



Financial Institution Client Resource Center

Implementation Guide

Version 1.0
June 2022

In strict commercial confidence
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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 of 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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 - Behind-the-Scenes – how the funds flow works
 - Customer Support Model
- Steps to Implementation
 - 5 Key Steps
 - Pilot Model vs. Full Integration
 - Pilot Program Explained
- What we need to get started

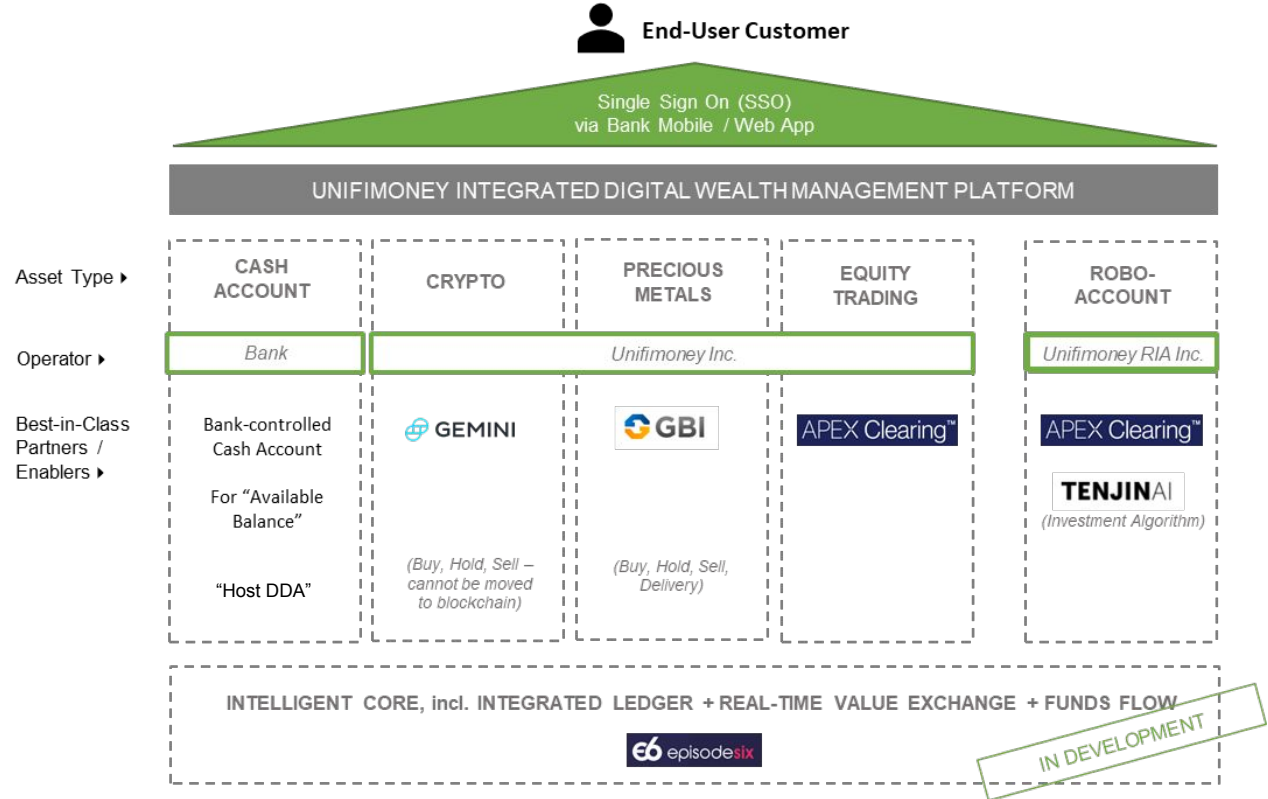
Your *Digital* Wealth Management Partner

Unifimoney 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

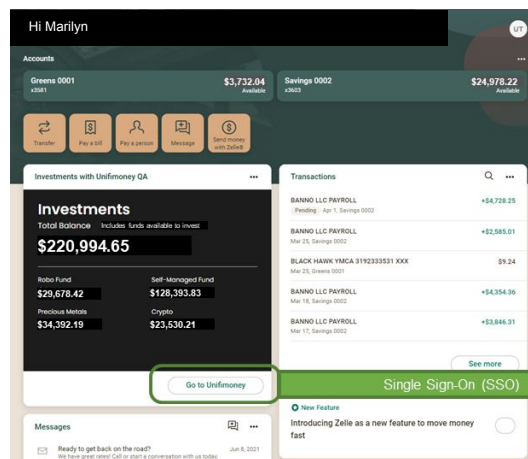
- The Unifimoney Platform unites the offerings and capabilities of numerous market-leading exchanges, trading platforms and vaults into one single wealth management experience
- Your customers will be able to access an unrivalled spectrum of asset classes through a single integration with your mobile 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")



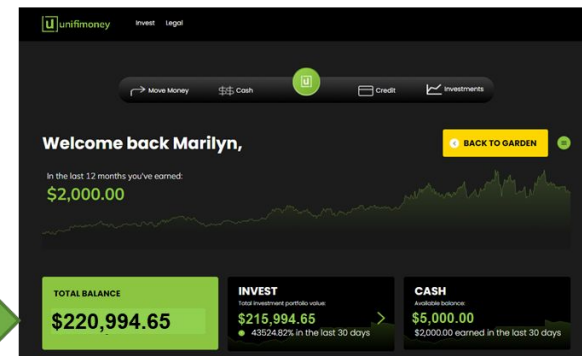
How will the Customer Experience work?

- 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

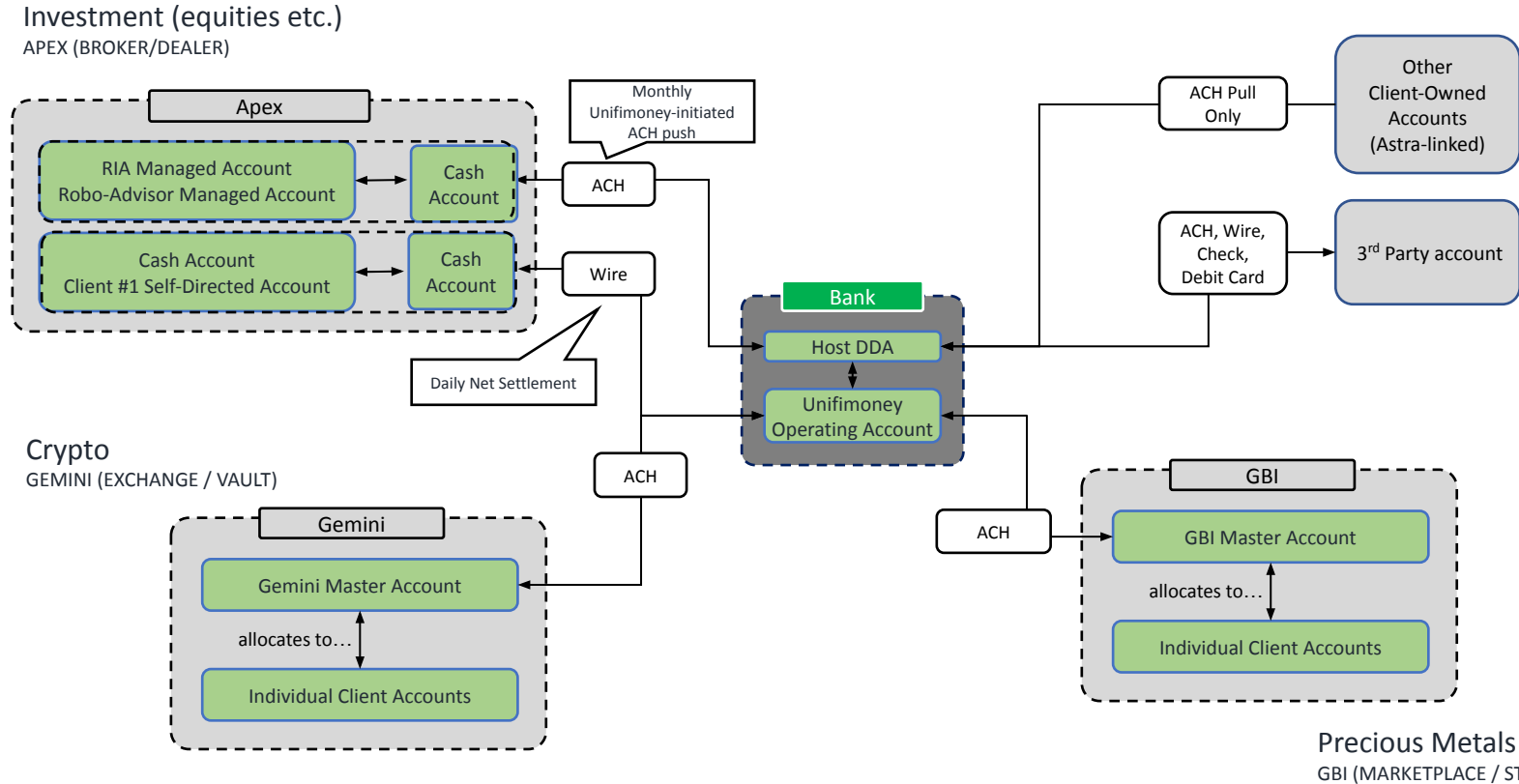
The Host Banking Environment (example)



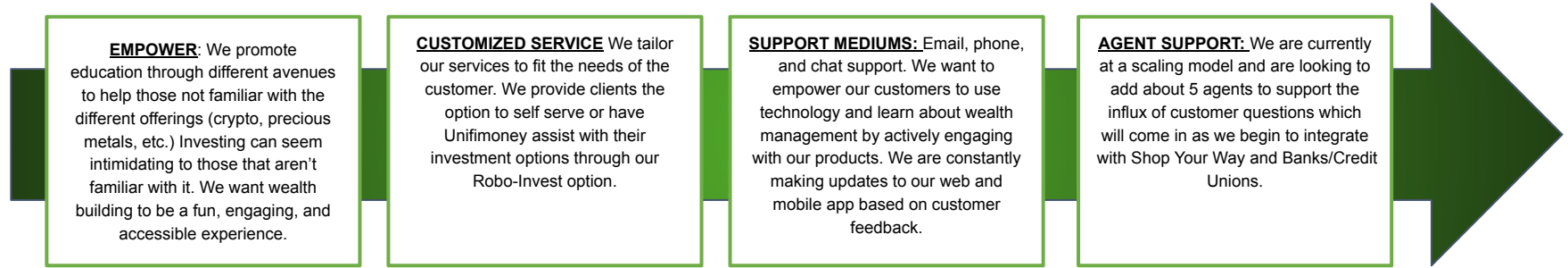
The Connected / Embedded Unifimoney Environment



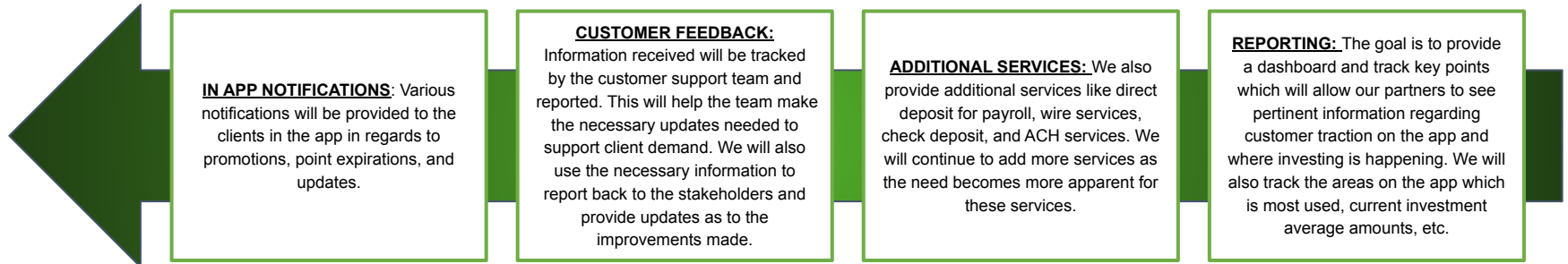
Behind-the-Scenes: Comprehensive Funds Flow Diagram (Today)



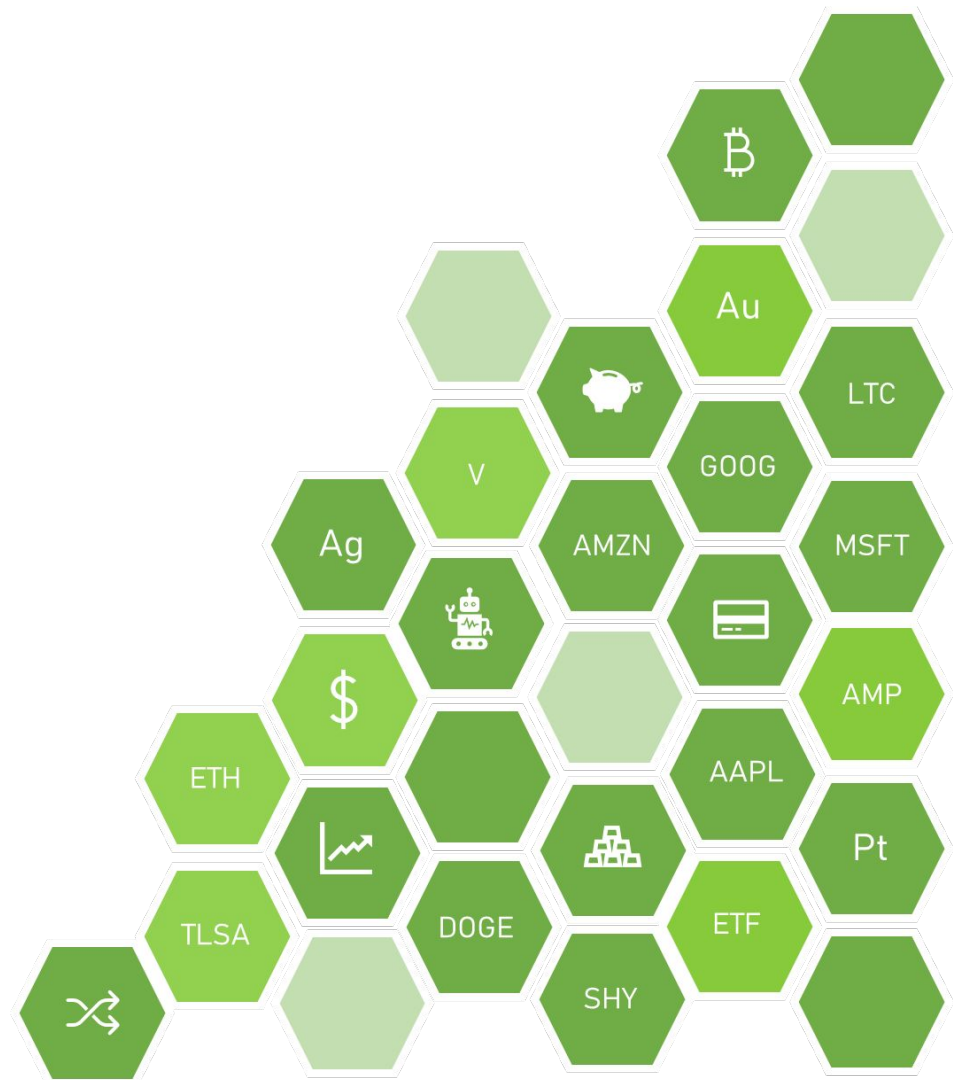
Customer Support Model



WE ARE HERE FOR YOU EVERY STEP OF THE WAY



Steps to Implementation



5 Steps to Implementation

Learn more about Unifimoney

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

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 Assessment

Path to implementation

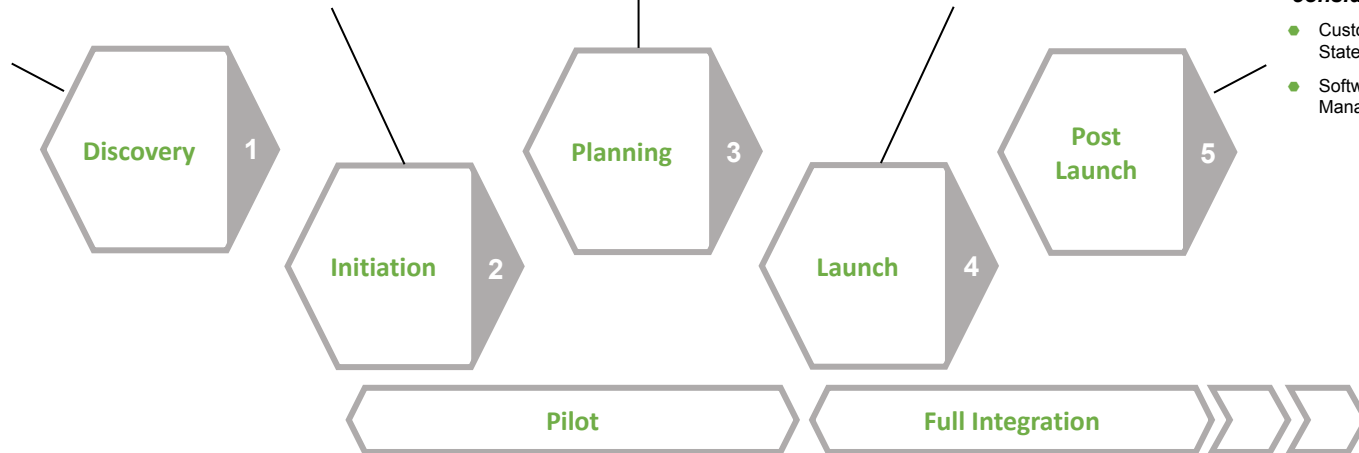
- Define your Unifimoney Experience / Implementation Guide
- Creating a Project Plan
- End-User Onboarding Requirements (CIP/KYC/AML);
- Legal – Pro Forma Master Service Agreement;
- Legal – End- User Agreements;
- Implementation Checklist

Going Live

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

Post- launch considerations

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



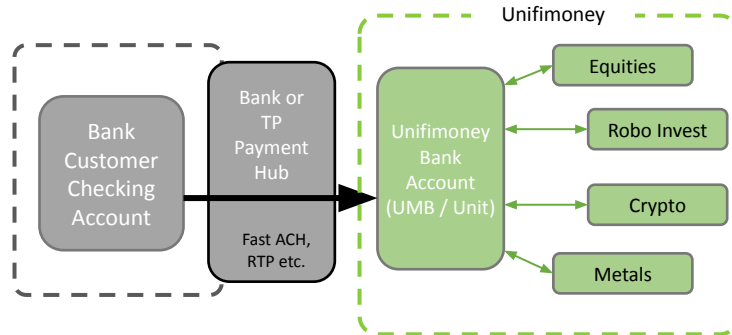
Pilot Model vs. Full Integration

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

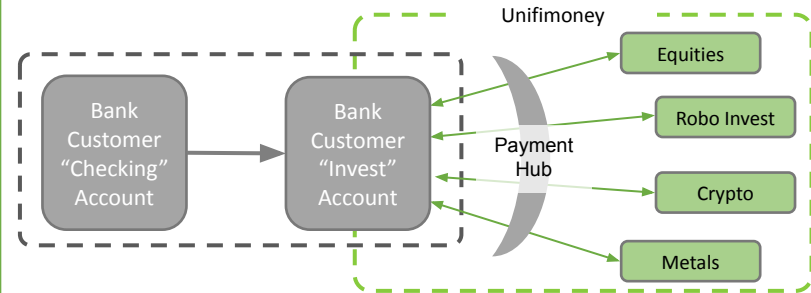


FULL INTEGRATION MODEL

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.

01

Complete the FIQ and NDA

Complete the Financial Institution Questionnaire (FIQ) and Non-Disclosure Agreement (NDA) - Tell us more about your business (technology & customer base)

<<< Pilot can commence at this point >>>

02

Funds Flow into Unifimoney Environment

We will need to understand how funds will flow through the customers account into the Unifimoney environment.

03

Technical Integration Strategy

Guide to show Tech Integration Process and demo of the portal through the lens of the end-user.

04

Customer Support Approach

Customer support model, FAQ's, support contact information, etc.