



Xpress Accounts
A MeridianLink Innovation

For more information,
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Xpress Accounts optimizes new account holder acquisition and enrollment from multiple delivery channels (Web, Branch, Call Center, etc.). It facilitates the entire transaction of credit-reporting, ID verification & screening, account funding, switch-kit, documents, and cross-selling for various loan and deposit products...all within minutes!

The system is web-based so it is available to your account holders on a 24 x 7 basis. New and current account holders may open and fund new or secondary accounts quickly and easily.

Scoring rules and robust decision criteria are fully customizable and are used to identify and display pre-approved products and services that best match the applicant's financial profile. On the back-end, Xpress Accounts™ consolidates applicant data from all of your existing channels to significantly increase productivity, reduce fraud, and increase account holder satisfaction across the board.

Features	
<ul style="list-style-type: none"> ▶ Allow potential account holders to open and fund accounts 24/7. ▶ Real-time decision and instant cross-selling. ▶ Verify and authenticate applicant identity in real-time. ▶ Reduce application processing costs. ▶ End-to-end paperless workflow environment. 	<ul style="list-style-type: none"> ▶ Integrated Online Switch Kit. ▶ Integrated account funding. ▶ Improve Patriot Act compliance and fraud protection. ▶ Reduce application review and approval time. ▶ Easy 1-Step export to core system for new account creation.

How it Works				
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A link is placed on your web site to allow applicants to apply for membership online. Applicant data can be drawn from traditional channels to centralize application processing.	Applications undergo ID verification, Credit Pull, authentication, and OFAC Checks. Optional 3rd party authentication processes can also be integrated into the system.	Applicants can have their funds conveniently transferred into their new account immediately via debit, credit cards, or ACH.	Generate pre-filled Applications and Signature Cards. For applicants who are migrating from other institutions, our Switch Kit handles closing accounts or add/change direct deposit and bill pay.	Offer loan and insurance products for which the member has been qualified.

