

“The MeridianLink system has really increased the efficiency of our staff and streamlined processing for our members. The staff has much more quality face-to-face time with members, which has allowed us to integrate sales more effectively.”

Security Service Federal
Credit Union

meridianlink® consumer meridianlink® opening

The Industry's First Complete Origination Platform for Deposits and Lending Across All Channels

A single point of origination for all new loan and deposit applications, the MeridianLink platform is an account management and lending tool that ensures members receive precise and consistent decisions. By easily consolidating data from all existing channels — mobile, branch, call center, indirect and kiosk — the MeridianLink platform raises productivity and reduces fraud.

With the industry's most advanced cross-sell engine, MeridianLink Consumer formerly known as LoansPQ® is capable of identifying opportunities to capture certain loans from another financial institution and pinpointing products to help each member save money. The cross-sell engine provides online applicants an instant offer at the completion of the application process.

Automated actions and the Dynamic Workflow Ecosystem streamline the administrative processes of your originations. Using our Dynamic Workflow, the system queues applications, creates dynamic check sheets, communicates with your applicants and dealers and monitors and updates application statuses based on your business rules. These tools enable processors to focus on high-value tasks like providing members with a world-class application experience, offering cross sells and providing credit opportunities in real time.

- Dynamic Workflow Ecosystem creates key efficiencies through unparalleled workflow automation
- Dynamic cross-sell and opportunity engine automate capabilities for targeted new lending and refinance opportunities
- Saves time in application processing, reducing errors and meeting compliance/application deadlines
- Supports multiple lending products — HELOC, debt consolidation, auto and indirect auto, personal, retail, credit cards and front-end mortgage
- Consolidates applicant data from all existing channels — mobile, branch, call center, indirect and kiosk
- Robust credit reporting and credit analysis
- Immediate system approvals and real-time loan status tracking
- Seamless integration with more core data processing systems than any other origination platform, and over 200 third-party vendors
- Reduces training time, administration and loan processing costs



For more information or to schedule a free demo, contact us today.
Call **866.720.6432** or email salesupport@meridianlink.com

MeridianLink Opening formerly known as XpressAccounts® allows new and existing customers to open and fund deposit accounts quickly and easily from the convenience of mobile, home or office, including checking, savings, certificates of deposit and individual retirement accounts. MeridianLink Opening facilitates the entire transaction of credit-reporting, ID verification/screening, account funding, documents and cross-selling for various deposit, loan or insurance products... all within minutes!

By using the MeridianLink platform, you can accelerate trust throughout your member base, empowering your institution to improve member satisfaction and increase staff efficiency.

Feature	Benefits
Single origination platform for all application types and channels	Consistent user experience for customers and staff decreases training time while offering customers world-class service via mobile, branch, call center, indirect and kiosk.
Cross-sell and opportunity engine	Achieve your growth objectives across all lines of business and all delivery channels with our dynamic cross-sell and opportunity engine.
Supports multiple application types <ul style="list-style-type: none"> • Home Equity (HELOC) • Consumer (vehicle, personal, credit cards) • Indirect loans (vehicle and retail) • Business (loan and deposit) • Deposit (personal, minor, IRA, HSA) • Mortgage (1st and 2nd) 	Complete platform to approve customers for any loan and deposit type supported by your financial institution. Consolidate loan tracking and management in one easy-to-use platform. Support for both direct and indirect auto lending. Automated loan cross-selling feature increases visibility of full line of products.
Document archiving, scanning and iPad and Surface Pro signing	Reduce paper, toner cartridge and storage expenses with paperless office features.
100% web-based platform hosted or in-house deployment	No software or hardware required. Secure and scalable solution reduces network infrastructure and IT staffing costs. All hosted system upgrades are deployed instantly.
24/7 online customer access	Customers have online access to loan services for convenient 24-hour self-service.
Advanced credit reporting capabilities	Easy-to-read credit report with robust functionality. Features merging and unmerging of credit data and unlimited free credit report reprints; currently used by over 26,000 financial institutions nationwide.
Comprehensive management reporting	Run management reports at any given time to obtain an in-depth analysis of lending operations and loan performance to react swiftly to changing market conditions.
Fannie Mae and Freddie Mac automated underwriting integration	Direct access to the nation's largest mortgage automated underwriting systems.
Mortgage settlement services integration	Streamline mortgage lending operations with online access to mortgage settlement service products.
Unlimited client support	Access to our support team is complementary via instant chat, email or phone.
Integration to over 200 third-party systems	Seamless integration with core processors and LOS systems provides convenient and error-free transfer of loan and customer data and eases implementation. Also allows convenient integration with other software programs and providers.

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.