MeridianLink Accelerates Lending Innovation Across Its Platform with Fall 2026 Enhancements

New capabilities connect digital experiences, automate lending workflows, and embed AI to help community financial institutions operate more efficiently

Irvine, Calif., November 3, 2026 — MeridianLink®, a leading provider of AI-powered lending technology and intelligent financial experiences, today announced its Fall 2026 product enhancements across consumer lending, mortgage, and digital account opening. The latest capabilities help financial institutions deliver faster, more connected experiences for consumers while improving efficiency for the teams serving them.

These innovations reflect MeridianLink's continued investment in building a more connected and AI-enabled lending experience. From simplifying the journey between account approval and activation to automating complex mortgage workflows and introducing AI-powered document processing, the platform's expanded functionality is helping community banks and credit unions reduce friction, accelerate decisions, and strengthen customer relationships.

"Community financial institutions are being asked to deliver better experiences, make faster decisions, and operate more efficiently, often with the same resources," said **Troy Coggiola, Chief Product and Strategy Officer at MeridianLink**. "Our focus is on solving those challenges for credit unions and community banks across the complete lending and account opening journeys. That means making it easier for consumers to access financial products and services, empowering lending teams to work smarter, and embedding AI and automation directly into the workflows where they can make the greatest impact. But innovation is more than automating processes or increasing efficiency. We're giving community financial institutions more time to do what they do best: serve their communities, deliver innovative financial products, build meaningful relationships, and guide people along their financial journeys. These enhancements represent another meaningful step toward our vision of a more connected, automated, and ultimately more human lending experience."

Creating a More Connected Consumer Experience

MeridianLink continues to expand the capabilities of **MeridianLink® Access**, its digital credit and account opening application experience, to help financial institutions eliminate friction between application, approval, and account activation.

A significant milestone this quarter is the introduction of integrated online banking enrollment, enabling approved applicants to move directly into digital banking without a separate enrollment process. Through integrations with Lumin, Q2 Banking, and Banno, financial institutions can create a more seamless path from approved applicant to active account holder.

Additional enhancements include:

- **Electronic Payments:** Enable consumers to fund new accounts directly within the application experience, reducing unnecessary steps and improving conversion.
- **Direct Deposit Switching:** Allow applicants to establish direct deposit as part of the account opening process, helping financial institutions build deeper relationships from day one.
- **Expanded Business Lending:** Give business owners the flexibility to apply for credit cards, vehicle loans, and business financing from virtually any device.
- **More Personalized Application Experiences:** Connect MeridianLink Access with MeridianLink Engage through personalized URLs that link targeted offers to prefilled applications, making it easier for consumers to take the next step from marketing engagement to funded account.

Together, these capabilities extend the digital experience beyond application submission, helping financial institutions connect acquisition and activation while building stronger consumer relationships.

Empowering Lending Teams Through Greater Automation and Efficiency

As financial institutions face growing demands to do more with existing resources, MeridianLink is advancing a more efficient lending experience through enhancements that reduce manual work, streamline operations, and empower loan officers and lending teams to work more effectively.

Within **MeridianLink® Mortgage**, new core banking integration capabilities enable real-time loan booking, member and account searches, and loan number retrieval. By reducing manual data entry and eliminating the need to move between disconnected systems,

financial institutions can accelerate the transition from origination to servicing while improving data consistency.

Updates to the MeridianLink Mortgage Originator Portal further simplify day-to-day workflows by allowing loan officers to access critical information and complete more tasks directly within the portal. This includes document and form printing, Qualified Mortgage status and fee information, and homeownership counseling organization details, reducing the need to navigate between systems or rely on additional processing support.

Additionally, new advanced decision engine capabilities within MeridianLink Access support more automated and consistent lending decisions as created in MeridianLink Consumer. By leveraging real-time data and intelligent workflows, lenders can accelerate decisioning, reduce manual reviews, and maintain control over their lending processes.

By addressing friction across both lending operations and the borrower journey, MeridianLink is helping financial institutions improve efficiency while preserving the quality and personal service their customers expect.

Bringing AI Directly Into the Lending Workflow

MeridianLink is advancing the role of AI in lending by embedding intelligence directly into the workflows financial institutions rely on every day. Through the introduction of **MeridianLink Intelligence**, or Millie™, the company is bringing AI-powered capabilities directly into the MeridianLink One platform to help financial institutions automate routine tasks, improve operational efficiency, and make more informed decisions.

The first solution, **MeridianLink Intelligence Doc Agent for Mortgage**, will be available later this quarter.

Doc Agent uses role-based AI agents to review uploaded documents for legibility, completeness, timeliness, and document type, helping identify issues earlier in the process. Borrowers receive real-time feedback when documents require attention, reducing unnecessary back-and-forth with loan officers, and helping accelerate loan processing.

"AI has the greatest potential when it's a native capability of the systems and processes that financial institutions rely on every day," added Coggiola. "Our goal is to remove the repetitive work that slows teams down, improve the consistency of critical processes, and give employees more time to focus on the people behind every application."

Advancing the Lending Experience Platform

The Fall 2026 enhancements reinforce MeridianLink's commitment to delivering a more connected Lending Experience Platform, bringing together consumer experiences, workforce automation, and embedded intelligence.

By continuously investing in capabilities that simplify the lending journey for both borrowers and financial institutions, MeridianLink is helping customers accelerate growth, scale operations, and deliver more personalized service.

Financial institutions can learn more about the latest enhancements by clicking **here** or contacting their MeridianLink account representative. Customers can also register for upcoming What's New webinars to explore new capabilities and learn how to put them to work.

About MeridianLink

MeridianLink is the modern connection between human experience and technology, empowering community financial institutions to deliver better lending experiences through intelligent automation, trusted AI and deep industry expertise. Through MeridianLink One, financial institutions can connect solutions, data, intelligence and workflows across the lending lifecycle to simplify experiences for both consumers and the people who serve them.

That’s Lending Made Human.

For more information, visit **www.meridianlink.com**.

Contact

Erica Bigley

Erica.bigley@meridianlink.com