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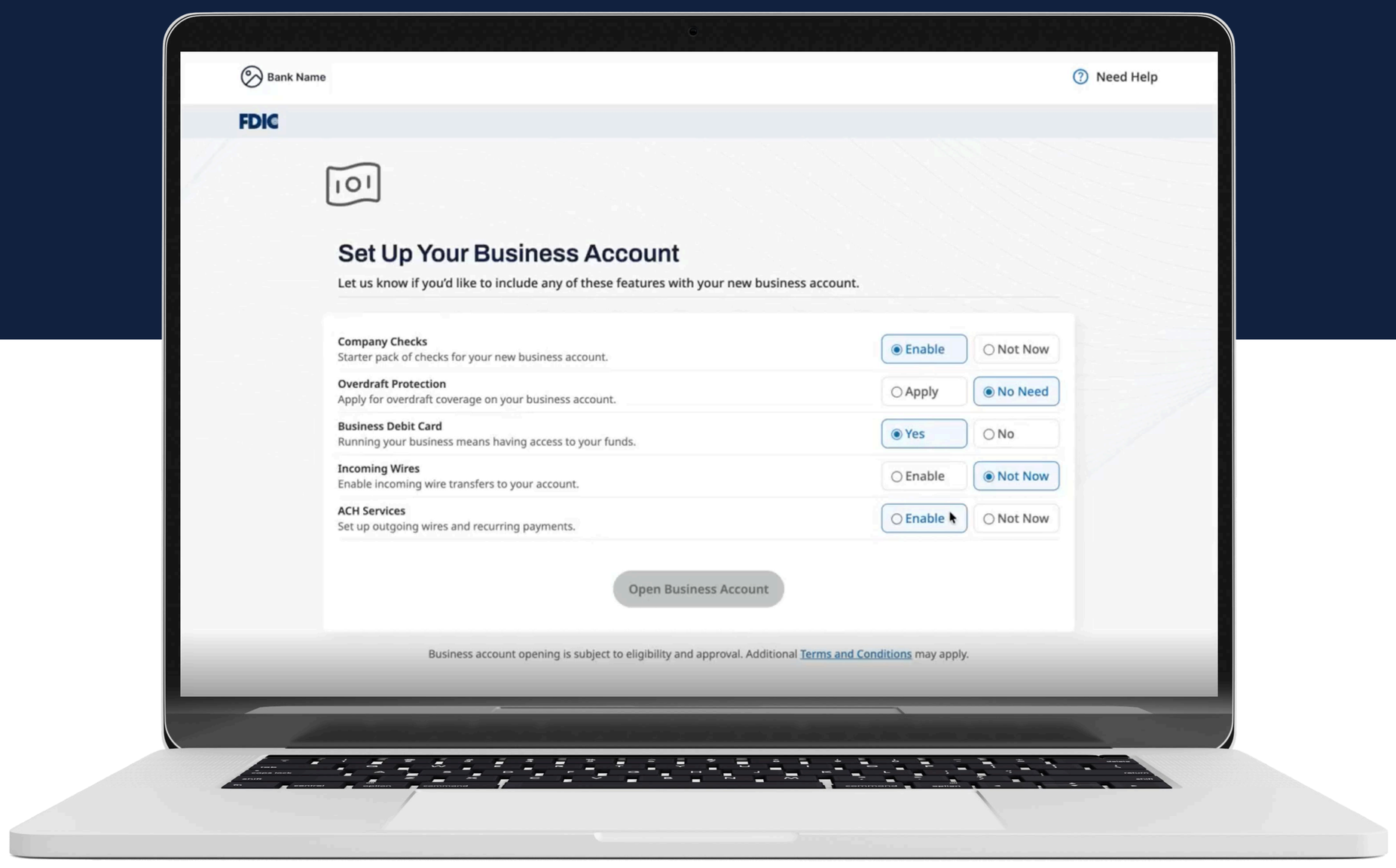
UN/FY™ BUSINESS ACCOUNT OPENING

ONE PLATFORM.
ONE PROCESS. NO REPETITION.



UN/FY ACCOUNT OPENING & LENDING. SIMPLIFY EVERYTHING.

You've got a small business owner ready to move — and they're staring down a maze of separate processes just to get a loan and open a basic account. That stops here.

With UN/FY™ Integrated Business Account Opening, lenders deliver a unified, modern experience that connects lending and deposits in a single digital flow.

One application. One journey. One stronger relationship.

KEY FEATURES

- **Integrated Lending + Deposit Application:** Apply once, decide faster.
- **Pre-Screening:** Filters out unqualified applicants using SoS and core data.
- **White-Glove Banker Handoff:** Real-time visibility into customer journeys.
- **Self-Service + Banker-Assisted Flows:** Customer-led or guided onboarding.
- **Dynamic Product Bundling:** Encourage deeper wallet share with tailored offers.
- **Mobile, Tablet, or Desktop Journeys:** Seamless across channels.

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UN/FY™ DIGITAL SMALL BUSINESS LENDING

POWERED BY DATA POND

Every unified workflow starts with unified data.

Baker Hill's Data Pond™ powers the Account Opening experience with real-time orchestration across core systems, SoS records, and regulatory data. The result? Clean, consistent, ready-to-act insights that streamline onboarding and deepen relationships from day one.

It transforms static forms into dynamic, intelligent journeys — and gives your teams the confidence to move fast without missing a beat.

BENEFITS AT A GLANCE

Here's how UN/FY delivers real-world wins — for your team, your customers, and your bottom line.

- Capture deposits at the moment of credit need.
- Reduce drop-offs and back-and-forth.
- Lower operational cost of onboarding.
- Offer a concierge-style experience that scales.

WHY IT WINS

It's not just faster. It's better. The right account. The right loan. The right moment

Integration Highlight
Designed for plug-and-play integration with Baker Hill's LOS, CRM, and third-party systems.

Increase Product Attachment
Use rewards calculators and bundling tools to drive cross-sell — not just onboarding.

LET'S UN/FY ACCOUNT OPENING

Give your customers one seamless path. See how UN/FY can simplify workflows and deepen relationships from day one.

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Baker Hill is the leading provider of lending technology for banks and credit unions across the United States. Each month, financial institutions use Baker Hill's platform to process over $7 billion in loan originations. With trusted fintech innovation, AI-enabled automation, and deep banking expertise, we help institutions Lend Better, Lend Faster, and Lend More™.

We're more than a platform. We're your partner in building stronger communities through smarter banking.
Visit www.bakerhill.com to learn more.

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