



Case Study

STASH

Banking Services

How a leading FinTech challenger delivers banking services to its brokerage clients

CHALLENGE

Stash wanted to create an all-in-one personal finance app that seamlessly integrates spending, saving, and investing

SOLUTION

- Added Stash banking account to the Stash app
- The Stock-Back® Card that earns customers stock from Stash as they spend²
- Full array of features such as mobile deposit, saving goals, early direct deposit, and more

CONSUMER BENEFITS

Transfer, manage, and budget cash all in one app

Instant transfers between investment and bank accounts¹

Branded virtual and physical debit cards

Transfer and manage their money all in one app

When customers swipe their Stock-Back® Card, they get small pieces of matching stock as a reward from Stash²

Thousands of fee-free ATMs around the country³

Seamless cash deposits at retailers nationwide⁴

Customers can create sub-accounts tailored to their goals⁵

Easy to use mobile check deposit⁶

Integration with secure digital payment solutions

Fast identity verification in a few seconds

Pay bills and send checks automatically and on a recurring basis

BUSINESS BENEFITS

Enable self-directed customer tools and service

Partner-specific banking experience with integrated banking services

Issue virtual cards to eligible customers that can be used anywhere Visa or MasterCard debit is accepted online

Drive customer loyalty with an opportunity for an earlier payday not offered by the big banks

Rewards platform enabling partners to deliver benefits for accountholders to drive retention

Offer cash access using our nationwide ATM networks and ATM locator API

Enable cash deposits with more physical locations and better hours than any bank

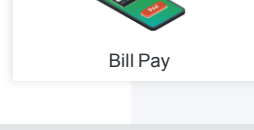
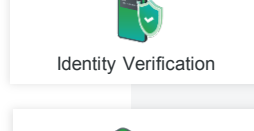
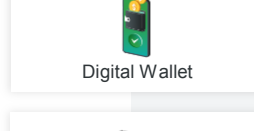
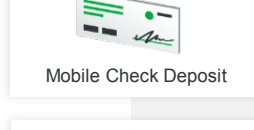
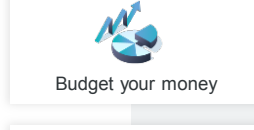
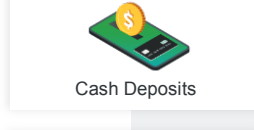
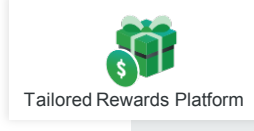
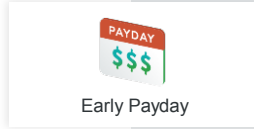
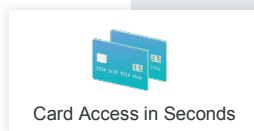
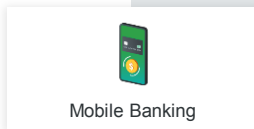
Help customers plan for their personal financial goals

Transform checks into real-time digital funds

Contactless pay using digital wallet feature, no debit card necessary

Comprehensive program management including identity verification, risk and fraud controls

Enable customers to pay bills how and when they want



¹Availability of instant money transfers may be subject to limitations. Money can be moved via instant money transfer between your personal portfolio and your Stash banking account.

²All rewards earned through use of the Stash Visa Debit card (Stock-Back® Card) will be fulfilled by Stash Investments LLC. Rewards will go to your Stash personal investment account, which is not FDIC insured. You will bear the standard fees and expenses reflected in the pricing of the investments that you earn, plus fees for various ancillary services charged by Stash. Stash Stock-Back® Rewards is not sponsored or endorsed by Green Dot Bank, Green Dot Corporation, Visa U.S.A., or any of their respective affiliates.

³Fee-free ATM access applied to in-network ATMs only. For out-of-network ATMs and bank tellers a \$2.50 fee will apply, plus any additional fee that the ATM owner or bank may charge.

⁴Fee and limits apply. See Deposit Account Agreement for details.

⁵Money moved into a partition must be moved back to the bank account available balance to be used and does not earn interest.

⁶Enrollment qualifications and limits may apply.

Bank Account Services provided by and Stash Visa Debit Card (Stock-Back® Card) issued by Green Dot Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa International Service Association. Investment products and services provided by Stash Investments LLC, not Green Dot Bank, and are Not FDIC Insured, Not Bank Guaranteed, and May Lose Value.

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