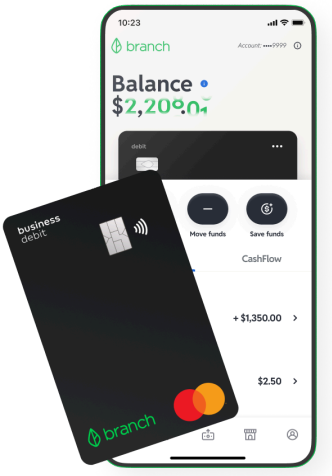
Branch FAQ

Common questions for 1099 Workforces

What is Branch?



Available on both iOS and Android, the Branch App offers a digital business bank account and debit card* enabling fast, easy payments from Veeshift Monday through Friday

The Branch App not only eliminates overdraft fees and minimum balance requirements, but also offers cashback rewards, personalized financial insights, and the ability to save or spend your funds however you'd like.

With Branch, you can:

- Receive payments from Veeshift through your Branch digital business bank account* as soon as they’re available.
- Add your Branch business debit card to Apple Pay or Google Pay to use your earnings right away.
- Pay bills with your Branch App by simply entering your Branch Business Card number on the biller’s website or using your account and routing number.
- Connect your Branch business account to other banks, apps, and financial accounts to easily transfer funds to and from your wallet.
- Earn cashback rewards on everyday purchases, including fuel and travel, using your physical or digital Branch Business Card at participating merchants.

How can I use the funds in my Branch account?

Branch offers free, flexible ways to manage your money. See various saving, spending, and sending options below:

Branch business debit card	FREE
Apple / Google Pay	FREE
Select cashback rewards at participating retailers	FREE
Make an online payment with your Branch Card or with your routing and account number	FREE
ACH transfer to another bank account *(Transfer takes 3-5 business days)*	FREE
Make an online payment with your Branch routing and account numbers	FREE
Connect to your favorite financial apps *(Ex: Venmo, PayPal, etc.)*	FREE
Move funds to and from Savings Goal	FREE
Visit an in-network Allpoint ATM	8 free ATM transactions per month. A $2 fee will apply per ATM transaction after 8 transactions until the next month.
Instant transfer to another debit card	2% of transfer amount ($2.99 minimum)

How do I find a free ATM?

With Branch, you have access to up to 8 free ATM transactions per month at over 55,000 ATMs through the Allpoint Network, located at retailers such as CVS, Racetrac, and Walgreens. A $2 fee will apply per ATM transaction after 8 transactions until the next month.
To find a fee-free ATM near you, view the ATM locator within the Branch App:

1. Open your Branch App
2. Tap **Move Funds**
3. Tap **Find an ATM** to see a map of all the free ATMs in your area

How do Rewards work?

The Branch Business Card provides built-in, cashback savings at thousands of restaurants, gas stations, and retailers, online and in-store:

- **Branch Rewards**: Simply using your Branch Business Card at participating merchants ranging from local restaurants to online retailers, you'll automatically collect rewards paid out directly to your Branch account at the end of each month.
- **Branch x Mastercard Easy Savings**: Branch has teamed up with Mastercard to launch Branch x Mastercard Easy Savings, which gives Branch Business Card users money back on everyday purchases, including gas, business services, dining, travel, and more. Simply use your Branch Business Card at one of the 50,000+ locations and earn a cashback rebate from participating merchants.

Go to the Rewards tab in the Branch App to find participating merchants and retailers.

What is Savings Goal?

With Savings Goal, Branch users can set aside funds for a specific goal and track their progress toward achieving it. Start taking control of your financial future: put your hard-earned cash toward an emergency fund, a vacation, or whatever else your heart desires.

Move money based on your preferred schedule: automate transfers between your primary balance and your Savings Goal with auto-contributions or manually contribute to your goal whenever it works for you.

How do I pay a bill using my Branch account?

You can pay your bills online by providing your Branch debit card number to your biller. If your biller does not support getting paid via debit card, then you may provide your Branch account and routing number to them.

What is Greenhouse?

Greenhouse is a curated marketplace powered by MoneyLion where you can browse financial products and services tailored to meet your unique financial needs. From personal loans to high-yield savings accounts, you'll be able to find fresh ways to make the most out of your money.

Get started with Greenhouse:

- Go to the **Greenhouse tab** in the Branch App to browse the latest financial products and services
- **Click the product** you're interested in, whether it be a savings account, personal loan, or refinancing options

- **Review the information** provided by Branch
- **Continue to an external platform** to provide basic information and **review your selection**.

New financial products and services will populate on an ongoing basis, so be sure to check back in to see what's new.

How can I transfer funds to another account?

1. Open your Branch App
2. Tap **Move Funds**
3. You can select one of 2 transfer options:
    a. **Another Bank** to make a free ACH transfer (takes 3-5 business days)
    b. **Debit Card** to make an instant transfer (2% of transfer amount with a $2.99 minimum)

Can I lock my Branch Business Card?

Yes! Follow these steps to temporarily lock your Branch Business Card:

1. Open your Branch App
2. Tap the 3 dots on the upper right corner of the black debit card
3. Tap **Lock Card**

Follow the same steps to unlock your card at any time.

What happens if I lose my Branch Business Card?

You can easily order a new debit card for free to be shipped to your home address:

1. Open your Branch App
2. Tap the 3 dots on the upper right corner of the black debit card
3. Tap **Order Replacement Card**
4. **Verify your mailing address** so we send your new Branch Business Card to the right address and submit your order!

What if I already have a Branch account?

Great news! You can use your same Branch account and card that you already have today to receive your payments. Follow these steps to add Veeshift to your account:

1. Follow the onboarding link provided to you
2. Go through sign up as if you do not have a Branch account
3. If onboarding on a web browser -> you will be linked to your existing Branch account
4. If onboarding on a mobile device -> you will be informed that you already have a Branch account and will be prompted to call Branch support to link your accounts together

Is the Branch App available in different languages?

Yes! The Branch App is available in English and Spanish. Update your preferred language in device settings to access the language of your choice.

What happens if I stop working with Veeshift?

You can keep your Branch account and debit card and take it with you wherever you go in life. You will just no longer [have access to Veeshift within the app/ receive digital disbursements from Veeshift in the app.] You can set up payments with your next job by providing your Branch routing/accounting number. Please contact our support team if you need more details.

What happens if I forget my passcode?

When logging in to Branch, you will receive a text message with a verification code that is different each time you log in. You will be prompted to enter your passcode (which is one you choose) and if you forget that passcode, hit “Forgot Passcode” on the login screen in the app on your mobile device.

Another verification code will be sent via the email address you provided when signing up for Branch and you will enter that code into the app to reset your password.

How does Branch keep my account and funds secure?

At Branch, keeping your personal information secure is a top priority. Branch has strong security features in place to protect you against fraud. Some of these features include:

- Device verification and suspicious activity monitoring
- Card lock/unlock to immediately freeze spending on physical or virtual cards
- Enabling Face ID in addition to PIN passcodes
- Controlling ATM limits to prevent unauthorized withdrawals

Reminder: Never share your Branch PIN or personal information over the phone. Branch will never call or text you to ask you for this information. To learn more tips about keeping your account safe, click here.

Who can I contact if I need assistance?

Our support team is available to help you. Here's how you can contact Branch Support:

- **In-App:** Contact us through your Account Tab! *(recommended)*
- **Branch Help Center**: Check out our FAQs or reach out to us on support.branchapp.com

**Branch is not a bank. Banking services provided by Evolve Bank & Trust, Member FDIC. FDIC insurance only applies for eligible accounts should the bank holding your funds fail. The Branch Mastercard Debit Card is issued by Evolve Bank & Trust pursuant to a license from Mastercard and may be used everywhere Mastercard debit cards are accepted.*