



# Investing with confidence

## Atom Finance makes sophisticated investment resources accessible to all

by Adams Conrad

# atom

# 2x

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“With Plaid, users can connect their investment accounts in seconds, whereas manually building their portfolios can take hours.”

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Growth Lead, Atom Finance

*More than 50 million US households are invested in the stock market, but there are surprisingly few professional tools to help them invest with confidence.*

This is partly due to the influx of user-friendly, no-fee trading apps that make opening and using a brokerage account easy, even for casual investors. The problem is that there has been little innovation when it comes to helping the average American gather the information they need to invest with confidence.

Atom Finance, a New York-based investment startup, is working to fill that need. The company has developed a suite of products and features for investment research, including the ability to aggregate and track multiple investment accounts in one place. Content and notifications are customized to the user's holdings, while portfolio analytics provide big-picture insights that the user couldn't get anywhere else.

“We're helping our users make informed investing decisions by providing access to institutional-grade tools and resources.” said Ray Yang, the company's Growth Lead.

To benefit from Atom's services, users must first create a portfolio or watchlist on the platform. That's where Plaid comes in.

### Results with Plaid

2x	Atom Finance users who link their investment accounts with Plaid log into the app twice as often as those who build their portfolios manually.
2x	Atom Finance users who link their investment accounts with Plaid take twice as many in-app actions as those who build their portfolios manually.
\$100K	Atom Finance users who link their investment accounts with Plaid have an average portfolio value greater than \$100,000.

### The great equalizer

Atom was founded in 2018 by Eric Shoykhet. Formerly a hedge fund investor, Shoykhet saw firsthand the difference between the expensive, professional tools at his disposal (e.g. Bloomberg Terminals) and the limited tools his retail-investor friends were using.

To bridge the gap, he built a modern interface that included the best elements from professional research tools: things like aggregated news and document feeds,

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# \$100K

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live group chats, and real-time alerts. Shoykhet also created a document search tool called X-Ray, which lets users instantly access financial documents like SEC filings, transcripts, and presentations.

When a user builds their portfolio in Atom, they can choose to manually create a watchlist or link their investment accounts with Plaid.

To link investment accounts with Plaid, Atom users simply select their brokerages or other investment institutions from a list. Then they provide the login credentials associated with those accounts. Plaid now connects to more than 2,000 brokerages and other investment institutions, which together cover more than 95% of US investment accounts.

“With Plaid, users can connect their investment accounts in seconds, whereas manually building their portfolios can take hours” explained Yang.

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## Making the connection

For Atom users who choose Plaid, the benefits are real and immediate.

For starters, they enjoy a robust curation of content and analytics. That might explain why they log into the app twice as often as users who build their portfolios manually—as well as why they perform twice as many in-app actions.

Plaid also allows Atom users to watch their money fluctuate in real time, which may explain the higher engagement rate for users who choose Plaid. It might also account for their higher-than-average portfolio value, which typically exceeds \$100,000.

“Investors who link their accounts with Plaid tend to be more tech-savvy,” said Yang. “In our experience, they also have a higher net worth.”

Since the end of 2019, Atom has seen their user base grow quickly and their total AUM more than quadruple. As they continue to build out their product suite, their partnership with Plaid has accelerated their evolution.

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## Building toward better

Most recently, Atom released Chat, a live, group chat feature with channels dedicated to individual stocks and sectors. It allows investors to interact with one another, share feedback and validate their investment strategies.

Before inviting a user to a channel, Atom must confirm that they actually hold the stock. For that verification, they turn to Plaid.

*“We work very closely with Plaid,” explained Yang. “They make our products better, and we’re constantly thinking about ways to build new features and functionalities on top of the services they provide.”*

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Plaid is a technology platform and data network that enables applications to connect with users’ financial accounts. We focus on lowering the barriers to entry in financial services by making it easier and safer to use financial data. Today, we support developers across North America and Europe.