



MoneyCenter: the first free and automated personal finance management service

Boulogne-Billancourt, March 22, 2011 – For the first time in France, the clients of Boursorama will be able to see, free of charge, their bank accounts and assets from all their banks and manage freely their personal assets.

While more than one third of French people and 70% of savers have more than one banking account, Boursorama is the first bank in France to propose a simple, personalised, global and synthetic management thanks to the MoneyCenter.

The MoneyCenter is a free personal finance service, created and developed by Boursorama. Since February 2011, the MoneyCenter enables the clients of Boursorama to import and aggregate automatically and in a secure way all their Boursorama Banque accounts as well as the current accounts from the main French banks (Société Générale, BNP Paribas, Le Crédit Lyonnais, Banque Postale, Caisse d'Epargne, Crédit Agricole d'Ile de France, HSBC, Crédit Mutuel and CIC).

After the launch of a first version in 2010, Boursorama developed and enriched the MoneyCenter by taking into account the suggestions from beta testers and from its community. The MoneyCenter is available free of charge for the Boursorama Banque clients on the website www.boursorama.com and currently counts more than 30 000 users.

➤ **An innovative and completely customizable service which offers many benefits to its users**

The MoneyCenter is a personal finance management tool which enables the client to:

- **See all his bank accounts in one place**

Once the banking accounts are integrated within the MoneyCenter, the client can import in a few clics the data from its various accounts and thus has a synthetic vision of his personal assets.

- **See data updated automatically**

The MoneyCenter is a simple and quick tool. After having integrated the bank accounts in the tool (it takes 2 minutes on average per account), the client data is visible immediately and will be updated each day automatically in a few seconds.

- **Manage his budget**

Once the banking accounts are integrated within the MoneyCenter, the client can:

- create categories and sub-categories and then file his expenses and revenues
- link his expenses and revenues to his assets and contracts
- set targets of expenses or revenues by category and create email alerts when the objectives are reached

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No banking transaction (transfer or payment for example) can be executed from the MoneyCenter. It is a tool for data management and visualisation only.

- **Manage his assets**

The client can follow the evolution and the valuation of all his assets, real estate, savings products, investments and various goods (cars, boats, wine, etc.), credits and loans.

- **Manage his contracts**

The client can save all the characteristics of his contracts in order to track key dates on debit payments, transfers, renewals, etc.

- **Store historic data**

All the client operations available through the MoneyCenter remain accessible without any time limit.

➤ **The security of personal banking data is at the heart of the service**

The MoneyCenter is a highly secure service. The exchanges between the client and the MoneyCenter are transmitted in « https » secure protocol and SSL (Secure Socket Layer – 128 bits) which enables to secure and protect these exchanges.

The client information is confidential and the personal data of the client (id and password) are encrypted and secured in accordance with the standards of the financial industry for data protection.

➤ **Yodlee: Boursorama partner for automatic import**

Boursorama is associated with Yodlee which provides the technical and secured automatic import of external banking data solution.

Yodlee is a US company acknowledged in the banking field for eleven years, running money management services used by millions of consumers in many of the largest banks in the United States.

Yodlee has joined the Safe Harbor agreements established between the U.S. Federal Trade Commission (FTC) and the European Commission. These agreements ensure the protection of personal data under equivalent conditions in the United States and France. Yodlee also undergoes regular audits by its bank customers and regulatory bodies in the U.S.

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About Boursorama

Founded in 1995, Boursorama is a major player in online savings in Europe and is part of the Société Générale Group, with more than 6.2 million orders executed in 2010, 711,988 direct accounts and total assets under management of around €15bn at end-2010. Boursorama Group is present in four countries. In France, it is market leader in online financial information with the www.boursorama.com portal and a key player in online banking under the Boursorama Banque brand. It is a key online broker in the United Kingdom and Spain under the respective brands of Self Trade and Self Bank. In Germany, Boursorama holds 92.9% of the shares of OnVista AG, and operates under the OnVista Bank brand. Boursorama is listed on Eurolist by Euronext Paris - compartment B - ISIN: FR0000075228 (BRS) – Reuters: FMTX.LN – Bloomberg BRS FP. For all the latest financial news on Boursorama, go to: [http:// Groupe.boursorama.fr](http://Groupe.boursorama.fr)

About Yodlee

Leading financial institutions and portals trust Yodlee to power critical online banking applications that increase profitability and drive more value from the online channel. Yodlee's proven, patented personal financial management, payments, and customer acquisition solutions unify all personal financial account information to deliver a simple, centralized and secure way for consumers to manage all of their financial tasks anytime, anywhere. Yodlee makes financial institutions' websites essential to their customers and generates new deposit and revenue opportunities. Yodlee's patented data, payments and risk management utility supports more than 12,000 unique account sources and over 120,000 different account types. More than 300 leading financial institutions and portals offer Yodlee-powered solutions to millions of customers worldwide. Yodlee is headquartered in Redwood City, California. For more information, visit www.yodlee.com.

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