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USER FORUM

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Digitization via Enhanced Applications and Origination Services

PRESENTED BY

Doug Glagola

Vice President, Strategic Partnerships, MeridianLink

AGENDA

- Overview – End-to-End Digitization
- Digital First Applications
- Origination Services Enhancements
- Poll Questions
- Live Q&A
- Prize Drawing

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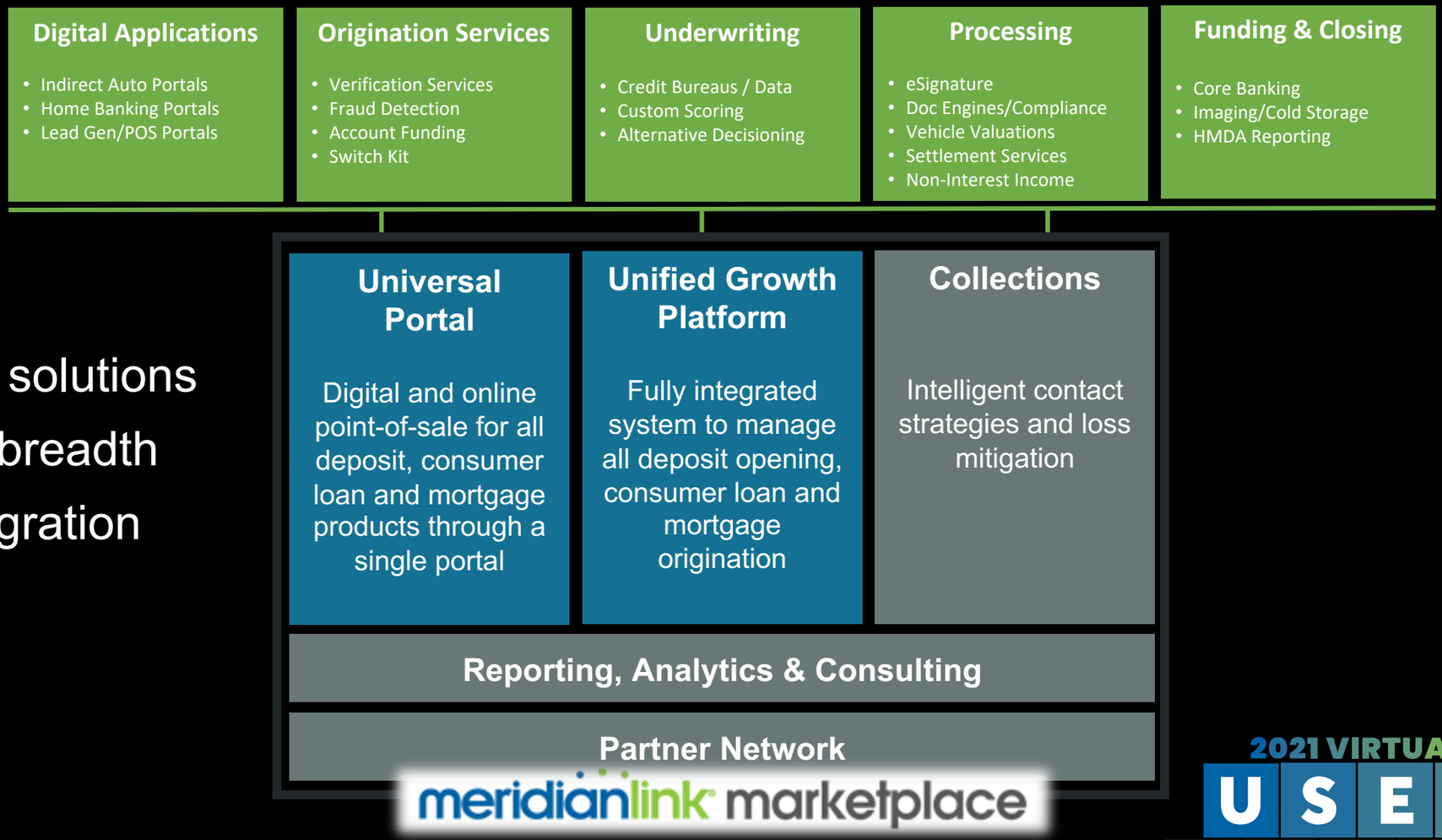
End-To-End Digitization via Extensive Partner Ecosystem

- 250+ Partners
- Leveraging Partner solutions
- Offering depth and breadth
- Automation via integration



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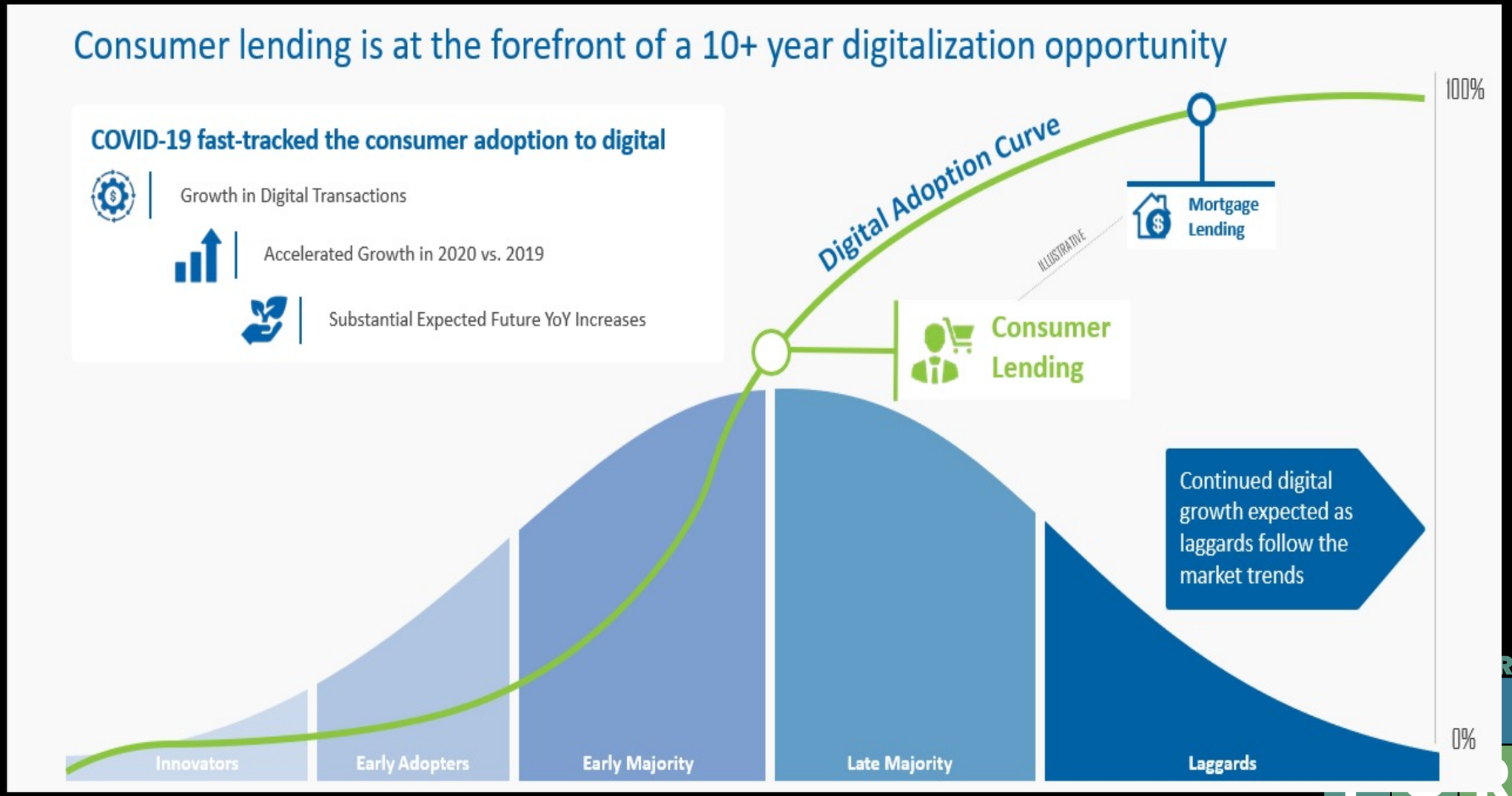
End-To-End Digitization via Extensive Partner Ecosystem



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End-To-End Digitization via Extensive Partner Ecosystem

- Digital Applications
- Origination Services

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Digital First Applications

Leveraging Partner Solutions

- Lead generation/marketing automation
- Indirect vehicle applications
- Alternative channels
- Unique products
- Enhancing the consumer experience

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Digital First Applications

Digital Applications | Origination Services | Underwriting | Processing | Funding & Closing

Lead Gen/Marketing Automation

- Turning interest into application
- Consider these Partners

ALPHARANK
savvymoney®
AUTOPAY
CuneXus
RateReset
firstclose
CreditSnap
Auto Approve
Refinancing your vehicle has never been easier!™

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Digital First Applications

Digital Applications	Origination Services	Underwriting	Processing	Funding & Closing

Indirect Vehicle Applications

- Existing, long term integrations and relationship with DealerTrack and RouteOne
- eContracting
  - Existing via RouteOne
  - In process - DealerTrack
- Other channels – we need to hear from you!
  - Considering additional indirect channel Partners
  - Considering alternative direct channels

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Digital First Applications

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Alternative Channels

- Differentiate and expand your market
- Tap into new community, merchant sources

LOANstar

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Digital First Applications

Digital Applications | Origination Services | Underwriting | Processing | Funding & Closing

Unique Products

- Do you Kasasa?
- Rewards Checking/Savings
- Installment loans (K-Loans) with “take backs”

KASASA®

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Digital First Applications

Digital Applications | Origination Services | Underwriting | Processing | Funding & Closing

Enhancing the Consumer Experience

- Digital journey mapping
- Identifying points of friction

ALPHARANK

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Digital First Applications

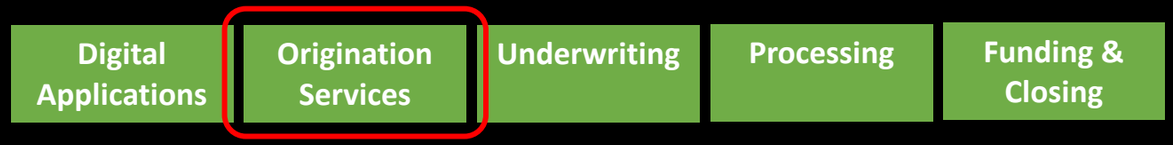
Digital Applications | Origination Services | Underwriting | Processing | Funding & Closing

Enhancing the Consumer Experience

- ML Portal digital bundle
  - Chat bots
  - Virtual chat
  - Virtual assistants

glia

Origination Services



Leveraging Partner Solutions

- Fraud services
- Verification services
- POS engagement features

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Origination Services

Digital Applications	Origination Services	Underwriting	Processing	Funding & Closing

Fraud Services

- ID verification and authentication enhancements
- Experian's CrossCore, TU's TruValidate
- Features
  - OTP – One Time Pass Code
  - 1st and 3rd party fraud detection
  - Synthetic ID
  - Device authentication

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Origination Services

Digital Applications | **Origination Services** | Underwriting | Processing | Funding & Closing

Verification Services

- Reducing friction in ACH account funding
- Instant Account Verification (new)

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Origination Services

Digital Applications | **Origination Services** | Underwriting | Processing | Funding & Closing

Verification Services

- Verification of income/employment (new)
- The Work Number

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Origination Services

Digital Applications	Origination Services	Underwriting	Processing	Funding & Closing

POS Engagement Features

- GAP/Warranty quoting (new)
- Auto insurance leads – CMG's Quote Connect TruStage
- Consumer/member stickiness – switch kit automation

CUNA MUTUAL GROUP

ClickSWITCH

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Next Steps

Digital Applications	Origination Services	Underwriting	Processing	Funding & Closing

Call to Action

- Assess your requirements
- Review existing integrated Partners
  - MeridianLink Partner Marketplace
  - MeridianLink Account Manager
- **Get a check up**
  - Be prescriptive, best-of-breed, best practices
  - MeridianLink Account Manager
- **Non-integrated Partners**
  - Connect with MeridianLink to assess

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FOR MORE INFORMATION

Contact your Account Manager
Email: Events@MeridianLink.com

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POLL #1

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Q&A

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POLL #2

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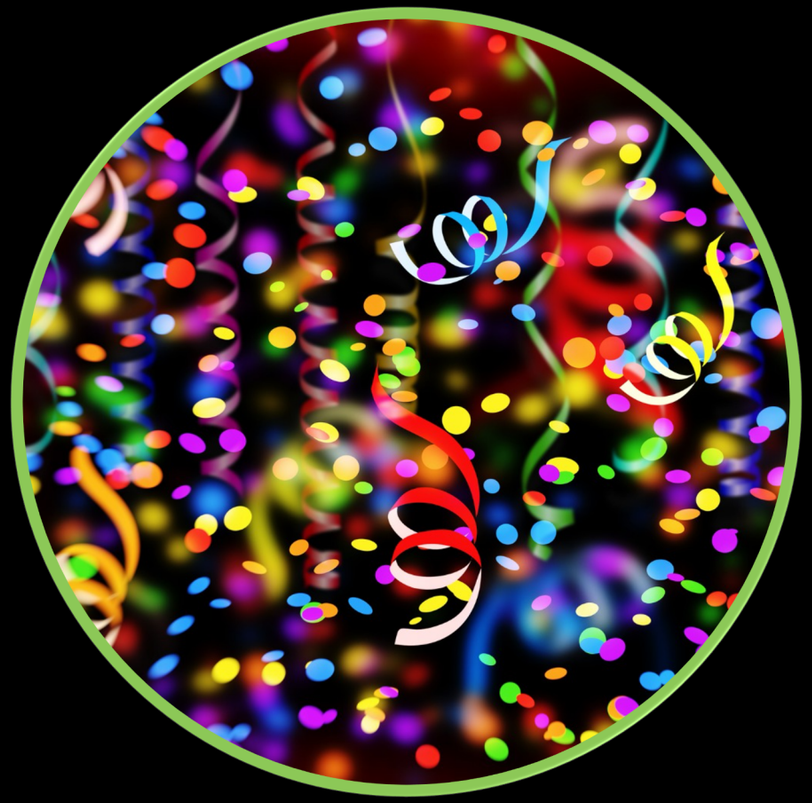
WINNER

Prize Drawing



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SEE YOU NEXT YEAR IN-PERSON
MeridianLink User Forum
Huntington Beach, CA
May 3-5, 2022

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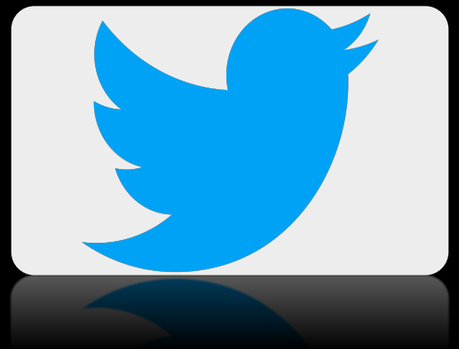

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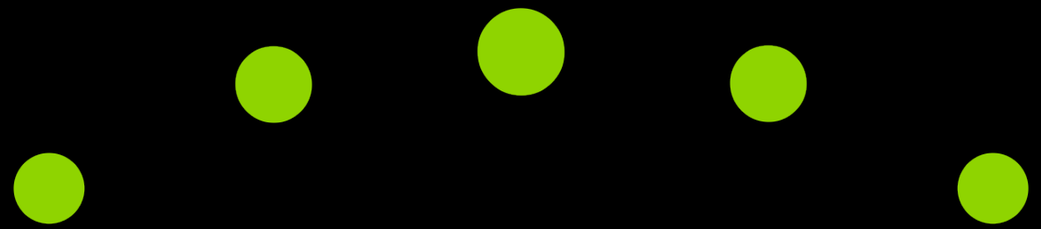

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