

**Financial Institution Client Resource Center** 

# Implementation Guide

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## What this document is for and who should read it

## WHAT?

This document is being provided to financial institutions so that they can better understand, assess and review the comprehensive due diligence expected from a bank partner.

This document is specifically designed for community banks and credit unions

WHO?

CEOs, CROs, Business Development Officers and CCOs



## About the authors



Miles Webb is the Chief Operating Officer of Unifimoney and a member of the Founding Team. Miles brings over 20 years of experience in banking and financial services across multiple disciplines including strategy, operations and risk management. Specifically, Miles was responsible for building the Enterprise and Operational Risk Management Programs at both Visa and Silicon Valley Bank.



Anna Piliposyan is Head of Operations at Unifimoney and has 15+ years of experience in the Financial Institution sector. Having worked in various positions within banking, she was able to gain knowledge in Risk Management, Operations, Compliance and Client Service. Anna is excited to bring her vast knowledge to Unifimoney and help build the operations and client support model in order to support our clients in all aspects of their money management. Her goal is to make the client experience incredible and encourage clients to learn and invest while enjoying all the elements we have to offer.



Kara McCollum is the Manager ot Customer Success at Unifimoney and has worked in Customer Support for about 7 years in various startups (primarily Fintech) as well as corporate finance. Kara is delighted at the opportunity to support Community Bank and Credit Union clients and their customers with our wealth-building suite of products. For many, this may be their first introduction to products like crypto and precious metals and she wants to empower and educate them in their wealth-building journey. Unifimoney will provide timely, efficient, friendly support via 3 support channels (phone, text, and email) and build a trusted relationship similar to the one that they already have with your business and brand.



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# Your Digital Wealth Management Partner

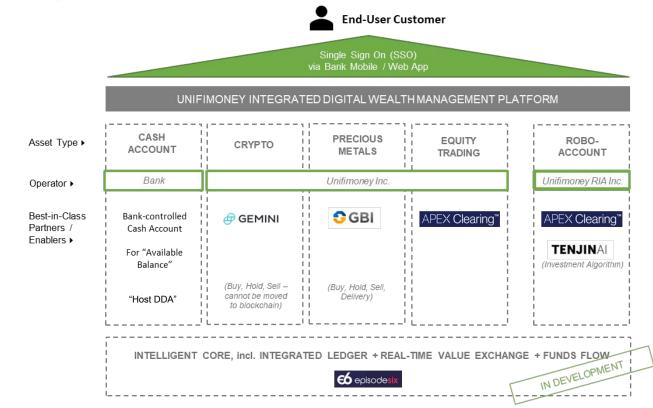
<u>Unifimoney</u> is an investment and money management app built to simplify, diversify, and unify your money management. Manage and grow wealth effortlessly and in one place. With the most comprehensive investment platform in the market including passive and active investing in over 10,000 stocks and ETF's, over 70 cryptocurrencies and precious metals.

Turn your app into a money superapp.



# The Integrated Unifimoney Model

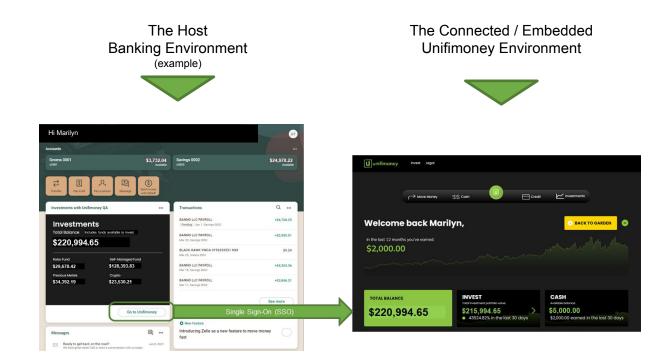
- The Unifimoney Platform unites the offerings and capabilities of numerous market-leading exchanges, trading platforms and vaults into one single wealth management experience
- Your customers will be able to access an unrivalled spectrum of asset classes through a single integration with your mobile and web banking environments
- Unifimoney's ecosystem is offered as a closed loop or walled garden, and funds can only enter and exit through the connected bank account ("Host DDA")





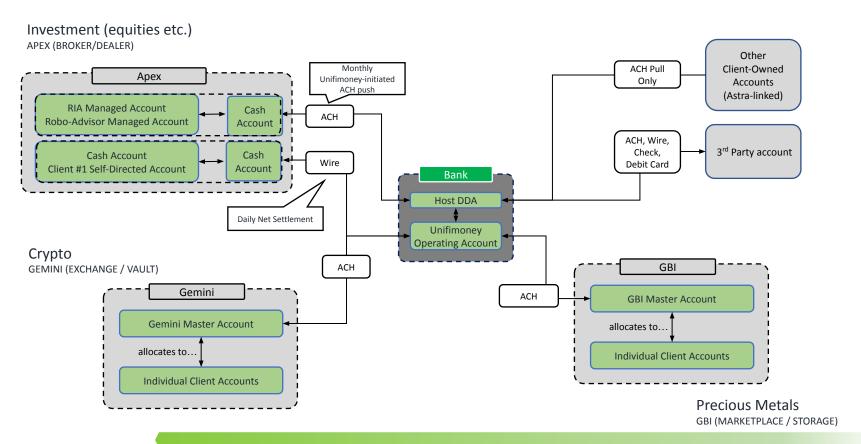
# How will the Customer Experience work?

- Customers will sign in as usual to their online or mobile banking platform
- Asset balances will be displayed in the host bank's mobile or web app, however all transactions will be conducted in the Unifimoney platform which is accessed via Single Sign-on (SSO)
- Customers can only access their "Investments" through the Host Bank mobile or web app. There is no direct (non-bank) route for signing into Unifimoney





## Behind-the-Scenes: Comprehensive Funds Flow Diagram (Today)





## **Customer Support Model**

EMPOWER: We promote education through different avenues to help those not familiar with the different offerings (crypto, precious metals, etc.) Investing can seem intimidating to those that aren't familiar with it. We want wealth building to be a fun, engaging, and accessible experience.

CUSTOMIZED SERVICE We tailor our services to fit the needs of the customer. We provide clients the option to self serve or have Unifimoney assist with their investment options through our Robo-Invest option.

SUPPORT MEDIUMS: Email, phone, and chat support. We want to empower our customers to use technology and learn about wealth management by actively engaging with our products. We are constantly making updates to our web and mobile app based on customer feedback.

AGENT SUPPORT: We are currently at a scaling model and are looking to add about 5 agents to support the influx of customer questions which will come in as we begin to integrate with Shop Your Way and Banks/Credit Unions.



### WE ARE HERE FOR YOU EVERY STEP OF THE WAY

IN APP NOTIFICATIONS: Various notifications will be provided to the clients in the app in regards to promotions, point expirations, and updates.

#### CUSTOMER FEEDBACK:

Information received will be tracked by the customer support team and reported. This will help the team make the necessary updates needed to support client demand. We will also use the necessary information to report back to the stakeholders and provide updates as to the improvements made.

ADDITIONAL SERVICES: We also provide additional services like direct deposit for payroll, wire services, check deposit, and ACH services. We will continue to add more services as the need becomes more apparent for these services.

REPORTING: The goal is to provide a dashboard and track key points which will allow our partners to see pertinent information regarding customer traction on the app and where investing is happening. We will also track the areas on the app which is most used, current investment average amounts, etc.



**Steps to Implementation** 





## 5 Steps to Implementation

Let's Get Started

Financial Institution Questionnaire (FIQ)
 Tell us more about your business

(technology & customer base);

Build Your Business Case:

Internal Decision Support /
Pre-populated Due Diligence, incl

Compliance Blueprint & Risk

## Learn more about Unifimonev

- The Unifimoney Experience & Demos (Sales Deck)
- Ecosystem of Partners
- Funds Flow
- Technology
- Product Roadmap
- Introducing the Team

#### Path to implementation

- Define your Unifimoney Experience / Implementation Guide
- Creating a Project Plan
- End-User Onboarding Requirements (CIP/KYC/AML);
- Legal Pro Forma Master Service Agreement;
- Legal End- User Agreements;Implementation Checklist

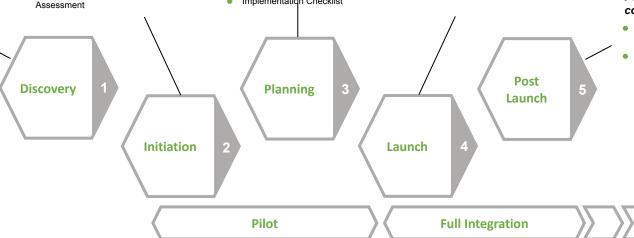
 Go-To-Market Playbook (Marketing Templates,Legal Disclosures & Language);

Going Live

Pricing & Transactional Limits

## Post- launch considerations

- Customer Documentation Statements / Tax Documents;
- Software Release Management





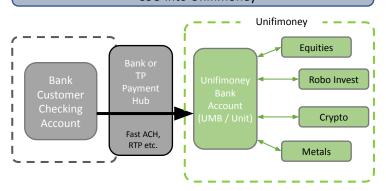
## Pilot Model vs. Full Integration

#### **PILOT**

Connect via bank core & native payments hub to fund Unifimoney Cash Account

Use Unifimoney cash account as source of funds to invest and purchase assets

Bank Mobile App Integration
+ SSO into Unifimoney

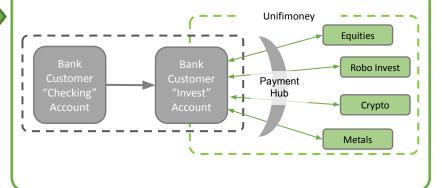


#### **FULL INTEGRATION MODEL**

Build Bank's own account into the heart of the ecosystem

Use Bank's own client (investment) account as source of funds to purchase assets directly

Bank Mobile App Integration + SSO into Unifimoney





## Pilot Program Explained

What does the Pilot Program look like when integrating with a Bank/Credit Union

What is a Pilot Program?	The pilot is a "lite" integration model designed to enable the client to test the customer experience and Unifimoney platform functionality. The full integration would see the banks cash account replace the Unifimoney Cash Account in the model.
How does it work?	Payment provider enables a "sandbox" version of the Mobile App, including the integration with Unifimoney. Identified "Friends and Family" within the pilot group will be on-boarded onto the Unifimoney platform, passing through our CIP/KYC processes.
What is the flow of funds structure?	Initial investment funds will be sent from the bank account to Unifimoney "cash account" via Payment Hub (if available). Funds can then be used to trade in assets in the Unifimoney environment.
Where can I see my balances?	Balances for asset types will be reflected in the Bank App.
Where do I go to get my questions answered?	Unifimoney provides clients with a FAQ page, live demo and ongoing support throughout the pilot program and onward. We are also continuously monitoring and improving our app and processes to make sure the client gets the best experience.



# What we need to get started

To ensure a successful onboarding, we have created a set of guides and required documents needed prior to integration.

Complete the Financial Institution Questionnaire (FIQ) Complete the FIQ and and Non-Disclosure Agreement (NDA) - Tell us more NDA about your business (technology & customer base) << Pilot can commence at this point >>> Funds Flow into We will need to understand how funds will flow through the 02 customers account into the Unifimoney environment. **Unifimoney Environment** Technical Integration 03 Guide to show Tech Integration Process and demo of the portal through the lens of the end-user. Strategy **Customer Support** Customer support model, FAQ's, support contact information, etc. Approach