



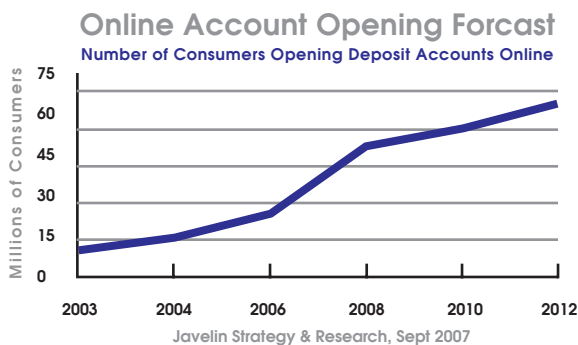
Automate the enrollment process.
XpressAccounts™
puts the pieces together!



XpressAccounts™ facilitates the entire end-to-end new member enrollment and funding transaction including credit reporting, ID verification, check history, account funding, switch-kit, documents and personalized cross-selling for all loan products... all within minutes.

Utilizing your home banking platform, the system allows new and current members the ability to open and fund accounts quickly and easily – 24/7 – from the convenience of their home or office.

All decisioning criteria, scoring rules and work flow engines are completely customizable to accommodate your business needs. XpressAccounts™ automatically consolidates data from all existing channels and merges the information with third party verifications. This safe and practical technique raises efficiencies and reduces fraud while improving your members' experience across the board.



FEATURES

- ◆ Allows new and existing members to open and fund accounts 24/7
- ◆ Verifies and authenticates identity in real-time
- ◆ Convenient funding via debit, credit cards or ACH utilizing account verification
- ◆ Immediate decisioning and instant cross-selling
- ◆ Patriot Act compliance and fraud protection
- ◆ Automated account creation to your core system
- ◆ Provides optimal affordability with transaction-based fees
- ◆ Creates end-to-end paperless work flow environment
- ◆ Reduces new member acquisition costs
- ◆ Account look-up with your core database
- ◆ Dynamic document engine with e-signature
- ◆ Loan opportunity and cross-sell engine
- ◆ Simple straight forward and affordable pricing model
- ◆ Seamless integration with LoansPQ™

Two applications
one seamless solution.



TESTIMONIALS

“We were amazed those first couple of weeks after Xpress Accounts was deployed. We received over a hundred new applications - just by offering the link on our web site - without any additional marketing.”

Royal Credit Union

HOW AUTOMATION MAKES IT EASY

For more information or to schedule a free demo, contact us today at 888-593-8970

Open Accounts	Authenticate	Funding/ Decisioning*	Switch Kit & Docs	Upload to Core	Cross-Selling
A simple link is placed on your web site to allow potential and current members to open and fund new accounts online. On the back-end, data can be drawn from traditional channels (branch, call center, kiosk, indirect, etc.) to centralize new account processing.	Applications undergo ID verification, credit pull, authentication and OFAC checks. Optional third party authentication processes can also be integrated into the system.	Members can have their funds conveniently transferred into their new account immediately via debit, credit cards or ACH. *For in-branch channels, prospective deposit accounts are identified.	Generate pre-filled forms and signature cards. For individuals who are migrating from other institutions, our switch kit creates letters to close previous accounts or add/change direct deposit and bill pay accounts.	Search your core system for existing relationships prior to creating new member and all-account sub-records. Also allows for automatic set-up of account services: Overdraft, ATM/Debit and new Regulation-E Opt-In preferences.	Offer deposit, loan and insurance products within one easy-to-use platform designed to handle new accounts, provide pre-approval offers and process loans. Executive reports help you maintain ongoing control of accounts/deposits in relation to lending activity.



Don't be puzzled by automated lending. LoansPQ™ puts the pieces together!



LoansPQ™ makes it fast and simple for members to apply for loans. Mortgage, auto and commercial loans as well as credit cards can be processed online 24 hours a day, seven days a week. Using an intelligent loan management system, LoansPQ™ streamlines every aspect of the lending process from application, to processing, to tracking and closing. LoansPQ™ also includes credit-reporting, ID verification, screening and automated decisioning.

Applicant credit data is analyzed using your specified underwriting guidelines. Scoring rules and decision criteria are fully customizable and additional third party authentication processes also can be integrated into the system. Within seconds LoansPQ™ provides accurate decisions based on up-to-the minute credit data and your own lending guidelines.

Overall productivity is enhanced with our customizable workflow, pre-populated forms, online tracking of loan status, improved applicant-staff communication using electronic notes, which can be attached to application files, and remote document signing (eSign).

Like our other sophisticated web-based applications, LoansPQ™ can be set up to communicate with any of your existing platforms and technologies and has broad support among industry leaders to enable tight integration with popular third-party vendors. In addition, LoansPQ™ easily consolidates applicant data from all existing channels — web, branch, call center, indirect, and kiosks — to raise productivity, reduce fraud and increase member satisfaction.

Designed to effectively promote financial products, LoansPQ™ can facilitate cross-selling of loans, credit cards and anything else your credit union would like to offer members.

Two applications
one seamless solution.

FEATURES

- ◆ "Dynamic Cross-Sell Engine" identifies both new lending and refinance opportunities
- ◆ Point-of-sale "Opportunity Engine" with our Dynamic Cross-Sell Engine provides the ultimate automated cross-sell capability
- ◆ Customizable workflow
- ◆ Allows for loan and credit card applications online 24/7
- ◆ Supports multiple lending products — mortgage, HELOC, refinance, auto & indirect auto, personal, lifestyle and credit cards
- ◆ Provides robust credit reporting and credit analysis tool
- ◆ Immediate pre-qualification and real-time loan status tracking
- ◆ Seamless integration with any core data processing system and over 100 third-party vendors
- ◆ Reduces training time, administration and loan processing costs
- ◆ Consolidates applicant data from all existing channels — web, branch, call center, indirect and kiosks
- ◆ Easy-to-read management reports increase communication
- ◆ Provides optimal affordability with transaction-based fees
- ◆ Outstanding track record of security and reliability
- ◆ Creates paperless environment with remote document signing
- ◆ Presents consistent user experience
- ◆ Seamless integration with XpressAccounts™

HOW LOANSPQ MAKES LENDING FAST AND EASY

For more information or to schedule a free demo, contact us today at 888-593-8970

Accept Applications	Authenticate & Review Credit	Tracking & Decisioning	Docs & Signatures	Core Integration	Cross-Selling
A simple link is placed on your web site to allow members to apply for loans — including credit cards, mortgage, auto and commercial loans as well as other financial products online.	Applications undergo ID verification, credit pull, authentication, and OFAC checks. Optional third party authentication processes and your own specified underwriting guidelines can be integrated into the system as well.	Members will know if they are qualified for one or multiple loan products within seconds of their application submission. The status of loan requests can be tracked online and electronic notes can be attached to files to enhance staff-applicant communication.	LoansPQ™ will be set up to generate pre-filled loan forms for closing. You also can create a fully paperless environment using a digital signature pad and remote document signing (eSign) to realize immediate savings on printing supplies.	Seamless integration with your core system allows you to search for existing relationships prior to creating new member and all account sub-records. Also facilitates transferring new loan data to your core system for servicing.	Applicants are prequalified for other additional loan and insurance products. Executive reports can be generated easily for data-mining campaigns and to bridge internal and external communication gaps.

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Two applications one seamless solution.



LoansPQ™ fully automates the lending and decision making process by providing advanced loan services to members. Utilizing sophisticated web technology, LoansPQ™ delivers an immediate, online pre-qualification to loan inquiries within 20 seconds–24 hours a day, seven days a week.



XpressAccounts™ allows new and existing members to open and fund accounts, including checking, savings, certificates of deposit and individual retirement accounts, quickly and easily – 24/7 – from the convenience of home or office. XpressAccounts™ facilitates the entire transaction of credit-reporting, ID verification/screening, account funding, switchkit, documents and cross-selling for various deposit, loan or insurance products... all within minutes!

Scoring rules and robust decisioning criteria are fully customizable and are used to identify and display pre-approved products and services that best match each member's financial profile. On the back-end, LoansPQ™ and XpressAccounts™ will consolidate data from all existing channels to vastly raise productivity, reduce fraud and increase member satisfaction across the board. LoansPQ™ and XpressAccounts™ easily integrate with most core systems, eliminating data re-keying and making new records creation a snap.

TESTIMONIALS

“The MeridianLink system has really increased the efficiency of our staff and stream-lined processing for our members. The staff has much more quality face-to-face time with members, which has allowed us to integrate sales more effectively.”

Security Service Federal Credit Union

“MeridianLink's experience dealing with backend integration really showed as they successfully tackled one integration obstacle after another. As a result, we enjoyed a successful deployment. The system is so robust and stable that it enabled us to increase our cross sell immensely. Needless to say, we look forward to continuing our relationship with MeridianLink.”

America First Federal Credit Union

FEATURE	BENEFIT
Single Origination Platform For All Application Types And Channels	Consistent user experience for members and staff decreases training time while offering members world-class service.
Supports Multiple Application Types <ul style="list-style-type: none"> • Mortgage (1st, 2nd, HELOC & Refi) • Member (Vehicle, Personal, Credit) • Business (Loan and Deposit) • Indirect Loans (Vehicle and Retail) • Deposit (Personal, Minor, IRA, HSA) 	Complete platform to qualify members for any loan and deposit type supported by your financial institution. Consolidate loan tracking and management in one easy-to-use platform. Support for both direct and indirect auto lending. Automated loan cross-selling feature increases visibility of full line of products.
100% Web-Based Platform Hosted or In-House Deployment	No software or hardware required. Secure and scalable solution reduces network infrastructure and IT staffing costs. All system upgrades are deployed instantly and free of charge.
Cross-Sell and Opportunity Engine	Achieve your growth objectives across all lines of business and all delivery channels with a powerful point-of-sale "Opportunity Engine."
24/7 Online Member Access	Members have online access to loan services for convenient 24-hour self-service.
Real-time Loan Status Tracking	Loan status can be tracked in real-time, reducing funding timetables and enhancing member service value.
Advanced Credit Reporting Capabilities	Easy to read credit report with robust functionality. Features merging and unmerging of credit data and unlimited free credit report reprints; currently used by over 26,000 financial institutions nationwide.
Credit Analysis Tool	Become a trusted adviser to your members. Credit Analysis provides members with a detailed, user-friendly analysis of their credit history. Can be used to simulate methods to improve member scores.
Document Archiving, Scanning and Digital Signature Pad	Reduce paper, toner cartridge and storage expenses with paperless office features.
Comprehensive Management Reporting	Run management reports at any given time to obtain an in-depth analysis of lending operations and loan performance to react swiftly to changing market conditions.
Fannie Mae and Freddie Mac Automated Underwriting Integration	Direct access to the nation's largest mortgage automated underwriting systems.
Mortgage Settlement Services Integration	Streamline mortgage lending operations with online access to mortgage settlement service products.
Free SupportLink	Access to our support team is complementary via instant chat, email or phone.
Low Transactional Pricing	Pay-as-you-go pricing model promotes pricing flexibility that meets the size of your lending operations.
Integration to Over 100 Third-Party Systems	Seamless integration with core processors and LOS systems provides convenient and error-free transfer of loan and member data and eases implementation. Also allows convenient integration with other software programs and providers.



TECHNOLOGY OVERVIEW

TESTIMONIALS

“iQ Credit Union is a huge fan of MeridianLink and have been using it with enormous success since June 2006. We are pleased with the integration to Episys as well as other systems (like our imaging system and CUDL). The crew at MeridianLink are knowledgeable, professional and efficient which made our project implementation much more methodical and planned than other business partners we have worked with in the past.”

iQ Credit Union

“As we continue to serve the ever growing financial needs of our community, we recognize that our business relies heavily on technology, we are fortunate to have MeridianLink as one of our trusted and reliable technology vendors.”

VAMCU Federal Credit Union

“MeridianLink’s service and response time is phenomenal! If you need something altered or changed, MeridianLink immediately begins to work on your request. Most of the time your request is processed and completed in mere minutes. That level of effective service from MeridianLink allows us to provide the ultimate service to our members.”

WestStar Credit Union

From new member acquisition and enrollment to loan origination and processing, MeridianLink solutions offer new levels of automation that deliver immediate and unprecedented productivity gains. Our solutions provide unparalleled security, stability, and flexibility with highly scalable architecture that makes integration to third-party systems painless, quick and easy.

Integration to over 100 third party vendors

Our software applications have broad support among many loan industry leaders (Data Processors, Imaging Systems, Insurance Companies, Fannie Mae, Freddie Mac, etc.), which means tight integration with popular third-party products that will improve your work flow and efficiency.

Centralized IT

Bypass complicated software installation for easy dissemination of new features and fixes. Updates, new features and patches are automatically implemented with periodic system updates.

No maintenance required

Dual firewalls constantly run detection, prevention and reaction processes. In addition, our staff is trained to monitor system stability and security to ensure nothing jeopardizes system availability. The result is a worry-free system that is accessible to members and staff 24 hours a day, seven days a week.

Redundant infrastructure with no single point of failure

We employ numerous fail-safe systems at our central processing center, including redundant database servers, redundant fiber optic connections to the Internet, and a real-time proprietary data backup system. A battery backup and gas generator ensure that power is available to your system in the event of a blackout. In addition, we maintain a full mirror in Texas that can be brought online in a matter of minutes.

Controllable remote access

Safeguard access to your system through user and IP restrictions.

Web-based, no additional software or hardware required

Our software applications require only a standard IE 5.5+ web browser to perform all transactions and functions.

XML open-architecture

Our software applications are purposely and carefully designed with integration simplicity in mind. XML open-architecture eases integration to any third party or proprietary core processing solution.

SAS70 II and PCI

Third party certifications ensure regular security audits and notification of security holes to maintain high standards. In addition, we have implemented our own proprietary encryption module and dual firewalls to secure data storage.

Pay as you go

Our fee structure is “transaction-based” and is substantially lower than current industry models. Our applications only require a nominal, one-time set-up fee, making them completely affordable for credit unions of all sizes to deploy. Software is delivered “turnkey” with no additional fees or up-selling possibilities. For organizations with very large volume, we also offer a subscription plan.

Support a paperless environment

Enjoy a paperless working environment where you can capture signatures and archive forms and documents for quick retrieval. Since these files are stored remotely and back-ups are performed on a daily basis, you will never have to worry about losing your files. And by reducing the need for paper, printing supplies and office space, you will immediately realize the financial benefits of a paperless environment.

Business intelligence

By providing quick access to critical, timely information to employees across your organization, our software enables scalable business intelligence. From executives to data entry clerks, every individual in your organization will be able to make decisions based on relevant data. The comprehensive integration, analysis, and reporting capabilities of our software will enable you to extend the value of your existing applications, regardless of the underlying platform.