MANTL
an Alkami Solution Team

Accelerating Loan Growth

How financial institutions can compete with a better borrower experience

Tuesday, November 10 | 1:00 PM ET

Presented with Rally Credit Union and Cornerstone Advisors

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Borrowers switch for experience, and every channel counts

Branches are still critical: nearly 1 in 5 consumers found their lender by walking into one. A poor experience in any channel will cost you.

19.8%

of consumers would switch lenders for a better online or mobile experience.

Source: Abrigo consumer lending survey October 7, 2026.

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MANTL at a Glance

MANTL is a fintech firm helping traditional financial institutions modernize and grow

260+
Clients

1.4M+
Back-office hours saved

23x
Faster business account opening

3x
Faster retail account opening

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MANTL
an Alkami Solution Team

RALLY
CREDIT UNION

Cornerstone
ADVISORS

Agenda

- Welcome
- The lending market & borrower expectations
- POS vs. LOS: Where each fits
- Outcomes
- Live demo
- Close

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Meet today's speakers



Nick Moore
Staff Product Manager

Alkami



Alissa Gonzales
Vice President of Lending

Rally Credit Union



Daryl Jones
Senior Director

Cornerstone Advisors

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RALLY CREDIT UNION

- HQ in Texas
- ~$4.6B in assets
- 23 branches
- 230K+ members

Omnichannel Onboarding & Account Opening

Retail and business account opening, online and in-branch

$290M
total deposits funded

Loan Origination Point-of-Sale

Personal loans and vehicle loans

40% year-over-year increase
in online loan application volume

90%
average loan application submission rate

4.25
minutes to submit

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Poll: How modern / competitive do you feel your consumer lending experience is?

A. Out of date / not competitive

B. Loan officer led is competitive

C. Online experience is competitive

D. Both channels are competitive

E. We believe we have one of the best experiences

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Loan growth hinges on conversion.

Digitization and automation are the opportunity.



Digital momentum: 51% of consumer loan applications now come in digitally, up from 41% in 2024.

Source: Cornerstone Advisors and Alkami, 2026 Digital Banking Performance Metrics.



Competition: Concern about big fintechs as a threat rose from **64% to 80%**, and challenger banks from **49% to 70%**.

Source: Cornerstone Advisors What's Going On in Banking 2026



Automation gap: 47% of banks and credit unions cite lack of technology automation or workflow as a top efficiency challenge.

Source: Cornerstone Advisors What's Going On in Banking 2026

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Borrowers expect a seamless experience across every banking channel.



Speed wins satisfaction

Applicant satisfaction drops 47 points when funding takes more than a day after approval, and 41 points when approval takes more than an hour.

Source: J.D. Power, 2026 U.S. Consumer Lending Satisfaction Study



Digital trust relies on branches

83% of consumers have more confidence in a digital provider that also has physical branches.

Source: Santander survey, reported by the ABA Banking Journal, August 2026.



Hybrid is the preference

48% of consumers prefer a mix of online and physical banking options.

Source: Raisin, 2026 Consumer Banking Trends

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A scalable path for every modernization strategy

Understanding the options for lending transformation

Lending Point-of-Sale

Best for

- Institutions with a robust existing LOS
- Long-term LOS contracts in place
- Limited capacity for change management
- Urgent need for a better borrower experience

What it delivers:

- Modern, high-converting application across channels
- Automated KYC & fraud checks
- Seamless integration with existing LOS
- Unified experience for loans and deposits

End-to-End Loan Origination System

Best for

- Institutions that want application, KYC, underwriting, and funding on a single platform

What it delivers

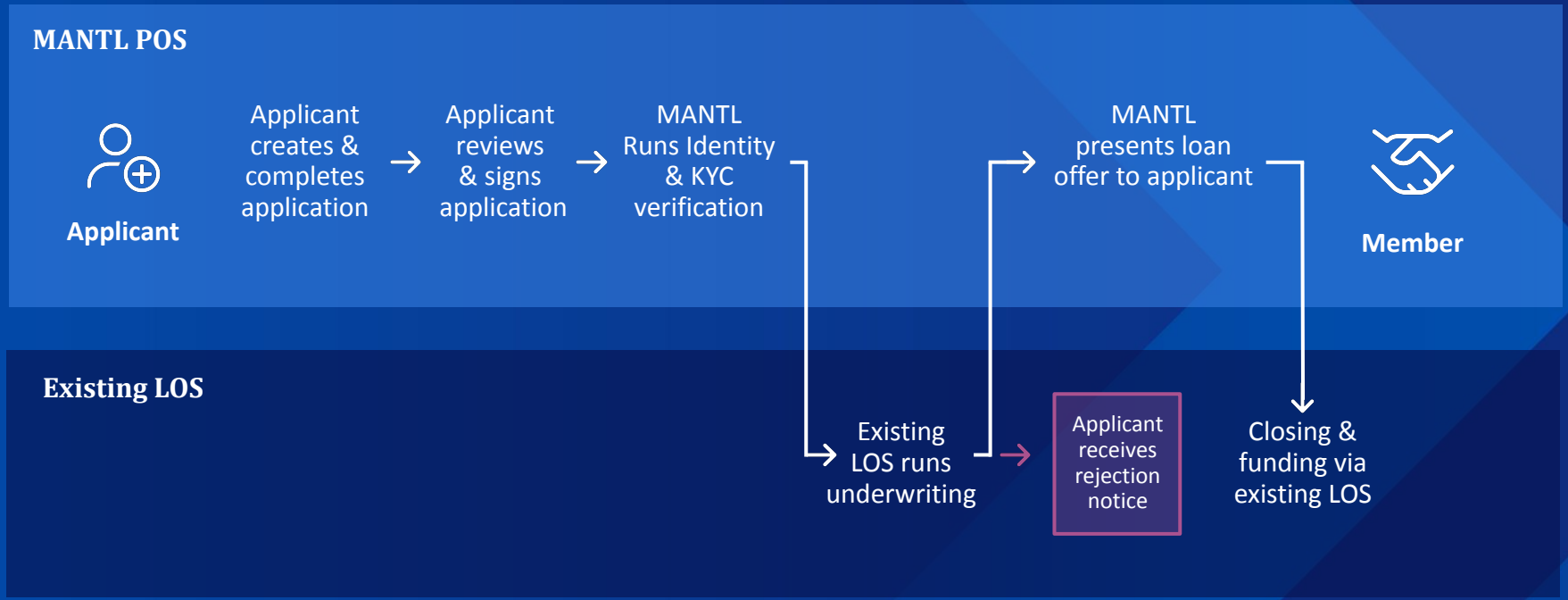
- Modern, high-converting application across channels
- Automated KYC & fraud checks
- Configurable automated underwriting
- Real-time disbursement and funding
- Unified experience for loans and deposits

58% of credit unions and **69% of banks** cite lack of integration between systems as a top concern in 2026, up from 53% for credit unions and 62% for bank in 2025.[3]

Source: Cornerstone Advisors What's Going On in Banking

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Point-of-Sale Application Journey



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Rally's path to a connected origination experience.

The opportunity: Existing provider shifted to the cloud, Rally had the chance to rethink lending technology strategy

The vision: One modern experience across all channels

The path: A flexible Platform for both deposits and loans that delivered seamless integration and development partnership

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LOAN GROWTH

A modern origination experience that rivals leading digital banks

Reduced submission time
Reduced time to submit a loan application to **4.25 minutes**.

Increased submission rate
Increased loan application conversion rate to **90%** submission.

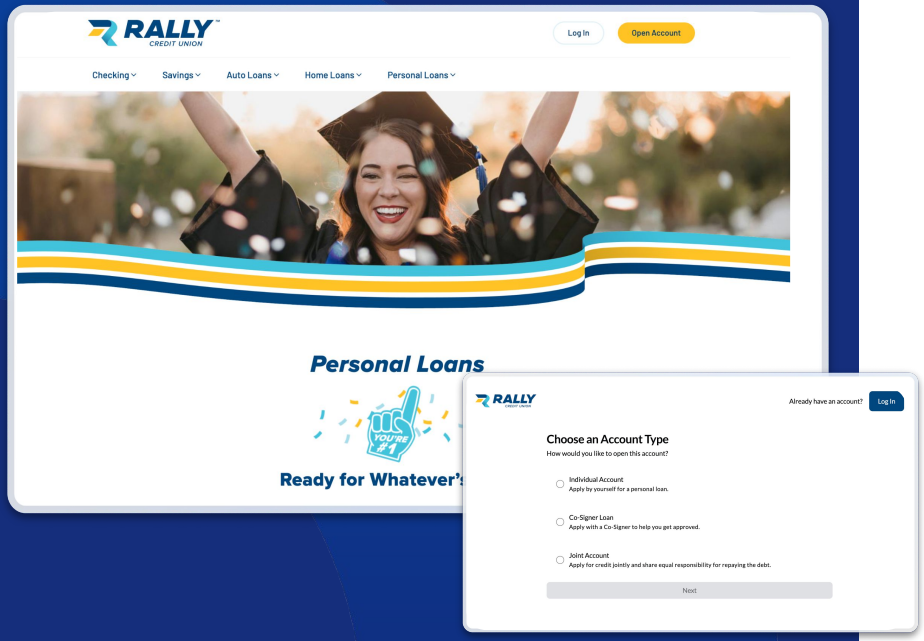
Supercharged loan volume
Increased online loan volume by **40%** compared to the same time period the previous year.

Accelerated deposit growth
Raised $290M total deposits in under 12 months since launch.

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STREAMLINED LOAN ORIGINATION

Connected loan origination with MANTL Point-of-Sale



Improve application pull-through and borrower experience with a modern digital front end that delivers speed, convenience, and faster decisions while keeping existing LOS.

- **Grow loan volume** with an intuitive, higher-converting application experience with embedded cross-sell offers.
- **Accelerate decisions** with real-time connectivity to existing underwriting engine.
- **Streamline operations** by automating KYC, memberization, and application handoff.
- **Reduce friction and risk** with configurable workflows that stop fraud while minimizing false positives.
- **Unify deposits and loans** in one consistent digital experience.
- **Modernize existing LOS** by integrating a digital front-end on your existing lending workflows.

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Demo

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Poll: Would you like a custom evaluation?

- No, not for us
- Send additional information
- Yes, reach out to set up time

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Final thoughts

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Alkami

Co:lab



WHEN

April 19-21, 2027

WHERE

Loews Arlington Hotel & Convention Center

Arlington, Texas

PRICING

$1,695 through December 18th

$1,795 (Dec. 19th - Feb. 19th)

$1,895 (Until sold out)

Room block rates $269 per night + tax

Thank You

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