

Capital One

As you might have heard, to provide a more stable and secure connections experience, we're changing the way we aggregate your financial data on your personal financial website.

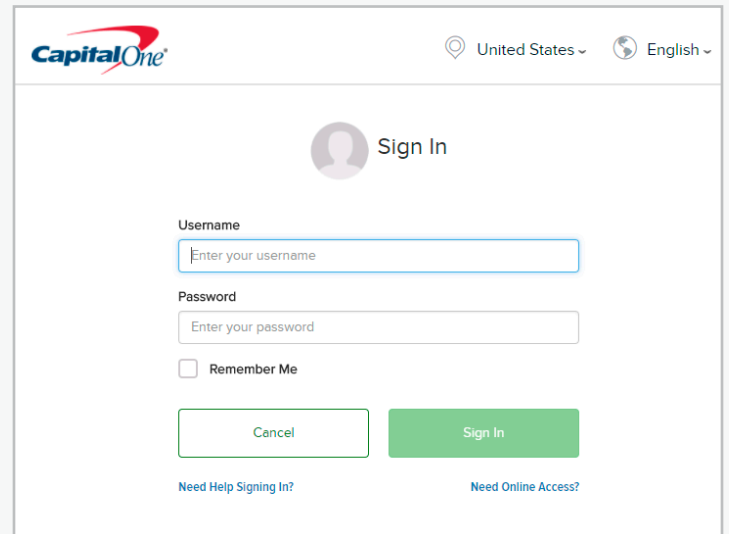
Soon, we'll be collecting your **Capital One** data via an API, which will require you to take a few easy steps to update the connection.

HERE'S HOW IT WILL WORK

After the API is released, you'll receive an error under **Accounts**. The message will state that your institution has rejected your credentials. Rather than updating your user name and password, you will be prompted to select **Connect** with Capital One.

The screenshot shows the emX web interface. At the top, there is a navigation bar with the emX logo and menu items: Home, Organizer, Workshop, Spending, Investments, Vault, Reports, and a notification icon. On the right side of the navigation bar are links for Help, Settings, and Sign Out. Below the navigation bar, there is a 'Go back to Home' link and the heading 'Accounts' with an 'Add' button. A 'Capital One OAuth' entry is shown with a bank icon, a 'delete' button, and a 'refresh' button. A red-bordered error box contains the following text: 'The institution rejected your credentials. Click to close'. Below this, it says 'Clicking the 'Connect' button below will take you to the website to enter your credentials in order to set up the connection.' and 'Products or services from other entities are not endorsed, nor is this site responsible for information contained in the 3rd party site.' A 'Connect' button is located at the bottom of the error box. Below the error box, a table lists account information: a masked card number ending in 6825, 'Loan - Credit Card', the date '05/29/2018 12:00PM', and a balance of '-\$1,597'. At the bottom left, it says 'Connection last updated 05/29/2018 11:15AM'.

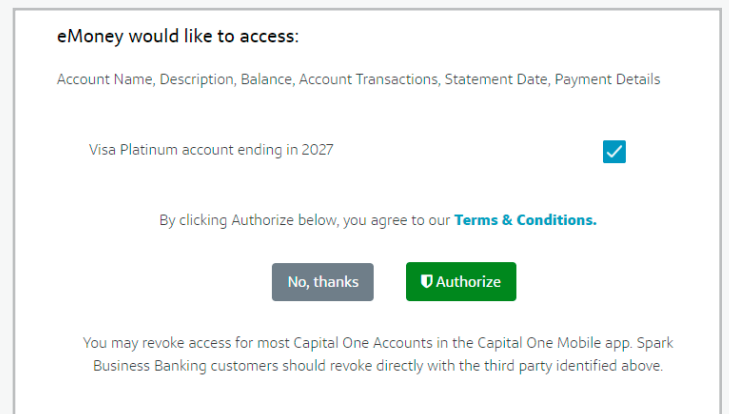
When you select **Connect**, you'll be taken to the Capital One website and will be prompted to log in directly.



The screenshot shows the Capital One Sign In page. At the top left is the Capital One logo. At the top right, there are links for "United States" and "English". The main heading is "Sign In" with a user icon. Below this are two input fields: "Username" with the placeholder "Enter your username" and "Password" with the placeholder "Enter your password". There is a "Remember Me" checkbox. At the bottom, there are two buttons: "Cancel" and "Sign In". Below the buttons are two links: "Need Help Signing In?" and "Need Online Access?".

Once you're logged in to Capital One, you'll be prompted to authorize **eMoney**, the technology behind your personal financial website, to access to your data. Afterwards, your accounts will automatically synchronize.

If we're unable to automatically re-link your accounts, you may be asked to manually match the accounts available through the API to the existing accounts on your website.



The screenshot shows the eMoney authorization screen. The heading is "eMoney would like to access:". Below this is a list of permissions: "Account Name, Description, Balance, Account Transactions, Statement Date, Payment Details". There is a table with one row: "Visa Platinum account ending in 2027" with a checked checkbox. Below the table is a note: "By clicking Authorize below, you agree to our [Terms & Conditions](#)." At the bottom, there are two buttons: "No, thanks" and "Authorize". Below the buttons is a disclaimer: "You may revoke access for most Capital One Accounts in the Capital One Mobile app. Spark Business Banking customers should revoke directly with the third party identified above."

You're all set!

Now you can enjoy more stable and secure connection with Capital One.