

Unlocking Digital Growth



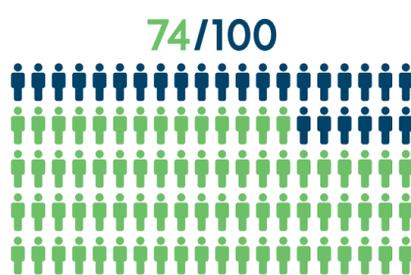
6 steps to smarter, smoother, and more engaging digital experiences and how MeridianLink® helps you get there.

1 Attract Consumers With Relevant, Engaging Outreach

Generic, mass campaigns are being outperformed by targeted offers tailored to individual needs and sent through preferred channels.

MeridianLink helps you deliver this with:

- Digital-first experiences across all consumer channels.
- Persona-driven segmentation based on behavior, intent, and product interest.
- Personalized product offers with configurable application templates, allowing tailored messaging to each segment.



74% of accountholders want **more personalized banking experiences.**

2 Make an Excellent First Impression

Consumers expect applications that are fast, simple, and consistent. **MeridianLink provides that quick, frictionless experience through:**

- Combo application options that let consumers apply for multiple products at once.
- Device-agnostic application experiences that seamlessly transition from one channel to the next.
- Layered personalization tools like pre-approved offers, messaging, and product suggestions that create a unique and seamless experience for applicants.



Applications should take **5 minutes or less** to complete, otherwise you risk drop off.

3 Turn Drop Offs Into Growth Opportunities

Application abandonment doesn't have to mean lost business. **Recoup opportunities and drive growth with MeridianLink features including:**

- Retargeting and reporting that identify where drop-offs occur, helping you quickly correct friction points.
- Personalized links that allow consumers to resume in-progress applications where they left off.
- Cross-channel outreach that re-engages prospective consumers and encourages completion.

4 Build a Distinct Digital Presence

In today's crowded financial market, differentiation is key. **MeridianLink helps you stand out through:**

- Personalized branding that supports community partnerships with universities, sports teams, and more.
- Unique URLs that simplify marketing and campaign tracking for specific product offers.
- Customizable landing pages that act as digital storefronts for your products.

5 Prioritize Fast, Accurate Decisioning

Slow decisioning can stall an otherwise smooth application process. **Keep qualified applicants moving with MeridianLink capabilities that:**

- Use data-driven cross-selling to provide pre-approved offers to qualified applicants.
- Provide instant decisioning for qualified applicants, eliminating downtime.
- Embed self-service tools for real-time updates and faster decisions.



42%

Automated decisioning drove a **42% increase in loan applications**, outperforming industry benchmarks.

6 Unify Your Digital Experience

MeridianLink connects you to a platform of solutions (MeridianLink® One) and a network of trusted partners so you can deliver a seamless consumer experience at every step.

- Kickstart digital lending and deposits by pairing MeridianLink's loan and account origination systems with our powerful application software.
- Unlock advanced capabilities for fraud protection, ID verification, analytics, and more through compatible partner integrations.
- Streamline workflows with configurable options and partner APIs.



14%

Unifying the digital journey has produced a **14% YoY boost** in loan growth.

- Target niche markets with segmented campaigns and tailored marketing outreach.
- Promote actionable insights on consumer segments to improve processes and better pinpoint audiences.



The final step in enhancing your digital experiences, boosting business volume, and increasing consumer satisfaction? Explore how MeridianLink can support *your* financial institution.

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