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Why I am your guy for Innovation Analyst:

A Record of Innovative Ideas

As the #1 all time solver (out of 225000 total solvers, measured by a points system) for the crowdsourcing innovation company Mindsumo, I have a very successful record of producing innovative ideas which companies find valuable. In the 95 challenges I have solved since March of last year, I have won or received an honourable mention in 64 of them.

Specifically relating to innovation in the financial space:

Won 1st Place from Ernst & Young's challenge asking us to conceptualize technological solutions to the problems of cash management. My entry focused on reducing invoice fraud through better analysis.

Won 1st Place from the United Nations Federal Credit Union asking for an innovation to improve mobile banking. I proposed a way to significantly reduce customer frustration with banking and increase use.

Won (didn't release ranking for this contest, but definitely top 3) a challenge from State Farm seeking an alternative to the FICO credit scoring system on the basis that it caused them to miss otherwise reliable loan customers. I explored several methods of alternatively scoring those with no credit history.

Ability to Translate Ideas from One Industry to Another

Experience in one thing will help you become good at doing that one thing the traditional way. Some of the best ideas come from the best practices of other industries. My Mindsumo successes have not been in any single industry, but have spanned a wide spectrum, from technology, health care policy, to packaging to travel to construction to food and beverage. With my application, I submitted 5 ideas for ATB might consider. Some are concepts drawn from other industries.

Experience with Financial Tech

Before working with Mindsumo, I interned with a financial tech education startup called TraderMob.

During that time, I had the opportunity to work on everything from regulatory compliance to competitive intelligence. Early in my time there, I determined that the current business model was illegal under Federal Securities Laws, allowing the business model to be changed early on. I am not saying I could replace a lawyer, definitely not, but that I strive to be cognizant of regulations and how they can impact a business.

I also conducted competitive intelligence assessments of others in the same Fintech space, allowing us to understand the stumbling points of others and develop more useful future goals. It also gave me a broad view of the kinds of companies which exist in the FinTech space.

On occasion, I contribute to Vetr, a stock market crowdsourcing website which strives to crowdsource a price targets. Specifically, I identified ways in which traditional investment research poorly serves customers and how Vetr can use its data to improve upon those services.

Experience with Financial Institutions

I have also worked for several summers in investment research and financial management. This has exposed me both to the myriad of regulations in Canadian securities law and many of the irritating issues with everything from fraudulent invoicing to repetitive, verbose, and expensive equity research.