



## Case Study

# Credit Union Simplifies Credit Ordering With MeridianLink-Integrated Partner

## Introduction

For mortgage-focused credit unions, technology decisions carry real operational weight. When a loan officer has to toggle between systems, re-enter credentials, or place a phone call just to order a report, those friction points add up across every loan in the pipeline. Choosing the right credit reporting partner is not just a vendor decision. It is a workflow decision.

At Certified Credit, we work to meet lenders and credit unions where they already operate. As a MeridianLink partner built on the MeridianLink® Mortgage Credit Link™ (MCL) platform, we integrate directly into the MeridianLink loan origination system (LOS), enabling lenders to order credit products without ever leaving their existing platform.

In this case study, we outline how that partnership helped one credit union resolve a long-standing integration gap and modernize their credit ordering process.

## Challenge

This credit union had been operating on the MeridianLink LOS for some time and wanted their credit reporting workflow to live entirely within that system. Their previous provider offered some degree of MeridianLink integration, but it was incomplete in ways that mattered.

Specifically, the prior provider was unable to support Tax Return Verification (TRV) ordering through the LOS. That gap forced loan officers to work outside the system to complete verifications, creating a manual workaround that introduced extra steps and left room for error.

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## Challenge (Continued)

The credit union also lacked a streamlined way to manage soft pull and hard pull ordering. Without saved credential functionality, staff had to authenticate separately for each session, adding repetitive steps to an already multi-touch workflow.

What this credit union needed was a partner with a verified MeridianLink integration, the technical capability to support TRV ordering through the LOS, and the hands-on support to get it working correctly.



As a certified MeridianLink partner, Certified Credit integrates directly into the LOS environment lenders already use, without requiring staff to move between platforms to complete critical ordering tasks.

## Solution

After learning about the credit union's goals, our team worked to onboard them through our MeridianLink integration and configure their environment to address each pain point directly. Our solution included three core components:

- **TRV ordering through the LOS:** Unlike their previous provider, Certified Credit's MeridianLink integration supports Tax Return Verification ordering directly within the platform. Loan officers no longer need to leave the LOS to initiate or retrieve TRV results.
- **Soft pull and hard pull ordering with saved credentials:** We configured the integration to store user credentials securely, creating an experience that functions as effective single sign-on. Staff can order both soft pulls and hard pulls from within MeridianLink without re-authenticating each time.
- **Dedicated technical support and customer service:** Our onshore, FCRA-certified support team worked directly with the credit union during setup and remains accessible for ongoing questions. The credit union gained not only a technology solution but a responsive partner with expertise in LOS integrations.

The result was a consolidated, LOS-native credit ordering workflow that eliminated the manual workarounds their team had relied on with their prior provider.

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## Outcome

With Certified Credit's MeridianLink integration in place, this credit union's loan officers now manage soft pull ordering, hard pull ordering, and Tax Return Verification from a single, familiar platform. The workarounds that previously required switching between systems have been eliminated.

Saved credentials have simplified the day-to-day experience for staff. What once required a separate authentication step for each session now happens seamlessly within the LOS, reducing friction at a process level and supporting faster, more consistent ordering habits across the team.

Beyond the technology itself, the credit union gained direct access to Certified Credit's technical support and client success resources, filling a gap their previous provider had left open. When integration questions arise, they have a team with LOS expertise ready to help.

# More Than an Integration: A Partner Built for Your LOS Environment



Certified Credit is a leading nationwide Credit Reporting Agency and a MeridianLink partner built on the MeridianLink<sup>®</sup> Mortgage Credit Link<sup>™</sup> (MCL) platform. Our integration supports the full range of credit ordering tasks lenders need, including soft pull ordering through Cascade Prequal, tri-merge hard pull credit reports, Tax Return Verification, Cascade VOE for employment verification, verification of assets, combined income and employment verification, and Cascade UDM for undisclosed debt monitoring, all directly within the MeridianLink LOS.

Our commitment to customer service was recognized with the 2024 Lender's Choice Award for Best Customer Service from The Mortgage Collaborative. That recognition reflects what our clients experience every day: a 100% onshore, FCRA-certified support team, a 12-second average response time for inbound inquiries, and the ability to complete 75% of credit supplements within one business day.

If your team is operating on MeridianLink and looking for a credit reporting partner who can meet you there, we would like to show you what that looks like in practice.

### Get in Touch

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