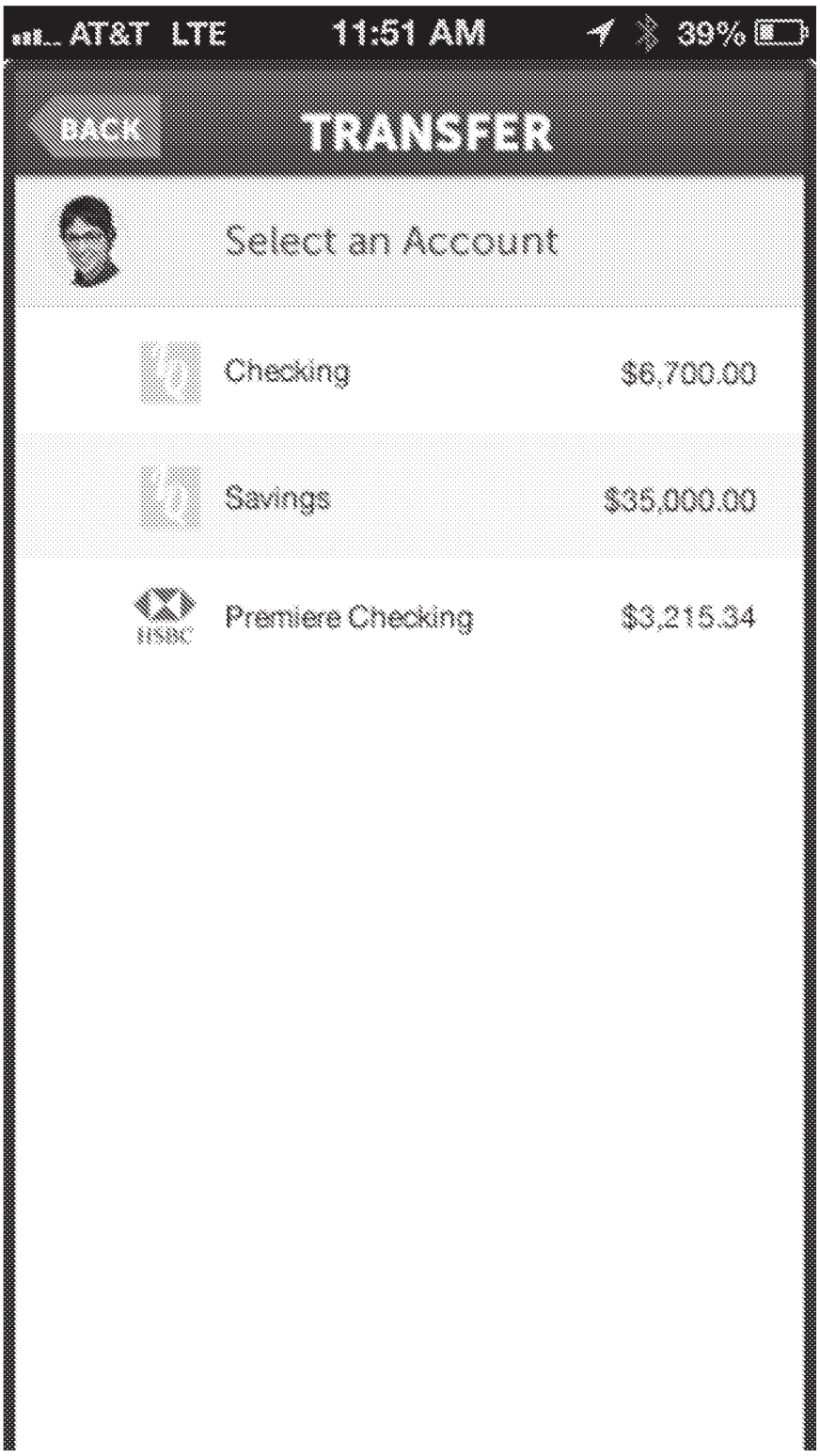

AT&T LTE
11:51 AM
39%
BACK
TRANSFER
Select an Account
Checking
$6,700.00
Savings
$35,000.00
HSBC
Premiere Checking
$3,215.34

FIG. 6C

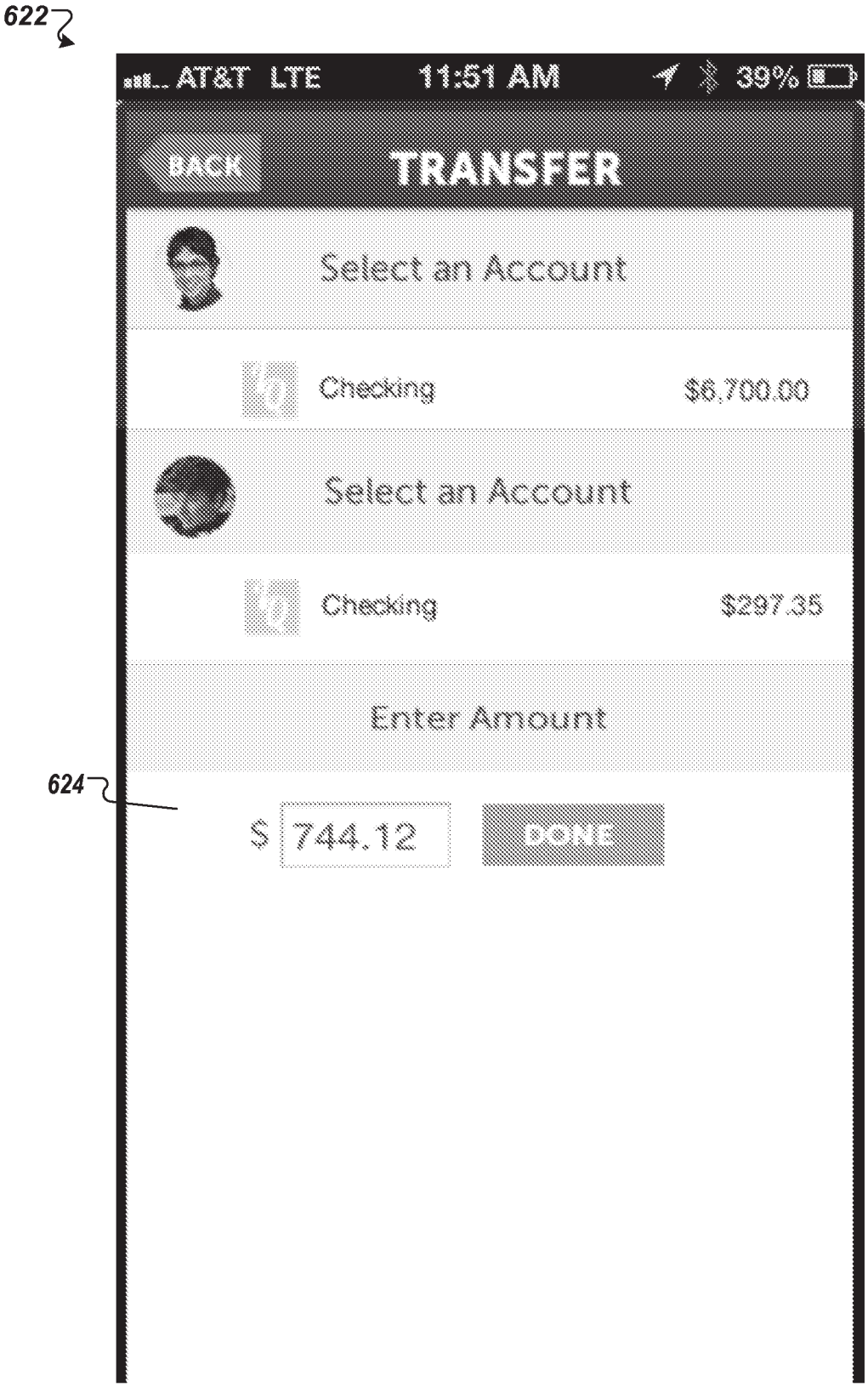

622
AT&T LTE
11:51 AM
39%
BACK
TRANSFER
Select an Account
Checking
$6,700.00
Select an Account
Checking
$297.35
Enter Amount
624
$ 744.12
DONE

FIG. 6D

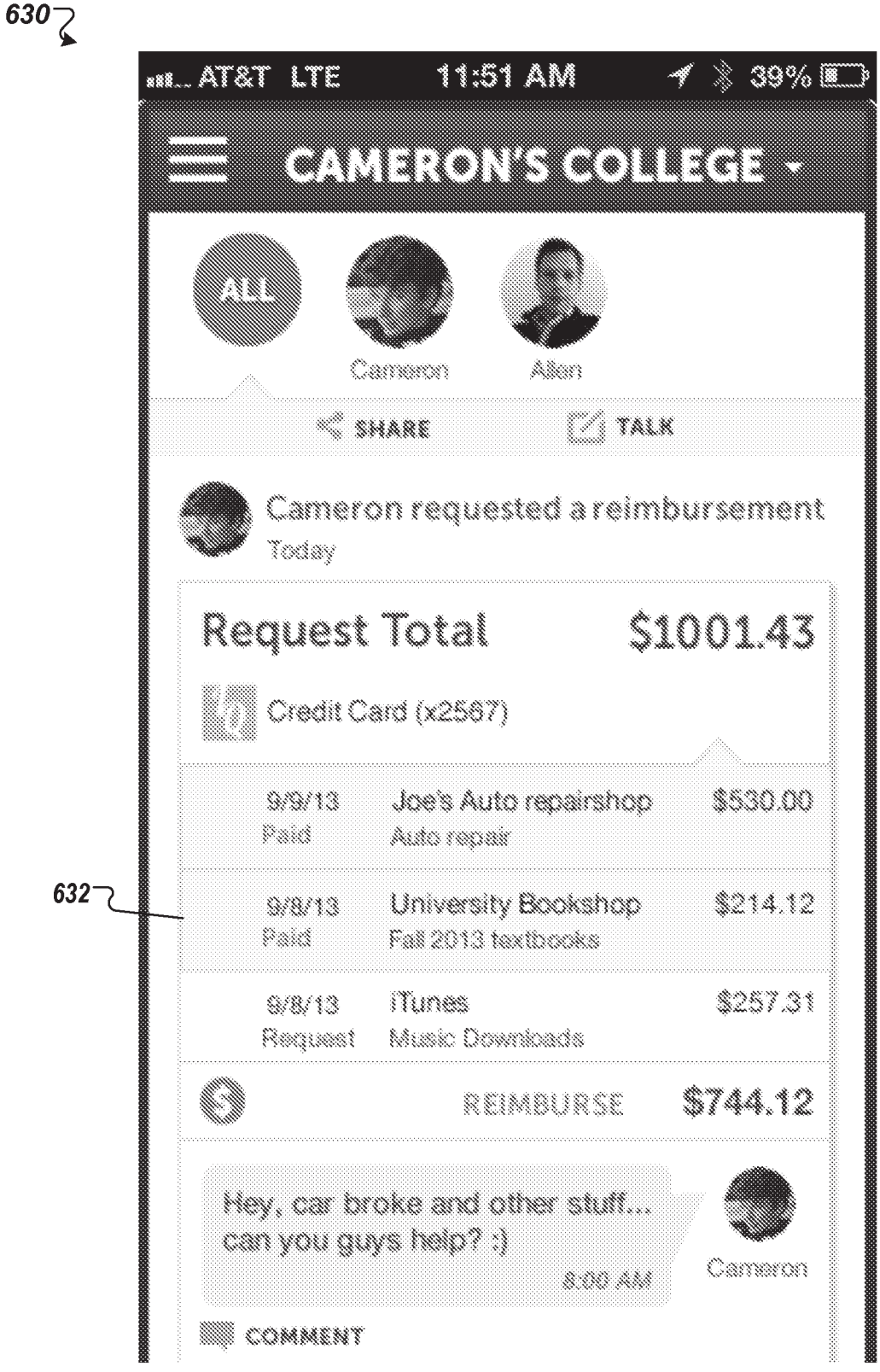

630
AT&T LTE
11:51 AM
39%
CAMERON'S COLLEGE
ALL
Cameron
Allen
SHARE
TALK
Cameron requested a reimbursement
Today
Request Total
$100.43
Credit Card (x2567)
9/9/13
Paid
Joe's Auto repairshop
Auto repair
$530.00
632
9/8/13
Paid
University Bookshop
Fall 2013 textbooks
$214.12
9/8/13
Request
iTunes
Music Downloads
$257.31
REIMBURSE
$744.12
Hey, car broke and other stuff... can you guys help? :)
8:00 AM
Cameron
COMMENT

FIG. 6E

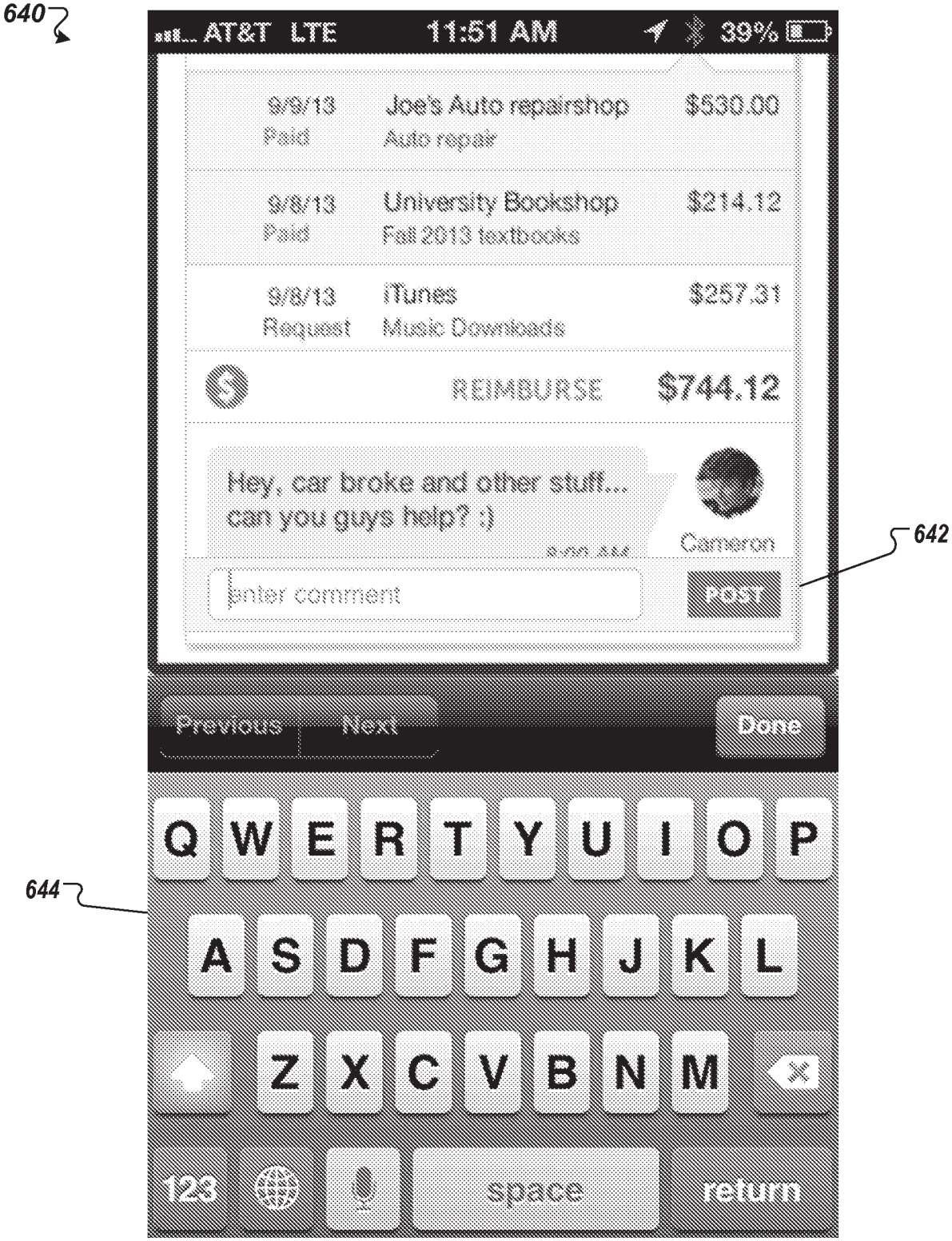

640
AT&T LTE
11:51 AM
39%
9/9/13
Paid
Joe's Auto repairshop
Auto repair
$530.00
9/8/13
Paid
University Bookshop
Fall 2013 textbooks
$214.12
9/8/13
Request
iTunes
Music Downloads
$257.31
REIMBURSE
$744.12
Hey, car broke and other stuff... can you guys help? :)
Cameron
Enter comment
POST
642
Previous
Next
Done
644
Q W E R T Y U I O P
A S D F G H J K L
Z X C V B N M
123
space
return

FIG. 6F

650

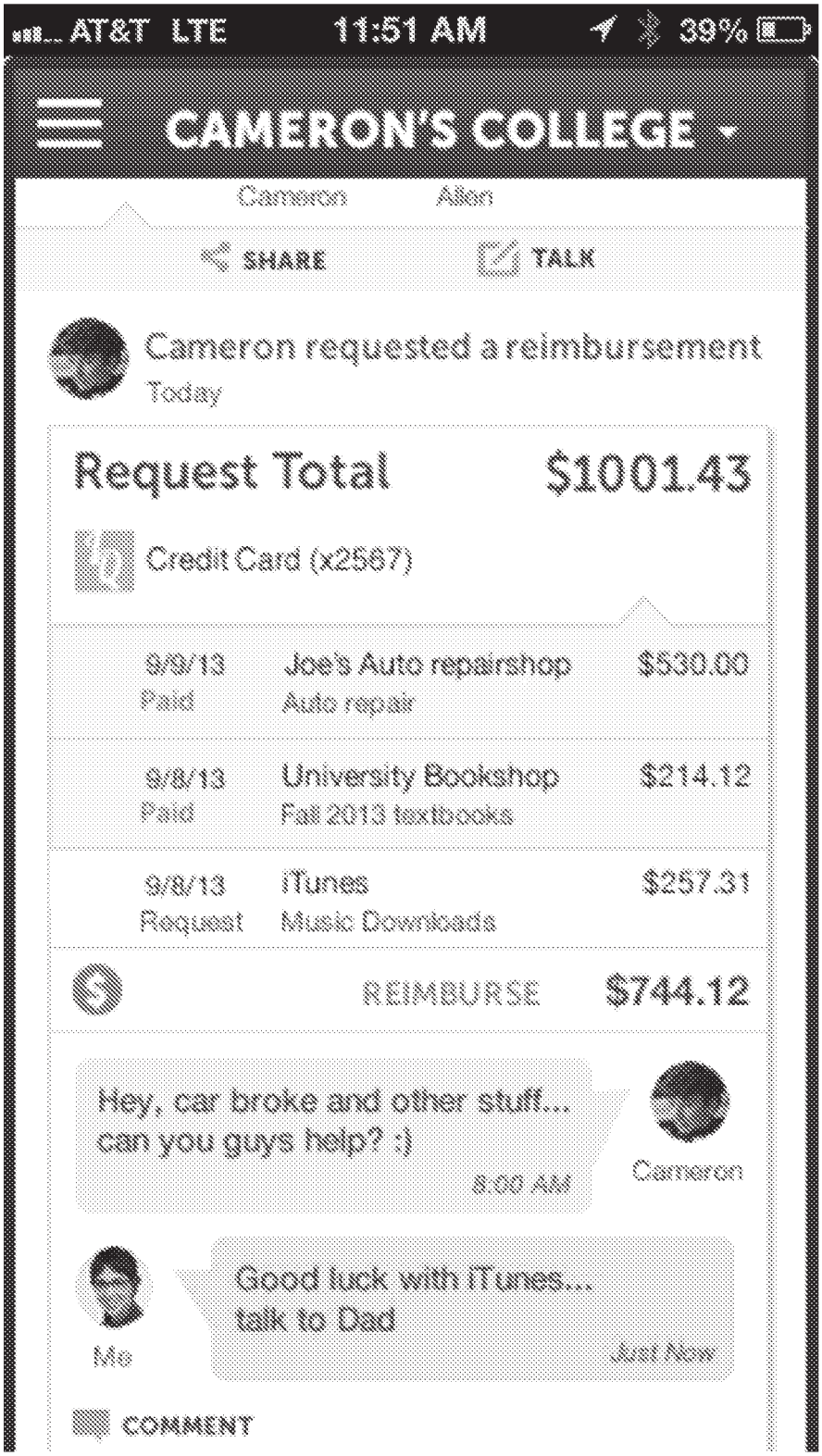

AT&T LTE
11:51 AM
39%
CAMERON'S COLLEGE
Cameron
Allen
SHARE
TALK
Cameron requested a reimbursement
Today
Request Total
$1001.43
Credit Card (x2567)
9/9/13
Paid
Joe's Auto repairshop
Auto repair
$530.00
9/8/13
Paid
University Bookshop
Fall 2013 textbooks
$214.12
9/8/13
Request
iTunes
Music Downloads
$257.31
REIMBURSE
$744.12
Hey, car broke and other stuff... can you guys help? :)
8:00 AM
Cameron
Good luck with iTunes... talk to Dad
Just Now
Me
COMMENT

FIG. 6G

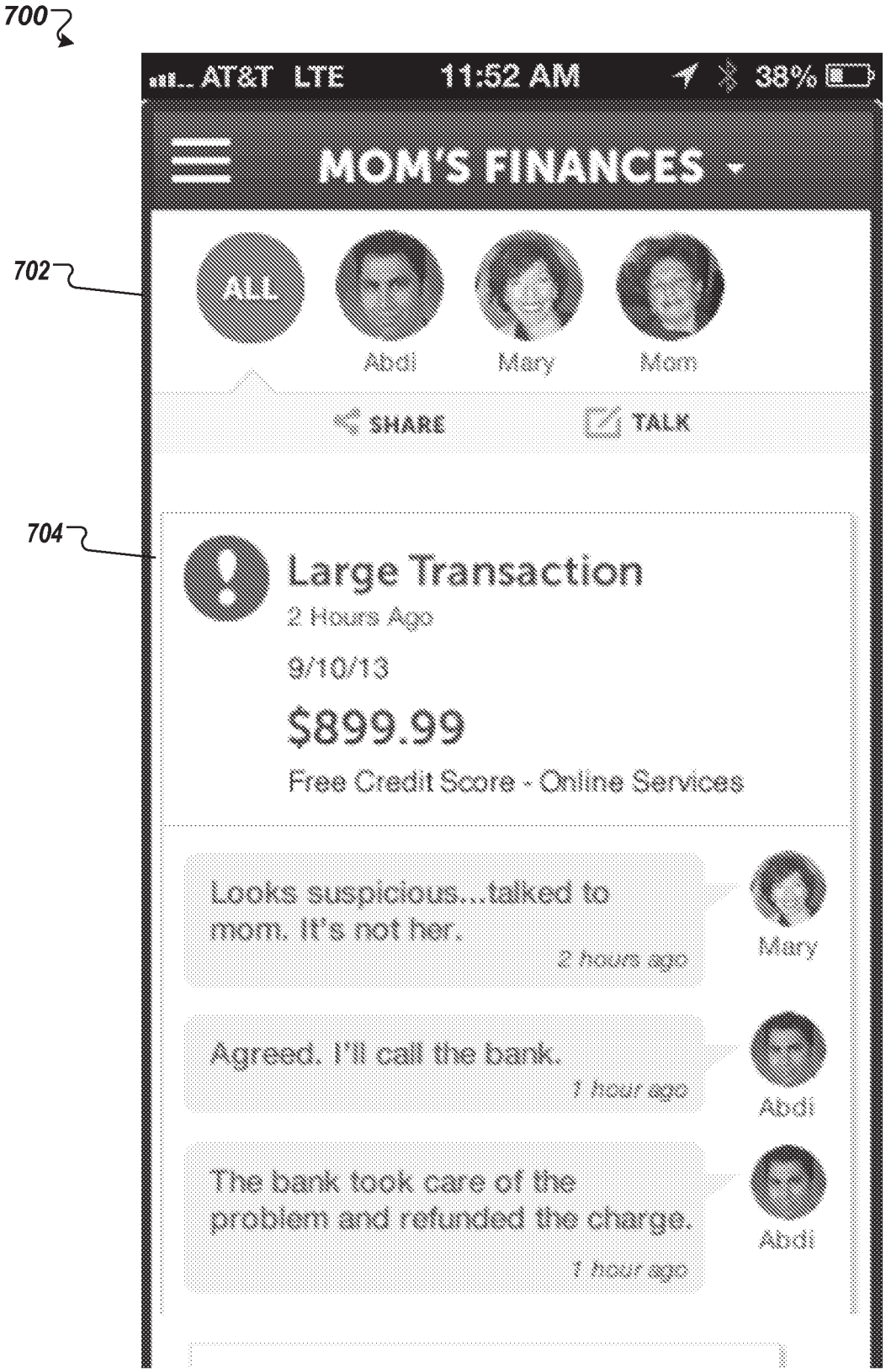

700
AT&T LTE
11:52 AM
38%
MOM'S FINANCES
702
ALL
Abdi
Mary
Mom
SHARE
TALK
704
Large Transaction
2 Hours Ago
9/10/13
$899.99
Free Credit Score - Online Services
Looks suspicious...talked to mom. It's not her.
2 hours ago
Mary
Agreed. I'll call the bank.
1 hour ago
Abdi
The bank took care of the problem and refunded the charge.
1 hour ago
Abdi

FIG. 7A

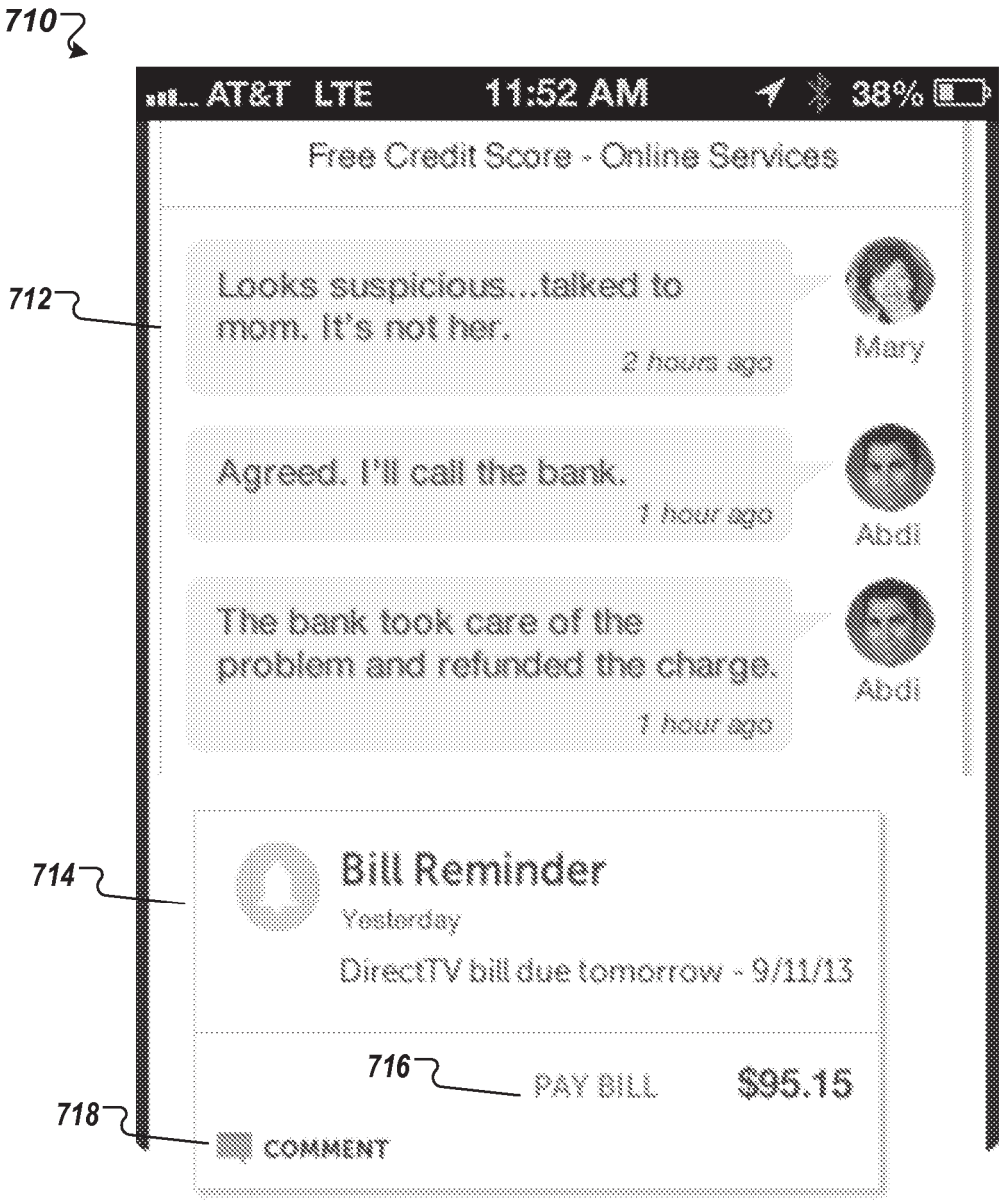

710
AT&T LTE
11:52 AM
38%
Free Credit Score - Online Services
712
Looks suspicious...talked to mom. It's not her.
2 hours ago
Mary
Agreed. I'll call the bank.
1 hour ago
Abdi
The bank took care of the problem and refunded the charge.
1 hour ago
Abdi
714
Bill Reminder
Yesterday
DirectTV bill due tomorrow - 9/11/13
716
PAY BILL
$95.15
718
COMMENT

FIG. 7B

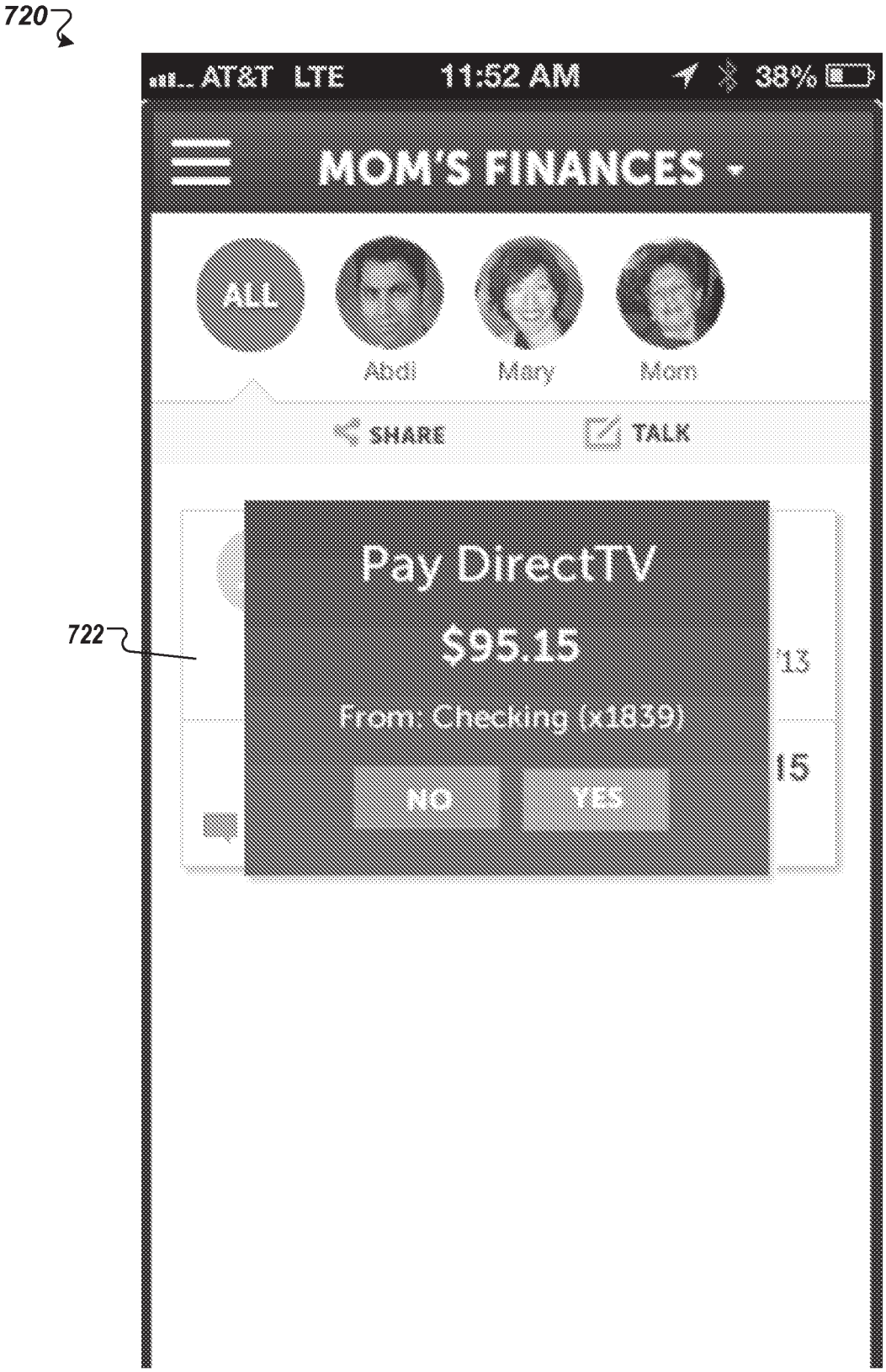

720
AT&T LTE
11:52 AM
38%
MOM'S FINANCES
ALL
Abdi
Mary
Mom
SHARE
TALK
722
Pay DirectTV
$95.15
From: Checking (x1839)
NO
YES
13
15

FIG. 7C

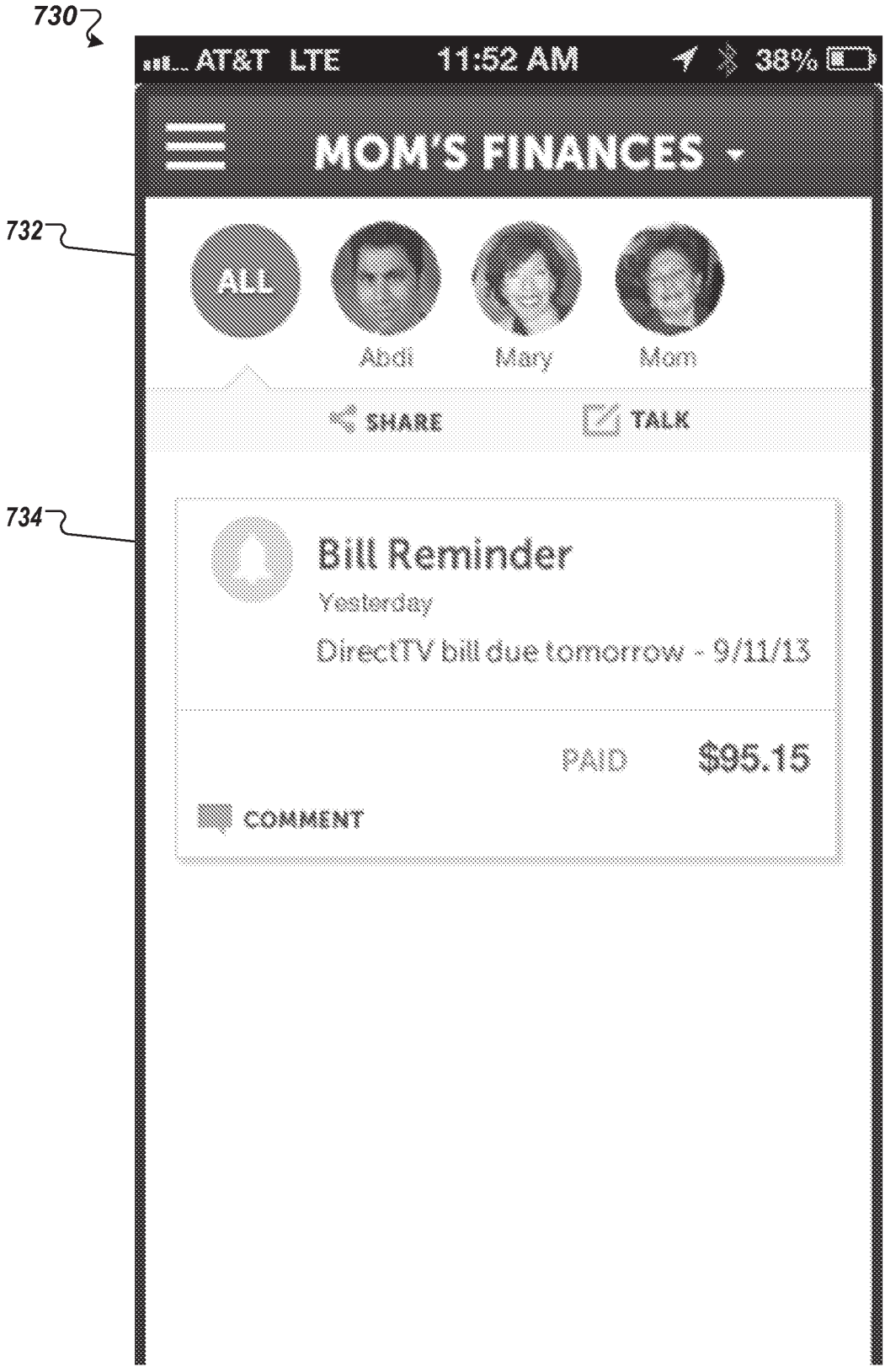

730
AT&T LTE
11:52 AM
38%
MOM'S FINANCES
732
ALL
Abdi
Mary
Mom
SHARE
TALK
734
Bill Reminder
Yesterday
DirectTV bill due tomorrow - 9/11/13
PAID
$95.15
COMMENT

FIG. 7D

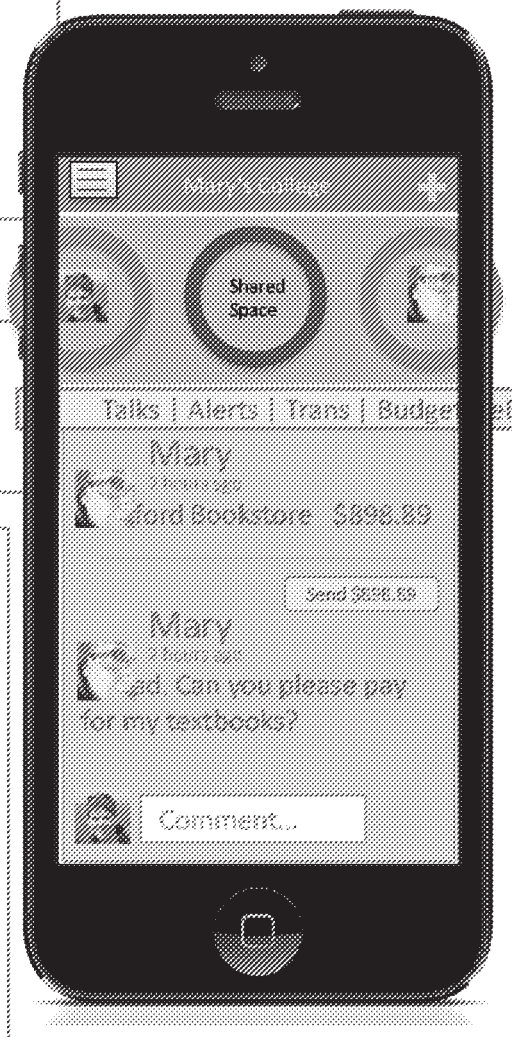
800

Upper corner menu to select another financial circle Global infrequently used functions also available via the upper corner menu →

User selects the data type of objects to view using this → horizontal menu

This bottom space displays the data for the selected member circle and data type of objects to display. → Some actions in context like 'comment' or 'reimburse' are displayed as appropriate.

- Swipe bottom space row to the **right** for all actions specific to the data object being displayed.
  - Swipe on a transaction when viewing self circle above will share the transaction with the fin circle
  - Swipe transaction, budget, photo, receipt, alert on shared space to add a comment
  - Swipe on alerts display to configure alert frequency and threshhold



Member circles on top change the context of the data that is displayed. First (me), second (all of us) and to the right the other ← members in the financial circle.

← Swipe bottom space row to the **left** for general list of actions associated with the financial circle type and data type of object list being displayed

- Swiping on a Young Adult assistance transaction will provide options to submit a request for reimbursement, call parent (fin circle member), ...
- Swiping on an Elder Care list of transactions will provide options to call the bank, call fin circle member, submit a dispute, ...
- Swiping on an alerts view remove the alert permanently from the list

FIG. 8

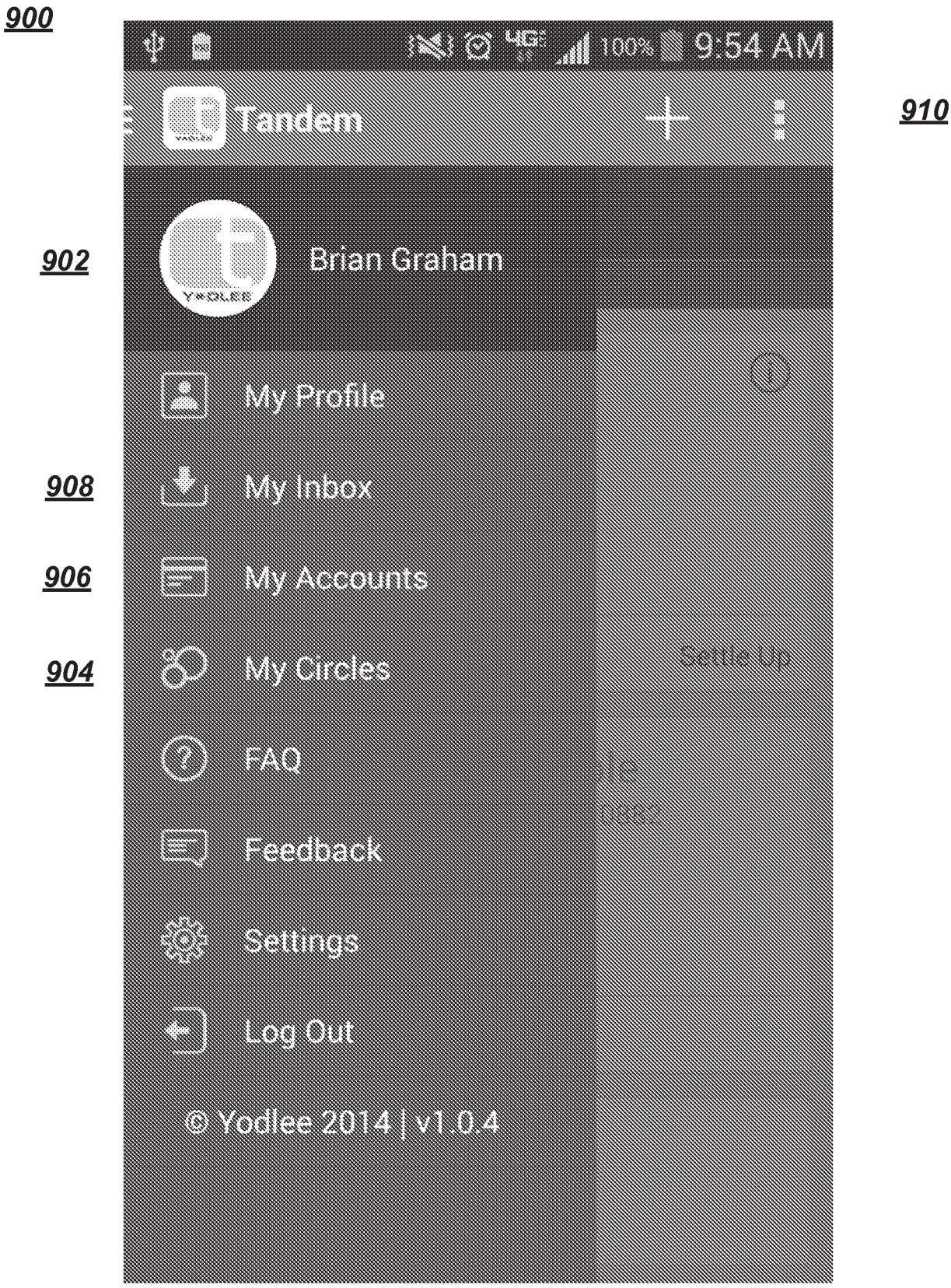

900
910
902
908
906
904
9:54 AM
Tandem
Brian Graham
My Profile
My Inbox
My Accounts
My Circles
FAQ
Feedback
Settings
Log Out
© Yodlee 2014 | v1.0.4
Settle Up

FIG. 9

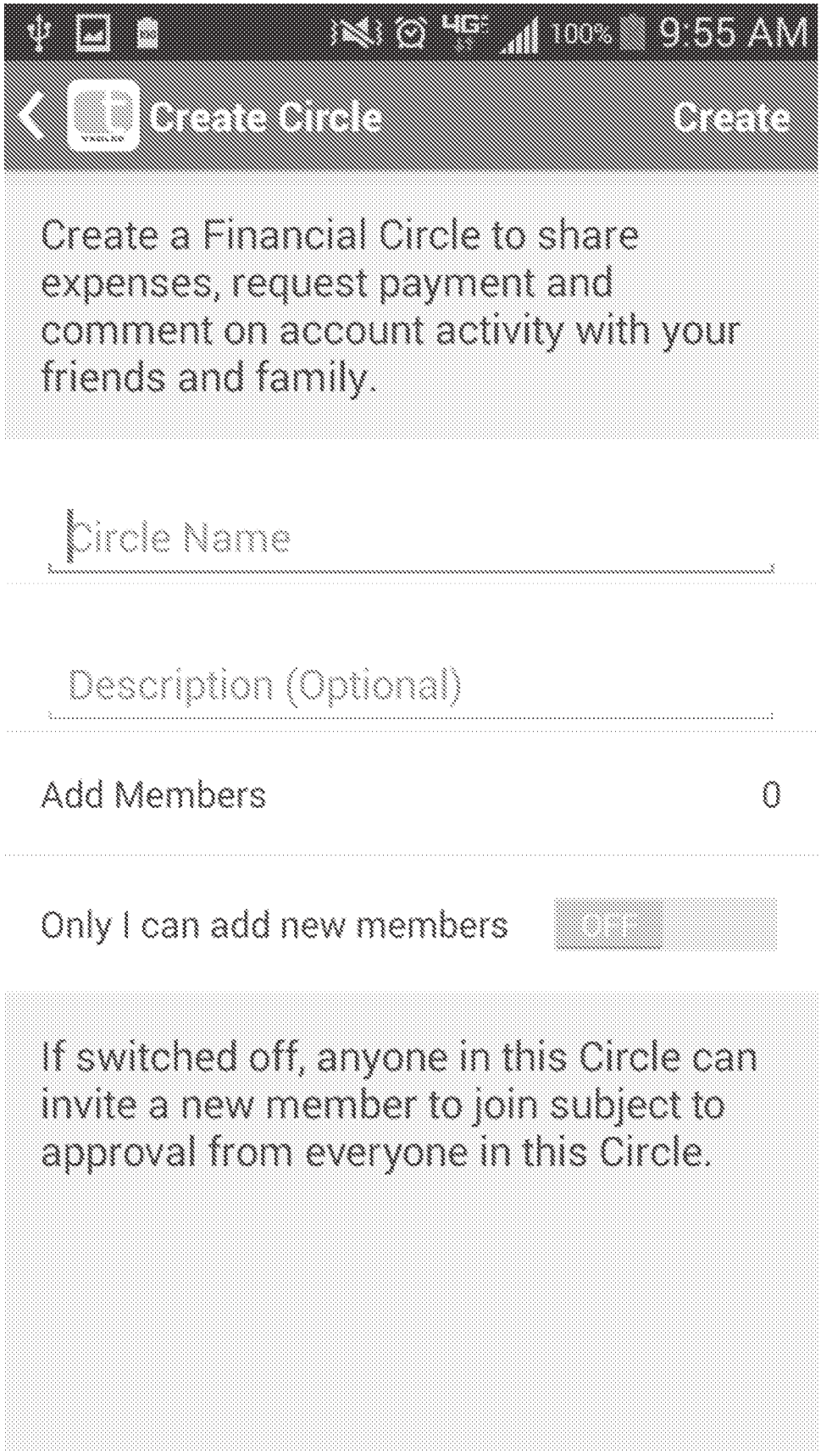

1000
9:55 AM
Create Circle
Create
Create a Financial Circle to share expenses, request payment and comment on account activity with your friends and family.
1002
Circle Name
1004
Description (Optional)
1006
Add Members
0
Only I can add new members
OFF
1008
If switched off, anyone in this Circle can invite a new member to join subject to approval from everyone in this Circle.

FIG. 10

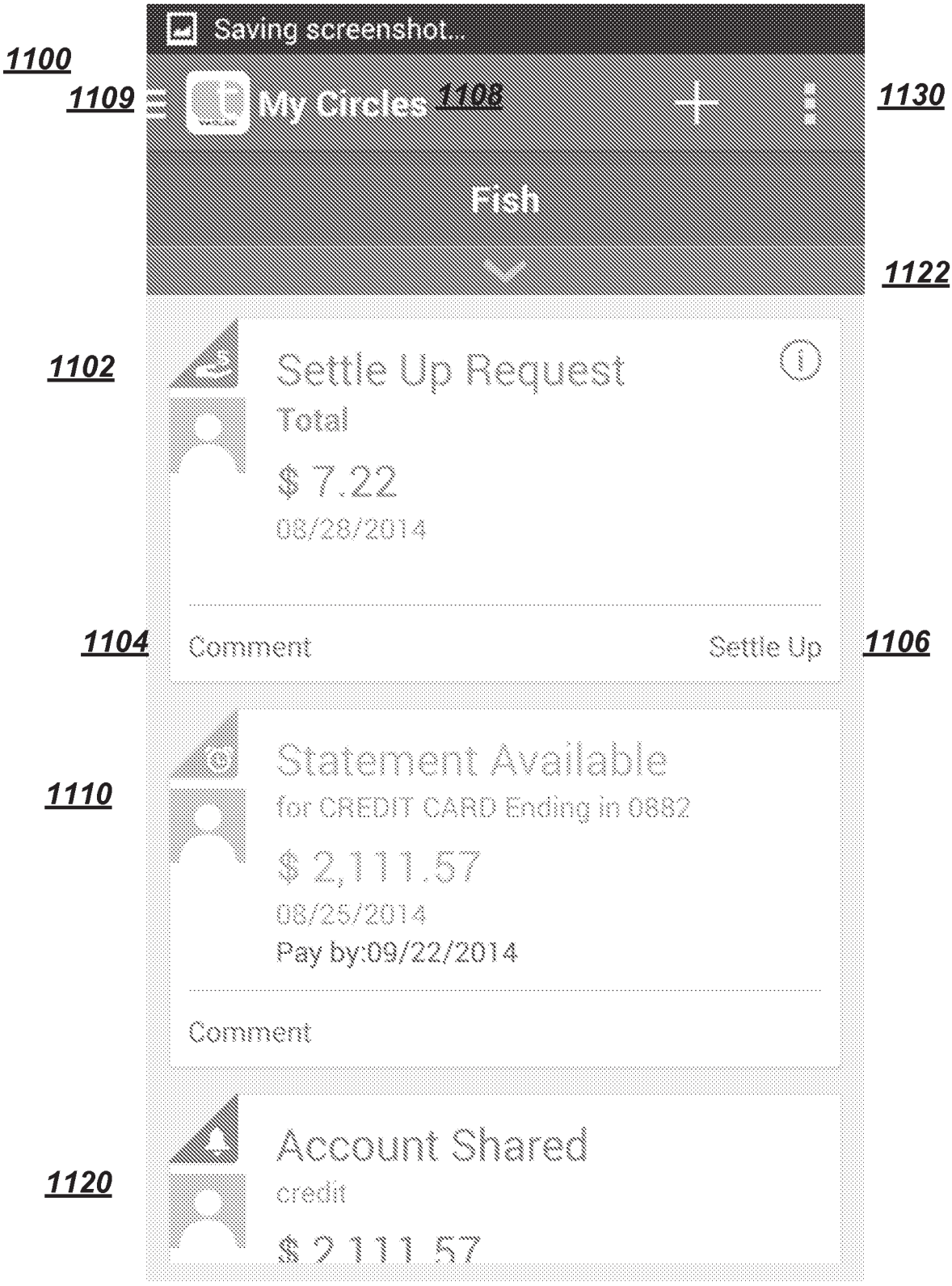

1100
1109
Saving screenshot...
My Circles 1108
1130
Fish
1122
1102
Settle Up Request
Total
$ 7.22
08/28/2014
1104
Comment
Settle Up
1106
1110
Statement Available
for CREDIT CARD Ending in 0882
$ 2,111.57
08/25/2014
Pay by:09/22/2014
Comment
1120
Account Shared
credit
$ 2,111.57

FIG. 11

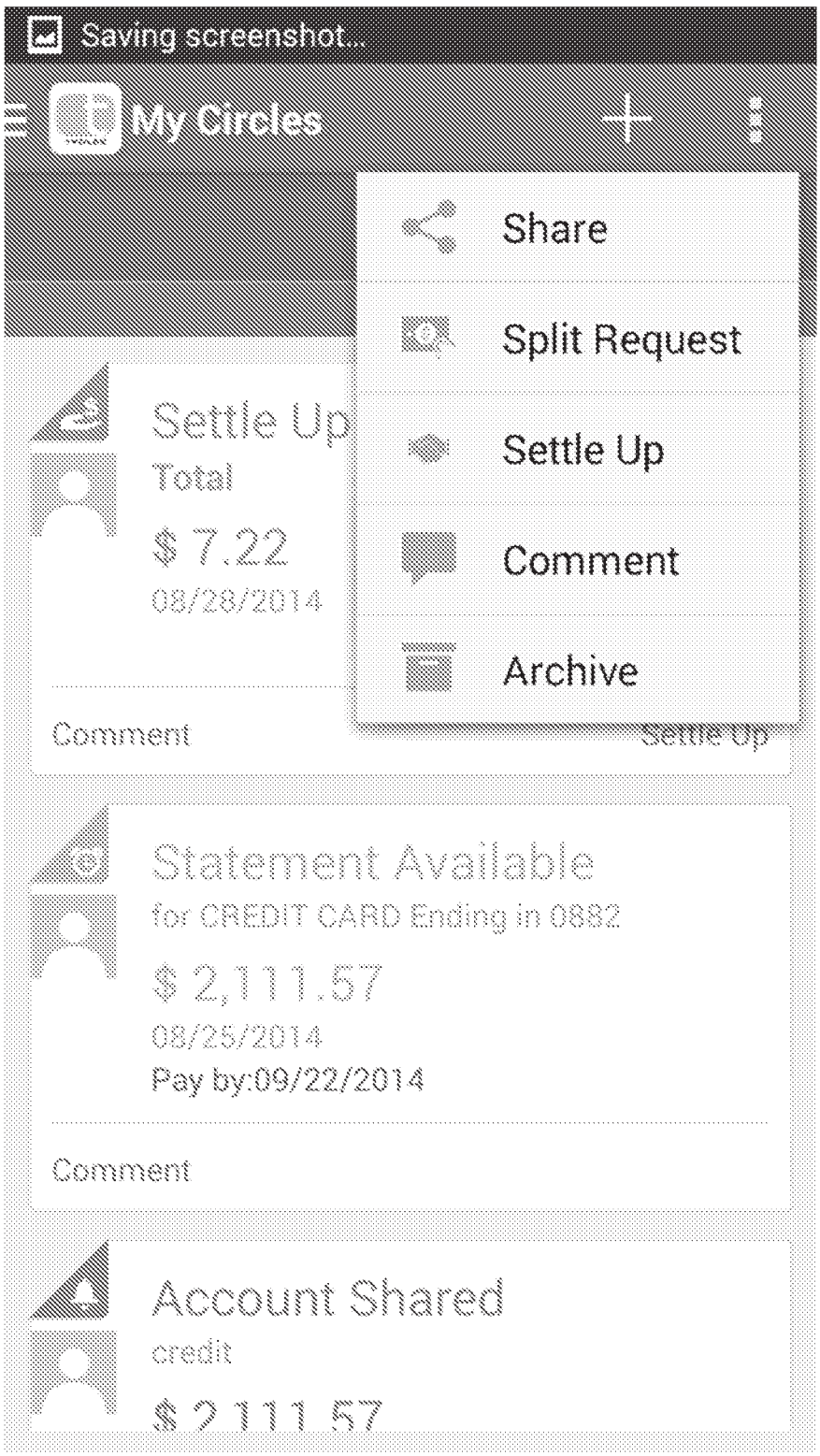

1200
Saving screenshot...
My Circles
Share
Split Request
Settle Up
Comment
Archive
1202
1204
1206
1208
1210
Settle Up
Total
$ 7.22
08/28/2014
Comment
Settle Up
Statement Available
for CREDIT CARD Ending in 0882
$ 2,111.57
08/25/2014
Pay by:09/22/2014
Comment
Account Shared
credit
$ 2,111.57

FIG. 12

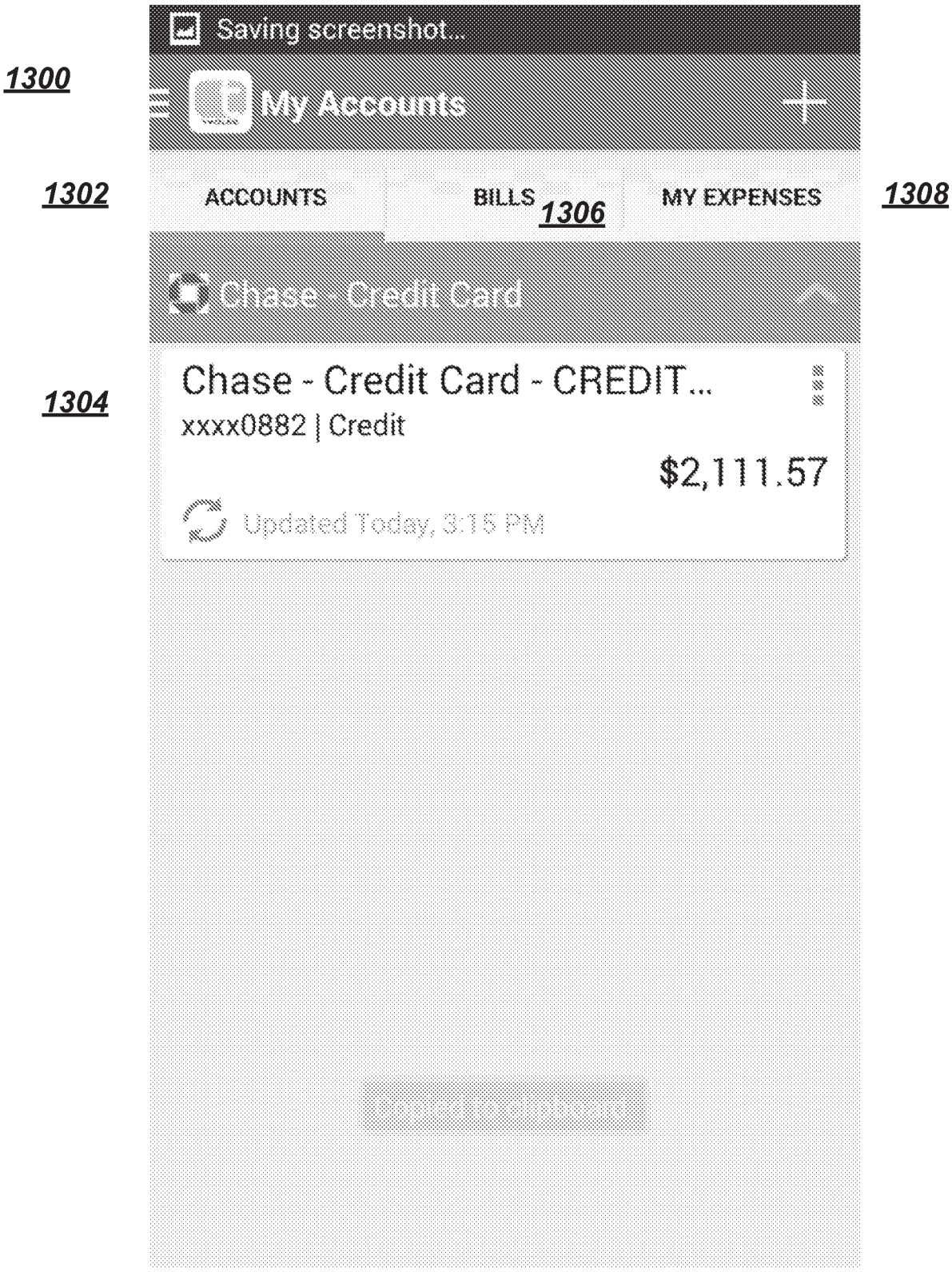

1300
1302
1304
1306
1308
Saving screenshot...
My Accounts
ACCOUNTS
BILLS
MY EXPENSES
Chase - Credit Card
Chase - Credit Card - CREDIT...
xxxx0882 | Credit
$2,111.57
Updated Today, 3:15 PM

FIG. 13

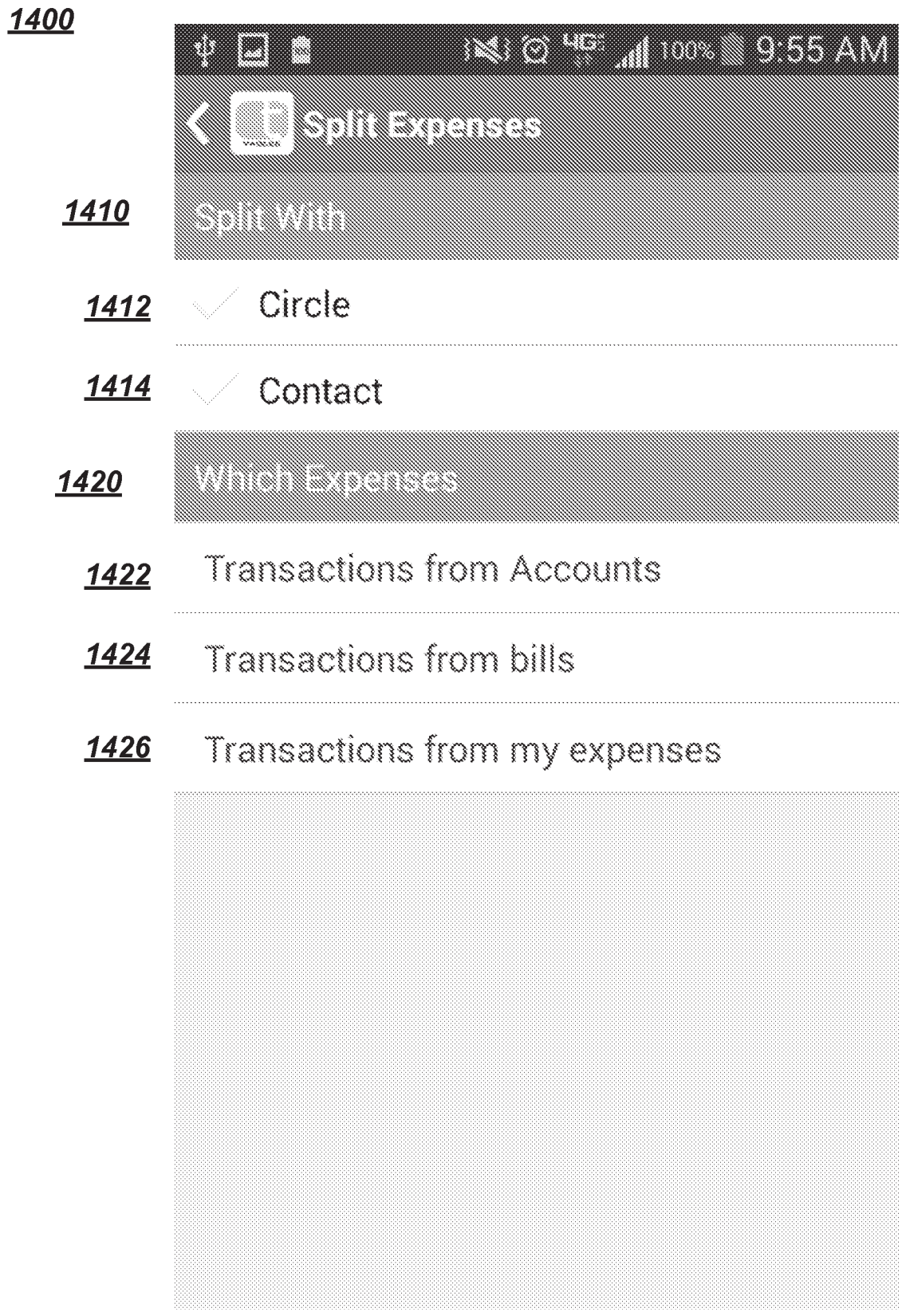

1400
9:55 AM
Split Expenses
1410
Split With
1412
Circle
1414
Contact
1420
Which Expenses
1422
Transactions from Accounts
1424
Transactions from bills
1426
Transactions from my expenses

FIG. 14

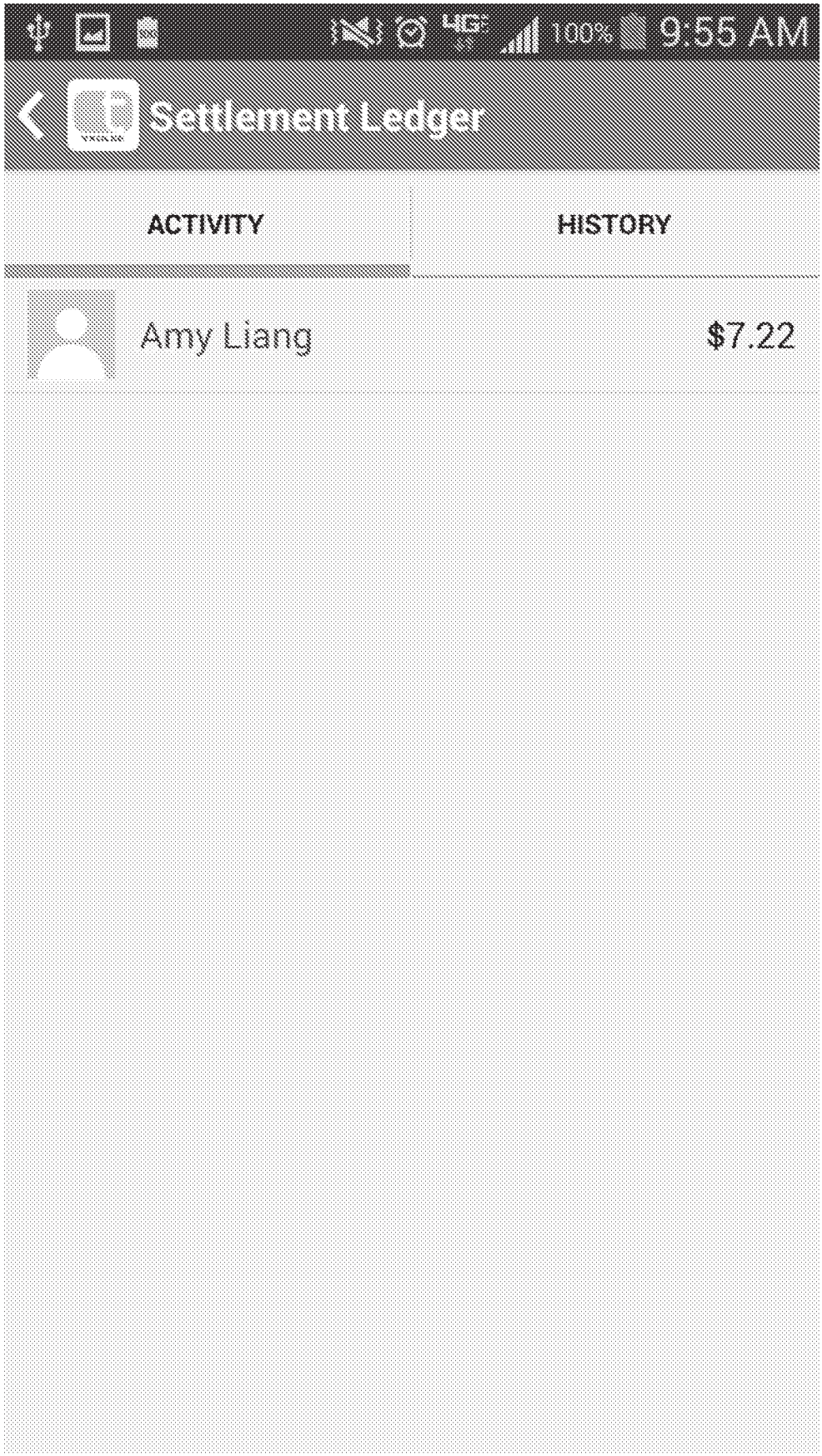

1500
9:55 AM
100%
Settlement Ledger
ACTIVITY
HISTORY
1502
Amy Liang
$7.22
1504

FIG. 15