



# Cloud Lending

Faster. Smarter.  
Built for What's Next.

Using legacy lending tech is like trying to stream a movie on dial-up instead of Wi-Fi.

It may technically work, but the experience?

- **Constant buffering**
- **Sluggish performance**
- **Overburdened IT teams**
- **Frustrated users**

It's why so many financial institutions are leaving their on-premises lending systems behind for the speed and scalability of the cloud.



## But, beware of the cloud-based label...

Many vendors claim to offer "cloud-based" solutions. But look closer, and you'll find the same old infrastructure, just rebranded.



### Cloud-washing

Uses the term "cloud" but runs on-prem behind the scenes.



### Cloud-native

Built in the cloud. Runs in the cloud. Updates in the cloud.

### Is your lending technology truly cloud-native?

Feature	Cloud-washed	Cloud-native
Still relies on local servers	✓	✗
Manual updates & patches	✓	✗
Requires heavy IT oversight	✓	✗
Scales dynamically	✗	✓
Built for remote access	✗	✓
Automated compliance updates	✗	✓

**If it doesn't deliver seamless updates, remote scalability, and zero on-prem dependencies, it's not cloud-native.**

## The Real Cloud Advantage

#### Scalable & Flexible Infrastructure

- Adapt quickly to market shifts or seasonal volume
- Integrate new tech partners and APIs without disruption
- Receive updates off-site with no manual installs or downtime

#### Strong Data Integrity & Compliance Support

- Protect your most important data with robust safeguards
- Automate ongoing compliance updates seamlessly
- Integrate advanced fraud protection effortlessly

#### Operational Efficiency That Grows With You

- Eliminate physical server maintenance
- Reduce IT strain and free teams for strategic work
- Lower total cost of ownership with predictable spending

#### Anywhere Access & Business Continuity

- Enable secure remote access for staff and borrowers
- Benefit from cloud-based disaster recovery and backup
- Maintain consistent service delivery under any circumstance

## Trusted By Thousands Of Financial Institutions

MeridianLink® delivers a true cloud-native lending experience—designed to help you move faster, stay secure, and scale smarter.

SCHEDULE A DEMO

AND EXPERIENCE THE BENEFITS OF CLOUD LENDING BUILT THE RIGHT WAY