Data Access

meridianlink®
connecting you to better

mortgage credit link™

The One-stop Solution for Verification Data Services.

Mortgage Credit Link (MCL) is a plug-and-play web-based order fulfillment hub. Whether you provide credit, collateral, capacity or ID verification services, MCL simplifies product ordering with an intuitive web interface and integrated tools for order fulfillment.

A exhaustive list of product and service APIs allows for integrations into any application for a seamless experience to eliminate human error and to reduce costs. MCL is a single comprehensive solution to fulfill all of a reseller's business needs, including product ordering, invoicing, service request fulfillment, data management, etc. Simple and comprehensive XML APIs are supported by dedicated integration staff, making integration into any application a breeze.

Features

- **Streamlined Order Fulfillment**: MCL offers products and services such as trended credit data and analytics to optimize performance. Use SmartPay to create a custom consumer-facing lead generation and credit ordering portal.

- **Tri-merged Credit Reports**: Pull credit bureau data from Equifax, Experian and TransUnion within seconds. A sophisticated algorithm balances variations in reports to create a single, highly accurate credit report.

- **All-encompassing Integrations**: Take advantage of existing connections to report vendors and leading loan origination systems and automated underwriting systems, including Ellie Mae's Encompass, Fannie Mae's Desktop Underwriter, and Freddie Mac's Loan Prospect Advisor. You can also enable your customers to build their own connections using our XML APIs.

Products

- Consumer Credit Reports and Scores
- Business Credit Reports
- Liens and Judgments Reports
- Criminal Record Reports
- Eviction Reports
- Flood Determination Reports
- Automated Valuation Models
- Verifications of Employment
- Verifications of Deposit
- 4506-T Tax Transcripts
- SSA-89 SSN Verification
- ID Verification Reports
- And Much More!

Vendors*

- Equifax
- Experian
- TransUnion
- LexisNexis
- PitchPoint
- CreditXpert
- The Work Number
- FormFree
- ServiceLink National Flood
- CoreLogic

*Mortgage Credit Link is an order fulfillment hub. The ordering of products and services requires an established agreement with the product vendor that is not faciliated by MeridianLink.

For more information or to schedule a free demo, contact us today.
Call **888.593.8970** or email **MCL@meridianlink.com**

- **Consolidated Management**: Manage your business operations within MCL, including processing supplement requests, rescore requests and manual verification services. A full suite of built-in billing tools, management reports and user account management features put you in control.

- **Simplified Reporting**: Easily download reports on sales volume, regional activity, accounting and profitability. Manage user accounts for ordering and billing preferences. Access rights and corporate structures on one easy-to-use page. Automate invoicing and easily export billing data into QuickBooks or other accounting systems.

- **Integrated Task Management Tools**: Integrated automation tools for task management and communication tools for customer interaction. Paperless document management with secure document editing and sending abilities directly in the application. Built-in faxing enables efficient workflows and centralized operations.

- **Automated Payments**: Make or schedule automatic credit card or ACH payments directly in MCL. Easily access information on past account activity including invoices, downloadable reports and spreadsheets.

Additional MCL Features and Services

- Credit Report Permanent Unmerge
- Credit Report Supplement Processing
- Rapid Rescore Processing
- Auto-Fax Capabilities
- FACT Act Mail Merge and Auto Declination Service
- SmartPay Customizable Consumer Direct Order Page
- SmartSelect Intelligent Bureau Selection Logic
- New Client Registration Forms
- AutoPay & Auto Invoicing

Benefits

Stay Out Front
The ideal verification service platform is secure, reliable and constantly evolving. MCL uses industry-leading functionality to help financial institutions stay ahead of the curve while streamlining operations.

Customizable Features
Customizable credit report features give your customers an edge over the competition, including a consumer direct web portal, automated bureau upgrade functionality, trended credit data and analytics.

Minimize Risk
MCL's commitment to developing and maintaining a secure application comes from multifactor authentication, Payment Card Industry (PCI) compliance and innovative ordering limits to mitigate the risk in situations where credentials could be compromised.

Stay Compliant
MCL's design helps you keep up with difficult regulatory demands. Integrated compliance tools simplify complex regulatory requirements from Equifax, Experian, TransUnion and other credit reporting agencies.

Gain Peace of Mind
This product's perpetual evolution over nearly 20 years as well as its focus on robust and reliable application development with near-constant uptime provides peace of mind for any user. MCL also offers responsive 24-7 support and integrated self-help features.

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.