

MeridianLink Announces Third Quarter Enhancements for Consumer and Mortgage Solutions Across MeridianLink One Platform

Expanded functionality delivers more value for community banks and credit unions seeking to unlock the power of data, enhance personalization with data and insights, and acquire more consumers digitally

IRVINE, Calif. — October 28, 2025 — [MeridianLink](#), Inc., a leading provider of lending software platforms for financial institutions, today announced a series of [third quarter enhancements](#) for both [MeridianLink® Consumer](#) and [MeridianLink® Mortgage](#) across the MeridianLink® One platform designed to unlock the power of data, grow relationships faster, and enable our customers to acquire more consumers and deepen existing relationships through digital channels.

“As consumer and mortgage banking needs rapidly evolve, we are committed to innovation across the MeridianLink One platform so that our customers can compete, grow, and win,” said Devesh Khare, chief product officer, MeridianLink. “These advances showcase how we’re arming customers with robust data including peer benchmarks along with expanded automated workflows to simplify account opening and lending applications processes.”

The MeridianLink One platform empowers financial institutions to develop lifelong financial management relationships by supporting every stage of a consumer’s financial journey with a comprehensive banking software platform. With solutions that span the entire digital lending journey—from deposit account opening, consumer and mortgage loan origination, data access and verification, business consulting, analytics, collections, and scoring—the platform’s seamless integration eliminates the need for disparate financial systems, reduces silos, and increases efficiencies.

MeridianLink’s major enhancements this quarter include:

Unlocking the Power of Data

- **MeridianLink® Insight for Mortgage:** An out-of-the-box intelligence and analytics solution tailored for mortgage lending, MeridianLink Insight for Mortgage stands out as a best-in-class solution, delivering unmatched speed, accuracy, and immediate value to lenders from day one. Unique in the market, the solution combines powerful analytics, real-time benchmarking, and deep borrower insights from a single mortgage LOS platform designed to accelerate decision making and drive measurable growth. By leveraging over 2000 data points from the MeridianLink® Mortgage LOS, Insight for Mortgage offers instant access to 60+ pre-built dashboards and hundreds of customizable data views. Insight for Mortgage is designed to provide financial institutions with the flexibility to tailor reporting capabilities to meet specific business goals. The solution helps improve pull-through and cross-sell rates by identifying breakdowns and friction points within the sales funnel. It enables organizations to benchmark loan volume and processing speed against industry peers while offering deeper insights into borrower segments through analysis of income, credit scores, and other key metrics. Its scalable architecture supports ongoing data growth and seamless integration with future technologies, ensuring long-term value and adaptability.

- **MeridianLink® Insight for Collect:** MeridianLink Insight for Collect gives financial institutions a smarter way to manage collections and beyond. By combining real-time data with advanced tools like the Propensity to Pay Index, performance dashboards, and virtual Collector, institutions can prioritize accounts, reduce wasted outreach, and boost ROI. The solution equips financial institutions with real-time consumer data and advanced analytics to drive smarter, more strategic collections. By delivering a clear view of each consumer's journey, including current and historical lending behavior, it enables collectors to prioritize accounts with a higher likelihood of repayment based on past payment history. This targeted approach reduces time spent on delinquent accounts, increases repayment turnaround times, and ultimately improves ROI by helping consumers regain financial stability more efficiently.

Acquiring Consumers Digitally

New features available in MeridianLink® Access and MeridianLink® Opening help FIs expand their reach digitally while helping more customers easily access products quickly and efficiently:

- **Second Chance Product Support:** Account opening now supports Second Chance Checking, giving consumers access to great banking and inclusive financial options.
- **Business Account Opening:** Institutions can now offer custom branded business account opening experiences, making it easy for business owners to apply for deposit accounts in a single, streamlined process through any channel.
- **Special Deposit Accounts:** FI's can now support additional account opening application flows, including minor, trusts, memorial, and estate accounts, broadening their capabilities across product offerings.

Grow Relationships Through Automated Offers

- **Expanded Cross-Sell Support:** Financial institutions can now transform new loans and deposits into growth opportunities with the newly integrated Cross-Sell Support feature in MeridianLink Access. This enhancement enables FIs to instantly present applicants with seamless, personalized product offers designed to drive additional product adoption. Whether a consumer opens a deposit account, loan, or credit card, MeridianLink automates offer creation for FIs, presenting them to a consumer in real-time that a consumer can instantly accept.

To view the full capabilities now available, visit: <https://www.meridianlink.com/product-enhancements>

About MeridianLink

MeridianLink® empowers financial institutions and consumer reporting agencies to drive efficient growth. MeridianLink's cloud-based digital lending, account opening, background screening, and data verification software solutions leverage shared intelligence from a unified data platform, MeridianLink® One, to enable customers of all sizes to identify growth opportunities, effectively scale up, and support compliance efforts, all while powering an enhanced experience for staff and consumers alike.

For more than 25 years, MeridianLink has prioritized the democratization of lending for consumers, businesses, and communities. Learn more at www.meridianlink.com.

MeridianLink Media Contact

Erica Bigley

Erica.Bigley@Meridianlink.com