EPISODE 1347

[INTRODUCTION]

[00:00:00] KP: Financial technology or FinTech has always been a hot topic. This is increasingly true in recent years as disruptive companies enter the market to give better alternatives and solutions to consumers. Current is focused on creating better financial outcomes. In addition to providing banking services, their app has many tools and reminders to help users learn and execute better money management strategies.

In this episode, I interviewed Trevor Marshall, CTO of Current about starting a FinTech company, how banking software is written, and what opportunities exist for disruption.

[INTERVIEW]

[00:00:39] KP: Trevor, welcome to Software Engineering Daily.

[00:00:42] TM: Kyle, thanks so much for having me. I'm excited to be here.

[00:00:45] KP: So, tell me about Current and your role there.

[00:00:49] TM: So, I'm the CTO here at Current. I have been with Current since day one. And in fact, I've been working with our CEO, Stuart Sopp, my whole career. I started my career at Morgan Stanley right out of college, where he hired me onto his foreign exchange desk. I was doing some algorithmic trading there with some aspirations to bring Bitcoin trading to Wall Street very kind of early on, and definitely not – wasn't something that was going to become a reality. But being a 21-year-old right out of school, I thought it was possible.

Eventually, I think the industry sort of warmed up. But one of the people I was able to convince that there was this major thing happening in the world of value and money, and all of the things that were sort of related to foreign exchange was Stuart. So, when Stuart left Morgan Stanley, I followed him, we did a couple of projects. The most recent, of which, starting about seven years ago became Current.

[00:01:46] KP: What is Current do?

[00:01:49] TM: Current is a financial technology platform, we're based here in the US. We provide the technology services that power a banking account for our members. So, from our user's perspective, they download the Current app, they input some information about who they are, and then they have a Current checking account that's available, and they can deposit their paychecks, they get a physical debit card in the mail, they have a virtual card. There's a lot of features on top of that, that are things like spending controls, better insights into what's happening with their money, and a lot of new stuff that we've been layering on to make a best in class spending experience for everyone.

A real sort of differentiation that we've really built our business on is by creating an account that works for people who may not have much money or are living more sort of paycheck to paycheck. What we have is a system that doesn't penalize them for that. So, there's no overdraft fees. We don't have account minimum balance fees. We've actually created sort of a free overdraft facility for them and we try to be very customer centric in a way that a lot of larger institutions are not able to economically.

[00:03:02] KP: So, could you comment on the analogy of saying you guys are like a virtual bank, similar to another bank, except no locations? Is that apt?

[00:03:11] TM: Yeah, it's a good comparison. I think the precedents for businesses like Current are, Allied Bank is a great example of like a federally chartered bank that has no branches. Simple is a good example of what sort of we initially modeled ourselves on, which was being that technology layer and working with partner banks. There are many other examples of that here in the US. But I think that's a good way to look at it.

One thing that's been really interesting over the last year is we've really seen a change in behavior through COVID of people not wanting to go into bank branches, and really adopting digital financial services at a far, far higher rate, and that's one of the big reasons we're able to grow so quickly to the three million users that we have on the platform today.

[00:04:00] KP: You'd mentioned some of those features, like spending analysis and things along those lines that, to the best of my knowledge are not typical in most banking services. Could you elaborate on what users get in the interface when they log in?

[00:04:13] TM: Yeah, absolutely. So, when they come in, they immediately see their balance, history of transactions, but also some insights around what they're spending on, how they are spending this month might compare to previous months, and they also see a breakout of section we call savings pods, which are really sort of like an enveloping savings mechanism that folks can use to better budget around upcoming expenses.

And then we have a lot of other features including – we have a rewards platform where people can activate offers, use their card and get earned points on Current, which is we were the first debit card to launch that in the US. They have the ability to do things like depositing physical paper checks, going to locations around the country to deposit cash onto a platform. And of course, the ability to engage directly with our customer service team, which is a big factor for us, since we do not have physical branches. We've put a ton of attention into how do customers actually reach us. So, having 24/7 support is a critical part of that.

[00:05:20] KP: So, is your goal to gamify savings?

[00:05:23] TM: I would say, well, really, our mission is to improve the financial outcomes of our members. So, to a certain extent, improving the amount of savings you have, or at least the comfort around your spending is one of the primary outputs of a better financial outcome. It actually starts even before savings kick in. One thing that we do is that, every time you swipe your card, you're getting what your, A, immediate confirmation of the purchase, but B, what your balance. It seems like a little thing, but just getting closer to your actual balance is the first step for improving your ability to have a better financial outcome.

One thing that we try to tackle very explicitly is, there is a lot of stress, and negative emotion around opening most banking apps. I think most people open a banking app when something goes wrong, or when they are unsure of what their balances and they're maybe afraid to see what that balance is, when they open it up. I certainly know that I've had that experience personally before. So, by even that little thing of like putting balance into push notifications, and

really reinforcing insight, we're trying to bring people closer to their money, and that's the very first step into building out that better outcome that we're trying to get them to. And then you layer on the savings, you layer on the rewards, and you layer on the other features to create that robust experience for our members.

[00:06:56] KP: Trying to make someone unafraid of opening their banking app when they're struggling financially is a hard task. Can you speak to that? Are there any interesting things from maybe psychology or game theory, or I don't know behavioral design that contribute to how you build out the system?

[00:07:13] TM: Yeah, I think the big thing that we're really conscious of is that element of surprise, and trying to remove that surprise of like, "Oh, man, I didn't realize I had that little amount of money as an example." We work really hard to provide as much transparency and control to our users as possible. So, that goes from everything towards just making that balance and that sort of insight, immediately obvious, so that people are comfortable with what they have and are not surprised.

But also sort of the ability to control things like they can set their own limits on certain merchants. For example, if they have a recurring charge that they want to block, they have the ability to block brands straight into the app. So, it gives a lot more control to our users and when something goes wrong, and they need to, for example, dispute a transaction. And we make that as easy as possible, so that people feel comfortable that if something goes wrong, or if there's something that they don't expect has happened with their money, they have immediate tools to understand, "Oh, yeah, that's right. I left my card in the apple account, and maybe my sister or brother made a purchase", or "Oh, yes, I remember I actually made that purchase last week, which is why my balance is a little bit lower than I initially thought.

So, it's really about transparency, and making sure that there's as little amount of surprise when it comes to money as possible.

[00:08:35] KP: Are there any KPIs or metrics that can measure that?

[00:08:38] TM: That one is a little bit tough, because a direct emotional measure is a little bit hard to capture. But one thing that we do sort of that combines quantitative and qualitative analysis are very well practiced tools like an NPS service. Part of those surveys that we send out when we're collecting feedback from our users describe some of the things that make you a net promoter. Why do you feel like this is, A, something that you would recommend to a friend? We see that feedback pretty constantly.

One of the big features that we have that sort of differentiates us is we provide if, for example, if you have a recurring paycheck from like a Walmart or any other employer in the US, we are able to pick up the signal that you're going to get paid in a few days, and provide that money to people immediately. So, people understanding that there are options to get that two days faster is a huge factor for why people love us. We do a lot of communication around that. Again, speaking to sort of the transparency that we're able to provide for our users.

[00:09:45] KP: Do you have to do any extended risk modeling or fraud detection around that, that's an appealing benefit that not many banks offer to get the sort of check in advanced, often, I have to wait even once the check has arrived?

[00:09:58] TM: Actually, there's quite a lot of have insight that we do. It's mostly a capital constraint in the sense of when you're receiving money on the ACH network, the liability falls on the originator in that transaction. It's kind of a unique component of ACH payments. So, from our monetary risk perspective, it's fairly low. But there is a capital requirement that's like, Current, is actually making those funds available, before they become effective to the customer, we're actually crediting that to our customers with our own funds. But there's also a sort of compliance and a risk around, ensuring that the funds that are going to a user are intended to go to that user. We do spend a lot of time and ensuring that we are fully satisfying those types of requirements.

[00:10:50] KP: When you start a FinTech company, you have to integrate with existing banking systems. You'd mentioned the ACH system, can you comment a little bit broadly on what the protocols or technologies are that you had to integrate with?

[00:11:03] TM: Yeah. I think it's sometimes surprising when engineers join the team and they sort of have the realization that almost all financial technology is ultimately SFTP file transfer. That's like the underlying mechanism for pretty much every integration with financial institutions. The first time you see that, you are a little taken aback and saying, "Okay, wow, API is not even a concept in this world." But over time, you actually come to appreciate that that type of communication is internally consistent.

So, for example, in ACH, there is a 94-character fixed width file. The way that it's structured is very explicit about what every field in each of those rows contains. So, for example, the first character on every line of an ACH file indicates the type of record that the rest of the line is. So, you start with a one record, which is a file header record. And then you have your five record, which is your batch header and your sixth record, which is your entry within the batch. And the eighth record, which is the batch footer. And actually, when you start kind of unpacking the structure of it, you realize that that fixed width overcomes a lot of the challenges that we deal with more real time systems, or you're far more concerned with item potency, and the resume ability of workflows because you have a lossy interface in HTTP and other types of communication.

But with flat file processing, you have these guarantees that are baked into the protocol, that actually make things extremely consistent, which is really what you want when it comes to finance. So, I'd be happy to talk more about that. But that's something that's often pretty surprising. A lot of the integrations that exist are very much just ensuring that you have the right file structure and you understand what you're doing, and then producing and consuming those files,

[00:13:09] KP: Well outside of medical software, and maybe something in dealing with spacecrafts, I can't think of another industry other than FinTech, where your code is absolutely critical and a bug could – a single character mistake in your code could be catastrophic for you. What extent do you have to go to in terms of testing and environments and setting up procedures like that?

[00:13:32] TM: Yeah, I mean, what we've adopted is full test coverage requirements on all of our core systems. Now, even though the interface with our partners is relatively low technology,

in the sense of, this is something that is existed for quite a long time. The core processing that we do and the core services that we host, are extremely modern. So, all of our core services are written in Java, they expose a gRPC API, which with Protobuf, you get a ton of sort of schema guarantees. It creates a very clear path towards integration test coverage. All of our services are also emulatable.

So, when you're testing a service that talks to another service, which talks to another service, you're not spawning a whole bunch of local versions of those services. You're actually just taking an in-memory emulator for each of those, which runs the same exact integration test suite and allows you to sort of chain in the microservices architecture, chain those API's into a single test without going crazy in terms of spinning up Dockers.

We adopt a ton of patterns that sort of are far more modern and far more seen and used and things like ad tech and other real time systems. But at the end of the day, some of those financial integrations end up being that the result is a file that's produced and stored somewhere.

[00:15:02] KP: Earlier, you described your technology as a platform. I guess in one manner of speaking, you could say your Current app is the premier implementation or user of the platform, do you envision this turning into a white label solution for other banks as well?

[00:15:17] TM: Actually, the reason we built the platform was to ensure that we would always be able to control the entire experience from a technology perspective for our users. So, when you look at the landscape of financial technology, the most common pattern you see for people who go down the white labeling path, and these are giants and incredible companies like FIS, Fiserv, Galileo, like they all offer these general-purpose transaction systems, ledger's and sort of the ancillary technology required for things like a mortgage module, a savings module. But they're all extremely general. The goal of those services is to basically say, "Okay, I am a community bank that is focused on building relationships within my community, and not as focused on employing engineers and building out my own experiences." I really want something that can plug and play.

The upside to that is, yes, there's the button you click to turn it on and you don't need to employ those more expensive engineering resources, and you know that it's going to work because so many other people are using it. But the flip side of that is that you are really locked into the roadmap and the feature set that's available by those institutions. So, what we did in our methodology was we really said, "Okay, there are these huge, sort of very horizontal core banking engines. But because we want to control the experience, and own our own roadmap, and density, we are going to build an extremely thin slice of that offering all the way from the API's we expose to our app, down to the way we model our data and persist that data." As we add features, we will build additional vertical slices next to that slice.

What that's allowed us to do is be extremely agile in the types of products and integrations that we build, without having to have those external dependencies. So, it really puts the pressure on us to deliver first class experiences, which is something we want to take on because we feel that the underlying technology, and the fundamental sort of code that's running, is the differentiator in the long term for a company like us, that is a technology company.

[00:17:34] KP: I imagine there's a lot of like legal things and compliance requirements that the software has to implement or abide by, or whatever you call it. Can you describe what it's like, as an engineer, to have to sort out what could be legal jargon? Or how do we make sure that the software bears the properties it's required to have?

[00:17:51] TM: Absolutely, a lot of it comes through audits. So, we are subject to audits via our banks from regulatory bodies, like the FDIC, the CFPB, and other sort of agencies that are in place to ensure the reliability of a program like ours. While they're directly regulating our banks that we partner with, that our banks rely on us to meet those same requirements. So, a lot of it is driven from a sort of regulatory framework, which is enforced via periodic audits. Because we work with multiple banks, we are subject to multiple forms of these things. So, we've really been molded in this environment of constant sort of discoverability of potential issues, constant investigation of potentially like a consumer complaint, all of those things funneled to us just as they would funnel to our partner banks.

So, outside, there is no – the technical requirements we abide are the PCI DSS which is the sort of the industry standard for payments. But the regulatory compliance is really driven by the

same type of compliance that's applied to banks and their customers. So, that becomes relevant. I know I'm talking a little in the abstract for folks who are not late at night reading different regulations. But that can come into an experience, like when you open a dispute, there are very strict rules that you have to abide by in terms of determining whether that customer gets access to a credit and the timelines associated with that. We have to ensure that when we're building the engineering implementation of that, that we're constantly in partnership with our compliance team to ensure that the expected experience matches the regulatory requirements. In some cases, improves upon them when we think it could be beneficial to the user experience.

[00:19:46] KP: Very interesting. Can you automate any of that? Is there like the equivalent of a Selenium process that can track through some of these tests?

[00:19:54] TM: Yeah, I mean, a lot of it is actually done through that integration testing framework. So, if we know that, for example, an authorization needs to be expired from an account after a certain period, we can write a test for that. That's, again, one of the major advantages we have of owning that stack is we can actually ensure compliance via an integration testing framework. I think that's pretty cool. Because what that allows you to do is really know for sure this test ran, I'm in compliance.

[00:20:25] KP: What is hybrid finance?

[00:20:28] TM: Hybrid finance is a concept that was really penned by Betty over at – Betty is one of the premier thought leaders in terms of DeFi applications. I'm sensitive to the potential listener who is not super familiar with DeFi. DeFi stands for decentralized finance and it is a new phenomenon that has exploded over the last few years, which is, how can you create financial applications without having an underlying bank or other institution? Really, how do you get a financial application, like getting a loan is an example of a financial application? And the counter of that is lending money, is an example of that.

But how can you do that without the institution? The answer is via technologies that have been enabled on protocols like Ethereum on protocols like Polkadot. Hybrid finance is about how do you bridge – because these things, these DeFi applications are are very technical and hard to

interact with, and also very dangerous, because if you make a mistake, like the money's gone. But how do you merge sort of customers that want great outcomes and are interested in exposure to these things, but don't have the technical requirements with the value networks and the opportunities that exist in DeFi. That's really what hybrid finance is about and it extends even outside of crypto.

I mentioned a little bit before about, one of the things that you can do in the app is load money via a merchant network that we have. You can actually deposit cash into your Current account without a branch, and the way we built that was with a direct integration with that partner that had that merchant distribution. For us, the hybrid concept is you have a completely detached system that needs integration, and the integration points that traditionally exist, are via sort of more established payment networks. Like Visa operates one of the largest payment networks in the world for real time payments. And what Current enables in this sort of hybrid finance concept is those direct integrations with, say it's a company that's doing those cash loads, say it's a company that's aggregating merchant rewards for transactions that are made by members, or it is an on-chain smart contract, where you can allocate stable coin to earn a yield. All of these concepts sort of fall under that bucket of hybrid finance, where you're taking a traditional sort of user experience in a banking context with a more advanced and a more disconnected use case and being that bridge.

[00:23:09] KP: Is there a vision for how Current can unlock DeFi options for its users?

[00:23:14] TM: Absolutely. We're starting that with sort of a savings type of experience. We're being very diligent, given the regulatory landscape about the way that that rolls out. But we have the aspiration and ambition to work with regulators to understand how can we actually enable these experiences, which are super positive for consumers, with all of the proper disclosure and all the proper oversight, so that we can actually bridge people in a very seamless way to get access to this value? That right now, only a very select group of people have access to. And it's only people who have done a ton of work, a ton of sort of technical expertise. But we want to make that available to far more people, so that that opportunity, is something that all members in the US could have access to.

[00:24:05] KP: Where do you see DeFi, 5 or 10 years out? Is every American going to be involved in it in some percentage? Are we going to have some percentage of GDP passing through these systems? What will be the prominence?

[00:24:16] TM: DeFi is a concept. So, I think we're just beginning to start to see interesting applications being built. One of the most interesting things that's available now is this concept of collateralized lending. For example, I lock Bitcoin into smart contract, and then I can borrow stable coin against that Bitcoin, which I've deposited. This type of collateralized lending is something that's only possible because you have an on-chain repo capability.

For example, if that Bitcoin falls in price, you're able to liquidate it on-chain using a decentralized exchange to ensure that there's no loss incurred to the lenders of the dollars that have been secured by that Bitcoin. This is just the first application. Decentralized exchanges and being able to exchange with peers via a public order book is another great example of a decentralized application. I think what you're going to start to see is, all of these pieces start building on top of each other with these building blocks, to the point where you have some really interesting types of applications that we haven't really even thought of yet. I think in the world of credit, there's a lot of potential and opportunity. In the world of insurance, there's a lot of potential and opportunity. And pretty much all of the industries where you can have, sort of a real-world implementation that is secured by a contract, can be encoded into a smart contract and made available in a more public and accessible way.

[00:25:55] KP: In terms of like market penetration and growth, I mean, we see these things in practice today, but not prolifically. Will I eventually have a smart contract with the plumber, I have come to my house for a one-time visit?

[00:26:08] TM: Absolutely, at some point, I think that sort of will trend towards whatever is the most effective way. Now, the plumber example, maybe something that's more effective than an on-chain contract is the guy, right? He's been to your house before, you have a handshake agreement, nothing is really going to replace that. But when you get to the more complex transactions, where maybe there is a little bit less trust that you have in the transaction. For example, buying something on eBay is probably a better example where you can see that there's some reputation attributed to the seller, but you may not be totally confident in it, and you

may not be totally confident in eBay, although I'm sure eBay is great and has all sorts of guarantees.

But what is the way that you can sort of pull the trust that's required for that transaction to happen into something that is publicly verifiable? I think that's where smart contracts come in. It's where they come in on things like collateralized lending and decentralized exchanges. You're basically taking these agreements, which previously would have been contractually bound to the venues in which they were taking place. For example, if I buy a house, I sign a document saying that the bank can sell my house if I stopped making my mortgage payments, that's an example of something that could be pulled into and encoded into something that is publicly verifiable and potentially more fair.

[00:27:33] KP: When DeFi grows, is that entering new markets that didn't exist before? Or is it necessarily cannibalizing what banks provide as services today?

[00:27:43] TM: I think there's a little bit of both right now. We're so early on that there's almost no adopters when you –it's like a rounding error when you look at the total number of people who could be using this. So, part of what we're trying to do at Current and build towards, is to provide that access to a far greater population as soon as we identify the right ways to bring that to market. I think there is an element of, "Well, maybe putting a deposit on chain is better than putting a deposit in a savings account at a bank." So, there is an element of, "Well, there's a finite amount of money and money goes into one place." But I do think there is still a lot of room for having a portfolio, like maybe some of my money is in a traditional savings account. Some of my money is on chain, but only time will tell. I think, I would not be surprised if 10 to 20 years from now, the Treasury at a bank itself is on chain because there are incentives for their reserves to be more publicly available. And there might be a lot of interesting capabilities. I think the technology itself is merely a facilitator of a more open and a more efficient market rather than the actual thing itself.

[00:28:56] KP: And what is growth look like for Current? Where do you want to be a few years down the line?

[00:29:00] TM: Well, we think we have a product that would improve the spending experiences of everyone in the US. We're really focused on the US, of which if you kind of look at rough market sizes, you're talking 150 to 200 million folks who we could provide a service to today. Obviously, we don't have a product that meets everyone's expectation to become that primary relationship. But really our goal is how do we attain that status within our member's minds of being the first place that I go to deposit my payroll. The first card I pull out when I want to spend money. The first place I think about savings. The first place I think about investments. You can hear I'm sort of a numerating different types of needs and jobs to be done, and that's how we look at our roadmap, and that's also how we look at our growth. What we measure our success on is how many people can we become that primary relationship? Today we do really well with folks who have, frankly, really bad alternatives. It's kind of an easy sale in the sense of this is far superior to the options that you might have, or this is far superior to what you are looking for at a traditional institution or even some of our peers. But as we add sort of capabilities, we will extend our ability to become that primary relationship with more and more people in this country.

[00:30:26] KP: Yeah, the word predatory comes up a lot in this context. What are some of the contrast that you have to that experience? What are the benefits people find when they sign up with Current?

[00:30:35] TM: it all comes down to transparency and fairness. On our premium account today, we have a subscription fee. It's very clear. It's like, "This is what you're paying for." And the result of that is, when you go negative, we're not charging you $35, which is a very sort of like – charging someone for not having money, it's kind of ludicrous, when you think about sort of the morality of that. Even then, when you look at credit products that do extend that credit, a lot of folks are often trapped into extremely high APRs where the effective rate, even if it's just 10% over week, that turns into a massive, over 100% sort of loan that's being made to them when you annualize it and think about it really on those scales.

So, it's really our role back to the sort of transparency side of things to create an experience that is extremely fair and extremely clear about how Current makes money and how the user saves money. And being very upfront about that, allows us to be very proud of the structure that we have and gives our users the confidence that we're acting on with their best interests at heart.

[00:31:47] KP: We've talked a little bit about the technology, I like to wind up. I don't know if we mentioned it by this name, but Current Core is, I guess, your core technology. Could you talk a little bit about everything that's encompassed? What services does that provide?

[00:32:00] TM: Yeah, absolutely. So, when we talk about Current Core, we're really referring to a collection of core financial services that power the primary financial experience in the app. So, an example of that is the ledger that we operate. Since we act as the system of record for all of our accounts with our banks, that is a very important service to get right. As you can imagine, all of the debits being inserted, all of the different events, which ultimately make up a transaction group that when combined together, a user's balance is just the sum of all of the debits and credits over time. But there are additional considerations there.

For example, you want to only insert to the ledger if certain preconditions are met. A very good example of that would be you're in Starbucks, you swipe your card, a $10 authorization comes over the network to us. What we want to do is say, "Okay, let's assume that all of the other rules that might be in place on the account have been passed. Is this card active? Was the validation of the card information correct?" Now, we want to insert it into the ledger, with the precondition that there's at least $10 available, or $10 plus whatever the overdraft protection on that account might be.

So, being able to do that, sort of synchronously and serializing the access to that sub ledger in the entire program is something that takes quite a lot of testing and quite a lot of implementation. But by controlling that ledger, that's the fundamental integration point, which is, our cash deposit integration has direct access to the ledger, our peer to peer payments that we enable have direct access, and it allows us to be extremely dynamic about the types of services and integrations that we can build by sort of locking that in.

We also have our user management service. So, if I'm a user, I have access to certain products. For example, we have a team product where if you're a parent, you can add an account for your teenager, and they have their own card, they don't have access to any of your funds, but you can give them access to, for example, allowance or pay them for chores. You might also have your own account. So, there's a whole graph of entities, which have to be managed by us as well. We have services in place for that.

There's a ton of other supporting services that then reinforce the performance of those and of other services that provide the experience to our users. So, for example, as we've launched, and have started to roll out our savings product, we are ledgering the yield for that savings ourselves. That has to be compliant with different regulations, but that lives as a service on its own and is part of that sort of collection of services that we refer to as Current Core.

[00:34:49] KP: We've mentioned a couple of the technologies, it's implemented in Java. There's some SFTP to be done in there. I guess, if you had any advice for aspiring software engineer who wanted to work in this area, what are the things they really need to get good at?

[00:35:05] TM: I think one of the things that we've really focused a lot on, especially as we've matured the stack, is making sure that best practices in terms of item potency, best practices in terms of resumability of workflows, best practices, in terms of data modeling, are all really well thought out as you embark on the journey. Because there is quite a lot in the FinTech space of an overlap between real time requirements, and things that can be done offline. Making sure that any sort of transactions that happen or any sort of financially motivated types of experiences that occur have a path towards reconciliation. And in order to get that right, you have to sort of have your uniqueness constraints built properly. You have to think deeply about the way that these things are structured.

So, I think, building, if I had any piece of advice, particularly on the technology side for being in the FinTech space, although it's probably decent advice for any type of technology development, it's being very conscious of how you get to an eventually consistent state with the integrations that you're working with. That is what enables you to build things really quickly and put things out and allow for failures of subsystems in a way that ultimately gets you still to the final balance in our cases, the correct view of your money.

[00:36:34] KP: Good advice. Well, I presume the app is live in the app stores. Where else can people go to learn about the Current story?

[00:36:41] TM: Current.com. It's probably the best place so you can see a lot of sort of our externally facing items. We also have a blog on there, which has a couple of other stories that we've linked out to. But yeah, you can find it in the iOS and Android app stores.

[00:36:56] KP: Trevor, thank you so much for coming on Software Engineering Daily.

[00:36:59] TM: Thank you, Kyle. I appreciate your time as well.

[00:37:02] KP: And then real quick, is there anything you think we should have touched on we didn't get to?

[00:37:06] TM: If you're looking for a job listening to this podcast, we are hiring aggressively. We would love to meet you. Our careers pages on our website as well and I hope you reach out.

[00:37:16] KP: I will include that as well. Trevor, thank you so much.

[00:37:18] TM: Thank you, Kyle.

[END]