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.

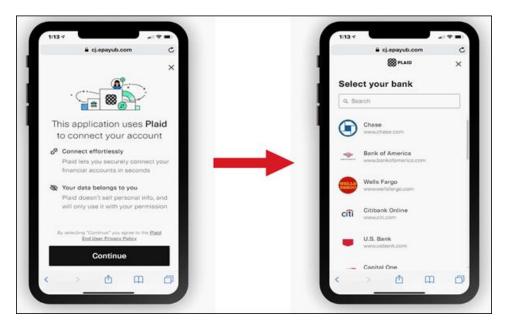
ACH Bank Draft Sign-Up

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

METHOD		EXP	IRES	
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* Email Ackdress				
test@cusi.com				

• 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.

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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**.

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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.

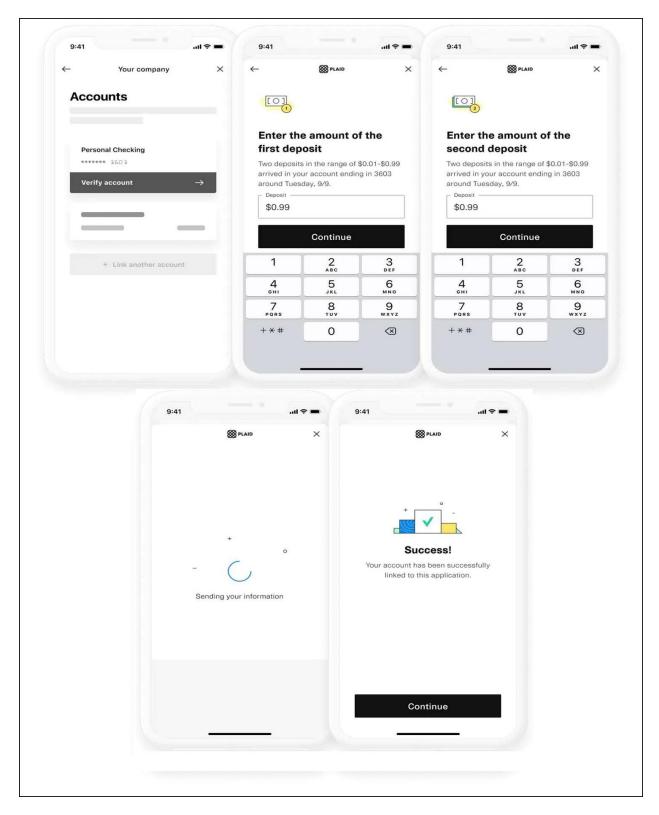
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5. By clicking "Verify", a message to confirm they have received the micro-deposits will prompt.



- 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**.

Ba	Pending Auto Verification Your bank is verifiying this item.			
Status ⑦	 Pending Micro Deposit Verification You must verify this item with micro 	ation - <i>deposit amounts</i> : Account Type	Routing Number	Account Number
۲	Requires Update This item requires an update before Checking Verified	it can be used. checking	11000000	6789
\$	Checking0000	checking		0000

We use Plaid in order to validate and link your bank account to your registered Customer Web Portal account. Please click the "Link Account" below if you would like to start this process. Note that, depending on your Financial Institution, there may or may not be a micro deposit verification step before you can use your bank account to make a payment. This validation process is only required once unless your bank account information is changed, at which point you will be required to validate your new account.

forth

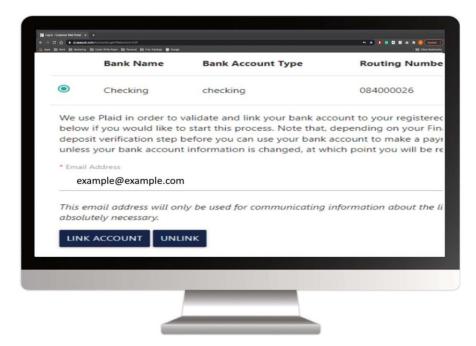
*	Email	Address
g	rant	@cusi.com

This email address will only be used for communicating information about the linked accounts. Communication will occur only when absolutely necessary.



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.

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Are you sure you would like to unlink the fo Automatic ACH Draft.	ollowing account? Please note that unlinking an account here does not re	move the account from
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LINK ACCOUNT	UNLINK	NO YE

• 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).