

## Aggregation 101

Our intelligent aggregation is smart and comprehensive. All of your assets and liabilities are brought into one secure platform in a seamless workflow.

Here's what you should know about aggregation:

### What is data aggregation?

The process of pulling digital information from various institutions (banks, retirement accounts and such) and consolidating that information into a single system/view.

### What types of financial information can be aggregated?

Bank accounts, investment accounts, retirement, loans, credit cards, business accounts, and more!



### Why should I care about data aggregation?

- Having a comprehensive view saves time, because you can log into one place to view all information.
- It allows you to see the big picture. You get a holistic view of your financial situation.
- Daily account updates allow for up-to-date information at your fingertips.
- Having all of your information in one place makes it easy to monitor daily activity across your accounts.

### How can data be aggregated?

- Direct data feeds - a permanent link between two systems that is built by developers to map data discretely between those systems.
- API connections - stands for Application Program Interface. Is a set of "rules" for how two systems can share data between each other automatically.
- Screen scraping - a process that uses login credentials to one institution to "scrape" data from that institution and load it into another system.
- Manually - which includes manual data entry or uploading files i.e. excel or csv.

### What else should I know?

- Changes to data connections can happen over time and may require that you re-sync accounts between systems.
- The financial services industry is moving toward API connections and direct data feeds, as they allow for a higher level of security to protect you and your data.

**Utilize the Power of Aggregation Today**