

Meet Millie: MeridianLink Intelligence Agents Embed AI Within MeridianLink One Platform

First task-specific agent, Doc Agent, introduced for MeridianLink Mortgage with additional agents planned

IRVINE, Calif. – May 12, 2026 – [MeridianLink Inc.](#), a leading provider of digital lending and data-driven decisioning solutions, today announced [MeridianLink® Intelligence](#), the embedded AI offering built within the MeridianLink® One platform.

Nicknamed “Millie,” MeridianLink Intelligence deploys role-based AI agents inside MeridianLink One to streamline workflows, increase application to funding speed, and enhance customer and employee experiences. The first agent, Doc Agent for MeridianLink® Mortgage, was previewed for an audience of 1,400 at the [MeridianLink LIVE](#) user conference, with general availability planned for the fourth quarter of 2026. Doc Agent for MeridianLink® Consumer will follow in early 2027. This marks the first step in developing a suite of task-specific agents designed to automate and optimize work across every stage of lending.

“MeridianLink is positioned to be a leading AI lending platform for community financial institutions.” said MeridianLink President and CEO Larry Katz. “AI is transforming our mission-critical lending platform into one that delivers faster loan decisions, higher conversion rates, and a more seamless borrower experience. With Millie, we’re embedding intelligent agents directly into the workflows community lending teams already use every day. We keep humans in the loop while reducing manual effort and improving quality and efficiency.”

Katz continued, “With Millie, we’re giving our customers the flexibility to adopt technology at their own pace. This allows them to focus on what matters most: building relationships, serving their communities, and growing with confidence. It allows customers to reduce the human touches in the back office and increase the human touches in the front office. Millie is purpose-built for the unique needs of community financial institutions by bringing together intelligent automation and the security, compliance, and precision that customers expect from MeridianLink.”

Lending today is bogged down by repetitive, time consuming, manual processes that leave teams buried in low value work. MeridianLink customer insights reinforce the urgency: institutions see the greatest AI impact in accelerating workflows (46%), reducing fraud risk (21%), and improving the application experience to reduce drop-off (15%).

MeridianLink Intelligence aims to directly tackle these challenges by automating repeatable, recurring, manual, and high-volume tasks within the platform.

The result:

- Higher conversion rates
- Better customer outcomes
- Improved borrower experiences
- More time for teams to focus on relationships and growth

Why AI Belongs at the Core of the LOS

AI delivers the most impact when it operates inside the origination and opening system, allowing customers to adopt it at their own pace.

Unlike point solutions that address steps in isolation, MeridianLink Intelligence operates as a unified intelligence layer embedded within the lending platform. Because MeridianLink is the system of record — with nearly 30 years of experience, deep workflow integration, embedded compliance logic, and access to real operational data across the lending lifecycle — this capability is built into the foundation, not added on.

First Agent in Action: Doc Agent

The first agent, Doc Agent for MeridianLink Mortgage, transforms document workflows—one of the most manual, error-prone areas in lending.

Doc Agent:

- Converts underwriting conditions into clear, borrower-ready requests
- Reviews borrower-supplied documents, ensuring completeness, currency and relevance
- Extracts structured data from documents for one-click updates to the application

By eliminating repetitive manual steps, Doc Agent reduces cycle times, improves accuracy, and keeps applications moving forward without bottlenecks.

“MeridianLink Intelligence is rolling out as a foundational platform capability designed to improve consumer and workforce experiences and outcomes,” said MeridianLink Chief Product and Strategy Officer Troy Coggiola. “We’re embedding intelligence across the platform, so work moves faster and is secure, compliant and explainable.”

Coggiola added, “Doc Agent for Mortgage is just the beginning. We’re expanding into additional agents across every step of the lending lifecycle to help our customers get to yes even faster. We’re supporting our customers as they reinvent lending and account opening within the software they use every day. This is how community financial institutions move beyond incremental efficiency gains and, together, we transform how lending gets done.”

For more information about MeridianLink Intelligence, click [here](#).

About MeridianLink

MeridianLink’s leading digital lending platform and suite of solutions help retail banks, credit unions, IMBs, and consumer reporting agencies grow, scale, and serve. Powered by smarter automation, built-in compliance, trusted AI and data, and the industry’s most robust partner network, we connect consumers to a modern technology ecosystem. Our solutions across account opening, loan origination and optimization, digital mortgages, collections, and reporting accelerate processes, deliver personalized experiences, and foster lasting relationships. Together, we’re making lending human.

MeridianLink Contact

Erica Bigley

Erica.Bigley@MeridianLink.com