

Aggregation Maintenance

To automatically populate your Balance Sheet, we use a process called account aggregation. Your initial aggregation setup includes validating your various accounts' access for security purposes. Over time you may occasionally need to re-validate an account's access for any number of reasons, such as password updates, changes in your institutions' security measures, or even when your financial institution updates their website. This is normal maintenance with account aggregation.

When Will You Need to Re-Validate?

You may notice your financial institutions making changes to their essential technology and security every now and then that may affect your login experience, or you may need to update your app when you want to change your login information. The table below outlines potential re-validation scenarios and highlights whether they will be addressed by you or your support team.

Validation Techniques Come in Many Forms:

- basic (i.e., ID & password)
- physical (i.e., text message sent to a phone)
- logical (i.e., answering a personal question)
- biometric (i.e., facial ID, fingerprint scan)

Multi-Factor Authentication – noun

a method of validating a user's identity using two or more pieces of evidence.

Times When Re-Validation May Be Necessary	Who Can Fix It?	
	Technical Support	You
Adding multi-factor authentication	X	
Adding or changing the number of required security questions	X	
Switching to real-time authentication, meaning that login requirements (security questions, text msg, etc.) must be validated with every login (no more saved logins)	X	
Moving the box where the username/password displays on your institution's website	X	
Changing the website on the back end (new URLs, etc.)	X	
Switching to a new data connection	X	
Changing your password		X
Adding/removing security questions		X
Changing user preferences regarding login requirements ("remember me," enable MFA, etc.)		X