

## 1. Response:

Hi Amy,

I'm happy to hear that you are trying to get up and running with us. It's common for new users to encounter troubles when setting up, so please don't be discouraged. I'm here to help any way I can.

The `INVALID_CREDENTIALS` error normally indicates that the user did not provide the correct username login and password information for the bank which the user is trying to create an item for.[1]

The first step I would suggest is: when you are prompted to enter your credentials(after you've been asked to select a financial institution of your choice), verify that the username and password you have on hand is accurate. If you are certain that you have provided the correct credentials on hand, you may want to contact your financial institution regarding your login access.

You can learn more about the Item creation flow here[2], and more specifically about the different tokens here[3]. A `public_token` is created after a user has successfully created an item on our server, the `public_token` is then sent back to your server. Your server will then contact us with the `public_token` exchanged for an `access_token` along with an `item_id`. You can then use the `access_token` and `item_id` to refer to the associated item that was created in your future requests.

If we imagine a new employee who has just decided to start to work in a highly secure company. On her first day, she is provided with a temporary visitor's pass(exclusively associated with her) that would allow her to get into the building. After she has verified her employment status with HR, she then exchanges her visitor's pass to a permanent employee badge, one she will use continuously from this point on. We can think about the `public_token` as the temporary visitor's pass and `access_token` as the permanent employee ID.

I hope my answers were helpful to your questions and as always I'm happy to answer any further questions about these topics or anything else.

[1]<https://plaid.com/docs/#item-errors>

[2]<https://plaid.com/docs/quickstart/#item-creation-flow>

[3]<https://plaid.com/docs/quickstart/#tokens>

2. Response:

Hi George,

It looks like you may have received an error from your initial request, but not to worry. I'm here to help you resolve the problem.

According to the request code that you've provided, it seems we're missing one field necessary for making the institution search call.[1] The public\_key key-value pair is required for making this call. So your request should look like:

```
curl -G https://sandbox.plaid.com/institutions/search \
-H 'content-type: application/json' \
-d '{
  "query": "BB&T",
  "products": ["auth"]
  "public_key": *(Your public key associated with your account)
}'
```

\*You can find your public key by performing the following steps:

- 1.Login into the Plaid dashboard at: <https://dashboard.plaid.com/>
- 2.Click on the "Team Settings" tab to the right of the top Navigation Bar.
- 3.Click on "Keys"
- 4.Copy the key string in the field "public\_key"

Once you have copied the key value, inserted into the \* part of the code above.

Let me know if this solves the issue on your end. Feel free to browse our Docs if you want to learn more about keys[2]. As always, you are welcome to reach out if you have any further questions, I'm always happy to help!

Best,

[1]<https://plaid.com/docs/#institution-search>

[2]<https://plaid.com/docs/#glossary>

3.

Item\_id: bBwXLXkKQ9uRkXemV3NlcD9KzwKPlyfV53AjK

Access\_token: access-sandbox-6701cee7-c8d4-4d23-b712-8bd55d7856db

Institution name      Bank of America

Billed products      transactions

Available products      assets, auth, balance, credit\_details, identity, income, liabilities

Name	Balances	Subtype	Mask
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Plaid Checking	\$100	checking	0000
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Plaid Saving	\$200	savings	1111
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Plaid CD	\$1000	cd	2222
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Plaid Credit Card	\$410	credit card	3333
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Plaid Money Market	\$43200	money market	4444
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Plaid IRA	\$320.76	ira	5555
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Plaid 401k	\$23631.9805	401k	6666
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Plaid Student Loan	\$65262	student	7777
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