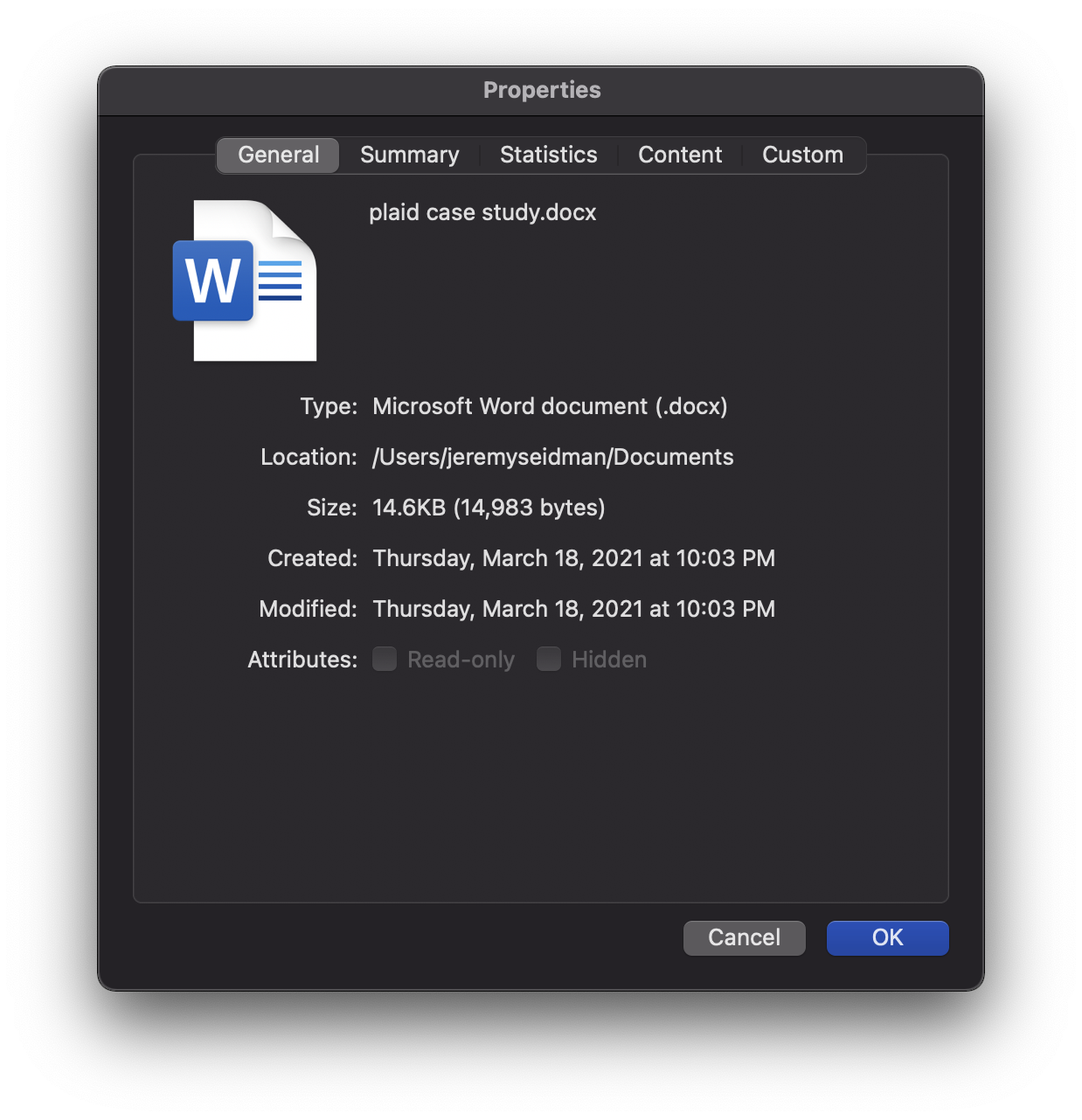
Hi Professor. I apologize for the delay in submitting this. I created it in its entirety on Mar. 18 (screenshot below), but was having issues setting up my Github pull folder, which was causing issues not only with submitting the homework, but with my level of participation in class. I don’t really have an excuse for why I let it drag on this long, but I finally got help from Jaime last class after sucking up my pride and asking for help instead of trying to figure it out myself while also participating in the class at the same time.



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* Create a document containing the names and definitions of each FinTech domain.
* Research each domain and use your findings to answer the following questions:
  + What does the particular FinTech domain do? What is it's purpose?
  + What is the competitive landscape? Who are its main contenders?
  + What are the main factors for change in the domain? How is the domain being disrupted by innovation?
  + What are the technologies used?
  + What is its past, present, and future growth?

Plaid

* Digital banking/Roboadvisors and personal finance
* Its purpose is to connect financial data on the backend between different companies/apps to ensure security, ease of use, and synergies
* Lots of competitors in the space, but none with as much backing or integrations as Plaid, from what I can tell. Yodlee comes closest. Competitors include MX Technologies, Codat, Xignite, and Yodlee
* Factors for change are numerous, but Plaid goes about them by using secure APIs to allow for much more exploration of the fintech space by consumers/retail users without fear of account breaches/hacks/etc. By pulling only relevant data in a locked down way from a consumer’s bank account to be provided to any number of fintech apps on the cutting edge, the potential pool of customers, and potential capital available for investment, skyrockets
* Mostly APIs
* Integrations with most major banks, exclusive contracts with many major banks, integrations with some of the largest fintech apps/products, etc. Future growth could be an expansion of existing revenue streams/integrations, or building out a platform of their own to try to capture more value/revenue directly, instead of as a third party middleman