



Welcome To Payoff!

We would like to Payofficially welcome you to Payoff, where we work hard, work smart, and never apologize for bad puns.

What you're reading right now is your Official Payoff Welcome Guide. It's designed so you can quickly acclimate and start enjoying yourself.

Each member of the Payoff Team, which you're now a part of, helps create our distinct and special culture. The best way to learn about our culture isn't in this packet. It's by talking with and getting to know the people around you. We want you to feel comfortable and excited about contributing to our purpose and mission.

Our Purpose:

Payoff is the leading financial wellness company that applies science, psychology and technology to help our members reinvent their relationship with money and accelerate their journey to financial well-being. We focus on the intersection of personality and financial behavior, developing products and services that help our members achieve their goals.

Our Mission:

At Payoff, we believe that financial well-being can be achieved regardless of your income. We strive for a hopeful future that starts with the elimination of debt and continues with helping our members become savers. We believe in stress reduction and know that stress is a powerful obstacle to well-being.

Our Brand is:

Refreshingly Human — Corporations may be "people," but most banks sure don't act like it. At Payoff, we are real people and treat our customers like the real people they are too.

Joyful — Money is serious, and we take it seriously. But that doesn't mean no smiling, laughing, or kidding around. The greatest thing we can give our customers is happiness.

Conversational — Because we're real people, we don't sound like jargon-spewing robots. We talk how people talk and explain things so anyone can understand.

Transparent — The world is filled with hidden fees and confusing fine print. At Payoff, we don't have any. Instead, we are upfront about any fees and make all our print big, simple, and clear.

Helpful — This is not our story. We're just playing a small part in our customers great adventure. We're simply here to help them live happier and more fulfilled lives.

Empowering — Money should be seen as one thing: a means to an end. And that end is happiness. Everything we do is pushing our customers towards that end.



Simple — Finances are complicated. We make them less. But never at a loss of clarity or our brand. We make things simple, not simplistic.

Our Logo:

Represents our refreshingly human approach to finance and our commitment to the past, present, and future of our customers. Check it out: (website redacted)

Our Current Products:

Loan — Giving people the opportunity to save money and time as they rid themselves of the balances on their credit cards.

FPQ — Providing a fun, easy, and insightful way for people to better understand themselves and their relationship with money.

Wellness Assessment — Combining the Financial Personality Quiz, Stress Assessment and Financial Assessment to give people an in depth look at their full Financial Picture.

Life — Stories, guides and tips to help educate and inspire people to improve their financial wellness.

The Blend — The best of all the products (the guy who writes it totally didn't also write this welcome guide). It's our biweekly newsletter built to help everyone be happier, healthier and wiser.

Your First Day

So it's your first day, huh? Here's what you'll need to know:

What You'll Do

- Like any other company, on your first day at Payoff, you'll fill out all the normal, exciting paperwork. The day only gets more exciting from here (like that's possible, though, right?).
- The Payoff payroll (Payoffroll) and benefits (Paybenoffits) are run through TriNet. To get paid and all your sweet benefits, you'll need to set up your account. Luckily, on your first day, someone will walk you through setting up and managing your TriNet account.
 - You'll have all the detailed information about your benefit choices before your first day, so you can take the time to make the right choice for you and your family.
- If you haven't taken it already, you'll take the [Payoff Financial Personality Quiz](#). It's one way we're trying to better understand and connect with our customers and their money.
- You'll watch the onboarding video(s?) because it's easier, quicker, and prettier than reading the transcript for it(them?).
- You'll get acquainted with your coworkers. They are all really nice, interesting, funny, good-looking, and smart, just like you.



What to Bring

- You'll need to bring a passport, or, if you don't have one, you'll need to bring both your driver's license and your social security card as proof you are who we believe you to be, and not say, a clone, doppelganger or evil twin.

What to Wear? What to Wear?

- Payoff Productive Casual™ – You can wear anything you want within reason. It must allow you to be productive, comfortable, collaborative and clothed.
- Occasionally, we do have important guests come into the office. When that happens we do ask you dress a bit more "Business Casual," but most days you'll see the normal attire of a startup tech company.

Pahkin' The Cah

- Unlike Monopoly®, parking isn't free, but we provide parking deck transponders to all employees. So, in a sense, it is free. Hooray!
- Transponders are active for the parking structure designated to our building (3200 Park Center Drive) only. They are required for entry and exit, and they work 24/7.
- If you need to leave your car overnight, fill out the form (ask Caylee or Janae for it) and email it to (email redacted) or walk it to the parking attendant in the basement of the building, Suite 30.
 - The door to the basement is one of those fancy hidden in the wall doors. The door faces the north entrance of the building (the one with the road). Just look for a handle and you're golden.
 - Turn it in before 5pm on the day you'd like to leave your car. You can leave it for up to a week.
- For safety, don't leave bags or valuables visible in you car during the day or at night or at dusk or dawn or really, any time. Here's a rhyme to help you remember:
 - *Before you leave, stick it in your trunk*
 - *Or it might get taken by a punk*

A Payoff Marches on Its Stomach

- Payoff has its own custom-made coffee bar. There are a number of coffee aficionados here. So if you love coffee, you'll smile a latte.
 - Feel free to ask for a quick tutorial of our pour-over coffee bar. It's really specific and complicated if you've never done it before.
 - If we're out of coffee, please don't riot.
 - For the non coffee fanatics, tea is in the upper cupboards of both kitchens, sodas are in the clear refrigerator, and water comes out of the refrigerators, faucets and water cooler.



- We have a (somewhat) healthy drink and fruit selection, so you can maintain healthy blood sugar and energy levels throughout the day. So if you love apples, you'll go bananas.
 - If you have any special requests, you can certainly make them. Talk to Cat (email redacted). "No promises :)" - Cat
- On Thursdays, our resident beer connoisseurs host Craft Beer Thursday. If that name isn't a dead give away, we drink fancy craft beers, play games and chat with our coworkers. All are invited, no matter if you drink beer or not. But if you love beer, you'll be very hoppy.
- Once a month (sometimes more), the building brings in a few food trucks to satisfy not only Payoff's hunger, but that of the rest of the building. You can usually find them parked in front of the north entrance (the same entrance the hidden door to the basement faces).
- On Fridays, there's a farmer's market, of sorts, out in the courtyard. Local eateries show up and give out a lot of free samples. You can also pay for their food, if you're so inclined.
- For all the rest of the meals, our little nook of Costa Mesa has a solid number of food options. Here are a few to get you started:
 - Chipotle
 - 3705 South Bristol, Costa Mesa, CA 92626
 - Starbucks, Quiznos
 - 545 Anton Blvd, Costa Mesa, CA 92626
 - Boudin SF, Z'tejas, Corner Bakery, Coffee Bean, etc
 - South Coast Plaza
 - Zpizza, Niki Niki Sushi, Panera Bread
 - 3941 South Bristol, Costa Mesa, CA 92626
 - Pizza Ortica
 - 650 Anton Blvd, Costa Mesa, 92626
 - Native Foods, Taco Asylum, Ramen Zetton, Milk and Honey
 - The Camp: 2937 Bristol St, Costa Mesa, 92626
 - Specialty's Café
 - 3210 Park Center Drive (literally downstairs/next door)

PayOffice Space

- In your welcome email, you get a handy map of the office and its many breakout rooms. Is there a message hidden in it showing you the location of the secret nap room? I don't know, is there?
- In general, meetings happen in the conference rooms and group meetings (more than two people) have priority access to them.
- How to Book a Conference Room: A Cautionary Tale
 - Go to [Google Calendar](#) → Click *Other Calendars* (select the drop down) → Browse *Interesting Calendars* → Click *More* → Click *Resources for Payoff.com* → Subscribe to *Conference Rooms*



- Good rules of thumb:
 - Make sure to book rooms in advance for large meetings or ones requiring media hookups.
 - The rooms with media hook ups (Main Beach, Shaw's Cove, Crystal Cove) are in high demand, so please check the calendar before starting your meeting/phone call.
 - If you do not need media, please try using another conference room (I hear Three Arch Bay is beautiful this time of year!).
 - Make sure to look at the availability of a room before stepping into one for an impromptu meeting or a phone call.
- If you need to make a call and feel you'll disturb others, please use the telephone rooms or smaller breakout rooms. Also we live in Southern California, outside is always a pretty place to make a phone call.
- In case of a fire, use the stairs. In case we all miraculously gain the ability to fly, still use the stairs. The windows don't open.
- To get into *The Happiness Zone* (Member Experience) and *The Cone of Silence* (Engineering, Science, and Product), you'll need a security badge. This is for safety and compliance. Don't lose this card.
- During lunch once a month or so, the geniuses in our Science Department will pick a topic and explain it to the rest of us with a little less of dat dare book learnin'. They are always interesting and useful.

Keeping it Clean

- *The Kitchen*
 - We use balloons (read: cards shaped like balloons) to indicate if the dishes in the dishwasher are clean, dirty, or in the process of being cleaned. Read and act accordingly.
 - Please clean off stains/stuck on food from dishes before loading them into the dishwasher. So far there is no office dog to lick plates clean, so you'll have to do it yourself.
 - If the dishwasher is full, please run it (instructions are above the sink).
 - If the dishwasher is running, please clean off stains/stuck on food and either hand wash or put upside down in the sink.
- *The Refrigerators*
 - Please be mindful of food you put in the fridge and take it out before the end of the week. Expiration dates aren't arbitrary, so a cleaning spree happens every so often and food that looks old gets thrown away.
- *Your Desk*
 - As you probably noticed, all the desks are out in the open for everyone to see. Keeping your desk tidy is highly smiled upon.
- *The Conference Rooms*
 - Chairs pushed in, tables free of loose papers/trash/markers/cups, and straightened pillows are very much appreciated.



PayBuilding Space

- You can get into the building during normal business hours: 8 am to 6 pm, Monday through Friday.
 - On weekends, relax, take a nap and by all means, try not to come in to the office. But if you really need to, you can still get into the office. Always remember though, hammocks and WiFi exist.
- Any other time you'll need to use your security badge to access the lobby and elevator. If you have any difficulty please call building security — (phone number redacted) — and they can come to your rescue 24/7.
- Our building hosts different events and activities for us and all the other tenets. They include: twice weekly yoga (Monday and Wednesday from noon to 1pm), monthly food trucks, and many other interesting and/or fun events.
- They also offer an internal drycleaning service, a car washing service and, if you have one, chargers for your electric car.
- So you know, outside normal business hours, HVAC (a little heat and a lot of air conditioning) will not be available unless Payoff makes a special request. So dress accordingly.

The Writing on The Walls

- Many of the walls have whiteboard paint (identified by their texture and telltale shimmer). Use them. Feel like a kid without your parents yelling at you.
 - Always check the wall's dryerase ability before scribbling all over it, or you may be sent to your room without dessert.
 - Make sure to write your name, "SAVE" and the save-till date next to your writings.
 - Before you erase something, ask around quickly and check. If no one says anything, please take a picture of it in case someone wanted to keep it.

The Open Door Policy

- If you're expecting a visitor, please let the front desk, Cat (email redacted), know beforehand. She isn't always sitting at her desk, and we don't want your guests to be without a proper greeting.

Supplies. You Need Um. We Got Um. Priced to Move (Free)

- You can find them in two locations:
 - Back wall of cabinets (across from *The Cone of Silence*)
 - Extra paper, post-its, pens, pencils, markers, Payoff notes, envelopes, stapler, scissors, batteries
 - Kitchenette drawers
 - Extra paper, post-its, pens



- Things like staplers, scissors and tape are typically shared throughout the office, so it's helpful if they're returned when you're done using them.

Here's The Mail. It Never Fails

- If you need to send a letter or package, you can find FedEx, UPS and USPS dropoff boxes in the basement.

Winning Lunch for The Office

- If you need business cards, for networking or lunch winning purposes, please submit a request to Bart (email redacted). If you don't know who Bart is, then you should get to know him. He's a delight.

Blocking Out The Noise & The Funk

- Many folks in the office use headphones to get some quiet work time. Feel free to bring your own.
- While there may be an occasional object hurled across the room to get someone's attention, it's generally recommended you use Slack instead.

Slack Because Talking Spreads Germs

- Slack is our internal messaging service. We use it to communicate more quickly than with email and more quietly than with our mouths.
- You'll get an invitation to Payoff's Slack via your inbox.
- Everyone has his or her own individual Slack account.
- You can use Slack to talk to one person (just chat them directly) or a whole group (create or join a room).
 - In Rooms:
 - @<name> is how you draw specific attention to your chat from one person
 - @here gets everyone's attention
 - Some Rooms To Know:
 - General - for all company announcements
 - Engineering - for engineering
 - The Funny Room - for jokes
 - Music - for tunes
 - Lunch - for knowing what's for lunch
- There are a few ways to access Slack directly. In your browser (www.slack.com), on your desktop (downloaded from the App Store), or on your phone (both iOS & Android).
- With so many options, make it a habit of being available on slack and in the #general room during business hours. If you won't be, let someone know or just Slack @here.



- If you ever have questions about Slack, hurl something across the room to get someone's attention and ask them.

The WiFi & More

- The internet in the Payoffice is wireless because it's not 2004. If you're having issues, please ask Harley (email redacted) for help.
 - You're already set up on the office WiFi (Name: Corporate or Engineering) when you get your computer. Also, if you didn't know yet, you get a Payoff laptop (Lapayofftop. These are getting worse), but more on that later.
 - If you want to connect your phone, both to the WiFi and to your work email, here's what you do.
 - WiFi:
 1. Connect to the BYOD network
 2. Ask Harley or Ryan for the password
 3. Start saving data
 - Email on Android
 1. Log into your Payoff email using whichever of the Google based email services Android offers that you like
 2. A notification will be sent to Ryan or Harley that lets them approve your phone and gives them the power to wipe it if you lose it
 3. They'll approve you
 4. Proceed to have your phone constantly buzzing
 - Email on IOS
 1. Download the Gmail app
 2. Log into your Payoff email
 3. A notification will be sent to Ryan or Harley that lets them approve your phone and gives them the power to wipe it if you lose it
 4. They'll approve you
 5. Proceed to have your phone constantly buzzing
- At last count, there are three printers in the office. They are preinstalled on your computer. Please ask Harley if you're having printer issues.
 - Ricoh Aficio MP C2800 (by *The Cone of Silence*)
 - Xerox WorkCentre 7556 (in the kitchen by the putting green)
 - Xerox Phaser 6600DN (in *The Happiness Zone* and for Member Services use only)

Your Email, Calendars, and Google Drive

- We use Google Apps for our email, shared calendars, and document sharing.
 - (website redacted)
- Your Google Apps username is your full email (e.g. firstinitiallastname@payoff.com). Please don't prank email Francis



Initiallastname. He is very busy but was kind enough to let us use his email as an example.

- Your first password is temporary. You'll need to update it and save it in LastPass. "What's LastPass?" Please hold all questions until the end.
- We use Google Docs for document and spreadsheet collaboration.
 - (website redacted)
- Google manages our company calendar. This is where you reserve rooms, show when you'll be out of office, and invite people to meetings.
 - (website redacted)
- When inviting people to meetings, make sure to add them, a meeting description, and a room to your invite.

Payoff Laptop Policy

- You'll get a hard copy of the Payoff laptop policy to read and sign. Please read the policy and sub-policies carefully, so if you break your laptop, you'll better understand the disappointment in Joe Lindsay's eyes.
- Here's is an online version for you too.
 - (website redacted)

Keeping our Information Secure

- You'll get a hard copy of the Payoff security agreement to read and sign. Please read all the policies carefully. "Or Else" – Joe Lindsay
- Here's is an online version for you also.
 - (website redacted)

The Last Password You'll Ever Need

- Everyone gets their own LastPass Account to manage their passwords and share them with others in the company.
- You'll find an invitation for LastPass in your inbox. You must install the browser plugin (Chrome and/or Firefox) and login, before passwords can be shared with you.
- The LastPass plugin will let you generate and store passwords in your browser.
- We use LastPass to protect our customer's, partner's, and company data.
- Your LastPass password is one of the two passwords you'll have to actually remember (the other being your computer login). Make sure to read our [password policy](#).
- In general, make sure all your passwords are strong and random, stored in LastPass, and never written on Post-It® notes, in a notebook, or anywhere else for that matter.
 - **Bad:** guest1234 or passwordispassword
 - **Good:** 6ooD&Pa5sW0r6 (do not use this one even though it's awesome)
 - **Best:** 8YdF4%a1P(frT#dERq>1



Wiki, and Jira, and Trello, Oh My

- *WIKI (not -pedia)*
 - The Payoff Confluence Wiki contains all of our corporate documents, documentation, and project plans.
 - It's a handy place to see what everyone else is working on and collaborate when working together. Just remember to save early and often. You have been warned.
 - The WIKI can be found at: (website redacted)
- *JIRA (Bug Tracker / Project)*
 - We use JIRA as our bug tracker and project management tool for both technical and non-technical projects.
 - See the WIKI for how to effectively write bugs.
 - JIRA can be found at: (website redacted)
- *Trello (managing projects)*
 - Many areas of the company use shared Trello boards to manage, organize, and plan projects.
 - Someone in your department will invite you to the boards and projects that are relevant to you.
 - If you've got questions about how to use Trello, ask most anyone and they can give you a quick demo.

Now The Ball(oon)'s in Your Court

We hope you've enjoyed this little introduction to Payoff and our culture. We did seriously mean that this packet isn't the best way to understand who we are and what we're doing here. Go and talk to all your new coworkers. We are all hard-working, passionate, and ridiculously attractive individuals, who are trying to create a better financial future for everyone. We're so excited for you to get started.

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