

Digital Lending Amplified

meridianlink® consumer | meridianlink® opening

Solve your Challenges with an all-in-one Consumer Digital Originations 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 financial 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.

IT'S YOURS FOR THE ASKING! AN INTEGRATED DIGITAL ORIGINATIONS PLATFORM TO PROVIDE CONSUMERS WITH AN ACTUAL END-TO-END DIGITAL EXPERIENCE.

Learn why over 1,200 credit unions and banks rely on MeridianLink's solutions to make their digital strategy succeed

Forbes

Nearly 150 of MeridianLink's clients are on the Forbes' "2020 America's Best Banks in Each State" and "2020 America's Best Credit Unions in Each State"

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MeridianLink Consumer 'Deal Structure Overview,' within the application process.

Why is Digital Important?

In today's digital landscape, technology can instantly accomplish a multitude of tasks, and because of this, the consumer has been conditioned to expect this in all areas of life. The average person performs digital tasks ranging from online shopping to online bill pay and online loan applications. 42% of the population (millennials and GenZ) grew up in a digital world and are now the key demographic for many financial institutions. Without a solid digital lending strategy, there is no room for success.

Helpful Tools

The following resources are hand-selected and designed to help you determine your overall needs when selecting new digital loan origination and account opening software.

Key Tips to Optimize Your Digital Lending and Account Opening Software

[Learn More](#)

How to Choose a Loan Origination System

[Discover How](#)

Mapping Out Your Complete Digital Lending Journey

[Take Me There](#)

The State of Loan Origination Software (eBook)

[Learn More](#)

2 For more information or to schedule a free demo, contact us today.
Call 844.989.3285

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Digital Originations Overview

Immediate Productivity

Whether your digital originations journey is well underway, stalled, or somewhere in between, MeridianLink provides all the solutions, support, and analytics services you need to be a leader in your industry. You are off to a great start knowing full-well it pays to take advantage of a single consumer loan origination platform; one that offers online account opening and loan application, cross-sell opportunities, and more!

meridianlink® consumer

MeridianLink Consumer, formerly known as LoansPQ®, accomplishes everything you need to provide a digital lending and account opening solution, providing a full loan product suite to banks and credit unions. As a single loan origination system, MeridianLink Consumer consolidates and streamlines applications from all channels, applying the same rules and processes to ensure a streamlined process for bank and credit union staff and world-class consumer experience for members and customers. [View Video](#)

Key Features Include:

Full Loan Product Suite Support

Automate underwriting and pricing for all loans—indirect, consumer lending, LOCs, business, home equity & HELOCs, and vehicle leases.

Dynamic Workflow and Configurability

Configure the system to reduce manual practices, set up actions based on your business rules, automatically move applications between customized application pipelines, and more.

Innovative Point-Of-Sale

Leveraging new design principles, the application optimizes the online consumer experience so that it is quick and as easy as possible.

Cross-Sell and Opportunity Engine

Utilize the MeridianLink Consumer cross-sell engine to identify potential cross-sell opportunities, such as credit card debt consolidation or auto trade-line refinancing. Automatically port information from the original application to the new cross-sell.

meridianlink® opening

MeridianLink Opening, formerly known as XpressAccounts®, easily open and fund deposit accounts from any device. Access checking, savings, certificates of deposit, and more! MeridianLink Opening facilitates the entire transaction of credit-reporting, ID verification/screening, account funding, documents, and cross-selling for various deposits, loans, or insurance products... all within minutes! Accelerate trust throughout your member base and empower your institution to improve member satisfaction and increase staff efficiency! [View Video](#)

Key Features Include:

Full Deposit Account Suite Support

Support all deposit products your institution offers.

Dynamic Workflow and Configurability

Configure the system to significantly reduce manual efforts. Automate more applications with ease.

Flexible Decisioning

Utilize your preferred vendors to designate when and how certain checks are run.

Reduce Operational Costs

Reduce new customer and member acquisition costs by increasing the speed, accuracy, and efficiency of creating a new account.

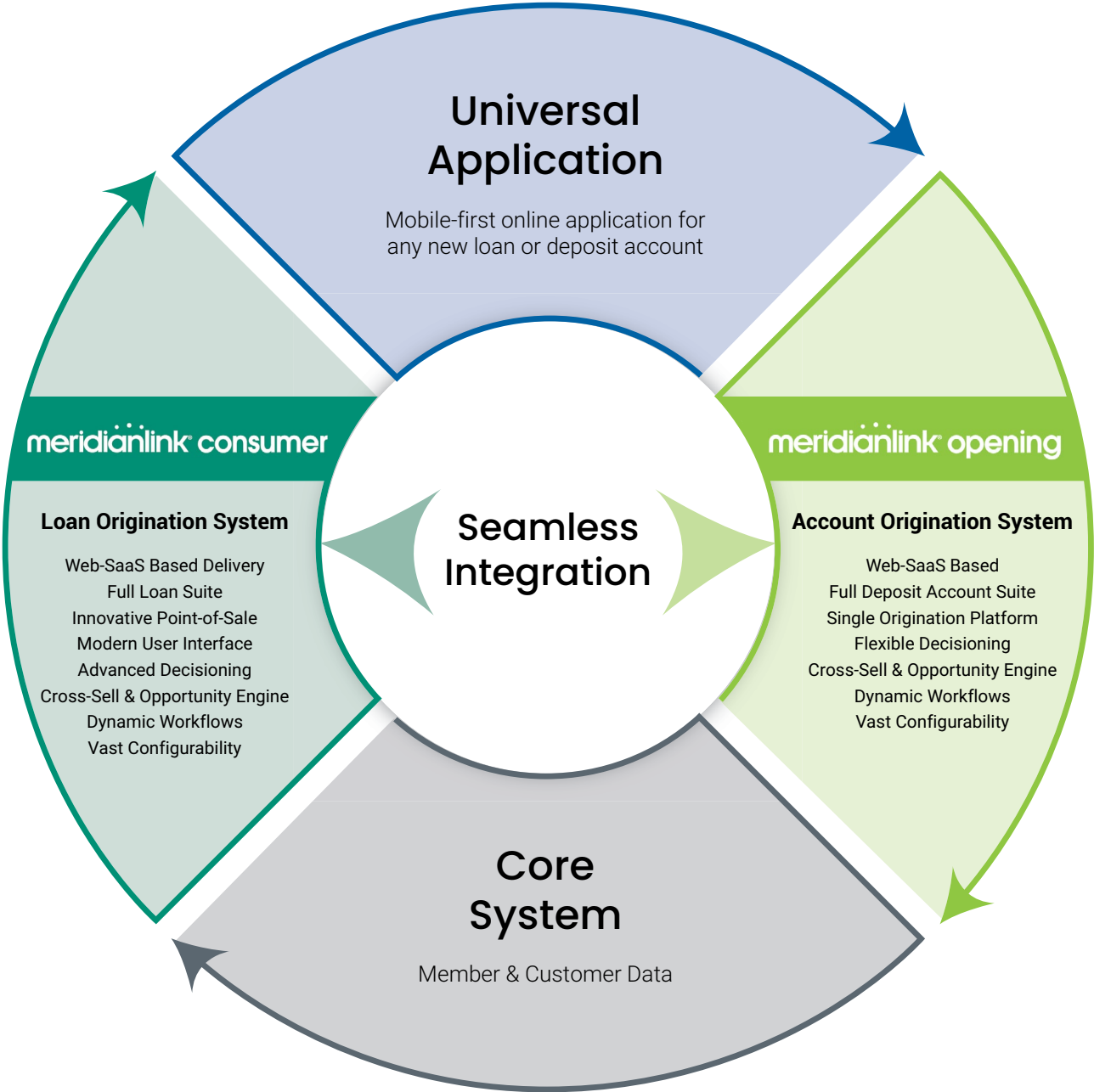
End-to-End Digital Experience

Both platforms deliver a true mobile-first digital experience. Configurable universal application and application portal making for a fast and easy user experience from application entry to auto-booking and auto-funding.

The MeridianLink Advantage

The All-In-One Consumer Originations Platform

Our seamlessly integrated products allow your digital and online point-of-sale to streamline your lending and account opening processes, create continuity within your organization, and build an innovative digital lending strategy.



“Bringing together the actions of opening accounts on the front-end with the decisioning from the back-end was probably our biggest goal.”

David Jacobs
VP, Consumer Lending,
Coastal Credit Union



MeridianLink Consumer underwriting views when evaluating an automotive loan.

Other Key Benefits of MeridianLink's Consumer Digital Originations Software



Browser-based SaaS solution with ongoing support



State-of-the-art reporting and data gathering software practices



Optimize current credit processes intelligently and quickly



A robust business rules engine to automate and standardize the decision process



Advanced cross-selling framework is cost-effective and efficient



Plug into a vast network for Open API and over 250 third-party vendors

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“We needed to work with MeridianLink to learn how we could benefit from the new system, rather than fitting their system to our unstable processes.”

Bobby Michael,
Chief Executive Officer,
Army Aviation Center
Federal Credit Union

About MeridianLink

MeridianLink connects all sizes of financial institutions and fintech companies to better technology, better service, better people and better solutions. MeridianLink transforms operating environments by solving complex problems with powerful yet practical solutions. The company's suite of products and services help maximize performance in key industry segments, such as direct, indirect and mortgage loan origination; deposit account opening; digital lending; credit reporting, data access and verification; business consulting; analytics, collections and scoring. Based in Costa Mesa, Calif., MeridianLink is passionate about democratizing financial services technology and data.

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