

“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

Premier Loan Origination System

MeridianLink Consumer formerly known as loansPQ® is the industry-leading SaaS cloud-based lending platform that ensures a frictionless experience by easily consolidating data from all existing channels – mobile, branch, call center, indirect, retail, and kiosk – into a single origination point. With over a thousand configuration points, 250 third-party integrations, a robust underwriting and pricing engine, full loan product suite support, and a customizable dynamic workflow engine, MeridianLink Consumer can be tailored to fit the needs of any financial institution.

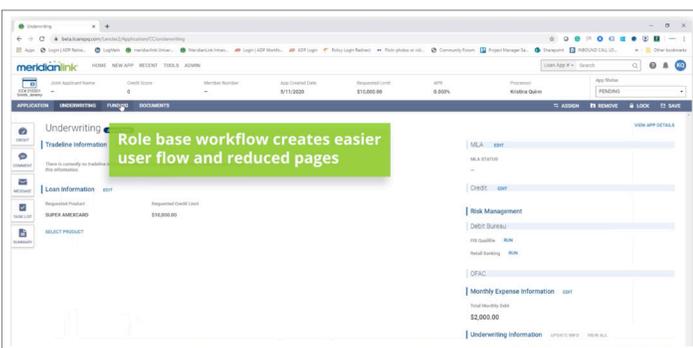
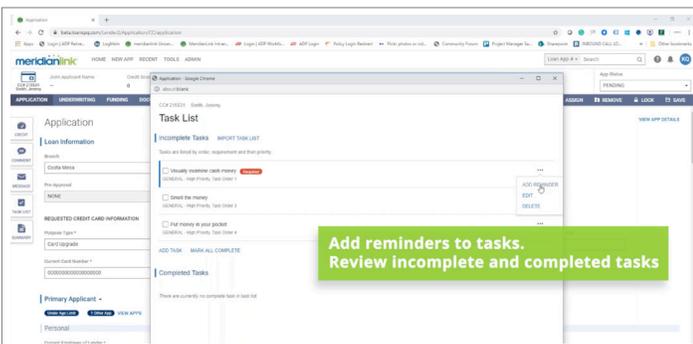
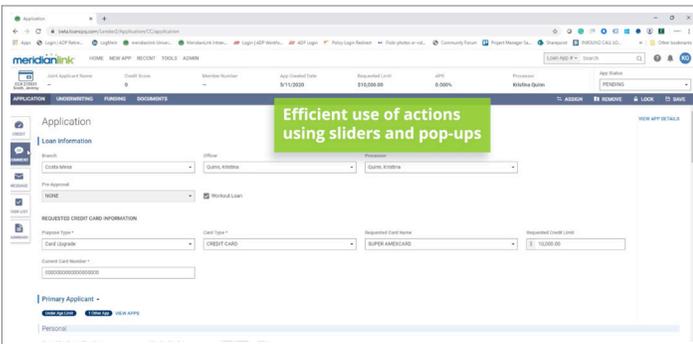
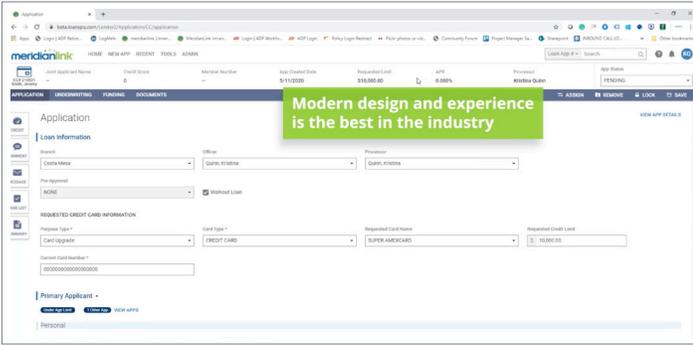
Features

- **Single Origination Platform** – All channels (mobile, branch, call center, indirect, retail, and kiosk) are consolidated into a single processing system for a consistent experience for originators, underwriters, processors, and funding officers.
- **Full Loan Product Suite Support** – MeridianLink Consumer offers automated underwriting and pricing for indirect loans (auto and retail), consumer lending (direct auto, unsecured and secured personal loans) and LOCs, business loans, home equity loans and HELOCs, and vehicle leases.
- **Dynamic Workflow** – Configure the system to reduce manual work by setting up actions based on your business rules. Automatically move applications to and from customized application pipelines, notify applicants, users, or dealerships of status updates or outstanding stipulations, and more.

Benefits

- **Increased Consumer Satisfaction** – Stay competitive by giving applicants answers to their loan applications immediately through leveraging MeridianLink Consumer. From automated decisioning and pricing to e-signing documents during the application process, MeridianLink Consumer provides the technology needed to excel in today's market where applicants expect instant.
- **Increased Revenue** – Deepen relationships with existing customer or members through cross-selling and integration with core data.
- **Reduced Operational Costs** – A consistent and best-in-class user experience combines with the dynamic workflow system and automation to reduce the amount of manual work.

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



- **Modern User Experience** – Modern, intuitive, and efficient user interface and workflows make everyday transaction processing easier.
- **Cross-Sell and Opportunity Engine** – Utilize the MeridianLink Consumer cross-sell engine to identify potential cross-sell opportunities, such as credit card debt consolidation or auto tradeline refinancing. Automatically port information from the original application to the new cross-sell.
- **MeridianLink® Integrations** – Leverage the MeridianLink ecosystem with seamless integration between MeridianLink Consumer and MeridianLink Opening for deposit account opening, MeridianLink Portal for mobile-first digital lending, MeridianLink Collect for collections, and MeridianLink Mortgage for mortgages.
- **Scalability Through Configurability** – Tailor the application experience to your workflow with over 1000 preferences, encompassing data field collection, system behavior, customization of integrations to third parties, and more.
- **Robust Core System Integrations** – MeridianLink Consumer integrates with over 25 core systems, reducing data entry in the core system and empowering underwriters with information on current members and customers.
- **Expansive Integrations** – Integrate seamlessly with over 250 third-party integrations, including e-signing vendors, insurance providers, dealership integrators, credit card processors, home banking systems, settlement service tools, and more. MeridianLink's Open APIs put the power in your hands to integrate in-house technology with the MeridianLink Consumer platform.
- **Availability of MeridianLink Consulting** – Collaborate with the MeridianLink Consulting Team – boasting a 100% customer satisfaction rate – to analyze loan performance against the market and configure custom scorecards for decisioning and pricing within MeridianLink Consumer.
- **Modern Back-End Technology** – Faster response times means you exceed your customer's real-time loan decision expectations every time.

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.