

# Analytics & Insights

## meridianlink<sup>®</sup> consulting

Our dedicated team of trusted experts has partnered with over 60 clients to solve their most complex business problems.

Business intelligence and process optimization are key disciplines that all financial institutions need; however, most institutions do not have the resources to staff and maintain an in-house department. MeridianLink Consulting formerly known as ML<sup>x</sup> Consulting and Analytics<sup>™</sup> fills this gap by offering affordable outsourced solutions that deliver the quality and expertise of an internal team at a fraction of the cost.

- **360-Degree Approach**  
From optimizing day-to-day operations to portfolio projections.
- **Personal Trainers for Internal Staff**  
Including tailored recommendations based on advanced analytics and proven best practices.
- **Innovative Services**  
Advanced technology such as machine learning algorithms, data analytics and reporting, simulations, and champion-challenger testing.
- **Thought Leadership**  
Consistent publication of e-books examining topics such as industry trends, regulations and analytics.

- Over 100 years of analytics and financial services experience for global and U.S. markets
- Built reliable tools for major U.S. bureaus, including income predictor and scores for collections and propensity scores
- Expertise extends beyond data to eight different LOS platforms
- Developed proprietary scores for international credit bureaus
- Extensive experience with alternative data testing

For more information or to schedule a free demo, contact us today.  
Call **866.720.6432** or email [salesupport@meridianlink.com](mailto:salesupport@meridianlink.com)

## Operational Excellence

We help clients optimize their current credit processes to leverage MeridianLink® systems to their fullest while minimizing the effort to migrate to our best-in-class solutions.

## MeridianLink Consulting

### Empowered Decisions

MeridianLink Consulting is an agile solution aimed at maximizing your financial institution's credit portfolio performance through tailored services. Achieve Analytics covers every phase of the credit life cycle from origination to collections.

- Custom Scorecards can increase auto decisioning and boost business. Scorecards can also lead to increased booking ratios and an improved experience for customers and members. Risk control, precision, and more effective pricing will lead to greater profitability.
- Decisioning Optimization Projects, based on What-If simulation, can identify and eliminate inefficient and suboptimal rules that are redundant or don't provide value for making the correct lending decision. Doing this is the best way to optimize auto-decisioning and minimize risk.
- Risk-based Pricing provides an optimized pricing framework based on data analytics and financial modeling to maximize the value of the product offering.

### Outsourced Analytics Department

Achieve's Reveal Pro analytics program uses business intelligence to improve performance, policies and bottom lines. These engagements delve into lending strategies and portfolio performance. All of the analytics that you need for a fraction of the cost of just one analytics resource!

#### Solutions Includes:

- Advanced data analytics focusing on credit dynamics.
- Credit management guidance based on decisioning models and simulations.
- Model validation to ensure compliance and performance.
- Discretionary hours for tailored analysis as needed.

### 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.

- Disparate impact analysis using a methodology compliant with CFPB and FDIC.
- Loss-sales analysis for indirect lending.
- Predictive analytics for cross-selling efforts, including periodic generation of a list of new borrowers.
- Pricing optimization through risk-based pricing that also accounts for shifting market conditions.

MeridianLink Consulting optimizes origination and collection workflow and systems for maximum efficiency regarding policies and procedures. Personalized consulting programs are based on continuous improvement approach to help you meet your goals and improve the quality and effectiveness of your institution's initiatives.

### Remote Services

- Advisory Workshop offers regular consultations with a custom agenda to provide a fast and efficient option to discuss and resolved pain points within your loan origination system.
- Admin Professional includes an outsourced system administrator for routine maintenance, customized support, configuration changes and updates for products, pricing and decisioning.

### On-Site Services

- Enhanced Implementation is aimed at mapping and analyzing the current origination process, challenges and goals – for the best possible setup of MeridianLink solutions.
- Process Tune-up offers three days of dedicated on-site support to discuss and uncover inefficiencies in your workflow and fix with an experienced MeridianLink Consulting team member.
- Process Assessment is a comprehensive on-site assessment aimed at analyzing every aspect of the credit workflow and delivering quick wins to maximize process efficiency.