

Plaid Document

1. <https://plaid.com/docs/auth/partnerships/moov/>

- With reference to above link we need Plaid Processor token for Moov
- Will use Plaid Link to authenticate with financial institution

2. Account setup Instructions -

- Need accounts at both Plaid and Moov in order to use the Plaid+Moov integration
- Need to enable Plaid account for the Moov integration
- We are using production environment for plaid
- Need plaid client_id and secret

3. Integration with Plaid Link –

- **Plaid Link** - <https://plaid.com/docs/link/>
- **Demo** - <https://plaid.com/demo/?countryCode=US&language=en&product=auth>
 - In demo first select country, language and product as auth and click launch demo button
 - Now need to select your bank and provide credentials
 - After that it will verify user identity by sending code to linked phone
- **Steps :**
 1. **First create a link_token**
 - A link_token is a short-lived, one-time use token that is used to authenticate app
 - Can create using <https://production.plaid.com/link/token/create>
 - Required fields are : client_id, secret, client_name, country_codes, language, client_user_id (unique), products
 2. **Initializing Link and public_token creation**
 - Use created link_token to open Plaid Link and on the onSuccess callback, Link will provide a temporary public_token
 - Here we can't create public_token using API need to use client side integration
 3. **Create access_token**
 - Create using https://production.plaid.com/item/public_token/exchange
 - Use a Link public_token for creating access_token
 - Required fields are : client_id, secret, public_token

4. Create processor_token

- Create using <https://production.plaid.com/processor/token/create>
- Use a access_token for creating processor_token
- Required fields are : client_id, secret, access_token, account_id, processor(moov)