

meridianlink®

Implementing Success With the Right LOS

The first step on your digital
progression journey



EBOOK

Introduction

Your loan origination system (LOS) isn't just a piece of software—it should serve as the engine driving a seamless journey through which borrowers find their way to financial solutions, and your institution reaps the rewards of increased efficiency and satisfied consumers. **However, when your LOS becomes more of a bottleneck than a benefit, it's time to make a change.**

This eBook will address the hurdles financial institutions encounter when implementing a new LOS and proven strategies for a transformative experience. But we're not simply offering theories—we're backing our insights with real-world success stories.

Through firsthand accounts from our customers, you'll see their journey from legacy systems to modern LOS implementation, showcasing the tangible benefits of embracing digital progression.



TABLE OF CONTENTS

Introduction	02
Change Can Be Challenging	03
Common Concerns With Adopting New Technology	
Helping You Achieve Success From Day One	04
The MeridianLink Advantage	
Real Stories, Real Inspiration	05
The Decision to Switch to MeridianLink Consumer	
Implementation Insight	
System Setup & IT Involvement	
Post-Implementation Support	
The Results of Digital Growth	10
Customer Success Stories	

Change Can Be Challenging

Common Concerns With Adopting New Technology

1 Limited Time & Resources

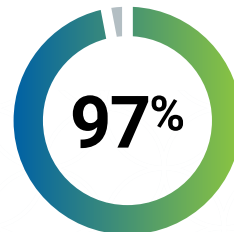
Implementing a new LOS often comes with the challenge of balancing the project with day-to-day operations. Financial institutions (FIs) may find themselves with tight deadlines and constrained budgets, making the transition seem daunting, especially when trying to manage ongoing business activities alongside implementation tasks.

2 Integrating Core & Ancillary Systems

Integrating your LOS with your core banking system and other ancillary systems can be a complex undertaking, particularly when not all LOS solutions include the specific integrations your operation needs. This discrepancy can lead to additional challenges and delays in achieving seamless connectivity across your financial ecosystem.

3 Team Buy-In

Change is often uncomfortable, and not all FIs have large, dedicated teams readily available for a LOS implementation. This discomfort with change can pose a significant challenge, particularly when IT resources are limited, and staff may feel overwhelmed by the prospect of adopting new technologies and workflows.



But even with these concerns...

97% of financial institutions plan to enhance their lending capabilities over the next two years.



meridianlink

JUMP TO

Introduction	02
Change Can Be Challenging	03
Common Concerns With Adopting New Technology	
Helping You Achieve Success From Day One	04
The MeridianLink Advantage	
Real Stories, Real Inspiration	05
The Decision to Switch to MeridianLink Consumer	
Implementation Insight	
System Setup & IT Involvement	
Post-Implementation Support	
The Results of Digital Growth	10
Customer Success Stories	

LEARN MORE

Discover how **MeridianLink** can help you build stronger, lifelong consumer relationships now and into the future.

Helping You Achieve Success From Day One

The MeridianLink Advantage

1 Step-By-Step Support

Our seamless process takes you through each stage of implementation, from system build and configuration to the design framework phase. With 25 years of experience, we've fine-tuned our approach to keep disruptions minimal and efficiency high, allowing financial institutions of any size to juggle project needs alongside everyday tasks—without strain on your IT team.

2 Seamless Integrations

Our digital lending platform facilitates easy integration with hundreds of trusted third-party providers—including multiple core systems, home banking providers, security solutions, and much more—enabling you to seamlessly blend advanced technology with intuitive experiences. During and after the initial implementation, our robust network of partners supports our customers in maintaining existing integrations while enhancing their loan modules with additional functionality, fueling growth and eliminating data silos and disparate systems.

3 Comprehensive Training & Support

With about 2,000 financial institution customers, we know change can be tough, so we take a hands-on approach to implementation. Our dedicated team of experts provides comprehensive training and guidance throughout the process, empowering every member of your team to navigate the transition with confidence and proficiency—minimizing resistance to change and fostering a culture of adaptation and growth within your organization.



25+

of Experience
& Expertise

Hundreds

of Third-Party
Integrations

~2,000

Financial
Institution Customers

JUMP TO

Introduction 02

Change Can Be Challenging 03

Common Concerns With
Adopting New Technology

Helping You Achieve Success
From Day One 04

The MeridianLink Advantage

Real Stories, Real Inspiration 05

The Decision to Switch to
MeridianLink Consumer

Implementation Insight

System Setup & IT Involvement

Post-Implementation Support

The Results of Digital Growth 10

Customer Success Stories

LEARN MORE

Discover how **MeridianLink** can help you build stronger, lifelong consumer relationships now and into the future.

Real Stories, Real Inspiration

From a Select Group of MeridianLink Customers



Your life. Your financial watchdog.

Assets: \$9 billion+

Members: 654,000+

Previous LOS: CRIF ACTION



Assets: \$9.2 billion+

Members: 413,000+

Previous LOS: CRIF ACTION



Assets: \$390 million+

Members: 33,000+

Previous LOS: Lending 360



Assets: \$615 million+

Members: 43,650+

Previous LOS: Lending Navigator™

JUMP TO

Introduction	02
Change Can Be Challenging	03
Common Concerns With Adopting New Technology	
Helping You Achieve Success From Day One	04
The MeridianLink Advantage	

Real Stories, Real Inspiration 05

The Decision to Switch to MeridianLink Consumer	
Implementation Insight	
System Setup & IT Involvement	
Post-Implementation Support	
The Results of Digital Growth	10
Customer Success Stories	

LEARN MORE

Discover how **MeridianLink** can help you build stronger, lifelong consumer relationships now and into the future.

The Decision to Switch to MeridianLink Consumer

Space Coast Credit Union

Not having to change from one platform to another was a huge benefit for us.

Space Coast Credit Union recognized MeridianLink's flagship product as a robust solution. Given their centralized lending setup, consolidating all their loan products into one software platform was a priority, and deposit origination and home equity capabilities only further solidified their decision to choose MeridianLink®.

Kohler Credit Union

Kohler Credit Union was looking for a new LOS due to several critical shortcomings in their previous system. The lack of a comprehensive audit trail and repository for application information posed significant challenges to their operations. Additionally, the absence of advanced features like document generation and integration with tools like DocuSign hindered their ability to streamline processes and maximize efficiency.

Kohler Credit Union could address these deficiencies head-on with MeridianLink Consumer. A DocuSign integration and other advanced features allowed for streamlined document handling and improved workflow management. Moreover, MeridianLink's intuitive interface and comprehensive data collection capabilities provided the efficiency and ease of use the credit union needed to enhance their operations across the board.

Avenir Financial

Functionality was key to meeting strategic goals, especially the good member experience for online applications. The direct funding to the core for loan application was a vital feature.

Having the funding and integration to the core was huge for Avenir Financial. Plus, the credit union was able to keep its existing integrations and add additional functionality to its loan module in the migration to MeridianLink® Consumer.

JUMP TO

Introduction	02
Change Can Be Challenging	03
Common Concerns With Adopting New Technology	
Helping You Achieve Success From Day One	04
The MeridianLink Advantage	
Real Stories, Real Inspiration	05
The Decision to Switch to MeridianLink Consumer	
Implementation Insight	
System Setup & IT Involvement	
Post-Implementation Support	
The Results of Digital Growth	10
Customer Success Stories	

LEARN MORE

Discover how **MeridianLink** can help you build stronger, lifelong consumer relationships now and into the future.

Implementation Insight

BB

The support was great, and our implementation consultant was very helpful. We opted for Enhanced Implementation and Admin Pro. We didn't have to strain our IT resources because the MeridianLink experts built out our loan origination modules.

—Virginia Wilson, AVP Consumer Processing
Space Coast Credit Union

BB

I always give kudos to MeridianLink Admin Pro. That team gave us all the best leverage, support, and success that we've experienced in all of our implementations, and even post implementation to date. Admin Pro did do a lot of the heavy lifting, but they also educated us along the way. So, as an admin at the credit union, I was able to learn and work directly with the MeridianLink Admin Pro team.

—Samantha Steinman, Business System Analyst
ESL Federal Credit Union

BB

Our project lead was supportive, answered all of our questions, made sure we stayed on track, and that everything was working the way it should. That basically led us to have a successful go live on time.

—Brian Speckman, System Analyst, Lending
Kohler Credit Union

JUMP TO

Introduction	02
Change Can Be Challenging	03
Common Concerns With Adopting New Technology	
Helping You Achieve Success From Day One	04
The MeridianLink Advantage	
Real Stories, Real Inspiration	05
The Decision to Switch to MeridianLink Consumer	
Implementation Insight	
System Setup & IT Involvement	
Post-Implementation Support	
The Results of Digital Growth	10
Customer Success Stories	

LEARN MORE

Discover how **MeridianLink** can help you build stronger, lifelong consumer relationships now and into the future.

System Setup & IT Involvement

Each financial institution has its own unique requirements. Here's how MeridianLink provides tailored support:



Space Coast Credit Union

The involvement of Space Coast's IT department was minimal, as most of the implementation work was handled by MeridianLink's implementation consultant in conjunction with Admin Pro. Space Coast opted to have MeridianLink's Admin Pro experts build out their four modules to ensure a smooth implementation process.



Kohler Credit Union

The credit union's internal IT team facilitated the setup of the connection between MeridianLink and their core system, configuring essential hosts and ports. Once the connection was verified, Kohler's IT team could take a hands-off approach, as MeridianLink assumed control of the process.



Avenir Financial

Avenir Financial collaborated within their internal teams to gather necessary information from their core system, which was then provided to MeridianLink for setup. From there, MeridianLink handled the setup process based on the requirements provided.



ESL Federal Credit Union

Admin Pro played a significant role in ESL's implementation, taking on the heavy lifting while also providing education and guidance to the internal admin team. This collaborative approach allowed ESL's administrators to learn and work directly with the Admin Pro team, enhancing their understanding of the system setup process.

JUMP TO

Introduction	02
Change Can Be Challenging	03
Common Concerns With Adopting New Technology	
Helping You Achieve Success From Day One	04
The MeridianLink Advantage	
Real Stories, Real Inspiration	05
The Decision to Switch to MeridianLink Consumer	
Implementation Insight	
System Setup & IT Involvement	
Post-Implementation Support	
The Results of Digital Growth	10
Customer Success Stories	

LEARN MORE

Discover how **MeridianLink** can help you build stronger, lifelong consumer relationships now and into the future.

Post-Implementation Support

Support Channels



- Access to your dedicated Customer Success Manager
- A unified portal for all MeridianLink product support needs
- Chat feature for quick answers
- Live phone support

Support Resources



- Dive into the MeridianLink Knowledge Base for answers and tips
- Engage with other users and stay informed on product updates through Community Connect
- Ready Assist, your in-app personal assistant
- Monitor product operational status via the Status page
- Stay current on digital lending trends, insights, live webinars, and MeridianLink news with our Weekly Briefing newsletter



Once MeridianLink got the ticket, they were 100% all over it. It's nice to know someone is there to help us.

—Space Coast Credit Union



The transition and communication were very clear.

—ESL Federal Credit Union



I've always found the support portal very easy to use. When I encounter questions that I can't quite resolve through the knowledge base, I rely on the live chat feature. The support team delivers prompt and helpful solutions. Overall, the support has been very good for us.

—Kohler Credit Union

JUMP TO

Introduction	02
Change Can Be Challenging	03
Common Concerns With Adopting New Technology	
Helping You Achieve Success From Day One	04
The MeridianLink Advantage	
Real Stories, Real Inspiration	05
The Decision to Switch to MeridianLink Consumer	
Implementation Insight	
System Setup & IT Involvement	

Post-Implementation Support

The Results of Digital Growth	10
Customer Success Stories	

LEARN MORE

Discover how **MeridianLink** can help you build stronger, lifelong consumer relationships now and into the future.

The Results of Digital Growth

Previous systems were burdened with limited workflow configurations and extensive manual tasks—draining resources and time and resulting in sluggish processing times and decreased approval rates. However, with a smooth implementation of MeridianLink’s user-friendly interfaces and dynamic workflow configurations, along with access to an extensive partner marketplace, these customers made notable digital progression in their lending operations.

As you navigate your path forward, MeridianLink has the tools and experience to guide you toward your desired outcomes. Our multi-year blueprint for incremental digital growth aligns with your unique priorities, resources, and timing requirements to help you realize the full potential of adopting a digital ecosystem.



Efficient Processes, Enhanced Results



Instant approvals surged by over 25%, generating additional portfolio growth



Staff can independently complete approximately 95% of applications



Improved approve-to-fund times, giving borrowers quicker access to funds



Closed \$25 million in consumer loans in just six weeks



95% of all loan applications processed and decisioned within a single day



Better data accessibility for consumer insights and cross-sell opportunities

JUMP TO

Introduction	02
Change Can Be Challenging	03
Common Concerns With Adopting New Technology	
Helping You Achieve Success From Day One	04
The MeridianLink Advantage	
Real Stories, Real Inspiration	05
The Decision to Switch to MeridianLink Consumer	
Implementation Insight	
System Setup & IT Involvement	
Post-Implementation Support	

The Results of Digital Growth 10

Customer Success Stories

LEARN MORE

Discover how **MeridianLink** can help you build stronger, lifelong consumer relationships now and into the future.



Get Access to the Full Customer Success Stories!

Space Coast Credit Union improved productivity, workflow efficiencies, and the user experience. [Learn more!](#)

Kohler Credit Union increased lending efficiency and volume. [Find out how!](#)

Let's
connect!

Learn more about our LOS implementation process!

Discover how MeridianLink can help you drive efficient growth and lifelong consumer relationships now and into the future.

CONTACT US