

Solve your Challenges with an all-in-one Digital Originations and Account Opening Platform

You've hit a bump in the road, or you simply want to elevate your digital lending and account opening efforts. We understand that. You're ready to scale and we're ready to assist you.

For over twenty years, MeridianLink® has served the inancial industry with browser-based digital lending and online account opening solutions. Our commitment and passion are empowering banks and credit unions to originate with excellence and innovation.

Leveraging superior technology that is designed to provide every bank and credit union exceptional digital origination experiences their consumers can rely on and successfully compete with in their markets.

Access	meridianlink opening	meridianlink consumer	meridianlink mortgage	meridianlink collect
SSO Between MeridianLink Products	✓	✓	✓	
Cloud-Based	~	✓	✓	✓

Loan Types

Consumer Lending				1 1 19
Direct Auto		✓		
Indirect Auto		✓		- A 1/A/-
Credit Card		✓		
Personal Loan		✓		1/2/2019
Business		✓		
Mortgage Lending				
HELOC	1.0	✓	✓	
FHA			✓	
VA			✓	
USD			✓	
Second Lien Mortgage			✓	
Non-QM			✓	
Conforming / Conventional	-		✓	



Loan Types	meridianlink opening	meridianlink consumer	meridianlink mortgage	meridianlink collect
Mortgage Lending				
Non-Conforming			✓	
Fixed Rate			✓	
Jumbo			✓	

Deposit Account Types

Checking	✓		
Savings	✓		
CDs	✓		
IRAs	✓		
Minor Accounts	✓		

Integrations

Integrations with Third-Party Vendors	•	•	✓	•
Access to Major US Consumer Credit Bureaus	✓	✓	✓	✓
Access to Major US Business Credit Bureaus	✓	✓	✓	~
Access to Alternative Data Sources	✓	✓	✓	~
Access to Major Core Banking Systems	✓	✓	✓	✓
eClosing		✓	✓	
Compliance		✓	✓	
Open API	✓	✓	✓	
Between MeridianLink Products	✓	✓	~	✓



Functionality	meridianlink opening	meridianlink consumer	meridianlink mortgage	meridianlink collect
Account Opening				
Digital Design	✓			
Personalized Process Automation	✓			
Cross-Selling Capabilities	✓			
Advanced Decisioning	✓			
Universal Application	✓			
Access to Home Banking	✓			
Workflow Configuration	✓			
Loan Origination System				
Digital Design		✓	✓	
Personalized Process Automation		✓	✓	
Cross-Selling Capabilities		✓	✓	
Advanced Decisioning		✓	✓	
Universal Application		✓		
Access to Home Banking		✓		
Workflow Configuration		✓	✓	
Automated Underwriting		✓	✓	
Automated Booking and Funding		✓	✓	
Workflow Costomization		✓	✓	
eDocs Management		✓	✓	
Built-in Decision Engine		✓	✓	
Reporting		✓	✓	
Built-in Pricing Engine		✓	✓	
Originator & TPO Portals			✓	
Secondary Marketing Tools	1000		✓	
Collection				
Payment Scan			7 3 1/2 1/2	✓
Custom Queues				✓
Skip Tracing				✓
Reposession				✓



Functionality	meridianiink opening	meridianiink consumer	meridianlink mortgage	meridianlink collect
Collections				
Workflow Configurations				✓
Custom Reporting				✓
Workout Loans				✓

Support

Knowledge Base	✓	✓	✓	✓
Chat	✓	✓	✓	✓
Call	✓	✓	✓	✓

Add-Ons

Point-of-Sale	✓	✓	✓	
MeridianLink Consulting	~	✓		
MeridianLink Insight	✓	✓		
Access to MeridianLink Vendor Marketplace	✓	✓	✓	✓

To learn more about our products and services please visit www.meridianlink.com

