

PLAID ONLINE PAYMENT SETUP

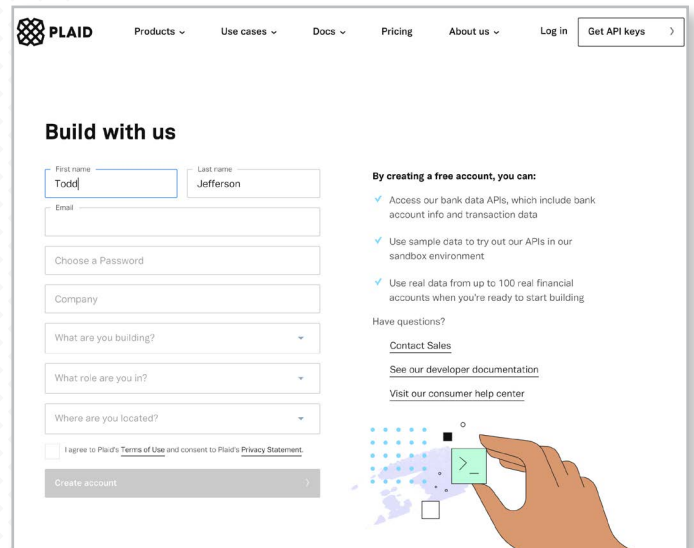
If your community would like to offer online ACH payments in conjunction with credit card payments, you will need to set up a Plaid account. Plaid integrates with your organizations Stripe online payment account and allows you to collect direct deposits from member’s bank accounts. These two third-party payment services will securely process electronic transfers from member’s banks and deposit into your organization’s Stripe account. Before getting started with your ACH payment setup, your Stripe online payment account must be set up and activated. For more information on this process, please follow these detailed steps which are found in this [Stripe Quick Reference Guide](#).

Plaid / Stripe ACH Bank Debit payments cost 0.8% (capped at \$5) + \$1.50 verification fee.

Payment Amount	ACH Debit Fee
\$100	0.80¢ + \$1.50 = \$2.30
\$500	\$4.00 + \$1.50 = \$5.50
\$1000	\$5.00 + \$1.50 = \$6.50

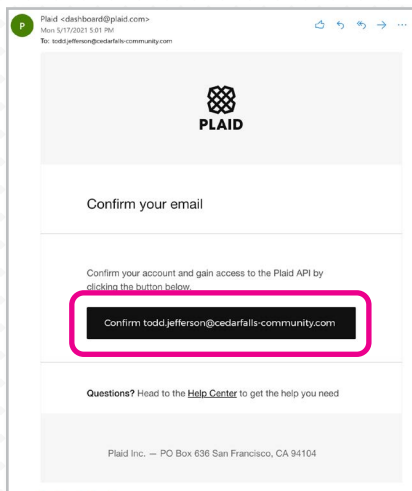
Step 1: Create an Account

Go to Plaid and create your account:
<https://dashboard.plaid.com/signup>



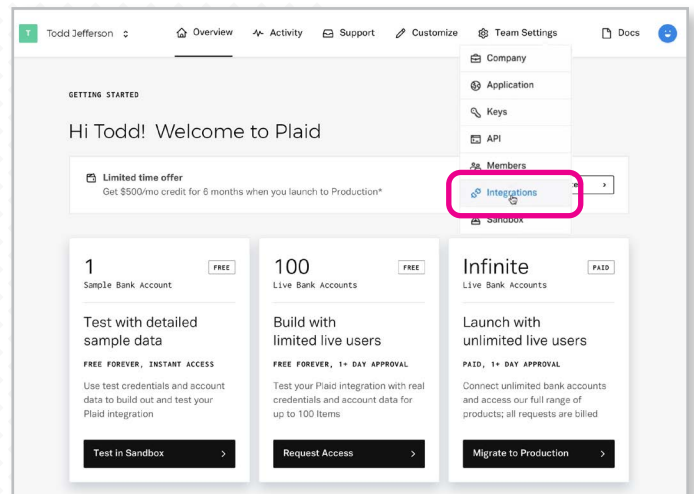
Step 2: Verify Email Address

When you initially create a new account, you will need to “Verify your email”. This verification email will be sent from dashboard@plaid.com. Clicking the “Confirm” button in the email will take you to the Plaid “Overview” welcome screen.



Step 3: Integrations: Stripe

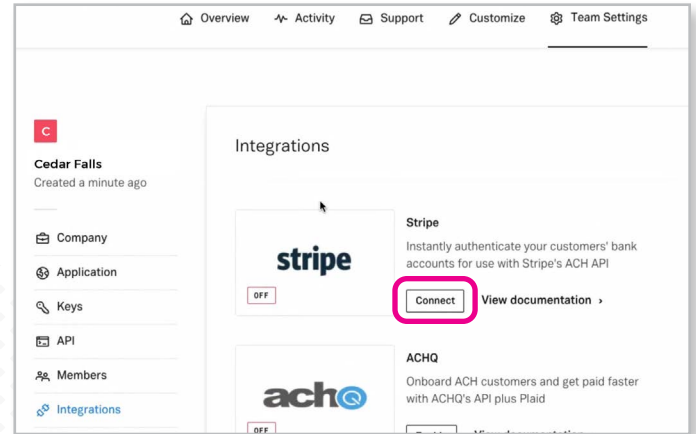
From the “Welcome” screen, click on the “Team Settings” dropdown menu in the top navigation bar and select “Integrations”.



PLAID ONLINE PAYMENT SETUP - CONTINUED

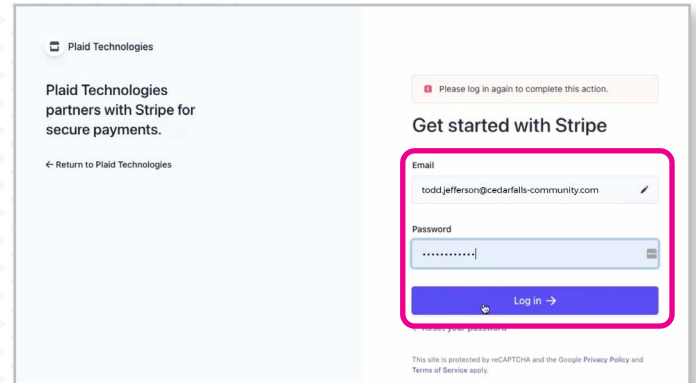
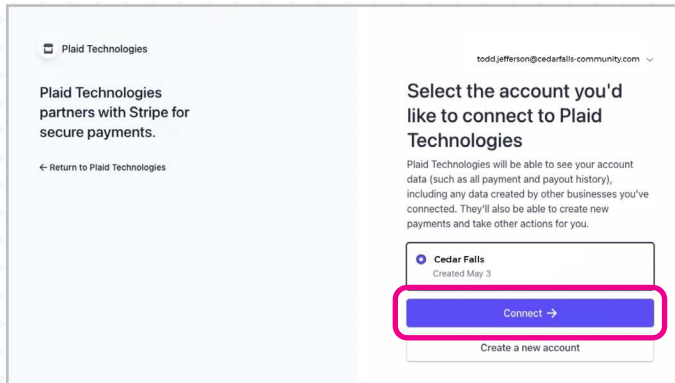
Step 4: Connect to Stripe Account

From the Integrations page, click on the Stripe “Connect” button to start the process of connecting your newly created Plaid account with your already established online payment Stripe account.



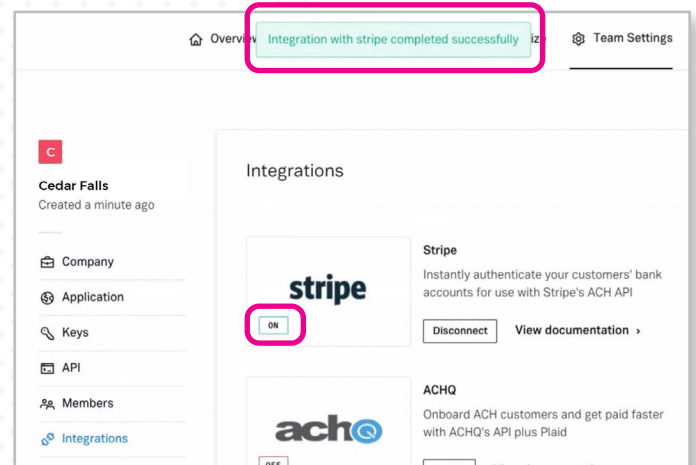
Step 5: Login into Stripe

You should see your community's account listed. Click the purple “Connect” button and Login to your Stripe account. Be sure to have the email and password associated with this account on hand. If you have 2-step verification setup on your Stripe account, you will also need to enter the 6-digit code that will be texted to the phone number associated with your Stripe account.



Step 6: Confirm Integration with Stripe

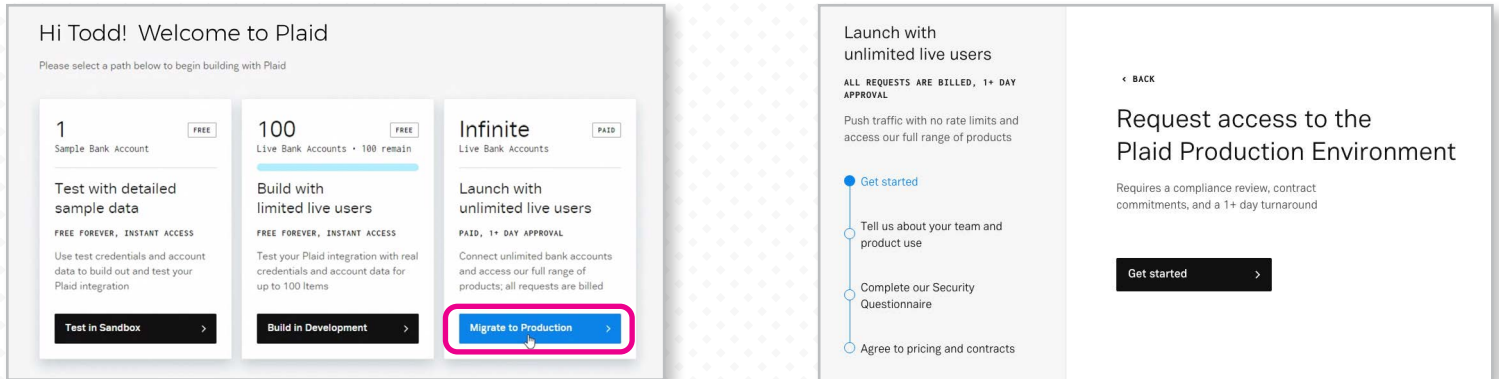
Once you have successfully logged into your Stripe account, the two accounts are connected and you will see a confirmation message “Integration with Stripe completed successfully” on the Integrations page. You will also see “On” next to the Stripe logo.



PLAID ONLINE PAYMENT SETUP - CONTINUED

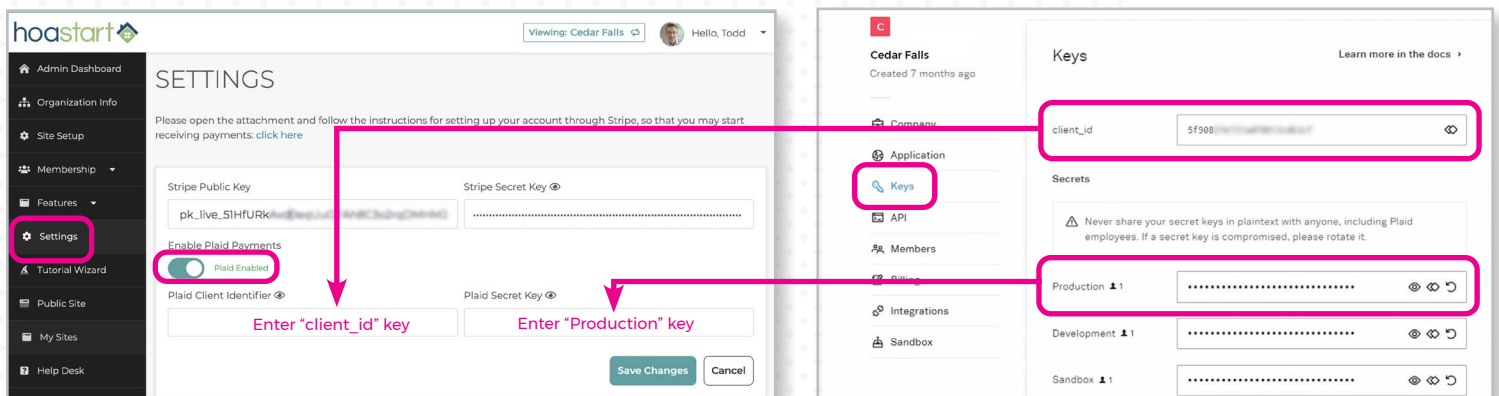
Step 7: Migrate to Production and Request Access

Now that your Plaid and Stripe accounts are connected, the next step is to request access so you can receive your API keys needed for the HOA Start Settings page. From the Overview screen in Plaid, click on the “Migrate to Production” button in the lower right corner. Next, you’ll need to provide the required information about your organization, complete their security questionnaire, and agree to pricing and contracts. Now you are ready to “Request Access”. Once Plaid has validated your identity using the provided information, they will send you an email as soon as your request has been processed and approved. Plaid could take up to 5 days to process your access request.



Step 8: Enter Keys in Admin Panel

Once Plaid has approved your request you will have access to the needed API keys. These keys will be entered into the “Settings” page of your HOA Start admin panel, where you will first need to “Enable Plaid Payments” by activating the toggle switch. From the Plaid Dashboard, navigate to the “Keys” page from the “Team Settings” dropdown menu. Copy the “client_id” key and paste it into the “Plaid Client Identifier” field. Do the same for the “Production” which will be pasted into the “Plaid Secret Key” field. After both keys have been entered, be sure to click the “Save Changes” button. Now you and your members are ready to enjoy the convenience of using ACH online payments for dues and fees.



- ◆ **For security reasons, never share your “Secret Key” with anyone, including Plaid employees. If a secret key is compromised, please rotate it.**

If you have any further questions about the Plaid setup process, please visit support.hoastart.com where you can open a support ticket.