

LINK MONEY FOR PLATFORM BANKING  
FROM FINGOAL

---

# The Magic of Link Money

FinGoal, Inc.  
[www.finggoal.com](http://www.finggoal.com)



# Industry First: Aggregation Built for Platform Banking

---



## Problem.

Financial Institutions need off-bank data to get a 360-view of a user and create unparalleled user experiences. Getting that data is cumbersome for users to add and access is expensive for fintechs.

## Solution.

Link Money connects to and uniformly formats your users' off-bank data to the digital banking core enabling universal access for the **FI and the fintechs that serve them.**

## Advantages

---

### **Simplifies and Elevates the User Experience.**

Add off bank accounts in the Link Money tile once and access in **all tiles**.  
*e.g. A member linked their Citi account to use WalletFi and won't have to manually link again for a loan application service.*

### **Makes Cross-Promotion of New Offers & Tiles Easy**

The FI gets full access to off-bank data right within the Digital Core.  
*e.g. Driver's Ed expense on off-bank card triggers an offer for an auto loan from their institution.*

### **Immediate Value Gained from Deep Digital Core Integration.**

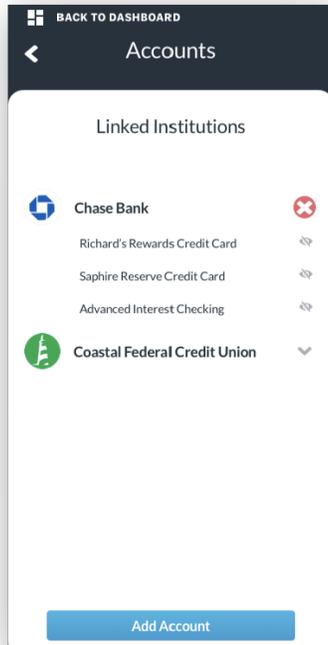
No new coding needed by the FI as off-bank data is immediately available as new account type & source within the Digital Core.

### **Better Pricing than Anything Else on the Market.**

By optimizing for Platform Banking, Link Money is more cost effective than "the other guys."

# How Link Money Works

1 Existing Tile Directs User to Link Money Tile



```
"transactionList": {
  "transaction": [
    {
      "transactionId": "20210330269",
      "accountId": "12345S0020",
      "type": "Link Money - Credit",
      "amount": {
        "value": 450,
        "currencyCode": "USD",
        "exchangeRate": 0
      },
      "description": "Drive Zone - Indianapolis",
      "dateTimePosted": "2021-03-30T05:56:00+0000",
      "dateTimeEffective": "2021-03-30T12:00:00+0000",
      "status": "Posted",
      "merchantCategoryCode": "8299",
      "source": "Link Money",
      "customData": {
        "valuePair": [
          {
            "cdpTransactionCategory": "Schools And Educational Services",
            "cdpTransactionDescription": "Drive Zone - Indianapolis",
            "cdpTransactionSubType": "Driver's Ed",
            "cdpTransactionCode": "8299",
            "merchantLogoUrl": "https://cdn.segimint.net/auto.png",
            "simpleDescription": "Drive Zone - Indianapolis",
            "offBankAccountType": "Discover Card"
          }
        ]
      }
    }
  ]
}
```

2 Off-Bank Data is Enriched & Added to Digital Core

3 New Data is Available to the Financial Institution and Other Fintechs that Serve on Behalf of the FI via Platform Banking Integrations.



# CASE STUDY



"Whoa—that was like magic."  
#ilovemycreditunion

**Maria is a Credit Union member who uses digital banking for everything.** She noticed her banking app recently added subscription management from WalletFi. She had heard of stand alone apps like that but never bothering with the hassle of setting it up.

Since she often uses her Costco Citi Visa, **Maria linked her Citi accounts through WalletFi (via the Link Money Tile).**

Maria also happens to use a Citi checking account to keep her rainy day fund from her freelance work on the side.

A week later, Maria sees a notice in her Credit Union app and decides to check the rates to refinance her mortgage. **Using the CU's mortgage origination tile, Maria finds her loan application is simpler than ever.**

**Her accounts from Citi are already linked and visible in the application.** "Whoa—that was like magic. My credit union makes my financial life so easy!!"

Later that day, Maria gets an alert from Credit Union. If she moves her \$15K rainy day fund from Citi to her Credit Union's high yield savings, she will earn 100x more interest—over \$300 more per year. Easily transferring her funds over, **Maria starts using her Credit Union savings account for her rainy day fund**, ecstatic to be earning higher interest.

#ilovemycreditunion



# ABOUT FINGOAL

Financial Institutions count on FinGoal's infrastructure and services to gain a 360-view of their users. FinGoal's unique approach illuminates users on a human level—personal values, life events, and current motivations.

Link Money for Platform Banking from FinGoal connects to, enriches, and uniformly formats your members' off-bank data to the digital banking core enabling secure universal access for FIs and their fintech partners to that data at a fraction of the legacy cost.

FinGoal is based just outside Boulder, CO.

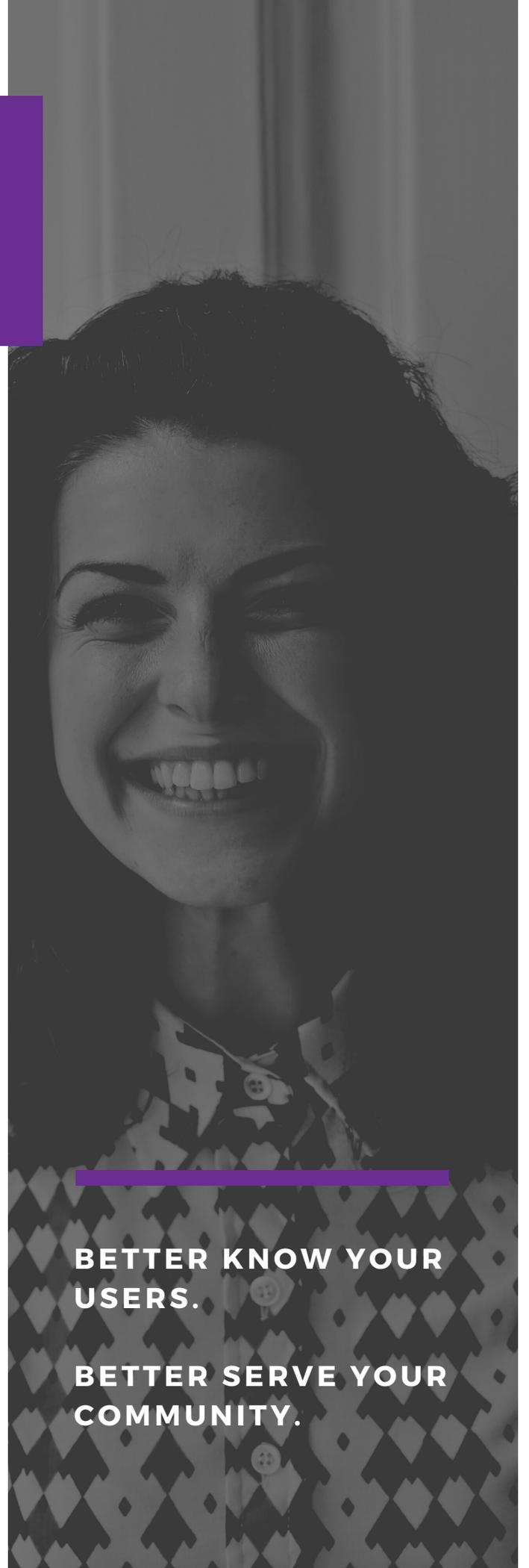
[FinGoal.com](http://FinGoal.com)



---

**BETTER KNOW YOUR  
USERS.**

**BETTER SERVE YOUR  
COMMUNITY.**



---

# WANT TO LEARN MORE?

[Click to Schedule a Call](#)

FinGoal.com

---