



1. user chooses username/pass, provides necessary info
2. info sent to Somnium database
3. user directed to plaid onboarding utility, provides bank info etc. -> submits
4. generated access token sent to server
5. server returns Somnium public key, Somnium secret key, and the public access token to plaid
6. plaid returns an access token for the user.
7. access token stored in database

## Onboarding Flow