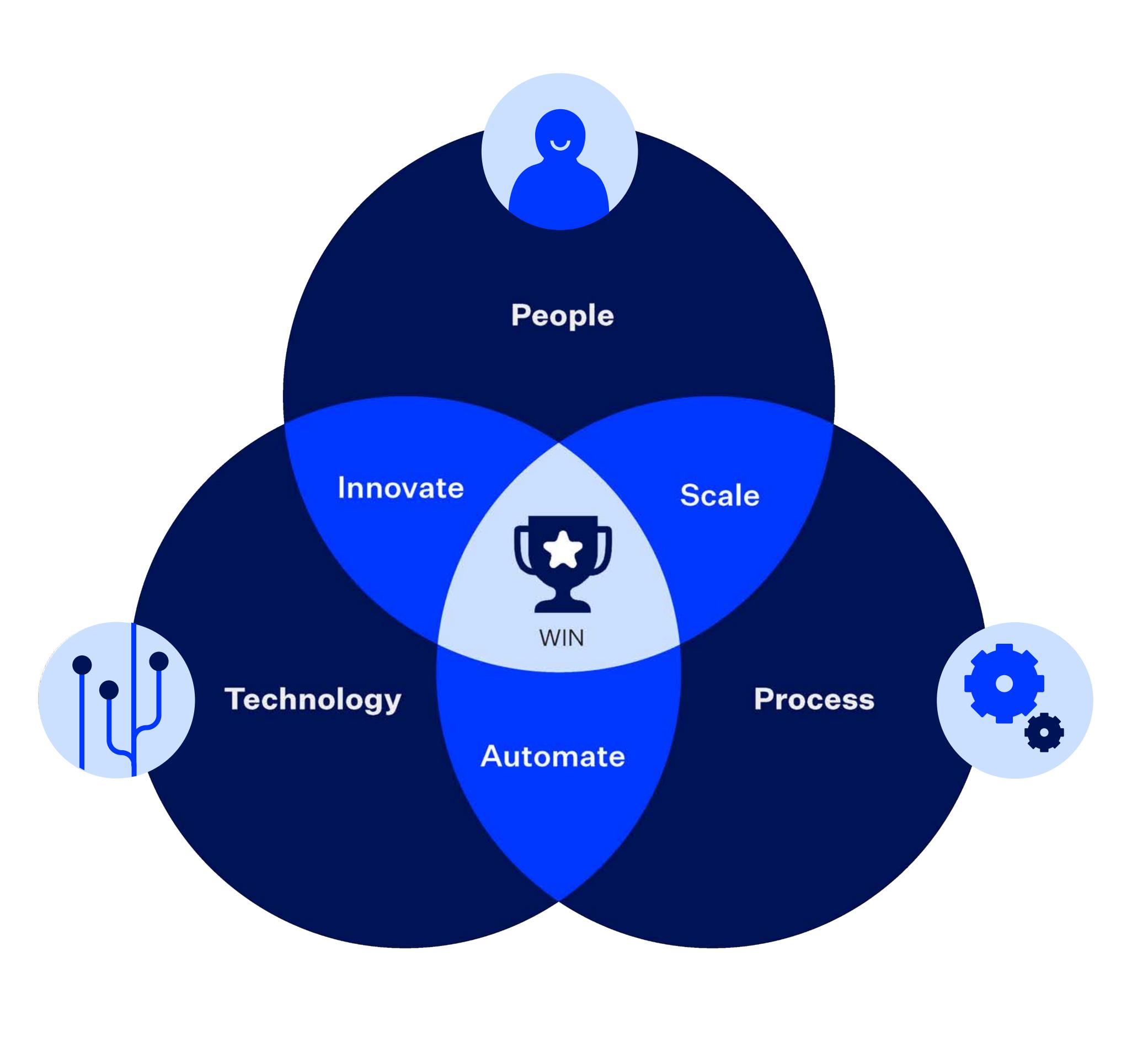


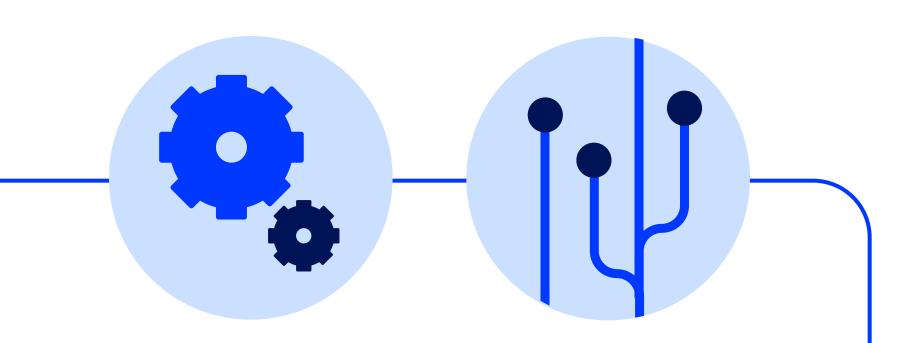
Bethe winning bank

Gain efficiencies, increase customer lifetime value, and adapt to market shifts



While people, process, and technology typically get the spotlight when using PPT frameworks (they're right in the name, after all), the real magic happens in their intersections. As you examine the ideal outcomes you want for both your staff and your customers, focusing on innovation, automation, and scale may be more beneficial than the P, P, and T that they stem from. Oftentimes, when crunching the numbers, optimizing for these intersections can result in equations where 1 + 1 = 3.



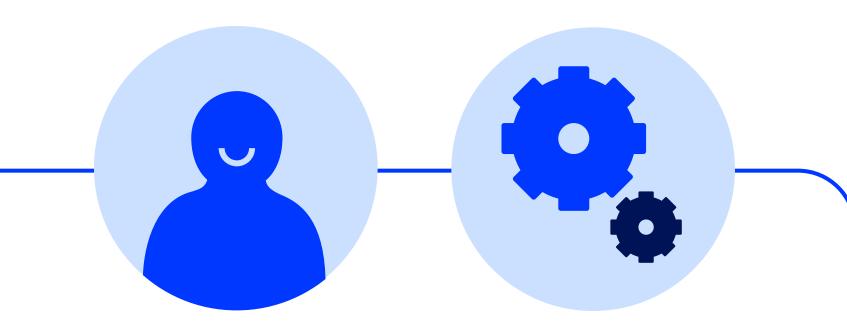


Optimizing for automation in banking

In today's market, conversion is not enough. The FIs who leverage automation throughout the customer journey are the ones who will deepen engagement, build loyalty, and <u>gain primary</u>

- Deliver compelling cross-sell offers directly within the loan application experience, personalized using the data you already have.
- Pre-filling previously entered application information for customers where needed.

financial institution (PFI) status. The beauty of automation done right is the inherent quality of "set it and forget it." • Enable instant decisioning and execute most policies in less than one second.



Building (and delivering) at scale in banking

If you can properly <u>build trust</u> <u>and connect with the</u> <u>customer</u>, onboard, activate, earn loyalty, and cross-sell additional products — and do this for *all* your customers that's the real measure of scale. And scale is truly the combination of people and process, with a focus on increased performance.

- Invest in your 24/7 digital branch and omnichannel engagement to meet customers whenever and wherever they want to connect.
- Launch unique product offerings faster with a unified platform solution that includes readyto-use product templates, integrated data services, and more.
- Drive consistently higher conversions across your portfolio and maximize customer lifetime value with a comprehensive product suite.

The new definition of innovation in banking

Innovation is evolution, and key to survival. And the best tools for innovation are configurable and modular. At Blend, <u>we call this</u> <u>Composable Origination</u>. The more flexible and adaptable FIs are, the more they can innovate. And for today's modern banks, innovation is resilience.

- Leverage hybrid service, including human engagement in-branch and on the phone, and drive emotional impact.
- Put rich customer data to good use and take advantage of valuable insights: customized offers, tailored experiences, and statistically impactful timed engagement.
- Invest in adaptability: Our increasingly digital world can't operate much longer on rigid infrastructures. New core banking solutions based on platform architecture are driving innovation through speed and flexibility.

Blend is different.

As today's FI leaders continue to evaluate and evolve the PPT framework, it's important to focus on the outcome of the intersections of those three areas. Activating new account holders, converting with cross-sell offers, and adopting flexible toolsets can help FIs differentiate today and win tomorrow. Learn more in Blend's ebook <u>Success in modern</u> banking: people, processes, and technology.

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Blend is the infrastructure powering the future of banking. Financial providers — from large banks, fintechs, and credit unions to community and independent mortgage banks — use Blend's platform to transform banking experiences for their customers. Blend powers billions of dollars in financial transactions every day. To learn more, visit blend.com.