



GETTING STARTED

Payroll Integration & Security Guide



www.finpathwellness.com

Connecting with an HRIS

Ensuring Your Employees Get the Most out of their Financial Wellness Benefit

FinPath by HUB uses Finch as the primary HRIS System connection to access Organization & Payroll data to help employees improve their financial health.

Employee Authentication & Verification

- Employees are invited to FinPath from their employer with a unique sign-up link
- Employees are requested to input their work email as the primary sign up email; in addition to adding their personal email if desired. The work email MUST match to confirm employee
- An account activation email is sent to employee's email to set up account and begin two-factor authentication set up

Payroll Understanding & Optimization

- This information is used so the digital money assistant can answer questions regarding their pay stub, including breaking down the line items deducted, answering questions on contribution rates, and illuminating potential deductions or benefits they may not be actively enrolled in based on their pay.
- This alongside uploaded benefits give the employee a better understanding of their total rewards and may help with retention.

Financial Goals Guidance

- Understanding an employee's take home pay can help them with budgeting goals
- Understanding contribution rates to retirement plans can help detect if employees are not maximizing their benefit matches or other potential incentives

Employment Guidance

- Understanding an employee's start and end dates can help highlight actionable steps to take as a new employee, or help answer questions as they leave to understand how benefits or accounts are affected

Accessing "inactive" employees for IRA Prospecting

- Employee directories can include inactive employees or recently terminated employees allowing advisors or coaches to continue their guidance with the transition like IRA rollovers or other benefit transfers

Payroll Integration & Security

Providing you and your HR team with the best experience

Nothing is more important than protecting your employees' data. Automatically and securely sync your payroll to help your employees thrive financially. No juggling spreadsheets or manual uploads.

Seamless integration:

- ✓ No manual data or CSVs
- ✓ No re-uploading needed
- ✓ Monthly automatic updates
- ✓ Best-in-class encryption protocols
- ✓ Hosted on cloud infrastructure

Connects with over 220+ providers

- [220+ HRIS and Payroll Providers List](#) 



Security Assurance:

Our Payroll Integration utilizes best-in-class encryption protocols to keep your data safe. The infrastructure enforces the use of TLS 1.2 to encrypt data in transit between your application and Finch. All data is encrypted at rest using AES 256 bit encryption.

Our Payroll Integration is hosted on industry-leading cloud infrastructure leveraging years of safety enhancements to ensure maximum performance, resilience, and speed of deployment.

Our Payroll Integration tool's infrastructure is continuously monitored using industry-leading intrusion detection systems.

Our Payroll Integration is SOC 2 and CCPA compliant. SOC 2 is an independent audit report which details information and assurance about the integrator's controls.

Frequently Asked Questions

How does the connection get established?

- Employers receive an invite with a unique sign-up link
- Employers then sign-up and provide consent to share information with FinPath
- Employer's HRIS system admin open a Finch connection widget where they select their system, provide credentials, and establish connection
- The directory and Pay information is then transferred securely via API

How often is the HRIS connection refreshed?

The connection refreshes anytime a new employee signs up or registers for the platform. We refresh automatically on every new pay cycle at the payroll frequency, so employees can see their accurate pay information.

What kind of pay do we process?

We only process what is classified as “regular” payroll. We do not process off-cycle payroll or one-time payments

Regular payroll runs:

- include various earnings types: salary, PTO, sick pay, bonus, commission, tips, etc.
- These are typically broken out as separate earnings within a single pay statement

Off-Cycle Payments:

- These are payments made outside regular payroll cycles
- “Off-cycle” doesn’t always mean non-regular earnings

The classification of earnings depends more on the timing and process of the payment

What will the connection NOT do?

- We DO NOT write back to the HRIS system. This is a “read” only system, which sends information FROM system TO FinPath.
- We DO NOT share personal information collected in the platform back to the Employer or HRIS system

What are the types of employees processed?

- All employees in the directory are sent over, BOTH inactive and active
- Only active employees are able to sign-up and sign into the platform

What are the primary fields used from the HRIS systems?

The specific fields collected will differ per HRIS system. A complete list of fields required can be seen on page 5 of Data Fields Overview.

Data Fields Overview

What data is collected?

No more back-and-forths, no more heavy lifting. Just clean, real-time data exchange that keeps your HR team focused on what matters. Providing FinPath with a summary of employee payroll information helps our coaches facilitate conversations with your employees when situations and questions arise. This also helps the digital money assistant provide the most appropriate answers to employees that use the chat function or paycheck breakdown feature.

Required Fields

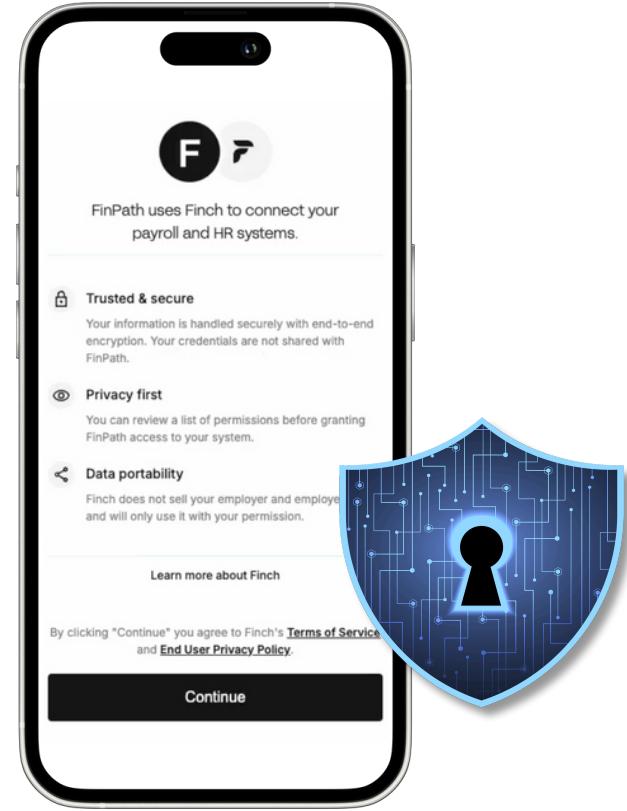
First Name	Earnings Type
Last Name	Earnings Currency
EIN	Taxes Amount
Primary Email	Taxes Name
Date of Birth	Taxes Employer
Employment Type	Taxes Type
Start Date	Taxes Currency
End Date	Employee Deductions Amount
Is Active	Employee Deductions Name
Pay Frequency	Employee Deductions Pre Tax
Pay Type	Employee Deductions Type
Total Hours	Employee Deductions Currency
Gross Pay	Employer Contributions Amount
Net Pay	Employer Contributions Name
Earnings Amount	Employer Contributions Type
Earnings Name	Employer Contributions Currency

General Security and Confidentiality

Ensuring Your Employees Get the Most out of their Financial Wellness Benefit

Our team always prioritizes the confidentiality of employees and their information.

- Multi-factor authentication is a large part of our program to ensure user financial data security, protecting email information and passwords.
- Participant financial data is **private and confidential**. Employer/third parties do not have access to participant's personal financial information or interactions within FinPath.
- Features like the intelligent digital money assistant, heightened personalization and insights, and account connectivity all keep security and confidentiality at the forefront with the API integration.
- Users' information and data are always **100% confidential** and never shared with any external organizations or their employer. Connected accounts are visible only to the user and their coach - provided willingly by the participant - for guidance purposes. The platform has bank-level security, so their trusted information is secure.
- Utilizing the connectivity features is always optional, providing the user with a more enhanced experience to get deeper financial insights and visibility into their personal cash flows.

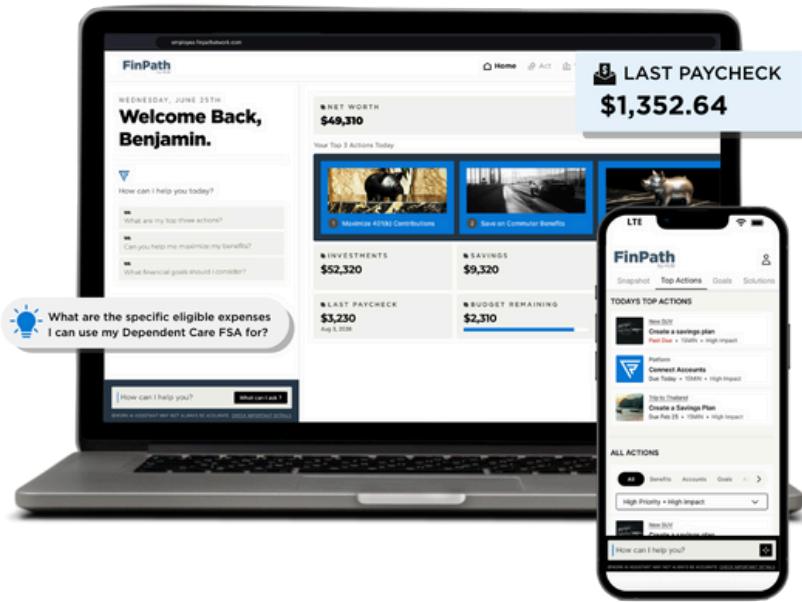


Summary

Help your employees achieve financial wellness

FinPath by HUB has the tools and resources in place to help empower your employees to develop healthier financial habits and reduce their stress.

We look forward to helping your employees achieve financial freedom and confidence in their money skills.



Full Benefits

- Unlimited access to 1:1 scheduled or on-demand financial coaching
- FinPath University courses, updated with fresh content each quarter
- Digital Money Assistant
- Bank Account Connectivity
- 15+ downloadable worksheets
- Monthly contests, including cash prizes
- Virtual events throughout the year
- Monthly email communications to all participants
- Customized support and engagement
- Marketing collateral templates and support
- Turnkey implementation
- Impact reports
- ...and much more

Questions?

Contact support or your Client Success Manager at hello@finpathwellness.com

Important Disclosures

FinPath by HUB is offered through RPW Solutions. HUB International, owns and operates several other entities which provide various services to employers and individuals across the U.S.

Employees of HUB International may offer securities through partner Broker Dealers not affiliated with HUB. Employees of HUB International provide advisory services through both affiliated and unaffiliated Registered Investment Advisors (RIA). Global Retirement Partners, LLC, HUB Investment Advisors, TCG Advisors, Millennium Advisory Services, and Sheridan Road Advisors, LLC are wholly owned subsidiaries of HUB International.

This brochure is not authorized for use as an offer of sale or a solicitation of an offer to purchase investments. This brochure is for informational purposes only and does not constitute an offer to sell, a solicitation to buy, or a recommendation for any security, or as an offer to provide advisory or other services in any jurisdiction in which such offer, solicitation, purchase or sale would be unlawful under the securities laws of such jurisdiction.

Past performance is not a guarantee of future returns. No current or prospective client should assume that the future performance of any investment or investment strategy referenced directly or indirectly in this presentation will perform in the same manner in the future. Different types of investments and investment strategies involve varying degrees of risk. All investing involves risk. Nothing in this presentation should be construed as guaranteeing any investment performance.

FinPath by HUB

📍 900 S Capital of Texas Hwy, Suite 350 Austin, TX 78746

 833-777-6545

 www.finpathwellness.com

FinPath

by HUB