

GWP Plaid Data Access Scope

Growing Wealth Platform · Last updated: June 11, 2026

1. Purpose

Describes Plaid products and data fields accessed by GWP. For Plaid's own security programme see security.plaid.com.

<https://security.plaid.com/>

2. Scope

- Geography: United States only
- Connection: read-only account data via Plaid Link
- Client name: GWP

3. Plaid products enabled

Product	Use case
Transactions	Balances and transaction history
Liabilities	Credit and loan accounts
Auth	Depository account verification

4. Plaid products NOT enabled

- Payment Initiation
- Transfer
- Identity Verification
- Income
- Assets (Plaid Investments)
- Investments Move

5. Data retrieved

- Account names, types, balances
- Transaction amounts, dates, categories, merchants
- Liability details (limits, APRs, payments, due dates)
- Depository routing/account numbers (Auth, verification only)

6. Data NOT accessed

- Bank login credentials
- Payment initiation or transfer capabilities
- Investment holdings via Plaid Investments
- Identity documents or SSN via Plaid Identity

7. Token handling

- Tokens exchanged server-side via `itemPublicTokenExchange`
- Stored in PostgreSQL (`PlaidConnection.accessToken`)
- Used only in server-side Plaid API calls
- Never sent to browser or client application
- Disconnect calls `itemRemove` and deletes local records

8. Plaid security reference

Plaid security certifications and controls: security.plaid.com

<https://security.plaid.com/>

9. Contact

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