

**API Mania!**

**FinTech**  
**Lesson 5.2**



# API Keys

# API Keys

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API keys are like keys to a house or car:  
they're used to get access to resources.

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A key must be provided with every  
request for APIs that require keys.



# API Keys

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Companies use API keys as a means to secure data, as well as monitor traffic. Using keys in this manner allows companies to limit and block requests as needed.

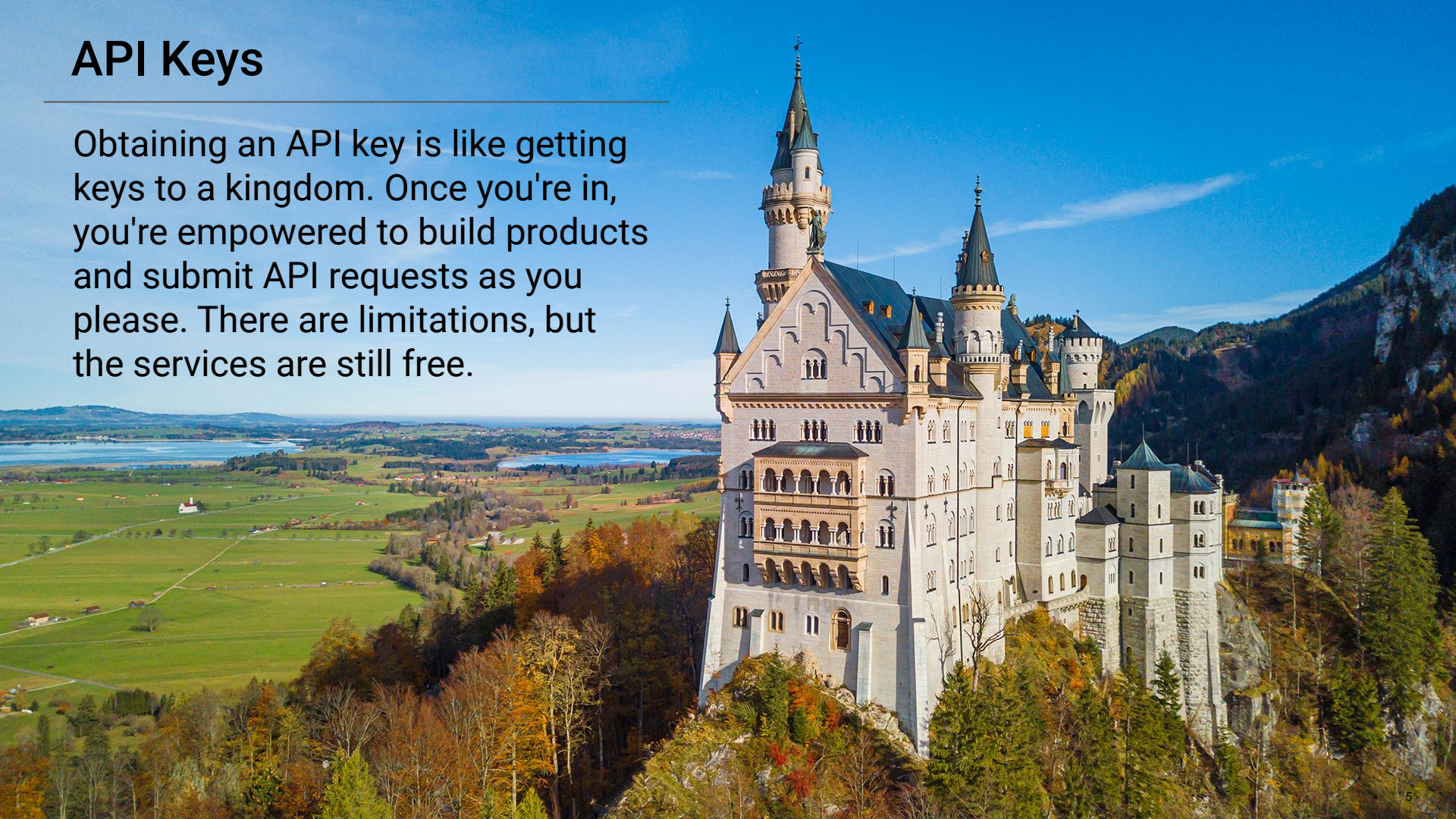




# API Keys

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Obtaining an API key is like getting keys to a kingdom. Once you're in, you're empowered to build products and submit API requests as you please. There are limitations, but the services are still free.



# Environment Variables

# Environment Variables

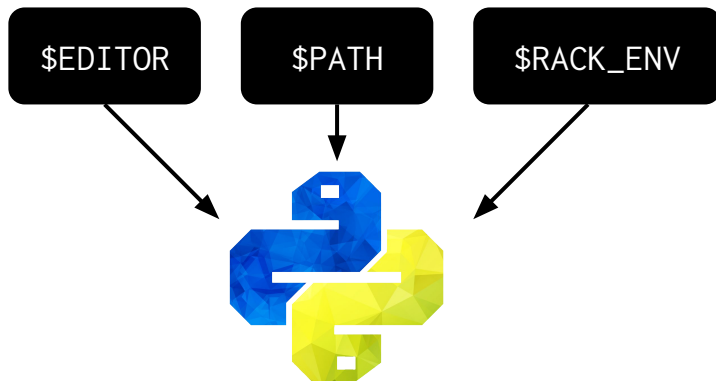
API keys are accessed when stored as environment variables.

## Environment Variables

Child process gets copies of parent's environment variables



Terminal



## Local Variables



Child process doesn't get any copies of local variables





# Environment Variables

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A `keys.sh` file can be used to put API keys into environment variables.

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The `keys.sh` file would create the environment variable, and make it accessible by child processes.

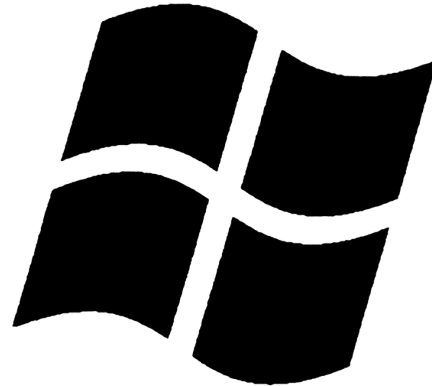
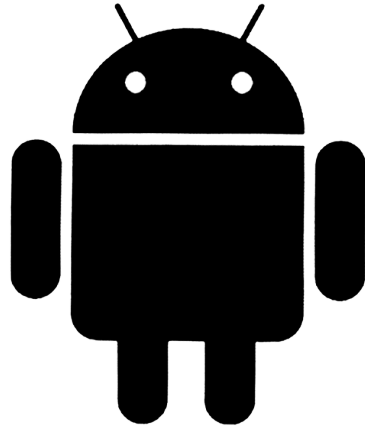




# Environment Variables

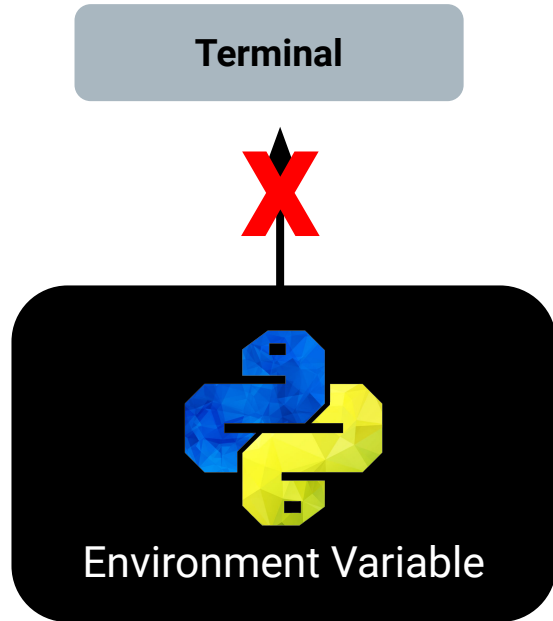
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Because environment variables are at the **operating system level**, variables can be passed down from parent processes to child processes.

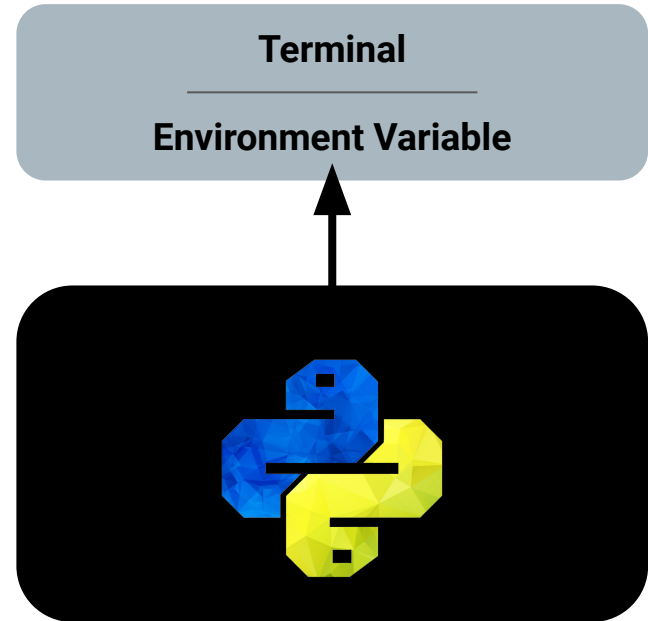


# Environment Variables

An environment variable created in Python **cannot** be accessed by a terminal



An environment variable created in a terminal can be accessed by Python.



# Environment Variables

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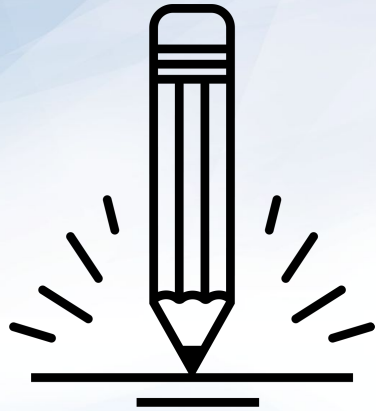
In order to make environment variables inheritable, they have to be exported and sourced.

```
Api_key = os.getenv()
```



# Instructor Demonstration

## Calling Environment Variables



## **Activity:** Under Lock and Key

**Suggested Time:**  
20 minutes







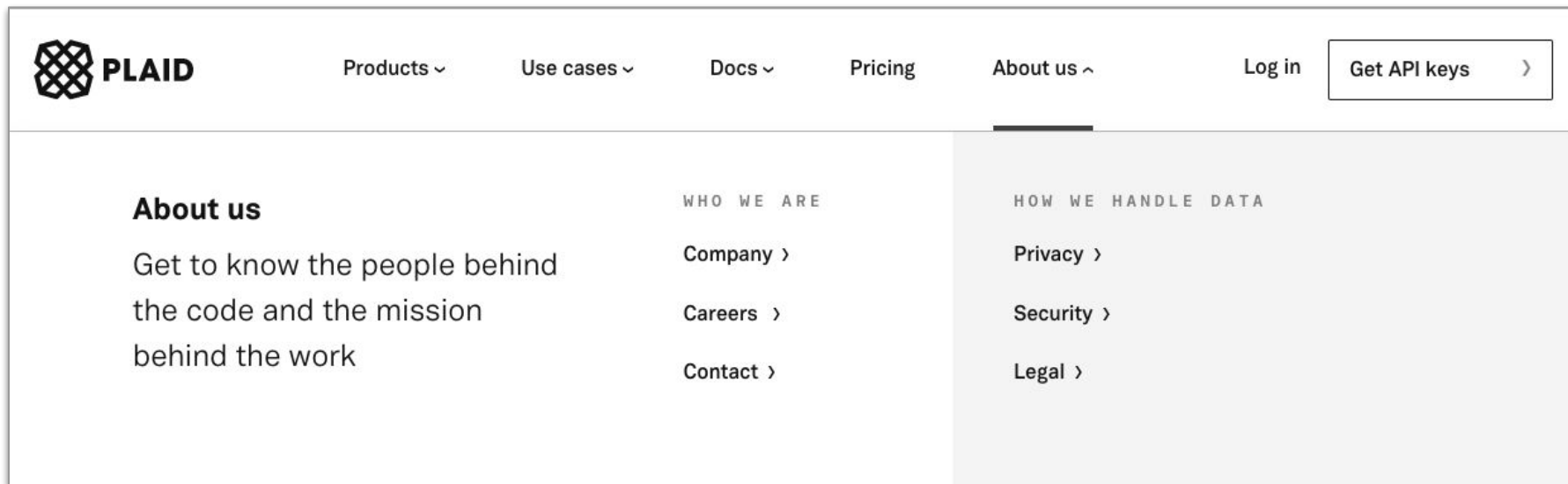
**Time's Up!** Let's Review.



SDKs

# SDKs

Some companies, like Plaid, offer Software Development Kits as a mean to submit requests to their APIs.



The screenshot shows the Plaid website's navigation bar and the 'About us' section. The navigation bar includes the Plaid logo, links for Products, Use cases, Docs, Pricing, and About us (which is active), a Log in button, and a 'Get API keys' button. The 'About us' section is divided into two columns. The left column, titled 'About us', contains the text 'Get to know the people behind the code and the mission behind the work'. The right column is divided into two sub-sections: 'WHO WE ARE' and 'HOW WE HANDLE DATA'. The 'WHO WE ARE' sub-section includes links for Company, Careers, and Contact. The 'HOW WE HANDLE DATA' sub-section includes links for Privacy, Security, and Legal.

**PLAID** Products ▾ Use cases ▾ Docs ▾ Pricing About us ^ Log in [Get API keys](#) >

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**About us**

Get to know the people behind the code and the mission behind the work

WHO WE ARE

- [Company](#) >
- [Careers](#) >
- [Contact](#) >

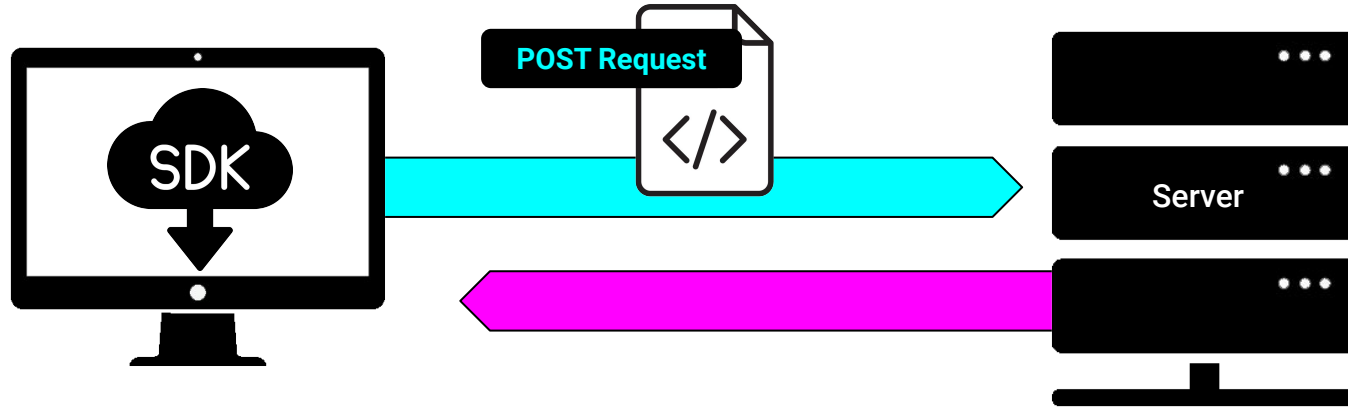
HOW WE HANDLE DATA

- [Privacy](#) >
- [Security](#) >
- [Legal](#) >

# SDKs

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SDKs work in the same fashion as the Python requests library: they provide functions to submit GET and POST API requests.



# SDKs

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In addition to the generic GET and POST functions though, SDKs offer functions that are specific to their services/API. For example, the Plaid SDK lets you execute a function that returns bank transactions.

```
response = client.Transactions.get(  
    access_token,  
    start_date="2018-01-01",  
    end_date="2018-02-01"  
)  
  
transactions = response["transactions"]
```



A close-up, high-angle shot of a computer keyboard. The central focus is a large, white, rectangular key with rounded corners. On this key, there is a dark blue icon of a coffee cup with three wavy lines above it representing steam. Below the icon, the word "Break" is printed in a dark blue, serif font. The key is set against a light-colored, textured keyboard surface. Other keys are visible in the background, including one with a double quote symbol and another with a dash/slash symbol, but they are out of focus.

Break

# Plaid SDK

# Plaid SDK

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Plaid, an API that unifies financial information across bank accounts and offers a platform for data extraction and analysis, comes with a Python SDK called `plaid-python` that streamlines financial analysis.

The SDK can be downloaded using `pip-install`.

`Pip install plaid-python`



# Plaid SDK

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Plaid is an API made by developers for developers.

01

Plaid is democratizing financial analysis

02

Plaid allows developers to create applications that provide consumers with access to FinTech tools.

03

The Plaid SDK is intended to give developers access to financial functions and data that have up until now been mostly reserved only for financial advisors.

# Plaid SDK

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The Plaid API allows users to:

- Connect multiple bank accounts to Plaid platform
- Get account balances
- Extract data from Plaid at the institution and account level
- Create an asset report







# Instructor Demonstration

## Plaid Demo



## **Activity:** Sporting Plaid Part 1

**Suggested Time:**  
20 minutes



A black silhouette of a person standing on a jagged mountain peak, holding a flag aloft. A dashed white line runs up the slope of the mountain. The background is a light blue geometric pattern.

## **Challenge:** Sporting Plaid Part 2

**Suggested Time:**  
25 minutes





**Time's Up!** Let's Review.



Questions?