

The MeridianLink system has really increased the efficiency of our staff and streamlined 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

loansPQ®

Premier Loan Origination System

LoansPQ is the industry-leading lending platform that ensures a frictionless experience by easily consolidating data from all existing channels – mobile, branch, call center, indirect, retail, and kiosk – into a single origination point. With over a thousand configuration points, two hundred third-party integrations, a robust underwriting and pricing engine, full loan product suite support, and a customizable dynamic workflow engine, LoansPQ can be tailored to fit the needs of any financial institution.

Features

- Single Origination Platform All channels (mobile, branch, call center, indirect, retail, and kiosk) are consolidated into a single processing system for a consistent experience for originators, underwriters, processors, and funding officers.
- Full Loan Product Suite Support LoansPQ offers automated underwriting and pricing for indirect loans (auto and retail), consumer lending (direct auto, unsecured and secured personal loans) and LOCs, business loans, home equity loans and HELOCs, and vehicle leases.
- **Dynamic Workflow** Configure the system to reduce manual work by setting up actions based on your business rules. Automatically move applications to and from customized application pipelines, notify applicants, users, or dealerships of status updates or outstanding stipulations, and more.

Benefits

- Increased Consumer Satisfaction Stay competitive by giving applicants answers to their loan applications immediately through leveraging LoansPQ. From automated decisioning and pricing to e-signing documents during the application process, LoansPQ provides the technology needed to excel in today's market where applicants expect instant.
- Increased Revenue Deepen relationships with existing customer or members through cross-selling and integration with core data.
- Reduced Operational Costs A consistent and best-in-class user experience combines with the dynamic workflow system and automation to reduce the amount of manual work needed by users.



For more information or to schedule a free demo, contact us today. Call 888.593.8970 or email LoansPQ@meridianlink.com

loansPQ®

	dianlink HOME NEW	APP RECENT TOOLS ADD	MIN					Loan App # - Se	sarch	Q @ #	
	Joint Applicant Name	Credit Score 0	Member Number	App Created Date 5/11/2020	Requested Limit \$10,000.00	APR 0.000%		essor fina Quinn	App Status PENDING		
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255466	Pre-Approval										
2	NONE		• Workout Loan								
1.1/57	REQUESTED CREDIT CARD INFORM	ATION									
5	Purpose Type *		Card Type *		Requested Card N	ume .		Requested Credit Limit			
	Card Upgrade		CREDIT CARD		SUPER AMENO	dit.	•	\$ 10,000.00			
	Current Card Number *										







- Modern User Experience Modern, intuitive, and efficient user interface and workflows make everyday transaction processing easier.
- Cross-Sell and Opportunity Engine Utilize the LoansPQ cross-sell engine to identify potential cross-sell opportunities, such as credit card debt consolidation or auto tradeline refinancing. Automatically port information from the original application to the new cross-sell.
- MeridianLink Integrations Leverage the MeridianLink ecosystem with seamless integration between LoansPQ and XpressAccounts for deposit account opening, Application Portal for mobile-first digital lending, XpressCollect for collections, and LendingQB for mortgages.
- Scalability Through Configurability Tailor the application experience to your workflow with over 1000 preferences, encompassing data field collection, system behavior, customization of integrations to third parties, and more.
- Robust Core System Integrations LoansPQ integrates with over 25 core systems, reducing data entry in the core system and empowering underwriters with information on current members and customers.
- Expansive Integrations Integrate seamlessly with over 200 third-party integrations, including e-signing vendors, insurance providers, dealership integrators, credit card processors, home banking systems, settlement service tools, and more. MeridianLink's Open APIs put the power in your hands to integrate in-house technology with the LoansPQ platform.
- Availability of ML^x Consulting Collaborate with the ML^x Consulting Team – boasting a 100% customer satisfaction rate – to analyze loan performance against the market and configure custom scorecards for decisioning and pricing within LoansPQ.
- Modern Back-End Technology Faster response times means you exceed your customer's real-time loan decision expectations every time.

About MeridianLink

MeridianLink connects all sizes of financial institutions and fintech companies to better technology, better service, better people and better solutions. MeridianLink transforms operating environments by solving complex problems with powerful yet practical solutions. The company's suite of products and services help maximize performance in key industry segments, such as direct, indirect and mortgage loan origination; deposit account opening; digital lending; credit reporting, data access and verification; business consulting; analytics, collections and services technology and data.



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