



**PLAID**

## DATA DICTIONARY

**AUTH | ACCOUNTS****\_id***mjj9jp92z2fD1mLlpQYZI1gAd4q4LwTKmBNLz*

The unique id of the bank account.

**\_item***aWWVW4VqGqldaP495QyOSVLN1nziLwhXaPDJJ*

An id unique to an account tied to a particular access token.

**\_user***bkkVkMVwQwfYmBMy9jzqHQob9O1KwpFaEyLOE*

The unique id of the credential holder.

**balance - available***1203.42*

The Available Balance is the Current Balance less any outstanding holds or debits that have not yet posted to the account. Note that not all institutions calculate the Available Balance. In the case that Available Balance is unavailable from the institution, Plaid will either return an Available Balance value of null or only return a Current Balance.

**balance - current***1274.93*

The total amount of funds in the account.

**meta - name***Plaid Savings*

The name of the bank account.

**meta - limit***1200*

Credit card limit

**meta - number***9606*

Last four digits of the account number

**institution\_type***fake\_institution*

The financial institution associated with the account. See financial institutions.

**type***ex. depository*

The type of account. See account types.

**subtype***checking*

A more detailed classification of the account type. When unavailable, this field will not be returned. See subtypes for a list of common subtype values.

**AUTH | ACCESS TOKEN****access\_token***xxxxx*

A token that identifying each unique end-user that can be redeemed for product access

**INFO | ACCOUNTS****accounts\_id***mjj9jp92z2fD1mLlpQYZI1gAd4q4LwTKmBNLz*

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**INFO | INFO****names***Frodo Baggins*

Account holder's full name

**emails - data***frodo.baggins@plaid.com*

Account holder's email address

**emails - primary***primary*

Type of bank account

**emails - type***personal*

Type of bank account

**phone\_numbers - data***111-222-3456*

Account holder's phone number

**phone\_numbers - type***work*

Type of phone number

**phone\_numbers - primary***FALSE*

Primary phone number indicator

**addresses - primary***TRUE*

Primary address indicator

**addresses - data - street***1 Hobbit Way*

Account holder's street address

**addresses - data - city***The Shire*

Account holder's city

**addresses - data - state***CA*

Account holder's state

**addresses - data - zip***94108*

Account holder's zip code

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**BALANCE | META****name***Plaid Savings*

Name assigned to the account by the account owner

**number***9606*

Last 4 digits of the account number

**BALANCE | INSTITUTION TYPE****institution\_type***fake\_institution*

The financial institution associated with the account. See financial institutions.

**BALANCE | TYPE****type***depository*

Type of institution

**BALANCE | ACCESS\_TOKEN****access\_token***xxxxx*

An id that is unique to the user, their bank credentials, and the client. The client can use this token to retrieve the user's data from any of Plaid's endpoints

**CONNECT | ACCOUNTS****\_id***mjj9jp92z2fD1mLLpQYZI1gAd4q4LwTKmBNLz*

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**CONNECT | TRANSACTIONS****\_account***YzzrzBrO9OSzo6BXwAvVuL5dmMKMqkhOoEgeo*

The id of the account in which this transaction occurred.

**\_id***600r0LrVvViXjq96lBpdyOWboBvzmsaZoeaV*

The unique id of the transaction.

**amount***12.74*

The settled dollar value. Positive values when money moves out of the account; negative values when money moves in. For example, purchases are positive; credit card payments, direct deposits, refunds are negative.

**date***2016-03-12*

The date that the transaction took place in ISO 8601 format.

**name***Golden Crepes*

Merchant name

**meta - location - address***262 W 15th St*

Merchant Street Address

**meta - location - city***New York*

Merchant city

**meta - location - state***NY*

Merchant state

**meta - location - zip***10011*

Merchant zip code

**meta - location - coordinates - lat***40.740352*

Merchant latitude

**meta - location - coordinates - lon***74.001761*

Merchant longitude

**pending***FALSE*

When true, identifies the transaction as pending or unsettled. Pending transaction details (name, type, amount) may change before they are settled.

**type - primary***place*

Place, Digital, Special, or Unresolved.



**category***Food and Drink*

An hierarchical array of the categories to which this transaction belongs. See category.

**category\_id***13005000*

The id of the category to which this transaction belongs. See category.

**score - location - address***1*

A numeric representation of our confidence in the meta data we attached to the transaction. In the case of a score <.9 we will default to guaranteed and known information.

**score - location - city***1*

A numeric representation of our confidence in the meta data we attached to the transaction. In the case of a score <.9 we will default to guaranteed and known information.

**score - location - state***1*

A numeric representation of our confidence in the meta data we attached to the transaction. In the case of a score <.9 we will default to guaranteed and known information.

**score - name***0.9*

A numeric representation of our confidence in the meta data we attached to the transaction. In the case of a score <.9 we will default to guaranteed and known information.

**\_pendingTransaction**

The id of a posted transaction's associated pending transaction—where applicable.

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**INCOME | ACCESS\_TOKEN****access\_token**

xxxxxx

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**INCOME | INCOME****income\_streams - active**

TRUE

A boolean representing whether or not the income stream is active.

**income\_streams - monthly\_income**

2400

The monthly income associated with the income stream.

**income\_streams- monthly\_std**

200

The standard deviation of the monthly income.

**income\_streams - period**

15

The most common time, in days, between deposits for the income stream.

**income\_streams - confidence**

0.95

A numeric representation of our confidence in the income data associated with this particular income stream, with 0 being the lowest confidence and 1 being the highest.

**income\_streams - days**

415

Extent of data found for this income stream.

**income\_streams - name**

BAGUETTES INC

Name of the entity associated with this income stream.

**last\_year\_income**

56000

The sum of user's income over the past 365 days. If we have less than 365 days of data this will be less than a full year's income.

**last\_year\_income\_before\_tax**

87500

last\_year\_income interpolated to value before taxes. This is the minimum pre-tax salary that assumes a filing status of single with zero dependents.

**projected\_yearly\_income**

63000

User's income extrapolated over a year based on current, active income streams. Income streams become inactive if they have not recurred for more than two cycles. For example, if a weekly paycheck hasn't been seen for the past two weeks, it is no longer active.

**projected\_yearly\_income\_before\_tax**

97520

projected\_yearly\_income interpolated to value before taxes. This is the minimum pre-tax salary that assumes a filing status of single with zero dependents.

**max\_number\_of\_overlapping\_income\_streams**

1

Max number of income streams present at the same time over the past 365 days.

**number\_of\_income\_streams**

2

Total number of distinct income streams received over the past 365 days.

**RISK | ACCOUNTS****\_id**

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**RISK | ACCESS TOKEN****access\_token***xxxxx*

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## RISK | SCORE

**score**

0.79

Comprehensive risk score associated with the account, where 0 is the lowest risk and 1 is the highest.

## RISK | REASON

**transaction\_amounts**

0.78

How transaction amounts are distributed across different buckets.

**ratio\_high\_average**

0.55

Ratio of highest transaction amount to average positive transaction amount.

**ratio\_low\_average**

0.75

Ratio of lowest negative transaction amount to average negative transaction amount.

**high\_risk\_class\_txns**

0.73

Number of transactions that fall into four specific high risk categories.

**fraction\_bank\_fees**

0.64

Proportion of transactions that are bank fees.

**foreign\_fees**

0.96

Number of foreign fees per month.

**bank\_transfers**

0.4

Proportion of transactions that are transfers.

**benfords\_law**

0.65

How much transaction amounts deviate from the distribution of digits predicted by Benford's Law.

**additional\_risk\_class\_txns**

0.94

Number of transactions with additional risk factors.

**mean\_payment\_amount**

453

Average credit card payment amount.

**mean\_payment\_time**

15

Average time between credit payments.

**home\_state\_percentage**

0.34

Percentage of time spent in primary spending state.

**n\_txns\_per\_month**

33

The average number of transactions this account has per month.

**zero\_count\_credit\_payments**

0.52

Zero count from the right for credit card payments.

**zero\_count**

0.38

Zero count from the right for all payments.

**CREDIT DETAILS | APRS****balance transfers - apr**

0.185

APR on balance transfers

**balance transfers - balanceSubjectToAPR**

null

Balance subject to balance transfer APR

**balance transfers - interestChargeAmount**

null

Interest charged on balance transfers

**cashAdvances - apr**

0.175

APR on cash advances

**cashAdvances - balanceSubjectToApr**

null

Balance subject to cash advance APR

**cashAdvances - interestChargeAmount**

null

Interest charged on cash advances

**purchases - apr**

0.15

APR on purchases

**purchases - balanceSubjectToApr**

1250.25

Balance subject to purchase APR

**purchases - interestChargeAmount**

75.23

Interest charged on purchases

**CREDIT DETAILS | LAST PAYMENT****lastPaymentAmount**

185.5

Last amount paid by card holder

**lastPaymentDate**

2014-06-01

Date of last payment by card holder

**CREDIT DETAILS | LAST STATEMENT****lastStatementBalance**

1250.25

Previous statement balance

**lastStatementDate**

2014-05-03

Date of previous statement creation

**CREDIT DETAILS | MINIMUM PAYMENT AMOUNT****minimumPaymentAmount**

25

Minimum payment amount due this statement period

**CREDIT DETAILS | NEXT BILL DUE DATE****nextBillDueDate**

2014-06-03

Next bill due date