

# Plaid NACHA Verification Workflow



## 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 in order to validate the setup.
- This could take from 1-2 business days.

## Where in the Payment Portal will this occur?

### Selecting the E-check or Scheduled ACH Payment Method from the Payment Screen

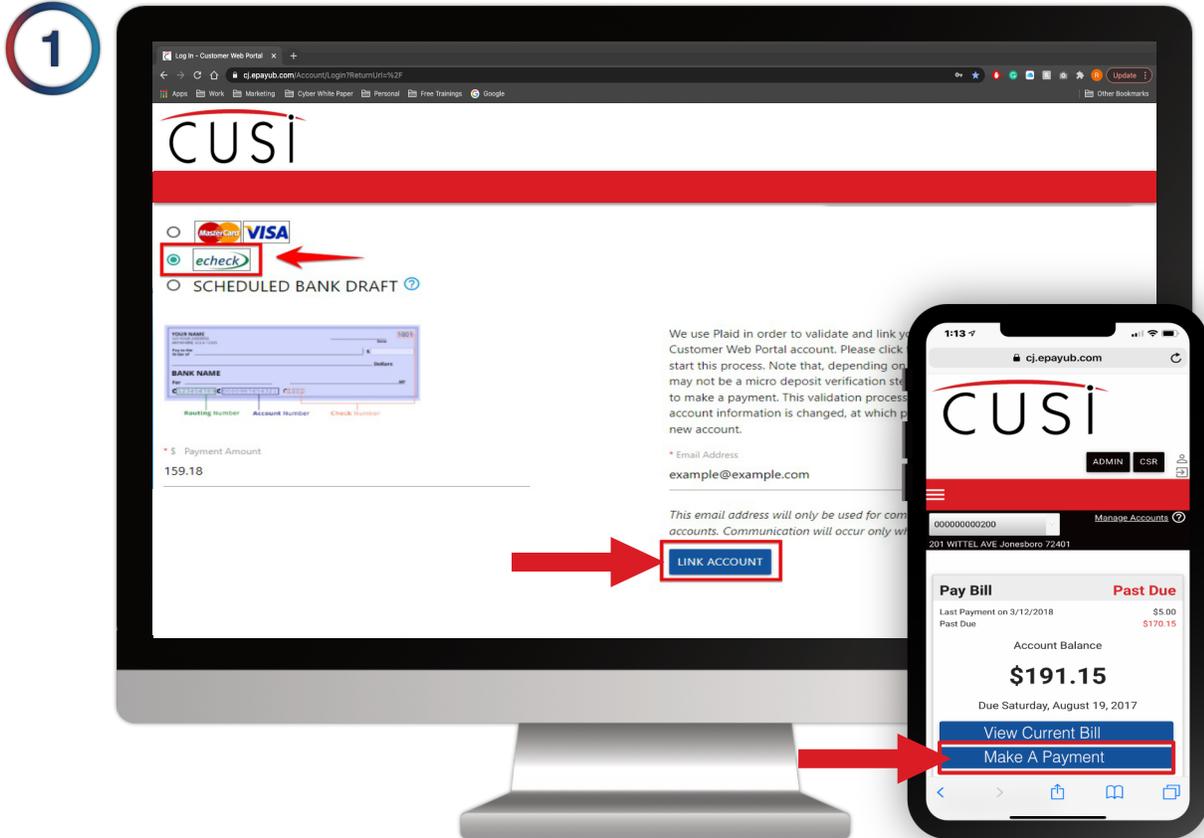
- The Guest Pay option from the login page will no longer be allowed to provide E-check functionality due to this mandated verification.
- The customer must log in to their CWP account and validate their banking information to use an E-check tender.

## Recurring ACH sign-up Form

- Plaid will now be integrated to validate ACH Bank Draft signup from CWP.

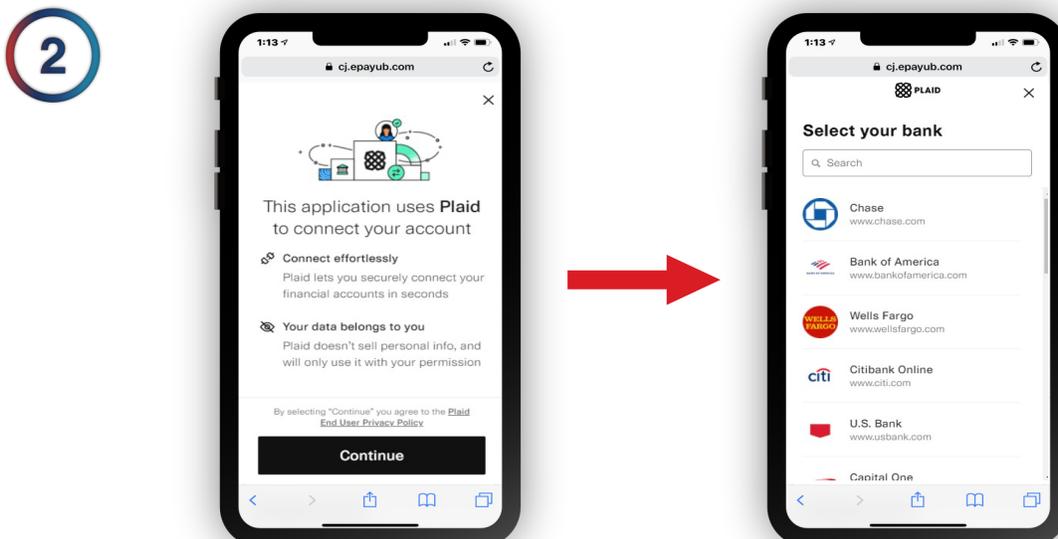
## Making A Payment

### 1) Select Make a Payment



### 2) Select E-Check or Scheduled ACH as Your Tender Option

*The User will then be prompted by the Plaid Workflow to Validate their Bank Account.*



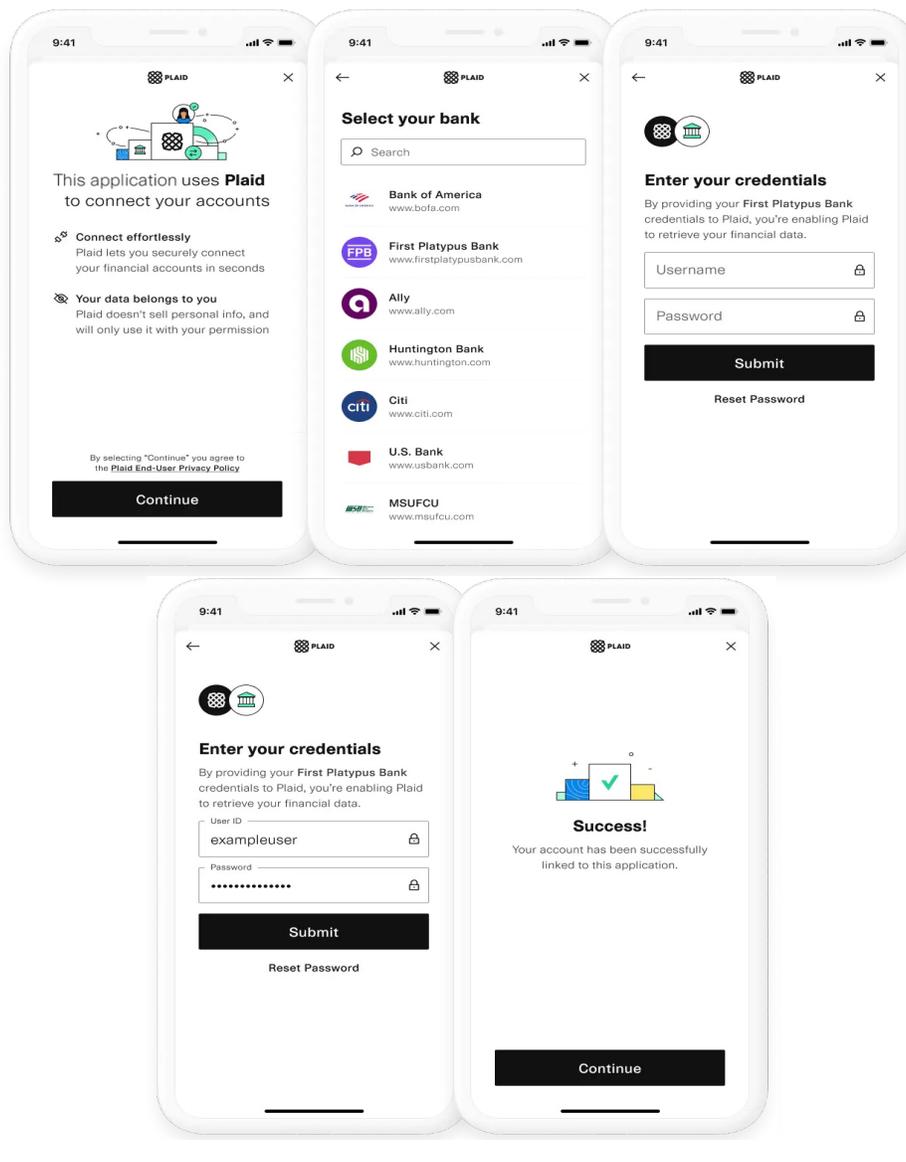
## Option 1:

### Real-Time Integrated Validation

When selecting a bank that is integrated with Plaid network, the workflow resemble 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.



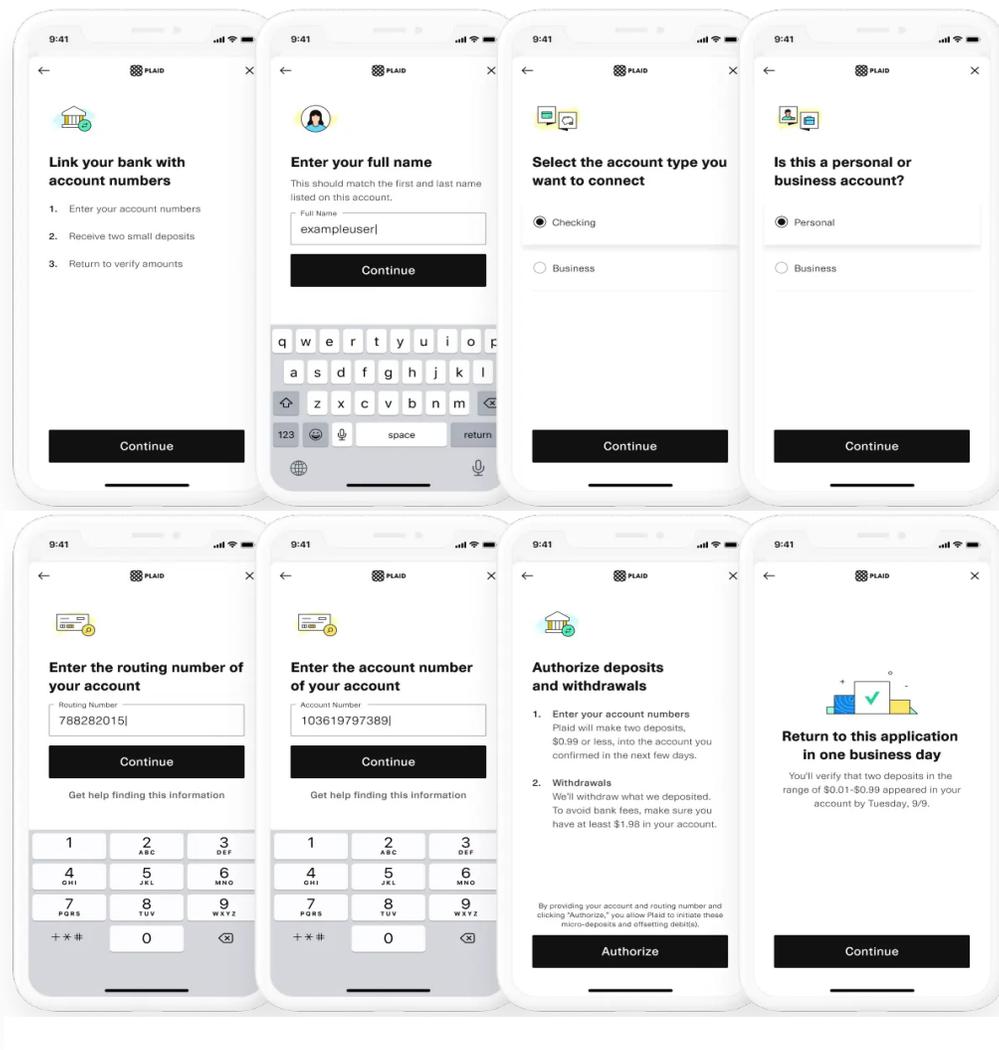
## Option 2:

### 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

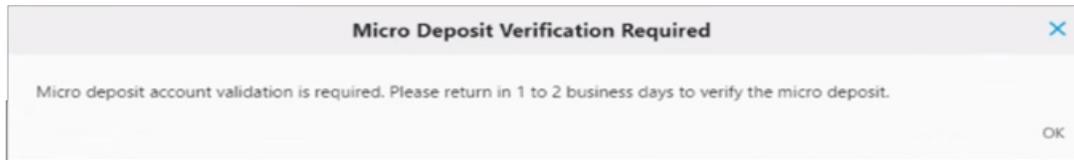
A user can connect their financial institution using the following connection flow:

- 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.



3) Once completed, the user will receive the message stating that Plaid will send 2 micro-deposits 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.

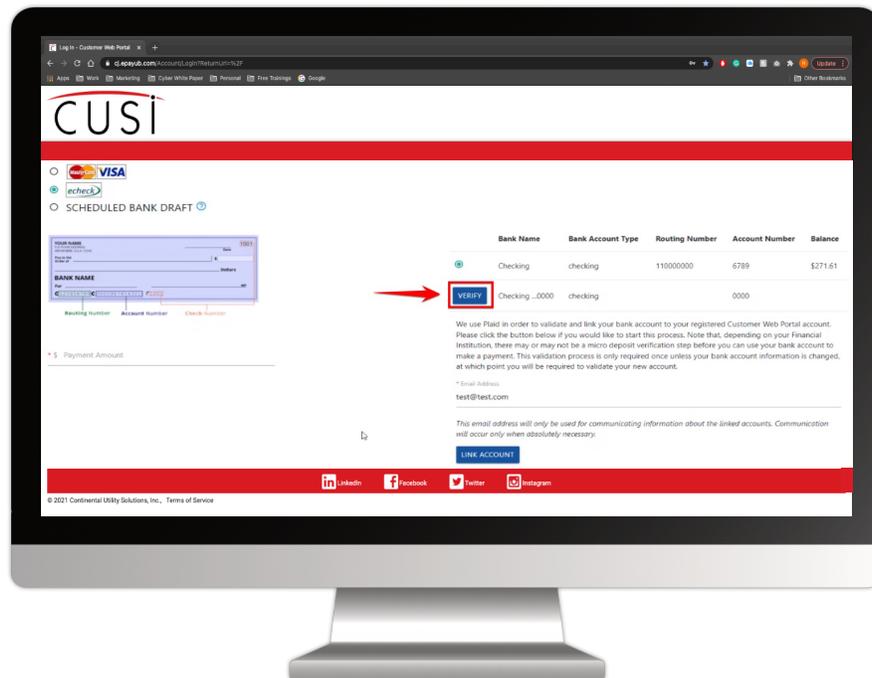
3



The user should see two micro-deposits in their online bank portal separate from the utility's CWP\*

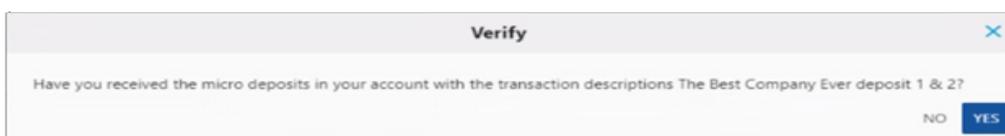
4) After 1-2 business days, the user will need to login to the utility's CWP and will be prompted to verify the two deposit amounts in their account.

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

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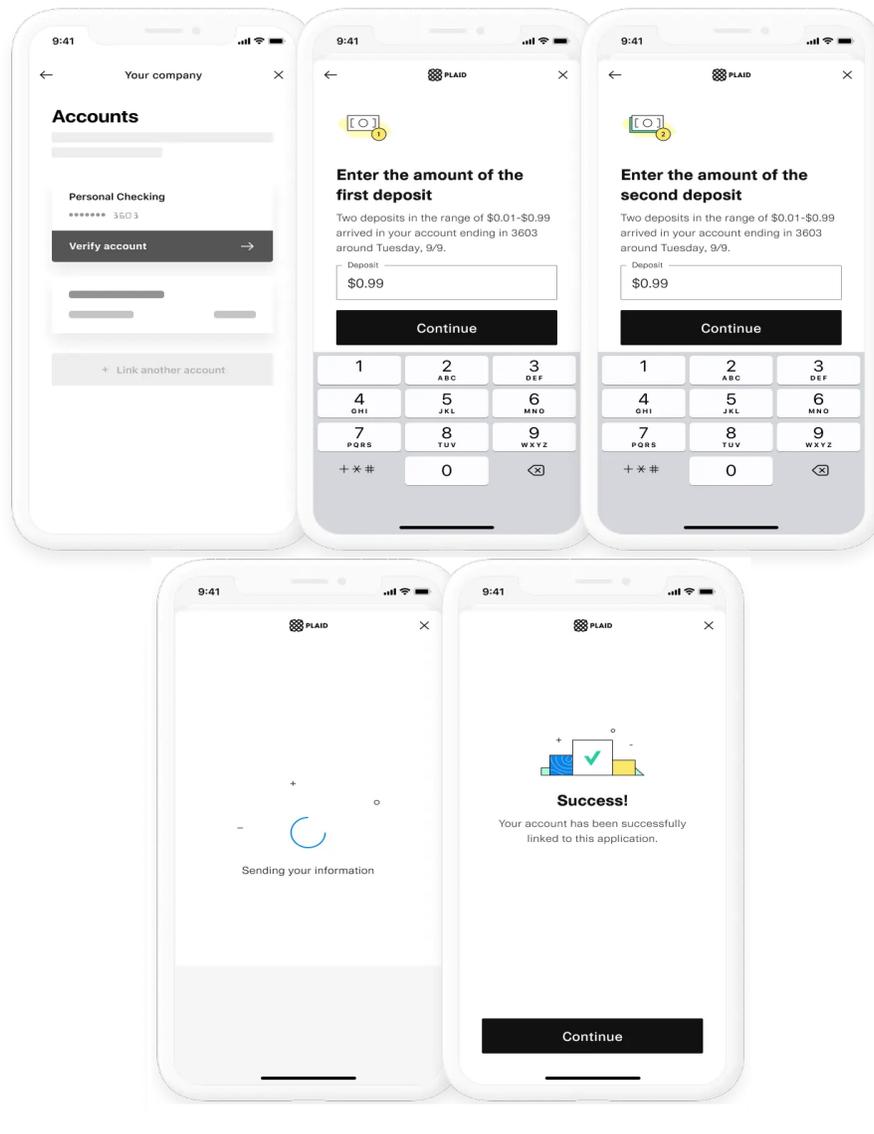


6) Clicking “Yes”, will prompt the user to enter the micro-deposit amounts to complete validation.

Once verified, Plaid will reverse the two micro-deposits amounts from the user's bank account.

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*

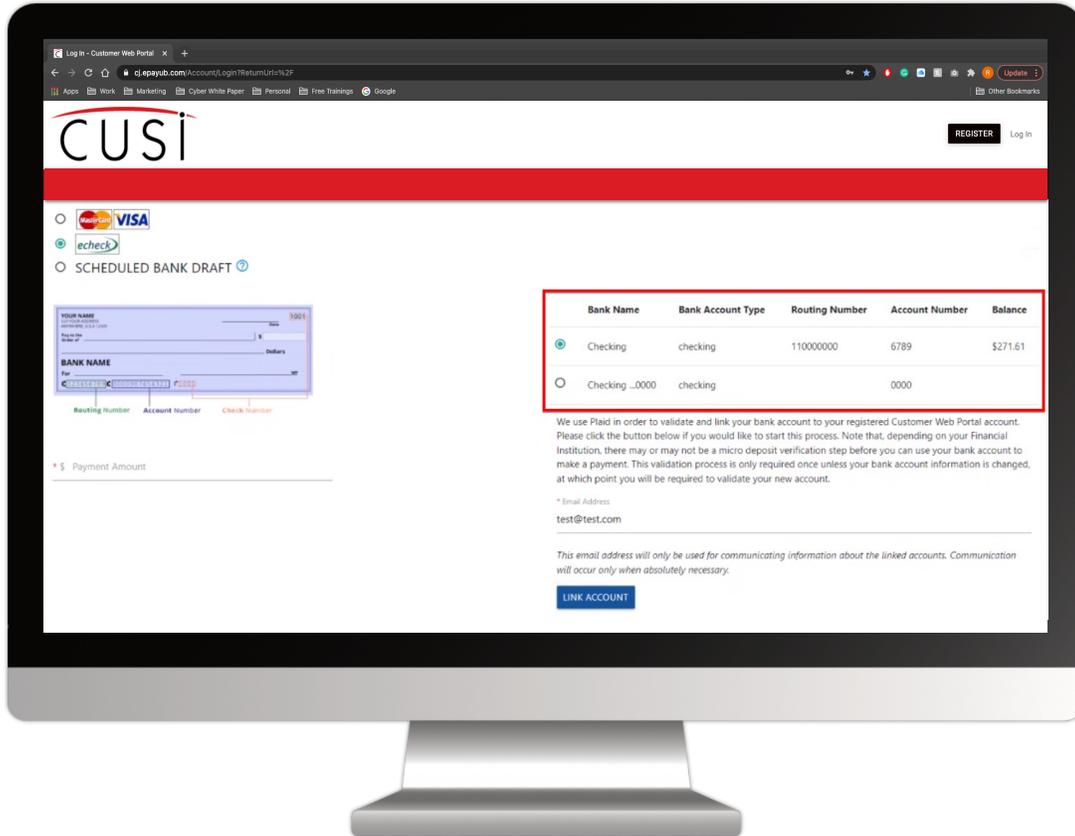


## Payment Screen

### Successfully Authenticated

7) Once banking information has been validated, the payment screen will confirm that information is successfully linked.

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# ACH Bank Draft Sign-Up

When signing up for ACH Bank Draft from CWP, Plaid validation is **required** to sign up.

**1)** The user will click “**Link Account**” to prompt the same Plaid process as outlined in previous slides to validate.

