



Personal Finance Manager

- Build loyalty – simplify money management for consumers and small businesses
- Drive online business – brand and integrate with online banking systems to enhance their value
- Grow revenue – leverage a holistic view of customers' accounts to cross-sell and attract new assets and deposits

The Personal Finance Manager represents the core of OurCashFlow. It supports online financial management of multiple accounts through a single, secure site.

Complete financial picture – Our PFM connects customers to accounts at all their financial institutions – checking, savings, retirement, mortgage, credit card, investments and more – allowing them to track each account conveniently from their bank's trusted portal. A financial dashboard provides users with an overview of their net worth, income and expenses, and savings goals. Asset and liability accounts can be automatically tracked by the PFM. Users can also manually enter and update information, e.g., to show the value of offline accounts, home equity or other personal property.

Step-by-step budget guidance – Our budget wizard guides users through the process of creating a budget, using customers' actual income and expense or using national averages from people who match their demographics. The PFM automatically tracks spending for each budget category, helping users monitor expenses by type.

Automated expense categorization – Our patent-pending solution for categorizing expenses is shaped by our philosophy of placing a premium on accuracy first. This approach, coupled with a powerful learning engine, allows us to quickly build quantity with reliability.

- **Default rules** – OurCashFlow allows financial institutions to establish default categorization rules that match hundreds of merchant category codes to nearly three dozen expense categories and subcategories. This allows a bank to automatically categorize a large number of expense transactions for PFM users the first time they logon to the system.
- **Custom rules** - Users can easily categorize, re-categorize and rename transactions, can add descriptions, and create their own rules and categories. OurCashFlow learns from these decisions, creating individual rules that can be quickly elevated to financial institution or system level rules that benefit a bank's entire community of users.

Savings tracker – OurCashFlow helps users track their savings goals and factors those into their overall budget, making it easier to create a realistic savings plan. A unique "Can I Buy It?" feature shows the impact of making potential purchases.

Alerts – Customers can choose to be alerted when they approach user-defined spending limits. Alerts can also be set based on account balances, deposits, purchase transaction amounts, or designated merchants and can be displayed on the PFM dashboard or via email or text message.

User friendly interface – Consumers don't need any accounting knowledge to use our tool. Based on Rich Internet Application (RIA) technology, features like drag-and-drop and dynamic charting make working with the PFM easy.



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Administration and support functions – OurCashFlow was built as an enterprise-class system with user interfaces tailored for administrators and support staff. These provide access to a variety of functions associated with configuring the system, defining users and customers, and managing access to services.

- Online support connects a bank's staff to a knowledge base of articles and a system for logging and tracking issues.
- Built-in tools make it easy to monitor and manage system use and performance. A dashboard provides a consolidated view of charts, statistics and notifications, while additional tools help managers set application parameters and review logs, rules engines and integration points.

Online banking integration – OurCashFlow was designed to seamlessly integrate with online banking sites and back-end systems. Multi-tenant support allows a bank holding company or bank processor to host a single instance of OurCashFlow that presents a unique logo or brand for each bank or branch in their system. Lodo has defined APIs for integration to support single sign-on capabilities, link to core bank and check image systems, and enable configuration of PFM branding. Banks can write to our interfaces, or we can adapt our interfaces to accommodate legacy environments.

External account aggregation – OurCashFlow is designed to interface with the industry's leading aggregation services. External aggregation allows a bank to serve up information about customers' accounts at multiple, diverse institutions. This enriches the end-user experience and allows the PFM platform to host a broader set of data for use in cross-selling with Lodo's FI Dashboard.

Implementation Services and Support – Lodo provides end-to-end services to ensure a successful implementation of our software for each customer. Services include:

- Project management support to plan and oversee the steps required to install, test and go-live
- Installation support including on-site technical support
- Integration support to configure and integrate our software with online banking sites, core banking, check image and single sign-on systems
- Training and documentation including online help to support end-users
- 24-hour hotline for assistance with technical and operational issues
- Periodic new releases that offer updates and enhancements
- Account management to provide customers with a primary support contact after go-live