

Expand Your Business Banking Portfolio with Alkami Ignite

Digital Account Opening and Loan Origination

Strengthen small businesses through digital access to new accounts and loans

32.5 Million 32.5 million small businesses account for 99.9% of all U.S. businesses - SBA, 2021

60% of all Paycheck Protection Program loans were issued by community banks - ICBA, 2021

Local businesses are the backbone of our economy. As small business owners strive to compete against monopoly-sized retailers and stay afloat following the pandemic, they have turned to community financial institutions (FIs) for their financial needs. FIs must cater beyond retail customers or members to exceed business users' expectations for an intuitive banking experience. With Alkami Ignite, banks and credit unions can seamlessly onboard new business users while delivering real-time decisions.

Frictionless Experiences

Introduce an online store to build interest across the breadth of your business banking program. Help users make informed decisions by providing detailed product pages, where they can compare offerings side-by-side and select the product that best suits their individual needs.

Support business owners with mobile-first and in-branch onboarding for deposit accounts, loans, and credit cards. Convert business users with ease by configuring applications based on the products added to cart, allowing users to apply for multiple

products in a single application. Increase successful conversions by eliminating in-branch barriers for customer or member identification, signatures, funding, or document uploads.

Seamless Onboarding to Digital Banking

Once the application has been submitted, effortlessly onboard users directly to digital banking for a best-in-class user experience. Continue the banking journey on a unified platform where businesses can grow their operations with a business banking platform built to scale. Nurture the relationship by providing resources for payments, reporting, automated billing, financial wellness, marketing & analytics, and more with Alkami's future-focused platform.

Real-Time Decisions

Process business applications automatically with a rules-based decisioning engine for identity and credit decisions. Leverage Alkami's extensive API network to integrate with third-party providers for identity verification and funding, credit bureaus, core processors, and digital banking. Reduce manual processes through dynamic document generation and end-to-end dataflow, empowering your back-office to better serve your business banking users.

Learn more about Alkami Ignite by contacting your Alkami representative or visiting [Alkami.com](https://alkami.com).