



# Turn declines into future funded loans

**Every decline creates a choice: lose the borrower or build the relationship.**

With MeridianLink Pathway, the decision is easy.

Pathway transforms the moment after a decline into an opportunity to build trust, keep borrowers engaged, and create a clear path for future lending opportunities.



**70% of declined borrowers never apply with that financial institution again.**

## How MeridianLink Pathway works



### 1. DECLINE

**Automatically deliver a compliant adverse action experience.**

When an applicant is declined, MeridianLink Pathway instantly initiates a personalized digital experience that keeps the borrower engaged beyond the lending decision.



### 2. EDUCATE

**Provide clarity and actionable insights.**

Borrowers receive personalized explanations of their lending decision, credit education, and recommendations aligned to your underwriting criteria.



### 3. GUIDE

**Create a clear path toward approval.**

Each borrower receives a customized roadmap outlining the steps they can take to improve their financial readiness and become approval-ready.



### 4. RECONNECT

**Re-engage at the right time.**

Pathway monitors borrower progress and notifies both your institution and the borrower when they are ready to return, creating new opportunities to lend.

## When no becomes the next step toward yes

Most financial institutions treat adverse action as the end of the lending journey. Borrowers don't—they simply continue it somewhere else. MeridianLink Pathway keeps your institution connected until they're ready to qualify.



### WIN BACK FUTURE FUNDED LOANS

Reconnect with borrowers when they're approval-ready and recover future lending opportunities that would otherwise be lost.



### STRENGTHEN BORROWER RELATIONSHIPS

Replace a transactional decline with a personalized experience that builds trust, demonstrates your commitment to borrowers' financial success, and keeps them connected to your institution.



### INCREASE LENDING TEAM PRODUCTIVITY

Reduce repetitive decline inquiries and manual follow-up with automated borrower education and guidance, so your teams can focus on originating and funding more loans.



### TURN COMPLIANCE INTO A COMPETITIVE ADVANTAGE

Automate adverse action communications while delivering a modern, consistent digital experience that reinforces your brand and borrower commitment.

## Keep the path to yes open

Financial institutions have spent decades optimizing how they make lending decisions. Now, the opportunity is what happens next. Our **Lending Lifecycle Solutions** make it possible for you to support borrowers throughout the entire lending journey—from decline to readiness, relationship building, and growth.

See how MeridianLink Pathway helps you turn loan declines into future lending opportunities.

SCHEDULE A DEMO