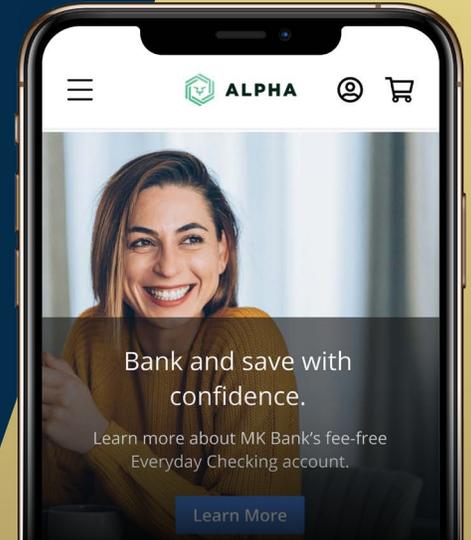
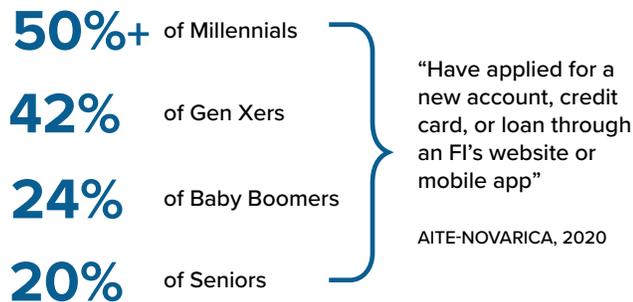


Account Opening & Loan Origination



Consumers' expectation for digital banking has accelerated over the past couple of years, leaving community FIs struggling to compete with megabanks and fintechs. To strengthen local economies, Alkami is empowering FIs with an account opening and loan origination platform to digitally onboard applicants and streamline back-office operations.



Seamless Onboarding

Alkami’s comprehensive product suite includes deposit accounts, personal and business credit cards, personal loans, indirect loans, and a buy now pay later (BNPL) product that can be embedded into e-commerce shopping experiences.

By extending the banking journey from account opening to digital banking, FIs can build awareness of their products, help users browse product offerings through online shopping experiences, and apply with a mobile-first application. Simplify the onboarding process to convert users **in as little as three minutes**.

Alkami’s Consumer Experience enables FIs to:

- **Onboard from Digital Banking** - Start the banking journey in your mobile app, where existing users can easily open a new account, loan, or credit card. Pre-populate their application and streamline Know Your Customer (KYC) checks by referencing the relationship with your institution
- **Introduce an Online Store** - Educate users with modern website landing pages that increase confidence when shopping for financial products
- **Cross-Sell with Cart** - Generate interest in relevant product offers to meet user needs. Leverage configurable workflows specific to the product(s) added to Cart
- **Offer Mobile-First Checkout** - Deploy an intuitive onboarding platform where users can fund new accounts and sign documents digitally on the go
- **Nurture the Relationship** - Empower users to self-service post-application with to-do lists, secure messaging, and special promotions for a personalized experience

Digital Account Opening & Loan Origination by the Numbers:



ALKAMI, 2020-2021

Streamlined Back-Office

Alkami enables FIs to build efficiencies for their users as well as their back-office operations. By adopting a layered approach, FIs can verify identities with mobile attributes and by performing checks against a user's email address, IP, address, and fraud consortium.

Through rules-based Decisioning, FIs can automatically generate financial ratios, underwrite credit applications, perform Office of Foreign Asset Control and Military Lending Act checks, and risk assess applicants within seconds.

Eliminate manual, time-intensive paper processes by leveraging integrations with third-party providers. Alkami automates processes previously done by hand, freeing up time for FI's users. Help users successfully complete their applications by removing in-branch barriers that previously caused friction. Now, FIs can verify identities, fund new accounts, and collect signatures digitally.

Alkami's Back-Office Experience empowers FIs to:

- **Manage Content in Your Digital Branch** - Create new product landing pages and manage interest rates, fees, features, and benefits, and push them to your online Store
- **Review Applications in Dashboard** - Collaborate with teams in a centralized order processing system for deposits and loans. Utilize aggregated data for cross-selling
- **Automate Identity and Credit Decisioning** - Make data-driven decisions with business rules that perform KYC and ensure that the user can repay their loan
- **Generate Dynamic Documents** - Deploy paperless workflows and eliminate manual document preparation with Alkami's dynamic documents and electronic signatures
- **Fight Fraud** - Restrict applications from known fraudulent, delinquent, or Insider (Reg O) users. In addition, Alkami prevents unnecessary credit pulls on repeat applications

Do More Doing Less

Harness the power of data to cut your application processing times **in half**. Make faster informed decisions while utilizing powerful APIs to seamlessly transfer data from end to end.

- **Verify Identities in Real-Time** - Deploy KYC checks with Non-Documentary and Documentary Customer Identification methods. Scan IDs, verify IP addresses against known fraudulent devices, and protect against identity theft
- **Integrate with Credit Bureaus** - Access credit bureaus with a single click of a button, eliminating time-consuming data entry processes
- **Deploy End-to-End Data** - Leverage integrations with core processors to send approved applications directly to the core with no data entry required. Empower teams to digitally issue debit and credit cards directly to Apple Pay & Google Pay

Support both sides of your institution's balance sheet to onboard new applicants and provide faster decisions.

Learn more about our digital account opening and loan origination platform by contacting your Alkami representative or visiting [Alkami.com](https://alkami.com).

