



# Drive Business & Consumer Deposit Growth with One Platform

Attract, convert, and onboard customers faster with intuitive digital workflows, automation, and true omnichannel experiences.

## Consumer Deposit Accounts

### Pre-filled Applications

- Core data pull + shopping cart functionality for applying to multiple accounts
- Resume progress across devices and channels

### Smart Automation & Compliance

- IDV automation, bot detection, eligibility logic
- Digital disclosures, adverse action flows, and counter offers

### Instant Funding & Digital Setup

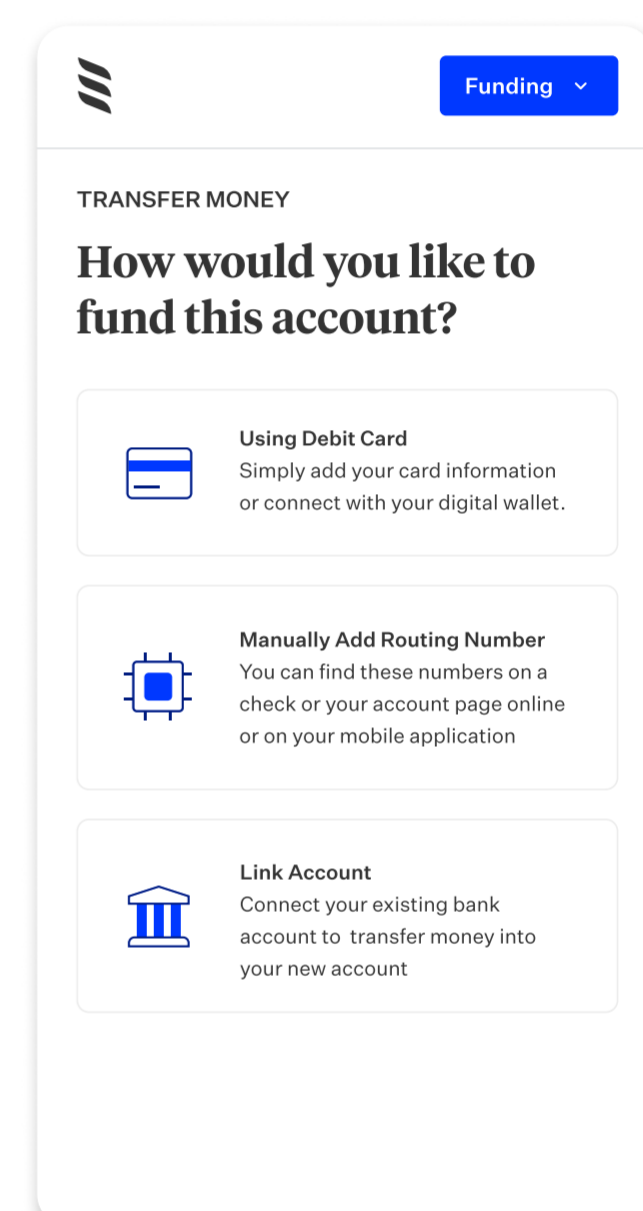
- ACH, debit, and internal transfer options
- Beneficiary setup, card selection, online banking (OLB) integration

### Engaging & Optimized UX

- Passwordless authentication
- Real-time cross-sell offers
- Guided scripting for consistent service
- Reporting and analytics

### Omnichannel Support

- Digital, branch, call center — one seamless experience



## Business Deposit Accounts

### Support for All Business Types

- LLCs, Corporations, Partnerships, Trusts, Nonprofits, and more
- Optimized eligibility logic and workflows based on entity structure

### Streamlined Compliance & Principal Management

- KYB & KYC automation via Alloy + Middesk
- Individual invites for owners/signers to complete IDV
- Digital disclosures and e-signature cards

### Banker Workspace Tools

- Capture and track documents
- Customer lookup, guided scripting, doc upload/clearance
- Push funding flows and online banking invites

### Cross-Sell & Engagement

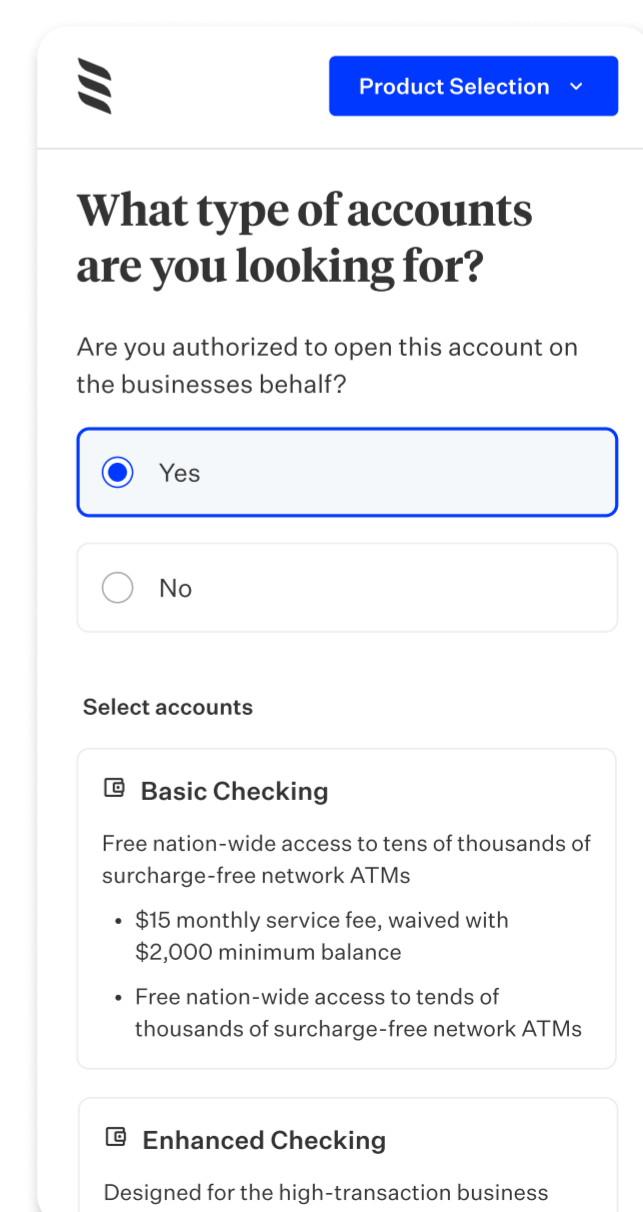
- Offer consumer products or lending within the business workflow
- Set up beneficiary info and card preferences during app

### Operational Visibility & Control

- Reporting, follow-ups, and UTH partnerships
- Real-time data flow into core systems
- Manual or automated adverse action handling

### Full Omnichannel Experience

- In-branch, digital, call center, door-to-door — all unified





“Blend was the only provider we could find that offered the combined solutions on one platform.”

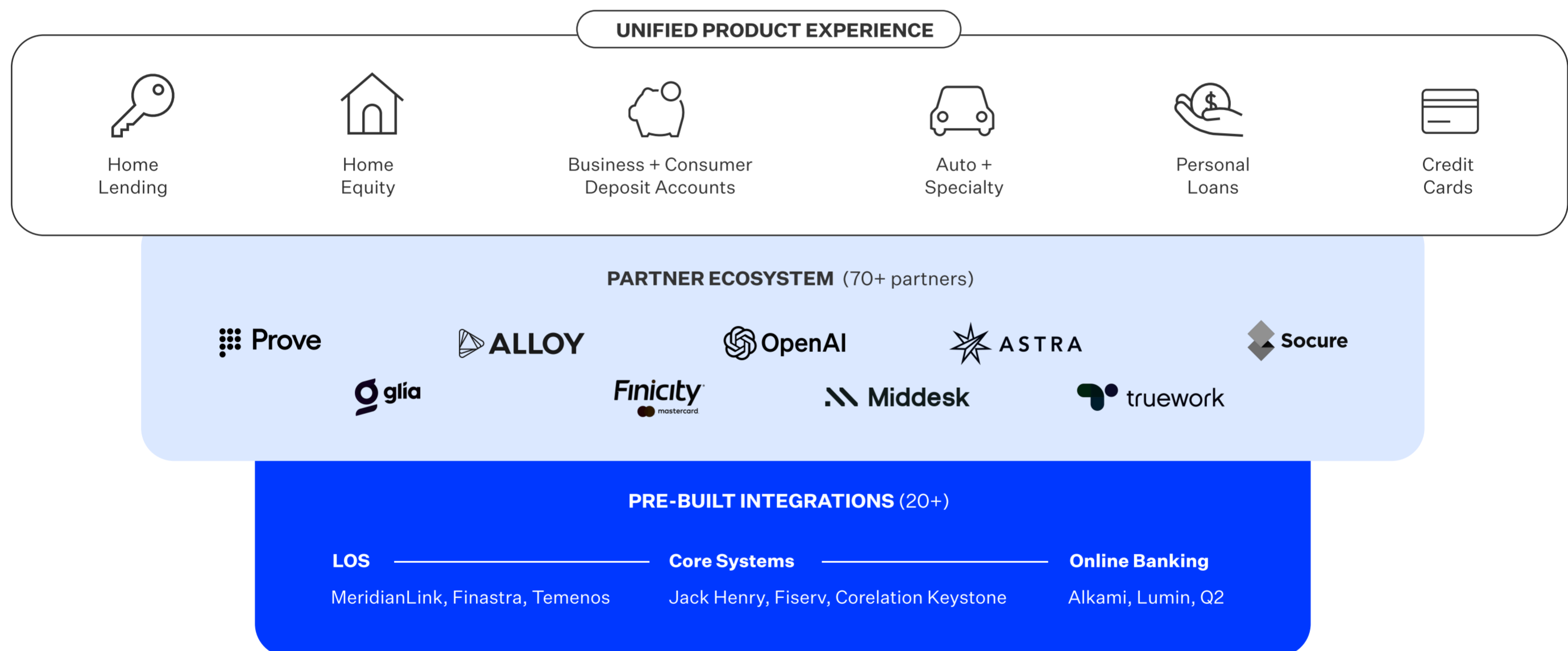
**Fred Hagerman**

Chief Operations Officer, Langley Federal Credit Union

- Increased new digital deposit openings by **37%**
- Reduced contact center involvement post-approval by **25 percentage points**
- Accelerated training with a **10x** better implementation experience

## Deposit Accounts are just the beginning.

Blend’s single platform delivers an integrated experience across products — from credit cards and personal loans to auto loans and home lending — all in one unified experience. This allows financial institutions to streamline operations, cut IT spend, and deliver a consistent customer journey across all channels and products.



## Partner for long term success with Blend.

**4-8 week**

deployment program

**25 of top 100**

Banks in the US by asset size use Blend

**72%**

of customers use more than one Blend product

**Ready to Win More Deposits?** Whether you're modernizing consumer experiences or removing friction from complex business accounts, Blend gives you the tools to move fast and compete with fintechs. Grow your membership, streamline operations, and future-proof onboarding. Learn more at [blend.com/products/deposit-accounts](https://blend.com/products/deposit-accounts)