Launch Guide

Expert guidance for enterprise
embedded finance programs
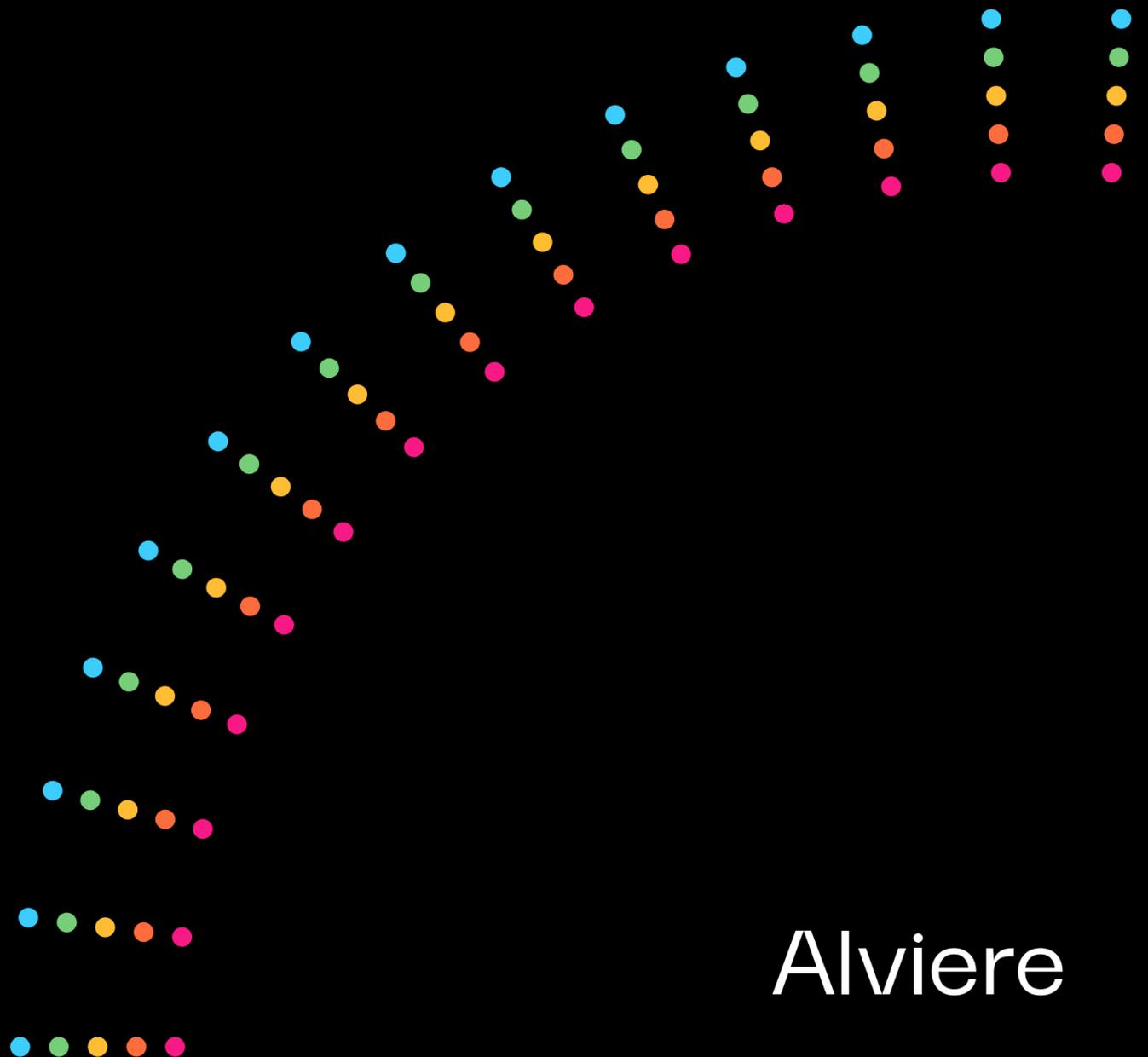
Alviere

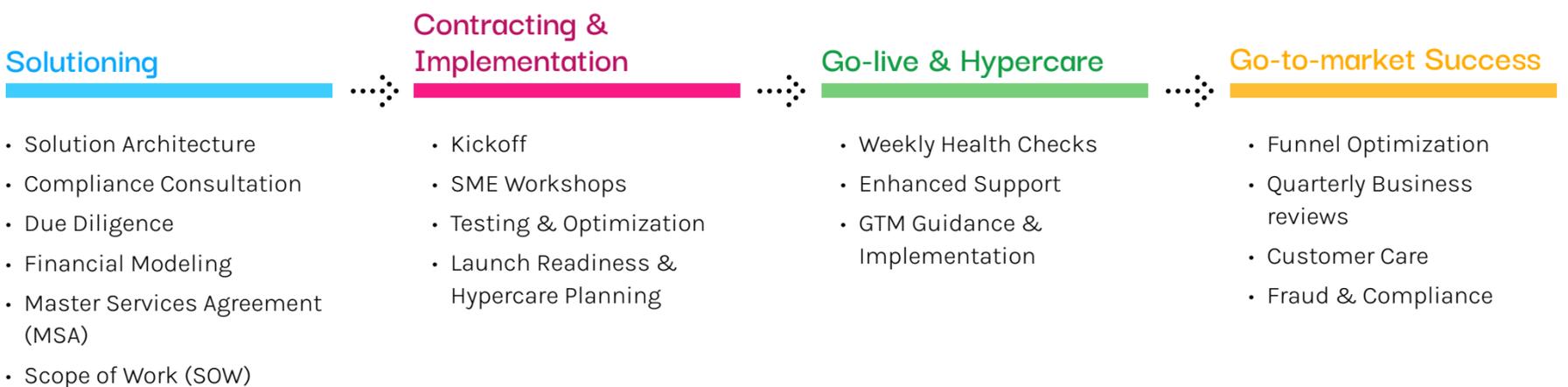# Table of contents

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Introduction

Alviere works with enterprises & fintechs worldwide to embed financial products in their existing workflows. We consult with prospective client organizations early in their buying cycle to understand how Alviere can support their program needs. The purpose of this guide is to outline the resources, milestones, and expertise your organization can expect when working with Alviere throughout your program.

Your innovation is our mission. With expert guidance from Alviere, this will be an investment in future, sustainable growth. For some, the best route to launching financial services is through a turnkey BaaS platform. At Alviere, we don't do off-the-shelf. We're thorough in our approach to configuring solutions because we know that the upfront work will pay dividends for long-term success.

In this guide, you'll learn how we work with our clients, and why it matters.

What to expect: Solutioning to Success

Throughout our partnership, we collaborate to design a financial program that delivers on your key objectives. Depending on the program, here's what to expect in these weeks and months.

Solutioning	Contracting & Implementation	Go-live & Hypercare	Go-to-market Success
• Solution Architecture	• Kickoff	• Weekly Health Checks	• Funnel Optimization
• Compliance Consultation	• SME Workshops	• Enhanced Support	• Quarterly Business reviews
• Due Diligence	• Testing & Optimization	• GTM Guidance & Implementation	• Customer Care
• Financial Modeling	• Launch Readiness & Hypercare Planning		• Fraud & Compliance
• Master Services Agreement (MSA)			
• Scope of Work (SOW)			

Alviere will work closely with your team throughout each phase, bringing in subject matter experts (SME) to guide on the technical, financial, and legal implications of launching a financial program. Each phase and milestone is detailed in this guide.
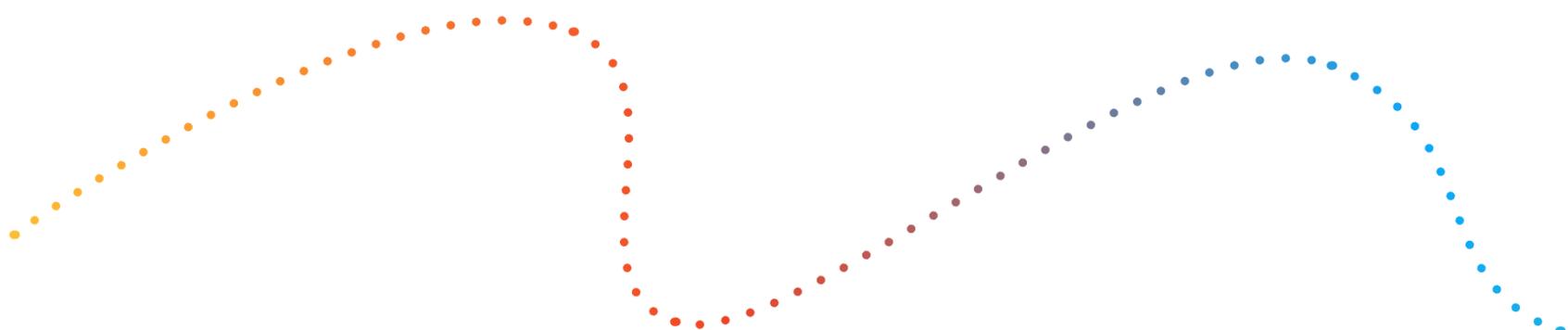
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Solutioning

By this critical stage, we've learned about the objectives for your initiative and expectations for revenue or savings, milestones, and stakeholders. That allows the Alviere Solution Architect (SA) to gain a comprehensive understanding of requirements, with additional help from your own technical teams to incorporate existing technology stack and workflows. From there, our SA designs a solution architecture diagram specific to your use case, which outlines all of the technical integration touchpoints, stakeholder interactions, and movement of funds.

Alviere Team

Account Manager
Solution Architect
Compliance
Third Party Risk

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Your Team

Project Champion
Technical Stakeholder
Decision Maker

In designing the solution architecture, our SA accounts for your enterprise platform or interface, Alviere's endpoints, and webhooks to ensure the technical integration aligns with both expectations for front-end user experience and back-end API flows. This diagram depicts the critical workflow, as in this example for Cross-border Remittances:

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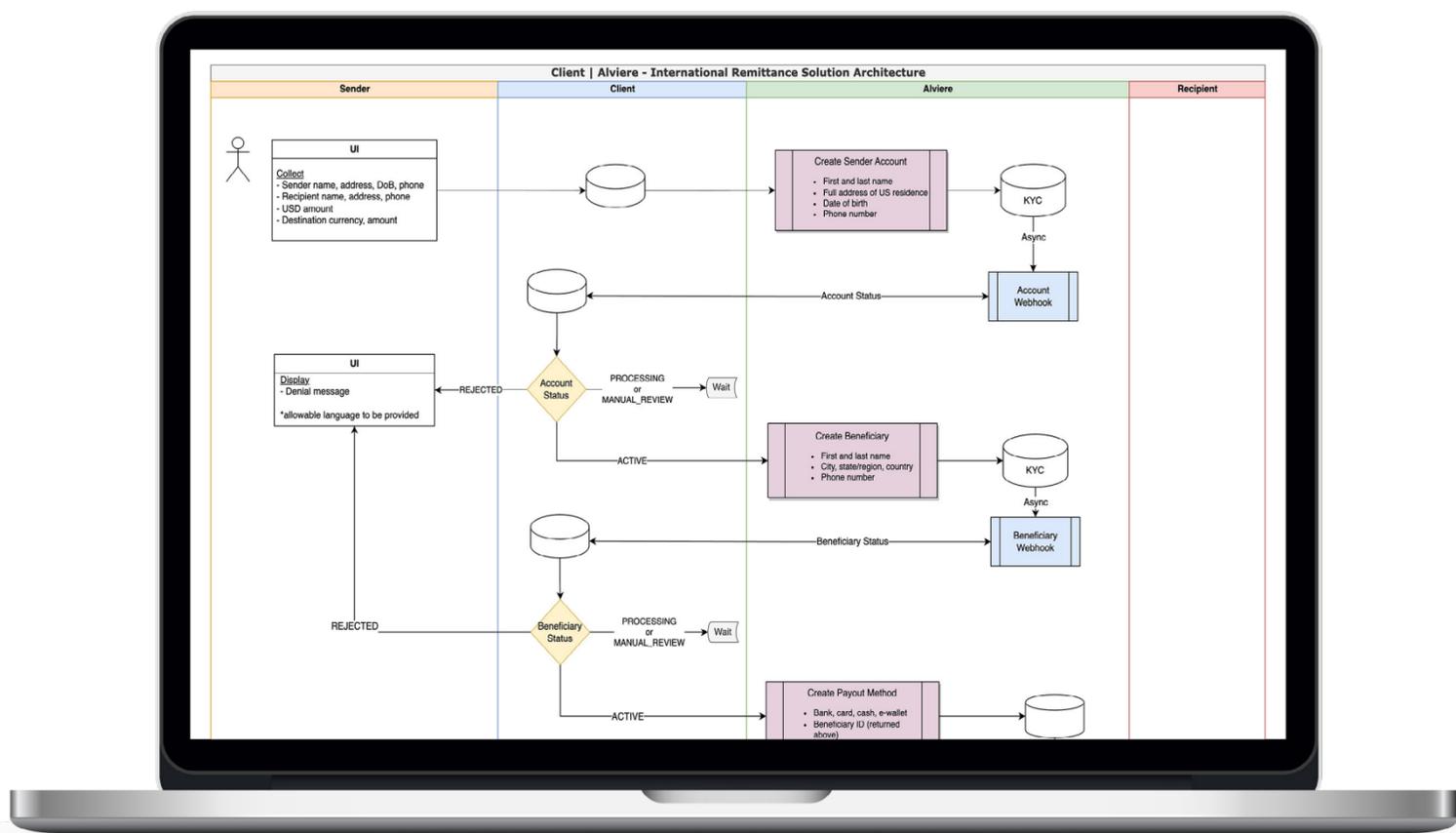
As part of the Solutioning phase, we'll work with you to refine and get alignment across key stakeholders on the overall solution design. At this point, it's best to include relevant technical stakeholders, and get sign-off from the primary decision-maker.

Compliance consultation

Your Alviere Account Manager and SA will consult with in-house Alviere legal & compliance experts regarding the solution. Often, discussion includes questions about the transfer of funds between all stakeholders (e.g. consumers, your business, Alviere, and our bank sponsor), impacting the available levers and funding models in the program design. Throughout, we strictly adhere to state and federal regulations to ensure a viable program and in compliance with Alviere's status as a licensed financial institution.

Due diligence

The other key milestone in Solutioning is initial due diligence. Conducted by Alviere's Third Party Risk Management team, this process provides a risk-based assessment. As a regulated financial entity, Alviere examines all facets of the client organization and the program to ensure all parties carry minimal risk. This assessment is based on the following:

- Financial soundness & solvency
- Reputation
- Regulatory requirements

If not readily apparent, Alviere will need your legal entity name. There may also be documentation regarding the organization and/or the executive leadership team required by our Third Party Risk Management team to perform initial and ongoing due diligence, which will be requested at this time.

Why due diligence?

By ensuring prospective client organizations meet certain criteria, Alviere helps protect the integrity of all programs it manages for enterprise clients. We manage the due diligence process in-house rather than passing the responsibility to a partner bank, as is typical with most BaaS platforms. Mitigating risk and maintaining strict compliance standards is central to Alviere's strategy and status as a regulated financial institution.

With alignment from all parties that the bespoke solution matches all requirements, and with due diligence underway, Alviere kicks off the Modeling phase.
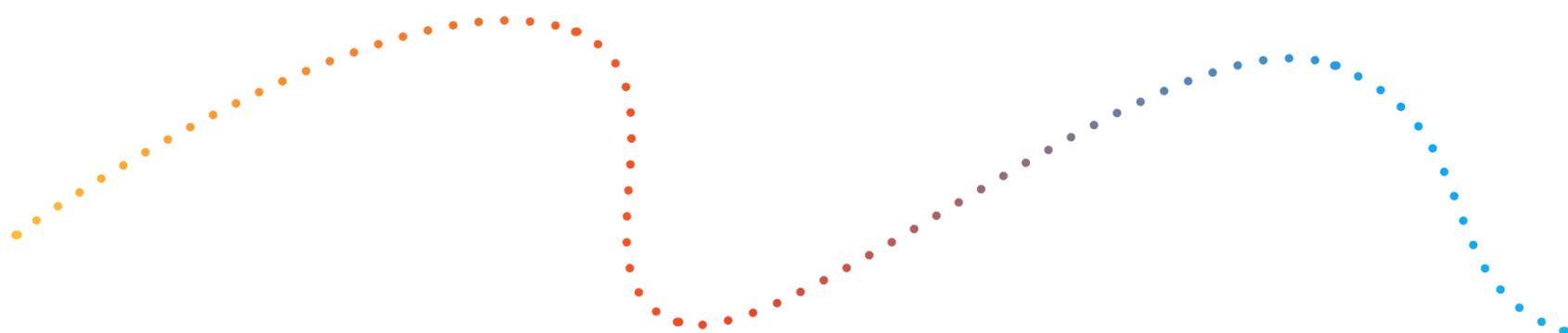
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Modeling

An Alviere Financial Analyst will review the solution together with the SA to determine all applicable capabilities in the Alviere HIVE platform. At the same time, your Alviere Account Manager has briefed the Financial Analyst on the latest projections. The Financial Analyst will use inputs from the projections and the solution to model potential earnings from transactions, plus any associated platform fees.

The Alviere Financial Analyst will meet with you and your finance team to refine the model to reflect mutually agreed upon assumptions to maximize value.

Client	Year 1	Year 2	Year 3	Year 4	Year 5	5-Yr Total
Customers	96,425	168,894	251,458	342,444	440,454	440,454
Revenue	$7,015,634	$30,605,153	$48,381,888	$68,272,234	$89,925,612	$244,200,521
Expenses	$8,296,966	$21,132,545	$32,194,893	$44,479,265	$57,782,965	$163,886,634
Profit	($1,281,332)	$9,472,608	$16,186,995	$23,792,969	$32,142,647	$80,313,886
Profit Margin	-18%	31%	33%	35%	36%	33%

Typically, pricing is composed of an initial set up fee, ongoing monthly platform fee, plus transactional fees. Modeling is a critical step to inform the pricing structure and include any additional services that Alviere may provide. The financial model illustrates the program's growth in line with expectations, and any key stakeholders and decision-makers will need an opportunity to weigh in. Once there's a working model, Alviere delivers a Formal Proposal.

Formal Proposal

Alviere will deliver a Formal Proposal that incorporates all aspects of the program established during Solutioning, including the solution overview, financial model, Master Services Agreement (MSA), Statement of Work (SOW), and any remaining due diligence requirements.

The Master Services Agreement (MSA) will be shared with your team to familiarize all stakeholders with critical legal aspects of the new financial program. Due to Alviere's regulatory requirements, there are strict confidentiality, security, and privacy standards that must be upheld. Alviere legal counsel is available to consult with your own representation regarding all facets of the MSA.

The Formal Proposal will undoubtedly require review by many stakeholders on your cross-functional team, including technology, finance, legal, and procurement. There's a distinct advantage in involving them early and often through the Solutioning phase so questions are addressed well before final contract negotiations. As your team reviews all aspects of the program, Alviere subject matter experts are available to walk through any aspect of the proposal.

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Solutioning

Contracting & Implementation

Go-live & Hypercare

Go-to-market Success

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Contracting & Implementation

When we enter into a contract, Alviere's Implementation team steps in to oversee the end-to-end process for program launch. Your dedicated project team at Alviere includes:

- Implementation Project Manager (PM), the primary point of contact, managing the project plan, coordinating all workshops, and managing all issues/risks before launch.

- Technical Solution Architect, the subject matter expert for technology and integration, continues assisting your IT team throughout the integration process.

- Go-to-market (GTM) Manager, working with your marketing team on critical branding signoff and helping design launch plans for program success. After launch, the Alviere GTM manager becomes the long term relationship manager for your team.

- Customer Care Lead, managing program setup for any Tier 1 and Tier 2 support needs.
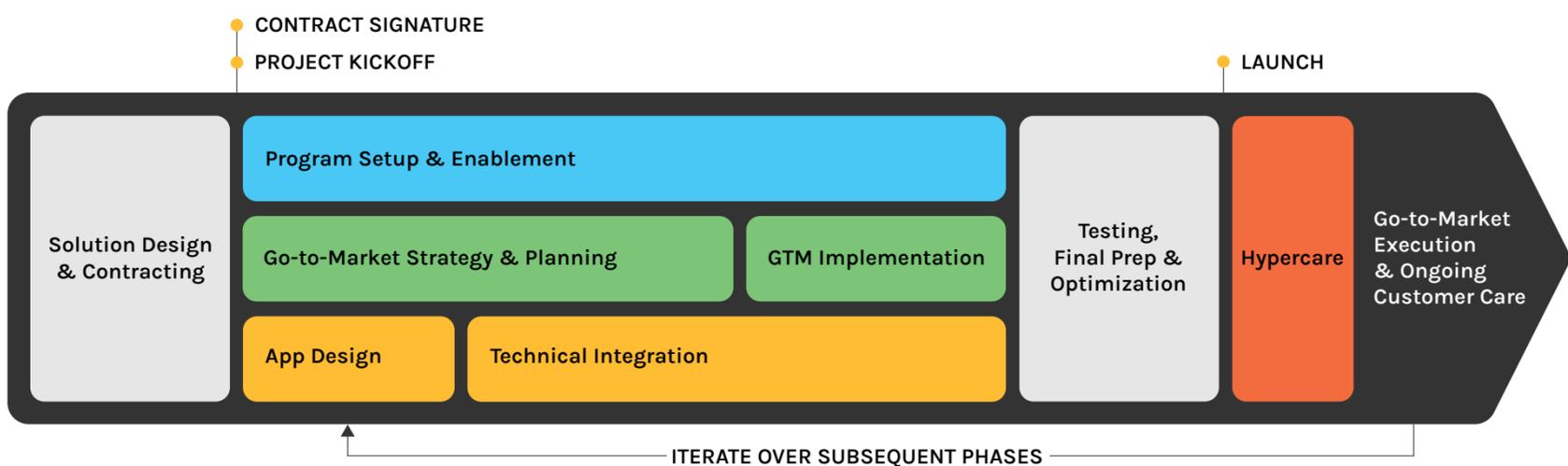
In addition, Alviere Legal, Compliance, and Treasury Management teams are available for consultation throughout the program lifecycle.

Alviere Team
Implementation PM
Go-to-market Manager
Customer Care Lead
Solution Architect
Compliance
Treasury Management
Quality Assurance

Your Team
Project champion
Marketing
Technical stakeholder
Finance stakeholder
Legal

CONTRACT SIGNATURE
PROJECT KICKOFF
LAUNCH

Solution Design & Contracting

Program Setup & Enablement

Go-to-Market Strategy & Planning

GTM Implementation

App Design

Technical Integration

Testing, Final Prep & Optimization

Hypercare

Go-to-Market Execution & Ongoing Customer Care

ITERATE OVER SUBSEQUENT PHASES

Well before project kickoff, your team will already know the expected timeline for implementation. This could be three to six months, depending on the complexity of your financial program and go-to-market plan.

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SME Workshops

Your team will engage in a series of workshops with Alviere SMEs soon after project kickoff. These workshops may include the following:

1. **Card issuance.** An opportunity to align early on branding and design for any virtual or physical cards, including physical card carriers and envelopes, if applicable. For physical cards in particular, this workshop is critical early in the Implementation process to ensure ample time for physical card manufacturing, shipping, and testing ahead of market launch.

2. **Technology and API integration.** Your dedicated Alviere Implementation Solution Architect works hand-in-hand with your technical resources to ensure they have an appropriate understanding of the Alviere HIVE technology platform capabilities and requirements for API integration. The SA also coordinates technical environment setup and assists with sandbox and production integration testing.

3. **Treasury management**. An Alviere **Treasury Management** specialist will review the flow of funds with your finance, accounting, and treasury counterparts and align on how treasury management and vaults work to operate the program.

4. **Legal & regulatory.** Alviere in-house Legal & Compliance experts will outline fraud requirements and controls, including documentation that may be necessary to comply with all applicable laws and regulations. Based on your risk tolerance and Alviere's expert compliance guidance, the configurable risk levers are determined to meet Customer Identification Program (CIP) requirements, build the customer onboarding flow, and to manage accounts.

5. **Customer care.** Bringing together your own customer care experts and Alviere's, we review requirements for Tier 1, Tier 2 and Card Services support. That could include the option for Alviere to provide full white-label banking care, or to train and coach your own Tier 1 support team. This team will support you on all program-related support matters once the program is live.

6. **Data & business intelligence.** Alviere will review and train your teams on the unified Alviere HIVE web portal and raw data feeds you use to access and understand all facets of the program, including customer onboarding analytics, transaction and spend data, and treasury management.
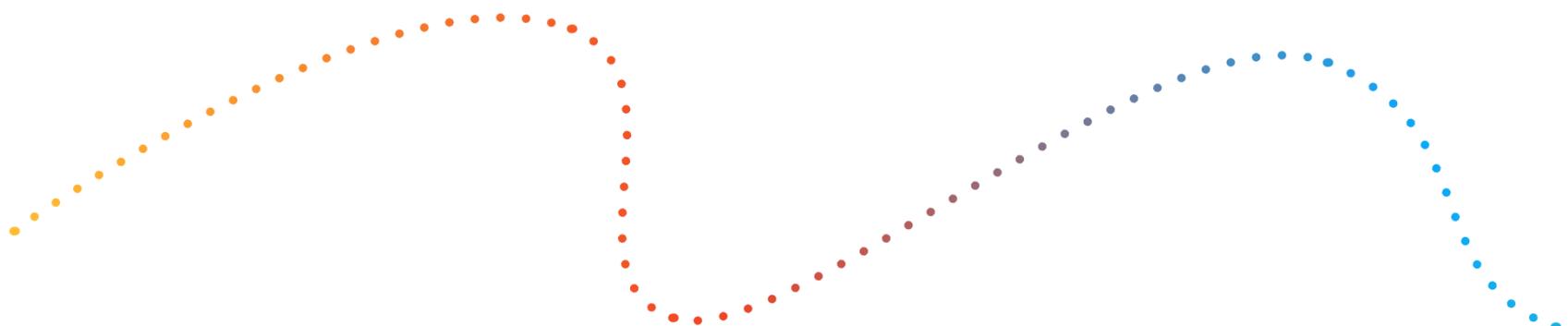
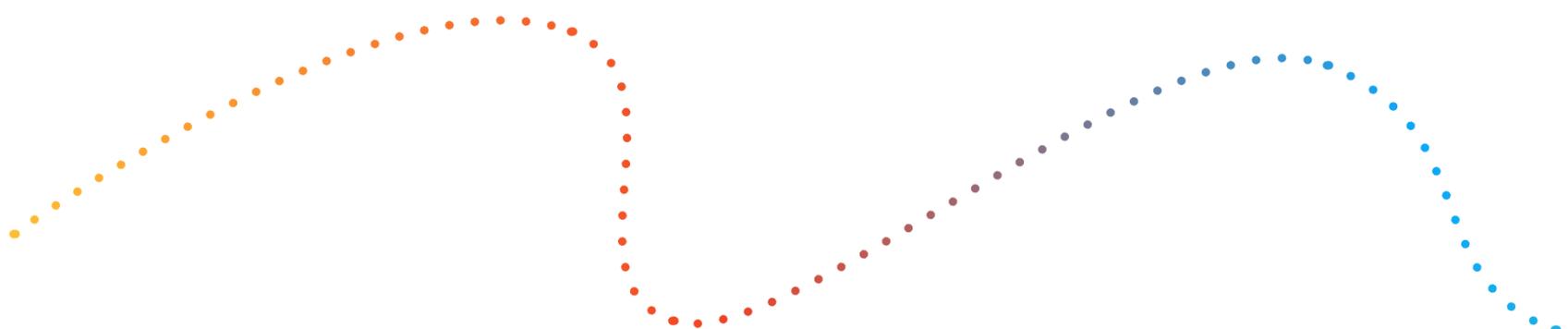Alviere

Testing & optimization

Before launch, your team and Alviere will enter a comprehensive testing phase made up of:

- App QA (Joint). Detailed testing of all use cases within the consumer-facing apps
- Platform QA (Alviere). Testing of all use cases to validate Alviere HIVE functions
- UAT (Joint). End-to-end testing of real-world user journeys

Testing is iterative to determine which bugs are blockers, address them, and launch a consistent, reliable workflow. We work together to create a market-ready product that meets expectations at launch and ultimately garner sign off to go-live.

Launch readiness & Hypercare planning

All cross-functional teams review launch readiness, sign off on go-live, and review the post-launch Hypercare process. During Hypercare, Alviere and your team proactively monitor the program, address issues quickly, and ensure a smooth ramp to post-launch operations. Hypercare is typically a 30 day period, depending on the scope of the program.

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Go-live & Hypercare

At launch, Alviere enters the Hypercare phase to ensure a successful program ramp with proactive monitoring, heightened communications with key teams, and 3x per week Health Check meetings to elevate any issues. The Implementation PM will continue as your primary contact, and the Go-to-market (GTM) Manager will be secondary.

Alviere Team
Implementation PM
Customer Care
Go-to-market Manager
Fraud & Compliance
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Your Team
Project Champion
Marketing
Technical Stakeholder
Finance Stakeholder

Support during Hypercare

Support emails to **support@alviere.com** for escalations or critical path items are the starting point. Alviere provides an email template that your teams use to create support tickets and, once received, they're expedited to the appropriate Alviere teams.

Your support tickets are moved to the top of the queue and you may expect a response within an hour during support hours. Depending on the severity of the issue, the Implementation PM may schedule an additional meeting to discuss. Any escalations will be handled by the Implementation PM.
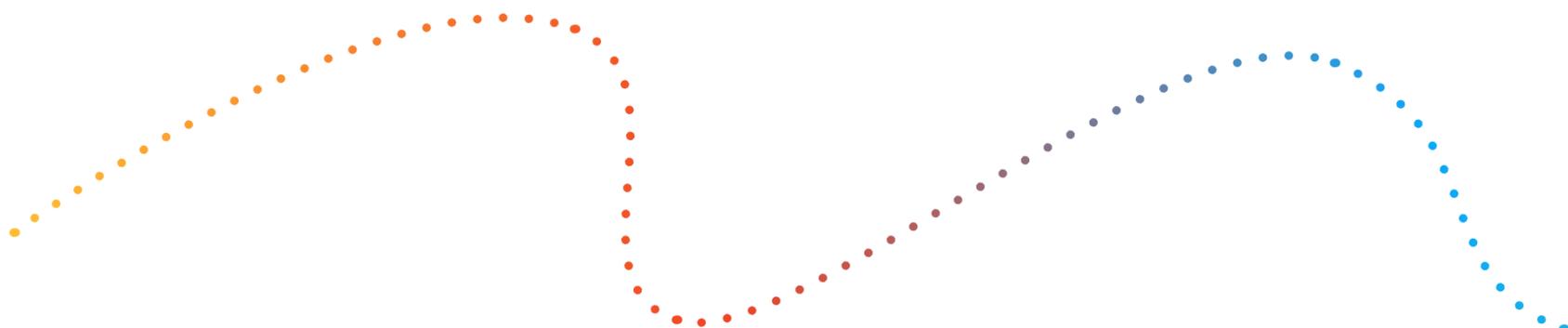
At the end of 30 days, there will be an official handoff from the Implementation PM to the GTM Manager, who becomes your primary point of contact.

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Go-to-market Success

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- Quarterly Business reviews
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Go-to-market success

As we partner, we'll assess the team members required to ensure a successful launch and ongoing support within the confines of your business. Throughout the program lifecycle, the GTM Manager will monitor performance, liaise with Alviere product teams on enhancements, and collaborate with your own internal teams to devise profitable growth strategies for the business. This close working relationship enables both organizations to identify opportunities for program innovation and how the Alviere HIVE platform can support the next phase in its evolution.

Alviere Team
Go-to-market Manager
Customer Care
Fraud & Compliance

Your Team
Project Champion
Marketing
Technical Stakeholder
Finance Stakeholder

Day-to-day engagement from your GTM Manager is enhanced by:

- Quarterly Business Reviews. A formal check in with executives from both organizations regarding business performance and areas of opportunity.

- Customer Care. Alviere continues to provide support after the initial program setup for any customer questions, disputes, or requests.

- Fraud & Compliance. Often behind-the-scenes, Alviere's fraud & compliance experts continuously audit customer documentation or transactions, as our monitoring systems signal the need for manual reviews.

Lowering CAC and optimizing CLV for customer-facing apps

A critical part of the GTM Manager's role is to monitor adoption, uncovering opportunities to improve onboarding, configure risk levers, or improve the user interface to optimize use. Alviere's GTM experts have helped existing clients reduce customer acquisition costs (CAC) by up to 70 percent within the first six months of launch. For banking functionality in particular, the onboarding experience can have a major impact on whether marketing dollars spent to drive customers to your interface or app download will ultimately lead to conversions.

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With initial acquisition underway and new users onboard, the focus pivots to customer lifetime value (CLV) or average revenue per user (ARPU). There's no end to program optimization and, together, our teams work to improve customer and financial outcomes.

A strategic lens on long-term program success

Client partnership is foundational to our shared revenue success model. Unregulated, tech-only providers can leave customer relationships, business assets, and brand reputation at risk. Our team invests in your business to configure a fully embedded solution, harness subject matter expertise during implementation, and maintain a strategic lens on profitable growth throughout the program lifecycle. It's not the only way to take financial services to market; your business will weigh the tradeoffs to identify the right partner. As you do, we recommend the **Buyers Guide: Key Considerations in Selecting an Embedded Finance Provider** as a further resource. Our team is standing by to take the next step in building your business.

About Alviere

Alviere's embedded finance platform and services allows organizations to seamlessly integrate financial products and services into their existing brands and offerings. Alviere's platform offers an extensive range of customizable, branded financial products and services, including accounts, cards, payment options, global money transfers, and web3 services. As a regulated financial institution with licenses in both the U.S. and Canada, Alviere prioritizes compliance, security, and fraud prevention, and partners with orgnization to ensure overall program success.

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