

# Investnet | Yodlee Enables Comprehensive Financial Picture with Risk Insight Suite

*Next generation suite of reports provides lenders with a holistic view into a consumer's financial behavior in order to make more informed credit decisions*

**New York, NY – March 6, 2017 –** [Investnet | Yodlee](#) (NYSE: ENV), a leading data aggregation and data analytics platform powering dynamic, cloud-based innovation for digital financial services, today announced the release of its Risk Insight Suite at the LendIt USA conference. The next generation suite of reports expands Investnet | Yodlee's Risk Insight offering and complements traditional credit reports through consumer permissioned financial data, providing lenders with critical visibility into a consumer's or small business's comprehensive financial picture and the ability to streamline the application experience.

Lenders traditionally rely on credit reports to make risk decisions, but this only reflects a component of the holistic financial picture of the consumer. Investnet | Yodlee Risk Insight Suite of reports provides an up-to-date reflection of account and transaction information obtained directly from financial institutions, providing visibility into assets, income, and expenses. This critical information enables lenders to make more informed decisions for prequalification, origination, underwriting, and account review.

"With the introduction of Risk Insight Suite, Investnet | Yodlee is enhancing the lending process by offering access to a broader range of data coupled with a flexible calculation engine," said Terry McKeown, Practice Manager, Credit Analytics at Investnet | Yodlee. "By using consumer permissioned financial data, lenders can obtain a complete financial picture of a borrower. This is especially true for credit invisible consumers who have no credit file or cannot be scored with traditional models, and for subprime consumers whose transactional data can help lenders make more accurate assessments of risk."

Investnet | Yodlee Risk Insight Suite of reports enables lenders to enhance and streamline the application experience. Lenders can use the report to fill in credit applications with verifiable and accurate information through a simple process, as well as eliminate the need for paper bank statements or tax returns. The solution includes fully co-brandable consumer and lender experiences as well as that allow for customized deployments to meet lender needs.

The Risk Insight Suite of reports leverages Investnet | Yodlee's proprietary data enrichment technologies. Machine learning algorithms that take advantage of the massive scale of consumer data assets within the Investnet | Yodlee platform are used to clarify and categorize transactional data. In addition, a flexible, rules based engine powers a series of customizable calculated values and evaluations to simplify review and highlight any issues that require further review.

Investnet | Yodlee has implemented a Fair Credit Reporting Act (FCRA) compliance framework to manage consumer permissioned data in the same way that a traditional credit bureau does, providing a well-established method to ensure consumer rights are protected and lender responsibilities are clear. Regularly audited by many of the largest financial institutions and reviewed by the Office of the Comptroller of the Currency (OCC), Investnet | Yodlee adheres to the strongest operational and security standards in the industry and has the process and experience to protect both lenders and consumers.

For more information about Investnet | Yodlee and the Risk Insight Suite, please visit [www.yodlee.com](http://www.yodlee.com).

## **About Investnet**

Investnet, Inc. (NYSE: ENV) is the leading provider of intelligent systems for wealth management and financial wellness. Investnet's unified technology enhances advisor productivity and strengthens the wealth management process. Investnet empowers enterprises and advisors to more fully understand their clients and deliver better outcomes.

Envestnet enables financial advisors to better manage client outcomes and strengthen their practices. Institutional-quality research and advanced portfolio solutions are provided through Envestnet | PMC, our Portfolio Management Consultants group. Envestnet | Yodlee is a leading data aggregation and data analytics platform powering dynamic, cloud-based innovation for digital financial services. Envestnet | Tamarac provides leading rebalancing, reporting, and practice management software for advisors. Envestnet | Retirement Solutions provides retirement advisors with an integrated platform that combines leading practice management technology, research and due diligence, data aggregation, compliance tools, fiduciary solutions and intelligent managed account solutions.

More than 52,000 advisors and 2,500 companies including: 16 of the 20 largest U.S. banks, 38 of the 50 largest wealth management and brokerage firms, over 500 of the largest Registered Investment Advisers, and hundreds of Internet services companies, leverage Envestnet technology and services. Envestnet solutions enhance knowledge of the client, accelerate client on-boarding, improve client digital experiences, and help drive better outcomes for enterprises, advisors, and their clients.

For more information on Envestnet, please visit [www.envestnet.com](http://www.envestnet.com) and follow [@ENVintel](https://twitter.com/ENVintel).

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