



Xpress Accounts

A MeridianLink Innovation

MeridianLink's Xpress Accounts™ makes it easy for financial institutions to enroll new applicants by automating the process. Xpress Accounts™ offers an instant “apply now” functionality to your existing Web site that enables potential applicants to apply for membership online. On the back-end, Xpress Accounts™ consolidates applicant data from all your existing channels (Web, Branch, Call Center, Indirect, and Kiosks) to raise productivity, reduce fraud, and increase member satisfaction across the board.

KEY FEATURES

- Allow potential members to open accounts 24 x 7.
- Verify and authenticate applicant identity in real-time.
- Improve Patriot Act compliance and fraud protection.
- Automated account origination.
- Reduce application review and approval time.
- Reduce application processing cost.
- Fully customizable real time decisioning and instant cross-selling.
- Paperless workflow environment.
- Integrated Online Switch Kit.
- Integrated account funding.

HOW IT WORKS

Application	Authentication	Funding / Decisioning*	Switch Kit & Docs	Cross-Selling
A simple link is placed on your Web site to allow applicants to apply for membership online. On the back-end, applicant data can be drawn from traditional channels (branch, call center, kiosk, indirect) 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. *For in-branch channels, prospective deposit accounts are identified.	Generate pre-filled Member Applications and Signature Cards. For applicants who are migrating from other institutions, our Switch Kit creates letters to close previous accounts or add/change direct deposit and bill pay accounts.	Offer loan and insurance products for which the member has been qualified.

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