



# Zeta

## Democratizing personal finance one millennial couple at a time



### Transactions

Access clean transactional data via the simplest integration available.

### How Plaid helps empower young people in a changing financial landscape

Aditi Shekar has long believed that financial agency is a human right. So, when she founded Zeta, a digital money management tool geared toward couples, she did so with the intention of taking control over one's personal finances accessible to individuals of all socioeconomic circumstances. To help her achieve her goal, she partnered with Plaid, a technology platform that modernizes and democratizes an out-of-date and out-of-touch banking infrastructure.

Zeta was conceived on the premise that principals of sound personal finance are not well understood by millennials and that couples face unique challenges when it comes to setting and achieving financial goals. In a sense, Zeta is more than just a money management tool; it's a relationship tool.

"We designed the platform for couples because we wanted to drive not just an understanding of their money but also communication between them about their money," Shekar explained. "So much of the relationship research shows that talking about money regularly makes you much more likely to have a successful relationship."

To do that, Shekar needed a platform that could reliably link her product with clients' financial institutions to deliver balance information and transaction data in context and in real time, so her team could focus on what it does best: turning that data into actionable insights that couples can benefit from. She also needed the experience to be seamless from the user's perspective.

"For us, having access to somebody's complete financial picture and making the setup process simple for users is mission critical," said Shekar. "Money has a lot of emotions attached to it, so connecting your account has to be a positive experience rather than a scary one or one that's uncomfortable."

### A platform for the people

Shekar landed on Plaid Transactions as that solution early in Zeta's development and was able to use its accessible bank data APIs to build integration in less than one working day. From the outset, Plaid Transactions has delivered on all accounts. Not only does it easily connect with users' bank and credit card institutions across the country to deliver to Zeta accurately tagged spending information, it also presents a friendly interface that doesn't contribute to couples' money management anxieties.

With Plaid at its foundation, Zeta went from mere concept to fully integrated in the financial ecosystem in less than five months—an almost unbelievable feat. Shekar credits Plaid Transactions with saving Zeta millions of dollars and thousands of hours that might otherwise have been spent developing an in-house API.

*“Plaid democratizes access to financial data for people of all types and all walks of life. That is a really powerful core vision and mission, which, frankly, we all benefit from.”*

—ADITI SHEKAR, ZETA FOUNDER

“Partnering with Plaid has saved us hundreds of thousands of dollars and saved us limitless amounts of effort versus maintaining our own one-off relationships and integrations,” reports Shekar. “Plaid allows us to connect with small-time credit unions all the way to large banking powerhouses without having a dedicated integrations team.”

### **With financial literacy and agency for all**

Even in beta testing, the feedback on Zeta has been positive. Reports from early users confirm that Zeta’s insights have driven more conversation in their relationship around shared finances.

“That’s really exciting for us because that’s the ultimate goal. If we can take the work of information-gathering off their plate, then we can give them an opportunity to talk about it in really accurate ways. If we can help them have their first child, buy their first car, get married, or figure out how to merge their money, that’s what we’re working toward,” Shekar said.

Ultimately, she aspires to have every millennial couple on the platform getting value out of the data it provides. And unlike traditional institutions that make money even when its customers aren’t, Shekar’s vision for Zeta entails aligning its incentives with its users’ financial success. To reach her goal, Plaid has been foundational.

“Plaid democratizes access to financial data for people of all types and all walks of life,” Shekar said. “That is a really powerful core vision and mission, which, frankly, we all benefit from.”

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Plaid is a technology platform that modernizes banking infrastructure—making it possible to build products that leverage financial data. We focus on lowering the barriers to entry in financial services by making it easier and safer to use financial data. We build beautiful consumer experiences, user-friendly infrastructure, and intelligence tools that give everyone the ability to develop the future of financial services.