

You can find a description of how and when Plaid stores credentials in our FAQ:

<https://support-my.plaid.com/hc/en-us/articles/4410324401047-Does-Plaid-have-access-to-my-credentials>

Does Plaid have access to my credentials?

The type of connection Plaid has to your financial institution determines whether or not we have access to the login credentials for your financial account: your username and password.

In many cases, after you request that we link your financial institution to an app or service you want to use, you will be prompted to provide your login credentials to your financial institution, and, upon successful authentication, your financial institution will then return your data to Plaid. In these cases, Plaid does not access or store your account credentials. Instead, your financial institution provides Plaid with a type of security identifier, which permits Plaid to securely reconnect to your financial institution at regularly scheduled intervals to keep your apps and services up-to-date.

In other cases, when you link a financial institution to an app via Plaid, you provide your login credentials to us. We store those credentials and use them to access and obtain information from your financial institution in order to provide that information, at your direction, to the apps and services you want to use. We then help keep your data safe and private with best-in-class encryption protocols. For more information on how we use your data, please refer to our [End User Privacy Policy](#).

Regardless of which type of connection is made, we do not share your credentials with the apps or services you've connected to your financial institution via Plaid. [Learn more about how Plaid handles data](#).

<https://support-my.plaid.com/hc/en-us/articles/4410328387479-When-Plaid-retrieves-my-financial-data-who-has-access-to-it>

When Plaid retrieves my financial data, who has access to it?

If you have used Plaid to facilitate a connection between your financial accounts and an app, then we will share your financial data with that app. The types of data that Plaid shares with your apps depend on the particular connections you've established, the specific Plaid services used to power your connected apps, and the information made available by your financial institution. We do not share your data with any app without your consent and do not sell or rent the personal information we collect.

In addition, when you connect your financial accounts with an app or otherwise connect your financial accounts through Plaid, Plaid will have access to your financial data, and we may share your data with additional outside parties as outlined in the [How We Share Your Information](#) section of our [End User Privacy Policy](#).

At any point, if you wish to delete your data from Plaid's systems, no longer want Plaid to have access to your data, or if you'd like to stop sharing your data with a specific app, we're happy to help! <https://support-my.plaid.com/hc/en-us/articles/4410328321303>

Where things are heading, and the proactive role we're taking to make this happen:
<https://plaid.com/blog/plaids-strategy-to-facilitate-an-api-based-ecosystem/>