

Data Access

meridianlink[®]
connecting you to better

“With most of the financial industry moving toward API integrations, MeridianLink has given us the opportunity to easily satisfying these customized solutions. And now with MeridianLink’s SmartAPI, we’ve been able to significantly increase our portfolio of API services.”

Stephen Hawkins, Owner
Credit Reporting Services, LLC

smartAPI™

The Industry Standard for Complete and Easily Merged Credit Reports as well as Verification Services.

The number of sources available to lenders has boomed in recent years. But how much is too much? Can lenders experience analysis paralysis when it comes to overexposure to the recent proliferation of data sources?

The answer is finding a balance. While quantity is important, forward-thinking lenders are trying to ensure that quantity is matched with quality. Scoring attribute and data management is quickly becoming a critical area of a lender’s operations. To capitalize on the credit bureaus and other available sources, financial institutions of all sizes turn to MeridianLink to optimize scoring attribute and data management.

Features

Merge Technology: Our powerful technology pulls credit bureau data within seconds, and a sophisticated algorithm balances variations in reports to create a single, highly accurate credit report. Credit information is pulled from all major credit bureaus, including Equifax, Experian and TransUnion.

- **Respond Instantly to Customers**
Within seconds, provide credit bureau reports to your customers, or use the data internally. You can also use proprietary merge logic to merge liabilities across multiple bureaus and applicants.
- **Access a Large Provider Network**
MeridianLink partners with more than 30 credit reporting agencies and verification service providers that work with over 150,000 active end-users.
- **Minimize Risk**
Minimize your institution’s liability by using SmartAPI to store all credit reports offsite instead of in your system. SmartAPI is designed to accurately verify the identity of your customer and check for fraud at multiple points.
- **Custom Reports**
Clients can choose between one of four standard report layouts and arrange the sections of the credit report according to preference. Output options include PDF or HTML formats as well.

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

Verification Services: Security and fraud prevention remain a top priority. Beyond credit data, your financial institution can use SmartAPI to access, with a single API, a multitude of verification services, such as identity, income, employment, assets, valuation, criminal, eviction, etc.

Easy Data Retrieval: SmartAPI simply requires web access. Requests are sent via HTTPS with 128-bit SSL encryption to gain almost immediate access to credit reporting from all three bureaus, including VantageScore and FICO scores. Retrieve data in XML format and use with other supported data types, such as HTML, MISMO, PDF, TEXT and X12.

Quick and Smooth Transitions: Financial institutions that are current subscribers or already authorized by the three credit bureaus can integrate SmartAPI in five days or less. MeridianLink provides sample code and a protected testing environment for error-free development and a seamless transition.

Configurable: With SmartAPI, your financial institution has the flexibility to design the solution to fit your specific needs and processes. You can configure reports to structure and order data your way. Or you can choose from 30-plus predefined, customizable, templates so you can quickly and easily display the information you need.

Responsive Support: Our client-focused support team responds quickly and attentively throughout setup, launch and ongoing usage. By gaining a thorough understanding of your institution and customer needs, we can anticipate challenges and put systems in place to protect you and to ensure service runs smoothly.

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.