Third parties and integrations

Exhale integrates with several third parties to make our users' experience as smooth and secure as possible. This page summarizes what each third party does, how our users interact with them, and important notes to keep in mind.

🧾 Looking for testing/sandbox credentials? Go here instead.

Jump to a section:

🌈 **The more you know:** All of our banking and payroll partners are SOC 2 compliant, continuously audited by both internal security teams and external institutions, and built on secure cloud infrastructure. Read more about Plaid, Finch, and Argyle's security measures on their websites.

Solid - banking infrastructure

As our BaaS (Banking as a Service) partner, Solid is the backbone of most of the core activity that happens in Exhale. We use Solid's API to:

- Power the **KYC** identity verification process
- Create and manage **bank accounts** (namely, Exhale users' clearing accounts and checking accounts for saved funds, as well as Exhale's operational account)
- Facilitate all ACH transfers of **paychecks** to and from Exhale
- Transfer **advances**, **My Pay**, and **Save withdrawals** to users
- Transfer **loan repayments** from users to Exhale
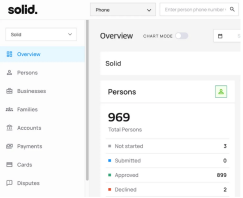
To employers and users, Solid is "invisible"—when we say things like "your account in Exhale" we actually mean their clearing account powered by Solid.

Internally, we might find ourselves logging into the Solid dashboard to get more details on any of the above actions. Most automated posts in #the-action-zone include a link to the relevant transaction in Solid.

🌈 **The more you know:** When a user updates their direct deposit settings to go to Exhale, they'll see the associated bank listed as Lewis & Clark Bank; this is the bank that Solid partners with.

Plaid - bank account authentication
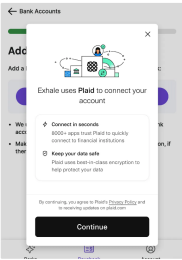
Plaid does many things, but currently we use them for one thing: linking users' bank accounts to Exhale.

When a user connects their paycheck, adds a new bank account, or applies for an advance (and hasn't yet linked a bank account), they will be taken through Plaid's flow to log into their bank and choose which account(s) to connect.

Plaid makes it easy to verify accounts quickly and securely. That said, Plaid doesn't support every bank, or some users may run into the rare error while linking their account. In this case, they can exit the Plaid modal and go through the manual steps of adding their account and routing information in Exhale.

📄 **Terminology check:** "Linked bank accounts" are any external accounts that a user has added in Exhale, whether through Plaid or through manual input.

## Finch - payroll link (HQ, admin-facing)

Finch is one of the partners we use to connect payroll systems to Exhale.

Finch lets Exhale securely access an organization's employee data from payroll (assuming they're using one of Finch's supported payroll systems). Exhale then automatically creates employees in HQ based on this data.

Depending on the payroll provider, Finch can also import historical paycheck information like employees' average pay, which we can then use to determine how much we can offer for My Pay and advances (see also: Payroll Connection Tiers).

When new employees are added to an employer's payroll system, they will be synced to Exhale through Finch.

🌈 **The more you know:** If an employee was manually added in Exhale and they're also in the org's payroll system, syncing means you might end up with two of the same person in Exhale. See Fixing duplicate employees.
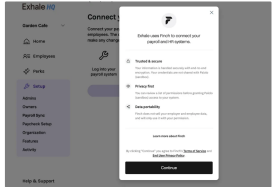
Argyle - payroll link (app, user-facing)
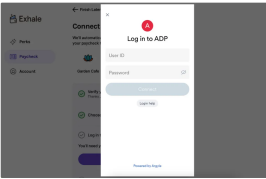
We also use Argyle to connect payroll systems to Exhale, specifically during the paycheck connection process. In general, Argyle supports everything Finch does, and more.

If a user chooses to link to their payroll system when connecting their paycheck, they'll be taken through Argyle's flow to sign into their payroll system. This also lets them quickly link whatever bank accounts are already set up in that system.

We prefer having users linked through Argyle so we can get important information like paycheck history, which can then help us to determine what we can offer for My Pay and advances (see also: Payroll Connection Tiers).

Automated posts in #the-action-zone about paycheck connection include a link to the relevant payroll connection in Argyle.

🌈 **The more you know (about edge cases/limitations):**
- If Argyle doesn't support an org's payroll provider, users won't see the option to automatically link to their system in the connect paycheck flow. See Argyle's supported providers (requires Full Member+ access to Argyle)

- Automatic direct deposit updates aren't supported for some payroll providers, such as Justworks (you can see a list in the Argyle console if you have access). So even if a user selects the linked flow, they may still need to manually change their direct deposit.

- Some payroll providers have additional requirements around authentication, so even if a user completes their direct deposit switch in Argyle/Exhale, admin approval might still be required. Paycheck Flex is an example of this.

📄 **Terminology check:** In Argyle, **pay allocation** objects represent the bank accounts that are connected with the payroll account. Statuses can be active, inactive, or pending.

The graveyard

Here are some third parties you might've heard of in passing, which we no longer work with:

- **Atomic** - For a while, Atomic was going to be the better alternative to Finch, and our best option for supporting early paychecks based on payroll data. However, they pivoted away from their employer link solution so we went back to Finch.
- **Noble** - Up until July 2024, we used Noble to help determine an employee's credit-worthiness before giving them an advance.
  - To reduce our dependency on third parties (and because we already had all the data we needed to do this ourselves), we opted to build our own loan decisioning tools right in Exhale.
  - Worth noting: Noble partners with other third parties like Experian to get any credit information about applicants, which we don't currently support.