

Embed Impact That Counts 

Q2 Client Documentation

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Spiral Support

Submit a ticket:
support.spiral.us

Send an email:
service@spiral.us

We're here to help!

With Spiral, you can grow deposits and engagement through community and environmental impact.

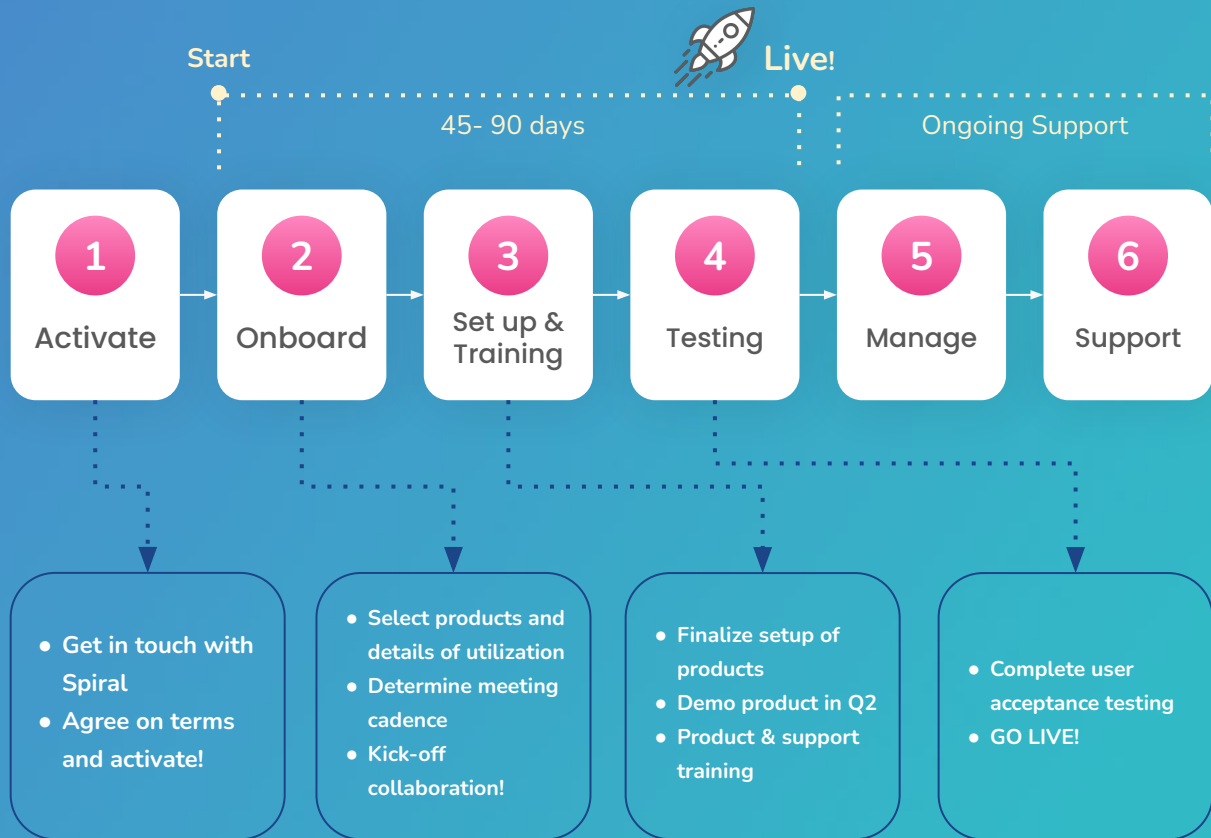
We are committed to delivering an exceptional level of care to address your needs, ensure a smooth implementation, and continual support.

You may contact Spiral via support ticket, email, or by phone. Each client will have a dedicated phone number to reach out to us.



Spiral's Onboarding Process

Your journey to drive revenue and engagement through impact requires minimal effort from your side!





Marketing Support

Drive end-user adoption
and unlock cause
marketing to drive growth
and engagement

Unlock the power of cause marketing

Every partner gets a best practices playbook for account holders
and full marketing support to guarantee success

With Spiral, you can:

- Lower your customer acquisition costs
- Share updates about your community impact
- Drive higher engagement with impact-driven campaigns and in-app widgets
- Create social media content that people value (and share)
- Quickly kickstart donation campaigns to support your community
- Create loyalty programs and reward customers for making an impact
- Inspire customers during cause awareness and giving days



Select your Everyday Impact™ program

Customize your Everyday Impact™
offering to your account holders

User Sponsored

Your customers can choose to enroll in Everyday Impact to round up transactions to the nearest dollar for purchases in qualifying reward categories. Customers will have full control of their Impact settings.

Client Sponsored

Financial Institutions can choose to sponsor a donation for every transaction made in a qualifying reward category. You will have control of which transaction categories will qualify for an Impact Reward.

Everyday Impact™ can be tailored to your focus



Sustainability



Plant a tree



Safeguard tons of CO2



Protect a mile of coral reef



Conserve an acre of forest

Powered by: Eden Reforestation Project, Rainforest Trust, Coral Reef Alliance

Hunger



Provide a meal to a hungry child



Deliver one pound of food



Feed a family



Empower a farmer with training

Powered by: World Food Program USA, City Harvest, Move for Hunger, Rise Against Hunger

Community



Give a book to a child



One hour of coding education for girls



Help an underrepresented caregiver



Provide a backpack to homeless veteran

Powered by: Caring Across Generations, Black Girls Code, Books for Kids, Backpacks 4 Life



Customize your Giving Center

The Giving Center is preset with ten categories that include over 700 of our partner charities.

This view is easily customized so that you can highlight individual charities your organization is partnered with, new categories that fit your mission, or blacklist and remove specific nonprofit organizations from your customers' view.

Nonprofit Settings

1. Nonprofits to exclude

2. Nonprofits to highlight

Select nonprofits

☒ Big Brothers Big Sisters of America

☐ Boy Scouts of America

☐ Boys and Girls Clubs of America

☐ Big Brothers Big Sisters of America

☒ Camp Fire

☐ Cedars Homes for Children

☐ Child Find of America

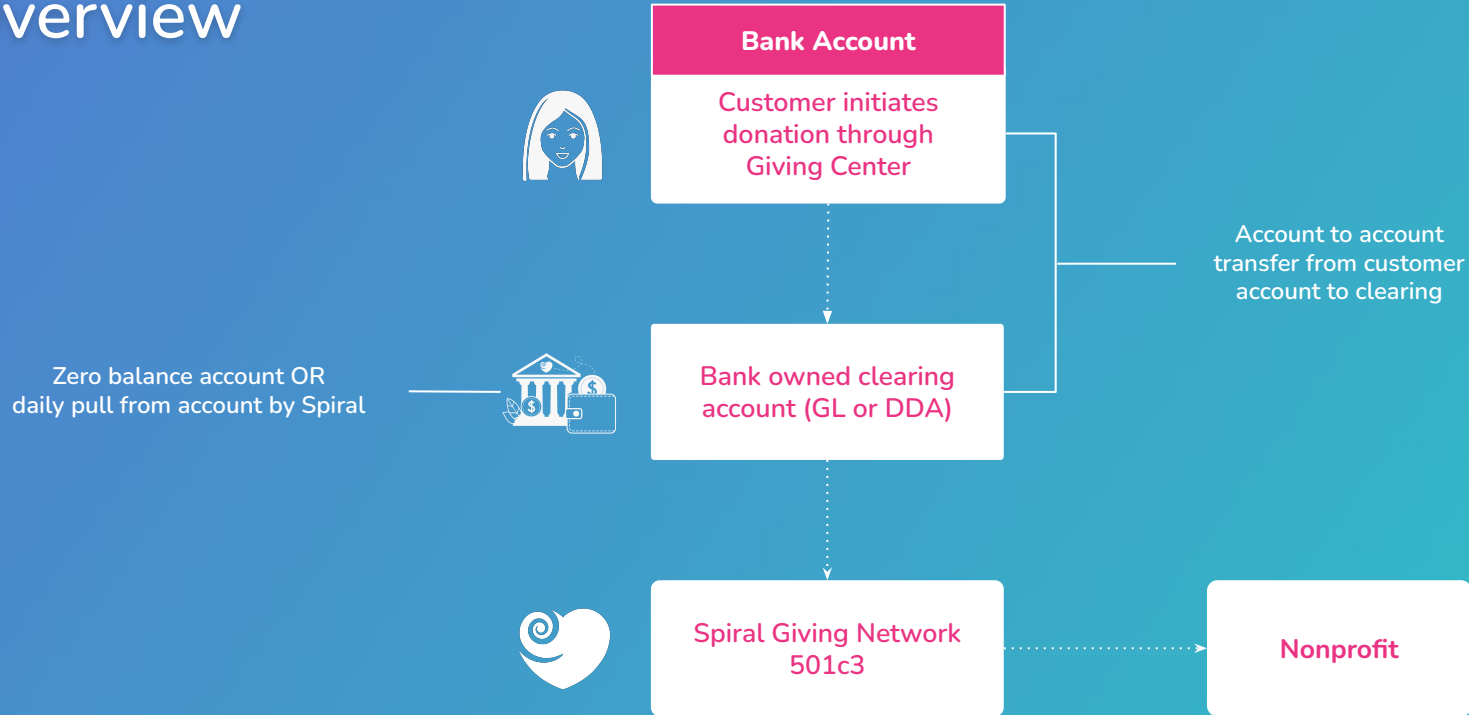
☐ Child Welfare League of America

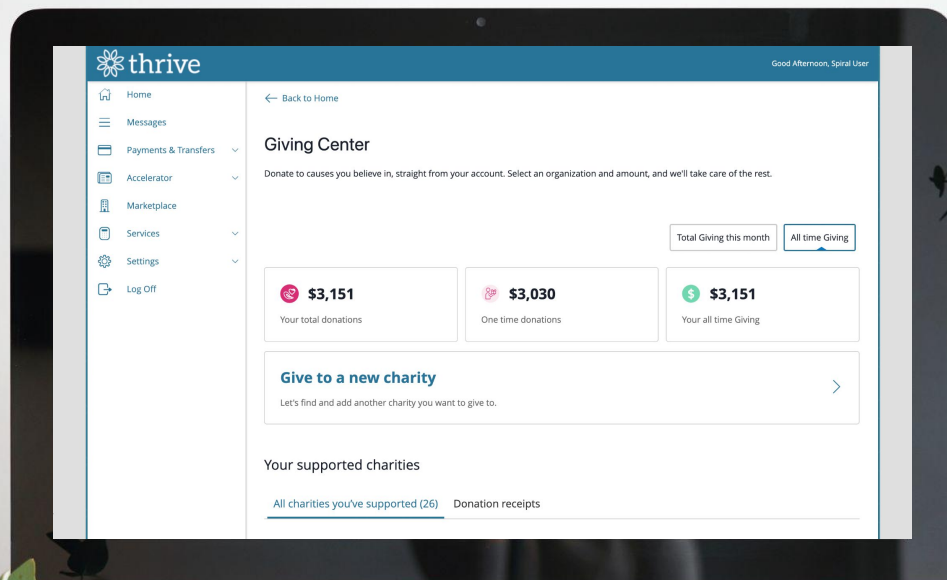
Q Search nonprofits

Clear all

Add Selected Nonprofits

Donation Process Overview





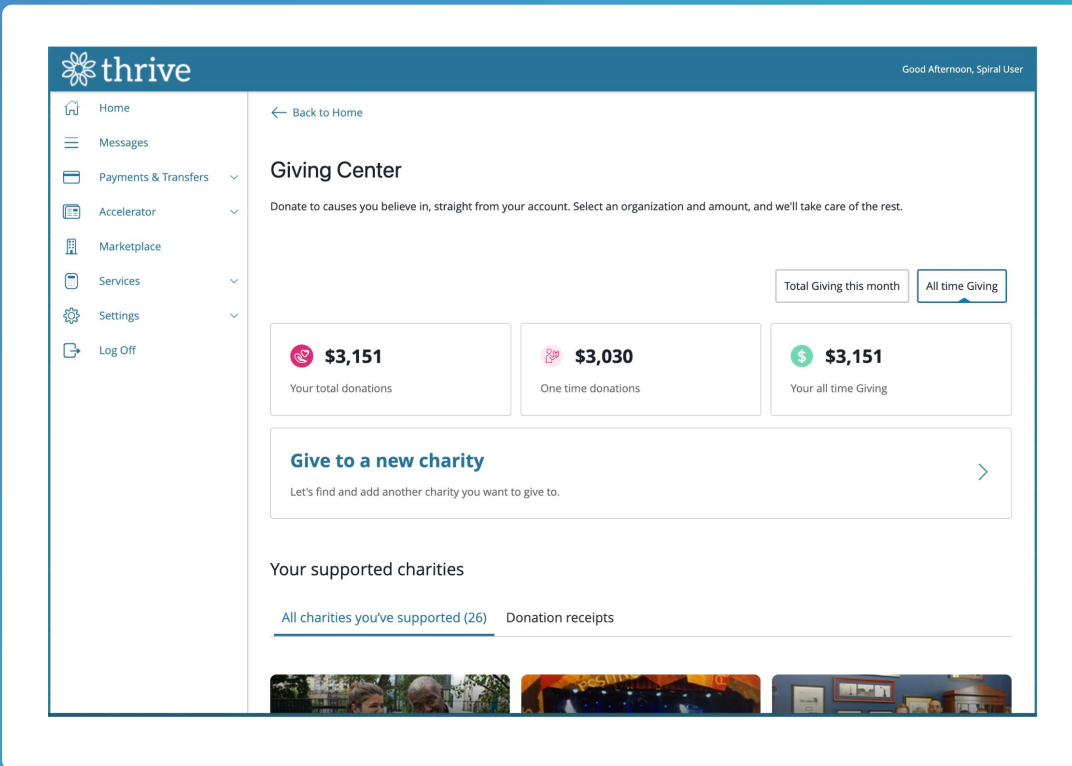
Workflow for Account Holders

Giving Center



Your own Giving Center.

Spiral's all-in-one Giving Center allows account holders to view their impact over time, set up monthly charitable giving subscriptions, donate to charities they care about, and get annual report for tax purposes.

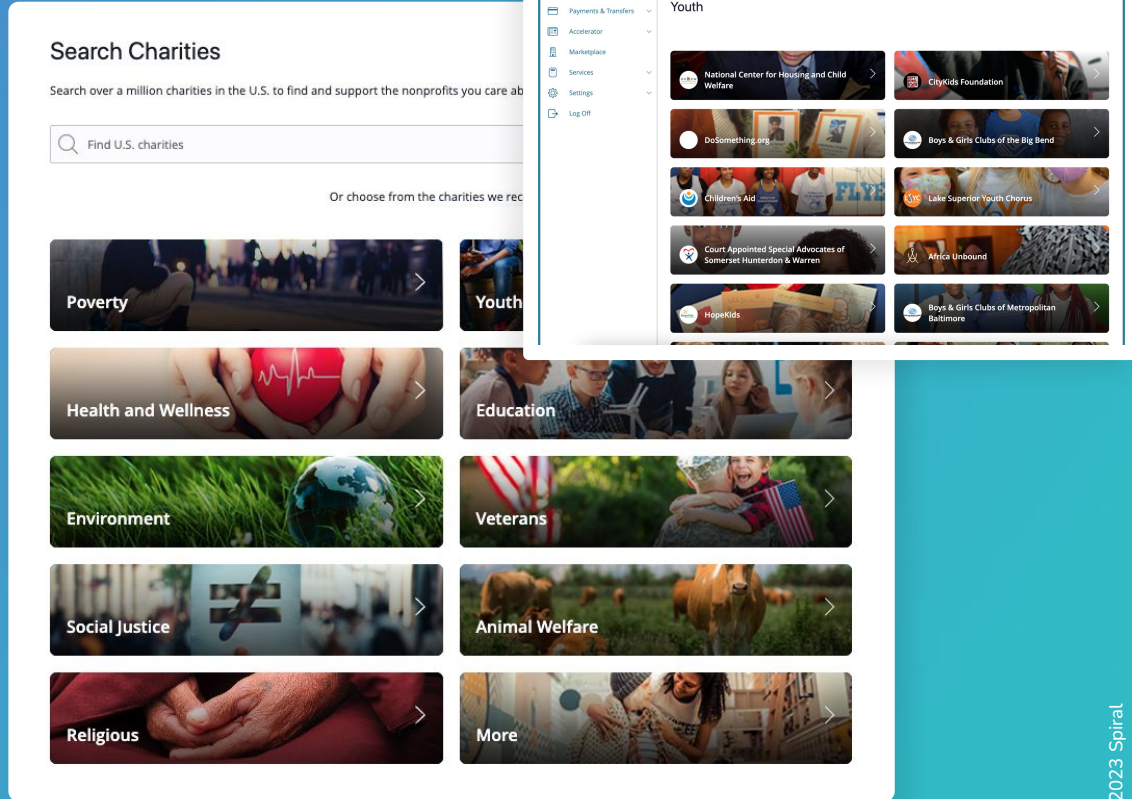




A nonprofit for everyone.

Spiral has partnerships with over 700 charity organizations that are highlighted in our preset categories.

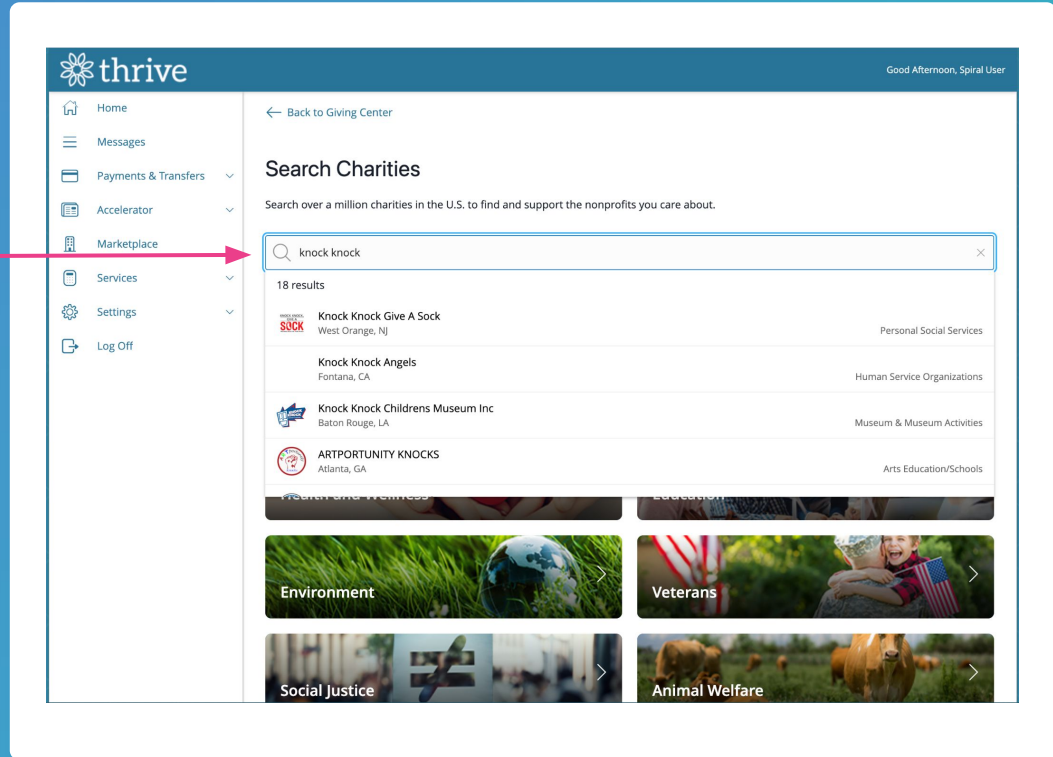
These categories can be customized to fit the needs of your business values and mission.





Discover Nonprofits.

Search through Spiral's database of over 1.5 million IRS approved 501c3 nonprofit organizations including causes like education, hunger, sustainability, and your local community.





Get inspired.

Each charity organization has its own bio page.

Knock Knock Give A Sock



Knock Knock Give A Sock (KKGs) works to humanize homelessness one sock a time by bringing neighbors living in local homeless shelters and neighbors living homes together. The organization raises awareness about who are the homeless in addition to providing them fresh socks; a much-needed resource in many homeless shelters. KKGs uses a two-step model to achieve this goal. They first encourage a company or a community to host a sock drive, after which Knock Knock Give A Sock offers them the opportunity to host a "Meet Your Neighbors Dinner." These dinner programs foster community engagement; effectively turning the transaction of simply donating socks into an interaction that further the aim of breaking stigmas while breaking bread.

[Give to this charity](#)

Easily donate to nonprofits.

Account holders can give directly from their selected bank account.



thrive Good Afternoon, Spiral User

Home Messages Payments & Transfers Accelerator Marketplace Services Settings Log Off

← Back I want to support

Knock Knock Give A Sock

From Account
Total Access Retail Checking — \$200.90

Amount
\$ 0

Let's confirm

thrive Good Afternoon, Spiral User

Accelerator Marketplace Services Settings Log Off

Knock Knock Give A Sock

\$20 one-time gift

From Account
Total Access Retail Checking — \$200.9 available

☒ Share my name and email with the charity

☒ I'd like to cover the fees so the charity receives 100% of my intended donation

Donation processing fee	\$1.02
Your donation amount	\$20.00
Total charged today	\$21.02

Yes, I confirm

Back

Set up a giving portfolio.

View and edit your donations at any time.



thrive Good Afternoon, Spiral User

Your supported charities

All charities you've supported (26) Donation receipts

Charity	Amount	Give again
Knock Knock Give A Sock	\$1,546.00	Give again
CityKids Foundation	\$225.00	Give again
National Center for Housing and Child Welfare	\$22.00	Give again
Kansas Bluegrass Association Inc	\$67.00	Give again
Kansas City Rose Society	\$42.00	Give again
Barren River Area Child Advocacy Center	\$12.00	Give again
Rise Against Hunger	\$57.00	Give again
Habitat for Humanity of Greater Greensboro	\$12.00	Give again
Portland Homeless Family Solutions	\$397.00	Give again

thrive Good Afternoon, Spiral User

← Back

Knock Knock Give A Sock

Your total donations to this charity

\$1,546

Give a one-time gift

Knock Knock Give A Sock

Three images showing people donating socks.



Get donation receipts.

Every donation receipt is kept in the Giving Center.

thrive

Good Afternoon, Spiral User

Marketplace

- Services
- Settings
- Log Off

Total Giving this month: \$3,151

All time Giving: \$3,030

Your total donations: \$3,151

One time donations: \$3,030

Your all time Giving: \$3,151

[Give to a new charity](#)

Let's find and add another charity you want to give to.

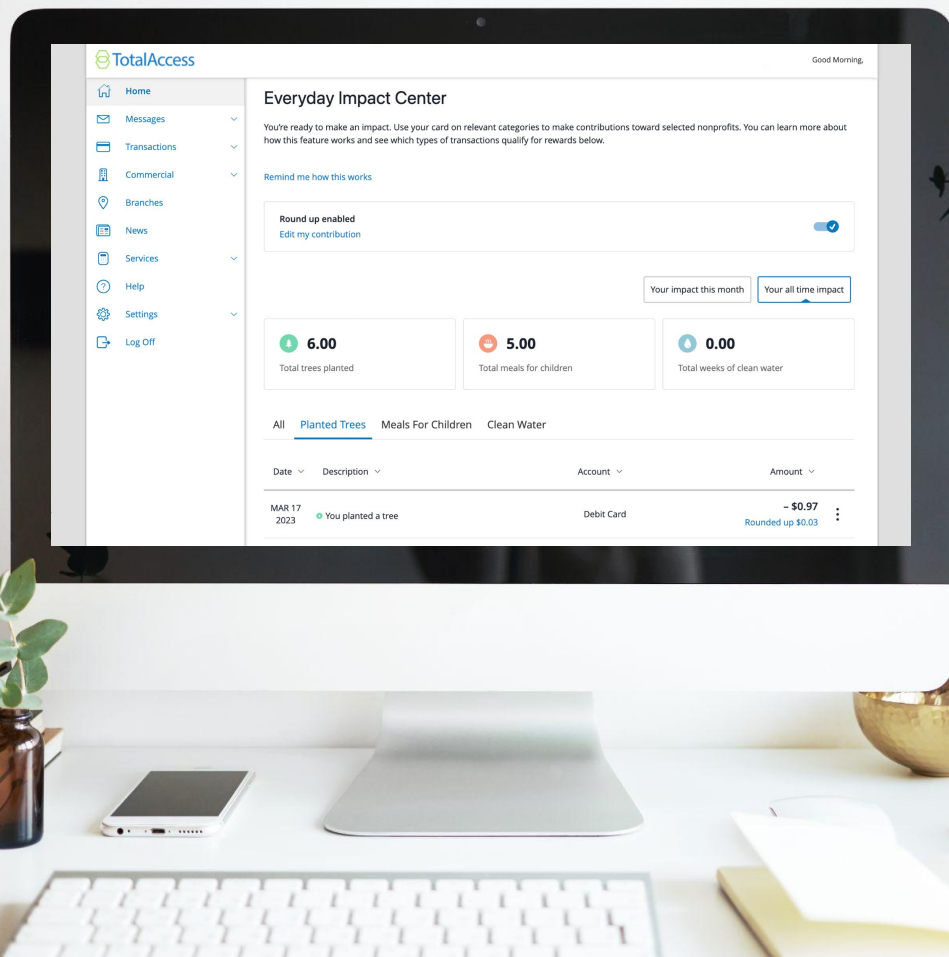
Your supported charities

All charities you've supported

[Donation receipts](#)

Year	Description
2023	March receipts
	Educational Resources for Children
	One-time gift - Mar 13, 2023

[View](#)



Workflow for Account Holders

Everyday Impact™



Fast enrollment.

Your customers can easily enroll in Everyday Impact™ and drive community and environmental impact through everyday purchases.



The screenshot displays the Thrive mobile application interface. At the top, the 'thrive' logo is on the left, and the user's name 'Spiral User' and last login time '04/28/2023 at 1:16 PM' are on the right. A left-hand navigation menu includes options like Messages, Payments & Transfers, Accelerator, Marketplace, Services, Settings, and Log Off. The main content area is titled 'ACCOUNTS' and lists several financial accounts with their available and collected balances. A 'BE AN EVERYDAY HERO' section at the bottom encourages users to round up purchases for charity, with a 'Select My Impact' button highlighted by a red arrow. A smartphone mockup on the right shows the 'Everyday Impact' rewards screen.

ACCOUNTS	
External Checking	
Savings	
Available Balance	\$1,221.25
Average Collected Balance	\$81,467.00
Consumer Checking	
Available Balance	\$200.90
Average Collected Balance	(\$22,830.97)
Consumer Checking	
Available Balance	\$697.80
Savings	
Available Balance	\$773.45
Average Collected Balance	\$5,274.90

BE AN EVERYDAY HERO

Round up your card purchases to the nearest dollar and use it to support causes, local charities and communities that **matter to you**. Plant trees, and provide clean water, meals, and safe shelter to people in need. Adjust anytime.

Select My Impact

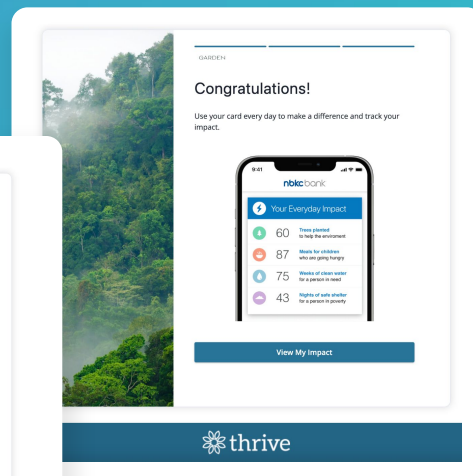
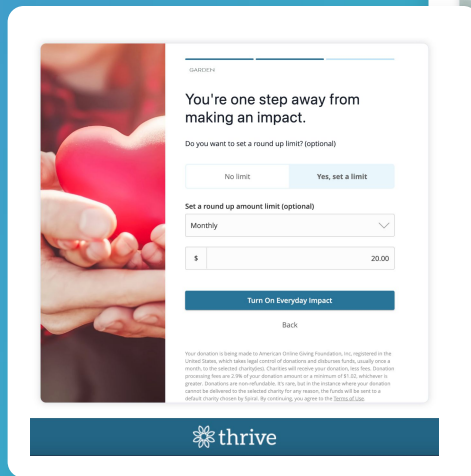
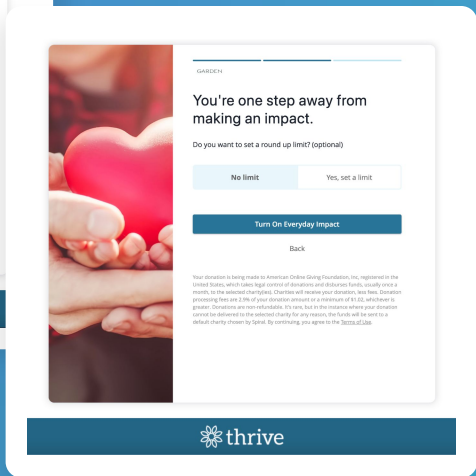
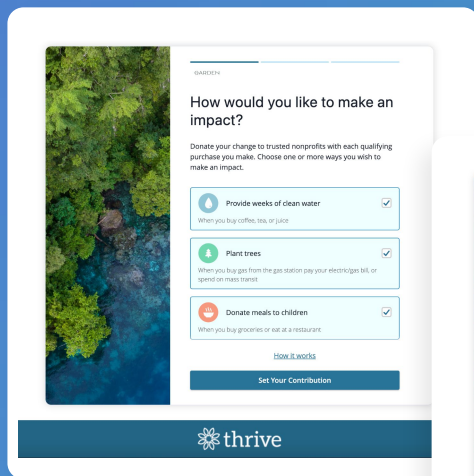
Everyday Impact rewards are ON
Contributions from every purchase

- 60 Trees planted To help the environment
- 87 Meals for children who are going hungry
- 75 Weeks of clean water for a person in need
- 43 Nights of shared roof for a person in poverty

Everyday Impact™ End-User Onboarding



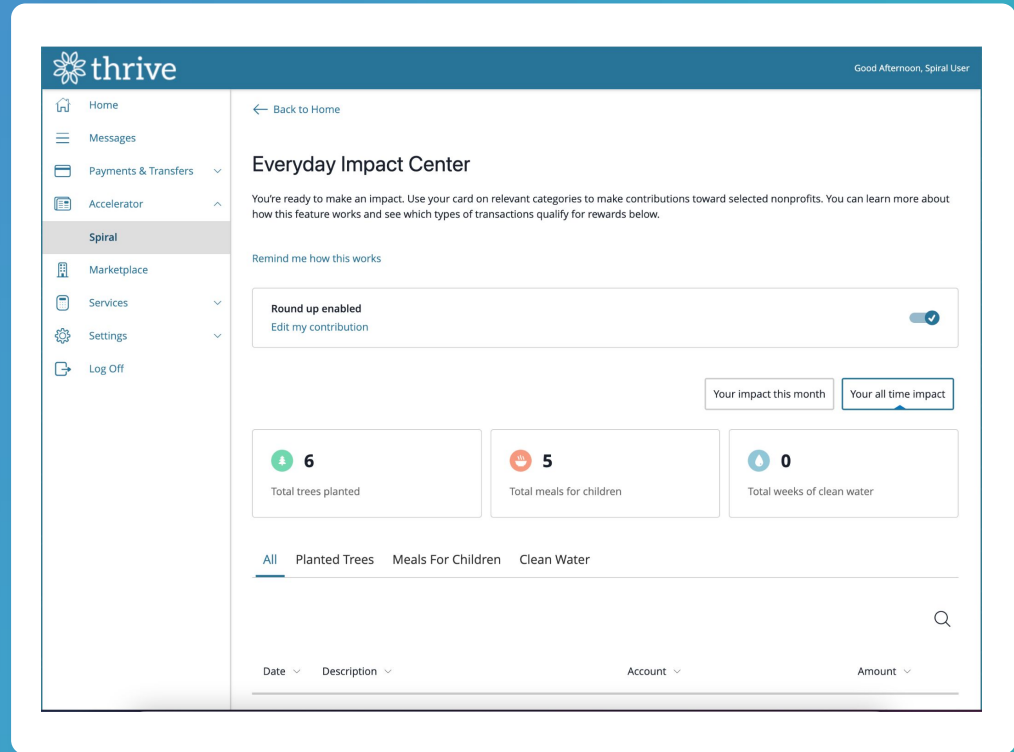
Simple, fast and completely customizable according to your brand.





Track your Everyday Impact™.

Allows your end-users to easily check
their social and environmental impact
based on their purchases.





Transactions with purpose.

Each transaction shows the social impact it created.

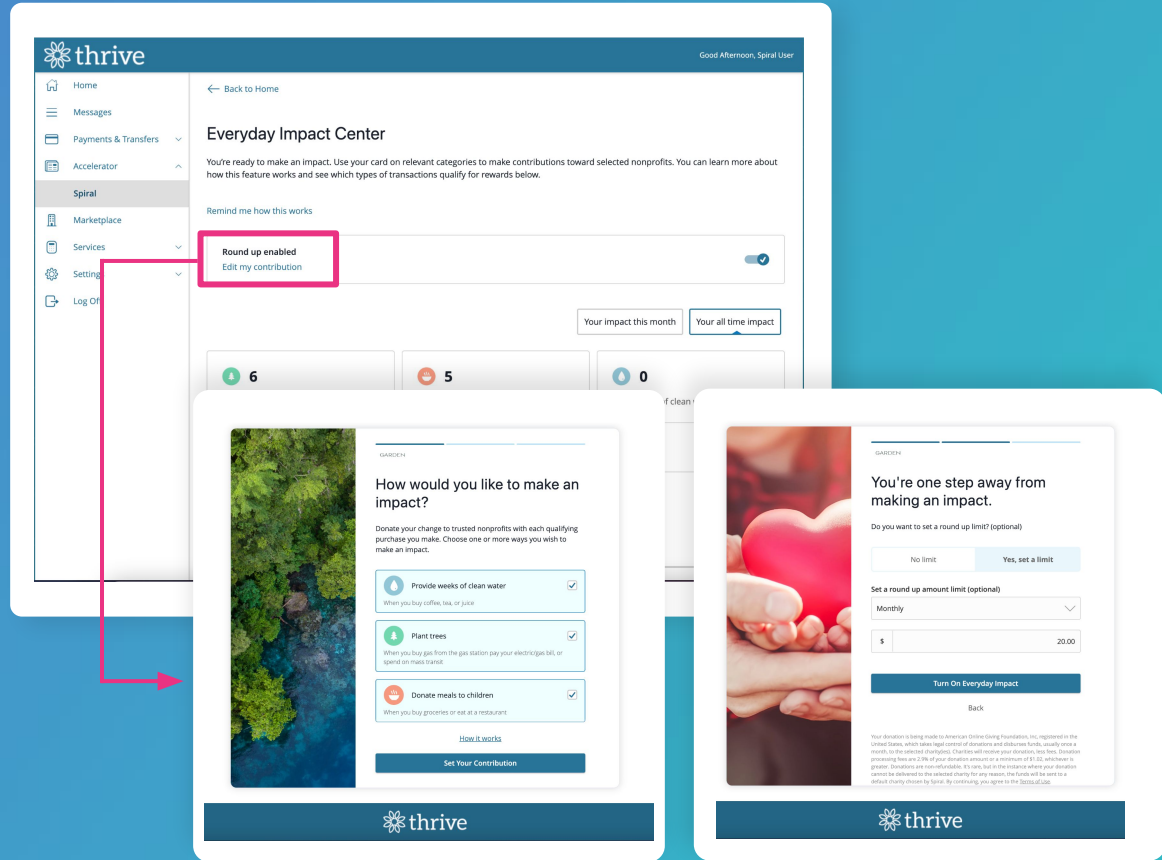
The screenshot shows the 'thrive' app interface. At the top, there's a header with the 'thrive' logo and the user name 'Good Afternoon, Spiral User'. Below the header, there are three summary cards: '6' Total trees planted, '5' Total meals for children, and '0' Total weeks of clean water. A navigation bar shows 'All', 'Planted Trees', 'Meals For Children', and 'Clean Water'. A search icon is on the right. Below the navigation bar is a table of transactions with columns: Date, Description, Account, and Amount. The table lists six transactions, each with a date, a description including a social impact icon and text, an account type, and an amount with a rounded-up value and a vertical ellipsis menu icon.

Date	Description	Account	Amount
MAR 22 2023	Citizens Bank Park 🍌 You gave a child a meal	Debit Card	-\$0.25 Rounded up \$0.70
MAR 22 2023	Wawa #71563 🍌 You gave a child a meal	Debit Card	-\$0.97 Rounded up \$0.02
MAR 8 2023	Dunkin' Donuts 🍌 You gave a child a meal	Debit Card	-\$0.97 Rounded up \$0.02
MAR 8 2023	Amazin' Cheesesteaks 🍌 You gave a child a meal	Debit Card	-\$0.60 Rounded up \$0.35
MAR 8 2023	Timmy's Hot Dogs 🍌 You gave a child a meal	Debit Card	-\$0.40 Rounded up \$0.55
MAR 8 2023	Shell - Albuquerque, NM 🌱 You planted a tree	Debit Card	-\$0.80 Rounded up \$0.15



Easily edit impact.

Your customers will be able to edit their impact at any time.





Spiral Due Diligence

We are delighted to share our compliance program.

Kindly contact us at service@spiral.us with the subject “*Due Diligence Request*”, and we will send you the comprehensive package within two (2) business days.

- Architecture Diagrams
- Insurance Certificate(s)
- Non-Disclosure Agreement
- Privacy Policy
- Service Organization Control (SOC) 2, Type II Certification
- Service Level Agreements
- W-9