TrustPlus as a FinTech Feature – Our Guiding Principles

We're excited to partner to offer financial coaching as a feature in your product. We believe that a trusted human expert is an essential component of an impactful financial product. Our Guiding Principles share how we can best work together to create a powerful FinTech solution that helps users achieve financial health and serves as a model for inclusive FinTech.

A Seamless User Experience

- Our goal is to build a seamless user experience, with TrustPlus embedded in your product. We aim to connect your users to coaching at strategic touch points in their product journey, removing any cognitive barriers to finding a counselor and presenting the opportunity at just the right time.
- You know your product best, and we'll look to your expertise on the placement of TrustPlus within your product. As we continue to collaborate, we're eager to share our industry-leading knowledge and provide input and guidance regarding the placement of TrustPlus in the user journey.
- We will look to you to train our Financial Coaches on all aspects of your product, and the user experience you seek to create. The TrustPlus user experience will then be both specific to your product itself and the solution it's focused on and include more comprehensive financial goals.

The Trust Factor

- Your product aligns with our worker financial empowerment mission and we're excited for our services to strengthen your product effectiveness, consistent with this mission.
- As part of our integrated experience, it's important that your users see TrustPlus as a safe space following their journey from your platform. Given this, all financial coaching sessions are kept private, and users can continue to work with their financial counselor as often and as long as they need.
- Our promise to your users is that we always put their best interests first and we will recommend product solutions based on their financial needs. We will never receive compensation contingent on these recommendations and may recommend other financial solutions.
- While we engage your users within your product at a particular moment in the user journey, TrustPlus is a lifetime service, loyal to your user regardless of their continued use of your product or their employment status.

TrustPlus™

A Consistent Customer Experience

- We look forward to supporting your sales efforts and promoting the value of TrustPlus as a distinguishing product feature. We believe co-branding will best showcase our partnership and capitalize on employers' interest in an unbiased, holistic coaching service, which is best provided by a nonprofit like us.
- Our sales team will be available to guide your team on best practices when talking about TrustPlus to your employer customers. We will provide you with marketing materials you may need to assist in your sales process. We will also make sales representatives available to train or assist your sales team during pitches or demos.
- Your team will have access to a Relationship Manager who is available to aid in the creation of a marketing plan to promote services to employees, provide ongoing data, and assist with any employer customer needs that may arise.
- Employer customers will receive monthly data to help understand their employees' financial challenges, track usage of our financial coaching service and report its impact on their employees' financial wellness.

TrustPlus Branding

- Our strategy is to position TrustPlus as a feature of select FinTechs.
- We believe showcasing our partnership as a co-branded effort and ensuring employers understand that financial coaching is being delivered by a third-party nonprofit (Neighborhood Trust) is beneficial to both our brands, reinforcing trust and credibility.
- Neighborhood Trust will provide specific guidelines on TrustPlus logos, fonts, colors, and messages about the service.
- All references to TrustPlus must be reviewed and approved by Neighborhood Trust.

Learning Is Key

- Through our partnership, we aim to demonstrate that our trusted financial guidance service offered as a feature of a FinTech makes that product more successful. Our financial coaches will support your users in making the most productive use of your product. And by providing the option of a trusted counselor who can listen to their story and understand their circumstances beyond the data, we anticipate that you will experience more user engagement and loyalty. We look forward to working together to gather data around this hypothesis.
- Both teams will regularly share aggregated (not personally identifiable) user data to ensure we are iterating and improving on the user experience overtime. We expect to have an agile process and a quick feedback loop where we can change the user journey based on our findings.