# Plaid Guide to Institution-specific OAuth experiences

This guide is intended to complement the [Plaid OAuth documentation](link) by providing more detailed information about user experience and data availability at certain large US institutions. Note that any limitations in user experience or data availability that may be shown are typical to all OAuth customers of these institutions' APIs and are not specific to Plaid's integration.

Chase (ins_56)

Account selection

By default, all sub-accounts are <u>un-selected</u> in the Chase OAuth account selection flow. The user can either choose to "Select all accounts" or permission each sub-account individually. The user also has the option to "Include new, eligible accounts automatically."
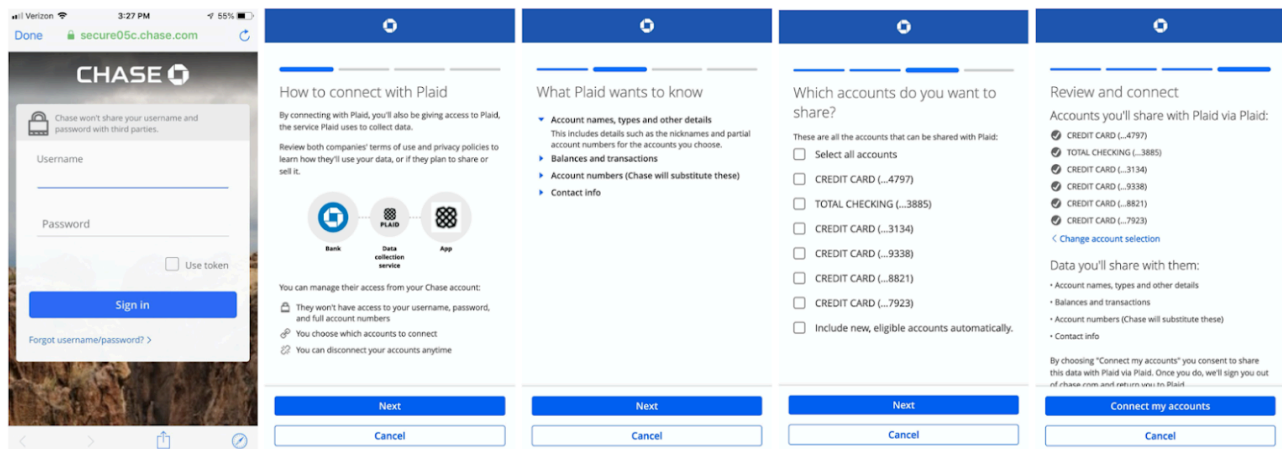
The Chase OAuth flow, covering consent, a data sharing overview, and account selection.

Assets permissioning

If you initialize Plaid Link with Assets only, the user only needs to select an account in order for you to add the item and retrieve the Asset Report.

If you initialize Plaid Link with Assets and Auth, the user will need to select a depository account (i.e. checking, savings) in order for you to add the item and retrieve the Asset Report and Auth data.

Removing items

Calling `/item/remove` for a Chase OAuth (ins_56) item does not currently remove your app and prevent it from showing up in the user's "Linked apps and websites" portal in the "Security & privacy"

section of their Chase account. Users may need to log in to their Chase account directly to remove the connection completely.

Auth
- See [Tokenized Account Numbers](#).

Liabilities
- Not available for mortgage accounts

Business accounts
- The follow business accounts are covered by the Chase OAuth integration: Business Revolving Credit, Business Credit Card, Business Spend Focused
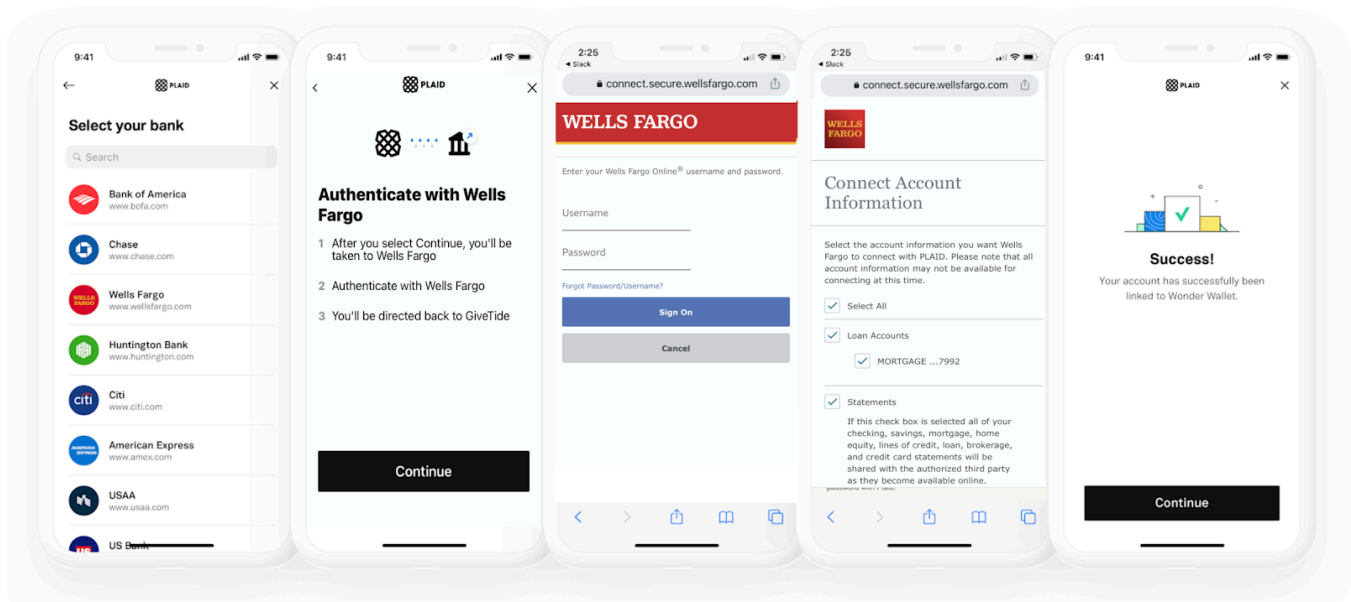
Chase OAuth Item De-Duplication

See the callout box in [Preventing Duplicate Items](#).

Wells Fargo (ins_127991)

Account selection

By default, all sub-accounts are pre-selected in the Wells Fargo OAuth account selection flow.

Identity and Liabilities permissioning

The account selection pane will include additional "Profile Information" and "Statements" checkboxes (default selected) that users will need to keep selected in order to share their Identity (name, phone, email, address) and Liabilities (APRs, due dates, etc.) information, respectively.

If you include Identity or Liabilities in the `products` parameter of your `/link/token/create` call, the user will only be able to successfully connect if the corresponding checkbox(es) ("Profile Information" or "Statements") is/are kept selected, otherwise they will encounter an `ACCESS_NOT_GRANTED` error.

Similarly, calling `/identity/get` on an item where "Profile Information" was not checked and calling `/liabilities/get` on an item where "Statements" was not checked will return an `ACCESS_NOT_GRANTED` error.

Note that both the applicable subaccount *and* the "Profile Information"/"Statements" checkboxes need to be selected by the user for the corresponding subaccount's Identity/Liabilities information to be available to you.

Assets permissioning

If you initialize Plaid Link with Assets only, the user only needs to select an account in order for you to add the item and retrieve the Asset Report. You may not receive identity information if the user deselects the "Profile Information" checkbox.

If you initialize Plaid Link with Assets and Auth, the user will need to select a depository account (i.e. checking, savings) in order for you to add the item and retrieve the Asset Report and Auth data.

Removing items

Calling `/item/remove` for a Wells Fargo OAuth (ins_127991) item does not currently remove your app and prevent it from showing up in the user's Wells Fargo account. Users may need to log in to their Wells Fargo account directly to remove the connection completely.

MFA support

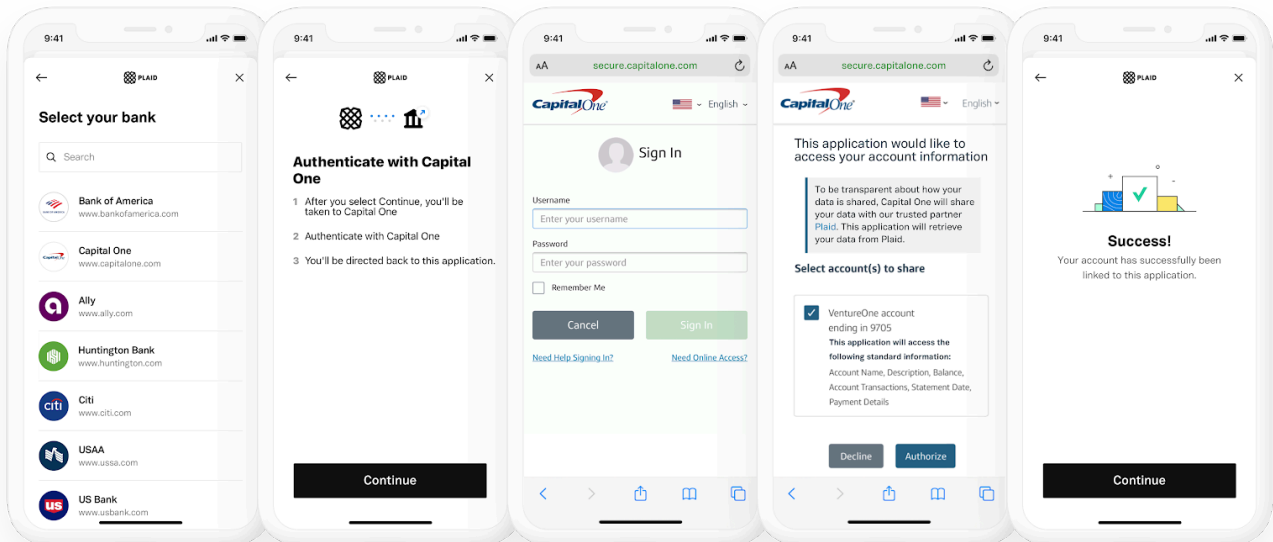User accounts with Wells Fargo's Advance Access MFA enabled will now be supported.

CEO Accounts

● Wells Fargo OAuth does not cover "Wells Fargo - CEO - Treasury Reporting" (ins_117738) or "Wells Fargo - Commercial Electronic Office (CEO)" (ins_114007) accounts, which continue to be accessible via the existing ins_117738 and ins_114007 institution IDs.

Capital One (ins_128026)

Account selection

By default, all sub-accounts are un-selected in the Capital One OAuth account selection flow.

Canada

Capital One Canada accounts are not currently supported.

Removing items

Calling /item/remove for a Capital One OAuth (ins_128026) item will also remove your app and prevent it from showing up in the user's Capital One account.

Identity and Auth permissioning

If the user has a Capital One depository account (i.e. checking or savings), the account selection pane will include two additional checkboxes (default un-selected) for each subaccount that users will need to select in order to share their Auth (account and routing number) and Identity (account holder name) information.

If you include Auth or Identity in the products parameter of your /link/token/create call, the user will only be able to successfully connect if they have selected the corresponding checkboxes during the OAuth flow, otherwise they will encounter an ACCESS_NOT_GRANTED error.

Similarly, calling /identity/get on an item where "Account Holder Names & Roles" was not checked and calling /auth/get on an item where "Account Number and Routing Number" was not checked will return an ACCESS_NOT_GRANTED error.

Assets permissioning

If you initialize Plaid Link with Assets only, the user only needs to select an account in order for you to add the item and retrieve the Asset Report. The user does not need to select corresponding checkboxes. You may not receive identity information if the user does not select "Account Holder Name(s) & Role(s)."

If you initialize Plaid Link with Assets and Auth, the user will need to select a depository account (i.e. checking, savings) and the corresponding checkbox for "Account Number and Routing Number" in order for you to add the item and retrieve the Asset Report and Auth data.

Consent expiration
All Capital One OAuth connections will require re-authorization every 365 days.

Transactions
- Up to 90 days of transaction history available.
- Pending transactions not available.
- `authorized_date` not available.
- `/transactions/refresh` is not supported and will return `PRODUCT_NOT_SUPPORTED`.

Assets
- Up to 90 days of transaction history available
- Pending transactions not available
- `date_transacted` not available
- Available balance not available
- Only "Name" will be returned if the user selected "Account Holder Name(s) & Role(s)"
- Assets report will be not be real-time: Upon calling `/create` or `/refresh`, data fields will be fresh once a day

Identity
- Only `name` will be returned.
- Not supported for credit card-only Capital One accounts.

Balance
- Capital One provides real-time balances on depository accounts only. On all other calls to `/accounts/balance/get`, [min_last_updated_datetime](#) must be provided for Capital One Items.
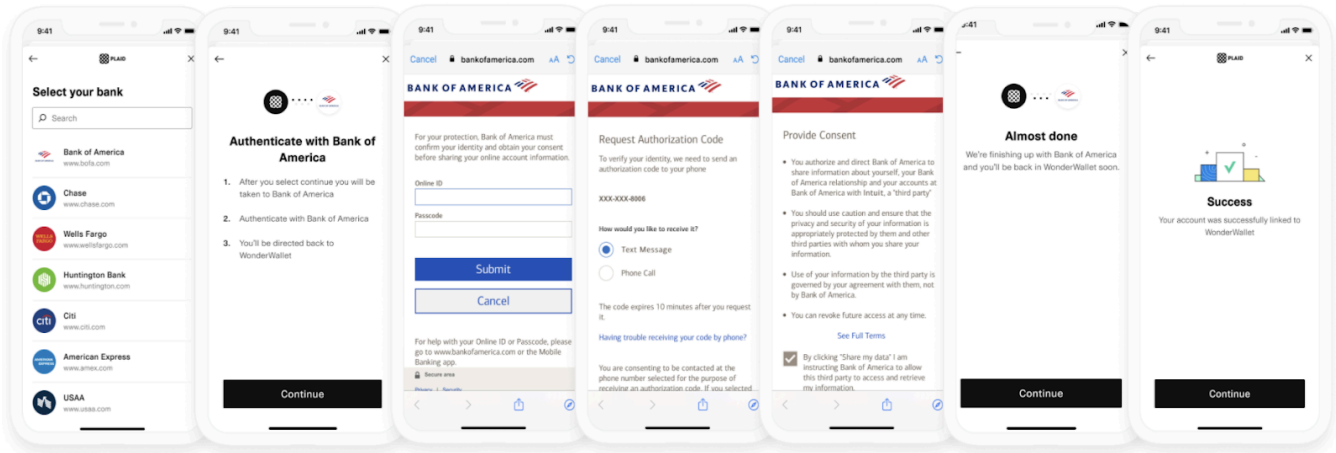
Liabilities
- Partially supported. API calls will succeed but the following will not be returned:
  - Within Credit Object
    - `aprs` object
    - `is_overdue` field
    - `minimum_payment_amount` field
  - Mortgage Object
  - Student Object

Bank of America (ins_127989)

Account Selection
Bank of America's OAuth UX does not include the option to select or deselect specific accounts.

Removing items

Calling `/item/remove` for a Bank of America API (ins_127989) item will also remove your app and prevent it from showing up in the user's Bank of America account.

Transactions & Assets

- Transaction history
  - Checking, Savings, and Mortgage accounts: up to 18 months
  - Consumer Credit Cards: current cycle + 11 previous statement cycles
  - Small Business Credit Cards: current cycle + 17 previous statement cycles
- Note that Merrill Lynch accounts are not returned, but users can link to the Merrill Lynch (ins_115611) and Merrill Edge (ins_115610) institutions separately.
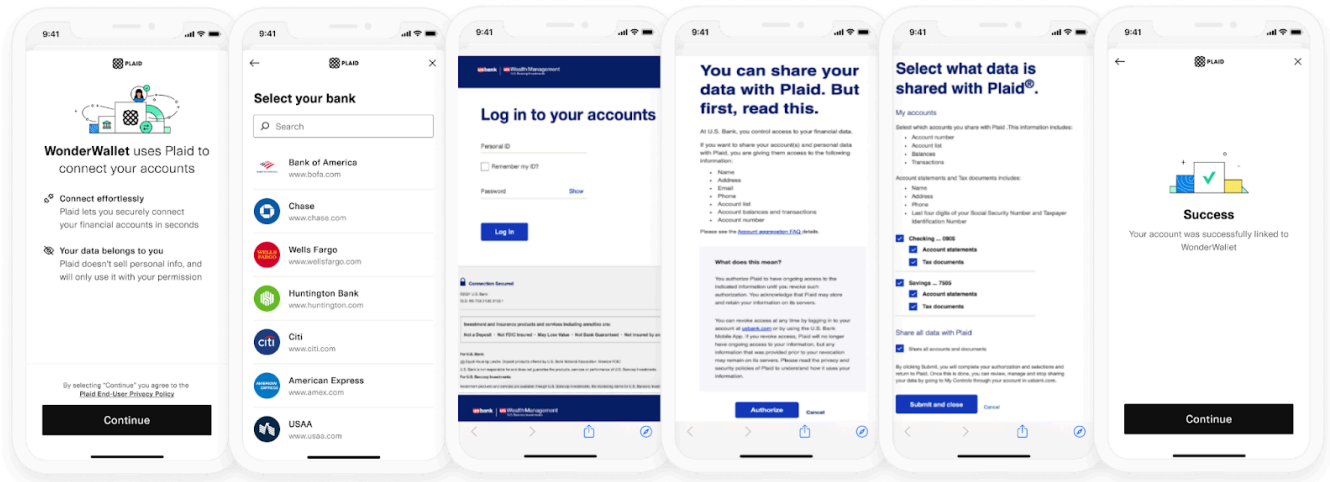
Investments

- Not supported. Users should instead link to the Merrill Lynch (ins_115611) and Merrill Edge (ins_115610) institutions separately.

US Bank (ins_127990)

Account Selection

US Bank's OAuth UX includes the option to select or deselect specific accounts. All accounts are not selected by default.

Removing items
Calling `/item/remove` for a US Bank API (ins_127990) item will also remove your app and prevent it from showing up in the user's US Bank account.

Transactions & Assets
- Transaction history: up to 18 months

Other US Bank account types
- "US Bank ReliaCard" (ins_127948) and "Alight - US Bank" (ins_104308) are not covered by the US Bank API and will continue to be accessible via the existing ins_127948 and ins_104308 institution IDs.
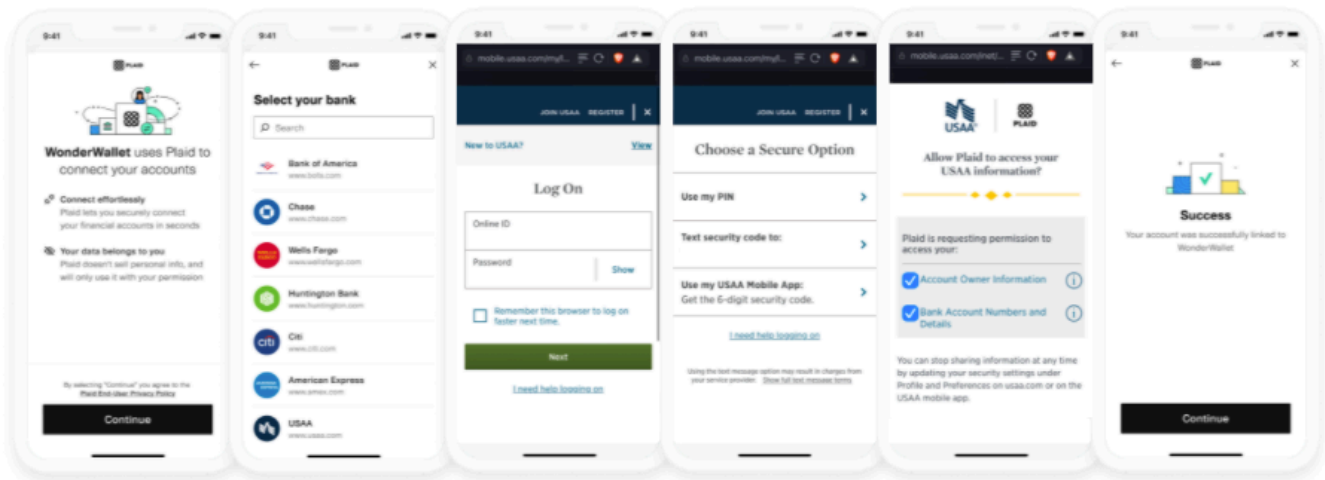
USAA (ins_7)

Account Selection
USAA's OAuth UX does not include the option to select or deselect specific accounts.

Data Selection
USAA's OAuth presents users with the option to deselect 1) Account Owner Information or 2) Bank Account Numbers and Details. These options are pre-selected for the user upon entrance to the pane.

Removing items

Calling `/item/remove` for a USAA (ins_7) item will also remove your app and prevent it from showing up in the user's USAA "My Profile" account.
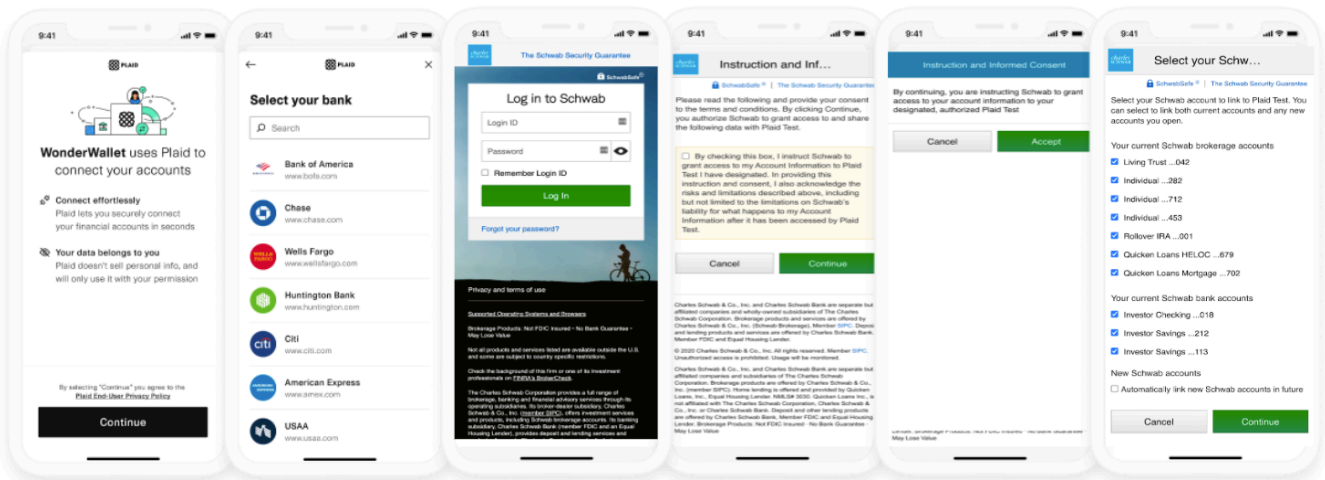
Transactions & Assets
- Transaction history
    - Checking, Savings, and Mortgage accounts: up to 18 months
- Pending transactions will not be available.

Charles Schwab (ins_11)

Account Selection

Schwab's OAuth UX includes the option to select or deselect specific accounts, and whether to automatically include any newly created accounts. By default, all accounts are not selected.

Transactions & Assets
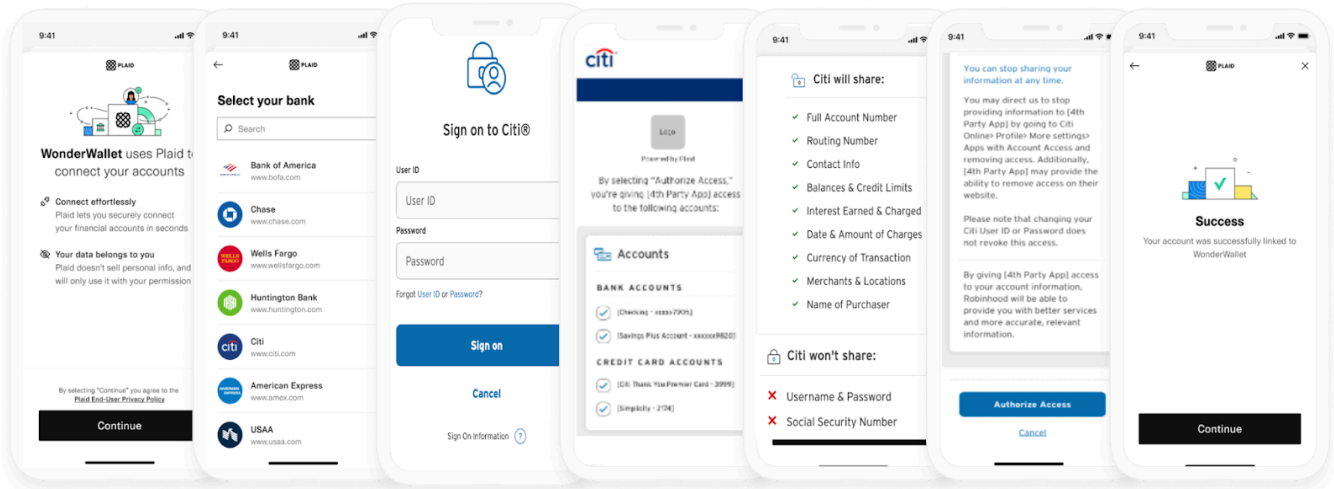- Transaction history: up to 24 months.

Schwab OAuth Item De-Duplication

See the callout box in [Preventing Duplicate Items](#).

Citi (ins_5)

Account Selection

Citi's OAuth UX includes the option to select or deselect specific accounts, and whether to automatically include any newly created accounts. By default, all accounts are not selected.

Removing items

Calling `/item/remove` for a Citi (ins_5) item will also remove your app and prevent it from showing up in the user's Citi "Accounts with app Access" account.

Transactions & Assets

- Transaction history: up to 18 months.
- Transaction Updates: 2 updates per day.