

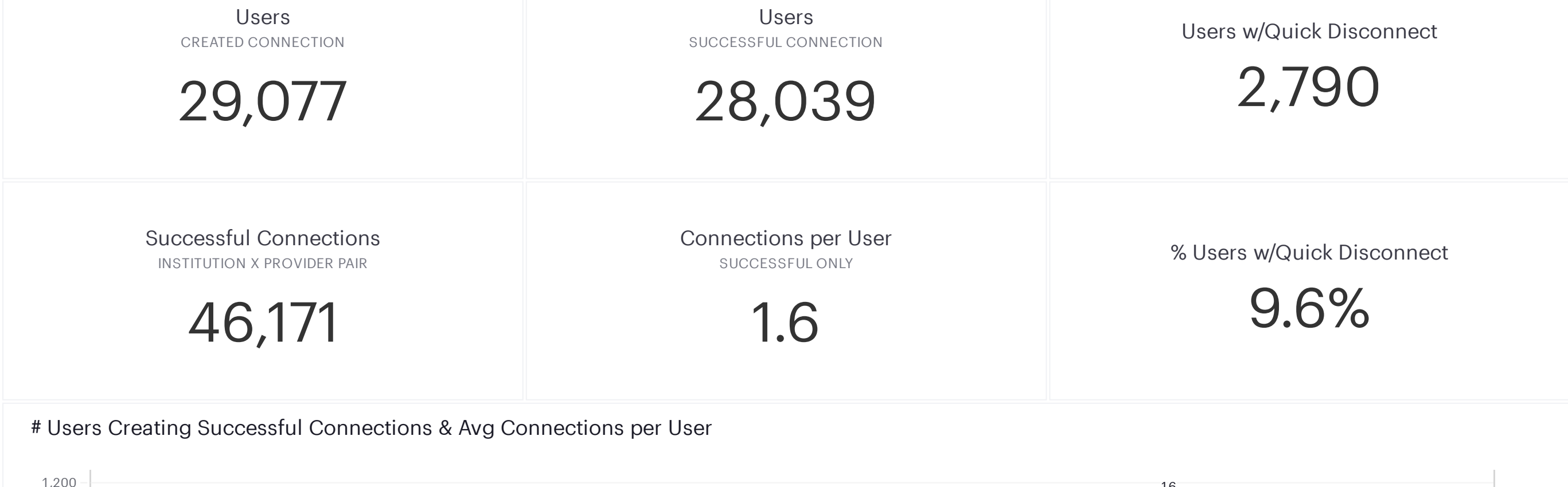
Monarch Money Data Take Home Assignment

Josh Erickson | Jan 23, 2025

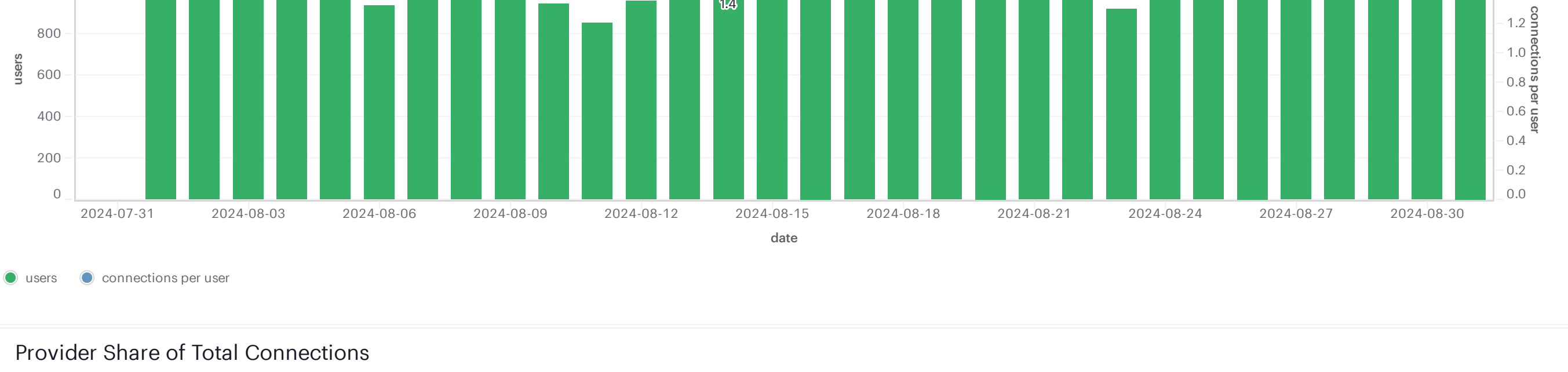
Terminology

- **institution:** the bank the user is linking (e.g. Chase, Wells Fargo)
- **provider:** the data aggregator used to link the institution to Monarch (e.g. Plaid)
- **connection created:** user links their institution via provider to Monarch. Unique at the institution x data provider level
- **successful connection:** a link between Monarch and the institution that is connected for >= 24hrs without disconnection
- **First Connection Success Rate:** total # successful connections / connections created
- **Quick Disconnect:** connections that become disconnected within 24hrs of creation

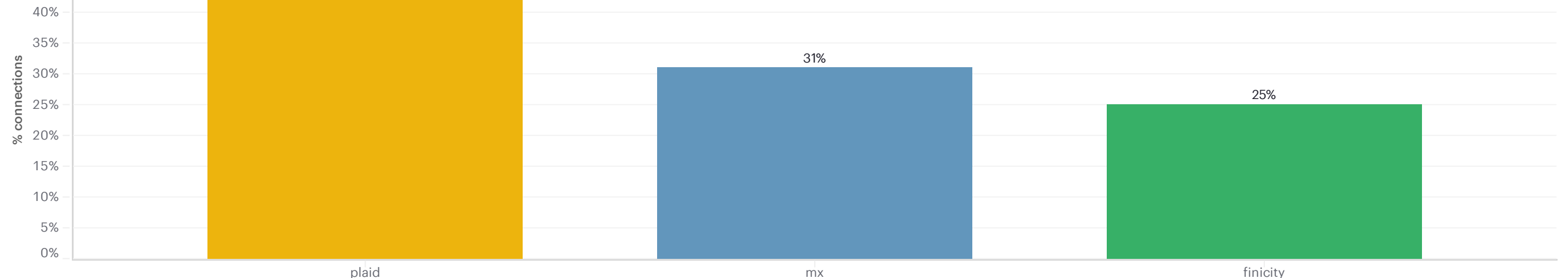
Summary Stats



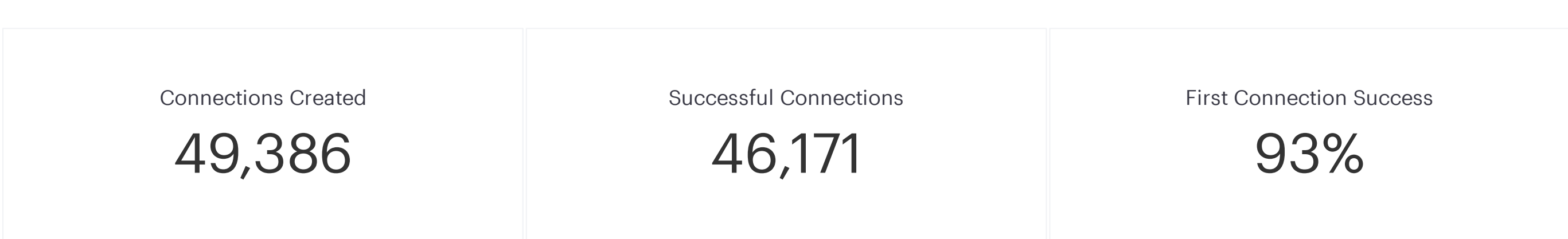
# Users Creating Successful Connections & Avg Connections per User



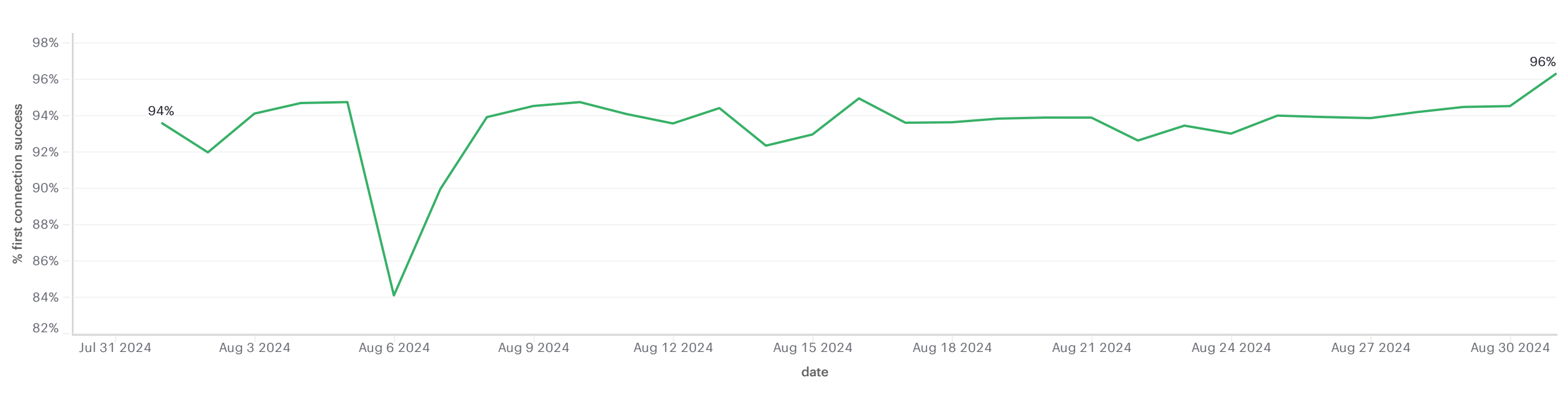
Provider Share of Total Connections



First Connection Success Rate (FCS)



First Connection Success



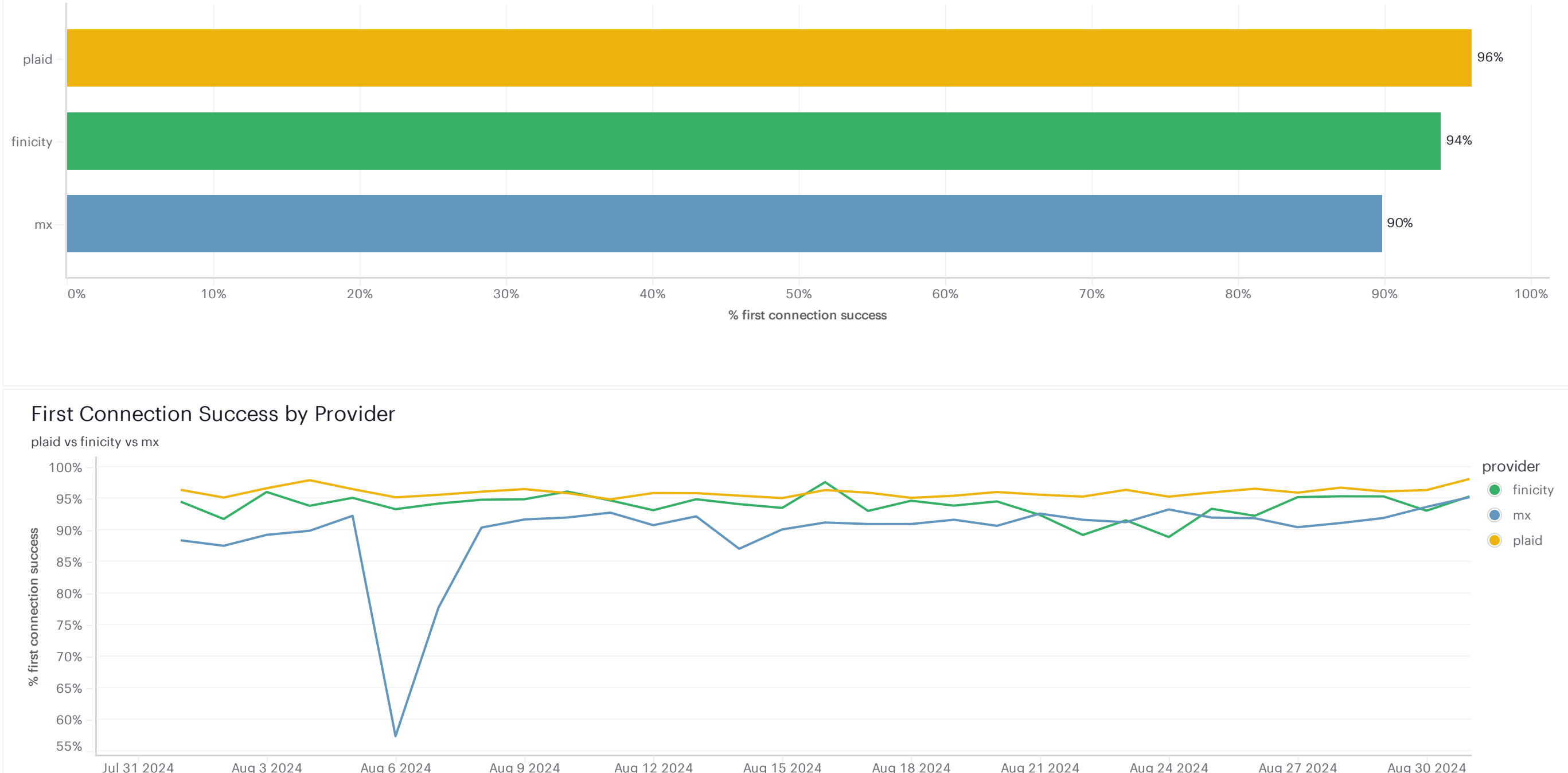
First Connection Success Quartiles

quartile	avg_fcs	institutions
4	100%	22
3	100%	22
2	95%	23
1	79%	23

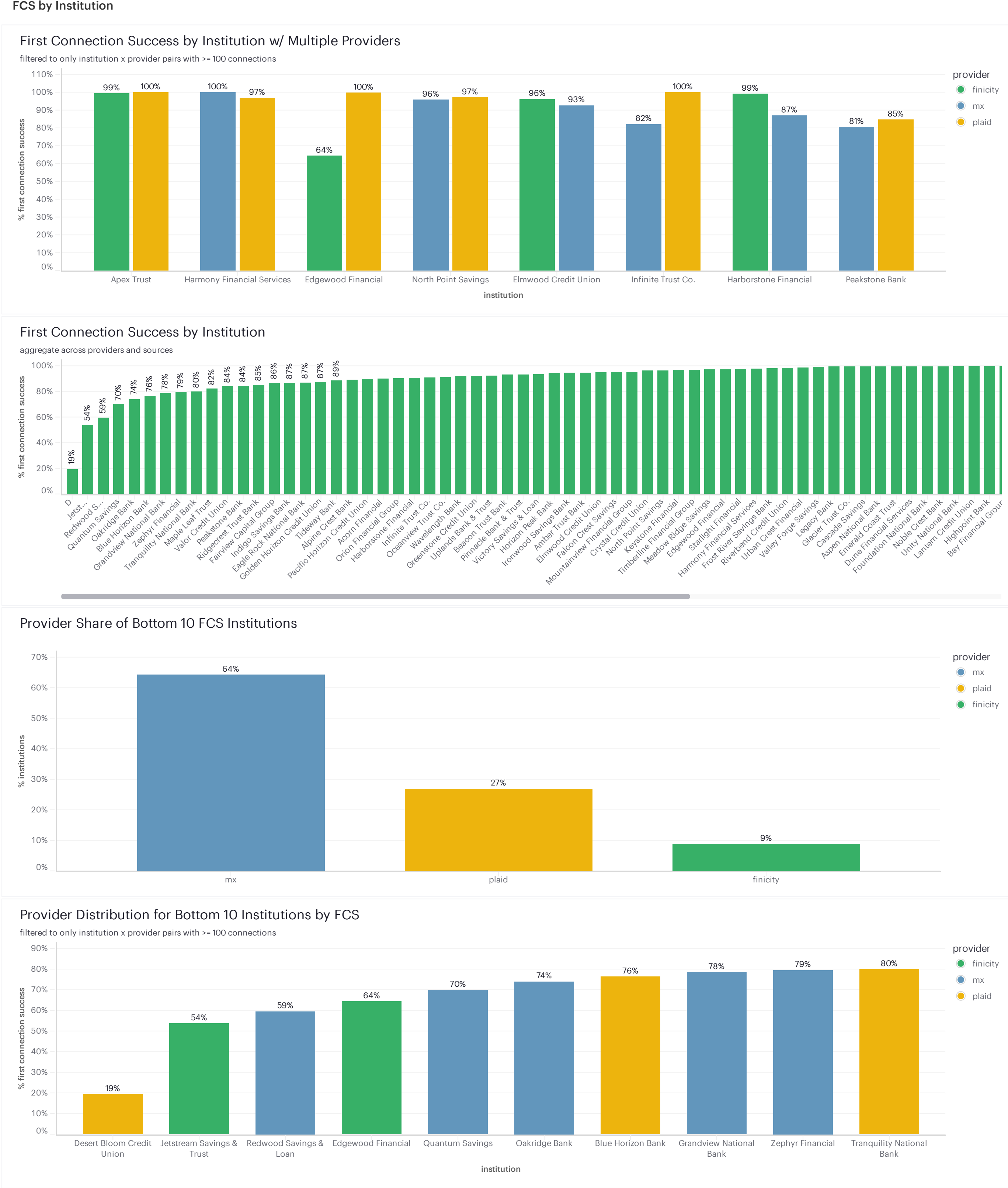
FCS by Source



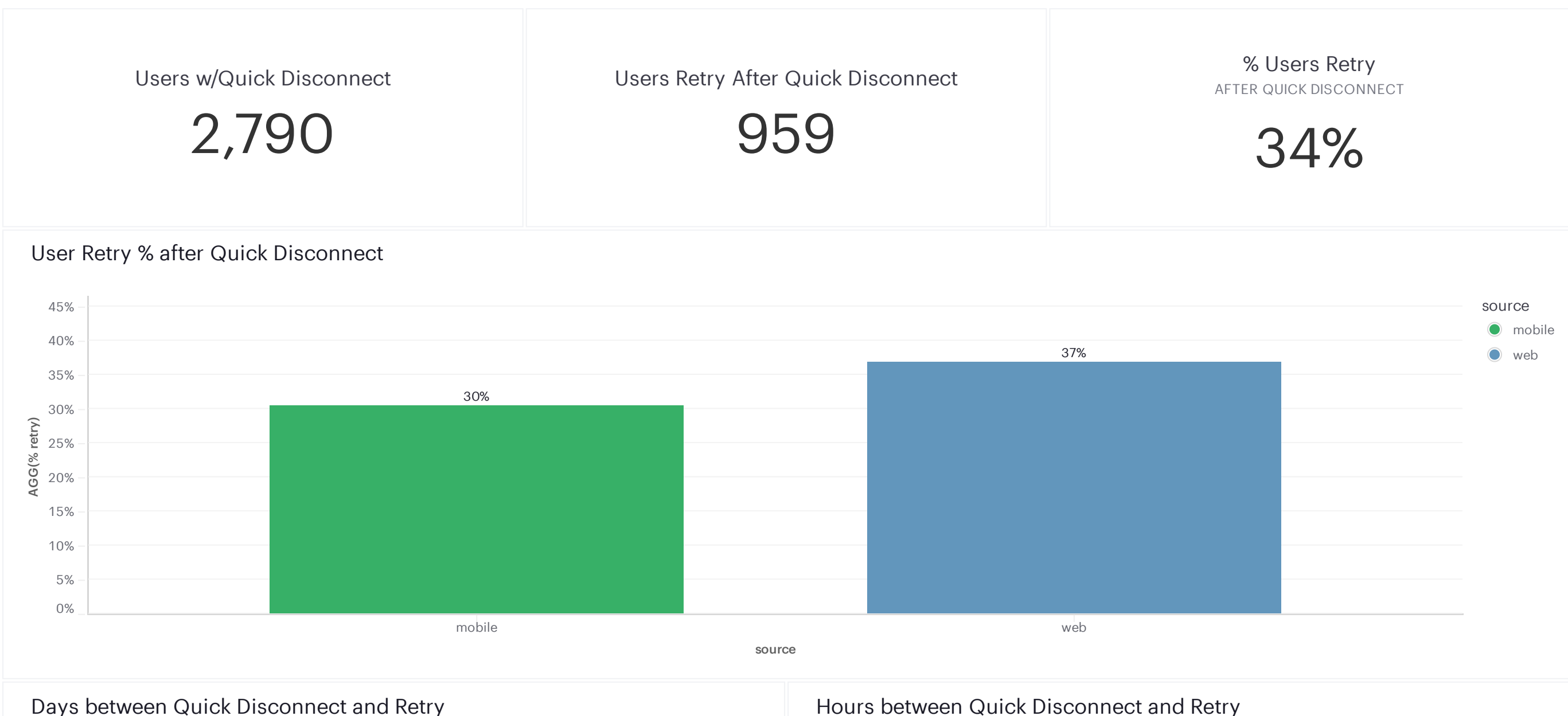
FCS by Data Provider



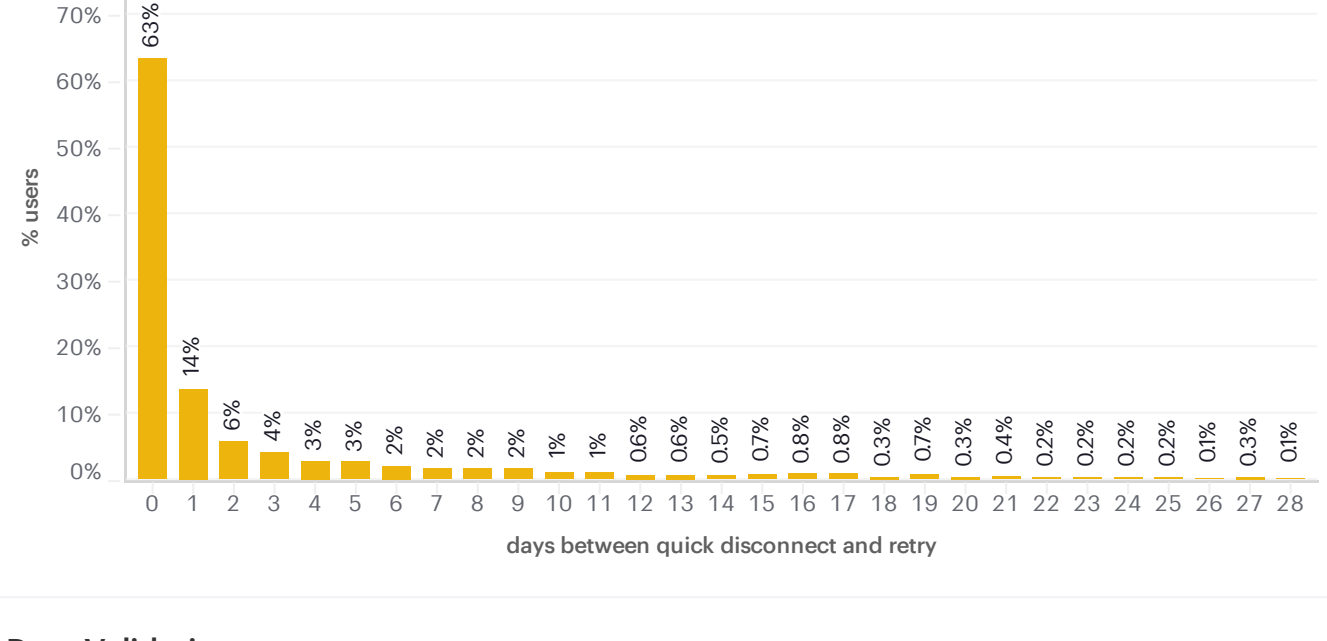
FCS by Institution



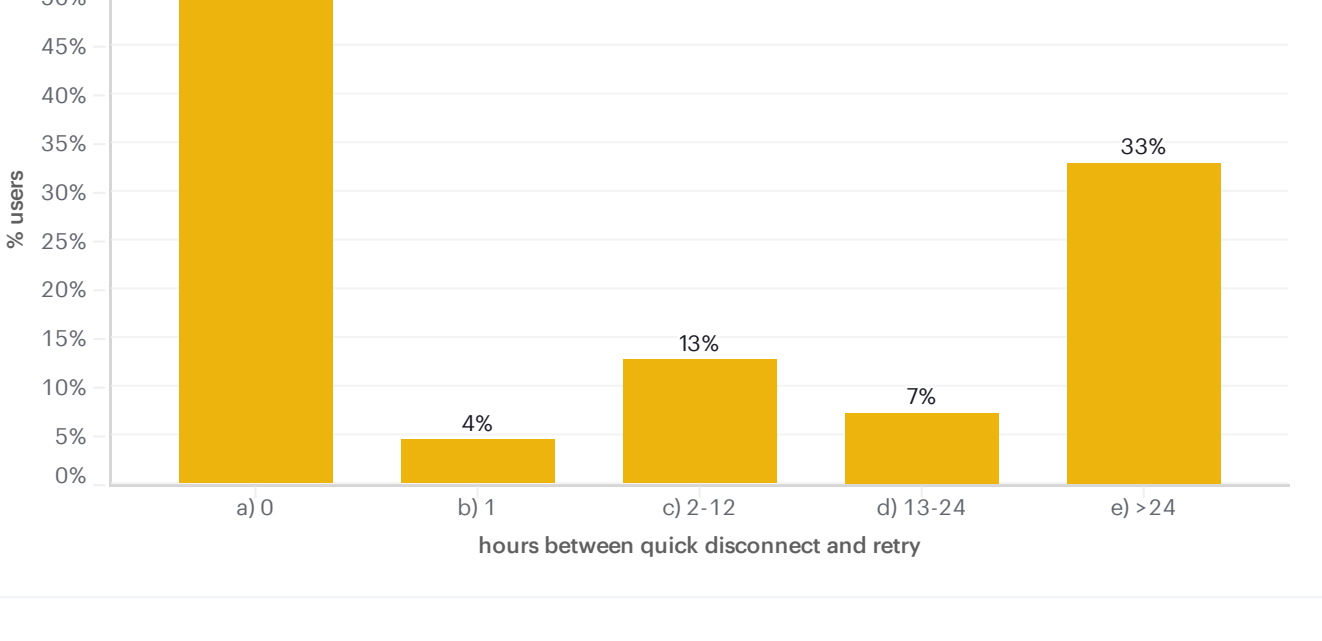
Quick Disconnections



Days between Quick Disconnect and Retry



Hours between Quick Disconnect and Retry



Data Validation

- Are there any events within a given table that are missing values for the field 'type'?
- Are there any duplicated event\_id's within each table?

Data Validation

type	events	distinct_events	null_rows
connect		94,233	94,233
created		83,054	83,054
disconnected		152,168	152,168

