



Meet the Blend Consumer Banking Suite



Bailey Borrower

Routing Number
010309493



Hi Bailey, let's get started. I can help with:



UNIFIED PRODUCT EXPERIENCE



Deposit Accounts



Credit Cards



Personal Loans



Vehicle Loans



Home Equity



Custom Products



Explore the Consumer Banking Suite products

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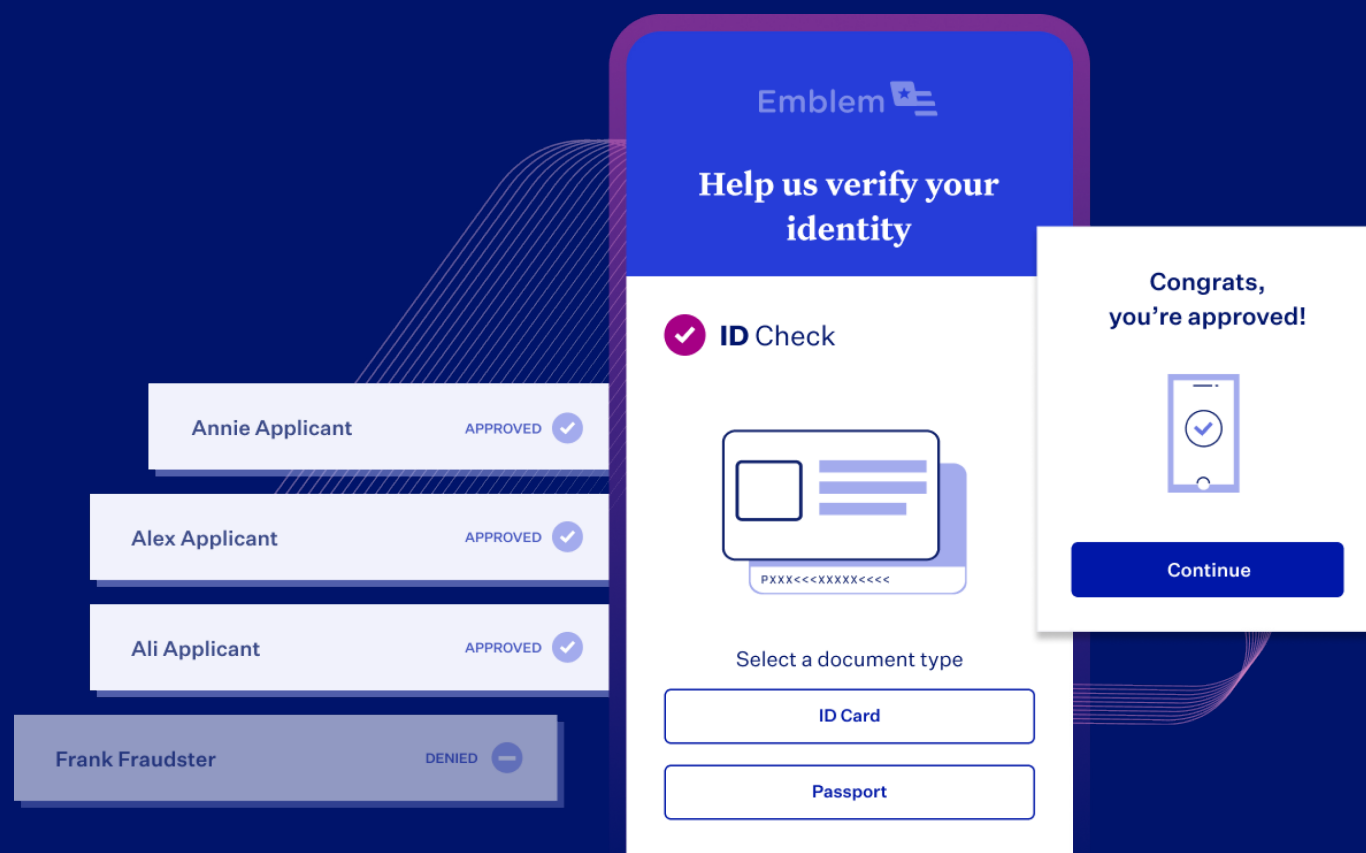
Succeed with one cohesive platform that enables you to provide the same reliable experience across any consumer banking product.

Accelerate innovation across lines of business by utilizing our out-of-the-box product solutions that are built with extensive domain knowledge. Each product is complete with a digital self-serve experience that simplifies the process for customers and automation features that reduce manual work for your teams.

You can also launch custom product experiences to meet your customers' unique needs with our library of modular components.

Deposit Accounts

Grow your customer base without sacrificing security



Grow your account base with a smooth digital experience

Personalized customer experience

Enable borrower single sign-on and applications prefilled with existing financial information, all from any digital device.

Digital self-serve interface

Guide customers through the account opening process with our intuitive user experience and responsive design.

Campaign integration

Improve conversions by easily capturing consumer-entered promo codes or automatically pre-filling information via external custom marketing URLs.



Drive approvals while reducing manual reviews

Automated approval

Automatically approve qualified applicants for deposit accounts based on your criteria.

Adverse action notice

Notify applicants of denial automatically after submission, reducing manual reviews.

Eligibility verification

Know your customers. Easily confirm eligibility for an account based on your specific requirements.



Address your compliance and risk needs with cutting-edge technology

KYC/AML verifications

Configure risk rules, tolerances, and outcomes. Blend supports a variety of third-party identity verification data sources and checks through a single integration point.

Step up identity verification

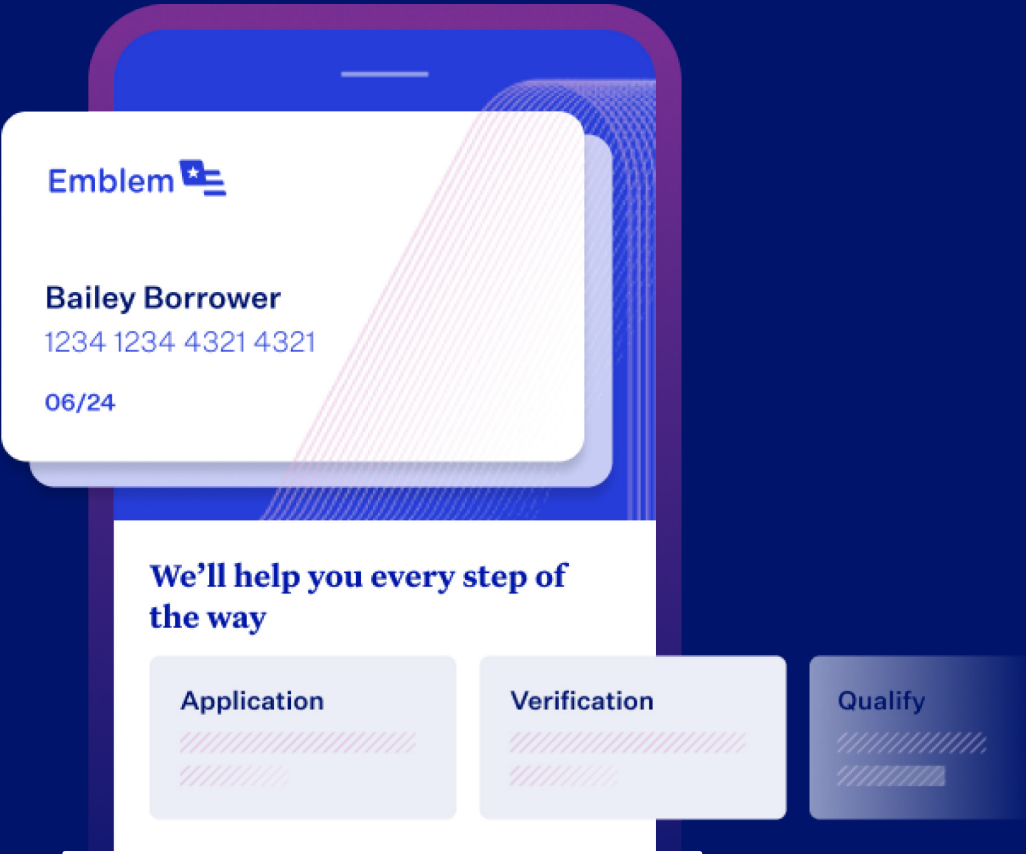
Provide an additional layer of fraud detection without increasing customer friction by enabling ID scanning or real-time selfie verification.

Electronic signature card

Don't rely on an outdated paper signature card. Automatically generate an electronic card with key application data and consent details, which are passed securely to your document store.

Credit Cards

Kickstart top-of-wallet relationships with a standout onboarding experience



Speed consumers from application through approval in one session

Personalized customer experience

Enable borrower single sign-on and applications prefilled with existing financial information, all on any digital device.

Digital self-serve interface

Give consumers the power to complete applications in minutes with an intuitive user experience.

Streamlined information capture

Give consumers the power to complete applications in minutes with an intuitive user experience.



Drive volume while adhering to your organization's risk standards

Configurable credit card selection

Highlight rates, benefits, and terms for all of your credit card options, from rewards cards to balance transfer cards.

KYC/AML verifications


Configure risk rules, tolerances, and outcomes. Blend supports a variety of third-party identity verification data sources and checks through one integration point.


Real-time decisioning


Provide consumers with approvals and rates in a single session.


Personal Loans

Rise to the top of a crowded market

 BEST-IN-CLASS UX


 DATA PRE-FILL

 INSTANT PRE-APPROVALS

Emblem 

You're pre-approved for a personal loan.

CO-PILOT


 eSIGN

AUTOMATED STIPULATION REQUESTS

Your Personal Loan

PRE-APPROVED LOAN AMOUNT

\$5,000



as of Jan 20, 2021

APR

3.75%

Monthly Payment

\$147

Term

36 Months



Approve customers faster

Real-time decisioning

Provide consumers with pre-approvals and rates through a seamless LOS integration.

KYC/AML verifications

Configure risk rules, tolerances, and outcomes. Blend supports a variety of third-party identity verification data sources and checks via a single integration point.

Online closing

Allow borrowers to complete the entire process online by eliminating the need for in-person contract signing.



Improve pull-through with higher-quality applications

Personalized customer experience

Enable borrower single sign-on and applications prefilled with existing financial information, all on any digital device.

Income and employment verification

Reduce manual downstream work. Automatically undertake income and employment verification when an application is submitted.

Automated stipulation requests

Detect and surface issues at the time of application, reducing the number of processing and underwriting touches required.



Provide a fully digital consumer experience for personal loans

Digital self-serve interface

Guide customers through the personal loan or line of credit application process with our intuitive user experience and responsive design.

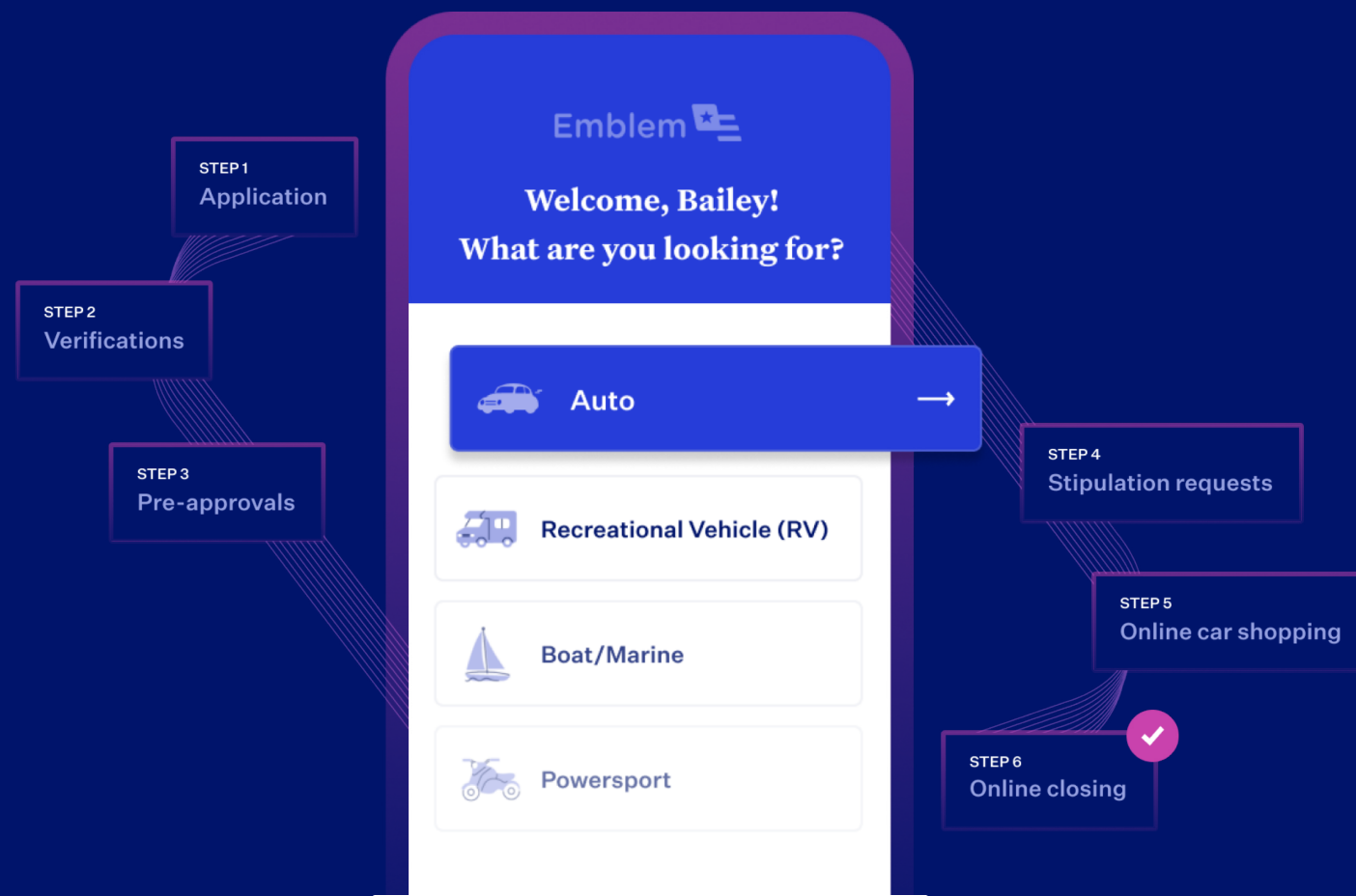
Blend Workspace for Bankers

Enable teams to send invites to borrowers and prioritize applications with a customizable pipeline view.

Co-pilot

Provide real-time assistance to borrowers, supporting them throughout the self-serve application process when questions arise.

Enable end-to-end digital vehicle financing



Improve pull-through with higher-quality applications

Vehicle valuation

Quickly underwrite loans with regular, up-to-date vehicle valuations from best-in-class valuation data providers.

Data connectivity

Improve information accuracy by allowing borrowers to connect to their asset, payroll, and tax accounts through a simple and trustworthy experience.

Income and employment verification

Reduce manual downstream work. Automatically undertake income and employment verification when an application is submitted.



Accelerate the application process

Personalized customer experience

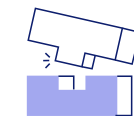
Enable borrower single sign-on and applications prefilled with previously provided information, all on any digital device.

License Plate Lookup

Simplify vehicle authentication by using license plate numbers to pull details through an Experian integration.

Automated stipulation requests

Detect and surface issues at the time of application, reducing the number of processing and underwriting touches required.



Facilitate an integrated experience from approval to close

Real-time decisioning

Support consumers with pre-approvals and rates in a single session through a harmonious LOS integration.

Car shopping integration

Provide a seamless online shopping experience by connecting your customers to your preferred dealerships or Blend's integrated car buying options.

Online closing

Allow borrowers to complete the entire vehicle loan application process online by eliminating the need for in-person contract signing.



Guide consumers through smooth digital experiences

Digital self-serve interface

Lead borrowers through the auto or specialty vehicle loan process with our intuitive user experience and responsive design.

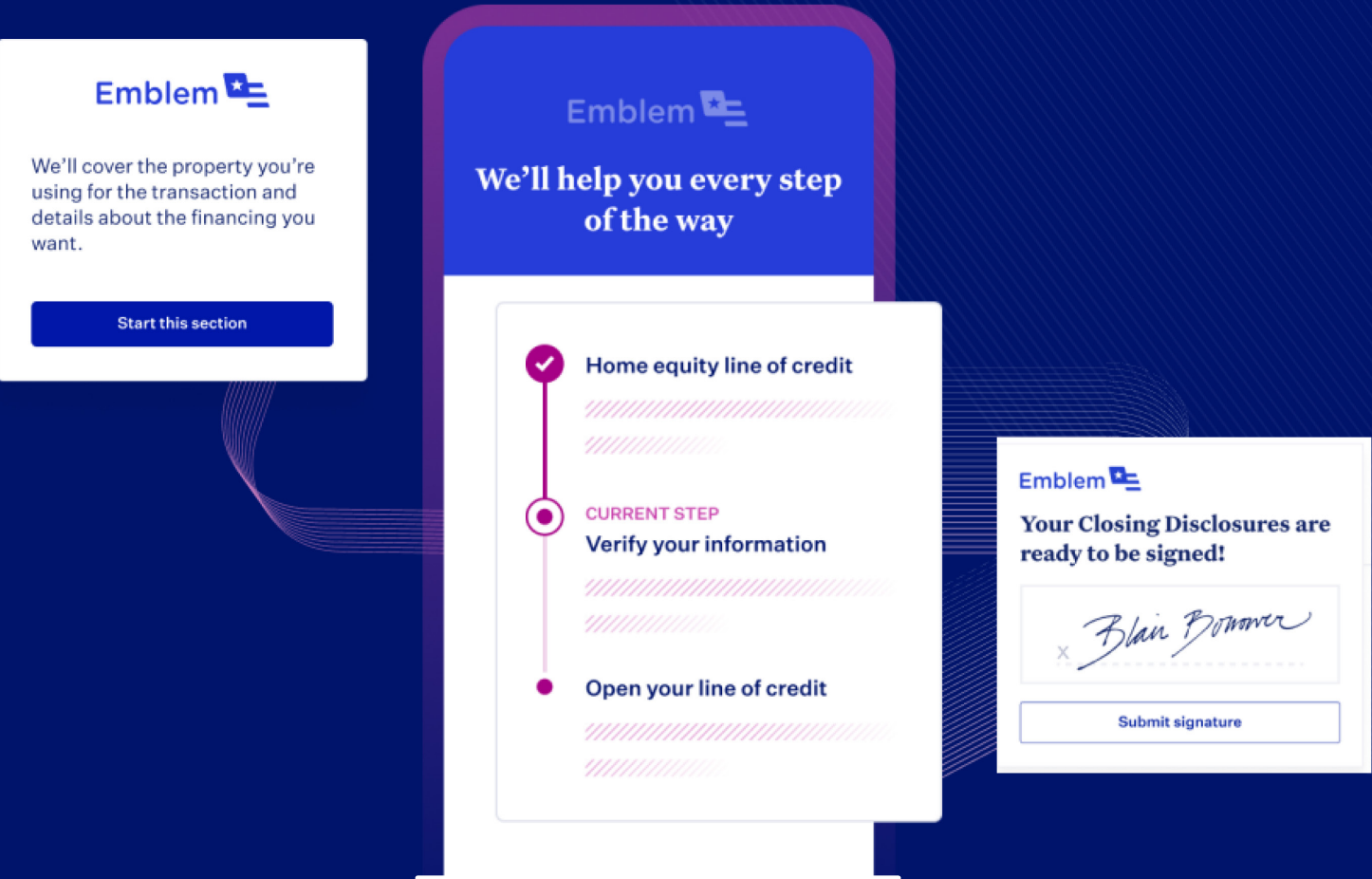
Blend Workspace for Bankers

Deal with roadblocks as they arise. Our customizable pipeline view offers quick access to applications that need immediate review.

Co-pilot

Provide real-time assistance to borrowers at any point during the application process.

Modernize the home equity application process



Create a frictionless application experience

Personalized customer experience

Offer borrowers a single sign-on experience across devices to pre-fill previously provided personal information.

Flexible application templates

Configure applications with flexible templates to capture the information that matters most for your home equity products.

Data connectivity

Allow borrowers to connect to their asset, payroll, and tax accounts through a simple and trustworthy experience.



Save time on processing tasks

Income and employment verifications

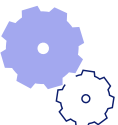
Reduce manual downstream work. Automatically initiate income and employment verification at the time an application is completed.

Single or tri-bureau credit pull

Configure credit pulls through our integration partners with the appropriate depth of data for each home equity offering.

Automated conditions

Automatically detect and surface issues at the time of application, reducing the number of processing and underwriting touches required.



Streamline the closing process

Disclosures

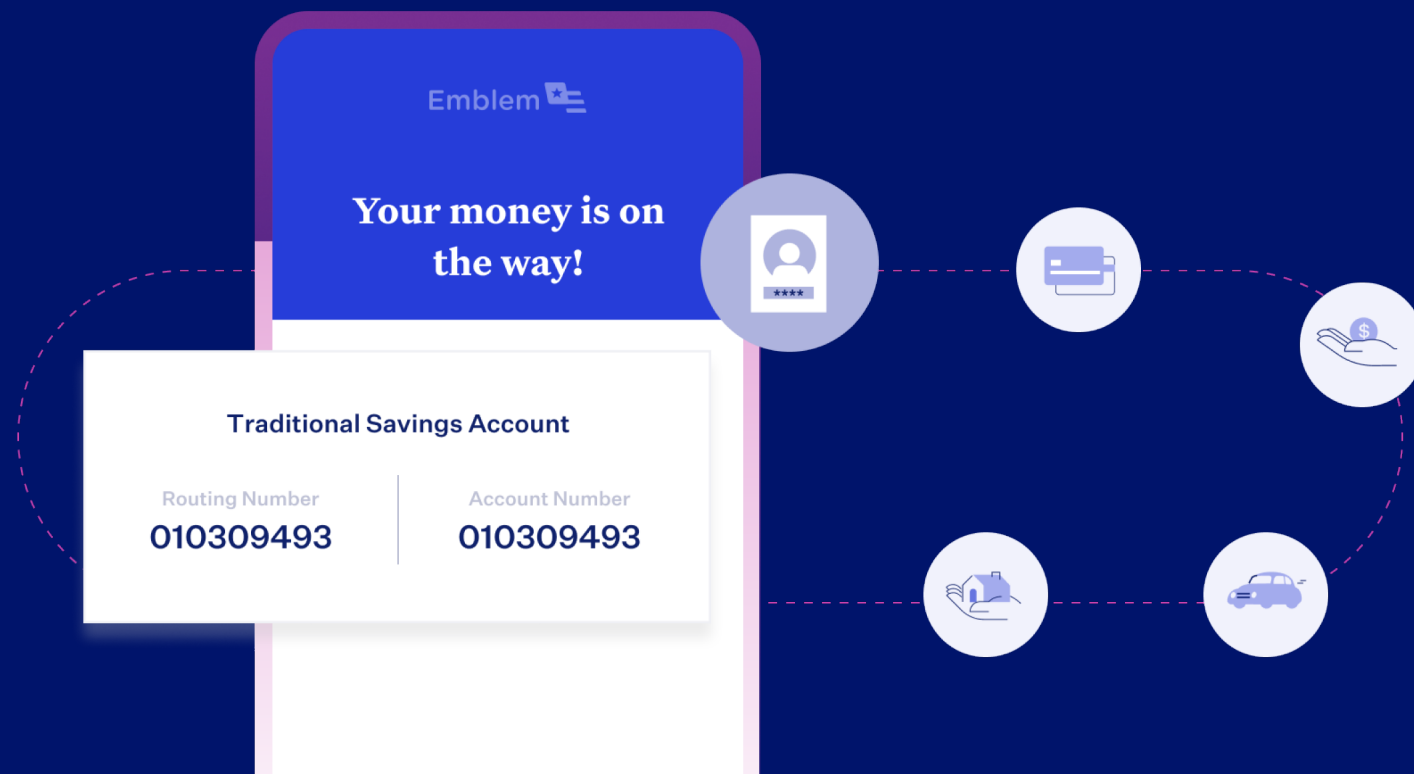
Easily capture electronic consent and digitally manage initial and closing disclosures.

Blend Close

Extend your digital experience with a turnkey solution for all closing types: remote online notarization, hybrid, and traditional.

Custom Products

Develop new product experiences by leveraging our modular services



Bring new product experiences to market

Experience design

Through low-code design tools, create flexible, consumer-facing forms, user flows for data collection, and automated communications to reflect your brand.

Process orchestration

Use a drag-and-drop editor to create personalized workflows that guide consumers through the process of getting a loan or opening a deposit account.

Persona-based workspaces

Provide omnichannel user experiences for a broad range of stakeholder personas: consumers, loan officers, bankers, real estate agents, settlement agents, and notaries.

Request a personalized demo of Blend's unified platform

[Get in touch](#)



Powered by Blend

Blend helps lenders maximize their digital agility. We streamline the journey from application to close for any banking product across every channel. Our Digital Lending Platform is used by Wells Fargo, U.S. Bank, and over 250 other leading financial institutions to acquire more customers, increase productivity, and deepen customer relationships.

Visit us at [Blend.com](https://blend.com)

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