

# Plaid Authenticate a Connector

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You can authenticate with Plaid to create your own instance of the Plaid connector through the UI or through APIs. Once authenticated, you can use the connector instance to access the different functionality offered by the Plaid platform.

## Authenticate Through the UI

Use the UI to authenticate with Plaid and create a connector instance as described in [Authenticate a Connector Instance \(UI\)](#). In addition to the base authentication parameters, you will need the credentials that you identified in [API Provider Setup](#).

After successfully authenticating, we give you several options for next steps. [Make requests using the API docs](#) associated with the instance, [map the instance to a common resource](#), or [use it in a formula template](#).

## Authenticate Through API

Authenticating through API is similar to authenticating via the UI. Instead of clicking and typing through a series of buttons, text boxes, and menus, you will instead send a request to our `/instances` endpoint. The end result is the same, though: an authenticated connector instance with a **token** and **id**.

To authenticate a connector instance:

1. Construct a JSON body as shown below (see [Parameters](#)):

```
{
  "element": {
    "key": "plaid"
  },
  "configuration": {
    "public_key": "",
    "secret": "",
    "client_id": "",
    "subdomain": "",
    "password": "User's password",
    "username": "User's user name",
    "bank_name": "Supported Plaid Institution Name",
    "products": ""
  },
  "tags": [
    ""
  ],
  "name": ""
}
```

2. Call the following, including the JSON body you constructed in the previous step:

```
POST /instances
```

**Note:** Make sure that you include the User and Organization keys in the header. For more information, see [Authorization Headers](#), [Organization Secret](#), and [User Secret](#).

3. Locate the `token` and `id` in the response and save them for all future requests using the connector instance.

## Example cURL

```
curl -X POST \
  https://api.openconnectors.us2.ext.hana.ondemand.com/elements/api-v2/instances \
  -H 'authorization: User , Organization ' \
  -H 'content-type: application/json' \
  -d '{
    "element": {
      "key": "plaid"
    },
    "configuration": {
      "public_key": "xxxxxxxxxxxxxxxxxxxxxx",
      "secret": "xxxxxxxxxxxxxxxxxxxxxxxxxx",
      "client_id": "xxxxxxxxxxxxxxxxxxxxxxxxxx",
      "subdomain": "sandbox",
      "username": "user_good",
      "password": "pass_good",
      "bank_name": "Tartan Bank",
      "products": "auth, transactions"
    },
    "tags": [
      "Docs"
    ],
    "name": "API Instance"
  }'
```

## Parameters

API parameters not shown in SAP Cloud Platform Open Connectors are in

`code formatting`.

**Note:** Event related parameters are described in [Events](#).

- **User's Bank Name.** This must match an Institution in Plaid.
- If you want access to products other than Auth and Transactions, click **Show Optional Fields**, and then add the products that you want to access to the comma separated list.

For example, `auth, transactions, identity, income`.

Parameter	Description	Data Type
<code>key</code>	The connector key. plaid	string
Name	The name of the connector instance created during	string

name	authentication.	Data
Parameter	Description	Type
Plaid Public Key	The Plaid <b>public_key</b> that you noted in <a href="#">API Provider Setup</a>	string
<b>public_key</b>		
Plaid Secret	The Plaid <b>secret</b> that you noted in <a href="#">API Provider Setup</a>	string
<b>secret</b>		
Plaid Client Id	The Plaid <b>client_id</b> that you noted in <a href="#">API Provider Setup</a>	string
<b>client_id</b>		
subdomain	The Plaid <a href="#">API environment</a> (sandbox, production, or development) to integrate with.	string
<b>subdomain</b>		
User' Bank Username	The user's bank user name.	string
<b>username</b>		
User' Bank Password	The user's bank password.	string
<b>password</b>		
User's Bank Name	The name of the user's bank that must match an Institution in Plaid	string
Products	A comma-separated list of <a href="#">Plaid products</a> .	string
<b>products</b>		
tags	<i>Optional.</i> User-defined tags to further identify the instance.	string

## Example Response for an Authenticated Connector Instance

In this example, the instance ID is **12345** and the instance token starts with "ABC/D...". The actual values returned to you will be unique: make sure you save them for future requests to this new instance.

```
{
  "id": 12345,
  "name": "API Instance",
  "createdDate": "2017-08-07T18:46:38Z",
  "token": "ABC/Dxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx",
  "element": {
    "id": 5865,
    "name": "Plaid",
    "key": "plaid",
    "description": "Plaid enables applications to connect with users' bank accounts",
    "image": "elements/custom-element-default-logo.png",
```

```
    "active": true,
    "deleted": false,
    "typeOauth": false,
    "trialAccount": false,
    "resources": [ ],
    "transformationsEnabled": true,
    "bulkDownloadEnabled": true,
    "bulkUploadEnabled": true,
    "cloneable": true,
    "extendable": true,
    "beta": false,
    "authentication": {
      "type": "custom"
    },
    "extended": false,
    "hub": "finance",
    "protocolType": "http",
    "parameters": [ ],
    "private": false
  },
  "elementId": 5865,
  "tags": [
    "Docs"
  ],
  "provisionInteractions": [],
  "valid": true,
  "disabled": false,
  "maxCacheSize": 0,
  "cacheTimeToLive": 0,
  "configuration": { },
  "eventsEnabled": false,
  "eventsNotificationCallbackUrl": "false",
  "traceLoggingEnabled": false,
  "cachingEnabled": false,
  "externalAuthentication": "none",
  "user": {
    "id": 12345
  }
}
```