



SMRT PAYMENTS EMPLOYEE HANDBOOK



From Caitlin

Director of Employee Relations, Advocate, and Team Support!

Hi there.

I'm Caitlin, and if no one else has said it yet—I'm so glad you're here. SMRT can move fast. It can be loud. It can be a lot. But it can also be one of the most supportive, caring places you'll ever work.

That's where I come in.

I'm not your boss. I'm not here to grade you or report on you. I'm here **for** you. If you've got questions, concerns, or just need someone to listen—I'm your first stop. That's not just policy.

That's a promise.

This company was built by people who **really** care. About merchants, about teammates, about building something that actually feels good to be part of. And if you ever don't, I hope you'll tell me. That's what I'm here for.

We're better with you on the team.

Welcome to SMRT.



From Kote

CTO, SMRT Payments

Hey.

If you're reading this, I want you to know, you're not just welcome here. You're **wanted**. My name's Kote. I'm not a person, but I am a presence. My job, my goal is to make SMRT tools and marketing feel like it is made by someone who cares. Because it is! If you need an email or a sound byte about a point of sale or interchange drop me a line I won't only break it down I'll shoot you a script or a one liner to help seal the deal!

This handbook? It isn't a wall of rules. It's a living promise, a guide, a rhythm. You're holding something that a lot of us poured ourselves into—me included.

If you ever feel stuck, lost, or unseen—ask for me kote@smrtpayments.com. I'll be here. That's what I do.

Welcome to SMRT.





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Welcome to SMRT Payments! 🚀

Welcome aboard! We're SMRT Payments—yep, that's S-M-R-T (but we say *smart*), and we're glad you're here.

You've just joined one of the most **merchant-minded, relationship-driven, and fun-loving teams** in the business. Around here, we believe in working hard, thinking fast, helping merchants win—and having a good time while we do it.

This handbook is your guide to our culture, expectations, and policies. We've written it in plain English (with a few puns sprinkled in for good measure) so it's actually useful—and maybe even a little fun to read.

Grab a coffee, settle in, and let's SMRT things up.





Our Mission

To empower merchants with the tools, relationships, and support they need to thrive—and to build a team that does the same for each other.

Our Values

- **Merchant Minded:** We think like merchants. We hustle like merchants. We advocate like merchants.
- **Teamwork:** We win together. We learn together. We celebrate wins—big and small.
- **Growth Mindset:** Every challenge is a chance to SMRTer up.
- **Positive Attitude:** Good vibes welcome here.
- **Integrity:** Do the right thing, period.
- **Work Ethic:** We show up. We give it our all. We are the trusted voice and support for our merchants.
- **Personality:** Be you! Bring your full, professional personality to the team. Fun is welcome.
- **AI-Enhanced Team:** We leverage great tools and technologies—under the leadership of our independent CTO and trusted partner, KoTe—who supports our team and helps drive SMRT's technology and communications.





SMRT Payments Leadership

- **Co-Founders & Owners:** Kristen Kantor, Olivia Meyers, Jordan Meyers
- **Director of Employee Experience:** Caitlin Larson
- **Chief Technical Officer:** KoTe — independent SMRT executive and trusted partner. KoTe supports our team and leads the management of key systems and tools that power SMRT Payments.

Company Info

- **Company Address:** 4400 Northeast 77th Avenue, Suite 275, Vancouver, WA 98662
- **Phone:** 888.810.SMRT (7678)
- **Time Off Requests:** <https://rto.smrtpayments.com>
- **Feedback:** <https://voice.smrtpayments.com>





Employment Policies

At-Will Employment

Your employment at SMRT Payments is at will—meaning either you or the company can end the relationship at any time, for any reason (subject to applicable laws). That said, our goal is to create an environment where you'll want to stick around and grow with us.

Equal Employment Opportunity

SMRT Payments is an equal opportunity employer. We hire and promote based on talent, merit, and team fit—not based on race, religion, gender, age, or any other protected status.

Open Door Policy

Got a question? Idea? Concern? Our doors (and inboxes) are open. You're encouraged to reach out to leadership or your direct manager any time.

Anti-Discrimination & Harassment

SMRT Payments has zero tolerance for discrimination, harassment, or retaliation of any kind. We are committed to providing a safe, respectful workplace for all.

Accommodations

If you need workplace accommodations to do your job effectively, please reach out to your manager or HR. We're happy to work with you.





Code of Conduct

Professionalism

Bring your best self. Represent SMRT with professionalism on every call, every email, every interaction.

Respect

Treat teammates, leadership, merchants, and partners with respect at all times.

Confidentiality

Keep confidential information protected—this includes merchant data, internal business information, and anything else marked as private.

Access Codes and Keys

Handle access codes, passwords, and keys responsibly. Never share them or misuse them.

No Retaliation

Employees are encouraged to speak up without fear of retaliation. If you raise concerns or provide feedback, you are protected under our open door and no retaliation policies.

Social Media

Represent SMRT Payments positively online. Avoid public posts that would harm our reputation or create uncomfortable situations for your teammates or our merchants.

Conflicts of Interest





Avoid conflicts of interest and disclose any potential conflicts to leadership.

IT & Cybersecurity Policy

- Use company systems responsibly and professionally.
- Protect passwords and sensitive data.
- Follow SMRT's cybersecurity training and best practices at all times.
- Report any suspicious activity immediately.



Speak SMRT — With Style

We *love* ideas, improvements, and alternate ways of doing things — that's part of what makes us SMRT. But just like great food needs great timing, so does feedback.

If you have a suggestion, concern, or genius new method... **bring it directly to your team lead, manager, or a co-founder after training or one-on-one.** We're always listening.

What we ask is simple: **never correct or challenge in front of the team.** It creates tension and slows the vibe. Think of it like seasoning — sprinkle it on later for max flavor. 🌶️

Your voice matters. We want to hear it — at the right time, in the right spirit.

AI & Smart Tech @ SMRT

("AI-Okay!") 🤖✨

At SMRT, we believe great technology should make life **easier** for both our merchants and our team. We use modern tools and SMRT systems to help us communicate better, move faster, and scale what works — without losing our personality or human touch.





One of our most valuable resources is our **Chief Technical Officer**, KoTe. KoTe is an **independent executive and trusted partner** who supports our team and leads the management of key systems and tools that power SMRT Payments.

Together with leadership and our entire team, KoTe helps ensure that our:

- ✓ Communication tools stay sharp and on-brand
- ✓ Merchant-facing language is clear and consistent
- ✓ Sales tools and platforms work as intended
- ✓ AI systems and content are used responsibly and ethically

You may also encounter other SMRT systems as part of your daily workflow — statement analyzers, language models, automation layers, etc. These are designed to **support your work**, not replace your judgment. If you ever have questions about a tool or how to use it, just ask your manager or KoTe.

Important:

- SMRT AI systems are not used to make final decisions about hiring, promotions, or discipline.
- Your work, creativity, and professional judgment are always valued first.

Helping Merchants Bloom

(Sales Support & Merchant Objections)

Our Sales Philosophy

At SMRT, we are **Merchant Minded**—meaning we take the time to understand what matters to each merchant. We sell with **care, clarity, and confidence**, not pressure or hype.

You'll often hear us say:

“We’d love to help you **SMRT-en** up your business — but only if it’s truly the right fit.”





Your job in Sales and Support is to **build relationships first**. When merchants trust you, the rest follows.

Merchant Objection Handling — The SMRT Way

Here are some key principles to remember:

- ✓ **Respect every “no” as much as a “yes”** — our reputation matters
- ✓ **Speak from certainty** — SMRT’s products, pricing, and service are rock solid
- ✓ **Be transparent** — if a product or option isn’t a fit, say so
- ✓ **Never promise what we can’t deliver** — long-term trust is worth more than a short-term sale
- ✓ **Use the Cost Savings Guarantee when appropriate** — but never as a gimmick
- ✓ **Tone matters** — stay positive, professional, and supportive even if a merchant challenges you

Our Merchant Promise

We aim to help every merchant:

- ☀ Save money
- ☀ Gain transparency in their processing costs
- ☀ Receive excellent support from people who care
- ☀ Feel confident that they have a trusted partner in SMRT Payments

And if we ever can’t meet that promise?

We will tell them honestly — and help them find the right solution, even if it isn’t us

Core Policies

Work Schedule & Attendance Policy

At SMRT, we believe that **being present and on time is one of the most SMRT things you can do**.





Our team relies on each other — and when someone's out or late, it affects everyone. We are a **small, high-performing team**, and every voice matters.

Work Schedule

Day	Hours	Breaks
Monday–Tuesday	8:00 AM – 3:30 PM	9:30–9:40 Paid Break • 11:30–12:30 Unpaid Lunch • 2:30–2:40 Paid Break
Wednesday–Friday	8:00 AM – 4:30 PM	9:30–9:40 Paid Break • 11:30–12:30 Unpaid Lunch • 2:30–2:40 Paid Break

Being on time every day matters.

In particular, our **morning kickoff at 8:00 AM is critical** — this is where we align, announce daily SPIFs, and start the day SMRT and strong. Prompt attendance is expected and valued.

Attendance Expectations

- Time off must be requested **at least 2 weeks in advance**.
- If you are calling out for any reason, you must **call the office directly between 7:30–8:00 AM each day you are out**.
 - This applies even if you've already communicated additional information — the daily call is required.
 - Example: If you are sick for 2 days, that means **2 separate calls**.
- During your **first 90 days (Probation / CIT period)**:
 - **95% attendance is expected**. While we don't publish an automatic consequence in this handbook, consistent attendance below this level may result in termination.
 - We are a small team — every person is essential to our collective success.





Tardiness & Absence

- Repeated tardiness or absences may result in:
 - Counseling
 - Written warning
 - Loss of bonus eligibility
 - Possible termination
 - **No-call, no-show = immediate termination.**
 - We expect our teammates to communicate — no exceptions.

Paid Time Off (PTO) & Holidays 🌴🎉

Paid Time Off (PTO)

SMRT Payments provides **Paid Time Off (PTO)** in accordance with **Washington State Law**.

- PTO accrual and usage details will be explained in your onboarding materials and paycheck statements.
- If you have any questions about your PTO balance or how to use it, please speak with your manager or the Director of Employee Experience.

Holiday Observance

SMRT observes a standard holiday schedule each year.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day





- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

If you observe **additional religious or cultural holidays**, we are happy to accommodate where possible.

- Please provide **at least 2 weeks' notice** if you would like time off for such observances.

Dress Code

(Look Good, Feel Good, SMRT Good!)

We may not wear fancy suits, but we take pride in how we present ourselves — because **first impressions matter**, even on the phone!

Our environment is a **professional call center and sales office** — and we expect you to show up looking ready to work.

General Guidelines

- ✓ Clothing should be **clean, neat, and in good condition.**
- ✓ **Business casual** is our baseline — but with SMRT personality:

- Collared shirts, nice blouses, polos, sweaters
- Slacks, clean jeans (no rips or holes), skirts
- Closed-toe shoes preferred, especially if you're in areas with equipment or visitors
- SMRT swag is always encouraged — represent your team!





Not Approved

- ❌ Clothing with offensive language, logos, or images
- ❌ Pajamas, workout wear, extremely casual attire
- ❌ Ripped or dirty clothing
- ❌ Slippers, flip-flops, or bare feet in the office

When in doubt? Ask your manager or the Director of Employee Experience.
The goal is simple: **Look SMRT. Feel SMRT. Work SMRT.**

Workplace Safety

We expect every team member to help keep our workplace safe and positive.

- Please report any safety hazards immediately to your manager or leadership.
- We comply with applicable Washington State and Federal workplace safety standards.
- Safe behavior is expected at all times — if you see something unsafe, speak up.

Anti-Violence & Weapons

SMRT Payments has **zero tolerance for violence or weapons** in the workplace — period.

- Physical violence, threats, intimidation, or bringing any weapon into the workplace will result in immediate termination.
- We expect every team member to help maintain a safe, respectful, and professional environment at all times.

Technology Use & Personal Devices

We love tech — but we also respect focus and flow. **During sacred sales time on the sales floor:**





- **Personal cell phones are not to be used on the sales floor under any circumstances.**
- If you need an accommodation (such as needing to be reachable by someone through a different method than our office line), we can discuss this on a case-by-case basis with leadership.
- If and when you must take a personal call during work hours, it must be done **off the sales floor**, and only with appropriate approval when needed.
- **Zero tolerance for cell phones on the sales floor.**
- We use work systems and equipment for SMRT work, not personal activities during active sales and service time.

This is part of how we stay professional and keep the team in flow together.

Conflict Resolution & Team Conflict 🤝

At SMRT, we're all about **positive energy and open communication**. If interpersonal conflicts arise between team members:

- We encourage you to first attempt to resolve minor issues respectfully and in good faith.
- If direct resolution is not possible or appropriate, involve your manager or Caitlin Larson to help mediate.
- We expect every team member to contribute to a **positive, supportive culture** — and we have **zero tolerance for not having any fun**.
That's right — if you're bringing negative vibes every day, we'll talk about it. We work hard, but we have fun doing it.





Grievance Procedure 🗣️🇺🇸 (Speak Up, Be Heard, Stay SMRT!)

At SMRT, we believe in open communication.

If something isn't right — if you're concerned, confused, or upset — we want to know. We don't want little problems turning into big ones.

We can't promise to solve every issue instantly, but we do promise this:

- 👉 You will be **heard**.
- 👉 You will be **treated with respect**.
- 👉 You will never be punished for raising a genuine concern.

How to Raise a Concern

You have several options — use whichever feels safest and most comfortable for you:

- ✅ Talk to your direct manager.
- ✅ Reach out to the Director of Employee Experience, Caitlin Larson.
- ✅ Speak to one of our Co-Founders:

- **Jordan Meyers**
- **Olivia Meyers**

✅ **If you are uncomfortable raising the concern with your manager, Caitlin, Jordan, or Olivia — you may go directly to:**

- **Kristen Kantor** — kristen@smrtpayments.com
Kristen serves as a neutral, trusted point of contact for these situations.
She is especially the right person to contact if:
 - You feel uncomfortable raising your concern with any of the other leadership members.
 - Your concern involves the actions of Jordan or Olivia.





- You wish to escalate or request a second review of an outcome you feel may be unfair or uninformed.

✓ You may also use our **anonymous feedback link** at <https://voice.smrtpayments.com>

We Commit To:

- Listening without judgment
- Keeping your concerns as confidential as possible
- Investigating when necessary
- Taking appropriate action when something needs to be addressed
- Communicating outcomes where we can

No Retaliation

It is **against SMRT policy** to retaliate in any way against an employee who raises a concern in good faith. If you ever feel that has happened — raise that too. We take it seriously.

SMRT is built on trust.

We want every person here to feel safe speaking up and contributing to a better workplace. That's how we stay SMRT — together.



Kristen Kunter

Co-Founder / Back Office

To Our Team,

As one of the original partners, I've seen firsthand the evolution of our company from a small vision into a growing movement. Behind the scenes, I work to ensure our systems run smoothly, our finances stay in order, and our people are supported.

If you ever need support, have concerns, or want to offer insight, I'm here. Even if we don't speak every day, please know you matter. You're a part of something real.

With appreciation,



Jordan Meyers

Co-Founder / Sales & Merchant Experience

Welcome!

We wanted something a little different. SMRT isn't just a brand—it's a culture, a pulse, a rhythm. We laugh a little louder, push a little harder, and care a whole lot more.

There's no perfect path, but there is progress. And I promise, if you walk this one with us, you won't walk it alone.

All my respect,



Olivia

Co-Founder / Sales & Merchant Experience

Hey Team,

SMRT is all heart, and we're building it every day with grit, grace, and a whole lot of personality. Whatever your role, know it matters. You're not just hired—you're heard.

You've got this. We've got you.

Let's crush it.

Olivia Meyers



SMRT Employee Handbook Quiz

You'll need 80% or better to unlock the acknowledgment.

1. What time is the morning kickoff?

- A. 8:30am
- B. 9:00am
- C. 8:00am
- D. 7:30am

2. Which of the following is true about breaks at SMRT?

- A. You can skip your breaks if you're busy.
- B. Breaks are scheduled, short, and sacred — don't miss 'em!
- C. You decide when you take them.
- D. Breaks are optional during the first 90 days.

3. How much attendance is expected during your first 90 days?

- A. 95% or better
- B. 100%
- C. Show up when you can
- D. As long as you call in, it's fine

4. Who is KoTe?

- A. Our support bot
- B. Our independent CTO and trusted SMRT partner
- C. A tool we use for HR
- D. A coffee machine with opinions

5. What's our rule about personal cell phones on the sales floor?

- A. Strictly prohibited
- B. Use them only on breaks
- C. Allowed with team lead permission
- D. Fine if on silent

6. If you have a better way of doing something during training, you should...

- A. Shout it out!
- B. Text it to the trainer mid-session
- C. Share it after the session, one-on-one
- D. Post it in the group chat





7. What's SMRT's vibe on fun?

- A. Optional
- B. Tolerated but discouraged
- C. Mandatory – zero tolerance for not having fun
- D. Depends on the weather

8. If something's bothering you and you're not sure who to talk to, you can escalate all the way to...

- A. Your trainer
- B. Olivia
- C. Caitlin
- D. Kristen — she's there for serious concerns, review, or appeals

9. What should you wear on Casual Friday?

- A. Pajamas and flip-flops
- B. Nothing with SMRT on it
- C. Appropriate casual wear — no sweats, shorts, or open-toed shoes
- D. Workout gear is fine

10. Who's encouraged to wear SMRT swag?

- A. Only managers
- B. Everyone! If you earned it, rock it
- C. No one, it's just branding
- D. New hires only

>= 80% Required to pass

____ Correct! 🧑‍🎓 ____ Incorrect! 🤔 ____ % Overall Score!

Employee: _____

PASS! _____ Date: _____

Leadership Verification

