Plaid NACHA Verification Options

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**.

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**.

Where in the Payment Portal will this occur?

Selecting the Scheduled ACH Payment Method from the Payment Screen

- The customer must **log in** to their **CWP account** and **validate** their banking information to use an E-check tender.

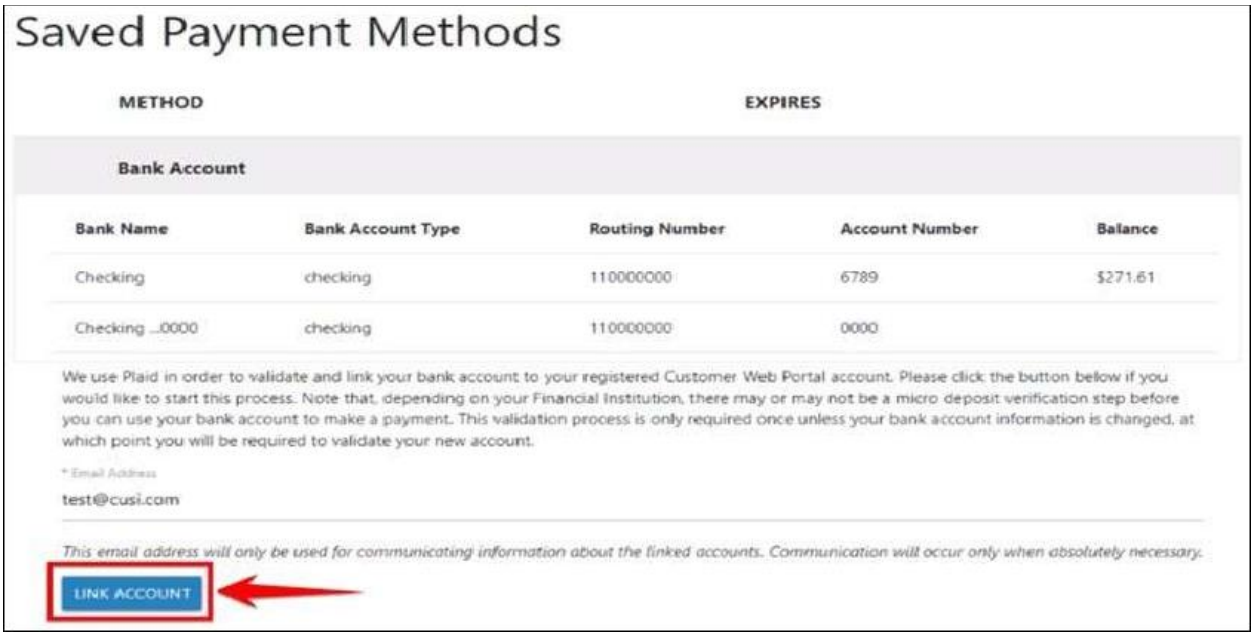
Recurring ACH sign-up Form

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

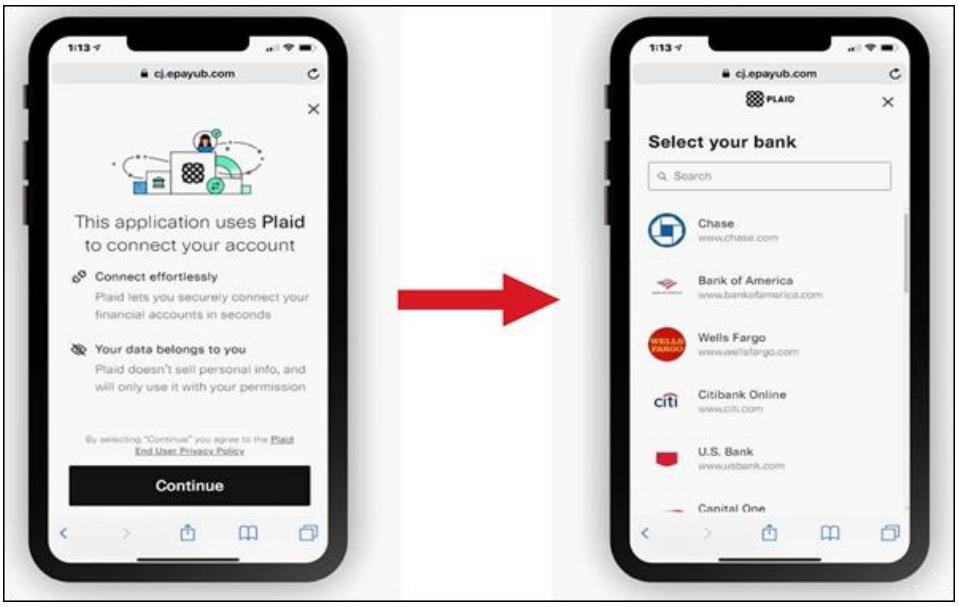
ACH Bank Draft Sign-Up

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 **Plaid** process as outlined in slides below to validate



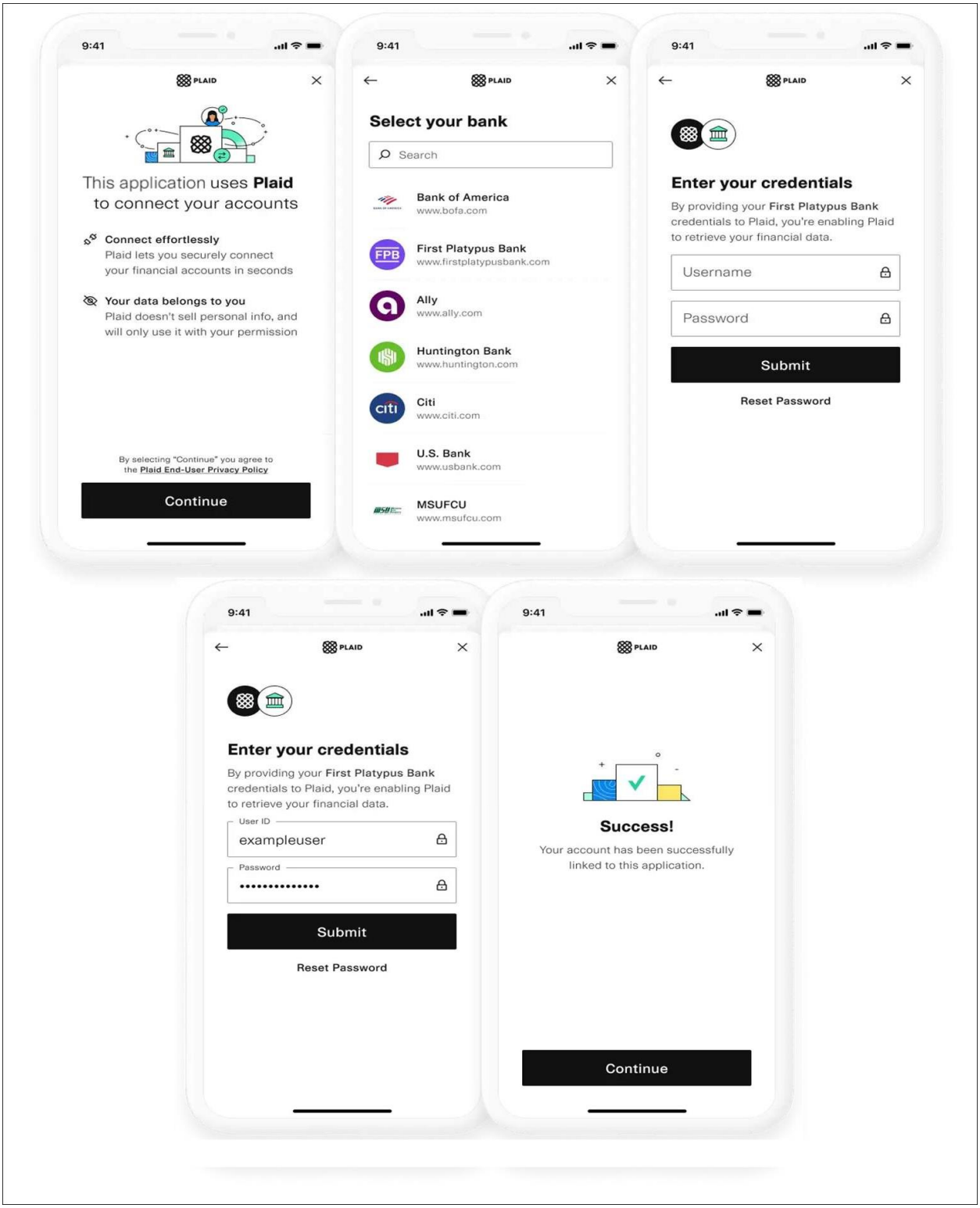
- The User will then be prompted by the Plaid Workflow to Validate their Bank Account.



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.

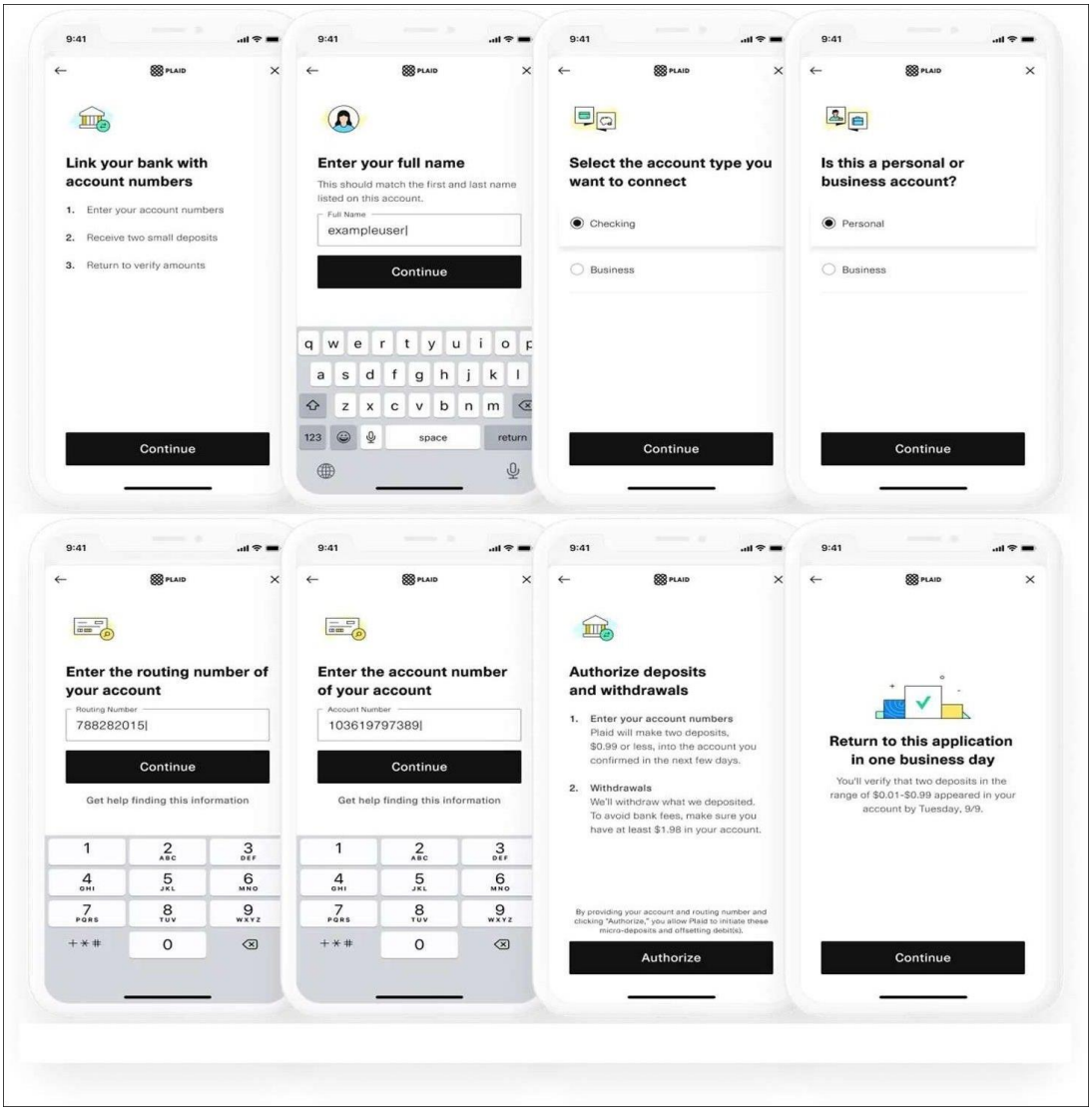

9:41
PLAID
This application uses Plaid to connect your accounts
Connect effortlessly
Plaid lets you securely connect your financial accounts in seconds
Your data belongs to you
Plaid doesn't sell personal info, and will only use it with your permission
By selecting "Continue" you agree to the Plaid End-User Privacy Policy
Continue
Select your bank
Search
Bank of America
www.bofa.com
First Platypus Bank
www.firstplatypusbank.com
Ally
www.ally.com
Huntington Bank
www.huntington.com
Citi
www.citi.com
U.S. Bank
www.usbank.com
MSUFCU
www.msufcu.com
Enter your credentials
By providing your First Platypus Bank credentials to Plaid, you're enabling Plaid to retrieve your financial data.
Username
Password
Submit
Reset Password
User ID
exampleuser
Password
Success!
Your account has been successfully linked to this application.
Continue

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

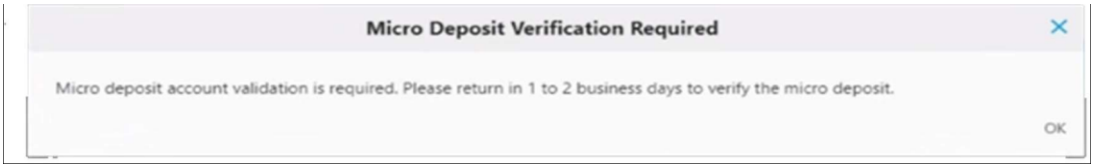
A user can **connect their financial institution** using the following connection flow:

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 **name on the account**, **bank account type**, **routing number**, and **bank account number**.

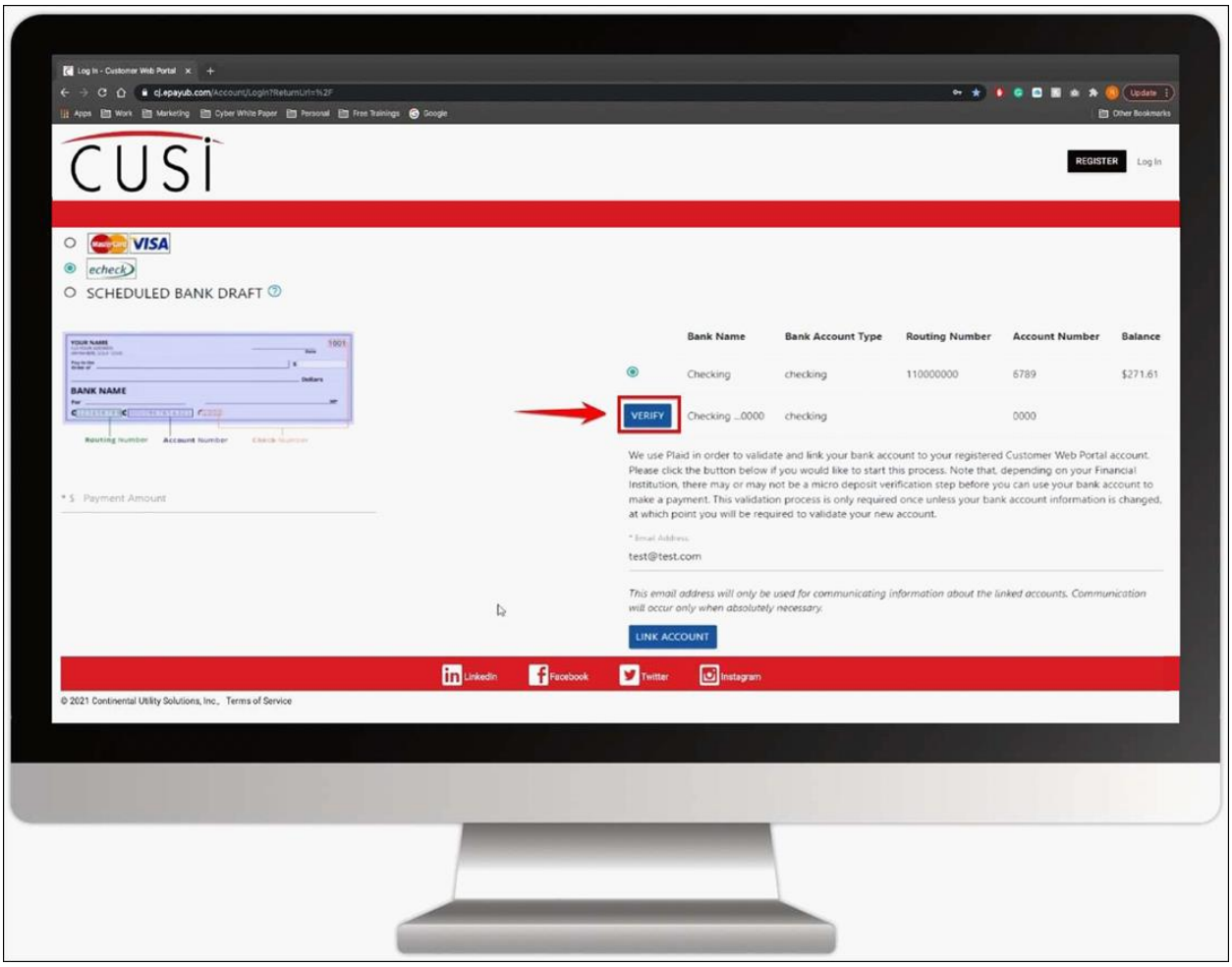


3. Once completed, the user will receive the message stating that **Plaid** will send **2 microdeposits** to their **bank account**, and to return to the **CWP** page in **1-2 business**

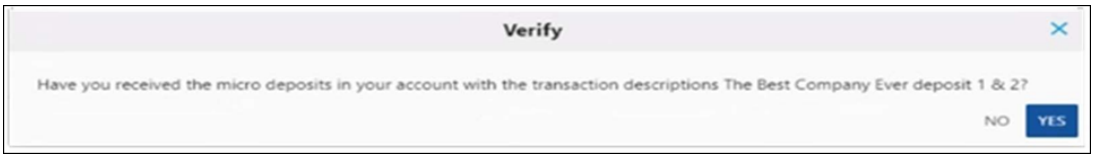
days, or once those **micro-deposits** are received in their bank account. **The user should see two micro-deposits in their online bank portal separate from the utility's CWP.**



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

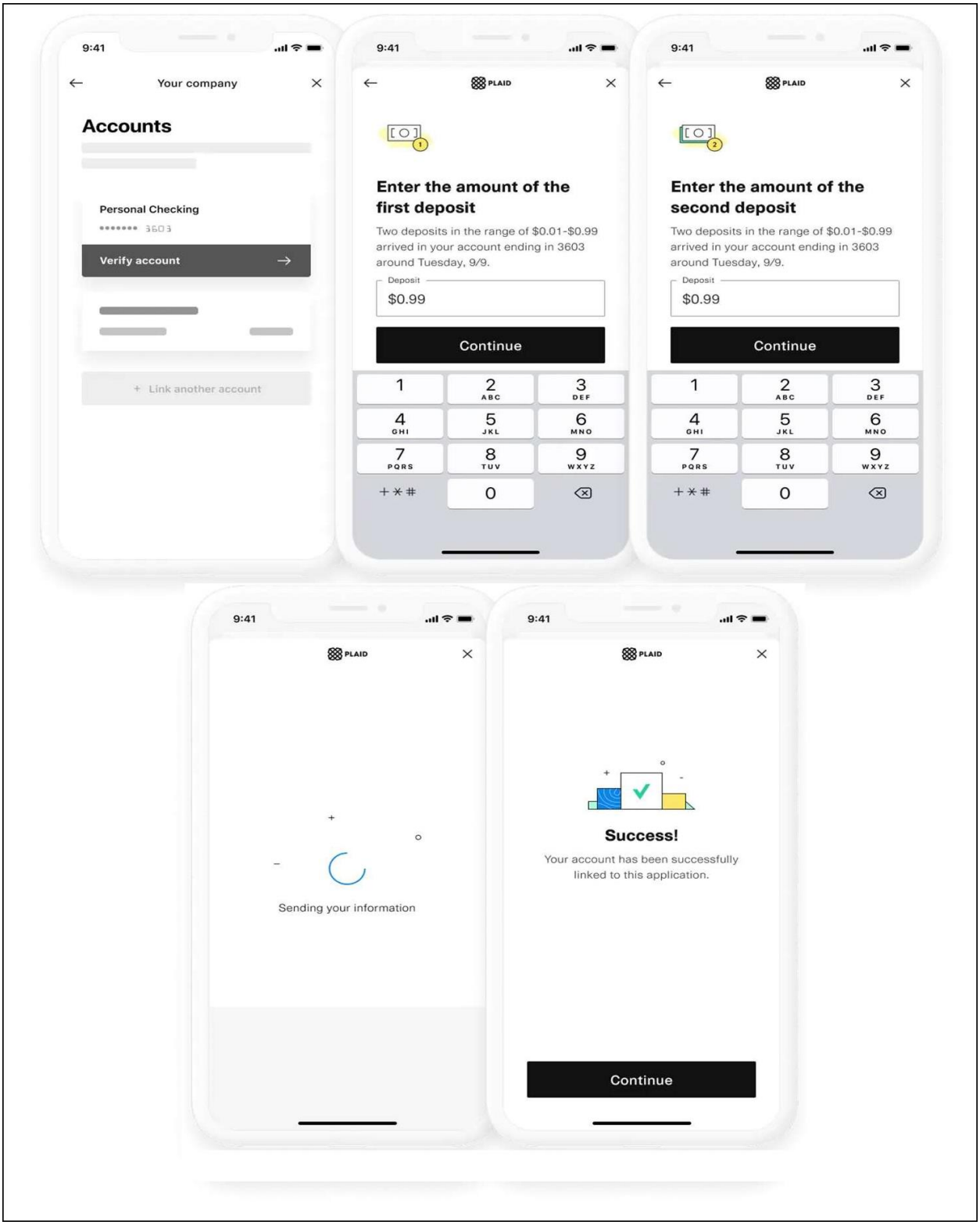


5. By clicking "**Verify**", a message to **confirm** they have received the **micro-deposits** will prompt.

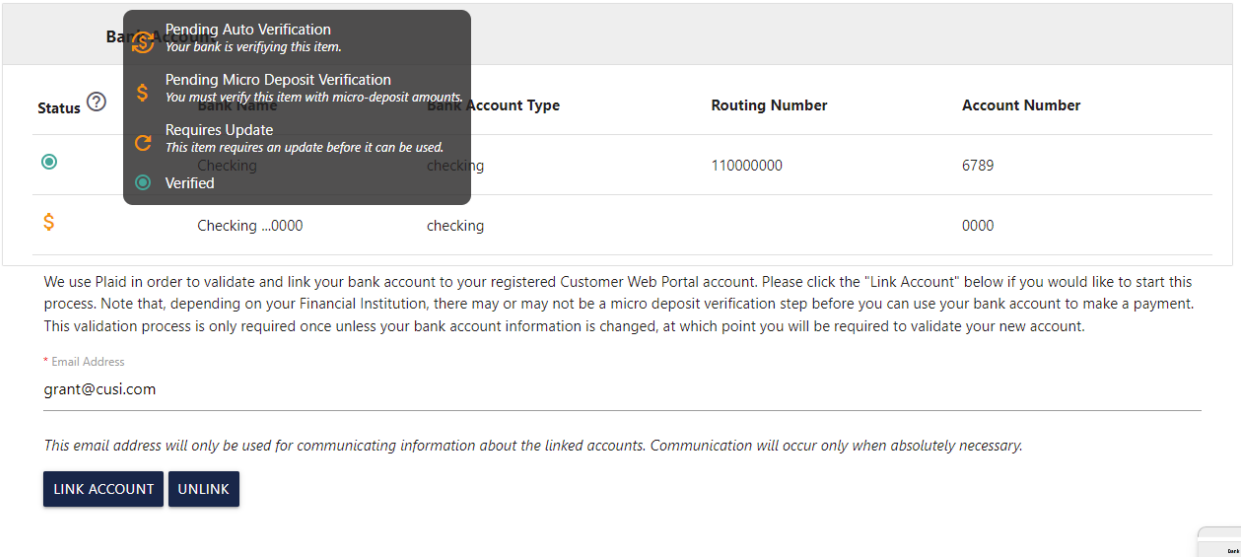


6. Clicking "**Yes**", will prompt the user to **enter the micro-deposit amounts** to complete validation.
    1. Once **verified**, **Plaid** will **reverse** the two micro-deposits amounts from the user's bank account.
    2. Once the customer has **completed** the manual **verifications** of the **micro-deposits**, their bank information will be **verified** to use **E-check** tender associated with that **specific bank account**.

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

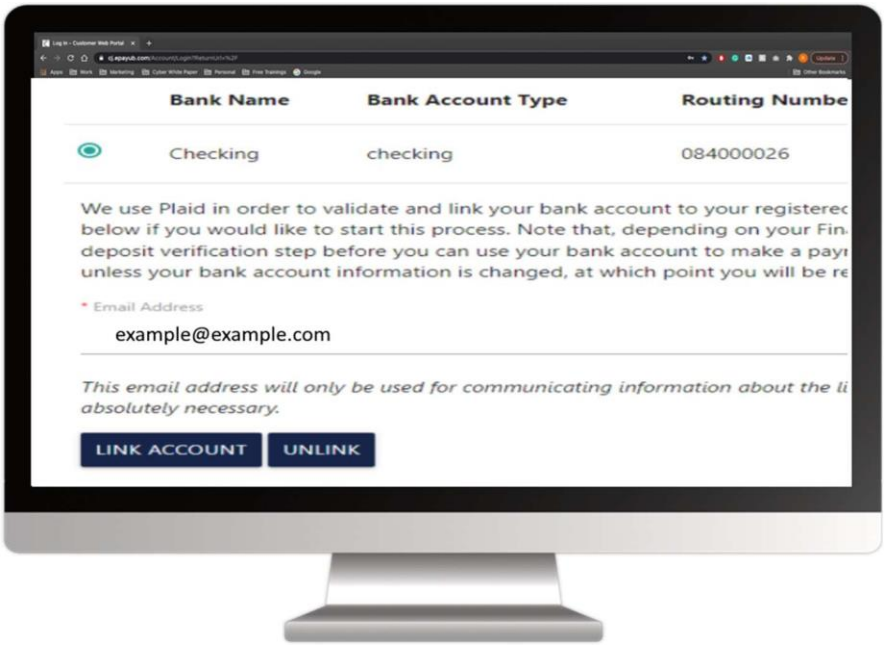


Once **banking information** has been **validated**, the payment screen will **confirm** that information is **successfully linked**.

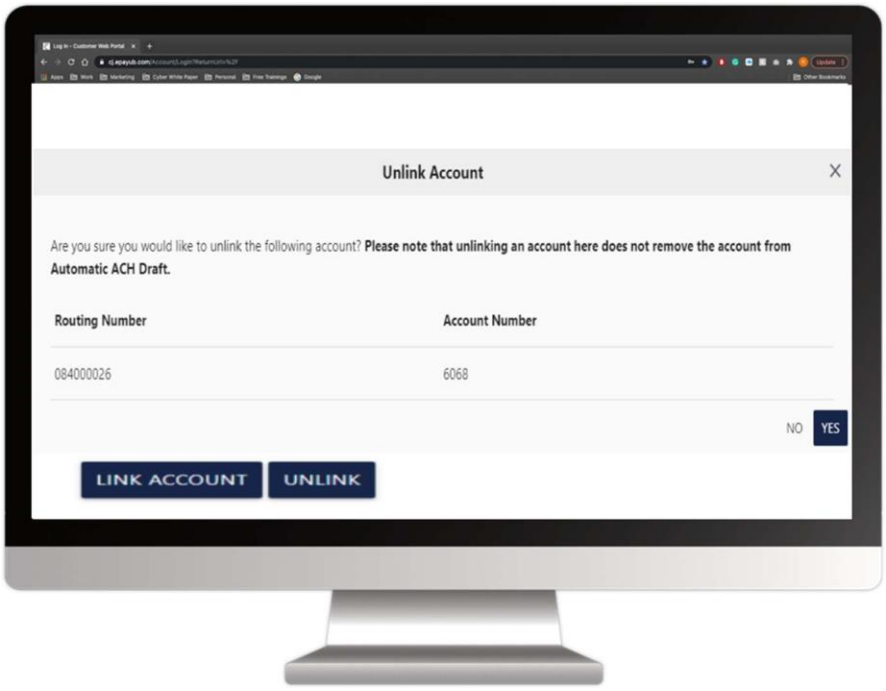


Unlinking a Plaid Verified Account

- 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.

Unlinking the Plaid verified bank account will:

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