



BOOKS

Bank Feeds in Books

Connect a bank via Plaid for automatic transaction sync. How balances refresh, what to do when the bank invalidates the connection, privacy and security.

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Instead of downloading and uploading CSV files every week, you can connect your bank account directly to UrTravelPro Books. New transactions flow in automatically and balances update on every login.

ADVISOR TIP

Plan availability: Bank feeds are available on the Growth plan and above. The Free plan does not include bank feed connections — see the Plans section for details.

Connecting Your Bank

1. Go to **Banking** and click **Add Bank Feed**.
2. A secure popup appears, powered by **Plaid** — the same provider used by Venmo, Robinhood, and most major fintech apps. Search for your bank.
3. Sign in with your normal online banking credentials. Your password goes directly to Plaid — **UrTravelPro Books never sees or stores your bank password.**
4. Choose which accounts to share (checking, savings, credit cards). You can pick one or all.
5. Back in Books, the **mapping wizard** walks you through linking each bank account to a book account — either an existing one or a new one created automatically.
6. Choose how much history to import: only new transactions going forward, from a specific date, or up to 24 months of history.
7. Books pulls in your transactions immediately. For accounts with lots of history this can take up to a minute.
8. Finally, the **opening balance step** asks you to confirm the balance on the day before your earliest imported transaction. We pre-fill this with your current bank balance minus the imported activity, so most people just click **Save & View Account**.

How Often Transactions Sync

Bank feeds use a "push" model: **your bank tells us when there's something new**, and we pull it in within seconds. There is no fixed schedule.

However, the bank itself only refreshes its own data 1–4 times per day — that's your bank's schedule, not ours. So a transaction you make at 2pm might not appear in Books until that night or the next morning, depending on when your bank publishes it. Same delay you'd see in Mint, Wave, or any other tool that uses bank feeds.

ADVISOR TIP

Pending vs. posted: Some transactions show up "pending" right away (the bank knows about them but hasn't fully posted them). They appear in Books with a "pending" indicator. Once the bank posts them, we update automatically.

How Balances Refresh

The "At Bank" balance you see on the Banking page is refreshed in two ways:

- **Automatically on login** — the first time you log in each day, we refresh balances in the background. Subsequent logins the same day don't trigger a refresh, so you don't burn through API calls.
- **Manually via the refresh button** — click the circular refresh icon on a bank account card any time you want a live balance. Manual refresh is limited to **1 click per account per day**.

Books does not auto-refresh balances overnight — that would be wasteful for accounts that aren't actively used. Your transactions still flow in via the push mechanism above; only the live balance check is tied to your activity.

"In Books" vs. "At Bank" Balance

For accounts with a connected feed, you'll see two balances side by side:

- **In Books** — what your books say the balance should be, based on transactions you've reviewed and approved.
- **At Bank** — what your bank actually shows right now, fetched live the last time we refreshed.

If these match, your books are up to date. If they don't match, it usually means there are pending or unreviewed transactions in Books, or your bank has activity from today that hasn't fully posted yet.

Reconnecting a Bank Feed

Banks occasionally invalidate the connection — usually because you changed your password, the bank requires a new MFA challenge, or your consent expired (some banks require re-consenting every 90 days for legal reasons).

When this happens, Books shows an **amber banner** at the top of the Banking page: "X bank feeds need attention." Click **Reconnect** next to the affected bank, sign back in through Plaid, and the connection resumes immediately. No transactions are lost — the next sync picks up everything that happened during the outage.

Disconnecting a Bank Feed

To stop syncing a bank feed, click the kebab menu (3 dots) on a bank account card and choose **Disconnect Bank Feed**. Books will:

- Stop syncing new transactions immediately
- Revoke our access token at Plaid
- Keep all existing transactions in your books (they don't disappear)
- Keep the connection history (so you have an audit trail)

ADVISOR TIP

Do not abuse bank feed limits. Repeatedly connecting, pulling transactions, then disconnecting to dodge plan limits is prohibited under our Terms of Service. We retain a permanent count of every connection you've ever made; accounts that show this pattern may be suspended or charged for excess usage.

Privacy & Security

- UrTravelPro Books **never sees, stores, or has access to** your online banking username or password. You enter those directly into Plaid's secure popup.
- All bank credentials are encrypted in Plaid's vault, not in Books.
- Bank feeds are **read-only** — Books cannot move money, transfer funds, or modify anything at your bank. We only pull transaction history and balances.
- You can revoke our access at any time from your bank's website or by clicking Disconnect inside Books.

Bank Feeds vs. CSV Imports

- **Bank Feeds** — automatic, near-real-time, set up once, requires bank login via Plaid, Growth plan or above.

- **CSV Imports** — manual, on-demand, available on all plans, no bank login required, works with any bank that exports CSV/QBO/OFX.

You can also **mix both methods**: connect a feed for your active checking account but keep CSV-importing a credit card that isn't supported. Books de-duplicates across both sources.