# Open Banking Reauthentication for **Advisors**

3 minutes max, or approximately 390 words maximum (at 130 wpm)

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| **Audio Narration (347 words)** |
| This video will address the steps required to reestablish connectivity for accounts that have been migrated from web connections to Open Banking API connections. |
| As a reminder, with web connections, the aggregator is required to store the account holder’s login credentials in order to collect their account data. This can cause downtime due to changes to user credentials or the financial institution website.  Compare this to Open Banking APIs, where the account holder authenticates once directly to their financial institution to issue an authorization token to the aggregator.  This secure token is used to aggregate the users’ account data until the user revokes consent, providing a higher level of reliability and security for the account holder, the advisor, and the financial institution. |
| You should be provided advanced notice before migrations take place.  When a migration executes, expect to see the name of the Institution change to ByAllAccounts’ new Open Banking API connection, and also expect to see both the Credential and Accounts display alarms indicating “missing credential info.”  To resume aggregation of these accounts, or to authorize any new accounts, you must complete the simple Open Banking authorization.  It’s important to follow the steps in the order outlined in this video to successfully retain all account identification and history for existing accounts, and also discover any newly authorized accounts. |
| * In AccountView, navigate to the **Credentials Tab** and select the **Migrated Credential**. * Click **Add Accounts**. * In the newly displayed window, log in to the financial institution. * Accept the **Account Sharing Consent Terms** and select the **Accounts** you wish to aggregate. Review and finish, which will return you to AccountView. * Once the authorization process has completed, you will be presented with a message indicating if any new accounts were discovered.   + For example, if you chose to authorize more accounts than those previously aggregating through the web connection, you will see those accounts listed here. * From the Add Accounts box, select **Save and Aggregate**. * You may then return to the **Accounts Tab** and view all prior accounts as well as any newly authorized accounts – now successfully aggregating from the new Open Banking connection. |