MeridianLink Access FAQs

This document is provided exclusively for MeridianLink® customers and contains information intended for customer planning and informational purposes.

Access + Engage Connection

Is Engage required to create personalized links for preapproved applicants using MeridianLink® Access?	Yes. Engage identifies the preapproved segment and generates the personalized URLs or QR codes. Access powers the landing experience, using the link to pre-fill the application with the applicant's known data.
Do you need to purchase data beyond your existing customer base to maximize Engage?	Engage leverages your existing core, credit, application, and payment data to identify cross-sell, upsell, and retention opportunities. Third-party data is optional and mainly supports prospecting and acquisition campaigns targeting non-customers.
How would MeridianLink® Engage/Access work with SavvyMoney campaigns?	They're separate offerings that can run side by side. SavvyMoney focuses on credit monitoring and engagement, while Engage and Access support targeted product marketing and application experiences. The campaigns can operate independently without conflict.
If a customer is approved for a loan and later wants a credit card, can they access a new offer through their existing login, or do they need to reapply for a new card?	They wouldn't see new offers by returning to the original session. That session closes once the loan application is submitted. Instead, Engage can trigger a follow-up cross-sell campaign via email, SMS, or a digital banking widget with a personalized, pre-filled link for the credit card. Access pre-fills the application with the customer's known information, so they don't have to start completely from scratch.
Does Engage integrate with HubSpot?	Not yet. Engage plans to offer an external CRM API that will support integrations with CRM platforms like HubSpot.
How does Engage consume core data? Is the process automated?	Yes. Engage connects to your core and other third-party data sources through the MeridianLink® One integration layer, automatically ingesting data on a scheduled basis to build segments and campaign

	audiences. No manual data pulls or uploads are required.

Data

Are there any plans to use census tract data for FOM eligibility?	The FOM eligibility feature is based on location pools of zip codes. The location pools are managed inside of the LOS. The most common use case is if the applicant's zip code is found in any of the available location pools, the system knows they are eligible, and skips prompting them for the answer.

Automated Actions

Can automated actions be created from the response accepting or declining the app? What about no response?	There are internal comments that are posted to the applications if they accept/decline/or abandon the application. You can queue off the internal comment and set an automated action for that queue.

Third-Party Integrations

What type of integration is required with your home banking provider?	We support direct integration with Banno and Candescent through a dashboard widget. We also offer an external API that any digital banking provider can integrate with. The Engage Offers Hub is coming soon and will use an Access intent code.
Does Access allow for use of InstaTouch?	This integration is not available today but is a future consideration.
Does Prove allow the applicant to change the information that is pre-filled if it is incorrect?	Yes, the applicant can change the pre-filled information.
Does Prove only integrate with Access, not Portal?	Yes, Prove is only available for Access.
Does Prove work with joint credit applications?	This is not available today but is a future consideration with the planned bifurcated application experience.

For people with family cell phone plans, is Prove able to pull user information for anyone on that plan?	No, the Prove functionality is tied to the phone number.
How is Prove integration different than InstaTouch?	Prove is identity-first—it verifies the user by authenticating their phone/device and then returns trusted data to prefill the application. InstaTouch is data-first—it takes user-provided PII, matches it against Equifax and carrier data to validate identity, then proceeds to autofill and confirm the information.
Is Access integrated with Authorize.net?	Access is not integrated with Authorize.net.
Is Access integrated with SWIVEL for payments?	Pilot testing for the integration with SWIVEL is underway. We're also working on integrations with additional electronic payment vendors that support Apple Pay and Google Pay.
Is Access integrated with Visa Online?	Access is not integrated with Visa Online
Is Apple Pay and Google Pay supported for new account funding via the REPAY integration?	REPAY Funding is a future consideration. Integration for electronic payment support is underway with SWIVEL and Stripe which will support Apple Pay and Google Pay. Pilot testing is underway, with general availability late Q3.
Is the Prove confidence score available in reporting and/or queue logic? Is it considered during the instant approval process?	The Prove confidence score is reported in the audit log currently but not used in the instant approval process.
What if a customer doesn't have a cell phone, how does Prove work?	A cell phone would be required for the Prove prefill functionality to currently work. We are looking at driver's license scan for additional prefill support in the future.

Lending

Do business loans need to be enabled in Access, or should they already appear as an option?	Business/commercial loan application types are configurable in Access, not enabled by default for every institution. If you don't see business loans as an option, it's likely not yet part of your configuration. Check with your account or implementation team to confirm whether they're part of your package and can be turned on.

Do you have to ask for loan amount and term? We would like to approve based on what's qualified, and the consumer may not know what term until they know rate and payment amounts.	The fields required inside the application are dependent upon your underwriting guidelines. You can work with your MeridianLink Implementation Analyst to tailor the fields to best support your needs.

Funding

Are ACH and credit/debit funding already available within Access?	Yes, and we are adding more partners and payment options with Swivel and Stripe.

Workflows

If someone is pre-approved, does that mean they cannot be denied for the product for any reason?	There are two considerations. First, Engage time-boxes pre-approved offers to a defined campaign period, so the offer expires after that window. Second, under FCRA rules governing firm offers of credit, the consumer generally must still meet the creditworthiness criteria used at the time of the prescreen when they accept the offer. If something material changes—such as a new delinquency or bankruptcy—the consumer may no longer qualify. That's a compliance requirement, not just a technical detail, so your compliance team should confirm the specific criteria and re-verification process for your program.
Can IP addresses be used for the block logic?	There is a system setting in Access security management that can block an IP address and/or a set of IP address ranges.
How does Access differ from MeridianLink Portal?	Unlike Portal, Access automatically saves application progress, allowing applicants to seamlessly resume across digital and in-branch channels. Prefill verifies identity and auto-populates applicant data to streamline the application process. Access also gives your team greater visibility into incomplete applications, flagging them for re-engagement, while richer verification data more accurately matches applicants to their applications. And because Access is fully configurable, business teams can build and adjust workflows without waiting on IT.

Do you have to use combo applications with Access?	No, any workflow can be used.
Does cross-sell support soft credit pulls or does it require hard credit pulls?	The credit pull type is not dependent upon the cross-sell feature explicitly. The credit pull type is dependent upon your underwriting guidelines for the application and configuration set in Access.
If the consumer only selected one product within the cross-sell but had multiple options they are interested in, would the application show the other available cross-sell products at the end of the application?	The cross-sold opportunity and the loan offer are separate things. The loan offers page does support showing multiple qualified products. So if they were approved for more than just the cross-sold product, the end user can choose.
Can we choose not to display the button on the action cards when we want to use the format/layout, but don't want a call-to-action to appear?	Our UX team is working on this known enhancement request so that the button is optional within the action cards.

Omnichannel Capabilities

Is there a cost associated with Access' omnichannel capabilities?	No, there are no additional costs associated with Access' omnichannel capabilities.
If we have not yet launched Access but plan to soon, can we add omnichannel capabilities?	No need—omnichannel capabilities are standard with Access and do not require an add-on.
What is the difference between traditional login and Omni Lookup login?	Traditional login requires a username and password. Omni Lookup login does not require a password and allows applicants to re-enter applications or complete post-submission tasks without needing saved credentials.
Can Access track abandonment and pinpoint where in the app abandonment occurred without MeridianLink® Insight?	We are currently building application analytics within Access, targeting release in early 2027. We also partner with Alpharank for funnel analytics through the MeridianLink® Marketplace.

Expanded Core Lookup

Is expanded core lookup only available with Access?	Yes, expanded core lookup is only available with Access and is not available for Portal.
Does the expanded core lookup for internal transfer account info require any development or API work?	No, this does not require any development work for the financial institution.

Document Support/Scans

Can customers upload documents to their submitted application through Access?	Yes
Does the initial applicant verification process with a PIN require another vendor integration?	No. This process is handled within Access.
Will Access have a document upload option on the status page like that within Portal?	Yes. Applicants can already upload documents through assigned tasks, and a generic document upload feature is coming soon to ensure Portal parity.

Ancillary Products

Can ancillary products (GAP, mechanical breakdown, debt protection) be offered within the Access application?	Today, presentment and intent can be configured using custom questions within a shared page. Integration with TruStage is on the roadmap for 2027.

Modern Experience

Do you have to be on the Modern Experience to deploy Access?	No