Client Training HQ

Applicant FAQs for the Applicant WebFlow

Applicant FAQs

Connecting your bank for income verification

How do I connect my bank?	Equifax® partners with Plaid to help you connect your accounts and make your income information available. We'll guide you through the process. First you confirm your identity. Then you choose your financial institution, log in to Plaid, and add your accounts. You can add as many accounts as you need to.
What if I realize I forgot to add a bank account?	After you enter your income and expenses, we'll show you a summary before you submit your information. If you notice you're missing an account, you can edit and add an account.
If I connect to a bank or financial institution, do I have to connect all my accounts? Or can I choose the ones I connect?	You can choose the bank or financial accounts you connect. This means you have options. You must follow your program and state requirements when you report your income and expenses.
What if my income is from more than one job?	Connect all financial accounts where you deposit income. If you have income that is not in a bank account, you can manually add it during this process.
How is Plaid involved in this process?	With your consent, Plaid makes your recent deposit information (money that comes into your account) available to Equifax and the requesting caseworker. This process does not see how you spend money.

What if I don’t have a bank account?	If you don't have a bank account or an account at any other financial institution, you can add your income manually.
What if my bank isn’t listed?	You can enter your income information manually. Go through the steps. When you get to the Connect Accounts screen, follow the 'enter your income manually' link.
Can I add my business expenses?	Yes! We will guide you as you add your business-related expenses. It will also show you the time frame of the expenses the caseworkers requested. That means you only enter expenses between the dates the caseworker needs.
Does my link expire?	Yes. Your link expires 10 calendar days after you receive it.
What do I do if my link expires or I cannot access the link?	Ask your caseworker for a new link.
Will this verification affect my credit score?	No. This process does not relate to or impact your credit data or credit score.

More Training Available!

Check out additional training resources available on our site, Connections.