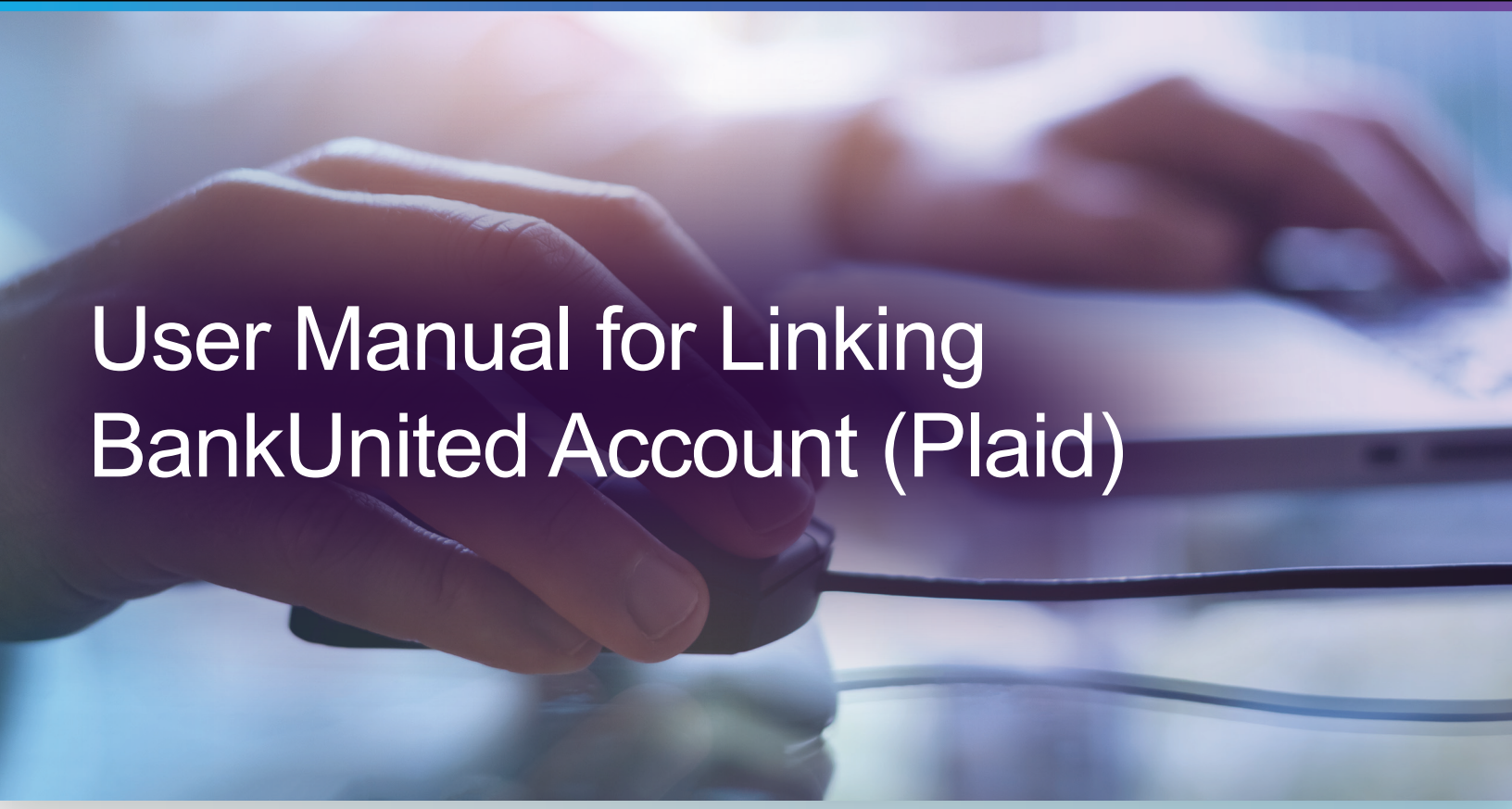
BankUnited



User Manual for Linking BankUnited Account (Plaid)

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INTRODUCTION

Plaid is a financial technology company that acts as an intermediary link between your bank account and financial apps. When you link your bank accounts to an application that uses Plaid, Plaid secures access of user permissioned financial data (such as an account balance), and then supplies it to the application through a safe connection.

Plaid supports a wide list of enabled applications like **AppFolio** or **Venmo**: **Plaid Apps List**

The purpose of this document is to guide you on how to link your accounts to Plaid-enabled applications. This document covers:

1. One-time registration on BankUnited Okta authentication server
2. Plaid link process for BankUnited accounts on enabled applications

NOTE: We're taking AppFolio as an example in this document.

Please note that features, screen layouts, authentication methods, and available applications may change without notice. BankUnited does not guarantee the continued availability of any particular third-party integration or service.



Plaid and the applications that use Plaid (such as AppFolio) are independent third-party service providers. By connecting your BankUnited accounts, you authorize the sharing of certain account information with the selected third-party application through Plaid. Your use of Plaid and any third-party application is subject to their respective terms of use and privacy policies. BankUnited does not control and is not responsible for the products, services, security, or privacy practices of third parties.

ONE-TIME REGISTRATION PROCESS

You need to register on BankUnited Okta Authentication server in order to authorize the linking of the accounts on Plaid-enabled applications. (The list of Plaid-enabled apps is available here: https://plaid.com/discover-apps/)

In this document, we're using AppFolio as an example. You'll land on BankUnited Okta Login / Registration page via AppFolio. You'll first need to register using BankUnited Lynx™ credentials.

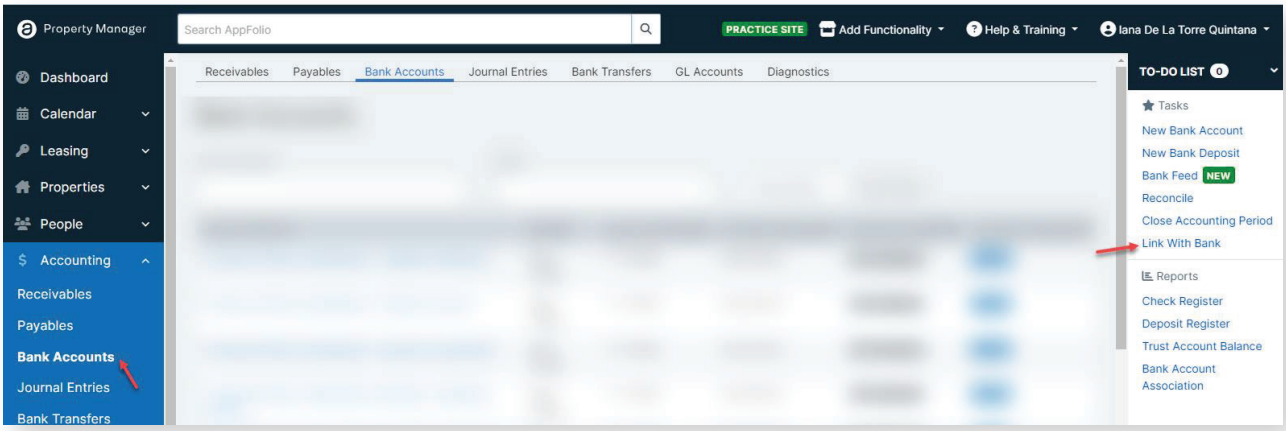
Pre-Requisite:

1. Log in to a Plaid-enabled application
2. BankUnited Lynx™ credentials (for registration)

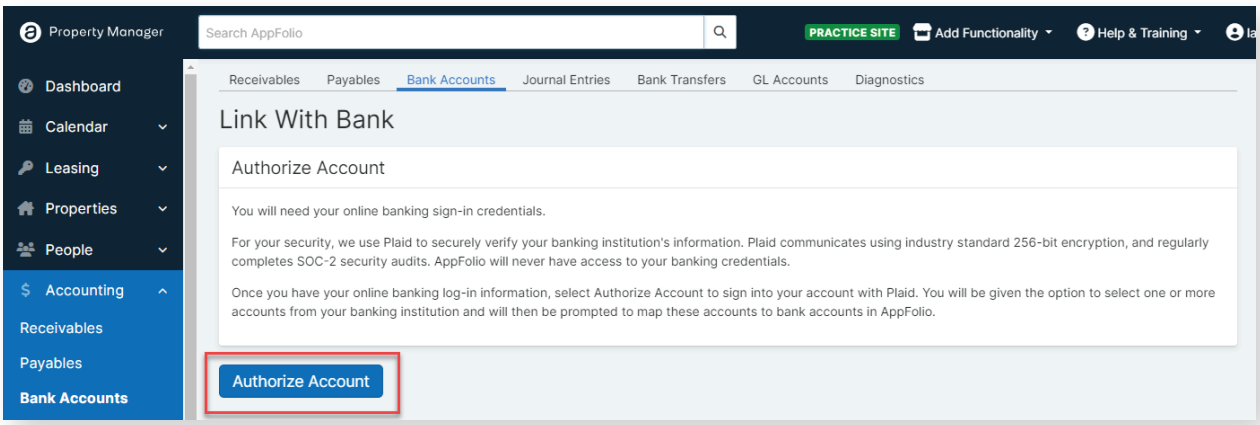
Steps to follow:

Step 1: Log in to AppFolio at: https://www.appfolio.com/

Step 2: Click on the 'Link With Bank' link under 'TO-DO LIST'

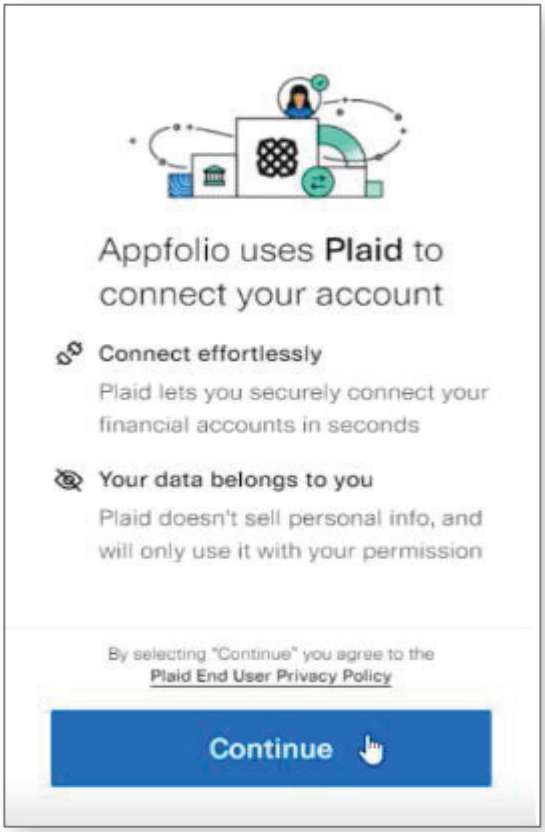


Step 3: Click on the 'Authorize Account' button

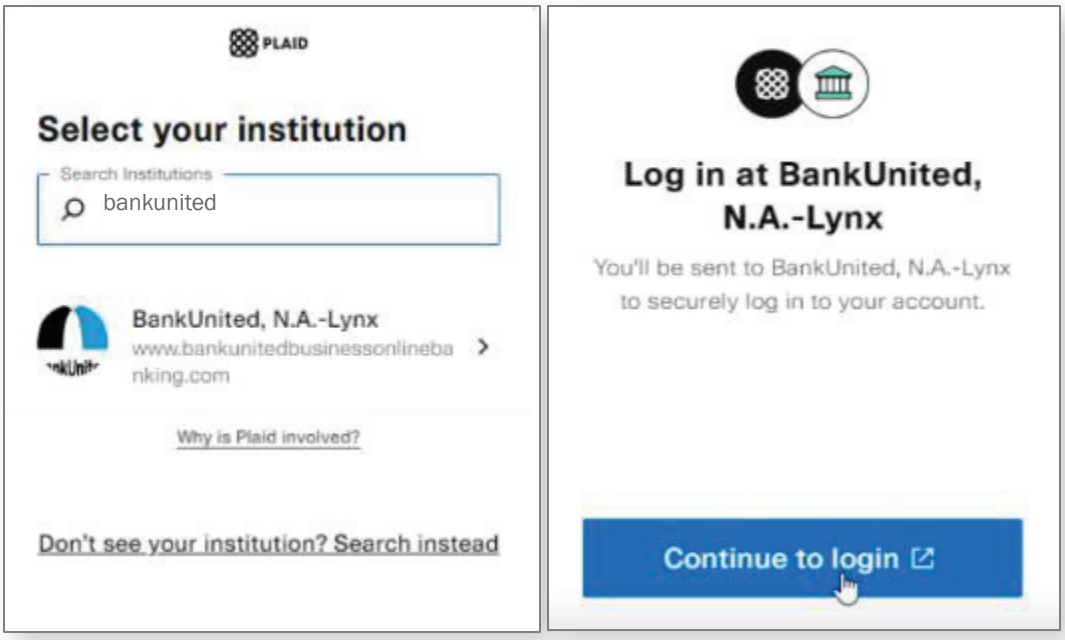


Please note that this initial Link with Bank option might have different verbiage from other Plaid-enabled apps and could be placed on a different menu option. This is used as an example in this user manual.

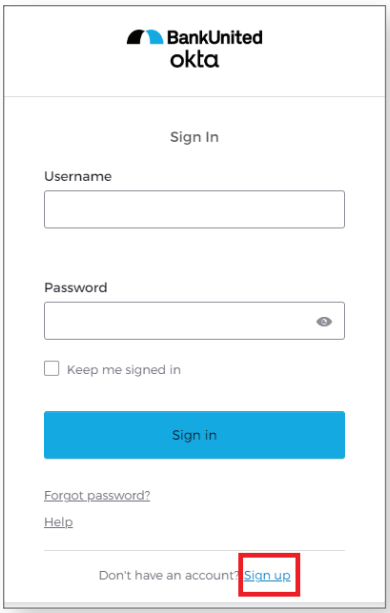
Step 4: You'll land on the page shown below. Click on the 'Continue' button.



Step 5: Search for BankUnited in the 'Search Institutions' text box and select 'BankUnited, N.A.-Lynx' from the result. Click on the 'Continue to login' on the next screen.



Step 6: On the sign-in page, you'll see the BankUnited Okta logo. To register, click on the 'Sign up' link at the bottom of the page.



Step 7: On the sign-up page, fill out the following information and click the 'Sign Up' button.

- **a)** First name of the user
- **b)** Last name of the user
- **c)** Email address of the user (you will receive a code to verify this email address)
- **d)** Lynx™ Customer ID
- **e)** Lynx™ User ID
- **f)** Lynx™ Password

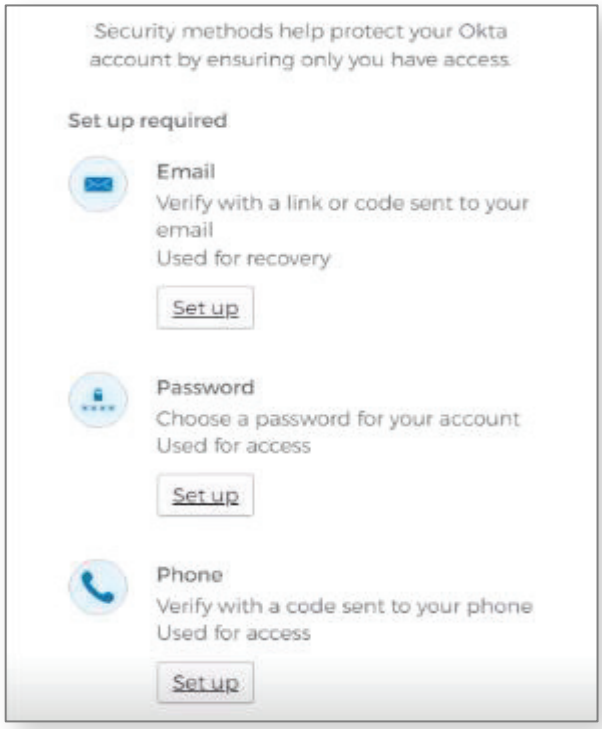


Step 8: Enable security methods for enhanced security protection

a) **Email:** Verify via link or code sent to your email (used for recovery)

b) **Password:** Choose a password for your account (used for access)

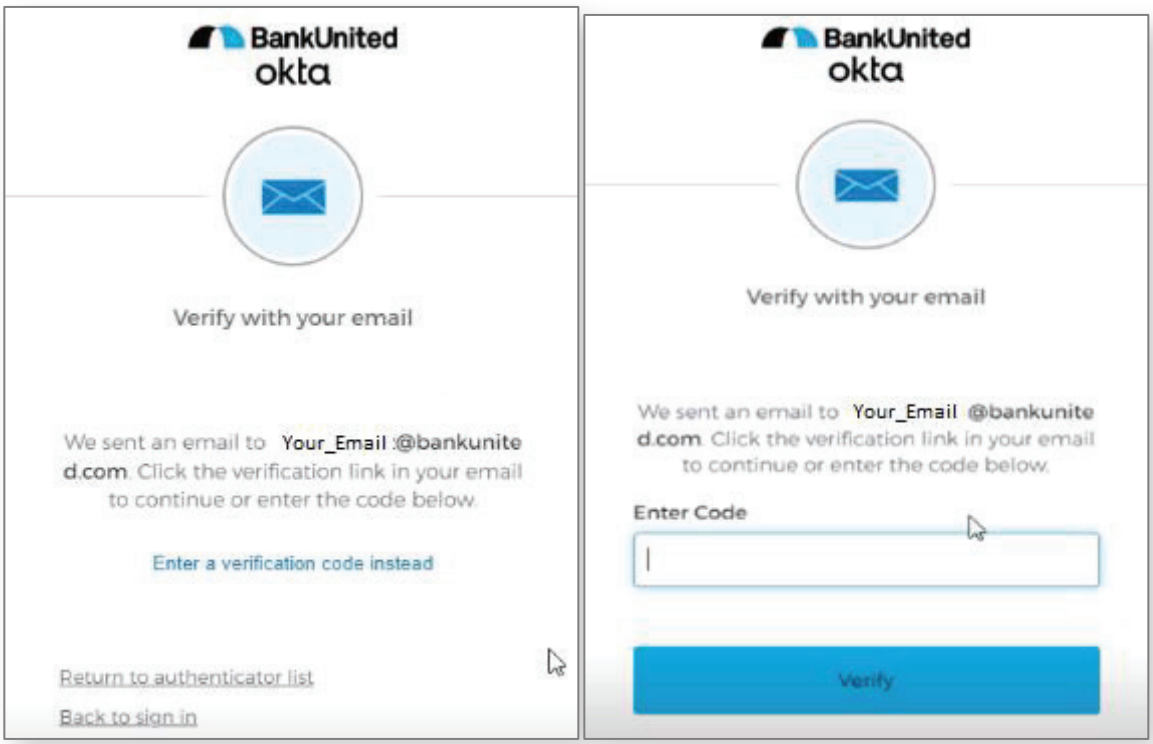
c) **Phone:** Verify with a code sent to your phone (used for access)



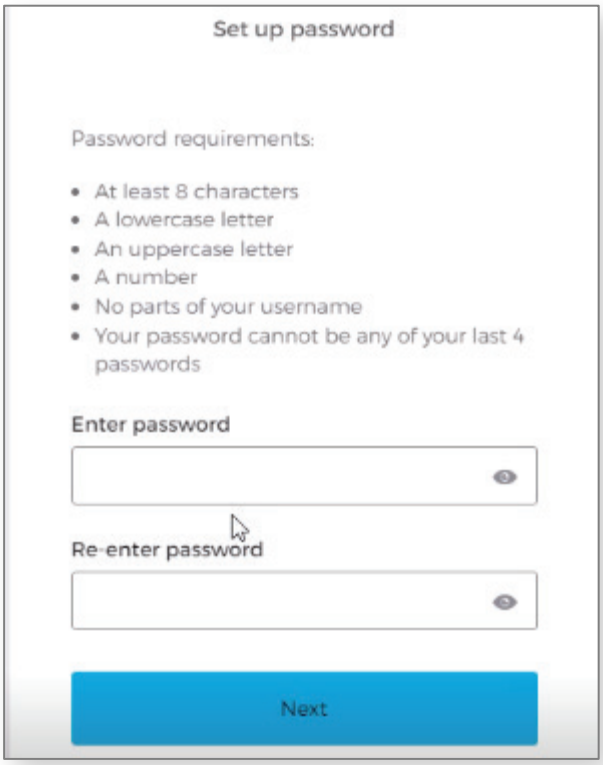
Step 8a: There are 2 ways to setup via email:

i) A verification link sent to the email provided on the sign-up screen

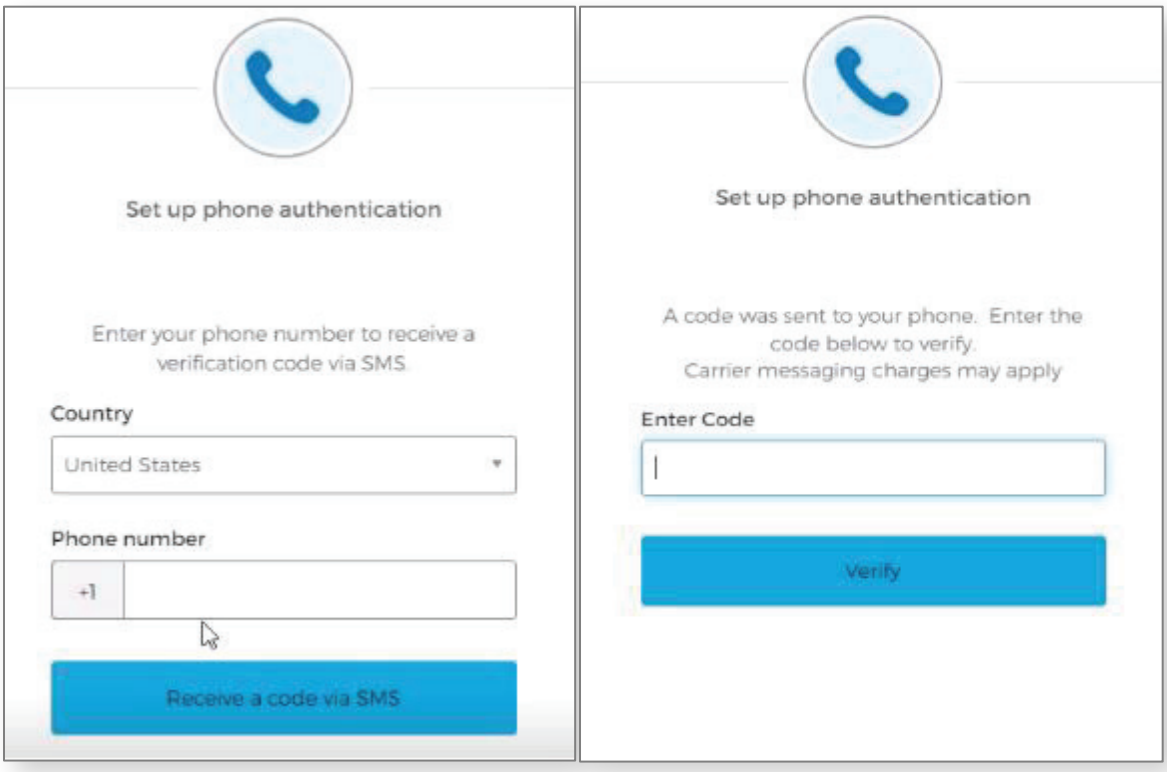
ii) Select the 'Enter a verification code instead' link and enter the code received via email



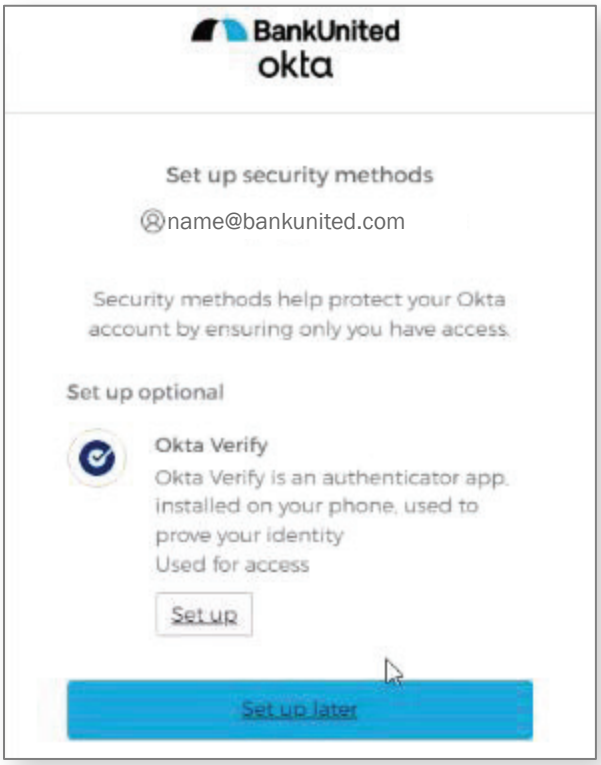
Step 8b: Select the Set Up button for Password, and create a password based on the requirements listed on the screen. Enter the new Password in the ‘Enter password’ and ‘Re-enter password’ fields, then click ‘Next.



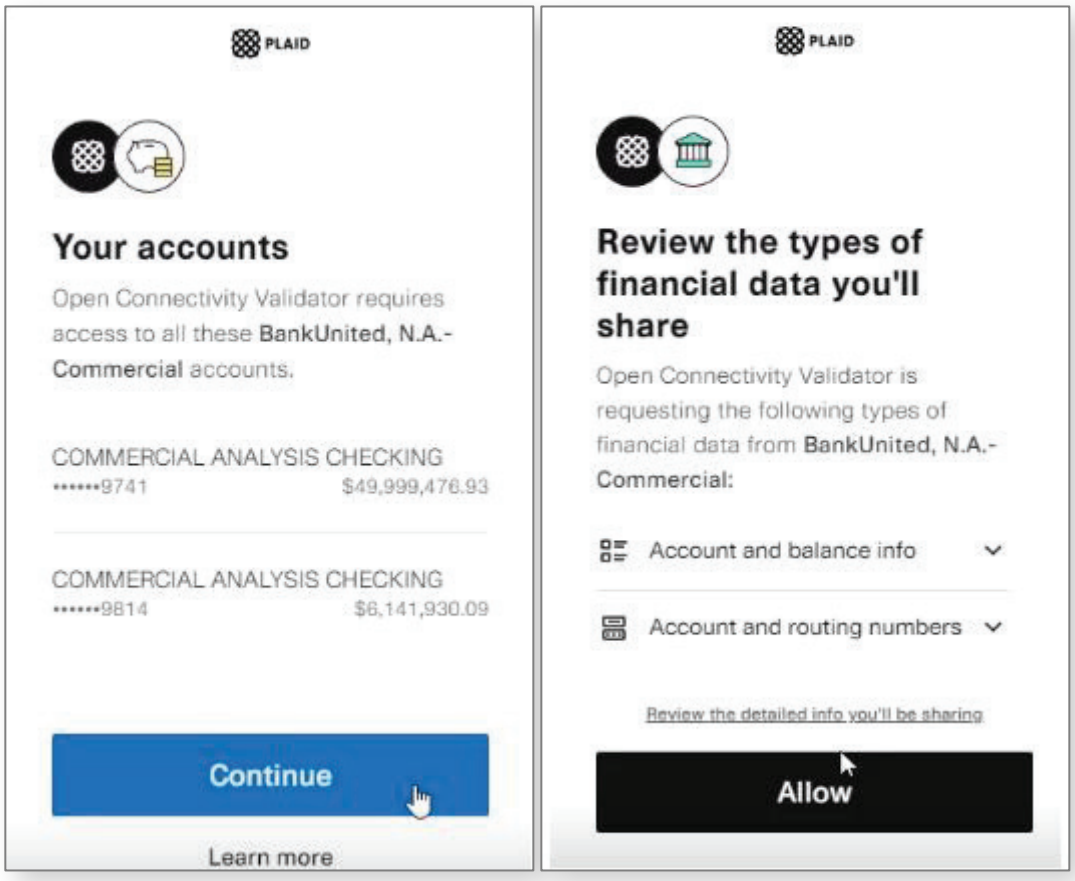
Step 8c: To set up a phone, select the Set up button for the phone. Provide your country and phone number and select ‘Receive a code via SMS’. Enter the SMS code on the next screen.



Step 8d: Setup Okta which is an optional step and can be skipped by selecting ‘Set up later’.



After successful registration, you’ll be able to see the list of your accounts. To allow Plaid to access your financial data, click the ‘Continue’ button and click the ‘Allow’ button.



LOGIN TO APPFOLIO APPLICATION VIA PLAID

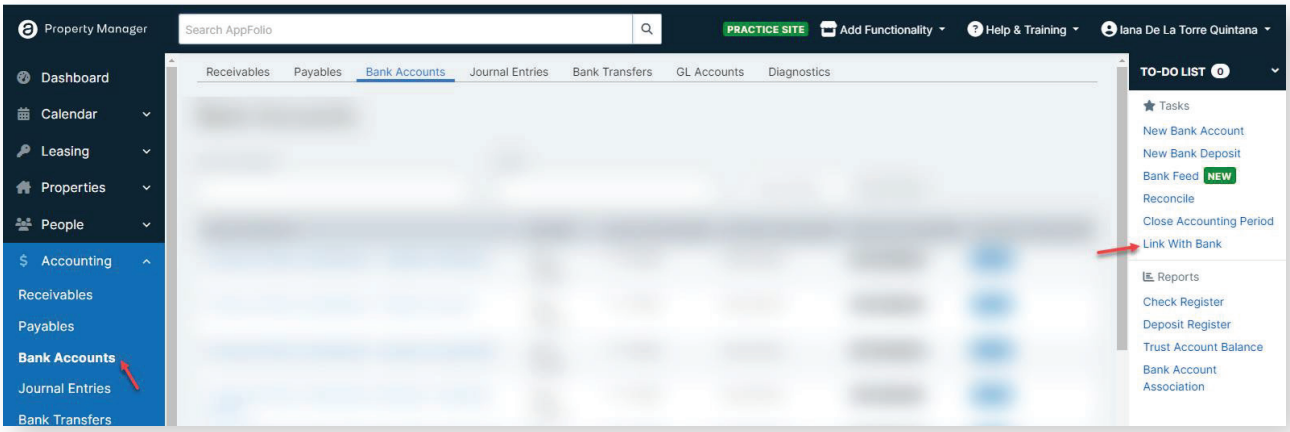
Pre-Requisite:

1. Plaid credentials

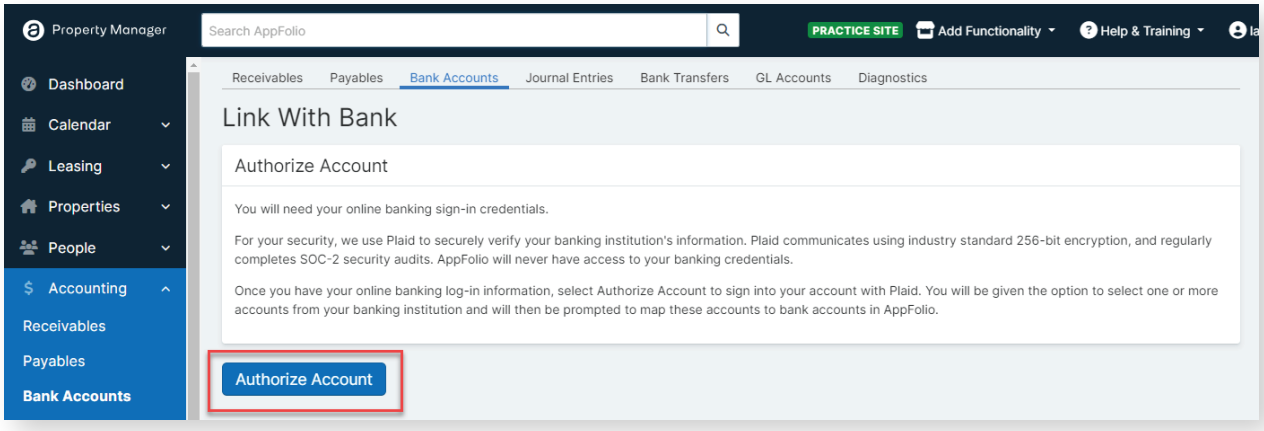
Steps to follow:

Step 1: Log in to AppFolio at: https://www.appfolio.com/

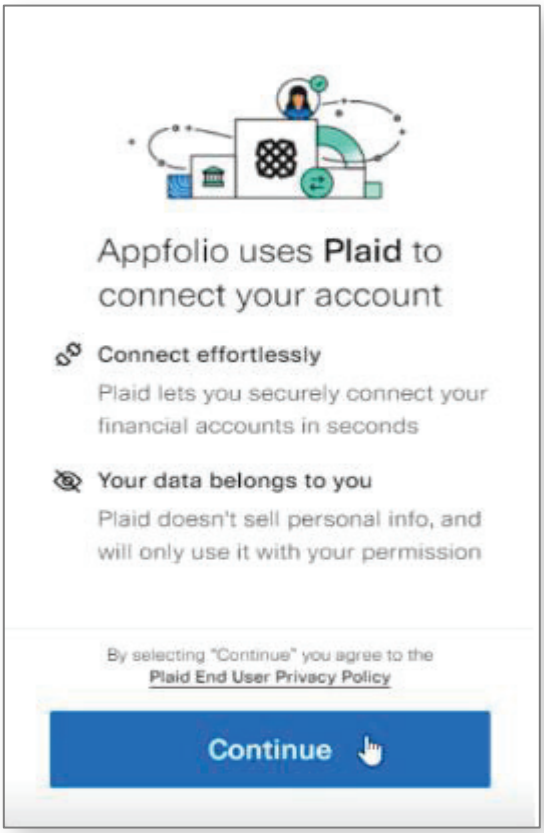
Step 2: Click on the 'Link With Bank' link under 'TO-DO LIST'



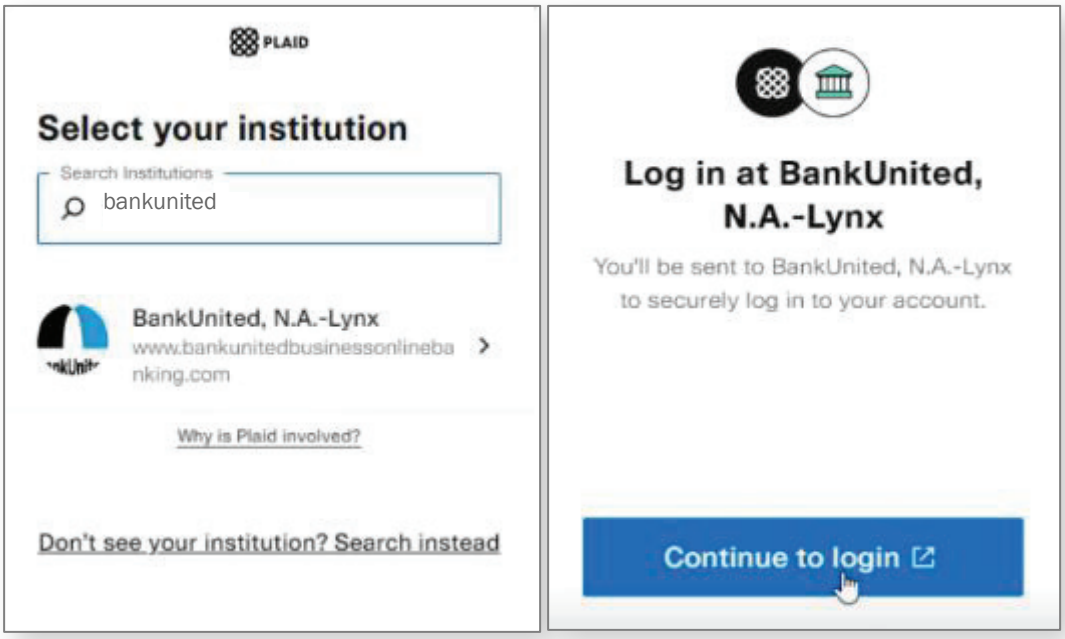
Step 3: Click on the 'Authorize Account' button.



Step 4: Once you land on the page below, click ‘Continue’.

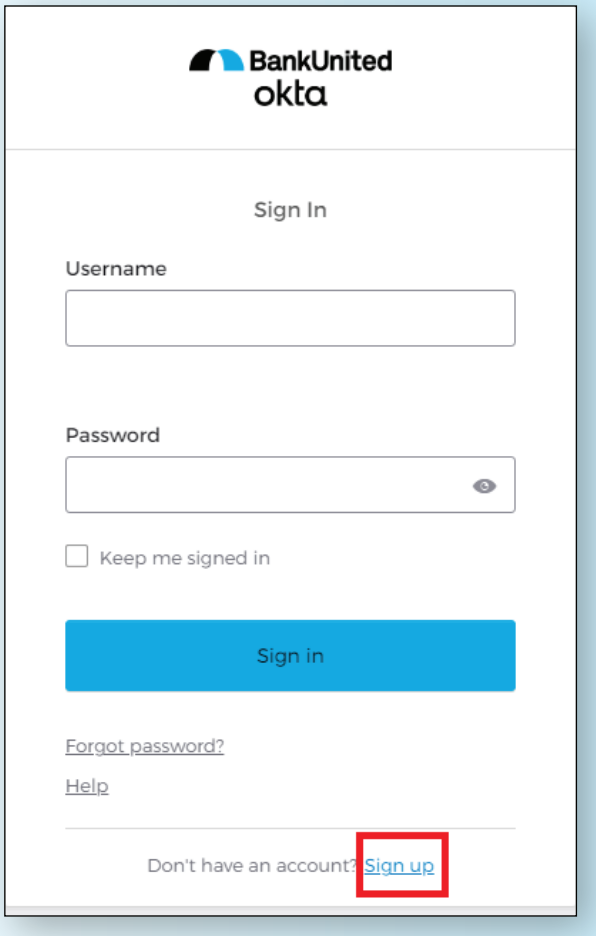


Step 5: Search for BankUnited in the ‘Search Institutions’ text box and select ‘BankUnited, N.A.-Lynx’ from the results. Click on ‘Continue to login’ on the next screen.

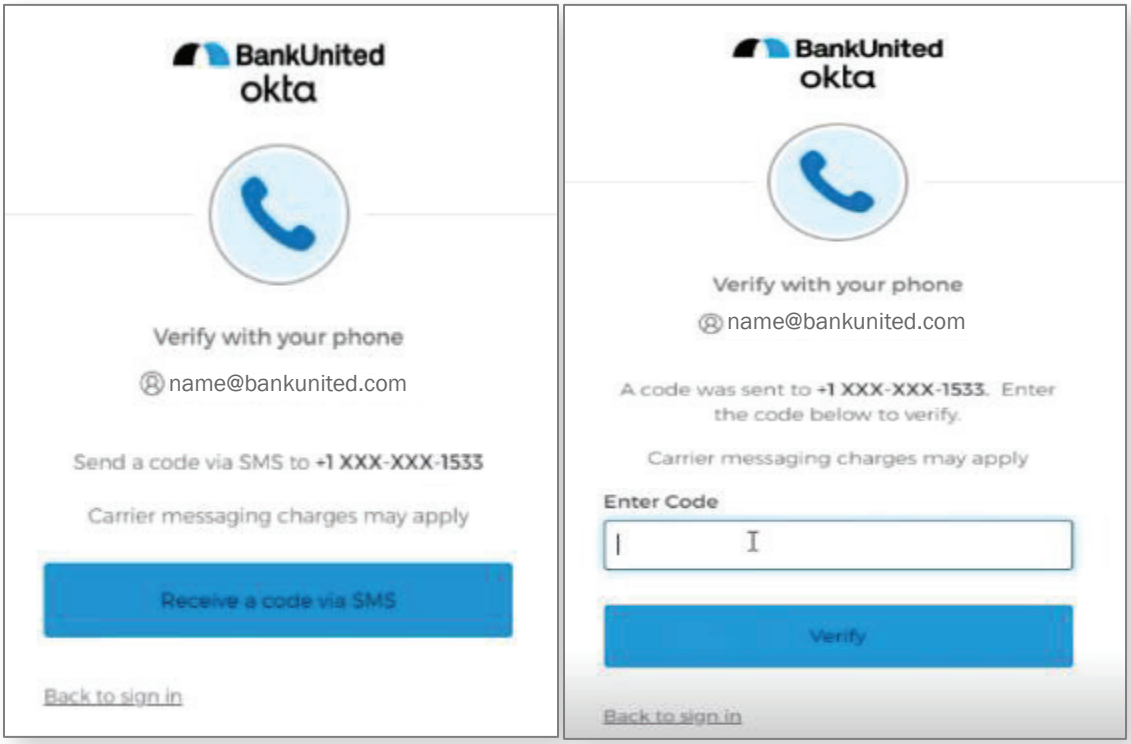




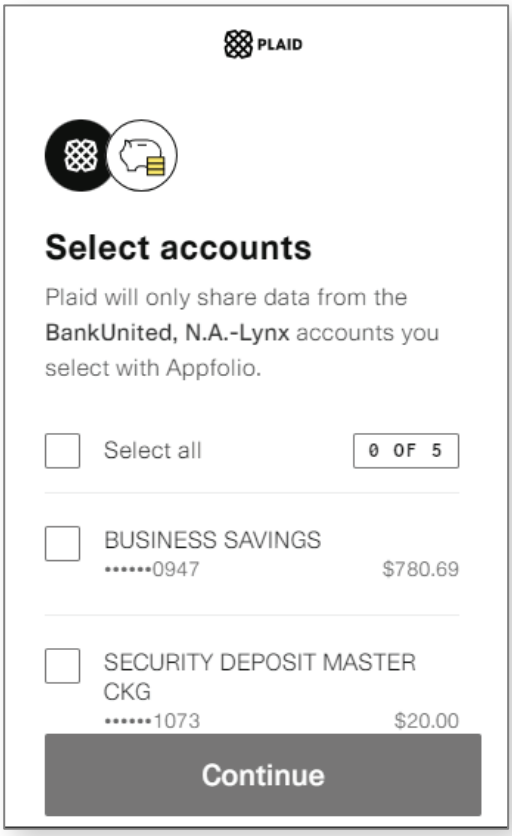
Step 6: On the BankUnited Okta sign in page, enter your Email address as your Username, and your password, and click ‘Sign in’.



Step 7: On the next screen, select ‘Receive a code via SMS’ and enter the code you received.



You’ll land on the Accounts list with the checkbox corresponding to each account. To view an account’s details, select the appropriate checkbox and click ‘Continue’.




BankUnited