

# Plaid Verification Guide

CWP

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# 1 Plaid NACHA Verification Options

## 1.1 Real-Time Integrated Validation

- The **Plaid integration** communicates with the bank **real time** to verify and validate the bank account is **real** and has “**sufficient**” funds to proceed.
- The user **can proceed** even if their bank account **does not** have “**sufficient funds**”. It is the **responsibility** of the **end user** to proceed forward based on the balance message provided by the **Plaid integration**.

## 1.2 Micro-Deposit transaction Validation

- Occurs if the customer’s bank is **not** in **Plaid’s network**.
- **Plaid** will send **two unique micro-deposits** that must be **verified** by the customer to validate the setup.
- This could take from **1-2 business days**.

## 2 Where in the Payment Portal will this occur?

### 2.1 Selecting the E-check or Scheduled ACH Payment Method from the Payment Screen

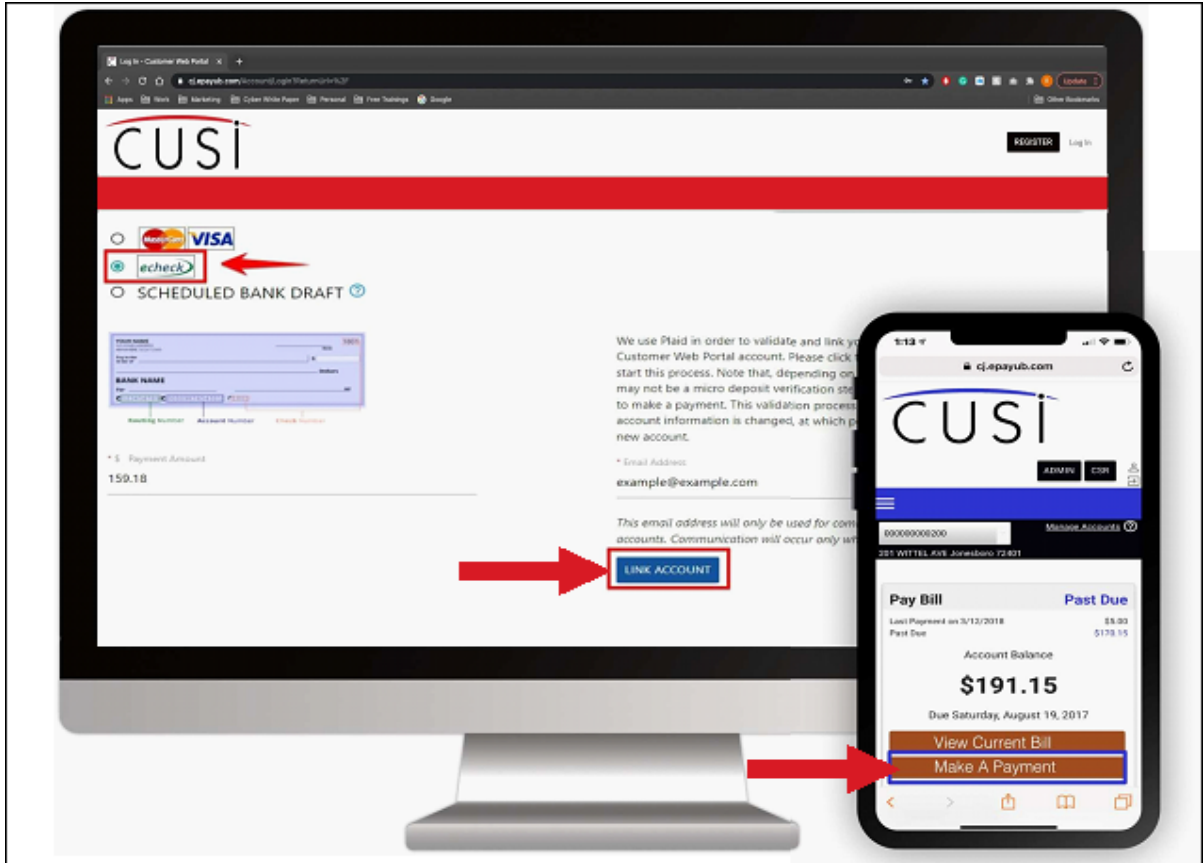
- The **Guest Pay** option from the login page will **no longer be allowed** to provide **E-check** functionality due to this mandated verification.
- The customer must **log in** to their **CWP account** and **validate** their banking information to use an E-check tender.

### 2.2 Recurring ACH sign-up Form

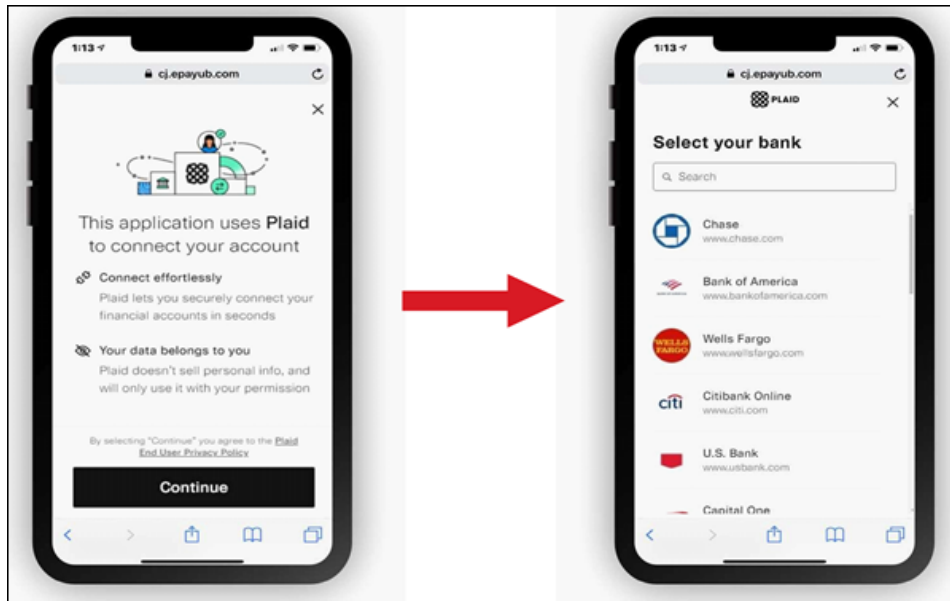
- **Plaid** will now be integrated to validate **ACH Bank Draft** signup from **CWP**.

### 3 Making A Payment

1. Select Make a Payment



2. Select **E-Check** or **Scheduled Bank Draft** as your Payment option
3. The User will then be prompted by the Plaid Workflow to Validate their Bank Account.

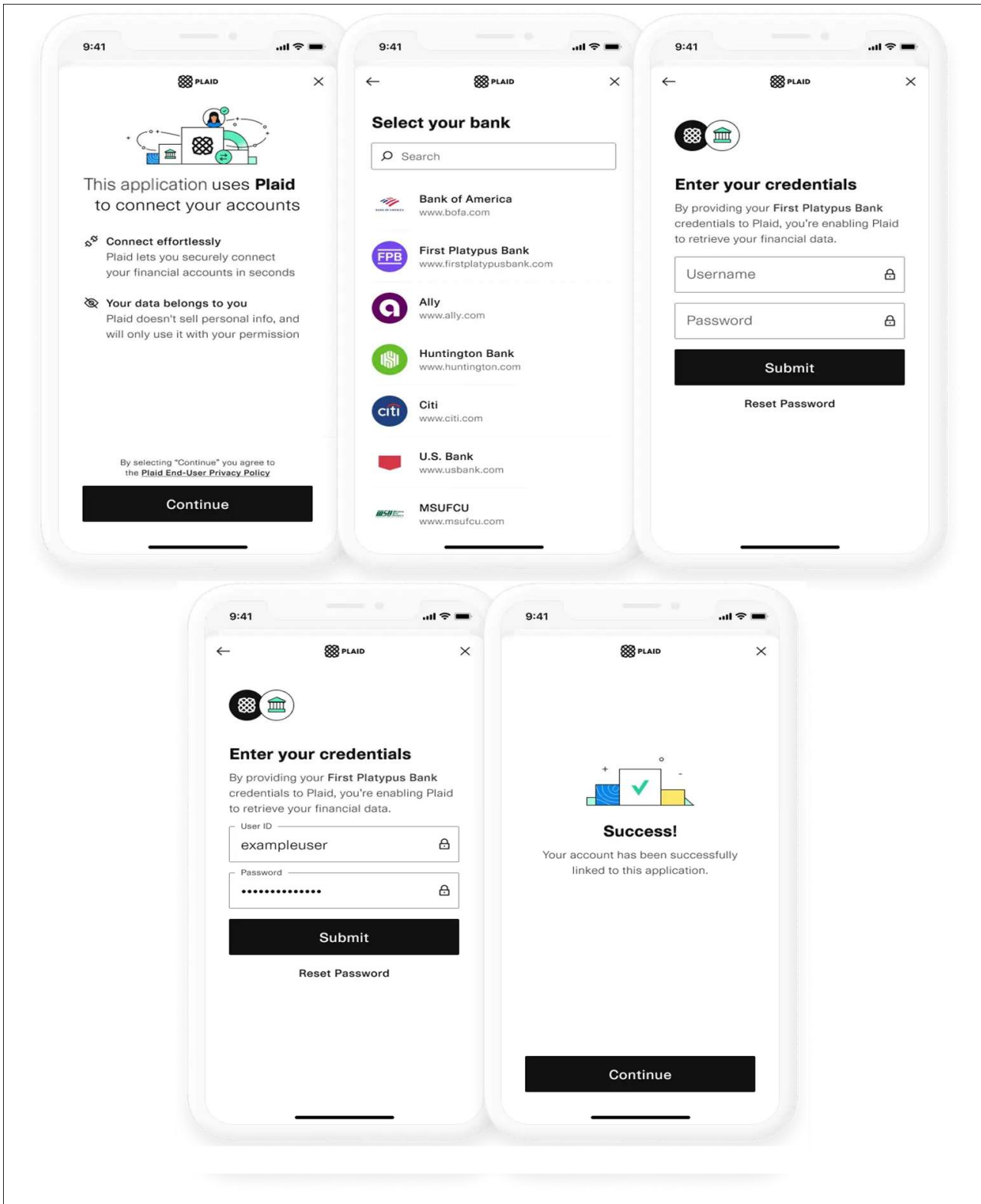


### 3.1 Option 1: Real-Time Integrated Validation

When selecting a **bank** that is integrated with **Plaid network**, the workflow resembles the images shown. Some banks may **slightly differ** in their validation process based on extra security measures.

**Example** – **Bank of America** will prompt the user with a **Two-Factor Authentication** login screen to their own portal before the Plaid validation completes.

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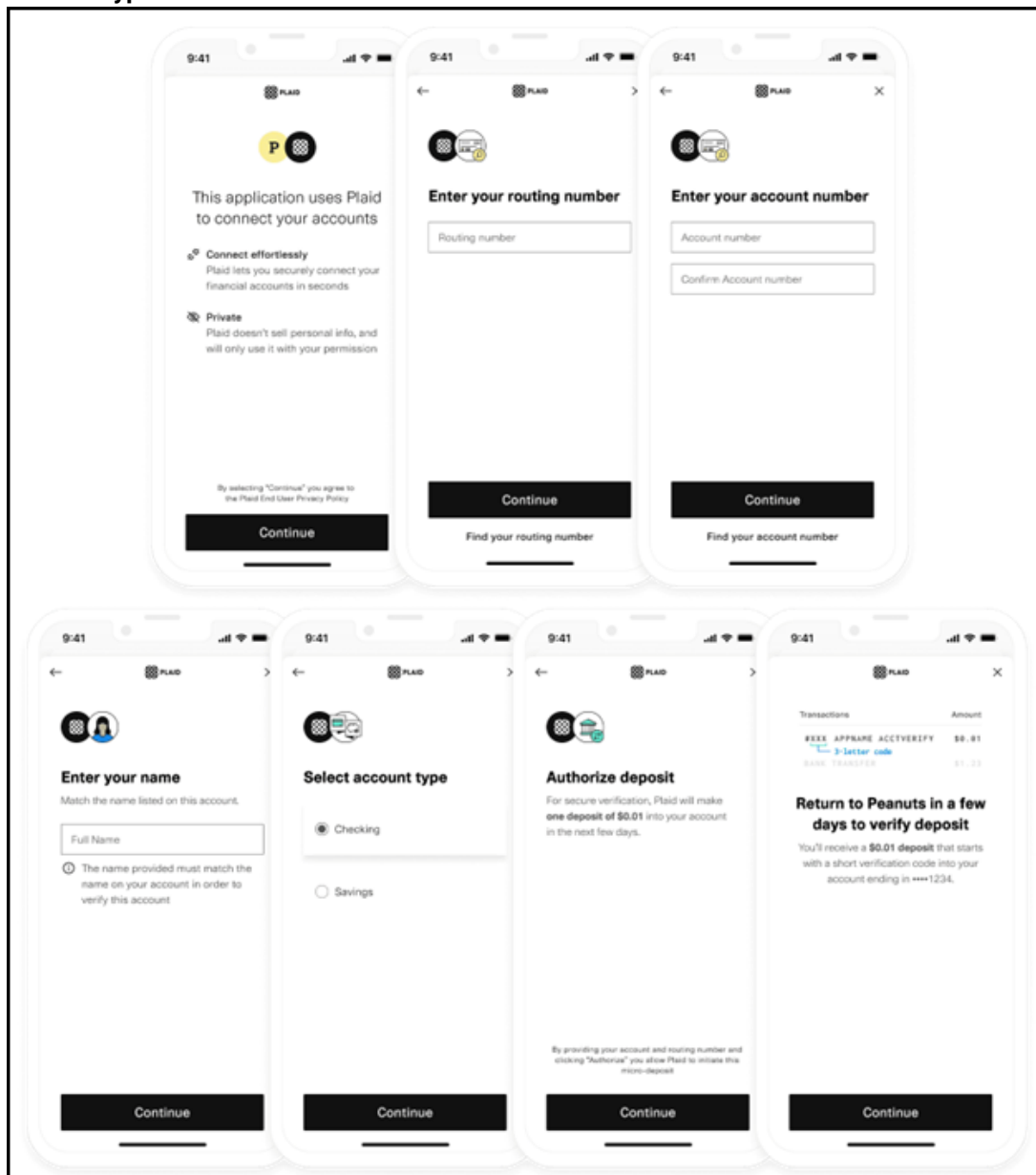


## 3.2 Option 2: Micro-Deposit Validation

If the user's **bank is not part of the approved Plaid integrated banks**, they will have the ability to validate with a **manual micro-deposit** validation process

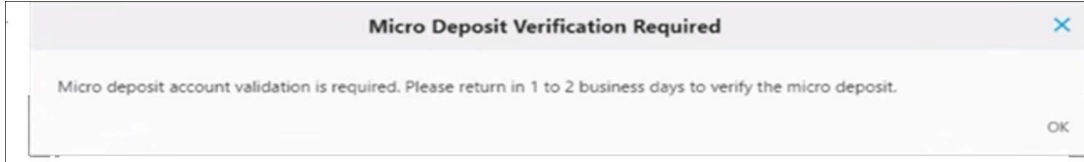
A user can **connect their financial institution** using the following connection flow:

1. Inside of the **Plaid integration**, if the bank the user would like to link is not listed, they will be able to click **"Link with Account Numbers"**.
2. The user will then fill out the **routing number, bank account number, name on the account, and bank account type**.

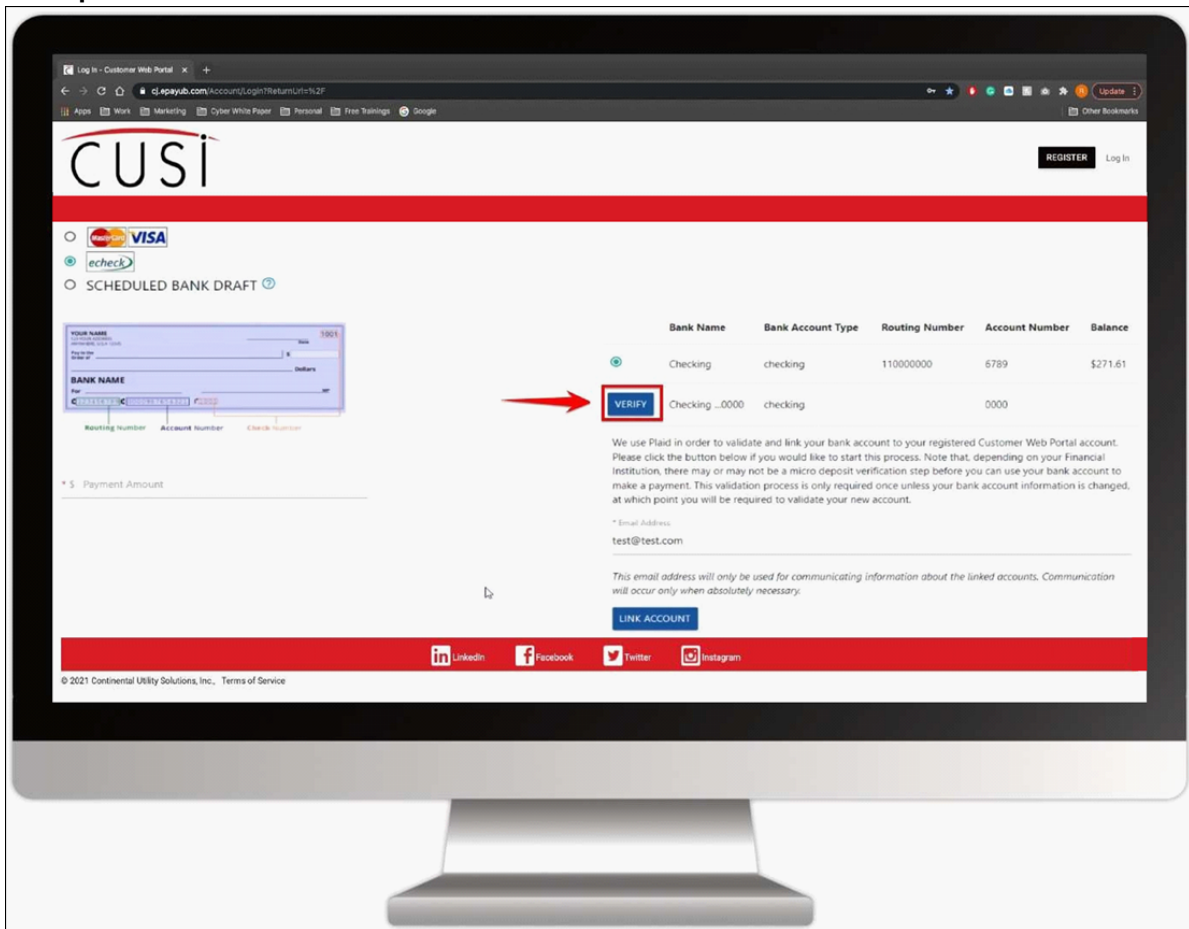




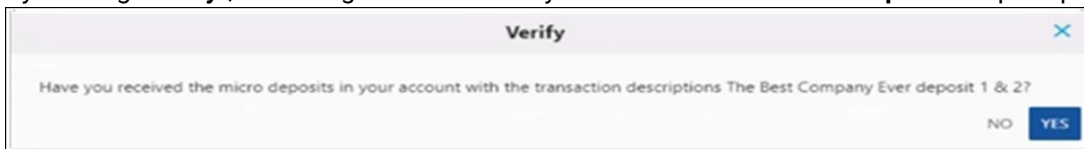
- Once completed, the user will receive the message stating that **Plaid** will send a **microdeposit** to their **bank account**, and to return to the **CWP** page in **1-2 business days**, or once the **micro-deposit** is received in their bank account. **The user should see a micro-deposit in their online bank portal separate from the utility's CWP.**



- After **1-2 business days**, the user will need to login to the utility's **CWP** and will be prompted to verify the **deposit amount** in their account.



- By clicking **“Verify”**, a message to **confirm** they have received the **micro-deposit** will prompt.

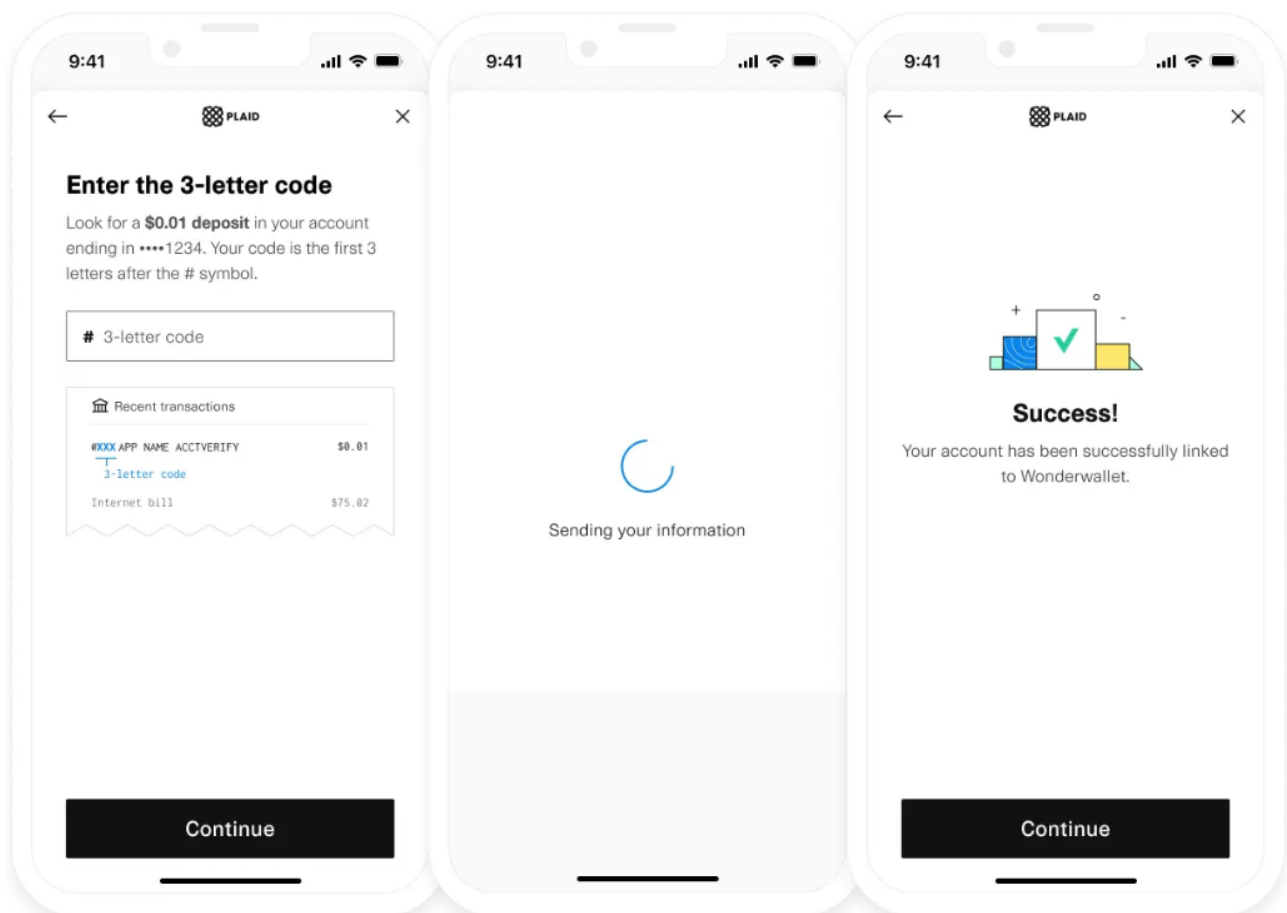


- Clicking **“Yes”**, will prompt the user to **enter a 3-letter code** to complete validation.
  - Once **verified**, **Plaid** will **reverse** the micro-deposit amount from the user's bank account.

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- b. Once the customer has **completed** the manual **verifications** of the **micro-deposit**, their bank information will be **verified** to use **E-check** tender associated with that **specific bank account**.

**i** An **online bank portal** is not required for **verification of micro-deposit**. As long as the end user can **verify the micro-deposit amounts**, they can **validate their banking information with Plaid and CWP**.



Once **banking information** has been **validated**, the payment screen will **confirm** that information is **successfully linked**.

Status	Name	Type	Routing Number	Account Number	Name on Account
	Pending Auto Verification	Your bank is verifying this item.			
	Pending Micro Deposit Verification	You must verify this item with micro-deposit amounts.			
	Requires Update	This item requires an update before it can be used.	110000000	6789	Hank Hill
	Update Name On Account	This item requires the name to be added before it can be used.			
	Verified				

We use Plaid to verify your bank account. To link your bank account to your registered Customer Web Portal account, please click the "Link Account" below if you would like to start this process. Note that, depending on your Financial Institution, there may or may not be a micro deposit verification step before you can use your bank account to make a payment. This validation process is only required once unless your bank account information is changed, at which point you will be required to validate your new account.

\* Email Address

test@cusi.com

\* Name on Account

*This email address will only be used for communicating information about the linked accounts. Communication will occur only when absolutely necessary.*

LINK ACCOUNT

UNLINK

## 4 ACH Bank Draft Sign-Up

When signing up for **ACH Bank Draft** from **CWP**, **Plaid** validation is **required** to sign up.

- The user will click “**Link Account**” to prompt the same **Plaid** process as outlined in previous slides to validate.

### Saved Payment Methods

METHOD		EXPIRES		
<b>Bank Account</b>				
Bank Name	Bank Account Type	Routing Number	Account Number	Balance
Checking	checking	110000000	6789	\$271.61
Checking ...0000	checking	110000000	0000	

We use Plaid in order to validate and link your bank account to your registered Customer Web Portal account. Please click the button below if you would like to start this process. Note that, depending on your Financial Institution, there may or may not be a micro deposit verification step before you can use your bank account to make a payment. This validation process is only required once unless your bank account information is changed, at which point you will be required to validate your new account.

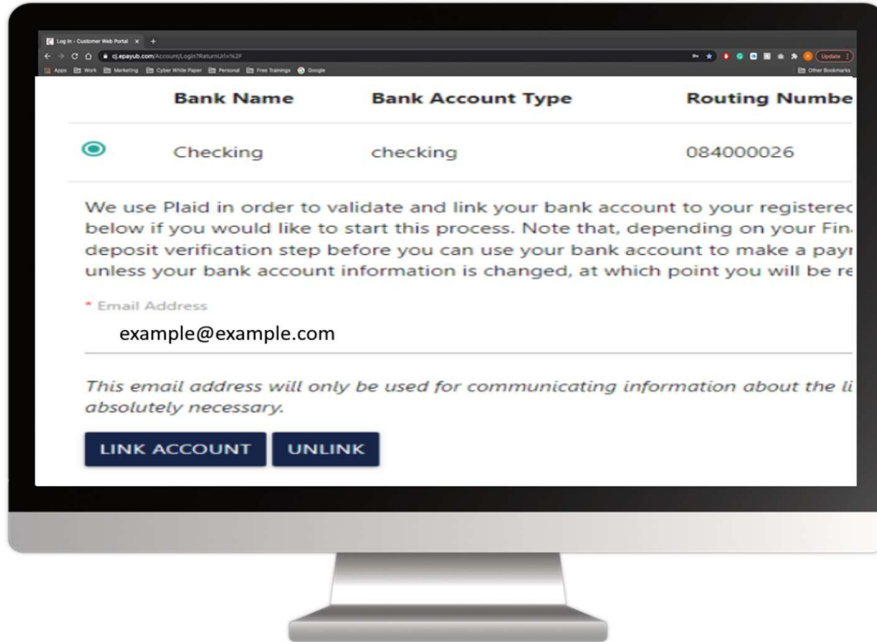
\* Email Address  
test@cusi.com

*This email address will only be used for communicating information about the linked accounts. Communication will occur only when absolutely necessary.*

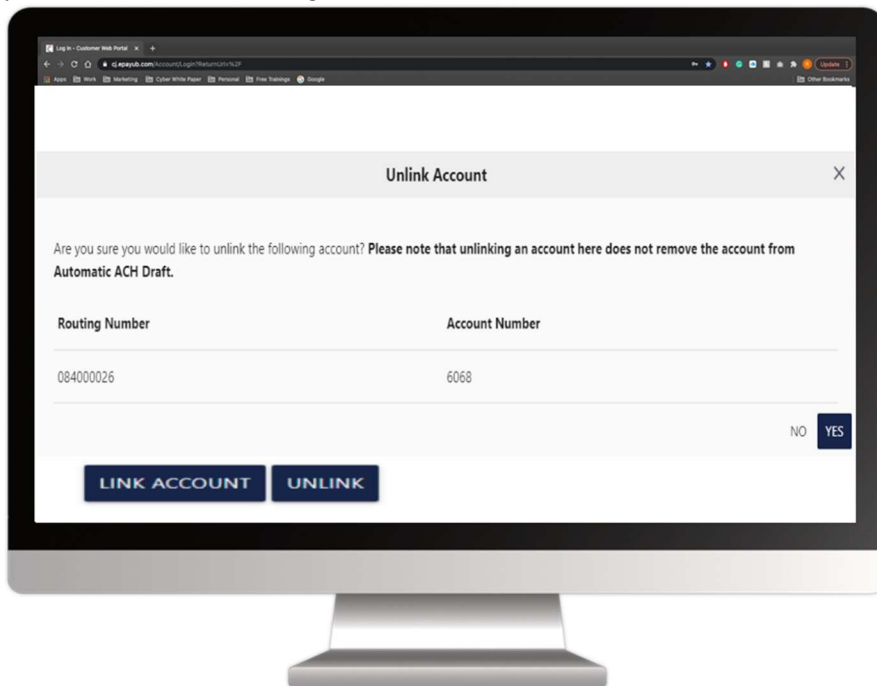
**LINK ACCOUNT**

## 5 Unlinking a Plaid Verified Account

- If the end user chooses to **Unlink** their **Plaid Verified account**, they may click the **Unlink button**.



- Once the **Unlink button** has been selected, the user will be prompted with a **verification menu** to proceed with the **Unlinking** of the account.



- The end user will click "**Yes**" if they would like to proceed.

## 5.1 Unlinking the Plaid verified bank account will:

- **Remove** the associated **Wallet item**.
- **NOT** remove the associated **Auto Payment setup (ACH)**.

## 6 Additional Information

- **CUSI** has also updated the “**Set AutoPay**” flow to be more streamlined for your customers who are enrolling/editing their AutoPay. Please review the [End User Auto Pay Documentation](#)<sup>1</sup> for full release notes.
- See some **Frequently Asked Questions** regarding Plaid and the verification process on the [Plaid FAQs](#)<sup>2</sup> page.
- A user can walk through the verification process using **Plaid’s demo** feature here: <https://plaid.com/demo/>
  - Use the demo **test credentials** shown below.

### Test credentials

SANDBOX INPUT	SUCCESSFUL CREDENTIALS	ERRONEOUS CREDENTIALS
Routing number	110000000	Any other routing number
Account number	1111222233330000	Any other account number
Deposit code	ABC	Any other value

<sup>1</sup> <https://cusi.atlassian.net/wiki/spaces/CWP/pages/36110669/End+User+Auto+Pay+Documentation>

<sup>2</sup> <https://cusi.atlassian.net/wiki/spaces/CWP/pages/5637307/Plaid+FAQs>