

PITCHIT FINTECH STARTUPS PODCAST NO. 36-JORDAN WRIGHT

Welcome to PitchIt, the fintech startups podcast, one founder, one startup, one investor at a time. I'm your host, Todd Anderson, Chief Product Officer, LendIt Fintech.

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Todd Anderson: On Episode 36, I talk with Jordan Wright of Atomic Financial. Atomic are the trusted way for people to connect their payroll accounts to an app and payroll connectivity has really started to take off in recent years within fintech. A lot of that is due to the innovation from firms like Atomic and access to these payroll data can give financial services firms real-time insight into an individual's job status, their income and so much more. Atomic is helping to eliminate that data lag that has existed, you know, for countless years in financial services firms. Think about the example of you leave your job, when is that reported, if you connected to the payroll system and the payroll data then you have that information almost instantaneously.

Jordan explained that, right now, the most common use cases are direct deposit switching in that employment and income verification use case, but there's a lot more interesting innovation coming down the line. The other fascinating topic that we got into a lot throughout the podcast was the balance between work and your personal life. As someone who's started in multiple companies, Jordan has learned how to better balance the professional and the personal, along with that, setting an example and a culture for the team so they have that same balance. It was really a great discussion so without further ado, Jordan Wright of Atomic Financial.

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Welcome to the podcast, Jordan, how are you?

Jordan Wright: I'm well, thanks for having me, Todd.

Todd: Of course. So, I'd just like to start off if you could tell the audience just a little bit of background on yourself, you know, where you've been professionally before Atomic so introduce yourself to the audience.

Jordan: So, I'm the Co-Founder and CEO of Atomic today. In the past, I got started in my career at NextPage, a cyber security company out of Utah then started a company called Unbill that we moved on to Austin, Texas. Sold Unbill to Q2 Holdings down in Austin, Texas in January of 2017, that company was a fintech company that I was a build paper writer, but also we had a product called CardSwap that we helped new card payments over.

After Q2, I spent a little time partnering around with a few different startups and helping out as a chief product officer out of strategy in a couple of places while I figure out what I do next and started Atomic in August of 2019.

Todd: So, it sounds like you've always had a bit of an entrepreneurial bug, has that always been the case prior to founding Atomic? Obviously, you talked about Unbill, kind of what brought you to the idea of Atomic and why launch when you did?

Jordan: It's always been the case that I've had a little bit of an entrepreneurial bug. I converted my parents' farm into Hogwarts Castle for the local kids in the neighborhood as a 13-year old and charged admission and we had broomsticks flying from rafters and all kinds of safety balance.

Todd: That's fantastic,

Jordan: Yeah. With Atomic, my Co-Founder and I, when we started Unbill, we were looking at that card swap space and that product, so many people came to us and said well, if you can switch over the direct deposit that would be much more impactful than just switching over the card brands. We started looking at that opportunity and as we kind of delved into it, it seemed like the place that you would go to get that done as a payroll system and there were so many other fascinating things you could do with access to a payroll system such as being able to verify employment information for somebody getting a loan, being able to change where payments are made for somebody's loan and taking those directly out of a paycheck and routing them through a consumer account.

There are so many other applications for it that we also felt like and I actually made a comment about this publicly recently. If you look at the MXs and Plaids and Finicitys of the world, it really paved a way for consumer permission to access to data and consumer permission to access to different systems. And so, Unbill was the user permission access to data play and we felt like we had some good skills that we could leverage to be able to build Atomic.

Todd: You think without those companies, would it be as easy to get access to payroll data, to build something like Atomic or would you still kind of be in a place where payroll data wouldn't be as easily accessible to where it is today. Did you need some of those companies to come first?

Jordan: Definitely. I don't know if we needed them to come first or we could have come first, but somebody needed to do it first and fights battles for consumers that big banks and other people tend more to fight. I think those people took the brunt from a legal standpoint for a lot of people to show that hey, this is consumer data and they deserve to be able to access it and they've been able to armor us against some pretty big organizations into allowing consumers' access to these data.

Todd: If you could give the audience an overview of exactly what you guys offer and as you're doing that, can you tell us how you came to the name Atomic.

Jordan: So, what we offer is the ability to connect a consumer into a payroll system. This allows the consumer to change their banking relationship so they could change their banking relationship to Chime, as an example, as one of our customers. We have 65 customers, most of them use us to be able to switch our direct deposit, a lot of them also use us to allow a consumer to verify their employment information so we can bring in basic employment information like how long they've been employed somewhere, salary information, some other information that wasn't there when they were currently employed, all those things to help them get a loan. That's what our product is used for today.

We came up with the name Atomic Financial because atomic, initially, and I think a lot of these names, where they start and where they end is a very interesting thing. We were thinking about the periodic table to elements and different products we're going to release in the future and we looked at all sorts of names around the periodic table of elements to even considering some elements themselves that are critical to life on this earth. Carbon was one example, critical to life and financial services, obviously a paycheck and employment data is crucial to a consumer's financial life. And so, those were some things we were considering and landed on Atomic through that process.

Todd: Why is, you know, the connection to payroll a game changer? Why is it different than typically if you're applying for a job, someone will probably make a phone call and have to verify, obviously, there could be some issues with that, depending on the phone number and whoever they put down as a potential reference. But, what are some of the other benefits of accessing these payroll data and why has it been a game changer for companies like you and others?

Jordan: Yeah. So, if you look at what people have had available in the past, it's the sort of thing you just described, right, where the work number has been a solution in the ecosystem for a long time. They only had an integration with ADP for the longest time and they pulled a very, very tiny subset of data, maybe whether or not somebody was employed or some basic salary information, but a person's employment is highly indicative of their ability to repay which is a crucial part of lending. And so, when we talk to people about the treasure trove of data we have today, most of the algorithms that people have built for lending over the past are built off on such a minor dataset.

Credit score is an interesting one that takes into account lots of other datasets, right, but the reason why employment data is so valuable is because it's largely been untapped. I mean, paystub fraud is a very common thing, this allows your verified information that's provided in a secure way that we wouldn't allow a consumer to build and get around. So, for that reason alone, it's very impactful, but there's also other things like allowing a consumer to come in and say, let's say this person is a refugee or an immigrant to this country, they don't have a credit score yet, but child breaks an arm, they have to come up with \$400 for an ER visit or whatever it is, right, we can help that person go to a place and say hey, I'll make this payment directly out of my paycheck as opposed to being able to say like I have no credit score, I'm good for the money, right.

They have ways to try to show that they are credit worthy without a traditional credit score and I think in the long term we'll see that credit score continue to diminish in value, it lags behind the broader

market substantially and we'll be able to provide some really fascinating insights for lenders, specifically, but also the portability of consumers' banking relationships.

Todd: Do you think we'll ever get a re-worked credit score that kind of takes into account the innovations that have been happening in the last 10 or 15 years? Does it have a better chance of disappearing or does it have a better chance of being re-worked and incorporating some of what we have available today?

Jordan: I think it has a good chance of being re-worked, but also new credit scoring models coming to light, right. There's a lot around cash flow-based lending right now, I think Petal just announced a massive round and that seems to be the direction they are going is the score for cash flow-based lending. I believe that will be supplementary to credit score for some time, I think in the long run it could replace it.

Todd: Isn't access to the payroll data significantly safer and more real-time for lenders because, I mean, you leave a job, you can still act as if you're at that job for some time because the reporting to different bureaus is not going to be equal. If you have access to payroll data, it's either you're employed by a certain employer or you're not, right?

Jordan: Yeah. And you're currently getting paychecks or you're scheduled to get a paycheck or you're not, we can get closer and closer to that kind of data. Like you said, the credit bureaus lag behind, so far, but in my opinion, all the most important metrics like some other things that are way cooler is think about the last time you got a mortgage, it's like gosh, we've really got to check employment the day before you get a mortgage, afterwards, who cares, nobody cares that you aren't employed anymore, right.

If somebody can give greater assurance by saying, and by the way, you can ping my account once a month to verify that I'm still employed. That's a really big deal, something lenders have never had access to nor even cared about and which is like insane (Todd laughs), right, you will not get much the day before I get this loan that I'm employed and the day afterwards, who cares.

Todd: It's a strange dynamic. I've gotten two mortgages, one who we re-fied last year, I mean, it's the same process every time. You know, once you get the funds, it's like they disappear.

Jordan: Yeah. Next time you do it, I'm hopeful that our system will be in place at one of those systems that you're using and it will be a lot easier on you.

Todd: Yeah. One of the things I've seen, I believe it was on your website in just doing research for this podcast is earned wage access and getting access to your paycheck on a more real-time basis. Do you think, I don't know if there's any data that pairs any of these out, do you think it's safer for consumers, especially those that might be living closer to the paycheck-to-paycheck or living near the edges of, you know, what they can afford, is it a safer way for them to get paid versus two weeks or one week paycheck?

Jordan: Earned wage access has originally be tied or, at least by regulators, it has been tied to employers, right, so a lot of the early providers of earned wage access had to kind of change a little bit of their style because the government came in and said, earned wage access needs to be regulated, it needs to be tied to an employer, blah, blah, blah, but really what we mean is somebody getting access to their funds before their actual paycheck. And, if you think about the reasons that somebody might need that, I think that somebody cashing-in of their full paycheck halfway through, that might be a little bit irresponsible like why do you need that money at that point in time.

However, offering the ability for somebody to come in and say, get \$200/\$300 at any given point in time because there's an unexpected financial hurdle that they need to bridge the gap on, I think that makes a ton more sense and is not earned wage access per se, but it is. I mean, you're giving somebody some credit not on a loan basis for something that they had an event landing in their life and they need \$250 or \$300 in between pay periods. I think that's a more responsible way to do it for the consumer and I believe we'll see more things going that way in the future where it's not just about allowing the person to cash out their paycheck every single day.

I don't see any major harm in that if they're cashing it at the end of every day, but if it's, oh my gosh, I have to make this \$500 impulse purchase and I need \$500, right. I worry a little bit about those sorts of situations and the combination of that and "buy now pay later" worries me even more, right. We need to get people saving, we need to get people prepared for the future, we're coming off above market in which consumers have had probably more money across-the-board than they've had in a long time. Hopefully, we can help those people create good habits for the long run and earned wage access may help them out of some situations, but I don't want it to be the cure-all for every time you want \$500.

Todd: I'm speaking with the theme here of people either not expecting an expense and how they might deal with that, I know that you guys make it a point of, you know, focusing a lot of your business on those in society who either are not being served well or potentially being left behind, how much fairer, do you think. financial services are today compared to maybe, you know, before fintech became a term or even the last few years like pre-COVID.

Jordan: I'm not sure if you followed any of the recent announcements about large banks changing their fee structures for consumers.

Todd: Oh, yeah. I cover it all the time and it's quite fascinating to see how quickly they're starting to shift now.

Jordan: Yeah. We fancy ourselves big supporters of that movement and I hope to think that we had a small job to play in the success of that and pushing these big banks to change their fee structures. I mean, if you think about it, we're switching millions of direct deposits a year on behalf of consumers and probably in the vast majority of cases those moving off of these banks that have been hosting consumers for a long time and I think they have taken note of that in the last few years, for sure, and the fintech movement has been extremely helpful and beneficial there.

Chime came along and said, we're going to offer essentially a no-fee structure and we're going to make all of our revenue on interchange. Now, they do charge some fees if you take money out of an ATM, but they got rid of all these overdraft fees and they also have a spot re-program or some other wage access-like program that allows people to pull money out like Chime certainly did more for those consumers than we did and a lot of those are the other players, but we power a lot of services that enable people to move off of those large banks. And, if large banks change their tune, start treating these consumers well, we will be able to help them as well too.

Todd: In terms of broader fintech ecosystem, how do you guys view yourselves within that ecosystem? You know, there's all these different terms in fintech, there's open banking, there's open finance, there's APIs. is there a kind of way that you guys think of yourselves in the broader ecosystem?

Jordan: Yeah. I think we're a key element of the fintech infrastructure, as an example, that comes to you via an API. I think it's part of open banking as well because we're allowing consumers to have a more open banking experience and making their data available to anybody that they want to. I think that data sitting inside of a payroll system is banking data by its definition and holds an account routing number, hold payment information, how much money they make, that's all banking related data and a consumer has a right to that data.

So, yeah, certainly open banking, but also an infrastructure player that enables different use cases, we think about it in a jobs to be done framework what's the job that our customers or the errant consumer needs to hire them for to get done. In some cases, it's moving their paycheck from one bank to another, in other cases it's verifying income for a loan, in other cases it's getting a spot near earned wage access sort of program set up so that they can get \$200 when they need it.

Todd: You mentioned deposit switching, is that the most common use case for Atomic today? Is there other kind of top three use cases that your clients are using you guys for, thus far?

Jordan: Yeah. I would say the top use cases we are used for today, first is direct deposit, it's the majority of what we do today. Second is verification of income and the third is actually a combination of the two where we're making payments out of paycheck. Those three things combined take up the majority of our use cases, the vast majority. There's a couple of interesting use cases, we're working on around tax right now as well as earned wage access that are pretty exciting, but the ability for someone to take out a loan, we have their employment information verified and set a payments flow of that loan come out of that first use case, specifically.

Todd: You've started a previous venture, you're now in another venture, how much different is it this time compared to last time? Is there any different lessons that you've taken from your previous venture that you're applying now and it's a smoother or easier path now or is each venture is it's own adventure and the lessons aren't necessarily equal from one to the next?

Jordan: Each venture is its own adventure. That said, the second time around, we have a lot of lessons learned that we're using to be able to create a better experience for ourselves and our families. I'm married with four kids (Todd laughs) and last time I founded a company, I had one child for half of that company's life span. Maybe the second one (garbled) before we sold our company, but it's different. I have a nine-year old, a seven-year old, a four-year old and a two-year old and I think we've done some things more like work/life balance perspective to make sure that we have time for our families, honestly.

Well, COVID has been sad in so many ways like it was the year that I would have been traveling the most and I was grateful as a founder that I didn't have to spend that year traveling. Before, we had a sales team that we could hire, we could publish more on things and I could spend a little bit more time with my family and sign some deals from home, but I would say, in general, it's easier the second time around.

Our first company was mediocly successful, right, I mean, we're a (inaudible) for four years and I tease people now, like I just have to get it out of the way, this thing's going to run me over (Todd laughs), market opportunity is pretty high having signed almost all the major players in the neobank side and now also signing a lot of the traditional FIs. That's been an incredible experience.

Todd: What's the biggest lesson that you've learned from building Atomic, so far?

Jordan: The biggest lesson I've learned is the importance of culture in a company. I have the second one after this, but we went from 11 employees in November of 2020 to 88 or 85 November of 2021.

Todd: Pretty big jump.

Jordan: It's a huge jump, you know, and my biggest concern was we would Frankenstein our culture and we've worked really hard and we strived always to go to create a culture where we want people to have the best work of their lives. Everyone that I interview, I ask, what's the place where you did the best work of your life and what allowed you to do that. Oftentimes, because it was just good learning for me as we continue to try to reform our culture, but we also want people that, you know, somebody gives me the answer of well, there's all the structure put in place, I knew exactly what my job responsibilities were, this, this and this, it's like we're not the right place for you right now then versus somebody who will say, my boss trusts me, I kick butt, I had a great time.

That's one answer to that question we keep our ears tuned in for. I would say the other thing that I have realized, after, you know starting a company before, being involved in an IPO prior to that, it's just that no amount of money buys more time with my family and if I fail at being a dad or a husband in this life and create a billion dollar company then I'm not going to care that much about what I accomplish in life. It's important that our employees know that I feel that way, that their family should come first. Some companies talk about how oh, you joined the family of our company, I don't like that mentality because it overrides the most important relationships in life.

Todd: Before we shift a little bit in the conversation, best piece of advice you've received while building Atomic.

Jordan: It probably came from my Co-Founder. There had been plenty of times along this journey where you can sink 80 hours into work in a week and this has gone along the pain for me personally, it sounds like, right, but last year, I missed an important family event, I mean, two years ago, for a big deal that we were working on and the deal didn't work out (laughs). I remember looking back like I'm never missing an important family event for anything ever again. It's not worth that, but my Co-Founder was actually one that was like it's not worth it and I really appreciated that mentality and we try to respect that in each other.

Todd: I want to shift a little bit in the conversation here. As a Founder, obviously, you have family, you mentioned, you have four kids, how do you ensure that, you know, Atomic's not getting left behind or that you're staying up on what's happening in the market. You know, there's obviously so many hours in the day, you don't want to spend 24 on the job, how do you prioritize?

Jordan: On a regular basis, my Co-Founder and I do a journal where we journal how we spend our time for a week and then we talk about it afterwards and that has been a really helpful exercise for us on a regular basis just to check-in with each other and make sure that we're both using our time the best we can at work, but also talking about our personal time spent. I also have a personal goal of being at home for dinner four nights a week, I think it's that much, but it's my goal if I'm home for dinner four times a week and I'm home for bedtime because, you know, five or six nights a week, that's important for me.

We call at Atomic, we talk about staying centered like staying centered looks different to everybody. For some people, it's A) I wake up at 5 in the morning and I do yoga and exercise and blah, blah, blah, blah, that's not me, but as long as I eat dinner every night with my family and put my kids to bed and read them a book and spend a decent chunk of time with them, an hour or two. Also, oftentimes, I'll tune back in after my kids go to bed and fortunately, at these ages that's like 8:30, but as the kids get older, that'll get harder and harder and I'll need to make sure that I practice as needed as those ages and those milestones arrive.

Todd: Obviously, the pandemic, remote work became normalized, you know, with your previous ventures, I'm assuming you are in the office and have multiple locations, but how different is the dynamic to build the team? You've mentioned culture a few times on this episode where people are not all in one location, I mean, how intentional do you have to be, how difficult is it to build something culturally with a company when so many people are in so many disparate places?

Jordan: I don't know all the answers, I can tell you what we've tried, but I can tell you it's really, really hard. I think the interview process is incredibly important and, you know, some people use culture as the word to like keep people out of the company that aren't like you, I am not that way. However, you know, when we look at potential board members and potential investors and as I talk to potential hires, I do say, if we're stuck in an elevator for three hours, would you leave that hating me, never wanting to

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talk to me again or would you want to hang out the next week. It can be a drag on you to go and spend time with people that you work with, it needs to be energizing, it needs to be people that you genuinely enjoy spending time with.

We've done several things that I think were really important. We did a team on-site in November of last year, the whole team came out, it was the first time we've all gotten together as a group, we'll do those twice a year and teams can do their own on-sites as well in places of their choosing as long as they meet the budget criteria. So, I mean, I had somebody be like....I guess going to Hawaii might....as long as it can fit in the budget, go for it, right, we want teams bonding together and spending time together, but also when you do that as a group.

We have a lunch thing internally that we usually just put in place in the New Year where everybody puts their name into a hat if they want to participate and then we cycle through getting somebody for lunch once a week. We're working on like a water cooler like application that we can use internally so that people can just hey, I've got give minutes free, let me see if anybody else has five minutes free right now, let's just chat for a little while.

The last thing that we've done is we got a ton of occulasses (?) in our company and we've been using them extensively and I'm not sure if you guys have tried it like the workroom stuff, like we tried it in early days, had an update recently and it's incredible. It can now map to your keyboard, it allows for a greater feeling of personal connectivity, you can high five each other, you feel something in your hand pass through each other, there's just so many things about the VR world that we're trying to leverage to also help our teams feel like we're, not like we're, to help them feel unified.

Todd: I mean, it takes a lot of work, I mean, in the office there's just a natural list to a day, you know, you got to lunch with someone, you grab coffee with someone, you chat about some stupid video that you might have watched on your phone, but when you're not seeing everyone, there needs to be some of these because you risk people becoming isolated and, you know, there's no real team unity, right.

Jordan: The relationship, especially my direct reports, I call on my direct report probably everyday or every other day where we're just like 10/15 minutes, a few minutes, hey, how'd your day go on, anything you need, but also just like hey, what are your plans for this weekend. I had one direct report ask me like I just need 30 minutes with you once a week just to talk about life, like awesome. So, we got 30 minutes, not a one-on-one to talk about life, right, and just see how things go, talk about family and if that's what the direct report wants or needs, that's what I feel like I can be helpful for them, happy to do that, but I think it's important.

Sometimes, my Co-Founder and I will spend an hour on the phone talking about something, you know, at 8:00 at night and I am grateful to have an incredible friendship with him and we've started a couple of companies together, but I'm also grateful that that relationship makes us want to get together more often as opposed to oh gosh, I have to pick up the phone for this person, you know, that's an important part of it.

Todd: So, you've raised some outside capital. Clearly, now has been arguably the hottest time ever for fundraising in fintech, you know, not every idea is easily funded, how was the fundraising process, picking investors and, you know, talking with investors and just that acceptance of what you guys were trying to build.

Jordan: It's been very different from the first time I started the company, I'll just say that. First time was a different fundraising environment, but also different company success. And so, while it's been great, I've also found it interesting in speaking with the VCs and the founders, right, the VCs are like hey, some people are clearly taking advantage of this time in a major way and we won't forget that in the future (laughs) and others are not and still running respectful processes. But, I mean, I know some founders that are just like, you know, look, I mean, they publish it to 15 VCs for raising, we need a term sheet by this date if you want a chance of participating, you've got to have it in on time, you know, and other ones that are going about it in a little bit more traditional approach.

I'm not saying one of them is a wrong approach, gosh, to save time I hate fundraising, right, so to save time I think that's fantastic. The difference for me has been I've been able to be more choosy about the people around the table with us and around some terms that are important to me in being able to run this company long term. And so, everybody asked me about our first board that we were putting together, who would be on it and I said, whoever is going to be on it has to pass this criteria like if we spend three hours locked in together we wouldn't leave hating each other.

Or, like people that want to go on a joint vacation sometime in the next year and go fly fishing together or something like that where I feel like we continue to be drawn back to each other, that is important to me. It's a long journey being on the board with a startup like ours and we want to make sure that those are relationships that we'd want to lean into, regardless of the investment relationship.

Todd: I'm asking this question because you've started a few ventures, do you think founders are pushy enough to build a board that's really right for them or do you think founders are a bit more accepting, depending on the money that they can get from whatever VC? Should founders be more pushy and say, you know, this is the board make up and stuff that I want even if it risks losing a potential investor?

Jordan: Totally, they should be that way, in my opinion. I have taken a third of a shave of valuation to take money from the right person that I want to know my board and I've done that multiple times. I've taken a shave in valuation for the right person and I think that is a far more important criteria because right now, you know, markets, public markets has been a little interesting, startup lending hasn't quite felt that, I don't think, maybe they have, but I haven't seen that much and you need people that are not just in this to be a rocket ship, right.

Our revenue growth last year was phenomenal, right. I think from a revenue standpoint, we have the strongest revenues of anybody in our space, but feeling that way and probably the best growth opportunity for 2022, but you never know what's going to happen, right. Stuff just blows up sometimes and you want to have people in that journey that you can call them like they suck and talk to somebody

about it and they're not like oh, I invested in a future unicorn and blah, blah, blah, blah. That's far more important to me than having people that are going to rip me on the rough days and they are going to be at the trenches with me and like I'll help you solve this.

One of our first investors, he's responsible for 25% of our early pipeline individually, he made that many introductions personally that ended up being customers and we took that money over a much more prestigious VC firm because we thought he could actually work with us and gain with us.

Todd: We have just a few minutes left here. I did see that on your LinkedIn, at least, that you mentioned that you were doing some angel investing. Did that help, hurt, how was that being on that side of the equation, you know, when raising money for Atomic or any of the other ventures that you had?

Jordan: Yeah. It was nice to be able to get inside into other founders' processes and things like that make, but also because we've been a pretty hot company and have had a lot of interest, I've talked to most great fintech VCs. And so, I've been able to make introductions for those founders to be able to help them with their funding efforts, but I honestly like my angel investing, I call it charitable giving pretty much, I don't expect to receive a return.

My wife and I have been discussing like we don't ever expect to see this money again. Now, some of those investments have paid off really well, so far, others not so much, but we try to over index on non-traditional founders, you know, a lot of people that are in my portfolio of investments are women or minorities in some way and that's important for me to give back and try to be able to provide help for those people as they build their businesses.

Todd: So, I'd like to end with a little bit of fun. Do you have a favorite book and the last book that you read, if you read. (laughs)

Jordan: I am a reader and rather than giving some of the boring business books I've read, working on "The Wheel of Time" series right now. I have read it when I was younger and recently returned to it and I've been enjoying it a lot. I don't get much time to read as a father of four.

Todd: I can imagine that. (laughs)

Jordan: And so, my exercise time, I listen to it on audio books. How about you?

Todd: I have a three-year old and so I probably have a little bit more time than you. I mean, my favorite books tend to be, you know, political, biographies, you know, LinkedIn. I think one of my favorites is "The Coldest Winter" about the Korean war by David Halberstam.

Jordan: Yes, that's great. Did you read "King of the Bibles?"

Todd: Yes.

Jordan: That was amazing.

Todd: It was. The movie is good though not as good as the book.

Jordan: Yeah, rarely they are, but that's very, very true.

Todd: Do you have a favorite sport or sports teams that you root for?

Jordan: I do have a favorite sport so BYE volleyball is one of my favorite things to watch, I love men's volleyball and women's volleyball, but basketball is one of my favorite sports. I don't watch much professional, but I watch a lot of college basketball and a lot of college football. I like those two sports.

Todd: This is almost my 40th interview and I don't think I can count on one hand the amount of founders that actually watch typical sports. (Jordan laughs) Founders, for some reason, are like it's either an offshoot of a sports or it's not watching sports or volleyball, it's never anything like I watch professional football every weekend or college football every weekend, it's usually something out-of-the-box which is interesting that founders are....you're pretty consistent on that.

Jordan: That is interesting. I mean, I've probably have only watched one or two football games this year personally because it's just tough time-wise, but I make time for March Madness every year, I watch at least a few games in the first opening weekend of March Madness.

Todd: Oh, that is one of my favorite events as well. And then, final question, biggest inspiration in life.

Jordan: I've mentioned this before, but certainly my Mom. I have two excellent parents, best I could have possibly asked for, but nobody believes in you, I think, quite like a mother. I think I was fortunate enough to have a Mom that thought my brain worked amazingly, even though it did not work for some things, and she was always supportive of me and the next one would be my wife. I've been fortunate to be surrounded by great leader mentors as well, my Mom being the first amongst those and my Dad being the first amongst those leader mentors as well.

Todd: With that, we're going to have to leave it there. Quickly tell the audience how they can find Atomic.

Jordan: atomic.financial is our website, you can find us on LinkedIn as well and I'm on LinkedIn as well. I'm on Twitter very little, but I'm on LinkedIn and you could find us on our website atomic.financial

Todd: Jordan, thank you very much for taking a few minutes out of your day, continued success to you and the team at Atomic, hopefully, we'll get you back sometime in the future.

Jordan: Thank you, Todd, a please speaking with you.

LendIt Fintech



Todd: Thank you.

(music)

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