**Plaid Integration :-**

# **Glossary**

#### A glossary of Plaid terminology

#### [Tokens, identifiers, and keys](https://plaid.com/docs/quickstart/glossary/#tokens-identifiers-and-keys)

Plaid tokens are in the format [type]-[environment]-[uuid], where the type may be public, access, link, or asset-report, and the environment may be sandbox, development, or production; a token will only ever be valid within the environment it was created. The UUID is a 32 character hexadecimal string in the pattern of 8-4-4-4-12 characters and conforms to the [RFC 4122 standard](https://tools.ietf.org/html/rfc4122).

##### [**Access token**](https://plaid.com/docs/quickstart/glossary/#access-token)

An access\_token is a token used to make API requests related to a specific Item. You will typically obtain an access\_token by calling [**/item/public\_token/exchange**](https://plaid.com/docs/api/tokens/#itempublic_tokenexchange). For more details, see the [Token exchange flow](https://plaid.com/docs/api/tokens/#token-exchange-flow). An access\_token does not expire, although it may require updating, such as when a user changes their password, or when working with European institutions that comply with PSD2's 90-day consent window. For more information, see [When to use update mode](https://plaid.com/docs/link/update-mode/#when-to-use-update-mode). Access tokens should always be stored securely, and associated with the user whose data they represent. If compromised or no longer needed, an access\_token can be revoked via [**/item/access\_token/invalidate**](https://plaid.com/docs/api/tokens/#itemaccess_tokeninvalidate).

##### [**Asset report token**](https://plaid.com/docs/quickstart/glossary/#asset-report-token)

An asset\_report\_token is a token used to make API requests related to a specific Asset Report. You will obtain an asset\_report\_token by calling [**/asset\_report/create**](https://plaid.com/docs/api/products/assets/#asset_reportcreate). An asset\_report\_token does not expire, and should always be stored securely, and should be associated in your database with the user whose data it represents. If compromised or no longer needed, an asset\_report\_token can be revoked via [**/asset\_report/remove**](https://plaid.com/docs/api/products/assets/#asset_reportremove).

##### [**Client ID**](https://plaid.com/docs/quickstart/glossary/#client-id)

Your client\_id is an identifier required by the Plaid API to uniquely identify yourself. It must be provided for most API calls. Your client ID can be found on the [dashboard](https://dashboard.plaid.com/team/keys).

##### [**Item ID**](https://plaid.com/docs/quickstart/glossary/#item-id)

An item\_id uniquely identifies a Plaid [Item](https://plaid.com/docs/quickstart/glossary/#item). The item\_id is part of the response for API endpoints that operate on a specific Item, including most product endpoints, as well as [**/item/get**](https://plaid.com/docs/api/items/#itemget) and [**/item/public\_token/exchange**](https://plaid.com/docs/api/tokens/#itempublic_tokenexchange).

##### [**Link token**](https://plaid.com/docs/quickstart/glossary/#link-token)

A link\_token is a token used to initialize Link, and must be provided any time you are presenting your user with the Link interface. You can obtain a Link token by calling [**/link/token/create**](https://plaid.com/docs/api/tokens/#linktokencreate). For more details, see the the [Token exchange flow](https://plaid.com/docs/api/tokens/#token-exchange-flow). A link\_token expires after 4 hours (or after 30 minutes, when being used with update mode).

##### [**Link session ID**](https://plaid.com/docs/quickstart/glossary/#link-session-id)

The link\_session\_id is a unique ID included in all Link callbacks. For faster issue resolution, the link\_session\_id should be included when contacting Support regarding a specific Link session.

##### [**Payment Profile token**](https://plaid.com/docs/quickstart/glossary/#payment-profile-token)

A payment\_profile\_token is a token used to store payment information and make Transfer API requests related to a specific user and set of payment information. You will obtain a payment\_profile\_token by calling [**/payment\_profile/create**](https://plaid.com/docs/api/products/transfer/#payment_profilecreate). The token can then be initialized by providing it to [**/link/token/create**](https://plaid.com/docs/api/tokens/#linktokencreate) and using the resulting Link token to initialize a Link session, which the end user then completes. A payment\_profile\_token does not expire, and should always be stored securely, and should be associated in your database with the user whose data it represents. If compromised or no longer needed, a payment\_profile\_token can be revoked via [**/payment\_profile/remove**](https://plaid.com/docs/api/products/transfer/#payment_profileremove).

##### [**Processor token**](https://plaid.com/docs/quickstart/glossary/#processor-token)

A processor\_token is a token used by a Plaid partner to make API calls on your behalf. You can obtain a processor\_token by calling [**/processor/token/create**](https://plaid.com/docs/api/processors/#processortokencreate) or [**/processor/stripe/bank\_account\_token/create**](https://plaid.com/docs/api/processors/#processorstripebank_account_tokencreate) and providing an access\_token. The processor\_token does not expire. Once successfully passed to the processor, it can be safely deleted from your database.

##### [**Public key**](https://plaid.com/docs/quickstart/glossary/#public-key)

The public\_key is an identifier used for making certain API calls and initializing Link. As of July 2020, the public\_key has been deprecated. For more information on migrating your application away from the public\_key, see the [Link token migration guide](https://plaid.com/docs/link/link-token-migration-guide/). For information on maintaining an existing public\_key-based application, see [Maintaining a public-key based integration](https://plaid.com/docs/link/maintain-legacy-integration/).

##### [**Public token**](https://plaid.com/docs/quickstart/glossary/#public-token)

A public\_token is a token obtained from Link's onSuccess callback. This token can be exchanged for an access\_token by calling [**/item/public\_token/exchange**](https://plaid.com/docs/api/tokens/#itempublic_tokenexchange). For more details, see the [Token exchange flow](https://plaid.com/docs/api/tokens/#token-exchange-flow). A public\_token expires after 30 minutes.

##### [**Request ID**](https://plaid.com/docs/quickstart/glossary/#request-id)

A request\_id is a unique ID returned as part of the response body for every Plaid API response (except for API endpoints that return binary data, in which case the request\_id will be found in the header). The request\_id can be used to look up the request on the [Activity Log](https://dashboard.plaid.com/activity/logs) and should be included when contacting Support regarding a specific API call.

##### [**Secret**](https://plaid.com/docs/quickstart/glossary/#secret)

Your secret is used to authenticate calls to the Plaid API. Secrets can be found on the [dashboard](https://dashboard.plaid.com/team/keys). Your secret should be kept secret and rotated if it is ever compromised. For more information, see [rotating keys](https://plaid.com/docs/account/security/#rotating-keys).

##### [**User token**](https://plaid.com/docs/quickstart/glossary/#user-token)

A user\_token is a token used to make Income Verification API requests related to a specific user. You will typically obtain a user\_token by calling [**/user/create**](https://plaid.com/docs/api/products/income/#usercreate). Ensure that you store the user\_token along with your user's identifier in your database, as it is not possible to retrieve a previously created user\_token. A user\_token does not expire, should always be stored securely, and should be associated in your database with the user whose data it represents.

#### [Environments](https://plaid.com/docs/quickstart/glossary/#environments)

##### [**Development**](https://plaid.com/docs/quickstart/glossary/#development)

Development ([https://development.plaid.com](https://development.plaid.com/)) is one of three Plaid environments on which you can run your code, along with Sandbox and Production. Like Production, the Development environment uses real world data, but like Sandbox, API calls in Development are not billed. You can create up to 100 Items in Development, and these Items cannot be moved to Production. For more information, see [Testing with live data using Development](https://plaid.com/docs/sandbox/#testing-with-live-data-using-development).

##### [**Production**](https://plaid.com/docs/quickstart/glossary/#production)

Production ([https://production.plaid.com](https://production.plaid.com/)) is one of three Plaid environments on which you can run your code, along with Sandbox and Development. While Sandbox and Development are intended as test environments, Production is intended for production code. It uses real world data, and API calls are billed.

##### [**Sandbox**](https://plaid.com/docs/quickstart/glossary/#sandbox)

The Sandbox ([https://sandbox.plaid.com](https://sandbox.plaid.com/)) is one of three Plaid environments on which you can run your code, along with Development and Production. Sandbox is a free test environment in which no real data can be used. The Sandbox environment also offers a number of special Sandbox-only capabilities to make testing easier. For more information, see [Sandbox](https://plaid.com/docs/sandbox/).

#### [Other Plaid terminology](https://plaid.com/docs/quickstart/glossary/#other-plaid-terminology)

##### [**Account**](https://plaid.com/docs/quickstart/glossary/#account)

An account is a single account held by a user at a financial institution; for example, a specific checking account or savings account. A user may have more than one account at a given institution; the overall object that contains all of these accounts is the Item. Each account is uniquely identified by an account\_id, which will not change, unless Plaid is unable to reconcile the account with the data returned by the financial institution; for more information, see [**INVALID\_ACCOUNT\_ID**](https://plaid.com/docs/errors/invalid-input/#invalid_account_id).

Plaid will automatically detect when an account is closed, and will no longer return the account\_id for a closed account. If an access\_token is deleted, and the same credentials that were used to generate that access\_token are used to generate a new access\_token on a later date, the new account\_id will be different from the account\_id associated with the original access\_token.

##### [**Dashboard**](https://plaid.com/docs/quickstart/glossary/#dashboard)

The dashboard, also known as the Plaid developer dashboard, is used to manage your Plaid developer account and to obtain keys and secrets. It can be found at [dashboard.plaid.com](https://dashboard.plaid.com/). For more information, see [Your Plaid developer account](https://plaid.com/docs/account/).

##### [**Item**](https://plaid.com/docs/quickstart/glossary/#item)

An Item represents a login at a financial institution. A single end-user of your application might have accounts at different financial institutions, which means they would have multiple different Items. An Item is not the same as a financial institution account, although every account will be associated with an Item. For example, if a user has one login at their bank that allows them to access both their checking account and their savings account, a single Item would be associated with both of those accounts. Each Item linked within your application will have a corresponding access\_token, which is a token that you can use to make API requests related to that specific Item.

Two Items created for the same set of credentials at the same institution will be considered different and not share the same item\_id.

##### [**Link**](https://plaid.com/docs/quickstart/glossary/#link)

Link is Plaid's client-side, user-facing UI that allows end users to connect their financial institution account to your application. For more information, see [Link](https://plaid.com/docs/link/).

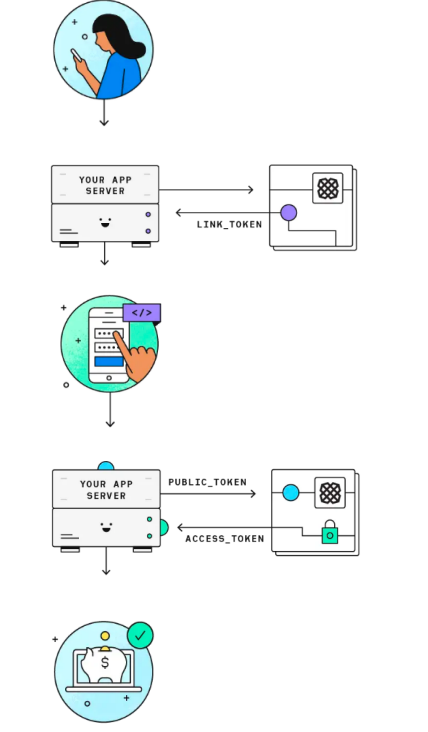
**The Plaid flow** begins when your user wants to connect their bank account to your app.

1. Call /link/token/create to create a link\_token and pass the temporary token to your app’s client.

2. Use the link\_token to open Link for your user. In the onSuccess callback, Link will provide a temporary public\_token.

3. Call /item/public\_token/ exchange to exchange the public\_token for a permanent access\_token and item\_id for the new Item.

4. Store the access\_token and use it to make product requests for your user’s Item



Links:-

1. <https://github.com/plaid/plaid-java>
2. <https://plaid.com/documents/plaid-implementation-handbook.pdf>
3. <https://plaid.com/docs/quickstart/>
4. <https://www.youtube.com/watch?v=sGBvKDGgPjc>
5. <https://plaid.com/docs/api/>
6. <https://youtu.be/U9xa1gzyPx8>