



## TECHNOLOGY OVERVIEW

### TESTIMONIALS

“We knew that eventually we would want to originate loan applications as well as account opening online. We saw the opening and funding of online checking and savings accounts as a stair step. We liked knowing that when we were ready, the MeridianLink platform would allow us to add online loan originations through the same system. We also appreciated the cross-sell capability.”

#### GreenBank

“We had two goals for our online account opening system. First we wanted to offer a level of convenience to our existing customers, and second, we wanted to attract new customers. We’ve met both of these goals and exceeded our first year’s projections for the system by 30 percent. Our online services definitely have had a positive impact on our bottom line.”

#### Harleysville National Bank

“The technologies that we deployed allowed us to extend our footprint and hours of operations beyond the limited constraints of our branches and at a fraction of the cost. We are virtually able to service customers anywhere at anytime through our remote, online and mobile channels.”

#### Bank of American Fork

From new account acquisition and funding 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 banks of all sizes to deploy. Software is delivered “turnkey” with no additional fees or up-selling possibilities. For institutions 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.